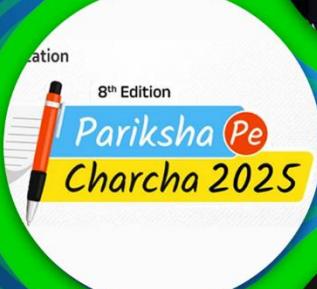




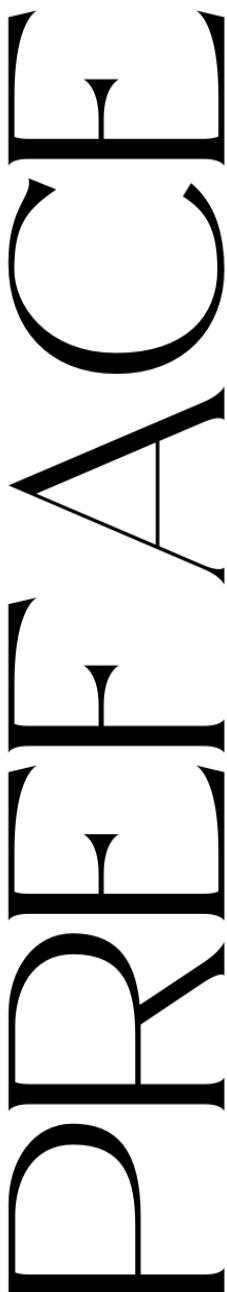
भारतीय रिजर्व बँक
Reserve Bank of India
मौद्रिक भवित्व के बाद मेस कॉन्फरेंस
Post Monetary Policy Press Conference
February 07, 2025



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- FEBRUARY 2025 CURRENT AFFAIRS
- SPECIAL RBI SECTION
- 38TH NATIONAL GAMES GIST
- UNION BUDGET 2025 GIST
- RBI MPC MEETING HIGHLIGHTS
- MONTHLY VOCAB BOOSTER
- PRACTICE QS FROM EACH SUBJECT





It gives us tremendous joy to present this comprehensive magazine designed for the aspirants of banking, and other government examinations. Curated by the experts content creators at YesOfficer, this e-book is a one-stop solution for all that is required for practice and preparation of all the sections of banking & other exams. In addition to the detailed current Affairs of February 2025, the magazine also contains practice questions for General Awareness, Quant, English & Reasoning to boost your preparation by keeping you up to date with the current events and the latest exams questions trend, thus serving the needs of each and every aspirant.

This book is divided into following sections:

- Topic wise Current Affairs
- Current Affairs Practise qs with answer keys and solutions
- CA booster Practice questions
- Quant questions with answer keys and solutions
- English questions with answer keys
- Boost your vocab section
- Special RBI section
- Reasoning questions with answer keys and solutions

We hope that this attempt of ours in providing you a comprehensive magazine for banking and other exams proves to be of great benefit to you and becomes a meritorious contribution in the journey of exam preparation and consequently helps to attain your goals.

YesOfficer! Banke Dikhayene

Constructive Feedback is always welcome!

Here's hoping your hard work and dedication pay off!!

Achievers 2024



1

Naveen Kumar (RRB PO 2024)

First of all Thank you Kush sir and Nimisha mam for your support and effort you both give. I follow yes officer since it's launch and it helps me a lot and with the help of Kush sir I got 89 marks in interview and with that I cleared the exam.



2

Akash Sinha (RRB PO and RRB clerk)

Yes officer team is very best. I have studied from all teachers from yes officer and clear my exam in 1st attempt. I want to thanks to all teachers of yes officer they have a huge impact on my banking journey



3

Shubhangi Srivastava (RRB PO)

It has been a very long journey. My consistent and persistent efforts has helped me in getting this job. Yes Officer's teachers have been a strong support and pillar to me. Everytime I felt demotivated Ashish Sir came with a motivational video and cheers me up.



3

Shivshankar Rajput (RRB PO)

Aap sabhi ki badulat Mera rrb clear hua h sabse pahle ankus sir ke videos dekhi uske bad unacademy subscription liya later yes officers liya aapki or meri mehnat se mujhe safalta mili hai aap se Milne ko utsuk ho yahi khwahish hai ab bus contact karne ka moka de dijiye Dil se dhanyawad

SAFALTA DIWAS 2024 CELEBRATING SUCCESS WITH IBPS RRB PO/CLERK CHAMPIONS.



इन्होंने कर दिखाया है,
अब आपकी बारी





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Banking & Finance

1. RBI proposes changes in Indian banks' websites to make your internet banking safer



The Reserve Bank of India (RBI) has announced the rollout of an exclusive '.bank.in' internet domain for all Indian banks, aimed at preventing digital financial frauds.

From April 2025, all Indian lenders will be required to migrate to this new domain to help customers distinguish legitimate banking websites from fraudulent ones.

This change will make it easier for customers to identify legitimate banking platforms and reduce the risk of falling victim to fake websites created by cybercriminals.

The RBI will also launch a 'fin.in' domain for non-banking financial companies (NBFCs) and other financial institutions, further expanding its efforts to curb fraud across the digital finance ecosystem.

2. HDFC Life to raise Rs 900 cr non-convertible debentures through private placement



HDFC Life Insurance Company has approved the issuance of non-convertible debentures (NCDs) worth Rs 900 crore on a private placement basis.

The issuance is part of HDFC Life's plan to raise funds up to Rs 2,000 crore, which was approved by its Board of Directors on July 15, 2024.

The latest tranche is the second series of this fundraising initiative.

3. RBI slashes rate by 0.25% to revive growth



The Monetary Policy Committee (MPC) of the Reserve Bank of India lowered India's interest rates for the first time in the last 57 months.

It was the first repo rate cut since May 2020.

Reason : It may translate into cheaper loans for homes, cars and other purposes,

GDP Growth Projection : 6.7% for 2025-26 from the 6.4% in 2024-25.

4.8% inflation target for FY25 and projected 4.2% target for next year.

About 58% of all loans by commercial banks are linked to the repo rate and these loans will be repriced downward instantly.

The dividend payout to the government may see a change as the time limit of five years of the Bimal Jalan panel formula has ended.

4. Ujjivan Small Finance Bank applied for universal banking licence



Ujjivan Small Finance Bank (SFB) has submitted an application to the Reserve Bank of India (RBI) seeking a universal banking licence.



Aim: To strengthen its offerings and its position in the sector.

According to RBI norms, to be eligible for conversion into a universal bank, these banks must have a minimum net worth of Rs 1,000 crore, hold scheduled status, and have a satisfactory track record of at least five years.

Additionally, they must maintain a gross non-performing asset (NPA) ratio of 3 per cent or less and a net NPA ratio of 1 per cent or less over the past two financial years.

Additionally, the norms say only listed small finance banks will qualify.

5. RBI directs NBFCs to disclose maximum loan charges



The Reserve Bank of India (RBI) has directed large non-banking financial companies (NBFCs) to disclose the total charges levied on customers for each loan product.

Additionally, these NBFCs must obtain board approval

for the maximum rates they set on loans.

Consequently, finance companies will be required to transparently outline the upper limit of charges (comprising interest rates, insurance, processing fees, and any other applicable costs) across different loan categories, including mortgages, vehicle loans, property loans, gold loans, and education loans.

6. NaBFID raises Rs 5,000 crore via 15-year bonds

National Bank for Financing Infrastructure and Development (NaBFID) raised Rs 5,000 crore through 15-year bonds at a cut-off rate of 7.25%.

Power Finance Corporation (PFC) raised Rs 3,950 crore through bonds maturing in approximately 10 years and 20 years, with cut-off rates of 7.24% and 7.25%, respectively.

REC had raised Rs 1,620 crore through bonds maturing in 10 years at a very attractive cut off 7.10%.

NabFid

National Bank for Financing Infrastructure and Development

2021

Reserve Bank of India (RBI) regulates and supervises NaBFID as an All-India Financial Institution (AIFI)

7. Sebi tightens algo trading norms



The Securities and Exchange Board of India (SEBI) released a regulatory framework to ensure safer participation of retail investors in algorithmic trading through brokers.

Effective from August 1, 2025.

The framework included:

(1) Use of Application Programming Interface (API) for algo trading,

An API is a set of rules and protocols that allows different software applications to communicate and exchange data with each other.

(2) Responsibilities of stock brokers, and exchanges.

Algo trading: It refers to orders generated using automated execution logic.

The specified threshold for categorization as an algo will be evolved by the Broker's



Industry Standards Forum, under the aegis of the stock exchanges and in consultation with Sebi.

Algos will be categorized into two categories:

(1) Algos where logic is disclosed and replicable, i.e. execution algos or white box algos

(2) Algos where the logic is not known to the user and is not replicable, i.e. black box algos

8. HDFC Bank Parivartan Start-Up Grants to support over 50 startups with Rs 20 crore



India's largest private sector bank, HDFC Bank, has unveiled the eighth edition of its Parivartan Start-Up Grants initiative, pledging up to Rs 20 crore in total grants to 50-60 social ventures this fiscal year.

The bank has already onboarded 15 incubators and accelerators, including IIT Madras, IIM Ahmedabad Ventures, Villgro, and ICAR Pusa Krishi.

Each selected startup will be eligible for grants of up to Rs 50 lakh.

9. SEBI to mandate separate reporting on digital assurance of financial statement



The Securities and Exchange Board of India (SEBI) has proposed to mandate a separate reporting on digital assurance of financial statements.

Aim: To improve transparency, improve disclosure standards, enable better enforcement, and thereby provide greater investor protection and trust in the ecosystem.

This follows a "Technical Guide on Digital Assurance" brought out by the Auditing and Assurance Standards Board (AASB) and Digital Accounting and Assurance Board (DAAB) of The Institute of Chartered Accountants of India (ICAI).

This was to provide guidance to its members to adopt enhanced use of technology in audit by implementing the use of digitally available audit evidence and information.

The technical guide focuses on sources of external audit evidence and information available and how the same can be utilized by the members in their audit procedures but does not mandate separate reporting by auditors.

10. Sharan Hegde's 1% Club becomes the first finfluencer-led company to get SEBI RIA license

Popular financial influencer Sharan Hegde's firm 1 % Club has secured a SEBI (Securities Exchange Board of India)-registered Investment Advisor (RIA) licence at a time when the regulator has tightened its noose on financial influencers.

The licence allows an individual or firm to operate as an RIA that is legally authorised to provide financial advice to clients on investments in the Indian market, subject to specific regulations set by SEBI.

11. RBI buy 72.6 tonnes gold in CY 2024



In 2024, the Reserve Bank of India expanded its gold



reserves by 72.6 tonnes, reaching a total of 876.18 tonnes valued at \$66.2 billion.

This increase is the highest since 2021 and the second highest since 2017.

The central bank's gold purchases help protect against currency volatility and enhance valuation gains on reserves.

India ranked just behind the Polish and Turkish central banks in net buying bullion through the year.

Gold purchases help the central bank protect itself against currency volatility.

12. Daily Variable Rate Repo (VRR) Auction

Reserve Bank will be conducting daily Variable Rate Repo (VRR) auctions on all working days in Mumbai with reversal taking place on the next working day, until further notice.

The notified amount for the daily Variable Rate Repo (VRR) auction to be conducted on February 06, 2025, Thursday, will be ₹25,000 crore.

13. Sebi mulls safe UPI payment mechanism for

registered market intermediaries



The Securities and Exchange Board of India (Sebi) has mandated the empanelment of algorithmic (algo) trading providers with stock exchanges and defined rules for using application programming interfaces (APIs).

These new regulations aim to address regulatory gaps and enhance investor protection.

Algo trading is already prevalent in the Indian market among both institutional and retail investors.

However, the existing regulations had several loopholes, posing risks to investors.

The Brokers' Industry Standards Forum will formulate implementation standards before April 1, 2025, with the new norms becoming effective from August 1.

14. Airtel Payments Bank Teams Up with Karnataka Bulldogs



Airtel Payments Bank partnered with the Karnataka Bulldogs for the Celebrity Cricket League (CCL) 2025.

As part of this collaboration, Airtel Payments Bank will be co-sponsoring the team in its quest for victory while promoting safe digital banking solutions to fans across the nation.

15. Reserve Bank of India injects \$5.1 billion in liquidity through an oversubscribed Forex swap auction



The Reserve Bank of India's \$5 billion 6-month dollar/rupee buy-sell swap auction was oversubscribed five-fold, with the central receiving bids totaling \$25.59 billion from 253 participants.

The swap will infuse rupee liquidity into the banking system and is part of a swathe of the central bank's measures to inject a total of about 1.5 trillion rupees of liquidity into the banking system.



The RBI accepted 28 bids, totaling \$5.1 billion, in the auction and the premium cut-off was set at 96.81 paisa, slightly below the prevailing market level before the auction results were announced.

Dollar-rupee forward premiums dipped slightly in reaction to the auction's results, with the 1-year implied yield trimming its rise to last quote at 2.24 per cent.

16. L & T Finance Ltd. Launches Knowledgeable AI (KAI)



L & T Finance Limited (LTF) is transforming the home loan experience with the launch of Knowledgeable AI (KAI), an AI-powered virtual advisor, on its newly redesigned corporate website (www.ltfinance.com/home-loan).

KAI, initially unveiled during LTF's RAISE' 24 event.

This innovation underscores LTF's commitment to providing cutting-edge solutions that empower

customers and simplify the often-complex process of securing a home loan.

Sudipta Roy, Managing Director & CEO at LTF

17. India INX launches trading in BSE Sensex Futures & Options in GIFT IFSC

Trading in USD-denominated BSE Sensex derivatives at India International Exchange (India INX) --- located in International Financial Services Centre (IFSC) at GIFT City --- was launched.

The new product will allow global investors to trade and settle BSE Sensex derivatives in US Dollars, facilitating greater participation from international traders and investors.

With a 22 hours trading window, it aims to foster deeper integration of India's financial market with the global financial system.

Gujarat chief minister Bhupendra Patel formally launched the BSE Sensex derivatives contracts.

Sundararaman Ramamurthy, MD & CEO of BSE

18. Nabard approves 127 projects worth Rs 903.21 crore in Himachal



The Himachal Pradesh government has received Nabard's approval for 127 projects worth Rs 903.21 crore, focusing on MLA-priority schemes and rural infrastructure.

Initiatives include a dairy plant and electric bus charging stations.

Efforts to boost tourism and tackle the drug mafia were also highlighted.

These projects include 50 MLA-priority schemes under the Public Works Department worth Rs 412.75 crore and 23 MLA-priority schemes under the Jal Shakti Vibhag for Rs 179.07 crore.

19. Withdrawal of ₹2000 Denomination Banknotes - Status



The status of withdrawal of ₹2000 banknotes is periodically published by the RBI.

The total value of ₹2000 banknotes in circulation,



which was ₹3.56 lakh crore at the close of business on May 19, 2023.

Its circulation has declined to ₹6,577 crore at the close of business on January 31, 2025.

Thus, 98.15% of the ₹2000 banknotes in circulation as on May 19, 2023, has since been returned.

The ₹2000 banknotes continue to be legal tender.

20. Visa Teams Up with Elon Musk's X to Introduce 'X Money' Accounts Later This Year



Elon Musk announced the launch of a digital wallet and peer-to-peer payments services provided by Visa.

Name of digital wallet: X Money Account

Visa will enable X users to move funds between traditional bank accounts and their digital wallet and make instant peer-to-peer payments.

21. Kotak Mutual Fund launches India's first Morgan Stanley Capital International India exchange-traded fund (ETF)



Kotak Mahindra Asset Management Company has introduced the Kotak MSCI India ETF, the country's first exchange-traded fund (ETF) designed to track the MSCI India Index.

This open-ended scheme opens for public subscription today, January 29, with its new fund offering (NFO) closing on February 12, 2025.

The scheme is scheduled to reopen for continuous trading on or before February 27, 2025.

Kotak MSCI India ETF is measured against the MSCI India Index (Total Return Index (TRI)).

The risk of the scheme, as well as the benchmark, is very high, suggests the Scheme Information Document (SID).

MSCI Index

It is owned by the multinational investment management and financial

services company Morgan Stanley.

The MSCI India Index is designed to measure the performance of the large and mid-cap segments of the Indian market.

The index is reviewed quarterly.

22. Tata Communications gets RBI nod to sell ATM biz to Australian firm Findi



The Reserve Bank has approved the full sale of Tata Communications Payment Solutions, a wholly-owned subsidiary of Tata Communications that operates brown label ATMs, to Findi, an Australia-based brown label ATM operator, for ₹405 crore.

23. RBI imposes monetary penalty on Equitas Small Finance Bank Limited



RBI has imposed a penalty of Rs 65 lakh on Equitas Small Finance Bank for non-compliance with certain directions on 'Levy of



Foreclosure Charges/Pre-payment Penalty on Floating Rate Term Loans' and 'Credit Flow to Agriculture — Collateral free agricultural loans'.

A penalty of Rs 26.70 lakh has been imposed on India Post Payments Bank Ltd for non-compliance with certain directions on 'Customer Service in Banks'.

Further, a penalty of Rs 3.10 lakh has also been imposed on Aptus Finance India Pvt Ltd for contravention of certain provisions of norms related to non-banking financial company.

24. Canara Bank Expands Premium Banking with Canara Crest Program



Launch: Canara Crest

Launched by: Canara Bank

Type: Membership program

Aim: To cater to the evolving demands of high-net-worth individuals

Offering a personalized and premium banking experience

The Canara Crest program is structured into two segments:

(1) CREST: For customers maintaining balances between ₹10 lakh to less than ₹50 lakh

(2) CREST PLUS: For customers maintaining balances ₹50 lakh and above respectively

This Zero Cost Membership is available either by invitation for eligible existing customers or through the opening of a new savings account under the Canara Crest product, making it accessible to all those who truly value the finest in banking services.

25. FIU slaps Rs 9.27 crore penalty on crypto platform Bybit over PMLA violations

Monetary fine on: Bybit Fintech Limited (Bybit), a Virtual Digital Asset Service Provider (VDA SP)

Amount: Rs 9.27 crore

Imposed by: Financial Intelligence Unit-India (FIU-IND)

Reason: Violations of its obligations under the PMLA read with the Prevention of Money Laundering (Maintenance of Records) Rules, 2005 ("PML Rules") issued thereunder and applicable guidelines and advisories issued by the Director FIU-IND.

FIU-IND:

Financial Intelligence Unit—India (FIU-IND) is an organisation under the Department of Revenue

Collects financial intelligence about offences under the Prevention of Money Laundering Act, 2002.

It was set up in November 2004

It reports directly to the Economic Intelligence Council (EIC) headed by the Finance Minister.

Financial Intelligence Unit (FIU-IND) and National Housing Bank (NHB) sign MoU for enhanced coordination and information exchange
FIU-IND, IRDAI sign MoU for enhanced coordination
NABARD inks MoU with FIU-IND for enhanced coordination and information exchange

26. India's Forex Reserves Rise by \$5.57 Billion to \$629.55 Billion



India's foreign exchange reserves increased by \$5.57 billion to \$629.55 billion dollars in the week ending January 24, 2025.

Data by: Reserve Bank of India (RBI)

The forex reserves had increased to an all-time high of \$704.885 billion in end-September.



For the week ended January 24, 2025 foreign currency assets, a major component of the reserves, increased \$4.758 billion to \$537.891 billion.

Gold reserves increased \$704 million to \$69.651 billion during the week.

The Special Drawing Rights (SDRs) were up \$79 million to \$17.861 billion.

India's reserve position with the IMF was up \$33 million to \$4.154 billion in the reporting week.

27. RBI tightens the norms for imposing penalties under the payment systems law

The Reserve Bank tightened norms for imposing monetary penalties and compounding offenses under the Payment and Settlement Systems Act (PSS Act) to rationalize and consolidate enforcement action by the central bank.

The Reserve Bank is empowered to impose a penalty not exceeding ₹10 lakh or twice the amount involved in such contravention or default where such amount is quantifiable, whichever is more, in case of contraventions/defaults, under, the 'Framework for

imposing monetary penalty and compounding of offences under the Payment and Settlement Systems Act, 2007'.

Earlier, the RBI was empowered to impose a penalty not exceeding ₹5 lakh.

The amount was raised following the enactment of the Jan Vishwas (Amendment of Provisions) Act, 2023, which came into force on January 22, 2024.

In cases where such contravention or default is a continuing one, a further penalty of up to ₹25,000 for every day after the first, during which the contravention or default continues, can also be imposed.

28. Securities and Exchange Board of India imposes ₹9 lakh penalty on Stockholding Services

SEBI penalized Stockholding Services Limited Rs 9 lakh for irregularities in client relationship data.

Over 1,100 accounts had listed "dependent children" aged 34-100, violating norms.

Further issues included mismatched KYC data, irregular mobile/email

mapping, and inadequate due diligence.

Sebi had carried out thematic inspection of Stockholding Services Limited for the theme 'Multiple UCCs mapped to common email id or common mobile number' for the period April 1, 2022 to June 20, 2023.

29. WhiteOak Capital MF launches India's first actively managed quality factor theme fund



WhiteOak Capital Mutual Fund has introduced the WhiteOak Capital Quality Equity Fund.

An open-ended equity scheme

It is centered around the Quality Factor theme.

This fund aims to invest in companies with strong fundamentals, robust governance, and the ability to generate consistent earnings while withstanding economic uncertainties.

30. Zepto completes reverse flip from Singapore to India ahead of IPO



Zepto has completed its reverse flip its base from Singapore to India ahead of its proposed IPO.

The move of bringing the domicile of Zepto's parent to India assumes significance as the company looks to raise money through IPO.

Earlier, the National Company Law Tribunal (NCLT) approved the merger of Singapore-based Kiranakart Pte Ltd with Kiranakart Technologies Ltd, thus bringing the domicile of Zepto's holding company to India.

31. RBI Sets 6.66% Interest Rate on GOI Floating Rate Bonds 2035



The Reserve Bank of India (RBI) has set the interest rate on the Government of India Floating Rate Bonds 2035 (GOI FRB 2035) at 6.66% per annum for the period from January 25, 2025, to January 24, 2030.

The GOI FRB 2035 was issued on January 25, 2005, by the Government of India to the Reserve Bank of India on a private placement basis against the transfer of subordinated debt of IDFC.

The rate of interest of the bonds shall be reset by the Bank every five years at the prevailing 5-year yield on Government of India securities as on the last working day prior to commencement of each period of five years.

32. SEBI bars finfluencers from using live or recent stock market data in educational content

The Securities and Exchange Board of India (SEBI) has barred financial influencers (finfluencers) from using live or recent stock market data in educational content.

SEBI stated that educators can only reference stock prices with a three-month lag to prevent real-time trading tips disguised as education.

SEBI clarified that unregistered individuals cannot offer investment advice, make performance claims, or indirectly suggest future stock prices.

Registered market entities are also prohibited from

associating with such finfluencers.

These rules aim to protect investors from misleading advice while ensuring genuine education remains unaffected.

The regulations emphasize transparency and compliance.

33. RBI Injects ₹2.5 Lakh Crore to Strengthen Banking Liquidity



The Reserve Bank of India (RBI) is injecting ₹2.5 lakh crore into the banking system through Variable Rate Repo (VRR) auctions to tackle liquidity shortages.

This move addresses rupee liquidity drained by forex interventions and fiscal outflows.

The liquidity support will help stabilize the banking sector, ensuring the smooth flow of credit and preventing any major disruptions in financial markets.

Several factors have contributed to the shortage of liquidity, including:

Foreign Exchange Market Interventions



Fiscal Outflows

Economic Growth Concerns

34. RBI bars New India Co-operative Bank from offering fresh loans, deposits

The Reserve Bank of India has placed restrictions on New India Co-operative Bank of Mumbai, citing liquidity concerns.

With deposits amounting to Rs 2436 crores at the end of March 2024, the bank is now prohibited from granting loans, renewing advances, or accepting new deposits starting February 13, 2025, to safeguard depositors' interests.

The RBI has appointed former SBI CGM Shreekant as the bank's administrator and formed a committee of advisors to assist the administrator.

Eligible depositors can get funds of up to ₹5 lakh from the Deposit Insurance and Credit Guarantee Corporation (DICGC), a RBI subsidiary.

35. Sebi proposes to strengthen ERP framework

The Sebi has proposed additional provisions to strengthen the framework

for ESG rating providers (ERP).

ESG stands for environmental, social and governance.

Under the credit ratings agencies regulations, an ERP cannot withdraw ratings except when the rated issuer is wound up or merged with another company or except in cases specified by Sebi.

Sebi proposed other circumstances under which the rating can be withdrawn by ERPs following a subscriber-pays business model and an issuer-pays model.

Under subscriber-pays business model, ERP can withdraw a rating provided there are no subscribers for rating as on the date of withdrawal.

Where rated entity or instrument is part of a rating package such a rating may not be withdrawn.

If a rating is withdrawn, the rating has to be withdrawn for all subscribers.

Under the issuer-pays business model, ERP can withdraw the rating, provided it has rated security continuously for 3 years or 50% of tenure of the security, whichever is higher, and having received NOC from

75% of the bond holders by value.

36. RBI to Issue ₹50 Banknotes with Governor Sanjay Malhotra's Signature



The RBI will issue new ₹50 banknotes featuring the signature of Governor Sanjay Malhotra, who took office in December 2024.

The design remains unchanged under the Mahatma Gandhi (New) Series.

These new banknotes will maintain the existing design under the Mahatma Gandhi (New) Series, ensuring continuity in India's currency framework.

Past Governors with ₹50 Note Issuance: Urjit Patel (2016), Y.V. Reddy (2004).

37. Sebi issues manual to provide guidance on Industry Standards Fora

Sebi has introduced the Industry Standards Recognition Manual to guide the formation and operation of Industry Standards Fora,



launched as a pilot in July 2023.

These fora assist in implementing regulatory instructions for various market participants, ensuring good governance and compliance with regulatory directives.

Initially, the ISFs were set up for listed companies and stockbrokers.

Based on feedback from market participants and industry bodies, while similar fora were later introduced for other stakeholders, including managers, custodians, designated depository participants, and alternative investment funds

38. Hyundai Motor India in MSCI Global Index



MSCI's February 2025 index review adds Hyundai Motor India to the MSCI Global Standard Index, while Adani Green Energy is removed.

IndusInd Bank and Varun Beverages see significant weight increases.

In the MSCI India Smallcap Index, 19 companies like

CarTrade Tech are added, and several stocks experience weight adjustments.

Globally, MSCI added eight stocks and deleted 20 stocks from China.

Overall, 23 securities will be added and 107 securities deleted from the MSCI global standard indexes as part of the review.

India has slipped to third position, in terms of weightage across emerging markets, making way for Taiwan on the second spot.

China remains the highest weight-holding country, with a weightage of 27.1 per cent from 27 per cent after the February 2025 MSCI review.

MSCI Index

It is owned by the multinational investment management and financial services company Morgan Stanley.

Measures the performance of large and mid-cap stocks across 23 developed countries worldwide.

Includes both developed and emerging markets, covering approximately 85% of the global market.

39. HDFC Bank Launches 'Anmol Salary Account'



HDFC Bank launched India's first Public Sector Undertaking (PSU) Salary Account with a cyber fraud cover - 'Anmol Savings Account'.

HDFC Bank has been continuously innovating its Savings Account product.

As a part of the 'Speciale' suite of savings account targeted at varied customer segments with diverse needs - senior citizens, working professionals, women, HDFC Bank offers a cyber fraud cover up to ₹ 1.5 lakhs to senior citizens while the cyber fraud cover varies from Rs 25,000-50,000 for professionals.

Similarly, 'Speciale Gold Women' account gives a cancer cover of up to ₹ 5 lakhs for women.

40. RBI Defers Liquidity Coverage Ratio and Project Financing Norms to 2026

The RBI has deferred the implementation of Liquidity Coverage Ratio (LCR) and project financing norms by March 31, 2026.

Originally planned for April 1, 2025, these norms



required banks to maintain higher liquid assets, potentially impacting ₹4 lakh crore in lending.

Under these guidelines, banks would have been required to maintain a higher stock of high-quality liquid assets (HQLAs) to manage sudden withdrawals.

41. IOB Marks 89 Years with a Sustainability Commitment



Indian Overseas Bank (IOB) celebrates its 89th Foundation Day on February 10, 2025

It reinforces its commitment to sustainable banking by joining the Partnership for Carbon Accounting Financials (PCAF).

The bank aims to enhance transparency in measuring greenhouse gas (GHG) emissions linked to its lending and investment activities.

42. NABARD and Palladium's Export Pathshala Empowers Odisha's FPO



The three-day Export Pathshala workshop, aimed at enhancing agri and allied exports through farmer producer organizations (FPOs), successfully concluded.

Organized by the National Bank for Agriculture and Rural Development (NABARD) in collaboration with Palladium Consulting India.

The workshop provided FPOs with critical insights and strategies to scale their businesses globally.

The initiative convened policymakers, financial institutions, exporter, producer organizations and supporting organizations to explore opportunities and solutions for strengthening India's agri-export ecosystem

43. RBI lifts card, digital curbs on Kotak Bank



The Reserve Bank of India (RBI) lifted the business restrictions placed on Kotak Mahindra Bank Ltd. (KMB) upon satisfactory remedial action.

In April 2024, the banking regulator had restrained the bank from onboarding new customers through its online and mobile banking channels, and issuing fresh credit cards.

Founders: Uday Kotak

Headquarters: Mumbai

MD & CEO: Ashok Vaswani

44. SEBI issues new norms on unclaimed funds, securities

The Securities and Exchange Board of India (Sebi) has proposed a revised framework for dealing with unclaimed funds and securities lying with stock brokers.

As per Sebi data, the total value of unclaimed funds was around ₹323 crore and unclaimed securities was around ₹182 crore as on January 31, 2025.

If the funds or securities could not be credited to the client bank account or demat account in the normal course of business, or the client is not reachable, then such



client accounts should immediately be put under 'enquiry status'.

The client securities which are put under 'enquiry status' or lying with the trading member for a period of more than 30 days should be termed as 'unclaimed securities'.

In case the whereabouts of the clients are not traceable, the introducer of the client, nominee of the client, employer of the client or any other related person whose details are available with the trading member should be contacted by the broker to trace the whereabouts of the client without disclosing any financial or holding details of the client

45. PhonePe clocks record 8.1 bn UPI transactions in January



Data by: National Payments Corporation of India (NPCI)

Month: January 2025

Transactions on the Unified Payments Interface (UPI): PhonePe (8.1 billion transactions), Google Pay (6.18 billion), and Paytm (1.15 billion)

Market Share: PhonePe (47.67 per cent), Google Pay (36.38 per cent) and Paytm (6.78 per cent)

Unified Payments Interface (UPI) transactions saw a marginal 1.6 per cent month-on-month increase in volume to 16.99 billion in January, up from 16.73 billion in December 2024.

January saw a 39 per cent rise in volume, and 28 per cent value

The value also increased by 1 per cent to Rs 23.48 trillion, up from Rs 23.25 trillion in December.

46. IDFC FIRST Bank, Ikonz launch Amitabh Bachchan's AI avatar in 5 more cities



Collab between: IDFC FIRST Bank and Ikonz Studios

Reason: To expand its AI-powered holographic avatar of Amitabh Bachchan to five more cities

Using HXR technology, the avatar offers interactive customer engagement, providing information on

banking products like Zero Fee Banking and Mobile Banking.

The first holographic avatar was launched at IDFC FIRST Bank's Juhu branch in Mumbai.

Brand Ambassador of Bank: Amitabh Bachchan

IDFC FIRST Bank CEO: V. Vaidyanathan

47. Sebi slaps Rs 34 cr fine on Brightcom Group, promoters for misrepresenting financials

Markets regulator Sebi slapped penalties totalling Rs 34 crore on Brightcom Group Ltd, its promoters, and others.

Reason: For misrepresenting the financial statements of the company.

The regulator imposed a fine of Rs 15 crore each on M Suresh Kumar Reddy and Vijay Kancharla -- promoters of Brightcom Group Ltd (BGL).

48. RBI Imposes Rs35.60 Lakh Penalty on Federal Bank and Karur Vysya Bank



Reserve Bank of India (RBI) has imposed a penalty of Rs 35.60 lakh on Federal Bank Ltd and Karur Vysya Bank Ltd for non-compliance with the directions issued by the banking regulator.

The highest penalty of Rs 27.30 lakh has been imposed on Federal Bank.

Karur Vysya Bank was fined Rs8.30 lakh.

Federal Bank has been penalised for non-compliance with directions issued by RBI on interest rates of deposits.

49. Karnataka Vikas Grameena Bank to support meritorious SC/ST girl students



The Dharwad-headquartered Karnataka Vikas Grameena Bank (KVGB) will support meritorious girl students from Scheduled Castes (SC) and Scheduled Tribes (ST) by

providing cash incentives for their education.

Under this scheme, 20 government high schools will be identified under each of the 10 regional offices of the bank across nine districts in Karnataka.

The top-performing SC/ST girl students from Class 8, 9 and 10 in these schools will receive a cash incentive of ₹5,000 per class to support their education.

50. Policybazaar and HDFC Life join hands to offer product with 100% claim assurance



Policybazaar has partnered with HDFC Life, a private life insurer, to offer HDFC Life Click 2 Protect Ultimate, a term product with 100 per cent claim assurance.

Targeted at salaried professionals earning ₹10 lakh or above, annually, HDFC Life Click 2 Protect Ultimate adopts a rigorous medical underwriting process at issuance.

HDFC Life Click 2 Protect Ultimate is currently available to customers in major urban centres - Delhi,

Mumbai, Bengaluru, Chennai, Hyderabad, Kolkata, Ahmedabad, and Pune.

51. SEBI to expand scope of Category II AIF investment

SEBI plans to expand the scope of Category II AIFs that invest 'primarily' (more than 50 percent of investments) in unlisted securities to listed debt securities as well.

The same may be enabled in such a manner that such AIFs still assume the due credit risk in the ecosystem.

Category II AIFs may be nudged to invest in listed debt securities having a credit rating of 'A' or below, in line with the higher risk appetite of AIFs.

Category II AIFs assume both liquidity risk and credit risk by the virtue of being closed ended funds and with the mandate of primarily investing in unlisted securities.

52. Forward contracts in G-secs need ease of trading to take off

The Reserve Bank of India has decided to allow forward contracts in Government securities (G-secs) to enable further market development and aid in hedging of interest



rate risks by financial institutions.

Forward contracts will enable long-term investors such as insurance funds to manage their interest rate risk across interest rate cycles.

They will also enable efficient pricing of derivatives that use bonds as underlying instruments.

Forward trading in government securities involves entering into a contract to buy or sell these securities at a predetermined price on a specified future date.

This derivative product allows market participants to hedge against interest rate fluctuations or to speculate on future price movements of G-secs.

Further, the RBI has also decided to set up a working group with representation from various stakeholders to undertake a comprehensive review of trading and settlement timing of financial markets regulated by the Reserve Bank.

The group is expected to submit its report by April 30, 2025.

53. PhonePe to wind down account aggregator

business, surrender NBFC-AA licence



PhonePe was exiting from account aggregator (AA) business and surrendering NBFC-AA license to the Reserve Bank of India (RBI)—about two years after securing it.

PhonePe, which received the AA licence in June 2023, managed to onboard 50 million consumers onto the platform, but failed to onboard major lenders and banks who would provide customer data to other players in the ecosystem.

Account aggregators are non-banking financial companies (NBFCs) that deliver a user's financial data from financial information providers (FIPs) to financial information users (FIUs).

At present, there are 16 RBI-registered NBFC-AAs.

54. RBI approves two voluntary urban co-operative bank amalgamations



The RBI has approved the voluntary amalgamation of two urban co-operative banks in Hyderabad: Twin Cities Co-operative Urban Bank with Kranti Co-operative Urban Bank, and Navanirman Co-operative Urban Bank with Rajadhani Co-operative Urban Bank.

Aim: To improve the financial stability of the urban co-operative banking sector.

55. RBI defers rollout of LCR norms by a year in big relief to banks

RBI Governor Sanjay Malhotra announced that the implementation of the proposed Liquidity Coverage Ratio (LCR), as well as project financing norms, will be deferred by a year and will not be implemented before March 31, 2026.

The step has been taken as the earlier deadline of March 2025 does not give sufficient time for the implementation of these guidelines.

The RBI does not want to cause a disruption in the financial system and will ensure a smooth transition.

Both public sector and private sector banks had opposed the implementation of these norms, as they feared they would cause a



liquidity crisis in the financial system.

These norms were earlier scheduled to come into effect on April 1, 2025.

56. RBI opens NDS-OM platform for stock brokers to boost retail participation



The Reserve Bank of India (RBI) will allow non-bank brokers registered with the Securities and Exchange Board of India (Sebi) to access the negotiated dealing system-order matching (NDS-OM) platform.

This move is intended to expand retail participation in government securities.

The NDS-OM platform, operated by the RBI, is an anonymous order-matching system for secondary market trading in government securities (G-Secs).

Sebi had proposed a consultation paper in October 2024 outlining a framework where stock brokers could engage in trading of G-Secs through a separate business unit.

57. India's forex reserves up \$1.05 bn at \$630.6 bn as of January 31



Reserve Bank of India Governor Sanjay Malhotra said the bank's forex policy has remained consistent, in favour of orderly and stable market operation and it does not target any exchange rate.

India's foreign exchange reserves as of January 31 stood at \$630.6 billion, up \$1.05 billion from week ending January 24.

This was the second straight increase in forex reserves after they had gone up by \$5.5 billion last week.

The primary driver of this growth were Gold Reserves, which rose by \$1.2 billion to settle at 70.89 billion.

58. SEBI Penalizes DB Realty and Associates for Financial Misstatements



SEBI has imposed a ₹25 lakh fine on DB Realty Ltd (now Valor Estate Ltd) and seven individuals, including

promoters Vinod Kumar Goenka and Shahid Balwa Usman.

Reason: For misrepresenting financial statements.

The penalties were levied due to the company's failure to adhere to accounting standards and adequately disclose a corporate guarantee provided to the Bank of India on behalf of Pune Buildtech Pvt Ltd (PBPL).

59. RBI penalises Nainital Bank and Ujjivan SFB for regulatory violations



The Reserve Bank of India (RBI) has penalised Ujjivan Small Finance Bank Limited and The Nainital Bank Limited for non-compliance with key regulatory norms related to loans, interest rates, and customer service.

Ujjivan Small Finance Bank has been fined

₹6.70 lakh for failing to issue loan agreements to certain borrowers at the time of loan sanction or disbursement.

The Nainital Bank Limited



has been handed a significantly larger penalty of ₹61.40 lakh for breaching RBI directions on 'Interest Rate on Advances' and 'Customer Service in Banks'.

60. Twenty NBFCs surrender registration certificates to RBI

The Reserve Bank of India (RBI) announced that 20 non-banking financial companies, including Reliance Commercial Finance and IDFC Limited, have surrendered their certificates of registration.

Notably, some exited the non-banking sector or ceased to exist due to mergers.

Meanwhile, RBI cancelled the licenses of 17 NBFCs based in West Bengal and reinstated Kamdhenu Finance Company's license.

61. Axis Bank commits Rs 104 crore to Ashoka University



Axis Bank commits Rs 104 crores over four years to support Ashoka University's PhD, Post-Doctoral and Research programmes.

The partnership aims to enhance the university's research ecosystem and develop advanced science facilities, attracting top-tier scholars and addressing critical global issues such as climate change and public health.

62. Bank of India raises Rs 2,690 crore via infra bonds at 7.5 pc interest rate



State-owned Bank of India has raised Rs 2,690 crore through 10-year infrastructure bonds at a 7.50% rate to fund long-term projects and affordable housing.

Strong investor interest saw bids totaling Rs.8,845 crore.

The bank's Q3FY25 net profit surged 35% year-on-year to Rs 2,517 crore.

63. Bank of Maharashtra gets the regulator's nod for Gift City Branch



Bank of Maharashtra has

received approval from Reserve Bank of India to set up an International Financial Services Centre (IFSC) Banking Unit in GIFT City.

The branch will function as Bank of Maharashtra's first international branch carrying out offshore banking operations from India.

The IFSC Banking Unit of the Bank will provide the bank to access International financial markets and will allow the Bank to deliver a complete range of products to its clients with foreign currency funding requirements.

MD & CEO, Bank of Maharashtra: Nidhu Saxena

64. New UPI rule on automatic acceptance, rejection of chargebacks from Feb 15



The National Payments Corporation of India (NPCI) has released new guidelines for Unified Payments Interface (UPI) transactions, outlining the automatic acceptance or rejection of chargebacks based on Transaction Credit



Confirmation (TCC) and returns.

The new policy will take effect from February 15.

The new system will use Transaction Credit Confirmation (TCC) and will implement auto acceptance/rejection of chargeback, thereby eliminating the need for manual intervention.

The move will reduce delays and confusion.

According to NPCI, the new rule applies only to bulk uploads and UDIR. It excludes front-end dispute resolution.

Also, the beneficiary banks will have time for transaction reconciliation.

65. UGRO Capital partners with FMO



UGRO Capital, a DataTech NBFC focused on MSME lending announced its latest strategic financing collaboration with FMO, the Dutch entrepreneurial development bank.

The company has successfully raised Rs. 2,600 million through Non-

Convertible Debentures (NCDs), with the proceeds earmarked to drive initiatives in women empowerment, address territorial inequalities, and foster youth empowerment.

The INR-denominated NCD issuance was fully subscribed by FMO, reflecting the bank's commitment to fostering inclusive and sustainable prosperity by supporting entrepreneurs.

66. RBI extends Vakrangee's authorisation to operate White Label ATMs until March 2026



Mumbai-based technology company Vakrangee Ltd said the Reserve Bank of India (RBI) has renewed authorisation to set up, own, and operate White Label ATMs (WLAs) across India.

The extension is valid until March 31, 2026.

Vakrangee currently has 22,395 Vakrangee Kendra Outlets and 81% of these outlets are in Tier 4 and 6 locations

67. Decentro Unveils India's First Self-Hosted CKYC Solution



Decentro, a leading fintech infrastructure platform, has launched India's first fully compliant, self-hosted CKYC (Central KYC) solution, enabling financial institutions to seamlessly transition to the new CERSAI compliance framework.

This innovation eliminates third-party dependencies, allowing banks, NBFCs, and insurers to onboard customers faster while ensuring regulatory adherence.

68. RBI Ombudsman Called As "रिजवैं बैंक ओम्बडसमैन योजना 2021"

The Lokpal and Lokayuktas Act, 2013 mandates the establishment of Lokpal at the Union level and Lokayuktas at the State level, Reserve Bank of India (RBI) had introduced the Reserve Bank-Integrated Ombudsman Scheme (RB-IOS), 2021, which was translated into Hindi as "रज़वैं बैंक-एकीकृत लोकपाल



योजना".

The term "Lokpal" is exclusively designated for the body created under this Act and came into force on January 16, 2024, under Section 3 of the Act.

69. South Indian Bank Launches 'SIB Quick FD' for Seamless Digital Investment



South Indian Bank has launched 'SIB Quick FD.'

A digital service that allows customers to open Fixed Deposits using UPI, without needing an existing account with the bank.

The process is completely paperless, takes just 5 minutes, and requires minimal documentation (PAN and Aadhaar).

Minimum Investment: Fixed Deposits can start at ₹1,000, making them more accessible.

70. SBI mutual fund unveils a Rs 250 SIP



In collaboration with State Bank of India (SBI), SBI Mutual Fund officially unveiled the JanNivesh SIP.

A new initiative designed to make mutual fund investments more accessible to a wide range of investors across India.

JanNivesh SIP offers flexible SIP options starting at just Rs 250, with daily, weekly, and monthly investment plans.

This low entry threshold makes it easier for individuals to start their investment journey.

71. SEBI cancels registration of 19 foreign VC firms for capital market violations



The Securities and Exchange Board of India (SEBI) cancelled the registrations of 19 foreign venture capital institutions (FVCI).

Reason: Violating capital market regulations

Foreign venture capital

investors (FVCIs) includes entities based in Mauritius, Singapore, and Cyprus.

72. Provisioning for NPAs up 20% in December 2024



In the December quarter 2024, nonperforming asset (NPA) provisions for

29 banks rose by 20% year-on-year, reaching Rs 23,298 crore.

Reason: Significant increase from private sector lenders

Public sector banks saw a record low in provisioning, continuing a decline for the tenth consecutive quarter.

Notably, Axis Bank and Kotak Mahindra Bank reported substantial hikes in provisions.

Public sector banks including Punjab National Bank, Bank of Baroda and Indian Bank recorded a double-digit drop for the December quarter.

In the case of private sector banks, NPA provisions rose 81.5% to a 14-quarter high of Rs 13,469.4 crore.

73. RBI launches 'RBIDATA' app



Reserve Bank launched mobile application 'RBIDATA' which will provide access to more than 11,000 different series of economic data related to the Indian economy.

The mobile app offers macroeconomic and financial statistics relating to the Indian economy in a user-friendly and visually engaging format.

Users will be able to view time series data in graphs/charts and download data for analysis.

There will also be details such as data source, unit of measurement, frequency and recent updates.

Further, the app's 'Banking Outlet' section will help users find banking facilities within 20 kilometres of their location and they can also access data about SAARC countries through the 'SAARC Finance'.

74. Mittal family company sells Rs 8,485-crore of Airtel shares in block deals



Indian Continent Investment (ICIL), a Sunil Mittal-led

promoter group entity of Bharti Airtel, on Tuesday sold a 0.84% stake, or 51.1 million shares, in India's second-largest telecom carrier through block deals for ₹8,485.11 crore.

12 million were acquired by Bharti Telecom (BTL)-the main promoter-level controlling company of Bharti Airtel-while the balance shares were lapped up by a host of global and local marquee investors including GQG Partners, Fidelity, Lazard, ICICI Prudential MF and SBI Life, according to people familiar with the matter.

75. RBI allows matching of PM-GAH transactions on NDS-OM, CCIL settlement



RBI announced that transactions between a Primary Member (PM) and its Gilt Account Holder (GAH) can now be matched on the Negotiated Dealing System-Order Matching Segment (NDS-OM) and the Request for Quote (RFQ) segment of NDS-OM.

Such transactions being cleared and settled through the Clearing Corporation of

India Limited (CCIL).

CCIL will act as a central counterparty (CCP) for transactions in government securities.

Presently, transactions between a Primary Member (PM) and its own Gilt Account Holder (GAH) and between two GAHs of the same PM are not permitted to be matched on NDS-OM and are also not cleared and settled through CCIL.

76. Eurobank and LTIMindtree partner to launch global delivery centre in Pune



Eurobank S.A. has partnered with LTIMindtree to establish a new global delivery center in Pune, India.

Facilitated by: Fairfax Digital



Services

Aim: To enhance customer experience through improved banking operations and innovative IT services.

The partnership will extend to modernizing technology infrastructure across the bank's operations in Cyprus, Luxembourg, and Greece.

77. Banks' CD issuances soared 44% in FY25 so far: RBI bulletin

Issuances of Certificate of Deposits (CDs) by banks jumped about 44% (year-on-year) to ₹9.57 lakh crore during April 2024 to February 2025 (up to February 7) from ₹6.66 lakh crore in the corresponding period of the previous year.

The surge in CD issuances comes as banks struggle to attract deposits amid competition from higher-yielding alternatives like mutual funds and bonds.

Similarly, CP (commercial paper) issuances by India Inc stood at ₹12.44 lakh crore during 2024-25 (up to January), up about 15% yoy, from ₹10.84 lakh crore during the corresponding period of the previous year.

Corporate bonds issuances at ₹7.25 lakh crore were 19 per cent higher yoy during 2024-25 (up to December) than ₹6.09 lakh crore a year ago.

78. RBI sold a net \$35 billion in November and December 2024



The Reserve Bank of India sold foreign currencies worth \$35.4 billion on net basis in November and December 2024.

Aim: To prevent excess volatility in rupee movement amid heightened dollar outflows from local equities as foreign investors started seeking safe haven for their investments after Donald Trump's victory in the US presidential election.

The RBI sold a net \$20.2 billion in November and \$15.2 billion in December, data from the central bank's February bulletin showed.

79. Reserve Bank of India to inject \$10 billion through forex swap



The Reserve Bank of India (RBI) will conduct a record \$10-billion dollar/rupee buy/sell swap auction on February 28, 2025.

Aim: To address the durable liquidity requirements of the financial system

Under the swap agreement, the RBI will buy dollars for immediate delivery and sell them for delivery after three years, with the swap set to reverse on March 6, 2028.

This marks the largest-ever dollar/rupee swap auction by the RBI.

The move comes amid an ongoing liquidity deficit in the banking system, which has persisted since mid-December.

80. SEBI proposes tighter security for investors' trading accounts



The Securities and Exchange Board of India (SEBI) has proposed a SIM-binding



mechanism.

Aim: To prevent unauthorized transactions in investors' trading or demat accounts.

This mechanism will ensure that a user can login to their trading account once the unique client code (UCC) matches with the linked mobile device and SIM.

To login on other devices like desktops or laptops, QR code-based, proximity-sensitive, and time-sensitive authentication will be used.

A biometric authentication would also be required on the primary SIM-bound device.

One mobile device can be linked to multiple UCCs of family members who use the same number, provided they are authorised.

Additionally, a fallback system will be set up in case the primary device is lost or changed, and a facility to temporarily lock-in the trading account.

The proposal will also help investors to get information about the time and location of any logins into their account.

81. Flows in NRI deposits up 43% to \$13.33 bn in April-December 2024: RBI



The flow of money from overseas Indians into non-resident Indian (NRI) deposit schemes rose by 42.8% to \$13.33 billion between April and December 2024, from

\$9.33 billion during the same period in 2023.

NRI deposit schemes include:

Foreign currency non-resident (FCNR) deposits

Non-resident external (NRE) deposits

Non-resident ordinary (NRO) deposits

homemakers, professionals, or entrepreneurs.

KBL One Family Banking Programme: It is a banking solution that links the family under one ID, offering tailored benefits, shared privileges, and seamless access.

83. RBI imposes monetary penalty of Rs 39 lakh on Citibank



RBI has imposed a monetary penalty of 39 lakh rupees on Citibank for non-compliance

General Summary of the Opinions Reflected by Our Ratings

Investment Grade

AAA	Extremely strong capacity to meet financial commitments. Highest rating.
AA	Very strong capacity to meet financial commitments.
A	Strong capacity to meet financial commitments, but somewhat susceptible to adverse economic conditions and changes in circumstances.
BBB	Adequate capacity to meet financial commitments, but more subject to adverse economic conditions.
BBB-	Considered lowest investment grade by market participants.

Speculative Grade

BB+	Considered highest speculative grade by market participants.
BB	Less vulnerable in the near term but faces major ongoing uncertainties to adverse business, financial and economic conditions.
B	More vulnerable to adverse business, financial and economic conditions but currently has the capacity to meet financial commitments.
CCC	Currently vulnerable and dependent on favorable business, financial and economic conditions to meet financial commitments.
CC	Highly vulnerable; default has not yet occurred, but is expected to have a virtual certainty.
C	Currently highly vulnerable to non-payment, and ultimate recovery is expected to be lower than that of higher rated obligations.
D	Payment default on a financial commitment or breach of an imputed promise; also used when a bankruptcy petition has been filed or similar action taken.

with certain directions related to Large Exposures Framework and Furnishing of Credit Information to Credit Information Companies.





The apex bank also imposed a monetary penalty of 6.20 Lakh Rupees on Asirvad Micro Finance Limited as it failed to report the household income of certain borrowers to Credit Information Companies.

A monetary penalty of One lakh fifty thousand rupees has also been imposed on JM Financial Home Loans Limited as it failed to disclose the approach for gradation of risk and rationale for charging different rates of interest to different categories of borrowers.

84. S&P upgrades Kotak Mahindra Bank to 'BBB' after RBI lifts curbs



S&P Global upgraded Kotak Mahindra Bank's credit rating to 'BBB' from 'BBB-' on Friday (February 21, 2025) after the Reserve Bank of India (RBI) recently lifted operational curbs.

85. Nifty Index Rejig: Zomato, Jio Financial To Replace BPCL, Britannia

from March 28



The National Stock Exchange (NSE) has said Jio Financial Services Ltd and Zomato Ltd will enter its benchmark index Nifty 50, effective March 28.

As per the revisions, Britannia Industries Ltd and Bharat Petroleum Corporation Ltd (BPCL) and will be excluded from the index.

The Index Maintenance Sub-Committee of NSE Indices Ltd has announced changes to the Nifty 50 index as part of its semi-annual review, effective from March 28, 2025.

86. Norms cover biz loans of individuals, MSMEs: RBI proposes zero foreclosure fee

Lenders must allow foreclosure or prepayment of all floating rate loans sanctioned to individuals for non-business purposes without any penalties or charges.

For floating rate loans sanctioned to individuals for business purposes and Micro & Small Enterprises (MSEs),

lenders (except specific categories) cannot charge foreclosure/prepayment penalties.

The mandate does not apply to:

Tier-I and Tier-II Primary (Urban) Co-operative Banks

Base Layer Non-Banking Financial Companies (NBFCs)

The threshold for MSE borrowers to avail this benefit is Rs 7.5 crore.

If lenders impose foreclosure charges or prepayment penalties, it must be as per a board-approved policy.

Basis for Charges

Term Loans → Charges should be based on the outstanding amount.

Cash Credit/Overdraft Facilities → Charges should be based on the sanctioned limit

No Minimum Lock-In Period

87. Indian Overseas Bank Offers Aadhaar OTP-Based Account Opening & API Banking Services





Indian Overseas Bank has introduced Aadhaar-OTP based account opening and API Banking services to enhance customer experience on its 89th Foundation Day.

These initiatives aim to provide simplified and secure banking solutions for both individuals and corporates, aligning with the bank's commitment to digital transformation.

88. Mirae Asset Sharekhan enters life insurance distribution with ICICI Prudential and HDFC Life partnerships

MIRAE ASSET Sharekhan

Mirae Asset Sharekhan has expanded its offerings by entering the life insurance distribution sector.

The company has formed strategic partnerships with ICICI Prudential Life Insurance and HDFC Life

Aim: To mark a significant step towards providing comprehensive financial solutions that integrate wealth creation with long-term financial security.

89. SEBI Fines Axis Securities ₹10 Lakh for Rule Violations

The Securities and Exchange Board of India (SEBI) has imposed a fine of ₹10 lakh on Axis Securities.

Reason: For multiple violations of stockbroker regulations.

The regulatory action follows an inspection covering the period from April 2021 to November 2022.

SEBI found several lapses in compliance, including misreporting, improper handling of client funds, and failure to address customer grievances.

90. Bank Credit to NBFCs Falls to 4-Year Low at 6.7% in 2024: RBI

Latest data from the Reserve Bank of India (RBI)

Bank lending to Non-Banking Financial Companies (NBFCs) has slowed significantly, hitting a four-year low of 6.7% in 2024.

Reason: This decline is mainly due to higher risk weights imposed on such loans and tighter credit conditions, leading to reduced lending from banks to NBFCs.

In contrast, previous years

saw stronger credit growth to NBFCs, but the current financial climate has brought a shift in the sector's lending patterns.

91. RBI launches Financial Literacy Week 2025



The Reserve Bank of India has launched the Financial Literacy Week 2025

Date: 24th - 28th February 2025

Aim: Promoting financial awareness among the people

Theme 2025: Financial Literacy - Women's Prosperity

92. RBI raises UCBs' small-value loans per borrower cap to Rs 3 crore

The Reserve Bank of India (RBI) raised the ceiling urban cooperative banks (UCBs):

Small-value loans per borrower

Increased the limit for a UCB's aggregate exposure to the real estate sector

Aim: To provide greater flexibility to urban cooperative banks (UCBs)



without compromising on regulatory objectives

UCBs are required to have at least 50% of their aggregate loans and advances consisting of small value loans by March 31, 2026.

Earlier, RBI defined small loans as loans of value not more than ₹25 lakh or 0.2% of UCBs Tier-I capital, whichever is higher, subject to a maximum of ₹1 crore per borrower.

Now, RBI has revised the definition of small value loans as loans of value not more than

₹ 25 lakh or 0.4% of their Tier-I capital of UCBs, whichever is higher, subject to a ceiling of ₹3 crore per borrower.

The UCBs now can exceed the 10 per cent ceiling in terms of their aggregate exposure to housing, real estate and commercial real estate loans by an additional 5 per cent of total assets for the purpose of grant of housing loans to individuals as per the eligibility limits for priority sector classification.

Revised prudential limits on housing loans for UCBs as follow:

Tier-I: Up to ₹60 lakh per dwelling unit

Tier-II: Up to ₹1.40 cr per

dwelling unit

Tier-III: Up to ₹2 cr per dwelling unit

Tier-IV: Up to ₹3 cr per dwelling unit

93. Sebi slaps Rs 50 lakh fine on three FPIs for flouting market norms

Capital markets regulator Sebi slapped penalties totalling Rs 50 lakh on three foreign portfolio investors for exceeding the prescribed limits on short-term investments in debt securities.

Fine of Rs 20 lakh each on Nexpact Ltd and AIRD Investment Commercial LLC

Penalty of Rs 10 lakh on Aviator Global Investment Fund.

94. Times Black ICICI bank credit card partners with Atlys



Times Black ICICI Bank Credit Card partnering with Atlys, a cutting-edge visa processing platform that eliminates the complexity of visa applications with guaranteed on-time approvals.

Times Black ICICI Bank cardholders will now have their visa applications fast-tracked through Atlys's automated system, which has already successfully processed over 2 million visas across 150 countries.

95. Credit card spending rises by 10.8% to Rs 1.84 trn in Jan 2025: RBI data



Credit card spends grew by 10.8% year-on-year (Y-o-Y) to ₹1.84 trillion in January 2025

Latest data released by the Reserve Bank of India's (RBI)

Credit card spend of the leading card issuer HDFC Bank rose by 15.91% Y-o-Y to ₹ 50,664 crore.

Per card spend in the industry stood at

₹16,910.

Among large card issuers, only ICICI Bank clocked 11.69 per cent growth on per card spend to ₹19,730.81 compared to last year.

96. Standard Chartered Bank to open priority centres at 10 cities across India



Standard Chartered Bank plans to open priority centres in 10 cities across India by the end 2025

Aim: To serve high net-worth clients

At present, the bank has 14 such centres and aims to expand to cities like Indore, Chandigarh, Noida, Hyderabad, and Bengaluru to cater to the growing affluent population.

97. SBI aims to be Net-Zero by 2055: Chairman C S Setty



State Bank of India Chairman C S Setty announced the bank's goal to achieve Net-Zero emissions by 2055.

The announcement coincided with the launch of the "SBI Green Marathon Season 5" in Mumbai, where over 10,000 participants competed in various distance categories to promote environmental sustainability.

98. IndusInd Bank Becomes Official Banking Partner of PGTI



IndusInd Bank has unveiled its collaboration with the Professional Golf Tour of India (PGTI) as its official Banking Partner.

This alliance is designed to elevate the banking experience for Ultra High Net Worth Individuals (UHNIs) and High Net Worth Individuals (HNIs) through the PIONEER Program.

The partnership aligns with IndusInd Bank's commitment to integrating lifestyle experiences with premium banking services, particularly in the field of sports.

99. Razorpay Unveils Four India-First Innovations at Razorpay FTX'25



Razorpay has introduced 4 major innovations at its annual flagship event, FTX

2025.

RazorpayX Corporate Cards (in partnership with YES Bank)

It is positioned as India's first founder-focused corporate card, it simplifies spending and reconciliation for early-stage startups.

Buyer Protection Program

Touted as India's first buyer protection feature, this program instils trust for online shoppers by providing a money-back guarantee on non-delivery or fraudulent transactions.

RAY Agentic-AI Toolkit

India's first AI-powered suite for onboarding, integration, real-time payment intelligence, and more.

It includes RAY Onboarding Assistant for 10x faster onboarding, RAY Co-Pilot for generating and testing payment integration code, and RAY Concierge for real-time monitoring of 20+ critical payment metrics.

Razorpay Engage Gift Cards

A new digital gifting platform that helps businesses customise and distribute gift cards effortlessly.

100. PNB Signs MoU with ITBP to Offer Exclusive



Banking Benefits



MoU Between: Punjab National Bank (PNB) has signed a Memorandum of Understanding (MoU) with the Indo-Tibetan Border Police (ITBP)

Reason: To provide exclusive financial benefits and insurance coverage for ITBP personnel, pensioners, and their families.

101. Association of Mutual Funds in India launches 3 new investor initiatives

The Association of Mutual Funds in India (AMFI) has launched three strategic initiatives—Chhoti SIP, Tarun Yojana, and MITRA.

Aim: To enhance financial inclusion, promoting investor awareness, and facilitating the retrieval of forgotten investments.

Chhoti SIP:

This initiative introduces a Systematic Investment Plan (SIP) starting at ₹250

It is making mutual fund investments more accessible, especially for first-time investors and individuals from underserved

communities.

Tarun Yojana:

Aimed at integrating financial literacy into school curricula

Tarun Yojana seeks to equip young minds with foundational knowledge of investment principles, fostering early financial education.

MITRA (Mutual Fund Investment Tracing and Retrieval Assistant):

This platform assists investors and their legal heirs in identifying and recovering inactive or forgotten mutual fund holdings, ensuring rightful asset ownership.

102. Paytm Launches India's First Solar Soundbox for Merchants



Paytm launched its Paytm Solar Soundbox' for merchants, a first-of-its-kind in India.

This innovative device requires minimal sunlight for a quick charge that provides full-day power, enabling

uninterrupted payments and reliable, consistent service for India's small shop owners and merchants.

The Made in India Paytm Solar Soundbox is an environmentally friendly solution that uses a lowcost alternative energy source, ensuring that merchants in rural and remote areas as well as places experiencing electricity shortage can be a part of the digital ecosystem.

103. SEBI suggests removing 200-investor cap for Angel Funds

The Securities and Exchange Board of India (SEBI) proposes allowing Angel Funds to onboard a larger pool of experienced investors without breaching the private placement cap.

SEBI suggests recognizing Accredited Investors (AIs) as QIBs under the ICDR Regulations, 2018.

This change would exempt AIs from the 200-investor limit set by the Companies Act, 2013.

Removal of the 200-Investor Limit:

SEBI proposes lifting the cap on the number of investors per Angel Fund.

This would enhance capital



flow to start-ups while ensuring investor financial expertise.

Alignment with the Companies Act:

The Companies Act allows private placements to up to 200 investors, excluding QIBs.

SEBI argues that AIs possess sufficient financial acumen, justifying their exemption from this limit.



104. NBFCs: RBI cuts risk weight on bank loans

RBI's Decision on Risk Weights for Bank Loans – Key Highlights

Effective Date: April 1, 2025
Regulating Authority: Reserve Bank of India (RBI)

Key Announcements

Reversal of Increased Risk Weight for Bank Loans to NBFCs

Restored to be aligned with external ratings.

Impact: Substantial capital release for banks, encouraging lending.

Clarification on Microloan Risk Weights

Now 75% or 100%, not

125%.

Depends on loan nature.

Significance

Boosts credit flow to NBFCs and microloan borrowers.

Aims to revive loan growth amid slowing credit expansion.

Risk-weighted assets, or RWA, are used to link the minimum amount of capital that banks must have, with the risk profile of the bank's lending activities (and other assets).

106. Kisan Credit Card: Amount under Operative accounts crosses Rs 10 lakh crore

Summary :

The finance ministry announced that the amount under operative Kisan Credit Card (KCC) accounts has more than doubled from ₹4.26 lakh crore in March 2014 to ₹10.05 lakh crore in December 2024.

Significance:

Strengthens institutional credit penetration in agriculture.

Reduces farmers' reliance on non-institutional lenders.

Modified Interest Subvention Scheme (MISS)

Objective: Make agricultural credit more affordable for farmers.

Key Features

Interest Subvention:

1.5% subvention provided to banks for short-term

agricultural loans via Kisan Credit Card (KCC).

Farmers can avail loans up to ₹3 lakh at a 7% interest rate per annum.

Prompt Repayment Incentive (PRI):

Farmers who repay loans on time get an additional 3% incentive.

Effective interest rate reduces to 4% per annum.

Budget 2025-26 Announcement

The loan limit under the Modified Interest Subvention Scheme has been increased from ₹3 lakh to ₹5 lakh to enhance financial support for farmers.

105. Sebi permits 'Associations of Persons' to open demat accounts in their own name

An Association of Persons (AOP) refers to a unit or group formed by individuals, companies, or other entities who come together to achieve a common purpose or engage in a joint business activity.

Example : partnerships, joint ventures, and cooperative societies

Markets regulator Sebi allowed Associations of Persons (AoP) to open demat accounts in their own name, enabling them to hold mutual fund units, corporate bonds,





and government securities. However, such demat accounts will not be used for holding equity shares.

The new rule, applicable from June 2, aims to make it easier for AoPs to invest while ensuring regulatory compliance.

This came after Sebi had received representations to permit opening of demat accounts directly in the name of AoP.

106. Muthoot Finance Gets RBI Nod to Open 115 New Branches



Approval to: Muthoot Finance

Approval from: Reserve Bank of India (RBI)

Approval for: To open 115 new branches across India, strengthening its presence in the gold loan market.

Muthoot Finance

1939

Chairman : George Jacob Muthoot

HQ : Kochi, Kerala

107. YES Bank Ranked Highest Among Indian Banks for ESG and Climate

Disclosures



YES BANK has once again demonstrated its leadership in sustainability, emerging as India's highest-rated bank in the S&P Global Corporate Sustainability Assessment (CSA) 2024 and the Carbon Disclosure Project (CDP) for the 3rd consecutive year.

With a CSA score of 72 out of 100, YES BANK is the only Indian bank to feature in the S&P Global Sustainability Yearbook 2025, placing it among the top 15% Global Banking Leaders.

108. UPI Lite users can soon transfer funds back to their bank accounts

The National Payments Corporation of India directed all its issuer banks, payment service provider (PSP) banks, and apps on which UPI Lite is live to implement and make active the "transfer out" functionality by March 31, 2025.

Currently, users cannot withdraw their balances held in their UPI Lite account.

UPI LITE has a per transaction limit of Rs 1000 and a cumulative usage per

day ceiling of Rs 4,000.

At any given point in time, the maximum balance that can be made available in the UPI LITE account is Rs 5,000.

109. Axis Bank Launches 9th Evolve Edition



Launch of: Evolve (Knowledge-sharing seminar)

Launched by: Axis Bank

Edition: 9th

2025 theme: Future-Proofing MSMEs for the New-Age Business

The initiative aims to equip entrepreneurs with practical insights and strategies to strengthen their businesses in an evolving market.

Since its launch in 2014, Axis Bank's Evolve program has impacted over 9,000 entrepreneurs across 50+ cities.

110. MUFG Completes First Fully Digital Trade Finance Transaction at GIFT City

Japan's leading financial institution, has successfully executed its first fully digital



trade finance transaction from its GIFT City Branch for a subsidiary of Tata International Limited, the global trading arm of the Tata Group.

Using the Contour Network

Hub from Xalts, MUFG and Tata International's Singapore treasury center digitally negotiated, prepared, applied for, and accepted a \$15-million Letter of Credit within three

hours—a process that traditionally takes up to two days using physical documentation.

yes OFFICER



Economy

1. India's Current Account Deficit to Widen in FY26, GDP to Grow 6.5%: Crisil



According to CRISIL, India's economy is expected to grow at 6.5% in FY26, up from 6.4% in FY25, driven by lower inflation, RBI rate cuts, and stable monsoon and oil prices.

However, challenges like trade barriers, weak exports, and sluggish private investments remain.

Consumer Price Index (CPI) inflation is projected to ease from 4.7% in FY25 to 4.4% in FY26.

Current Account Deficit (CAD): 1.0% of GDP (FY25), 1.3% of GDP (FY26)

Indian Rupee Exchange Rate: Rs 86/\$ (FY25), Rs 87/\$ (FY26)

2. GST revenue records 1.95 lakh crore rupee collection in January 2025



January 2025 GST Collection: Over 1.95 lakh crore rupees

GST collection in January 2024: Rs. 1,74,106 crores

Y-o-Y increase: 12.3%

GST Collection in December 2024: Rs. 1,76,857 crores

The highest growth of 39% was registered in Ladakh, followed by Nagaland and the Andaman and Nicobar Islands, which saw a 26% increase in GST.

GST collections in September, October, and November 2024 were ₹1,73,240 crore, ₹1,87,346 crore, and ₹1,82,269 crore, respectively.

3. Index Of Eight Core Industries For December, 2024

The combined index of Eight Core Industries (ICI) increased by 4.0% (provisional) in December 2024 as compared to the index in December 2023.

Positive growth recorded: Coal, Electricity, Steel, Cement, Refinery Products, Fertilizers and Crude Oil

The Eight Core Industries comprise 40.27 percent of the weight of items included in the Index of Industrial Production (IIP).

Eight Core Industries: Coal, Crude Oil, Natural Gas, Refinery Products, Fertilizers, Steel, Cement, and Electricity

Base Year: 2011-12

4. SBI downgrades India's GDP growth forecast to 6.3% for FY25



SBI projects India's GDP growth to be 6.3 per cent in FY25 with a downward bias due to challenges.

This is below the previous year's estimate of 6.4 per cent and four-year low.

Real GDP growth is expected to decelerate, while nominal GDP growth remains stagnant.

5. Information Utilities can use PAN card to verify users registering debt



Information Utilities (IU) authenticated information about debts and defaults, can



now use PAN cards to verify the identity of users.

IU store credit information to provide high-quality.

PAN card has been included in the list of officially valid documents which can be used by IUs, one of the pillars of the Insolvency and Bankruptcy Code, to verify users.

IUs were floated to cut down on delays and disputes in insolvency proceedings.

As on date, National E-Governance Services Limited (NeSL), promoted by banks and insurance companies, is the only Information Utility or IU registered with the IBBI (Insolvency and Bankruptcy Board of India).

6. India's services sector growth sees slowest pace of growth

The seasonally adjusted HSBC India Services PMI Business Activity Index fell from 59.3 in December 2024 to 56.5 in January 2025.

It is the lowest level since November 2024. In the Purchasing Managers' Index (PMI) parlance.

Above 50 means expansion, while a score below 50 denotes contraction.

Composite PMI indices are weighted averages of comparable manufacturing and services PMI indices.

The HSBC India Services PMI is compiled by S&P Global from responses to questionnaires sent to a panel of around 400 service sector companies.

7. EPFO settles record 5-cr claims worth over Rs 2 lakh cr in FY25



Retirement fund body EPFO has achieved a historic milestone by crossing the 5-crore claims settlement mark in a fiscal in 2024-25.

In the ongoing FY25, the Employees' Provident Fund Organisation (EPFO) has processed over 5.08 crore claims amounting to Rs 2,05,932.49 crore, surpassing the 4.45 crore claims worth Rs 1,82,838.28 crore settled in preceding fiscal 2023-24.

Notably, 48 per cent of claims are submitted directly by members without employer intervention, while 44 per cent of transfer requests are generated automatically.

8. India's retail inflation eases to 4.31% in Jan as food prices moderate



India's retail inflation eased to 4.31% in January 2025, down from 5.22% in December, primarily due to slowing food price rises.

This decline was better than the Reuters poll estimate of 4.6% and offers relief to households heavily impacted by food costs.

Cooling vegetable prices and a healthy kharif crop output significantly contributed to the moderation.

9. India's Index of Industrial Production records growth of 3.2% in December 2024

The IIP growth rate for the month of December 2024 is 3.2 percent which was 5.2 percent (Quick Estimate) in the month of November 2024.

The growth rates of the three sectors, Mining, Manufacturing and Electricity for the month of December 2024 are 2.6



percent, 3.0 percent and 6.2 percent respectively.

Base: 2011-12=100

10. Wholesale Price Index (WPI) for January 2025



The Department for Promotion of Industry and Internal Trade (DPIIT) has released the Wholesale Price Index (WPI) for January 2025, reporting an annual inflation rate of 2.31% (provisional) compared to January 2024.

The index for Primary Articles declined by 2.01%, decreasing from 193.8 (December

2024) to 189.9 (January 2025, provisional).

Food Articles: Prices saw a decline of 3.62% in January 2025 compared to December 2024.

Crude Petroleum & Natural Gas: Prices increased by 6.34%, indicating rising energy costs.

Non-Food Articles: Prices increased by 0.66%.

Minerals: A marginal increase of 0.22% was recorded.

DPIIT releases WPI data

monthly on the 14th (or the next working day if the 14th is a holiday).

The WPI is compiled using data from institutional sources and selected manufacturing units across India.

11. India's GDP to grow at 6.4% in December quarter: ICRA



Investment Information and Credit Rating Agency (ICRA) projected India's GDP to grow 6.4% in the December quarter 2025 on account of enhanced government spending amid uneven consumption.

While, India's economy has shown resilience amid global uncertainties, with SBI projecting GDP growth for Q3 FY25 at 6.2%-6.3% based on high-frequency indicators.

Bank of Baroda projected slightly higher growth at 6.6%.

12. Moody's: India's GDP Growth to Slow to 6.4% in 2025



India's growth is anticipated to decelerate to 6.4% in 2025 from 6.6% in 2024, due to new US tariffs and weaker global demand affecting exports, according to Moody's Analytics.

The report highlights a broader slowdown in the Asia-Pacific region, with China's GDP growth also decreasing.

13. Consumer Price Index for Agricultural Labourers eased

The All-India Consumer Price Index for Agricultural Labourers (CPI-AL) for January this year eased to 4.61% as compared to 7.52% in the same month the previous year.

Data released by: Ministry of Labour and Employment

Rural Labourers (CPI-RL) eased to 4.73% for January 2025 as compared to 7.37% in corresponding period of last year.

14. India's Economic Growth to Reach 6.4% in FY25 and FY26 : S&P

India's economy is projected



to grow at 6.4% in FY25 and FY26, as per S&P Global Market Intelligence. The RBI's recent 25 bps rate cut to 6.25% and tax relief measures aim to boost consumption.

Key growth drivers include easing inflation, a strong monsoon, and increased government spending. RBI projects 6.6% growth for FY25, while S&P Global Ratings had earlier estimated

6.8%.

Growth may slow to 6.2% in FY27 but rebound to 6.6% in FY28.

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Insurance

1. Tata AIA Life's Smart Pension



Tata AIA Life Insurance has introduced its Smart Pension Secure Plan.

It is a Unit-Linked Pension Plan (ULIP) specifically designed for the modern professional's retirement needs.

Smart Pension Secure Plan is available with Tata AIA Alpha 50 Index Pension Fund.

It caters to various modern retirement scenarios, including those pursuing FIRE (Financial Independence Retire Early) and entrepreneurs making career transitions.

2. Shriram GI Unveils Shri Health Suraksha Insurance



Shriram General Insurance (SGIC) has unveiled its first indemnity health insurance plan, Shri Health Suraksha Insurance.

Aim: At providing comprehensive coverage at an affordable premium.

The plan covers a diverse range of treatments, including modern medical procedures and AYUSH treatments (Ayurveda, Yoga, Unani, Siddha, and Homeopathy), catering to the varied healthcare needs of individuals and families.

3. IRDAI caps senior citizens' health premium increase at 10% per annum



The Insurance Regulatory and Development Authority of India (Irda) has issued a directive that mandates insurers to not revise health insurance premiums for senior citizens by more than 10% annually, with immediate effect.

If an insurer needs to increase premium by more than 10% in a year, prior approval from the regulator would be required.

Prior approval of the regulator would also be required in case of withdrawal of individual health insurance products offered to senior citizens.

4. Bajaj Allianz General Insurance Launched 'HERizon Care'



Bajaj Allianz General Insurance Unveils 'HERizon Care', India's First Comprehensive Health Insurance Plan Designed Exclusively for Women

First-of-its-kind coverage that includes covers for Infertility Treatment, Assisted Reproductive Technology & Maternity Expenses, Adoption Expenses, Egg Freezing, Prenatal Health (in-utero treatment), Congenital Disability cover, and Prophylactic Surgeries

A groundbreaking policy that addresses women's holistic health and wellness Offers two covers: Vita Shield and Cradle Care



5. LIC unveils Smart Pension Plan



The Life Insurance Corporation of India (LIC) has launched a single premium "Smart Pension plan," offering a range of annuity options for single life and joint life annuities.

A non-par, non-linked, individual/group savings and immediate annuity plan

Minimum age at entry is 18 years.

The maximum age at entry varies from 65 to 100 years

The minimum purchase price is ₹1 lakh, with incentives for higher purchase prices.

6. 360 ONE Asset acquires 15% stake in Bharti AXA life insurance



360 ONE Asset is set to acquire a 15% stake in Bharti AXA Life Insurance, aiming to boost innovation and expand market reach.

The investment will help Bharti AXA enhance its

product offerings and address consumer needs, with the deal awaiting regulatory approvals.

7. LIC launches 'One Man Office' to empower agents with 24x7 digital services



Life Insurance Corporation of India (LIC) has launched 'One Man Office' (OMO).

Digital service platform

Aim: At empowering its agents and sales associates by offering seamless policy sales, customer servicing, and business tracking—all through a mobile-friendly ecosystem.

OMO is designed to enhance the efficiency and productivity of LIC's sales force, which includes Agents, Development Officers, Senior Business Associates, Chief Life Insurance Advisors, LIC Associates, and Chief Organisers.

The platform will enable them to provide life insurance services anytime, anywhere.

8. IRDAI's 'Bima Trinity' Initiative



भारतीय बीमा विनियामक और विकास प्राधिकरण
Insurance Regulatory and Development Authority of India

The Insurance Regulatory and Development Authority of India (IRDAI) has launched the Bima Trinity initiative.

Aim: To transform India's insurance landscape

The plan consists of three components: Bima Sugam, Bima Vistaar, and Bima Vahaak.

Bima Sugam: A unified digital marketplace for buying, servicing, and claiming insurance policies.

Bima Vistaar: A composite insurance product offering coverage for life, accidents, property, and hospitalization.

Bima Vahaak: A women-centric, localized insurance distribution model targeting rural and semi-urban areas.

9. IRDAI permits one-time UPI mandate for buying life, health cover

The Insurance Regulatory and Development Authority of India (IRDAI) has permitted a one-time mandate for blocking the amount towards premium through Unified Payments



Interface (UPI) mandate for issue of life and health insurance policies.

The feature will allow policyholders to block funds in their bank accounts for specific transactions.

Under the facility called the Bima Applications Supported by Blocked Amount (Bima-ASBA), the transfer of money from the prospect to the insurer happens only when an insurance policy is issued.

In cases where the premium to be charged is more than the blocked amount, the insurer will have to use the facility to modify the mandate through one-time consent or authorisation from the prospect.

If the insurer does not process the application within 14 days, the blocked amount will be automatically unblocked through the partner bank by the insurer.

This facility for customers will go live on or before March 1, 2025.

10. IRDAI imposes ₹1 crore penalty on UIB Insurance Brokers

The Insurance Regulatory and Development Authority of India (IRDAI) imposed a ₹1

crore penalty on UIB Insurance Brokers.

The penalty was imposed for violation of norms pertaining to prompt remittance of premiums/claims received to reinsurers/insurers/foreign insurance brokers within the stipulated time.

11. Bajaj Allianz Life Launches Bima-ASBA



Bajaj Allianz Life Insurance has introduced Bima-ASBA.

It becomes the first insurer in India to implement this IRDAI-backed facility.

Bima-ASBA allows policyholders to block a specific premium amount in their bank accounts, ensuring better financial security and control.

This move aligns with IRDAI's broader goal of increasing insurance accessibility and simplifying transactions for customers.

Bima-ASBA:

Launched on Feb 22, 2025

Bima-ASBA allows policyholders to block up to ₹2 lakh in their bank accounts using UPI's One-

Time Mandate instead of paying premiums upfront.

If the policy isn't issued within 14 days or is rejected, the blocked amount is auto-released.

12. Govt asks private insurers to increase free look period to one year

The government has asked private insurers to increase the free-look period for policyholders from one month to a year.

Informed by: Department of Financial Services (DFS) Secretary M Nagaraju.

The free-look period is the length of time during which a customer can cancel an insurance policy without paying surrender charges. Last year, the insurance regulator increased the period to 30 days from 15 days.

13. LIC launches marketing tech platform under project DIVE



State-owned Life Insurance Corporation of India (LIC)



has launched its MarTech platform, marking the first significant step in its Project DIVE initiative for digital transformation.

This platform enables LIC to offer hyper-personalized customer engagement and reinforce its commitment to global leadership in digital insurance innovation.

The MarTech platform introduces an intelligent, multi-channel engagement capability, enabling LIC to run hyper-personalized, always-on campaigns that enhance customer experience and drive

business growth

14. India's first AQI-based insurance for Delhi's construction workers

India's First AQI-Based Parametric Insurance – Key Highlights

Launched By: Go Digit General Insurance (Digit Insurance) & K.M. Dastur Reinsurance Brokers (KMD)

Target Region: Delhi NCR

Objective & Coverage

Protects 6,200 migrant construction workers from wage loss due to air

pollution-related construction bans.

Trigger-Based Payout: Compensation is provided when AQI crosses the hazardous threshold, leading to work stoppages.

Significance

First-of-its-kind parametric insurance linked to AQI levels.

Provides financial security to daily wage workers.

Addresses livelihood risks caused by environmental hazards.

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States

1. India's First White Tiger Breeding Centre Approved in MP



The Central Zoo Authority (CZA) has approved India's first white tiger breeding centre in Rewa, Madhya Pradesh.

It will be set up in Govindgarh, Rewa district, Madhya Pradesh.

The project, initially approved in 2011, aims to conserve biodiversity, boost wildlife tourism, and generate local employment.

The Mukundpur White Tiger Safari, located 10 km away, is the state's only existing white tiger tourism facility.

2. Odisha joins States' pitch for 50% share of divisible tax pool

Odisha demanded an increase in states' share of central taxes to 50% from the existing 41%.

Odisha, which has sought Rs 12.59 lakh crore in central taxes for the period 2026-31, joins states such as Gujarat and Tamil Nadu in making the demand.

CM Mohan Charan Majhi also seeking to increase its share in central taxes to 4.96% from the current 4.52% (recommended by the previous finance commission).

It also demanded inclusion of cess and surcharge in divisible pool so states can have their share in it.

3. Himachal CM lays foundation stone of north India's first 1-MW green hydrogen project



Chief Minister Sukhvinder Singh Sukhu laid the foundation stone for north India's first 1-MW green hydrogen plant in Solan district, Himachal Pradesh.

Set to cost Rs 9.04 crore, the plant will produce 423 kilograms of green hydrogen daily, using renewable energy.

This move aligns with the state's goal to become India's first green energy state by March 2026.

Himachal Pradesh

Himachal Approves Cannabis Cultivation Pilot

Himachal govt approves Sadhbhawana Legacy Cases Resolution Scheme 2025 under CM Sukhu's leadership.

The Shikari Devi Wildlife Sanctuary in Mandi, Himachal Pradesh, now has an ESZ encompassing 43 villages within a 2 km radius.

4. Majhi launches 'Bikashita Gaon, Bikashita Odisha' scheme



Odisha chief minister Mohan Charan Majhi launched 'Bikashita Gaon Bikashita Odisha'.

Aim: Rural infrastructure developmental projects in the state

The programme will have a ₹5,000 crore budget for five years.

The government has provisioned ₹1,000 crore for 2024-25.



The scheme focuses on critical areas such as road connectivity, civic amenities, educational facilities, and micro tourism development.

5. Madhya Pradesh CM releases five more cheetahs into the wild in Kuno



Madhya Pradesh Chief Minister Mohan Yadav released five cheetahs, including female Veera who gave birth to two cubs, into the wild from their enclosures at Kuno National Park in Sheopur district.

6. Kerala secures Rs 2,424 cr World Bank loan to strengthen healthcare system



The Kerala government approved the Kerala Health System Improvement Programme by availing a loan of Rs 2,424.28 crore from the World Bank.

The state cabinet decided to implement the project under the Programme for Results (P for R) model.

To ensure an excellent standard of living and life expectancy while helping the people of the state build a life free from preventable diseases, accidents, and premature deaths.

7. Sikkim's PM Shri Govt school Namchi becomes Northeast's only Green-Rated School

PM Shri Government Senior Secondary School Namchi, Sikkim, is the only educational institution to receive a Green School Rating from the entire Northeastern states.

The Green Carnival and Green School Award Ceremony 2025 was organized by the Centre for Science and Environment (CSE) in New Delhi.

Awards are presented to schools that are rated 'green' after evaluating and analyzing the Green School Audit reports spanning from July to December.

8. Amazon Partners UP Govt To Back Women Entrepreneurs At Gonda District



To promote women empowerment and startup support, Amazon India has signed a Memorandum of Understanding (MoU) with ARGA, an initiative of the Uttar Pradesh government.

This partnership aims to enable women entrepreneurs in Gonda to leverage e-commerce and expand their businesses through Amazon's Saheli programme.

9. Gujarat Appoints Panel for Uniform Civil Code Draft

The Gujarat government has appointed a panel, led by retired Supreme Court judge Ranjana Desai, to draft the state's Uniform Civil Code (UCC).

The panel will submit its report within 45 days, supporting the government's goal of ensuring equal rights for all citizens, aligning with PM Modi's Vision.

The concept of UCC aims to standardize laws related to marriage, inheritance, divorce, and adoption, irrespective of religious beliefs.



10. Barmer District Introduces 'MY NREGA App' for Employment Efficiency



The 'MY NREGA App' launched in Barmer District aims to simplify the MNREGA job application process.

Spearheaded by IAS Tina Dabi and IAS Siddharth Palanichamy

The app allows workers to apply digitally, eliminating the need to visit Gram Panchayats.

11. Gujarat village's inland mangrove to be state's first Biodiversity Heritage Site



The Gujarat government declared the inland mangrove in Kutch district's Guneri village as the first Biodiversity Heritage Site of Gujarat.

It is a natural inland mangrove site located in Kutch district of Gujarat.

It is located at a distance of 45 km from the Arabian Sea

and four km from the Kori Creek, where seawater never approaches.

Inland Mangrove of Guneri

It is a natural inland mangrove site located in Kutch district of Gujarat.

It is the last remains of inland mangrove in India.

Mangroves are a group of trees and shrubs that live in the coastal intertidal zone.

47 Biodiversity Heritage Sites are there in India?

Section 37 of Biological Diversity Act, 2002 is responsible for biodiversity heritage site

12. Garuda Aerospace to invest ₹100 crore in AP drone city

Garuda Aerospace has announced an investment of ₹100 crore in Andhra Pradesh

Reason: For the development of India's first 'Drone City' in Andhra Pradesh.

Aim: To foster drone innovation, research, and development, transforming the nation into a global hub for drone technology.

13. IIM Sambalpur Joins Hands With Odisha

Government To Take Subhadra Scheme

MoU Between: Odisha Government and Indian Institute of Management, Sambalpur (IIM Sambalpur)

Reason: To ensure the Subhadra Scheme's success and maximize its impact

The Subhadra Scheme, a flagship initiative of the Odisha Government's Women and Child Development Department, is transforming the lives of women across the state.

It is designed to empower women through financial support, enhanced digital literacy, and access to social safety nets.

14. Himachal Pradesh Institute of Public Administration to Be Renamed in Honor of Manmohan Singh

Context: Himachal Pradesh Institute of Public Administration (HIPA) in Shimla announced to rename the institute after former Prime Minister Dr. Manmohan Singh

Announced by: Chief Minister Thakur Sukhvinder Singh Sukhu

State: Himachal Pradesh



15. 48th International Kolkata Book Fair



Inaugurated by: West Bengal Chief Minister Mamata Banerjee and German Ambassador Phillip Ackermann at Boimela Prangan

Location: Karunamoyee, Saltlake, West Bengal

Date: 28 Jan 2025 – Sun, 9 Feb 2025

Theme Country: Germany

This year's event boasts a record 1,057 book stalls, the highest in its history

16. Andhra Pradesh govt. launches 'Mana Mitra'

For the first time in the country, the Andhra Pradesh government has launched WhatsApp Governance titled 'Mana Mitra'.

The State government has allotted an official WhatsApp number 9552300009 for availing the services.

36 departments would have to be connected to WhatsApp Governance.

In the first phase, the government was making 161 civic services available. In the second phase, it would start 360 more services.

and Nelapattu Bird Sanctuary.

17. Chhattisgarh introduces innovative plan linking forest ecosystem services with Green Gross Domestic Product

Chhattisgarh has introduced an innovative plan that connects ecosystem services of its forests with the Green GDP.

The move highlight the direct link between significant environmental contributions of forests like clean air, water conservation, biodiversity and the state's economic progress.

Green GDP refers to environmentally adjusted gross domestic product (GDP).

Green GDP = Net Domestic Product - (Cost of Depletion of Natural Resources + Cost of Degradation of Ecosystem)

18. Flamingo Festival

The three-day Flamingo Festival 2025 in Andhra Pradesh concluded on January 20, 2025, with calls to protect the rich biodiversity of the region, specifically in Pulicat Lake

19. India's First AI University to Open in Maharashtra



Maharashtra will establish India's first AI university.

Aim: to drive AI development, boost innovation, enhance skills.

A task force of experts from academia, industry, and government will oversee its planning.

Task force chaired by the Principal Secretary of the IT Department.

Key Members: IIT Mumbai, IIM Mumbai, Google India, Mahindra Group, L&T, MeitY, Rajiv Gandhi Science & Technology Commission, Data Security Council of India

20. 'Mahri Laado' Radio Programme under BBBP Programme in Haryana

The Women and Child Development Department of Haryana has launched "Mahri Laado radio program."



The "Mahri Laado" radio program was launched on 16th August 2024.

It was launched under the Beti Bachao Beti Padhao (BBBP) scheme.

The Beti Bachao Beti Padhao (BBBP) scheme of the Government of India was launched on 22nd January, 2015 in Panipat, Haryana.

21. Historic Renaming: Foy Sagar Now Varun Sagar, King Edward Memorial Transformed

The Rajasthan government has renamed two historic British-era landmarks in Ajmer to celebrate Indian heritage.

The 132-year-old Foy Sagar Lake is now called Varun Sagar.

While the 113-year-old King Edward Memorial Bhawan has been renamed Maharishi Dayanand Vishrant Grih.

22. Google, Telangana ink pact to accelerate AI-led transformation in state



Google announced a strategic collaboration with the Telangana government to harness the transformative potential of Artificial Intelligence across the state in various sectors.

This collaboration formalised through an MoU aims to drive the development and implementation of AI solutions.

It focuses on key sectors, including agriculture, mobility, sustainability and governance.

23. Nodi Bandhan Scheme

West Bengal government has introduced the "Nodi Bandhan" scheme as part of its 2025-26 budget.

The scheme will help combat natural disasters while creating job opportunities.

Nodi Bandhan translates to "River Bond" and aims to interconnect rivers and wetlands.

This will create diverse livelihood options for the communities living in these areas.

The primary objectives of Nodi Bandhan include combating natural disasters,

preventing river erosion, and enhancing job opportunities.

24. Haryana Launches 'Har Khet-Swasth Khet' to Boost Soil Health

Haryana's 'Har Khet-Swasth Khet' campaign aims to enhance soil health and promote sustainable farming by collecting soil samples from every acre over the next 3-4 years.

Farmers will receive Soil Health Cards, enabling informed decisions on soil fertility, nutrient management, and crop productivity.

'Har Khet-Swasth Khet' portal launched in 2022

Award Received: Skoch Gold Medal for Soil Health Card Project (2022)

38th Surajkund International Crafts Fair Inaugurated in Faridabad

The partner states for this year's fair are Madhya Pradesh and Odisha.

International Saraswati Mahotsav Begins in Pehowa, Haryana

Haryana Launches 'Samman Sanjeevani' App for Scheme Tracking

Haryana WCD Minister Shruti Choudhry launched



the 'Samman Sanjeevani' app to track timely delivery of benefits under the 'Mahila Evam Kishori Samman Yojana' for BPL women & girls aged 10-45 years.

25. Karnataka unveils new industrial policy to attract ₹7.5 lakh cr

The Karnataka government announced 'Karnataka Industrial Policy 2025-30' to reposition the State and make it the top destination for high technology manufacturing investments in Asia.

The policy aims to position Karnataka as Asia's top destination for high-tech manufacturing investments while ensuring regional development beyond Bengaluru.

It will also provide an additional 10% incentives to companies converting their R&D into manufacturing units

26. Thaipusam 2025

Thaipusam 2025, a major Tamil Nadu festival dedicated to Lord Murugan, is celebrated with devotion, special prayers, and kavadi offerings.

27. THDC Expands into Thermal Energy with 660-MW UP Plant

THDC India Ltd (THDCIL) has launched commercial operations of a 660-MW unit at its Khurja Super Thermal Power Plant (STPP) in Uttar Pradesh.

It is marking its entry into the thermal energy sector.

The ₹13,000 crore project has a total capacity of 1,320 MW with the second unit set to start soon.

Power allocation

64.7% (854 MW) for Uttar Pradesh

21.3% for Rajasthan

3.9% for Uttarakhand

10.1% for other regions

Connected to the national grid for seamless power distribution.

28. Government of Odisha Rolls Out 'Antyodaya Gruha Yojana'

The Odisha government approved the Antyodaya Gruha Yojana

It is a housing scheme aimed at providing pucca houses to eligible households left out of ongoing housing initiatives.

The scheme will benefit victims of natural and man-

made calamities, families displaced due to development projects, differently-abled individuals who are the primary earners, and Forest Rights Act (FRA) beneficiaries who have not yet availed housing benefits.

Eligible families will be provided financial assistance of Rs 1.2 lakh to construct a 25-square-meter house, excluding the toilet area.

29. Investment worth ₹4.40 lakh crore received during Bengal Business Summit



West Bengal Chief Minister Mamata Banerjee said investment proposals worth ₹4.40 lakh crore were received during the two-day Bengal Global Business Summit, 2025.

212 memoranda of understanding (MOUs) and letters of intent were signed across various sectors, emphasizing the state's growing appeal as an investment hub.

The eighth edition of Bengal Global Business Summit (BGBS) concluded in Kolkata.



30. Tripura CM Manik Saha launches 'Skill Uday Tongai'

Tripura Chief Minister Manik Saha launched the 'Skill Uday Tongai' skill development training program.

Launched at: Tripura Institute of Technology in Agartala

The training program has been launched to empower around 80,000 school and college students.

31. Odisha government announces unified pension scheme

Odisha government has announced to implement the Unified Pension Scheme (UPS).

Implement for: Government employees in Odisha

It is aligning it with the Central Government's policy.

Cabinet approved:

Implementation of UPS for those employees who are considered eligible for pension under the National Pension Scheme system.

There will be an assured pension for employees who complete 25 years of service.

Pension will be available at the rate of 50% of the

average basic pay or basic pay earned in the 12 months preceding retirement.

Pension will be paid proportionately for the period of service starting from a minimum period of 10 years to 25 years.

32. Karnataka Launches Sujala Project

The Karnataka government initiated the Sujala project.

Aim: To recharge groundwater through a watershed program.

79% in Karnataka is drought-prone, which is the second-largest area of dry land in the country after Rajasthan.

Karnataka has the second-lowest replenishable groundwater resources among major states, after Rajasthan.

33. CM Stalin opens India's largest single-location solar plant

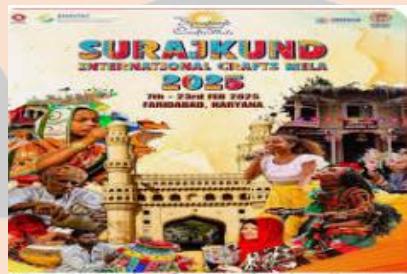


Chief Minister M K Stalin formally inaugurated the 4.3-GW solar cell and module manufacturing plant of TP

Solar Ltd, a subsidiary of Tata Power Renewable Energy Ltd, at Gangaikondan SIPCOT in Tirunelveli district.

India's largest single-location integrated facility, the plant was set up with an investment of Rs 3,800 crore.

34. 38th Surajkund International Crafts Fair



Union Minister Gajendra Singh Shekhawat and Haryana Chief Minister Nayab Singh Saini inaugurated the 38th Surajkund International Crafts Fair in Faridabad.

Date: 7th to 23rd February 2025

This year, the fair is being celebrated as 'Shilp Mahakumbh,' inspired by the Maha Kumbh Mela 2025.

Partner states: Madhya Pradesh and Odisha

35. K'taka floats clean mobility policy

Name of Policy: Clean mobility policy (2025-2030)

Launched by: Karnataka



government

Target: INR 50,000 crore investment

Job generation: 1 lakh new jobs

The policy seeks to position Karnataka as a national leader in the Electric Vehicle (EV) and hydrogen vehicle manufacturing sectors.

36. NABARD projects Rs 4.40 lakh Cr Priority Sector Credit for Rajasthan



NABARD has projected a priority sector credit potential of Rs 4.40 lakh crore for Rajasthan in the Financial Year 2025-26, marking a 22% increase from the previous year.

This document consolidates the exploitable district-wise realistic potential in both physical and financial terms.

37. Gujarat Launches G-SAFAL

The Gujarat government has introduced G-SAFAL (Gujarat Scheme for Antyodaya Families for Augmenting Livelihoods).

It is a holistic initiative designed to uplift underprivileged families, with a special focus on women, and enhance economic self-reliance.

Target Beneficiaries: 50,000 AAY cardholder families.

Coverage: 25 talukas across 10 districts in Gujarat.

Implementation: By Gujarat Livelihood Promotion Company Limited.

Grant Amount: ₹80,000 per family to develop income sources.

Skill Training: Specialized training for sustainable livelihood.

Financial Inclusion: Connection with banks, savings programs, and insurance.

Women's Empowerment: Field coaches assist 40 families each in skill development.

Technology Integration: Digital dashboard for real-time monitoring.

38. Andhra-origin breed becomes world's most expensive cow



A cow of the Ongole cattle, native to Prakasam district in Andhra Pradesh, named Viatina-19, sold for a record \$4.82 million at an auction in Brazil.

It is known for its strength and heat resistance.

Ongole cattle are highly valued internationally.

Weight: 1,101 kg

39. Nashik Officials Study Mahakumbh 2025 for Insights on 2027 Kumbh Planning



A 20-member team of senior officials from Nashik, Maharashtra, will study the Mahakumbh in Prayagraj to prepare for the upcoming Nashik-Trimbakeshwar Kumbh in 2027.

The team is led by Nashik Divisional Commissioner, Praveen Gedam.

40. Gujarat has approved



1.99 lakh hectares of land for green hydrogen park

The Gujarat government has approved, "in principle," nearly 1.99 lakh hectares of land for setting up a renewable energy park for green hydrogen production.

Gujarat is ready to become the national hub of green hydrogen with its immense renewable energy potential, robust port infrastructure, and well-developed LNG pipeline network.

The Gujarat government has declared an unused government land lease allotment policy for the production of green hydrogen by using unconventional energy sources like solar/wind/wind-solar hybrid energy.

41. Odisha CM Mohan Majhi Unveils ₹2.90 Lakh Cr Budget for 2025-26

Odisha CM presented a ₹2.90 lakh crore budget for 2025-26.

Focus: Agriculture, irrigation, and rural development

The agriculture sector received ₹37,838 crore a 12% increase from last year.

Key allocations include ₹2,020 crore for CM Kisan

Yojana and ₹600 crore for Shree Anna Abhiyan.

Under the 'Mukhyamantri Kamdhenu Yojana,' ₹164 crore has been allocated to increase milk production.

The Odisha government had presented a budget of ₹2.65 lakh crore in the 2024-25 fiscal year, with ₹33,919 crore allocated for agriculture and allied sectors.

42. Uttarakhand Officer Leverages Technology to Prevent Forest Fires

An Indian Forest Service (IFoS) officer from Uttarakhand, Vaibhav Singh, has developed an advanced Forest Fire App.

Aim: To combat increasing forest fires

Inspired by: Technologies used in Canada, Australia, and South Africa

This innovative tool significantly enhances fire detection, response efficiency, and real-time tracking of firefighting teams.

The Uttarakhand Forest Department has adopted this app, integrating 7,000 forest staff and planning further expansion.

43. Kerala Launches 'nPROUD' for Expired Medicine Disposal

Launch of: nPROUD (New Programme for Removal of Unused Drugs)

Launch in: Kerala

It is a first-of-its-kind initiative in India to collect and scientifically dispose of expired and unused medicines.

Initially to be rolled out in Ulliyeri panchayat under Kozhikode Corporation, the project will expand statewide in phases.

The project aims to tackle the lack of proper disposal systems, preventing environmental pollution, health hazards, and antimicrobial resistance.

44. Bengal Leads India in Bird Count for Third Consecutive Year



The Great Backyard Bird Count (GBBC) is one of the largest global birding events, where birdwatchers from around the world participate in counting species.

Bengal recorded the highest



number of species for the third consecutive year in the GBBC.

Top States

1. Bengal – 543 Species Count

2. Uttarakhand – 446 Species Count

3. Assam – 414 Species Count

4. Maharashtra – 414 Species Count

5. Karnataka – 380 Species Count

A total of 543 species were spotted in Bengal out of 1,068 species across India.

The number of uploaded checklists from Bengal was 1,909, a decrease from 2,223 in 2024.

Darjeeling topped Bengal's species count with 252 species observed, although this was lower than 2024's 308.

South 24 Parganas had the most checklists in Bengal with 513 entries.

Notable bird sightings included the Ibisbill in Jhalong (North Bengal), Spotted Crake in Baruipur, and Common Starling in Malda.

45. Nagaon Hosts 2nd Simolu Festivals

The 2nd Simolu Festival began on February 15, 2025, at Bwisang-Na, an ethnic eco-resort in Barunguri, Laokhowa, Assam.

This two-day event celebrated the vibrant blooming of Bombax ceiba (Shimul) flowers while promoting eco-tourism, conservation efforts.

46. Krones begins work on ₹315 cr bottling plant in Karnataka

German-based beverage and food manufacturing giant Krones has commenced work on its ₹315 crore bottling machines manufacturing plant in Vemagal, Kolar district, Karnataka.

The project is part of the ₹10.27 lakh crore investment proposals signed during the recently concluded Global Investors Meet (GIM) – Invest Karnataka 2025.

47. Nagaland celebrates International Mother Tongue Day

Date: 21st February 2025

The day promotes awareness of linguistic and cultural diversity and multilingualism.

Theme 2025: Silver Jubilee Celebration of International Mother Language Day

48. Kerala Unveils Nayanamritham 2.0: AI-Driven Eye Screening



The Kerala government has introduced Nayanamritham 2.0.

It is an AI-driven eye screening initiative.

Aim: At early detection of chronic eye diseases.

Partnership with: Health-tech company Remidio

This marks the world's first government-led AI-assisted screening program for conditions like glaucoma, diabetic retinopathy (DR), and age-related macular degeneration (AMD).

By expanding access to quality eye care, Kerala continues to integrate artificial intelligence into its public health system, ensuring that advanced eye screening reaches more people across the state.

49. Mising Tribe Celebrates Ali Ai Ligang Festival

The Mising tribe (Assam's largest indigenous communities) celebrated the Ali Ai Ligang festival

A significant cultural and agricultural event.

It was observed on the first Wednesday of the Assamese



month of Fagun, the festival marks the beginning of the sowing season.

It is deeply connected to the agricultural traditions of the Mising people, who primarily depend on farming for their livelihood.

50. Rajasthan Unveils First Green Budget

Rajasthan Deputy Chief Minister and Finance Minister Diya Kumari presented the state's first-ever Green Budget for 2025-26.

Total outlay: ₹5.37 lakh crore

The budget focuses on Bijli (electricity), Sadak (roads), Paani (water) along with health and agriculture, aligning with Sustainable Development Goals (SDGs) 2030.

The state government also plans to create

2.75 lakh jobs (1.25 lakh government and 1.5 lakh private) while fulfilling 73% of its first Budget announcements.

51. Haryana Witness Protection Scheme 2025

The Haryana Witness Protection Scheme 2025 was recently introduced by the Nayab Singh Saini-led government.

Aim: To enhance the safety and security of witnesses as

the state implements new criminal laws.

The scheme categorises witnesses based on their threat perception.

There are three distinct categories.

Category A includes witnesses facing life-threatening situations.

Category B pertains to threats to the safety, reputation, or property of the witness and their family.

Category C involves moderate threats like harassment or intimidation.

Applicability of the Scheme

The scheme applies to witnesses of offences punishable by death, life imprisonment, or imprisonment of seven years or more.

It covers crimes under the Bharatiya Nyaya Sanhita and the Protection of Children from Sexual Offences (POCSO) Act, 2012.

52. Bathouism Recognized as an Official Religion in Assam's BTR

The Bodoland Territorial Region (BTR) government in Assam has recently included Bathouism as an official religion option in various application forms.

This decision has garnered praise from experts in the field of Bodo culture and traditional faith.

53. Arunachal Pradesh achieves 100% completion of houses under PMAY-G

Arunachal Pradesh has achieved a 100% completion of houses under Pradhan Mantri Awas Yojana - Gramin.

Informed by: Chief Minister Pema Khandu

The target in the state was achieved on February 21 this month.

As of the date, Arunachal Pradesh has completed all the targeted 35,591 houses under the scheme in the state.

54. Maharashtra to give additional ₹50K subsidy for rural homes under PMAY

The Maharashtra government will give an additional subsidy of Rs 50,000 for homes in rural areas under the Pradhan Mantri Awas Yojana.

It will take the total funding to Rs 2.1 lakh per household.

The state rural development minister has approved decision and provision for the subsidy has been made in the budget for 2025-26.

55. Soliga Tribe's Role in Tiger Conservation at BRT Tiger Reserve



The Soliga tribe inhabits the Biligiri Rangaswamy Temple (BRT) Tiger Reserve in Karnataka.

Their relationship with the tiger population is very important to conservation efforts.

PM Modi brought into light their contributions during the 119th edition of Mann Ki Baat.

He noted a steady increase in tiger numbers, attributing much of this success to the Soligas.

Their cultural reverence for tigers encourages harmony between humans and wildlife.

56. Prime Minister Modi Inaugurates Historic Jhumoir Ensemble in Assam

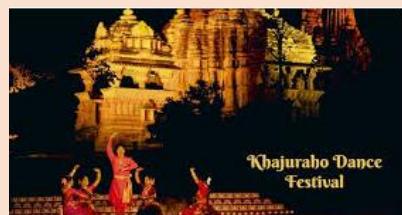


Prime Minister Narendra Modi inaugurated the largest-ever Jhumoir dance performance at Guwahati's Sarusajai Stadium, commemorating the 200th anniversary of Assam's tea industry.

The event, titled 'Jhumoir Binandini 2025,' featured over 8,000 artists from the tea garden community, showcasing the rich cultural heritage of Assam.

Jhumoir is a traditional dance integral to Assam's tea garden workers and Adivasi communities.

57. 51st Khajuraho Dance Festival 2025



The Khajuraho Dance Festival, an annual cultural extravaganza, is set to mesmerize art lovers once again from February 20 to 26, 2025.

Organized by: Department of Culture, Madhya Pradesh

Support from: Madhya Pradesh Tourism

This festival has been a beacon of classical dance since its inception in 1975.

139 artists created a world record by dancing continuously for 24 hours 9 minutes 26 seconds during the 51st Khajuraho Dance Festival in Khajuraho, Madhya Pradesh.

58. Datia Airport Gets DGCA Nod, Becomes MP's 8th Airport

Datia has officially emerged as Madhya Pradesh's eighth airport after receiving a licence from the Directorate General of Civil Aviation (DGCA).

It has been categorized as a public aerodrome under the 3C/VFR category, allowing its use for commercial operations.

The newly developed airport, spanning 118 acres, is expected to enhance air connectivity in the state.

59. Telangana to host Miss World pageant in May 2025

72nd edition of the Miss World pageant will be held in Telangana from May 7 to May 31, 2025.

Nandini Gupta to Represent India at 72nd Miss World in Telangana.

60. Telangana government to lay 41.5-km Ratan Tata Road



The Telangana government has announced the construction of the Greenfield Radial Road, named Ratan Tata Road.

It will serve as a link between the Tata Interchange at Raviryal on the Outer Ring Road (ORR) and the Regional Ring Road (RRR) at Amangal.

Length: 41.5 kilometres

The project is expected to cost ₹4,030 crore



61. Sarbananda Sonowal unveils ₹4,800 crore plan to transform Assam's Inland Waterways



The Union Minister of Ports, Shipping, and Waterways, Sarbananda Sonowal, announced an investment of more than ₹4,800 crore to transform the inland waterways sector of Assam at the Advantage Assam 2.0 in Guwahati.

₹1,500 crore for Green Vessel Transition in Assam by 2030 under 'Harit Nauka Scheme'

World-Class Water Metro Service in Guwahati and Dhubri with an investment of ₹315 crore

Centre earmarks ₹120 crore for Regional Centre of Excellence in Dibrugarh

Centre to develop riverine lighthouses along Brahmaputra with ₹100 crore investment

62. Implementation of Telugu as a Compulsory Subject in Telangana Schools



Telangana Government Mandates Telugu in Schools

Implementation Timeline:

Class 9: 2025-26 academic year

Class 10: 2026-27 academic year

Legal Basis: Telangana (Compulsory Teaching and Learning of Telugu in Schools) Act, 2018

Telugu made mandatory across CBSE, ICSE, IB, and other board-affiliated schools.

The simplified Telugu 'Vennela' textbook (089 code as per CBSE) will replace the standard 'Singidi' textbook to facilitate easier learning.

63. Stalin launches 1,000 'CM's Pharmacies'



Tamil Nadu Chief Minister M K Stalin launched 1,000 'Mudhalvar Marundhagams' (Chief Minister's Pharmacies).

Aim: To provide medicines at discounts of up to 75 percent across the state.

The initiative is intended to lessen the financial burden on low- and middle-income families.

64. Herath Festival

Herath is festival for the Kashmiri Pandit community, marking their unique celebration of Mahashivratri.

It typically begins on the 13th day of Phalgun, which falls in February or March, and lasts until the new moon.

65. Rekha Gupta Sworn in as Delhi's New Chief Minister



66. Arunachal has lost 110 glaciers in 32 years



According to the study published in the Journal of Earth System Science, Arunachal Pradesh has lost 110 glaciers in 32 years.

This Himalayan state had 756 glaciers covering an area of 585.23 sq km in 1988.

However, the number plummeted to 646 glaciers,



with a corresponding reduction in the area to 275.381 sq km, in 2020.

The data suggests the state is losing glaciers at the rate of 16.94 sq km every year.

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National

1. Zomato to change parent company name to Eternal



Zomato is rebranding to Eternal Ltd. pending shareholder approval.

Eternal Ltd. will serve as the parent entity for Zomato, Blinkit, Hyperpure, and District businesses.

CEO Deepinder Goyal announced the change, highlighting the company's journey and future aspirations.

2. Budget announces Rs. 5272 crores for the Ministry of Textiles for the FY 2025-26



The Budget announced an outlay of Rs. 5272 crores (Budget Estimates) for the Ministry of Textiles for 2025-26.

This is an increase of 19 percent over budget estimates of 2024-25 (Rs. 4417.03 crore).

To address the challenges of stagnant cotton productivity, Union Budget 2025-26 has announced a five year Cotton Mission to increase cotton productivity especially extra-long staple varieties.

Science & Technology support will be provided to farmers under this Mission.

The Mission is in keeping with the 5 F principle and will increase income of the farmers and augment a steady supply of quality cotton.

By boosting domestic productivity, this initiative will stabilise raw material availability, reduce import dependence and enhance the global competitiveness of India's textile sector, where 80% of capacity is driven by MSMEs.

Basic Custom Duty rate on knitted fabrics covered by nine tariff lines increased from "10% or 20%" to "20% or Rs.115 per kg, whichever is higher"

This will improve competitiveness of Indian knitted fabric manufacturers and curb cheap imports.

3. Bill to set up Tribhuvan Sahkari University in Lok Sabha

The government introduced a bill to establish a new university, the Tribhuvan Sahkari University, on the campus of the Institute of Rural Management Anand (IRMA) in Gujarat.

The Tribhuvan Sahkari University Bill 2025 was introduced by the Minister of State for Cooperation, Krishan Pal Gurjar, in Lok Sabha.

The University would be a specialised University, the first of its kind, in the co-operative sector, to impart and promote co-operative education, training, research and development and thereby strengthen the co-operative movement in the country.

While it will be the first university of its kind in India, several countries, such as Germany, Kenya, Colombia and Spain, have a dedicated university for cooperatives.

4. India's Exports Reach Historic Heights

India's exports have seen a historic rise, reaching USD 778.21 billion in 2023-24.



This marks a 67% increase from USD 466.22 billion in 2013-14.

Year: 2023-24

Merchandise exports : USD 437.10 billion

Services exports: USD 341.11 billion

Top merchandise export destinations for India: USA (17.90%), UAE (8.23%), Netherlands (5.16%), China (3.85%), Singapore (3.33%)

Mobile phone exports increased to US\$ 15.6 billion (2023-24) from USD 0.2 billion (2014-15)

Agricultural exports from India increased from USD 22.70 billion in 2013-14 to USD 48.15 billion in 2023-24.

5. Union Government Approves Rs 3,027 Crore for Disaster Mitigation Projects Across India



A High-Level Committee (HLC), chaired by Union Home Minister Amit Shah, has approved Rs 3,027.86 crore for disaster mitigation projects across various states.

HLC approves project for catalytic assistance to 12 most drought prone states at a total outlay of Rs. 2022.16 crore

Committee also approves the Mitigation Project on Lightning Safety in 10 states at a total cost of Rs. 186.78 crore

Approves the Mitigation Scheme for Forest Fire Risk Management for implementation in 144 high-priority districts in 19 states at a total outlay of Rs. 818.92 crore

6. Withdrawal of Track and Trace System for Pharmaceuticals



The Commerce Ministry has recently withdrawn the track and trace system for pharmaceutical exports.

This decision aligns with the regulatory framework established by the Ministry of Health and Family Welfare.

The Health Ministry has introduced barcode requirements for drug brands starting from August 2023.

This move aims to enhance the ease of doing business for exporters while ensuring compliance with international serialization norms without imposing additional domestic regulations.

7. Supreme Court Relaxes Conditions for Ad Hoc Judge Appointments in High Courts

Ad hoc judges are temporary judges appointed to a court, typically to address specific needs such as reducing case backlogs or filling gaps when permanent judges are unavailable.

Article 224A of the Indian Constitution allows the Chief Justice of a High Court, with the President's approval (along with the consent of the retired judge), to appoint retired High Court judges to serve temporarily.

The Supreme Court has eased its previous condition for appointing ad hoc judges in High Courts to clear pending criminal cases.

It ruled that ad hoc appointments can be made even if vacancies do not exceed 20% of the sanctioned strength.

The 20% condition was imposed by the Supreme Court in an April 2021



judgment in the Lok Prahar versus Union of India case.

8. First cable-stayed Anji Rail bridge is ready to start a new era of Indian Railway



Indian Railways has successfully completed a trial run on the Anji Khad Bridge for enhancing railway connectivity in Jammu and Kashmir.

It is India's first cable-stayed rail bridge located in Jammu and Kashmir's Reasi district. It is part of the Udhampur-Srinagar-Baramulla Rail Link (USBRL) project.

The bridge spans 725.5 meters with a 331-meter-high pylon, built to withstand winds up to 213 km/h and support trains traveling at 100 km/h.

It utilizes 96 cables of varying lengths (82 to 295 meters) and an innovative hybrid foundation to stabilize the mountain slopes.

9. NMDC plans over ₹70,000 crore capex to double production to 100 MT by 2030

The National Mineral Development Corporation (NMDC) outlined a massive Rs 70,000 crore capital expenditure (CAPEX) plan.

Aim: For a production target of 100 million tonne per annum (MTPA) by 2030, aligning with the vision of the National Steel Policy to enhance India's iron and steel sector.

NMDC Chairman-MD: Amitava Mukherjee

HQ: Hyderabad

10. Centre announces structured timeline for compliance with amendments in labelling provisions

The government has introduced a revised timeline for implementing amendments under the Legal Metrology (Packaged Commodities) Rules, 2011.

Aim: To enhance transparency, ensure accuracy in product information, and empower consumers to make informed purchasing decisions.

According to the Ministry of Consumer Affairs, Food and Public Distribution, any amendments to labelling provisions will take effect on either 1st January or 1st July of a given year, subject to a

minimum notice period of 180 days from the date of notification.

11. Household Consumption Expenditure Survey: 2023-24

Average monthly per capita consumption expenditure (MPCE) for 2023-24 (estimated):

Rural India: Rs. 4,122

Urban India: Rs. 6,996

Imputed values of items received free of cost through various social welfare programmes (estimated):

Rural India: Rs. 4,247

Urban India: Rs. 7,078

Urban-rural gap in MPCE (All-India Level)

2022-23: 71%

2023-24: 70%

Declined

At all-India, the Gini coefficient of consumption expenditure:

Rural Area: Declined to 0.237 in 2023-24 from 0.266 in 2022-23

Urban areas: Declined to 0.284 in 2023-24 from 0.314 in 2022-23



12. World Book Fair 2025



The New Delhi World Book Fair 2025 will commence on 1st February at Bharat Mandapam in New Delhi.

2025 theme: 'We the People of India'

Inaugurated by: President Droupadi Murmu

Focus Country: Russia

13. Gold demand in India sees 5% rise at 802.8 tonnes in 2024, 2025 projection at 700-800 tonnes: WGC



India's gold demand in 2025 is projected to remain robust, ranging between 700-800 tonnes despite a 31% increase value-wise in 2024.

This projection follows a strong performance in 2024, when total gold demand in India stood at 802.8 tonnes,

marking a 5 per cent increase from 761 tonnes in 2023.

In India, total gold demand value in 2024 was ₹5,15,390 crore, up by 31% compared with ₹3,92,000 crore in 2023.

The average quarterly gold price in October-December 2024 was ₹72,268.3 per 10 grams in comparison to ₹52,761.3 in same quarter a year-ago (without import duty and GST), according to WGC.

Gold purchase by RBI increased four times to 73 tonnes in 2024 against 16 tonnes in 2023.

14. Trai recommends new numbering system for landline users



The Telecom Regulatory Authority of India (TRAI) has released new recommendations to improve the National Numbering Plan, which helps identify telecom users, services, and devices.

Aim: To ensure there are enough numbering resources to support reliable telecom services for everyone.

One major change is the shift to a 10-digit numbering system for landline (fixed-line) phones, similar to mobile numbers.

This will make better use of available numbers without changing existing phone numbers.

Moving forward, all landline-to-landline calls will require dialling a '0' before the number.

The dialling process for mobile calls will stay the same.

TRAI has given a six-month timeline to implement this change, with plans to introduce fixed-line number portability — like we have for mobile numbers — within the next five years.

Regarding inactive numbers, TRAI says telecom companies shouldn't deactivate mobile or landline numbers until after 90 days of no usage.

If a number stays inactive for a full year (after these 90 days), it must be deactivated.

15. Government Announces ₹100 Special Coin in Tribute to Mohammed Rafi's Legacy



To mark birth centenary of legendary playback singer late Mohammed Rafi, Government has decided to issue a commemorative coin with the denomination of ₹100.

According to a notification, shape will be circular with outside diameter of 44 millimeters.

The number of serrations will be 200.

The metal composition will be a quaternary alloy with a composition of silver (50 per cent), copper (40 per cent), nickel (05 per cent) and zinc (05 per cent).

The inscription "Mohammed Rafi Ki Janam Shatabdi" shall be written in Devnagari script on the upper periphery and the inscription "BIRTH CENTENARY OF MOHAMMED RAFI" in English is depicted on the lower periphery of the coin

Rafi (born December 24, 1924, Kotla Sultan Singh, near Amritsar, Punjab—died July 31, 1980, Bombay aka Mumbai) was a legendary Indian playback singer who recorded more than 25,000

film songs in a career spanning almost 40 years.

16. Lok Sabha Expands Translation Services to 6 More Languages

Lok Sabha Speaker Om Birla announced the addition of Bodo, Dogri, Maithili, Manipuri, Sanskrit, and Urdu to the House's translation services, promoting linguistic inclusivity.

Until now, translation was available in 10 languages—Assamese, Bengali, Gujarati, Kannada, Malayalam, Marathi, Odia, Tamil, Telugu, Hindi, and English.

Total Languages Supported: 16

The initiative aims to expand coverage to all 22 Schedule 8 languages.

17. Ellie: Asia's First Animatronic Elephant Debuts in Bengaluru



Ellie, Asia's first life-sized animatronic elephant, was unveiled in Bengaluru by PETA India to educate children about animal welfare.

Voiced by Dia Mirza

Ellie mimics real elephant movements and shares her rescue story to foster empathy.

18. India's LNG imports to double by 2030: IEA

Natural gas consumption in India is projected to grow by nearly 60 per cent to 103 billion cubic meters (bcm) annually while gas imports will double by 2030, the International Energy Agency (IEA).

The India Gas Market Report: Outlook to 2030' released by the IEA.

Meanwhile, targeted strategies and policy interventions could boost gas consumption beyond the forecasted trajectory to around 120 bcm/yr by 2030, close to the current gas consumption of the entire continent of South America

International Energy Agency

18 November 1974

Paris

Faith Birol

19. Government plans to amend nuclear liability law in spotlight

India has announced plans to amend the Civil Liability for



Nuclear Damage Act (CLNDA) and the Atomic Energy Act.

These amendments seek to address long-standing concerns of foreign nuclear firms.

Facilitating investment and the execution of stalled projects like

Electricité de France (EDF) – Six EPR1650 reactors in Maharashtra (Jaitapur), Westinghouse Electric Company – Six AP1000 reactors in Andhra Pradesh (Kovvada)

Expansion into Small Modular Reactor (SMR) technology for future nuclear projects.

20. MoHUA Launches 'Culinary, Crafts & Clicks' Festival

The Ministry of Housing and Urban Affairs (MoHUA), in collaboration with MyGov, has launched the 'Culinary, Crafts & Clicks – Moods & Magic' festival.

Aim: To showcase India's rich cultural heritage through food, traditional crafts, and photography.

The 'Moods and Magic' photography contest is a key feature, with cash prizes up to ₹50,000.

Selected photographs will be displayed at Kartavya Path and on DAY-NULM and MyGov platforms.

21. 14AFAF 2025: Advancing Sustainable Fisheries in Asia-Pacific

The 14th Asian Fisheries and Aquaculture Forum (14AFAF), is being held from February 12-14, 2025, in New Delhi.

2025 theme: Greening the Blue Growth in Asia-Pacific,

It will focus on sustainable fisheries, climate impact, smart aquaculture, and policy advancements, India's global leadership in fisheries.

This event, jointly organized by the Asian Fisheries Society (AFS), Indian Council of Agricultural Research (ICAR), Department of Fisheries (DoF), Government of India, and the Asian Fisheries Society Indian Branch (AFSIB).

22. Revised Market Intervention Scheme (MIS) Guidelines

The agriculture ministry has revised guidelines for the Market Intervention Scheme (MIS), increasing the procurement limit of crops to 25% from 20%.

The guidelines have been revised to encourage states to implement the MIS.

The MIS is implemented on the request of the state/UT government for procurement of various perishable agricultural/horticultural commodities for which minimum support price (MSP) is not applicable and there is a reduction of at least 10% in market prices in states/UTs as compared to the rates of the previous normal season.

23. UK's Surrey to open campus in Gujarat's GIFT city

The University of Surrey, United Kingdom, will open its campus in Gift City, Gujarat.

It will launch in collaboration with GUS Global Services.

Total foreign university's campus in India: 7

Deakin University (ranked 197th in QS World Rankings 2024)

University of Wollongong (ranked 162nd internationally)

Western Sydney University

University of Southampton

Coventry University

University of Surrey



Queen's University Belfast

24. JP Nadda launches nationwide MDA campaign



Union Minister for Health and Family Welfare, Jagat Prakash Nadda, has launched the Annual Nationwide Mass Drug Administration (MDA) Campaign to eliminate Lymphatic Filariasis (LF)

India is aiming to eliminate lymphatic filariasis by 2027.

The MDA campaign targets 111 endemic districts across 13 states.

States: Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Uttar Pradesh, and West Bengal

25. India launches its first indigenous Automated Bio Medical Waste Treatment Plant



Union Minister Dr. Jitendra Singh has launched India's first indigenous automated biomedical waste treatment rig, named Srjanam, at AIIMS New Delhi.

Developed by: CSIR National Institute for Interdisciplinary Science and Technology (NIIST) in Thiruvananthapuram

It is design to disinfect pathogenic biomedical waste, including blood, urine, sputum, and laboratory disposables

With a daily capacity of 400 kg, the equipment is capable of handling 10 kg of degradable medical waste per day in the initial phase.

26. ₹500crore fund gives autonomy for National Mission on Manuscript-s

The center has allocated nearly ₹500 crore to the National Mission for Manuscripts (NMM) over the next six years separately.

Established in: February 2003

Established by: Ministry of Tourism and Culture

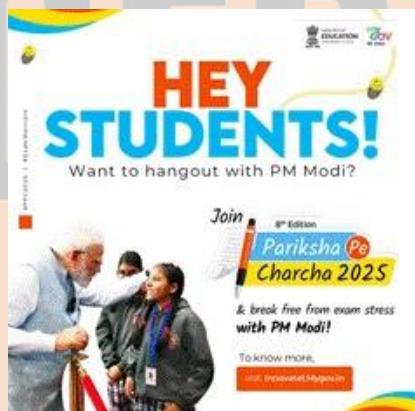
A unique project in its program and mandate, the Mission seeks to unearth and preserve the vast manuscript wealth of India.

Since this year, the NMM has been again put under a Central sector scheme.

For Central Sector schemes, all initiatives are wholly sponsored and implemented by the Central agencies.

The Special Finance Committee has allocated an amount of ₹491.66 crore to the body till 2031.

27. 8th edition of 'Pariksha Pe Charcha'



Event: Pariksha Pe Charcha (PPC)

Edition: 8th

Date: 10th February 2025

Location: Bharat Mandapam in New Delhi



It is an interactive program initiated by PM Narendra Modi.

36 students from all states and UTs have been selected to interact directly with the Prime Minister.

28. Cabinet clears new income tax bill



The Union Cabinet approved the new income tax bill, which will replace the six-decade-old I-T Act.

The new bill seeks to make direct tax law simple to understand and not to impose any new tax burden.

It will not have provisos and explanations or long sentences.

The CBDT had set up an internal committee to oversee the review and make the Act concise, clear, and easy to understand, which will reduce disputes and litigation and provide greater tax certainty to taxpayers.

Also, 22 specialized sub-committees have been established to review the various aspects of the Income Tax Act.

Public inputs and suggestions were invited in four categories: simplification of language, litigation reduction, compliance reduction, and redundant/obsolete provisions.

29. Consumer Affairs Dept sets up AI-enabled helpline for grievance resolution

The Department of Consumer Affairs has set up an AI-enabled National Consumer Helpline (NCH) system.

It offers sector-wise analysis of grievances.

The Helpline is accessible for any grievances related to products or services via the toll-free number: 1-9-1-5 or through its website, "consumer helpline.gov.in".

The new technology-driven approach is aimed at improving the speed and efficiency of resolving consumer issues, particularly in the education sector.

UNION BUDGET 2025-26

Zero Income Tax till ₹ 12 Lakh Income under New Tax Regime

Personal Income Tax Reforms with Special Focus on Middle Class

- Nil tax for annual income up to ₹ 12.00 lakh (₹ 12.75 lakh for salaried tax payers with standard deduction of ₹ 75,000)
- New structure to substantially reduce taxes of middle class and leave more money in their hands, boosting household consumption, savings and investment
- Slabs and rates being changed across the board to benefit all tax-payers

Income Slab	Rate (%)
0-4 lakh rupees	Nil
4-8 lakh rupees	5%
8-12 lakh rupees	10%
12-16 lakh rupees	15%
16-20 lakh rupees	20%
20-24 lakh rupees	25%
Above 24 lakh rupees	30%

#PIB_India #PIB#india #PIB#india #PIB#india #PIB#india #PIB#india #PIB#india

UNION BUDGET 2025-26

Rationalizing TDS / TCS

Number of rates and thresholds above which TDS is deducted to be reduced

- Limit for tax deduction on interest for senior citizens to be doubled from ₹ 50,000 to ₹ 1 lakh
- Annual limit for TDS on rent to be increased from ₹ 2.40 lakh to ₹ 6 lakh
- Threshold to collect tax at source on remittances under RBI's Liberalized Remittance Scheme to be raised from ₹ 7 lakh to ₹ 10 lakh
- Only TDS and not TCS to be levied in goods sale transactions

#PIB_India #PIB#india #PIB#india #PIB#india #PIB#india #PIB#india #PIB#india

30. Cabinet approves extension of the tenure of National Commission for Safai Karamcharis

The Union Cabinet, chaired by PM Narendra Modi, has approved the extension of the tenure of the National Commission for Safai Karamcharis (NCSK) for three years beyond 31.03.2025 (i.e., up to 31.03.2028).

The total financial implication for the extension



for three years of the NCSK would be approximately Rs. 50.91 crore.

The National Commission for Safai Karamcharis Act, 1993, was enacted in September, 1993 and a statutory National Commission for Safai Karmcharis was first constituted in August, 1994.



31. Union Minister Jayant Chaudhary launches Swavalambini

The Ministry of Skill Development and Entrepreneurship (MSDE) has launched a Women Entrepreneurship Programme, 'Swavalambini' in collaboration with NITI Aayog.

It was launched in Assam, Meghalaya, and Mizoram.

Aim: To empower female students in select Higher Education Institutions (HEIs)

in the northeast by equipping them with the essential entrepreneurial mind-set, resources, and mentorship they need to succeed in their entrepreneurial journey.

For the first time MSDE through Indian Institute of Entrepreneurship (IIE) in collation with NITI Aayog, a structured stage-wise entrepreneurial process—from awareness to development, mentorship, and funding support, has been introduced.

32. Railways removes 'colonial legacy,' by renaming Waltair division as Visakhapatnam



The Cabinet chaired by Prime Minister Narendra Modi gave its ex-post facto approval to the partial modification of the earlier decision of the Cabinet dating back to February 2019 to retain Waltair division in truncated form and rename it as Visakhapatnam division, in a bid to what Railways referred to as removing the 'colonial legacy'.

Thus, one part of Waltair division, comprising

approximately of the sections between stations Palasa-Visakhapatnam-Duvvada, Kuneru-Vizianagaram, Naupada Jn.-Paralakhemundi, Bobbili Jn.-Salur, Simhachalam North-Duvvada bypass, Vadalapudi-Duvvada and Vishakhapatnam Steel Plant-Jaggayapalem (around 410 km), will be retained as Waltair division under new South Coast Railway.

33. Coal demand from Power Min at 906 MT in FY26

The coal ministry anticipates meeting the power sector's coal demand of 906 million tonnes for FY26.

Officials assured a sufficient summer stock, estimating 50 million tonnes by year-end.

They aim for ₹54,000 crore in asset monetization from coal block auctions.

Focus includes reducing imports and boosting domestic production, with significant import reductions noted from April to November 2024.

34. Volvo Trucks unveils India's first Road Train for efficient logistics



Introduction of: India's first Road Train solution

Introduced by: Volvo Trucks

Aim: At optimising efficiency in the high-volume logistics industry

Operated by: Logistics firm Delhivery

The Road Train was flagged off by Union Minister of Road Transport and Highways, Nitin Gadkari.

The Road Train concept was formally incorporated into regulations in 2020, allowing for vehicle lengths up to 25.25 meters.

A Road Train consists of a tractor unit towing two or more trailers, significantly increasing cargo capacity.

Volvo Truck's Road Train features Volvo FM

420 4x2 tractor, a 24-ft containerised intermediate trailer, and a 44-ft semi-trailer, delivering a combined cargo volume of 144 cubic meters—50% higher than standard semi-trailers.

Following successful completion of rigorous testing and trials, the Road

Train is certified by MoRTH and ARAI for operation between Delhivery hubs of Nagpur and Bhiwandi.

35. Centre sanctions ₹529.50 crore loan for Wayanad rehabilitation

The Centre has sanctioned a loan of around ₹529.50 crore under its capital investment scheme for the rehabilitation of landslides hit areas of Wayanad with a condition that Kerala has to utilise the amount by March 31, 2025.

The conditions attached to the loan under the Centre's 'Scheme for Special Assistance to States for Capital Investment 2024-25', require that the released amount be forwarded to the implementing agencies within 10 working days.

36. NSDC to set up 50 new FSCs and 10 international academies

The National Skill Development Corporation (NSDC) is planning to set up 50 new Future Skills Centres (FSCs) and 10 NSDC International Academies across India to advance skill development and training programs.

Aim: To bridge the gap

between theoretical knowledge and practical skills by aligning education with emerging technologies and industry needs.

So far, 33 global corporations have partnered, and 21 Future Skills Centres have been established in Higher Education Institutions (HEIs).

37. ANRF Launches Call for Proposals Under J. C. Bose Grant (JBG)

The Anusandhan National Research Foundation (ANRF) has announced the launch of the J. C. Bose Grant (JBG).

Aim: To recognize the outstanding performance and contributions of senior Indian scientists and engineers through these extra-mural funding opportunities to enhance their research in cutting-edge scientific and technological areas.

This grant provides annual research funding of Rs. 25 lakhs for a duration of five years.

Additionally, an annual overhead of Rs. 1 lakh will be provided to the implementing institution.

If the principal investigator (PI) superannuates during the term of the grants, it can be continued subject to the host institution's willingness to host the PI.



The grant can be availed until the age of 68.

38. Launch of RuTAGe Smart Village Center

Prof. Ajay Sood, the Hon'ble Principal Scientific Adviser to the Government of India, inaugurated Rural Technology Action Group (RuTAGe) Smart Village Center (RSVC) in Mandaura village, Sonipat.

This marks a transformative moment in rural technological advancement.

This unique center, developed under the aegis of the Office of the Principal Scientific Adviser (PSA) to the Government of India.

Aim: To integrate cutting-edge technologies with rural needs, enhancing the quality of life and empowering communities through sustainable solutions.

The RSVC is designed to serve as a permanent presence at the Panchayat level, providing deep handholding to cater to the technological needs of 15-20 villages over several years.

The RuTAGe Smart Village Center (RSVC) offers a comprehensive range of 12 technology tracks to address diverse rural challenges.

39. Union Minister Shivraj Singh Chouhan to inaugurate NAKSHA

program for urban land survey

Union Minister of Rural Development and Agriculture & Farmers' Welfare, Shivraj Singh Chouhan will inaugurate the National Geospatial Knowledge-based Land Survey of Urban Habitations (NAKSHA) pilot program.

The initiative will be launched across 152 Urban Local Bodies (ULBs) in 26 states and 3 Union Territories (UTs) at Raisen, Madhya Pradesh.

The objective is to create and update land records, ensuring accurate documentation of land ownership, improving urban planning, and reducing land-related disputes.

Madhya Pradesh State Electronic Development Corporation (MPSEDC) will develop an end-to-end web-GIS platform, with storage facilities managed by the National Informatics Centre Services Inc. (NICSI).

The Survey of India has been designated as the technical partner

The NAKSHA pilot program is expected to cost ₹194 crore, with full funding provided by the central govt.

40. Periodic Labour Force Survey (PLFS)—Quarterly Bulletin [October – December 2024]

Labour Force Participation Rate (LFPR) in urban areas among persons of age 15 years and above has increased from 49.9% during October - December, 2023 to 50.4% in quarter October – December, 2024.

LFPR for male of age 15 years and above in urban areas increased from 74.1% during October – December, 2023 to 75.4% during October - December, 2024 reflecting overall increasing trend in male LFPR.

LFPR among female of age 15 years and above for urban areas increased from 25.0% during October – December, 2023 to 25.2% during October - December, 2024.

Worker Population Ratio (WPR) in urban areas among persons of age 15 years and above has increased from 46.6% during October - December, 2023 to 47.2% in October - December, 2024.

WPR for male of age 15 years and above for urban areas increased from 69.8% in October - December, 2023 to 70.9% during October - December, 2024 reflecting overall increasing trend in male WPR.

Unemployment Rate (UR) in urban areas among persons of age 15 years and above decreased from 6.5% during October - December, 2023 to 6.4% during October - December, 2024.



UR among males of age 15 years and above remained same as 5.8% during October - December, 2023 and October - December, 2024.

UR among female of age 15 years and above decreased from 8.6% in October - December, 2023 to 8.1% in October - December, 2024.

41. Sarbananda Sonowal inaugurates new inland waterways terminal at Jogighopa

Union Minister Sarbananda Sonowal inaugurated the Inland Waterways Terminal at Jogighopa, Assam, sending the first shipment to Bangladesh.

The terminal is strategically situated to boost trade with Bhutan and Bangladesh and is expected to handle 1.1 million tonnes of cargo annually by 2027.

The terminal holds strategic significance due to its location 91 km from Gelephu in Bhutan, 108 km from the Bangladesh border, and 147 km from Guwahati.

42. Reliance Consumer Products launches Campa in UAE to expand global reach



Reliance Consumer Products (RCP) has taken home-grown Campa Cola to the global stage by launching it in the United Arab Emirates (UAE).

The cola brand was launched at Gulfood, an F&B (food and beverage).

It is being launched in the UAE with Agthia Group, a leading F&B company from the region.

43. Digital Brand Identity Manual (DBIM)

The ministry of electronics and information technology launched a renewed version of its website compliant with guidelines under the new Digital Brand Identity Manual (DBIM).

It was tasked with creating to harmonise the government's digital footprint across agencies.

The ministry also launched First CIO Conference 2025, held in New Delhi.

The event will be graced by key stakeholders, including representatives from MeitY, NIC, MyGov, and other government ministries.

44. Government Releases XV Finance Commission Grants for Rural Local Body

The Union Government has released Fifteenth Finance Commission (XV FC) Grants during Financial Year 2024-25, for the Rural Local Bodies of Bihar, Haryana and Sikkim.

Bihar gets the 2nd installment of Untied Grants amounting to Rs.821.8021 crores.

Haryana will get, 2nd installment of Untied Grants amounting to Rs.202.4663 crores.

Sikkim receives the 2nd installment of Untied Grants amounting to Rs.6.2613 crores during Financial Year 2024-25.

45. RIL arm wins PLI order for 10 GWh battery cell capacity

The Ministry of Heavy Industries (MHI) signed a Programme Agreement with Reliance New Energy Battery Limited (a subsidiary of Reliance Industries Limited) under the Production Linked Incentive (PLI) Scheme for Advanced Chemistry Cell (ACC).

This agreement awards Reliance New Energy Battery Limited a 10 GWh ACC capacity, following a competitive global tender process and makes it eligible



to receive incentives under India's 18,100 crore PLI ACC scheme.

This signing is another critical milestone in the implementation of the technology agnostic PLI Scheme on the "National Programme on Advanced Chemistry Cell (ACC) Battery Storage," approved by the Cabinet in May 2021 with a total outlay of Rs. 18,100 crore aimed at achieving a total manufacturing capacity of 50 GWh.

46. SWAMIH touches 50,000 mark as FM Sitharaman hands over keys to homebuyers

The Special Window for Affordable and Middle Income Housing (SWAMIH) Fund achieved a major milestone on Monday by completing 50,000 homes since its inception in 2019.

SWAMIH:

Established in: 2019

Sponsored by the Ministry of Finance

Managed by SBICAP Ventures Ltd. (a State Bank Group company).

It is the largest social impact fund for the real estate sector in India and addresses critical funding gaps for stressed and brownfield residential projects.

It is set up as a category-II AIF (Alternate Investment

Fund) debt fund registered with Sebi (Securities and Exchange Board of India).

47. Ministry of Home Affairs approves Rs 1555 crore for five states

The Ministry of Home Affairs (MHA) approved Rs 1,554.99 crore in additional central assistance for five states hit by natural disasters in 2024.

The committee headed by Union home minister Amit Shah

Five states: Andhra Pradesh, Nagaland, Odisha, Telangana, and Tripura

48. India becomes 2nd country to launch Electronic Personnel License for pilots

Union Civil Aviation Minister K Rammohan Naidu launched the Electronic Personnel License (EPL) for pilots in New Delhi.

The EPL is a digital version of a personnel license that will replace traditional physical licenses for pilots.

It will be securely accessible via the eGCA Mobile Application, ensuring a seamless and transparent process in alignment with the Government of India's "Ease of Doing Business" and "Digital India" initiatives.

India has become the second country in the world to launch EPL for the pilots.

49. Ajmer Hosts First-Ever All India Transgender Conference

Ajmer is hosting the inaugural All India Kinnar Mahasammelan.

A landmark 10-day transgender conference at a private school in Vaishali Nagar.

Focus: On discussing challenges faced by the transgender community.

Objective: Addressing transgender rights, community traditions, and spirituality

50. Google unveils 'Ananta,' its largest campus in India



Name of Google Office:
Ananta

Largest campus in the country

Named after the Sanskrit word meaning "infinite" or "limitless"

Located in: Mahadevapura, Bengaluru

Seating capacity of over 5,000 employees

Bengaluru is often dubbed the "Silicon Valley of India."



51. India's First Open-Air Art Wall Museum Inaugurated at Mausam Bhawan



Inauguration of: India's first "Open Air Art Wall Museum"

Inaugurate by: Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science & Technology

Location: Mausam Bhawan, New Delhi

The initiative is developed in collaboration with Delhi Street Art/

Reason: To celebrate 150 years of the India Meteorological Department (IMD) through a vibrant series of murals, depicting its history, technological advancements, and contributions to society

52. Credit Guarantee Scheme for e-NWRs

The Government of India has announced measures to improve credit access for farmers.

A ₹1,000 crore allocation for the Credit Guarantee Scheme for electronic-Negotiable Warehouse Receipts (e-NWRs).

Aim: To transform agricultural financing.

This initiative is part of the Digital India Mission and includes the e-Kisan Upaj Nidhi (e-KUN) programme.

This programme provides farmers with low-interest loans through e-NWRs, protecting them from distress sales.

It covers loans up to ₹75 lakh for agricultural purposes and ₹2 crore for farmer producer organisations.

53. Torrent acquires majority stake in IPL team Gujarat Titans

The Competition

Commission of India has cleared healthcare and energy conglomerate Torrent Group's proposal to acquire a majority stake in IPL franchisee Gujarat Titans.

The proposed combination relates to the purchase of 67 per cent of the shareholding (on a fully diluted basis) of the target (Irelia Sports India Pvt Ltd) and control by the acquirer (Torrent Investments).

54. India's First Wildlife Biobank Opens at Darjeeling Zoo

India first zoo-based biobank has been established at the Padmaja Naidu Himalayan Zoological

Park (PNHZP) in Darjeeling, West Bengal.

The facility became operational in July 2024.

It is designed to store and preserve genetic materials from endangered species.

The zoo has also launched an animal museum, further strengthening its conservation and research capabilities.

The project is a collaboration with the Centre for Cellular and Molecular Biology (CCMB) under the Ministry of Science and Technology, making it a crucial milestone in India's wildlife preservation efforts.

55. Union Minister Shivraj Singh Chouhan inaugurates Pusa Krishi Vigyan Mela 2025



Pusa Krishi Vigyan Mela began in New Delhi on 22nd February 2025.

The theme of the three day fair is Unnat Krishi – Viksit Bharat.

Union Agriculture and Farmers' Welfare Minister Shivraj Singh Chouhan inaugurated the event.

56. India set to become high-income country by



2047 buoyed by services sector

India is projected to become a high-income country by 2047 with a GDP of USD 23-35 trillion.

The services sector will contribute 60% of GDP, while manufacturing will account for 32%.

200 million individuals expected to enter the workforce, creating opportunities for high-value job creation.

Sectoral technology roadmap and advances in AI-driven chip design, touchless manufacturing, and backward integration to boost competitiveness and innovation.

The manufacturing sector's export share could rise from 24% to 45%-50% by 2047, with GDP contribution increasing from 3% to 8%-10%.

Renewable energy share in total energy production could increase from 24% (2023) to 70% (2047).

Auto-component exports are expected to reach USD 200-250 billion by 2047, driven by ICE market share capture and transition to EVs.

The projections and insights are based on a report by Bain & Company and Nasscom.

57. Union Minister Shivraj Singh Chouhan launches "Watershed Yatra"



Union Minister of Rural Development Shivraj Singh Chouhan has launched a national-level mass outreach campaign, "Watershed Yatra."

To generate people's participation and create awareness about the Watershed Development activities carried out under Watershed Development Component of Pradhan Mantri Krishi Sinchayee Yojana (WDC-PMKSY 2.0) in project areas

He also announced 'Watershed - Janbhagidari Pratiyogita' under WDC-PMKSY 2.0 for the years 2025 & 2026.

58. Desh Ka Prakriti Parikshan Abhiyaan' Sets 5 Guinness World Records

India's 'Desh Ka Prakriti Parikshan Abhiyaan' has secured five Guinness World Records, reinforcing the country's dedication to holistic healthcare and the global prominence of Ayurveda.

The National Commission for Indian System of Medicine

(NCISM), supported by the Ministry of Ayush concluded the first phase of the campaign on February 20, 2025, in Mumbai.

The event marked a significant milestone in integrating Ayurveda with public health through widespread participation and data-driven healthcare insights.

59. Blue-Cheeked Bee-Eater Breeding Site



The Blue-Cheeked Bee-Eater (*Merops persicus*) has recently been confirmed to breed in peninsular India.

This discovery was made in the saltpans of Aandivilai, near the Manakudy Mangroves in Kanniyanakumari district.

The breeding site in Tamil Nadu represents the southernmost range for this species in the Indian subcontinent.

60. RailTel awarded Rs 288 crore Kavach tender



RailTel Corporation of India Limited (RailTel) has won a Rs 288 crore contract to install the Kavach anti-collision system across 71 stations.

The project will cover 502 route kilometers (RKM) under the Danapur and Sonpur divisions of East Central Railway.

The implementation of Kavach, an advanced automatic train protection system, aims to enhance railway safety and improve operational efficiency.

61. MoSPI Launches 'Innovate with GoIStats' Hackathon on MyGov

Event: "Innovate with GoIStats" Hackathon

Organizers: MoSPI & MyGov

Theme: "Data-Driven Insights for Viksit Bharat"

Duration: February 25 – March 31, 2025

Eligibility: UG, PG students & researchers

Prizes:

1st Prize: ₹2 Lakhs (1 winner)

2nd Prize: ₹1 Lakh (2 winners)

3rd Prize: ₹50,000 (2 winners)

62. SWAYATT Completes 6 Years of Digital Procurement Success

SWAYATT Initiative

6th Anniversary (Government e-Marketplace)

Event Date: February 19, 2025

Location: GeM Headquarters, New Delhi

About SWAYATT (Startups, Women & Youth Advantage through eTransactions)

Launched: February 19, 2019

Objective: Enhance participation of startups, women-led enterprises, youth, and marginalized groups in public procurement.

Rooted In: GeM's commitment to social inclusion.

Key Benefits: Ease of Doing Business, Direct Market Linkages, and

Empowerment

On the 6th anniversary, GeM signed an MoU with FICCI Ladies Organisation (FICCI-FLO), representing over 9,500 women entrepreneurs, to facilitate direct market

access and boost local job creation.

Women entrepreneurs now constitute 8% of GeM's seller base, with 1,77,786 Udyam-verified women MSEs contributing to a cumulative order value of ₹46,615 Crore.

63. Weekly rest for pilots to be raised to 48 hours from 36 hours from July 1



The Delhi High Court ruled that the weekly rest for pilots will be raised from 36 hours to 48 hours from July 1, 2025.

Airlines will have to provide weekly rest of continuous 48 hours so that there are no more than "168 hours (or 7 days) between the end of one weekly rest period and the start of the next."

From November 1, the definition of night duty will be widened to include duty between midnight to 6 a.m., instead of midnight to 5 a.m.



International

1. International Big Cat Alliance Now a Treaty Organization



The International Big Cat Alliance (IBCA) has officially been established as a treaty-based intergovernmental organization, with its headquarters in India.

International Big Cat Alliance

Launch Date: April 9, 2023

Headquarters: India (National Tiger Conservation Authority, Ministry of Environment, Forest and Climate Change)

Objective: Global conservation of seven big cat species

Official Status: Treaty-based intergovernmental organization as of January 23, 2025

Member Countries: 5 countries ratified the Framework Agreement, with 27 countries expressing intent to join

Species Covered: Tiger, Lion, Leopard, Snow Leopard, Cheetah, Jaguar, and Puma

Budget: ₹150 crore (2023-28)

Director-General: Appointed by the Ministry of Environment, Forest and Climate Change (MoEFCC)

2. Australia Passes Strict Hate Crime Laws

Australia passed tough anti-hate crime laws, including mandatory minimum sentences for terror offenses and displaying hate symbols, in a bid to tackle a recent surge in antisemitism.

The laws will impose minimum jail sentences between 12 months for less serious hate crimes, such as giving a Nazi salute in public, and six years for those found guilty of terrorism offenses.

The government's hate crimes bill was first introduced to Parliament last year, creating new offenses for threatening force or violence against people based on their race, religion, nationality, national or ethnic origin, political opinion, sex, sexual orientation, gender identity and intersex status.

3. Singapore passes new law on racial harmony

A new law consolidating existing statutes to preserve racial harmony and providing safeguards against foreign interference has been passed unanimously in the Singapore Parliament.

New safeguards against foreign interference will be introduced in multi-racial Singapore where some 300 clan and business associations are to be designated as "race-based entities" subject to disclosures, such as receiving foreign donations.

While the authorities already had powers to deal with conduct that threatened racial harmony, the Bill brought these powers together in one place, while affirming the importance of racial harmony in the multi-ethnic city-state.

Singapore in News

Indian Navy's First Training Squadron in Singapore to strengthen maritime cooperation

The ships of the Indian Navy's First Training Squadron (1TS)—INS Sujata, INS Shardul, and ICGS Veera—have arrived at Changi Naval Base, Singapore, as part of their Long-Range Training



Deployment to South East Asia.

4. South Korea joins list of countries blocking DeepSeek

South Korea is planning to block access to the Chinese AI service DeepSeek, citing concerns over its data collection practices.

Due to multiple technical concerns raised about DeepSeek from home and abroad, country is planning to block access for the service on PCs connected to external networks

Countries which have banned Deepseek

Italy, USA, Taiwan, Australia, South Korea

DeepSeek is a Chinese AI startup.

Based in Hangzhou city, it was founded by entrepreneur and businessman Liang Feng in 2023



About India-Middle East-Europe Economic Corridor (IMEC)

Establishment: Through an MoU signed by leaders from India, European Union, France, Germany, Italy, Saudi Arabia, UAE and the US at the G20 Summit (2023) in New Delhi.

Aim: Multi-modal connectivity project aimed at developing infrastructure of ports, railways, roads, sea lines and pipelines to enhance trade between India, the Arabian Peninsula, the Mediterranean region and Europe.

It will comprise of two separate corridors:

Eastern corridor: Connecting India to the Gulf.

Northern corridor: Connecting the Gulf to Europe.

5. Argentina to withdraw from World Health Organization

President Javier Milei has ordered Argentina's withdrawal from the World

Health Organization due to profound differences with the UN agency.

Argentina's decision is based on "profound differences in health management, especially during the (COVID19) pandemic"

6. Trump withdraws US from UN Human Rights Council



President Donald Trump announced that the United States will withdraw from the top UN human rights body and will not resume funding for UNRWA, the agency that provides services to Palestinians across the Middle East.

The United States, with the world's largest economy, pays 22 percent of the UN's regular operating budget, with China the second-largest contributor.

UNRWA

It was set up by the United Nations in 1949 to help the Palestinian refugees who fled or were expelled from Palestine before and during the 1948 Arab -Israeli war



that led to the creation of Israel.

In 2024-25 India has pledged \$ 5 million assistance to the UNRWA.

Headquarters: Amman (Jordan) and Gaza Strip.

UNHRC

The United Nations General Assembly established the United Nations Human Rights Council (UNHRC) in 2006.

47 members are elected for a three-year term United National General Assembly.

13 members come from Asia, 13 from Africa, 6 come from East Europe, 7 from Western Europe And other groups, and 8 from South America and Caribbean countries.

Headquarters: Geneva, Switzerland

7. Niger, Mali, Burkina Faso Break Ties with ECOWAS

The Economic Community of West African States (ECOWAS) has formally acknowledged the departure of Niger, Mali, and Burkina Faso.

This move follows over a year of diplomatic strain, primarily caused by military coups and disagreements

over ECOWAS' approach to regional governance.

ECOWAS officially acknowledged the withdrawal of Niger, Mali, and Burkina Faso after prolonged tensions since the July 2023 coup in Niger.

The decision was made public in a statement by ECOWAS.

ECOWAS Headquarters:
Nigeria

8. Panama Withdraws From China's Belt and Road Initiative

Panama has officially withdrawn from China's Belt and Road Initiative.

It will not renew the 2017 Memorandum of Understanding (MoU) to join China's overseas development initiative.

Panama also reaffirmed its sovereignty over the Panama Canal as President Jose Raul Mulino asserted that his country's sovereignty over the world's second busiest waterway is not up for discussion.

The decision of Panama to end its Belt and Road deal with China comes amid Donald Trump's warnings that the United States would

take control of the Panama Canal – a vital waterway.

Panama Canal

It is an artificial 82 kilometers waterway in Panama that connects the Atlantic Ocean with the Pacific Ocean.

It cuts across the Isthmus of Panama, and is a conduit for maritime trade.

The first ship passed through the Panama Canal on 15th August 1914.

Belt and Road Initiative

Initiated as 'One Belt One Road' in 2013

seeks to connect Asia with Africa and Europe via land and maritime networks.

Silk Road Economic Belt (A trans-continental passage)

Maritime Silk Road (A sea route)

Why in the news?	Niger, Mali, Burkina Faso Break Ties with ECOWAS
ECOWAS Recognition	ECOWAS formally recognized the withdrawal of Niger, Mali, and Burkina Faso.
Diplomatic Tensions	Tensions escalated after the July 2023 coup in Niger and ECOWAS' demand for President Bazoum's reinstatement.
Reasons for Withdrawal	Accusations of ECOWAS failing to protect members and aligning with foreign powers, ignoring internal security challenges.
Alliance of Sahel States	Niger, Mali, and Burkina Faso formed a new confederation to address regional security issues and forged ties with Russia, Turkey, and Iran.



9. UK Becomes First Country to Criminalize AI-Generated Child Abuse Content



The United Kingdom has become the first country to criminalize AI-generated child sexual abuse material (CSAM).

It is a historic step in the fight against child sexual abuse.

The British government is introducing strict legal measures to tackle the exploitation of artificial intelligence (AI) in the creation and distribution of child abuse content.

On February 1, 2025, the UK Home Office announced a series of legislative changes aimed at curbing AI-generated CSAM.

Key Provisions of the Law

1. Criminalizing AI Tools for CSAM – Illegal to create, possess, or distribute AI tools used for CSAM (Up to 5 years in prison).

2. Ban on AI Paedophile Manuals – Illegal to possess AI manuals that teach CSAM creation (Up to 3 years in prison).

3. Crackdown on CSAM Platforms – Websites

facilitating CSAM will be shut down, and operators face up to 10 years in prison.

4. Border Force Inspections – UK Border Force can inspect digital devices of suspected offenders; immigrants possessing AI-generated CSAM face up to 3 years in prison.

10. Richest Person in the World By February 2025



Elon Musk of United States, with the net worth of \$433.9 billion holds the title of the richest man of the world as of 2025, followed by Jeff Bezos, Mark Zuckerberg and Larry Ellison.

Rank	Name	Net Worth (in \$ billions)	Source of Wealth	Country
1.	Elon Musk	\$433.9	Tesla, SpaceX	United States
2.	Jeff Bezos	\$259.4	Amazon, Blue Origin, The Washington Post, MGM, Audible	United States
3.	Mark Zuckerberg	\$21.8	Meta Platforms, Inc.	United States
4.	Larry Ellison	\$204.6	Oracle	United States
5.	Bernard Arnault & Family	\$181.5	LVMH	France
6.	Larry Page	\$101.4	Alphabet Inc.	United States
7.	Sergey Brin	\$154	Alphabet Inc.	United States
8.	Warren Buffet	\$161.2	Berkshire Hathaway	United States
9.	Steve Ballmer	\$126	Microsoft	United States
10.	Jenson Huang	\$102.2	NVIDIA	United States

11. Sri Lanka records highest deflation in 65 years

Sri Lanka's consumer prices fell by 4% in January 2025, the highest deflation rate since July 1960, as the South Asian nation emerges from

its worst economic meltdown.

January was the fifth consecutive month of deflation, according to the Colombo Consumer Price Index.

Inflation hit a record 69.8 percent in September 2022 at the height of the country's economic crisis, which saw months of widespread consumer goods shortages.

12. Mount Taranaki Granted Legal Personhood



New Zealand recognized Mount Taranaki as a legal person, granting it the same rights as a human being.

The mountain is recognized as Te Kāhui Tupua, a living entity with legal rights.

This decision acknowledges its cultural and spiritual significance to the Māori people.

It aims to protect the mountain's health, prevent sales, and support traditional Māori practices.





On January 30, 2025, New Zealand granted Mount Taranaki legal personhood.

Similar legal personhood granted to Te Urewera forest (2014) and Whanganui River (2017).

The mountain is an ancestor and cultural symbol for Māori people.

13. Switzerland to end development aid programs for Bangladesh, Albania, Zambia

The Swiss government has ended its development aid programmes for Bangladesh, Albania and Zambia.

The Swiss parliament allocated less funding for foreign aid in December 2025 than the government had requested.

The Parliament cut 110 million Swiss Franc (\$121 million) from the 2025 international cooperation budget and 321 million Swiss Franc from the financial plan 2026-2028.

Switzerland:

Capital: Bern

Currency: Swiss Franc

Switzerland in News

Switzerland revokes India's MFN Status

The Government of Telangana has partnered with QuantumBasel, Switzerland's quantum and AI innovation hub, to establish India's first Quantum Hub in Hyderabad.

14. Global steel output down a tad in 2024

Global steel production dropped marginally in 2024 to 1,882.6 million tonnes (mt) against 1,897.9 mt in 2023 - a 0.8% drop.

Data by: World Steel Association

China, the biggest producer, saw its output drop 1.7% from 1,022.5 mt in 2023 to 1,005.1 mt in 2024.

India's production increased 6.3% from 140.8 mt in 2023 to 149.6 mt in 2024.

India is the second-largest producer in the world, though by a distance.

World Steel Association (WSA) HQ: Brussels

15. Niger becomes 1st African country to eliminate onchocerciasis



Niger becomes the first country in the African Region to eliminate onchocerciasis.

Niger is recognized as the fifth country in the world, the first in Africa, to have successfully halted the transmission of the parasite *Onchocerca volvulus*.

The other four countries that have reached this milestone are all located in the Americas: Colombia, Ecuador, Guatemala, and Mexico.

Onchocerciasis, commonly known as river blindness, is a parasitic disease and is the second leading infectious cause of blindness worldwide, after trachoma.

16. South Korea formally becomes 'super-aged' society



South Korea has formally become a "super-aged" society as the share of its population aged 65 or over surpassed 20%, as the country copes with a demographic crisis of a rapidly ageing population and low birth rates.



The United Nations classifies countries where more than 7% of the population is 65 or older as an ageing society, those with over 14% as an aged society, and those with more than 20 per cent as a super-aged society.

17. Trump Imposes 25% Tariffs on Steel & Aluminum Imports



Trump has announced a 25% tariff on all steel and aluminum imports

Effective from: March 4, 2025

Removed previous exemptions

Aim: To boost U.S. domestic production but has sparked global backlash, with countries like Canada, the EU, and the UK preparing counter measures.

Note: Trump imposed 25% steel and 10% aluminum tariffs in 2018, citing national security concerns, later lifting exemptions for some allies.

Countries Affected (Major exporters) Canada, Mexico, Brazil, South Korea

18. FAO Launches \$95M Climate Project in Somalia



The Food and Agriculture Organisation of the United Nations (FAO) officially launched a seven-year project with Somalia

Aim: To enhance climate adaptation and resilience for vulnerable communities in the country.

The 95 million dollar "Climate Resilient Agriculture in Somalia" project, dubbed "Ugbaad," which means hope in Somalia.

It will tackle climate change challenges and strengthen agrifood systems through large-scale investment.

FAO:

Headquarters: Rome, Italy

Founded: 16 October 1945, Québec City, Canada

19. Lebanon forms its first government in over two years to end deadlock

Lebanon has formed its first full-fledged government since 2022, ending a prolonged deadlock.

Nawaf Salam is assuming the role of Prime Minister.

President: Joseph Aoun

20. 3 Baltic nations disconnect their electricity systems from Russia's power grid

The three Baltic nations of Estonia, Latvia, and Lithuania officially disconnected their electricity systems from Russia's power grid.

The move is seen as part of a broader plan to integrate more closely with the European Union and strengthen regional security.

This came more than three decades after the collapse of the Soviet Union, ending the Baltics' final ties to oil- and gas-rich Russia.

For the three countries, as well as the rest of Europe, the move was steeped in geopolitical and symbolic significance.

21. Ocean Coordination Mechanism Aims to Protect Caribbean & North Brazil Shelf



The Ocean Coordination Mechanism (OCM) was launched

Aim:

To address critical marine challenges in the Caribbean and North Brazil Shelf.

To enhance sustainable ocean governance and protect biodiversity.

Ocean Coordination Mechanism (OCM):

It is a collaborative framework for sustainable marine resource management in the Wider Caribbean region.

Launched by:
Intergovernmental
Oceanographic Commission
of UNESCO (UNESCO-IOC)

Implementing Agency:
UNESCO-IOC Sub-
commission for the
Caribbean and Adjacent
Regions (IOCARIBE).

Funding from: Global Environment Facility (GEF) through the UNDP/GEF PROCARIBE+ Project

Ocean Covered: Caribbean Sea and North Brazil Shelf Large Marine Ecosystem.

Features: Focuses on cross-country collaboration, integrates traditional knowledge with scientific research, and prioritizes vulnerable communities.

Why in the news?	Ocean Coordination Mechanism Aims to Protect Caribbean & North Brazil Shelf
Oceans' Role	Climate regulation, biodiversity support, food and job provision for billions.
Threats to Oceans	Pollution, overfishing, habitat destruction, climate change.
Marine Protected Areas	Essential for ocean conservation but need better coordination and management.
Target Areas	Caribbean and North Brazil Shelf. Rich in biodiversity, important for local economies.
Key Features of OCM	Biodiversity conservation, blue carbon projects, collaborative framework, sustainable and inclusive approach.



UNESCO has launched the “Imagine a world with more women in science” campaign to mark the 10th anniversary of the International Day of Women and Girls in Science (February 11).

The campaign emphasizes the positive impact of diverse perspectives in scientific fields and encourages greater participation of women using the hashtag #EveryVoiceInScience.

India's Scenario

Women account for 43% of STEMM enrolment in higher education.

However, only 18.6% of scientists in India are women.

Women-led R&D projects stand at ~25%.

22. Pakistan signs agreement to defer USD 1.2bn payment for Saudi oil

Pakistan government signed an agreement with the Saudi Fund for Development (SFD) to defer by one year a USD 1.2 billion payment on oil imports.

Radio Pakistan reported that Pakistan and SDF signed two financing agreements worth over one billion dollar.

These agreements include “Deferred Payment for Oil Import from Saudi Arabia” worth USD 1.2 billion for one year and “Construction of Gravity Flow Water Supply Scheme” at Mansehra amounting to USD 41 million.

23. Imagine a world with more women in science” Campaign Launched By UNESCO



24. Meta's 50,000 km Cable to Boost India-US Digital Connectivity



Meta's Project Waterworth involves a 50,000-kilometer undersea cable to enhance digital connectivity between India, the US, and other regions.

The project aims to provide faster, more reliable internet, supporting AI, cloud computing, and global business operation

Connected Regions: India, US, Brazil, South Africa (Total: 5 continents)

25. Asian Development Bank plans 50% jump in annual financing to \$36 billion by 2034



The Asian Development Bank (ADB) has approved the proposal to increase its financial commitments by about 50% over the next decade, reaching over \$36 billion annually by 2034.

This plan includes a significant boost in non-sovereign operations and enhanced technical assistance resources to support sustainable development across Asia and the Pacific.

26. C40 Cities and UN-Habitat join forces to drive bold action

C40 Cities & UN-Habitat have announced a landmark partnership to transform urban planning.

It will launch an Urban Planning Accelerator to cut city emissions by 25% by 2050 while promoting safer, fairer, and more inclusive urban spaces.

About UN Habitat

Launch: 1978

Mission: To promote socially & environmentally sustainable towns and cities, ensuring adequate shelter for all.

About C40

C40 is a global network of nearly 100 mayors

27. Brazil Joins OPEC+ as Observer for Global Energy Influence

Brazil has officially approved its entry into OPEC+, aligning with major oil-exporting nations.

OPEC (Organization of the Petroleum Exporting Countries) is a permanent intergovernmental organization of 12 oil-exporting developing nations.

India is not a member of OPEC.

Establishment and Founding Members: OPEC was founded in 1960 at the Baghdad Conference.

The founder members include Iran, Iraq, Kuwait, Saudi Arabia, and Venezuela.

Headquarters: Vienna, Austria. (Austria is not a member of OPEC)

OPEC+ was formed in 2016 in response to falling oil prices caused by a significant increase in U.S. shale oil production.

OPEC signed an agreement with 10 other oil-producing countries to stabilize global oil markets.

28. Vietnam parliament approves \$8 billion rail link to China

Vietnam's parliament approved plans for an \$8 billion rail link from its largest northern port city to the border with China, boosting links between the two communist-ruled countries and making trade easier.

The route will stretch 390 kilometres (240 miles) from the port city of Haiphong to the mountainous city of Lao Cai, which borders China's Yunnan province, and will also run through the capital Hanoi.

Construction of the railway was backed in a vote by 95% of parliamentarians in



Vietnam's rubber-stamp National Assembly.

China will provide some funding through loans for the project, which is expected to cost more than \$8 billion.

29. Saudi Arabia unveils currency symbol to promote financial status



Saudi Arabia has introduced a new symbol for its local currency as part of efforts to establish the kingdom as a global financial hub.

The design, made up of Arabic calligraphy of the word riyal, will be implemented gradually for use in financial and commercial transactions.

30. Sinking of Iraq's Zagros Mountains

Recent geological studies have revealed that the northern region of Iraq, particularly around the Zagros Mountains, is experiencing slow but geological changes.

A research team has identified a sinking oceanic slab beneath the Earth's surface that is gradually pulling this area downwards.

This phenomenon is a result of complex tectonic processes occurring over millions of years.

31. Rich countries driving biodiversity loss in other nations through agricultural, forestry imports

Study by: Princeton University

Recent research marks the impact of developed countries on global biodiversity loss.

Consumption patterns in high-income nations are a major driver of species decline in other countries.

This research quantifies how agricultural and forestry imports lead to environmental degradation abroad, particularly in tropical regions.

The study identifies that high-income countries are responsible for 13.3% of global species range loss.

The US, Germany, Japan, and China are the top contributors to this phenomenon.

The adverse effects of these consumption patterns are often more severe internationally than domestically.

32. Japan- Philippines agree to boost military cooperation

Japan and the Philippines have agreed to boost military cooperation amid mutual concern over China's growing assertiveness in the region.

Both countries have agreed to establish a strategic dialogue between the two militaries and a high-level framework for defence equipment and technology cooperation.

33. US announces Gold Card Investor Visa Programme for wealthy immigrants

Summary :

The EB-5 immigrant investor visa program would be replaced and 'Gold Card' would become a path to US citizenship for a fee of \$5 million.

The existing EB-5 visa program, established in 1990, allows foreign investors to gain US residency if they create or preserve jobs through capital investments.

The United States President Donald Trump has announced a new gold card investor visa programme for wealthy immigrants, replacing the existing EB-5 visa.

The companies can buy immigration Gold Cards on payment of 5 million dollars for highly talented employees to deal with the



uncertainties of work visas and green cards.

The initiative as green card privileges plus an upgrade from the green card system.

It could deal with the uncertainty of H-1B work visas for professionals and the wait of decades for green cards that people have to endure.

34. Australia and NZ Lead in Global Breast Cancer Rates



Study Conducted By:
Researchers from Australia and Canada

Scope: Analyzed breast cancer incidence & mortality in 185 countries

Major Findings

Highest Incidence Rates:
Australia & New Zealand lead globally.

Global Risk:

1 in 20 women worldwide will be diagnosed with breast cancer.

1 in 70 women will die from the disease.

Disparities in Risk & Mortality:

Higher incidence in developed nations.

Higher mortality in lower HDI countries.

Projected Increase by 2050

Global Breast Cancer Initiative (GBCI) (WHO, 2021)

Goal: Reduce breast cancer mortality by 2.5% annually.

Only seven countries (Malta, Denmark, Belgium, Switzerland, Lithuania, Netherlands, and Slovenia) have achieved this target.

Australia & New Zealand have reduced mortality by 2.1% annually in the last decade.

35. Cali Fund Launched at CBD COP16



Name of International Fund :
Cali Fund

Purpose : help protect biodiversity

Event : 16th Conference of Parties (COP16) to the United Nations Convention

on Biological Diversity (CBD) in Rome.

Operations : It will collect money from private companies.

These companies use genetic data from nature in their businesses.

Beneficiaries : At least 50 per cent of its resources will go to indigenous peoples and local communities

Uniqueness : This is the first time that a global biodiversity fund under the UN will receive direct contributions from businesses.

Manager of the Fund : United Nations Development Programme (UNDP) and United Nations Environment Programme

The Cali Fund is seen as a key step towards meeting the Kunming-Montreal Global Biodiversity Framework (KMGBF) goal of stopping and reversing biodiversity loss by 2030.

The GBF consists of 23 targets (set for 2030) and four global goals (set for 2050) to preserve biodiversity for current and future generations.



India & the World

1. Aditya Birla raises Rs 830 crore in NCDs from International Finance Corporation



Aditya Birla Housing Finance Ltd. (ABHFL) had secured an investment of ₹830 crore through non-convertible debentures (NCDs) from the International Finance Corporation (IFC).

The funds raised through IFC's investment will be utilised to address critical gaps by providing housing loans to low-income and middle-income groups (LIG and MIG), with particular focus on encouraging homeownership among women.

2. Sidbi partners with France's lender AFD for \$100 million credit line



The Small Industries Development Bank of India has tied up with AFD, under which the French lender will

provide a \$100 million credit line.

The resources will be deployed by Small Industries Development Bank of India (Sidbi) to scale up its green finance solutions for the Indian micro, small and medium enterprises (MSMEs).

AFD will provide a credit line of \$100 million to Sidbi to expand access to affordable financing for MSMEs investing in energy-efficient technologies, renewable energy solutions, and climate-friendly business practices.

MSME Classification Revised					
Enterprise Type	Previous Investment Limit	New Investment Limit	Previous Turnover Limit	New Turnover Limit	
Micro Enterprises	₹1 crore	₹2 crore	₹5 crore	₹10 crore	
Small Enterprises	₹10 crore	₹25 crore	₹50 crore	₹100 crore	
Medium Enterprises	₹50 crore	₹125 crore	₹250 crore	₹500 crore	

3. MIGA + MAGA = MEGA Partnership

PM Modi's US visit strengthened Indo-US ties in trade, defense, and security.

He was determined to "Make India Great Again," or "MIGA" — a play on the President Trump's "MAGA" or "Make America Great Again" catchphrase and movement.

Key agreements include:

A target to double bilateral trade to \$500 billion by 2030,

The sale of F-35 fighter jets to India,

Efforts to resolve tariff disputes,

Counterterrorism cooperation,

Strategic alignment on global issues

4. PM Modi, Trump launch ASIA to strengthen India-US military cooperation



India and the United States have introduced a new defence initiative, the Autonomous Systems Industry Alliance (ASIA), designed to boost industry collaboration and enhance the production of autonomous systems

As part of this initiative, a collaboration between Anduril Industries and Mahindra Group was announced to advance autonomous technologies. Additionally, L3 Harris and Bharat Electronics will work together on the co-



development of active towed array systems.

It is build on the US-India Roadmap for Defence Industrial Cooperation.

These initiatives fall under the "US-India COMPACT for the 21st Century,"

5. India-US trust initiative to boost national critical minerals mission

The India-US TRUST (Transforming Relationship Utilizing Strategic Technology) initiative will help in giving a push to the government's National Critical Mineral Mission

The National Critical Mineral Mission (NCMM), approved by the government for a period of seven years till 2030-31, at an outlay of Rs 34,300 crore

The two sides will also work together on economic corridors and connectivity infrastructure Under the IMEC (India-Middle East-Europe Economic Corridor) and I2U2 frameworks.

6. PM Modi's Gifts to French President and First Lady Showcase India's Rich Traditions

Prime Minister Narendra Modi presented a series of

exquisite gifts to French President Emmanuel Macron and First Lady Brigitte Macron.

One of the standout gifts was a Dokra artwork, presented to French President Emmanuel Macron.

Dokra art is an ancient metal-casting technique, practiced for over 4,000 years.

It originates from Chhattisgarh and is created using the lost-wax casting technique.

For First Lady Brigitte Macron, PM Modi gifted an intricately designed silver table mirror.

This luxurious piece of art originates from Rajasthan.

7. India sets up EFTA desk to promote trade, investment and business facilitation

India will set up an EFTA (European Free Trade Association) desk, to promote trade, investment, and business facilitation between the two regions.

India and the four European nations of the EFTA bloc signed a free trade agreement to boost trade and investment ties.

EFTA bloc represented by: Switzerland, Norway, Iceland, and Liechtenstein

Switzerland is the largest trading partner and investor in India followed by Norway in the bloc.

EFTA

Formed in 1960, European Free Trade Association (EFTA) is the intergovernmental organisation of Iceland, Liechtenstein, Norway and Switzerland.

It was set up for the promotion of free trade and economic integration of its members.

Switzerland is India's largest EFTA trade partner, followed by Norway.

8. PM Modi Receives Starship Heat Shield Tiles from Musk



Prime Minister Narendra Modi met with Tesla and SpaceX CEO Elon Musk at Blair House in Washington, D.C. During their meeting, Musk presented Modi with a hexagonal ceramic heatshield tile that had been used in SpaceX's Starship test flight5 in October 2024.



9. India sends first trial shipments of pomegranate to Australia



The Agricultural and Processed Food Products Export Development Authority (APEDA) has successfully facilitated the first-ever commercial sea shipments of Indian pomegranates to Australia.

Collaborating with AgroStar and Kay Bee Exports.

APEDA oversaw the export of premium Sangola and Bhagwa pomegranates, marking a significant expansion of market access for Indian fresh produce.

The first sea-freight shipment departed India on December 6, 2024, and arrived in Sydney on January 13, carrying 5.7 metric tons (MT) of pomegranates sourced from Maharashtra's Solapur region.

10. India-Qatar to Double Trade to \$28B by 2030

India and Qatar have agreed to elevate their bilateral relations to a strategic partnership, enhancing collaboration in trade, investment, and energy.

Both nations aim to double bilateral trade from the

current \$14.08 billion to \$28 billion over the next five years.

11. India-UAE Comprehensive Economic Partnership Agreement completes 3 years of signing

The India-United Arab Emirates (UAE) Comprehensive Economic Partnership Agreement (CEPA) has completed three years of its signing on February 18, 2025.

Since the signing of CEPA, bilateral merchandise trade has nearly doubled from USD 43.3 billion in FY 2020-21 to USD 83.7

billion in 2023-24.

Both countries aim for \$100 billion in non-oil trade by 2030, enhancing economic ties and opportunities.

12. India Becomes IALA Vice President

India has been elected Vice President of the International Organization of Aids to Marine Navigation (IALA) during its first General Assembly in Singapore.

India's Delegation Led by:
T.K. Ramachandran
(Secretary, Ministry of Ports, Shipping & Waterways)

India to host the IALA Council meeting in December 2025 and the

IALA General Assembly in Mumbai in 2027.

IALA HQ: 10 rue des Gaudines, F-78100 Saint-Germain-en-Laye, France

13. India Takes Chairmanship of Bay of Bengal Organisation

India has recently assumed the Chairmanship of the Bay of Bengal Inter-Governmental Organisation (BOBP-IGO) from Bangladesh.

This transition took place during the 13th Governing Council Meeting held in Malé, Maldives.

The event was part of a high-level conference focused on mainstreaming ecosystem approaches to fisheries management in small-scale fisheries.

[About BOBP-IGO](#)

The BOBP-IGO was established in 2003.

This Regional Fisheries Advisory Body (RFAB) gives advice on fishing to countries around the Bay of Bengal.

Its primary aim is to assist member countries in enhancing livelihood opportunities for small-scale fisherfolk in the Bay of Bengal region.

Current member countries include Bangladesh, India, Maldives, and Sri Lanka.



Indonesia, Malaysia, Myanmar, and Thailand participate as cooperating non-contracting parties.

14. PM Modi to be Guest of Honour at Mauritius National Day celebrations next month



Prime Minister Narendra Modi will be the Guest of Honour at Mauritius' 57th National Day (March 12) celebration next month.

Mauritius Prime Minister Navin Ramgoolam announced.

15. India, Bangladesh agree to launch new 'hotline' between border forces

India and Bangladesh have agreed to increase communication between their border-guarding forces and identified 99 new areas to erect fencing along their shared border.

The high-level talks aimed at enhancing security and cooperation concluded with plans to establish a new hotline for better coordination.

16. India UK agree to resume free trade negotiations

India and the UK agreed to resume free trade negotiations between the two countries.

The Free Trade Agreement (FTA) between India and the UK is going to be a forward-looking, equitable, balanced, transparent and mutually beneficial agreement which will benefit both countries.

17. Green Transition Alliance India: Denmark's New Climate Initiative



Denmark has introduced the Green Transition Alliance India (GTAI)

Reason To enhance its partnership with India in advancing sustainable energy solutions.

This initiative seeks to fast-track both nations' efforts toward global carbon neutrality by fostering collaboration among businesses, researchers.

It is part of the broader Green Strategic Partnership (GSP), established in 2020, which supports both

countries' ambitious climate goals.

Leadership: Led by the Embassy and Consulate General of Denmark in India.

Significance: Enhances India's push for net zero emissions by 2070 and Denmark's goal of achieving net zero by 2045.

The GTAI will have three working groups focused on, Renewable Energy, Green Fuels, Energy Efficiency

18. BHEL commissions hydroelectric project in Bhutan



Bharat Heavy Electricals has successfully commissioned two units of the 6170 MW Punatsangchhu-II Hydroelectric Project (PHEP-II) in Bhutan.

The project was executed under a bilateral agreement between the Government of India and the Royal Government of Bhutan

PHEP-II is a greenfield hydroelectric project located in the Wangdue district of Western Bhutan.

The Francis Turbine installed at the site is



designed to operate at a rated head of 241 meters, which is the highest for any Francis Type Hydro Turbine in Bhutan.

Upon the full commissioning of all six units, the expected annual power generation will be 4,357 gigawatt-hours.

19. PM Modi & Emmanuel Macron to inaugurate Indian consulate in Marseille



Prime Minister Narendra Modi and French President Emmanuel Macron will jointly inaugurate India's second diplomatic mission in France, the consulate in Marseille, on February 12.

This strategic location will aid in consular services for the Indian diaspora in

southern France and enhance economic ties through the significant port of Marseille.

Strategically located Marseille is among the entry points for the India Middle East Economic Corridor (IMEEC) for Europe.

India is keen to utilise the Marseille port where no other foreign power has any role or presence.



Agreements & MoUs

1. Fintech firm Kiwi partners with Collinson International to offer complimentary airport lounge access



Kiwi, a credit-on Unified Payments Interface (UPI) fintech platform, has partnered with Collinson International to provide complimentary airport lounge access at over 45 lounges across 22 airports in India.

Kiwi users can earn one lounge visit for every INR 50,000 spent via UPI.

This collaboration marks the first UPI app in India to offer such a service, enhancing the travel experience with seamless, digital lounge bookings.

2. India Post Payments Bank and PNB MetLife partner to expand life insurance access nationwide



India Post Payments Bank (IPPB) and PNB MetLife India Insurance Company Limited (PNB MetLife) entered into a strategic bancassurance alliance to extend access to life insurance solutions for millions of individuals nationwide.

Under the collaboration, PNB MetLife's life insurance products, combined with IPPB's network of 650 banking outlets and 110 million customers, will make life insurance accessible to every household in India.

This partnership aims to help customers achieve their dreams while promoting financial inclusion across the country.

3. Gensol Engineering secures Rs 967.98 cr order for 245 MW solar project

Gensol Engineering has secured a Rs 967.98 crore EPC contract for a 245 MW solar PV project at Khavda RE Power Park, Gujarat, adding to an earlier 275 MW project.

Aim: To be the world's largest hybrid renewable energy park.

Earlier this month, the company secured an EPC (Engineering, Procurement,

and Construction) contract worth Rs 1,062.97 crores for a 275 MW solar PV Project - part of the larger 795 MW solar PV Development Package - at the same location.

This totals 520 MW of solar capacity for the company at the site.

4. Welspun New Energy Signs MoU with Odisha Government

Welspun New Energy has signed a pact with the Odisha government to invest Rs 13,500 crore for the development of two clean energy projects in the state.

Under this agreement, Welspun New Energy has committed investments worth Rs 13,500 crore to develop a 1,200 MW pumped hydro project and a 1,000 MW floating solar power project in Odisha.

Odisha in News

Odisha has launched several initiatives under the Beti Bachao Beti Padhao scheme, including "Nirbhaya Kadhi," "Mo Gelha Jiya," and "Veerangana Yojana," aimed at preventing child marriages, combating sex selection, & boosting the self-



esteem & confidence of adolescent girls.

PM Modi to Inaugurate 'Utkarsh Odisha, Make-in-Odisha Conclave'

Odisha will fund 100 villages under the Forest Right Act for forest management and protection, with ₹16 crore allocated for phase I.

5. IICA and CMAI Sign MoU

Indian Institute of Corporate Affairs (IICA) and Carbon Market Association of India (CMAI) have signed a Memorandum of Understanding (MoU)

Aim: To strengthen India's carbon markets and advancing decarbonisation efforts

6. Rolls-Royce, Triveni explore marine gas turbine ventures



Triveni Engineering & Industries Ltd has signed an initial pact with Rolls-Royce Marine North America Inc to explore opportunities in

4MW marine gas turbine generators.

7. Army Partners with IIT Guwahati for Bamboo Bunkers

Indian Army has collaborated with IIT Guwahati.

Reason: To create bamboo-based composite bunkers as a substitute for conventional construction materials.

This initiative focuses on promoting sustainability, minimizing weight, and enhancing ease of deployment in high-altitude areas such as Arunachal.

8. Reliance Retail brings Shein back to India 5 years after ban



Reliance Retail has launched an app in India to sell fashionwear from Shein.

It was launched nearly five years after the Chinese brand was banned in the country amid diplomatic tensions.

9. T-Hub, ITFA sign MoU to boost India-Turkiye innovation, trade

Startup incubator T-Hub has signed an agreement with the Indo-Turkiye Friendship Association (ITFA) to promote innovation, trade, and cultural exchanges between the two countries.

This collaboration aims to bridge the innovation ecosystems of both nations, which are emerging as global economic and technological leaders

10. MeitY and IIT Indore Launch AgriHub for Agritech Excellence

MoU: MeitY and IIT Indore

Launched AgriHub, an AI-driven Center of Excellence (CoE) designed to transform Indian agriculture.

By integrating AI, Machine Learning (ML), and Deep Learning (DL).

Institutional Support: MeitY, Madhya Pradesh Government, ICAR, C-DAC

11. Avaada and Casale Collaborate on 1,500 TPD Green Ammonia Plant in Odisha



Avaada Group has partnered with Casale to develop a 1,500 TPD green ammonia plant in Gopalpur, Odisha, using 100% renewable energy.

The project aims to replace fossil fuel-based ammonia production, reducing carbon emissions.

12. Ministry of Statistics and Programme Implementation Signs MoU with IIIT-Delhi

Signed between: Ministry of Statistics and Programme Implementation and Indraprastha Institute of Information Technology, Delhi (IIIT-Delhi)

Reason: To enhance data collection, processing, and dissemination through cutting-edge technologies such as Artificial Intelligence (AI), Machine Learning (ML), and Big Data Analytics.

13. Wipro Wins Multi-Million-Dollar Deal by Etihad Airways



MoU between: Etihad Airways and Wipro

Reason: To lead its comprehensive technology modernization.

Wipro will ensure seamless migration of legacy systems and improve operational efficiency across key areas, including workplace, network, infrastructure, and service management.

14. TCS Joins UPM for IT Overhaul in Nordic Region



TCS has partnered with Finland-based UPM to modernize its IT infrastructure, taking over from HCL Technologies.

The deal includes cloud migration, AI-driven workplace transformation, and IT management for UPM's 19,000 employees.

15. BPCL signs major deals with Petrobras and

Shipping Corporation of India

Bharat Petroleum Corporation Limited has signed an MoU with the Shipping Corporation of India (SCI).

The two companies will collaborate to create a dedicated, efficient, and future-ready maritime infrastructure.

Aim: To improve operational efficiency, expand capabilities, and drive innovation in the maritime sector.

16. Exim Bank to provide \$300 mn credit to Vietnam for boats, patrol vessels



The Export Import Bank of India will provide lines of credit totalling \$300 million to Vietnam for procuring high-speed guard boats and offshore patrol vessels.

17. IIITDM Kancheepuram and ERNET India Collaborate

The Indian Institute of Information Technology, Design and Manufacturing (IIITDM) Kancheepuram has entered into a significant



partnership with Education and Research Network of India (ERNET), an autonomous scientific society under the Ministry of Electronics and Information Technology (MeitY).

Aim: To enhance research and development in cutting-edge technologies

18. Tata Elxsi & Garuda Aerospace to Boost India's UAV Sector



Tata Elxsi and Garuda Aerospace have partnered

Aim: To establish a Centre of Excellence for UAV design, engineering, and certification.

Signed at Aero India 2025

This initiative develops indigenous drone technologies for defence, agriculture, and smart cities under the 'Make in India' mission.

19. ONGC, Tata Power Renewable Ink MoU For Battery Storage Solutions

ONGC has signed an MoU with Tata Power Renewable Energy Ltd to explore collaborative opportunities in the Battery Energy Storage System value chain.

This partnership aims to boost energy storage solutions and integrate renewable energy, aligning with India's ambitious clean energy goals and ONGC's target of achieving net-zero carbon emissions by 2038.

20. BPCL inks crude purchase pact with Brazil's Petrobras

Bharat Petroleum Corporation Ltd (BPCL) has entered an annual crude purchase agreement with Brazil's Petrobras, which includes a possible extension for another year.

Additionally, Petrobras has signed preliminary agreements with ONGC Videsh and Oil India to jointly explore India's deep and ultra-deep offshore regions.

These agreements focus on exploration, production, and decarbonization opportunities.

21. Nokia bags Airtel contract to expand 5G Fixed Wireless Access devices



Bharti Airtel has partnered with Nokia and Qualcomm to expand 5G Fixed Wireless Access (FWA) and Wi-Fi solutions across India.

Aim: To enhance high-speed internet access, especially in areas with scarce fiber connectivity, by leveraging Nokia's 5G FWA outdoor gateways and Wi-Fi 6 access points.

The initiative will enable Airtel to provide superior broadband services in areas where fiber connectivity is either scarce or challenging to implement.

22. BEML, STX Engine tie up for defence and marine solutions

BEML Limited has partnered with South Korea's STX Engine to co-develop, manufacture, and market Battle Tank engines, marine engines, and components.

This strategic collaboration aims to boost self-reliance in critical defence technologies, reduce import dependency, and explore export opportunities while strengthening Indian defence



capabilities with advanced propulsion solutions.

23. CDAC-Noida Partners With LEGO Group To Advance India's Electronic Toy Industry

Under MeitY's research initiatives, CDAC-Noida Sign Letter of Intent (LoI) with LeGO Group to boost indigenous electronics Toy industry ecosystem

MeitY initiative to empower Young Engineers from SC/ST and NER Backgrounds in Toy Innovation

Young Indian Engineers to Receive Global Mentorship from LEGO India and CDAC-Noida

24. DPIIT & KOTI Ink MoU for Logistics & Infrastructure Growth

India's DPIIT and South Korea's KOTI signed an MoU to enhance logistics and infrastructure collaboration.

The partnership focuses on knowledge exchange, technology adoption, and master planning under PM GatiShakti.

25. Ministry of Labour and FoundIt Sign MoU



The Ministry of Labour & Employment (MoLE) signed a Memorandum of Understanding (MoU) with FoundIt (formerly Monster) to facilitate both domestic and international job placements through the National Career Service (NCS) portal.

26. BP inks pact with EIL to collaborate on oil, gas and refining activities

BP and Engineers India Ltd have signed an MoU to explore opportunities in supporting oil, gas, and refining activities.

The agreement includes forming joint teams to discuss technical support across BP's global assets in refining, terminals, pipelines, oil and gas, and offshore/subsea portfolios.

The MoU is valid for three years and may expand to other energy vectors.

27. BHEL secures ₹8,000 crore order from Mahagenco



Bharat Heavy Electricals Limited (BHEL) has secured an order worth ₹8,000 crore from Maharashtra State Power Generation Company Limited (Mahagenco).

The order is for a 2x660 (1320) MW BTG (boiler turbine generator) package of Koradi Thermal Power Station.

It includes supply of equipment, erection and commissioning and civil works.

Chairman & Managing Director: K S Murthy

28. MoU signed between ISLRTC and NBT

Indian Sign Language Research and Training Centre (ISLRTC) and National Book Trust (NBT)

To convert 500 NBT storybooks, general reading materials, and other engaging books into accessible formats for Deaf children through Indian Sign Language (ISL).



29. Dr Reddy's and Shanghai Henlius sign agreement for HLX15

MoU Between: Dr Reddy and Shanghai Henlius Biotech

Henlius will be responsible for development, manufacturing and commercial supply, and may receive up to a total of USD 131.6 million, including an upfront payment of USD 33 million and milestone payments

30. CIL's subsidiaries ink MoUs with Sri Sathya Sai Health & Education Trust for Life Saving Surgeries

Central Coalfields Limited (CCL) and Northern Coalfields Limited (NCL) signed separate MoUs with Sri Sathya Sai Health & Education Trust (SSSHET) to provide life-saving surgeries for children suffering from Congenital Heart Disease (CHD) under the 'Nanha Sa Dil' initiative.

Nanha Sa Dil is a unique CSR initiative by CIL in collaboration with SSSHET.

31. Nielsen partners with JioHotstar



JioHotstar and Nielsen will introduce third-party digital ad measurement for IPL 2025, bringing transparency and accountability.

This partnership marks the first independent digital ad measurement for an Indian live sporting event, providing real-time performance insights via the Nielsen ONE dashboard

Aim: To boost brand trust and optimize ad spending.

32. SOCAR, ONGC and MRPL signs tripartite MoU to enhance energy cooperation

The State Oil Company of the Azerbaijan Republic (SOCAR), Oil & Natural Gas Corporation (ONGC), and Mangalore Refinery & Petrochemicals (MRPL) have signed a Tripartite Memorandum of Understanding (MoU)

Aim: To enhance energy cooperation through the mutual supply and trade of crude oil, LNG, and petroleum products between SOCAR and ONGC Group entities.

33. DRDO, MIDHANI sign MoU

Aeronautical Development Agency (ADA) and public sector undertaking MIDHANI have entered into an MoU for indigenous development of high strength high toughness special grade steel "MDN100" for aeronautical applications including in the development 5th generation Advanced Medium Combat Aircraft (AMCA).

The development project would help in further achieving atmanirbhar Bharat.

34. DoT and ITU Partner to Revolutionize Infrastructure with AI Digital Twins

The Department of Telecommunications (DoT) and the International Telecommunication Union (ITU) have partnered.

Aim: To explore AI-driven digital twin technologies, aiming to transform infrastructure planning.

They have signed a Letter of Intent (LoI) to explore the transformative potential of AI-driven digital twin technologies.

This collaboration aims to bring cutting-edge advancements like 5G, IoT,



AI, and AR/VR to the forefront, creating virtual models of physical assets

35. India ties up with Intel to train 1 lakh youngsters in AI this year



The Indian government, NSDC, and Intel India launched the "AI for Entrepreneurship" module to demystify AI, foster entrepreneurial thinking, and promote inclusion.

Targeting 1,00,000 learners by 2025, it offers interactive learning, certifications, and accessible AI education nationwide.

36. Infosys and Lufthansa Group Partner



Infosys and Lufthansa Group Partner to Launch GCC in Bengaluru for Aviation Technology

Aim: To accelerate digital transformation and innovation within the aviation sector.

37. Kim Kardashian's Skims and Nike to launch new women's fitness brand 'NikeSKIMS'

Nike is launching NikeSKIMS, a new women's activewear brand in collaboration with Kim Kardashian's Skims.

The collection debuts in the US this spring, with global expansion planned for 2026.

This move aligns with CEO Elliott Hill's strategy to revamp Nike's portfolio.

38. NMDC Group PJSC inks Rs 21,000-crore investment proposal with JNPA

NMDC Group PJSC has agreed to invest Rs 21,000 crore for the development of Vadhvan Port in Maharashtra, collaborating with Jawaharlal Nehru Port Authority.

This partnership aims to enhance India's port infrastructure by focusing on dredging, reclamation, and shore protection at the new greenfield port.

39. TRIFED Partners with Meesho, IFCA, and MGIRI

Partnership between: TRIFED and Meesho

Objective: Integrate tribal products into Meesho's platform.

Partnership between: TRIFED and IFCA

Objective: Collaborate with culinary professionals and hotel chains.

Partnership between: TRIFED and MGIRI

Objective: Provide training for tribal artisans.

40. India and Nepal Strengthen Scientific Ties

MoU Between: Council of Scientific and Industrial Research (CSIR), India, and the Nepal Academy of Science and Technology (NAST)

Reason: To strengthen scientific and technological collaboration.

41. India and Argentina Ink MoU for Lithium Exploration

Signed between: India and Argentina

Reason: Expanding cooperation in the mining sector, with a particular focus on lithium exploration and investment opportunities

42. Tata Power Partners with AWS





MoU Between: Tata Power has partnered with Amazon Web Services (AWS)

Aim: To modernize its digital infrastructure, aiming to enhance operational efficiency, improve grid resilience, and empower consumers in India's energy transition.

43. SPM-NIWAS and Arghyam Partner to Develop Digital Public Infrastructure for WASH Sector

Dr.Syama Prasad Mookerjee National Institute of Water and Sanitation (SPM-NIWAS) and Arghyam have signed a MoU to collaborate on developing Digital Public Infrastructure (DPI) for the WASH sector.

This initiative aligns with the Government of India's vision to enhance water and sanitation service delivery through digital solutions.

The partnership aims to conceptualize, design, and implement a digital ecosystem to support the Jal Jeevan Mission and Swachh Bharat Mission

44. HAL, DIAT forge partnership to boost aerospace research, innovation

Hindustan Aeronautics Limited (HAL) nodal training institute, HAL Management Academy (HMA) has signed a

Memorandum of Understanding (MoU) with the Defence Institute of Advanced Technology (DIAT) for collaboration in bridging the gap between industry and academia.

The MoU with Pune based DIAT, an esteemed institution under DRDO, also aims at fostering cutting-edge research and driving technological advancements in the aerospace sector.

45. Bisleri & ASI Join Hands to Restore Heritage Water Bodies

Mou Between: Bisleri International and Archaeological Survey of India (ASI), under the 'Adopt a Heritage 2.0 Programme'

Aim: To rejuvenate and protect historic water bodies at heritage sites across India.

46. Coal India forms joint venture with France's EDF

Coal India signed an agreement with EDF India, a wholly owned subsidiary of Electricite de France (EDF), to form a joint venture.

The joint venture will undertake PSP projects, along with other renewable energy projects in India and neighboring countries.

47. NTPC inks Rs. 2 lakh crore MoUs with Govt of Madhya Pradesh



Event: Global Investors Summit, Bhopal (Feb 24-25, 2025).

Participants: NTPC Limited & NTPC Green Energy Ltd with Govt of Madhya Pradesh.

MoUs Signed: Focus on renewable energy projects.

Key Areas: Solar power, wind power, pumped hydro, and carbon-neutral energy sources.

Location: Madhya Pradesh

48. CAG & IIT Madras Partner for Sustainable Audit



Signatories: CAG of India & IIT Madras.

MoUs Focus:

Data Security & Governance.

AI-driven Capacity Building.

Research in Environment Audit.



Environmental, Social, and Governance (ESG) Framework

49. Punjab Signs MoU with NCDC for Disease Surveillance

Agreement Signed Between: Punjab Health Department & NCDC.

Purpose: Establish a state branch for disease surveillance & outbreak investigation.

50. C-DOT and IIT Bombay Collaborate

The Centre for Development of Telematics (C-DOT) has signed an agreement with IIT Bombay to develop an “Optical Transceiver Chipset for High-Bandwidth 6G Wireless Links”.

This initiative, part of India’s Bharat 6G Vision, aims to design, develop, and deploy next-generation 6G technology by 2030, focusing on affordability, sustainability, and ubiquity.

51. TRIFED Partners with NIFT and HPMC

MoU Between: Tribal Cooperative Marketing Development Federation of India Ltd (TRIFED) + (National Institute of Fashion Technology (NIFT) and the Himachal Pradesh Horticulture Produce Marketing and Processing Corporation Ltd (HPMC))

Aim: To boost tribal entrepreneurship

52. SECI signs MoU with Government of MP for 200 MW Solar Project at Dhar



Solar Energy Corporation of India Limited (SECI), a Navratna CPSU under the Ministry of New & Renewable Energy, has signed an MoU with the Government of Madhya Pradesh.

Reason: For setting up 200 MW Solar Project in Dhar under the CPSU Scheme and a 1000 MWh Battery Storage Project in the state.

SECI

9 September 2011

New Delhi

Madhya Pradesh in News

Indian Railways signed a power purchase agreement (PPA) for 170 MW of solar power with the Madhya Pradesh government.

53. SIDBI and Tata Capital Limited sign MoU



MoU Between: Small Industries Development Bank of India signs MoU with Tata Capital Limited

Reason: For a “Partnership for financing MSMEs,” aiming to enhance funding opportunities for the Micro, Small, and Medium Enterprise (MSME) sector.

54. GIFT City ties up with Zaggile to introduce Prepaid Citizen Card



Gujarat International Finance Tec-City Company Limited (GIFT City) in Gujarat has tied up with Zaggile to introduce a co-branded Prepaid Citizen Card and Visitor Management System (VMS).

Zaggile will provide comprehensive services for the citizen card, from identification to backend banking integration, and to manage the implementation of the Visitor Management System.

The University of Surrey will open its India campus in



Gujarat's GIFT (Gujarat International Finance Tec) City in 2026-27.

Bank of Maharashtra gets RBI nod for opening GIFT City branch

55. DPIIT and Paytm join hands



Paytm (One97 Communications Limited) signed an MoU with the Department for Promotion of Industry and Internal Trade (DPIIT), Government of India to encourage innovation and boost the

growth of manufacturing and fintech startups in India.

Paytm partners with startup Perplexity to integrate AI-powered search

With Perplexity's AI capabilities, Paytm users will be able to "ask everyday questions, explore topics in their local language, and make informed financial decisions,"

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Appointments & Resignations

1. Prince Rahim Named 50th Imam of Ismailis After Aga Khan IV's Passing



Prince Rahim al-Hussaini succeeds Aga Khan IV as the 50th hereditary Imam of the Ismaili community.

Aga Khan IV, who passed away at 88 in Lisbon, was known for his philanthropy, and global development efforts.

The Ismaili Muslim community, estimated to number between 12 to 15 million, resides in over 35 countries, including regions in Syria, Afghanistan, Pakistan, and Tajikistan.

2. Bart De Wever Sworn in as Belgium's New Prime Minister



Conservative Bart De Wever has been sworn in as Belgium's new prime minister, after striking a hard-fought coalition deal

that moves the country to the right.

3. Gopal Vittal Appointed Acting Chair Of GSMA Board



4. K Balasubramanian to succeed Ashu Khullar as India head for Citibank

K Balasubramanian will succeed Ashu Khullar as India subcontinent sub-cluster and banking head of Citibank, subject to approval from the Reserve Bank of India (RBI). He will report to Amol Gupte, head of Asia South and banking head.

5. Shubhanshu Shukla to pilot NASA's Axiom-4 mission to ISS



Indian astronaut Group Captain Shubhanshu Shukla will be the pilot of the upcoming Axiom-4 mission to the International Space Station (ISS).

Shukla will become the first Indian astronaut to go to the ISS.

He is also one of the four astronaut-designates selected for India's Gaganyaan mission,

The mission will be launched from the agency's Kennedy Space Center in Florida.

6. HSBC Appoints Lisa McGeough as Chief Executive Officer of U.S. Operations



HSBC announced that Lisa McGeough has officially been appointed President and Chief Executive Officer for the United States, effective January 1, 2025.

Lisa will report to Michael Roberts in his new role as CEO of HSBC Bank plc, and CEO of Corporate and Institutional Banking.

7. Mercedes-Benz Names Emrah Ozer as Chief Financial Officer for Indian Operations



Emrah Ozer is appointed as the Chief Financial Officer for Mercedes-Benz India, set to begin his role on January 1, 2025.

He succeeds Evren Cakabey, who will take over as Executive Director & CFO of Mercedes-Benz G GmbH in Austria.

8. Constantine Tassoulas Elected as Greece's New President

Capital of Greece: Athens

Currency of Greece: Euro (€)

9. Ilie Bolojan Assumes Role as Romania's Interim President

Klaus Iohannis concluded his tenure as President of Romania, with Senate President Ilie Bolojan assuming the role of interim head of state.

10. Jotham Napat Becomes Vanuatu's New PM



11. Canara Bank Names Dr. Madhavankutty G as Chief Economist

In his new role, Dr. Madhavankutty will be responsible for providing strategic advice and inputs to the top management on domestic and global economic and financial sector developments. Prior to joining Canara Bank, he served as a senior economist at Bank of India, Aditya Birla Group, and the Times Group.

of money for scientific research.

12. ICAI appoints new President, Vice President for term 2025-26



CA Charanjot Singh Nanda is the new ICAI president and CA Prasanna Kumar D is the vice-president of ICAI.

13. Microsoft executive and IIT-Madras alumni to head India's top research funding body

First CEO of Anusandhan National Research Foundation (ANRF): Shivkumar Kalyanaraman

ANRF was set up through an Act of Parliament in 2023, with two broad objectives — increasing the research base in the country, particularly in universities and colleges, and ensuring greater availability

14. Nokia picks Intel's AI and data centre leader Justin Hotard as new CEO

Finnish telecoms company Nokia on Monday said Pekka Lundmark would step down as CEO, and that it has appointed Justin Hotard to take over his role.

Hotard, who will take up the position on April 1, is currently the executive vice president and general manager of Data Center & AI Group at Intel

15. Sprite India appoints Sharvari as brand ambassador



16. Standard Chartered appoints P D Singh as CEO for India



Standard Chartered today announced the appointment of P.D. Singh as its Chief Executive Officer (CEO) for India, effective 1 April 2025. P.D. Singh will take over from



Zarin Daruwala, who will retire on 31 March 2025.

17. RBI extends tenure of R Subramaniakumar as MD & CEO of RBL Bank for 3 years

The Reserve Bank of India (RBI) has given its approval for the reappointment of R Subramaniakumar as the Managing Director & Chief Executive Officer (MD & CEO) of RBL Bank. The extension is for a three-year period starting from June 23, 2025, to June 22, 2028.

18. Gyanesh Kumar Appointed as India's New Chief Election Commissioner



19. SBI Cards appoints Salila Pande as MD & CEO from April 1 2025

SBI Cards' board has approved the appointment of Salila Pande as the new Managing Director & CEO. She will assume the role on April 1, 2025, following the retirement of the current MD & CEO, Abhijit Chakravorty, on March 31, 2025.

20. Suresh K. Reddy appointed as next Ambassador of India to Egypt

Ambassador of India to Egypt

Shri Suresh K. Reddy presently Ambassador of India to the Federative Republic of Brazil, has been appointed as the next Ambassador of India to the Arab Republic of Egypt.

21. Chief Economic Adviser V. Anantha Nageswaran Gets Two-Year Extension Till March 2027



The Indian government has extended chief economic adviser (CEA) V Anantha Nageswaran's tenure by two years, keeping him in the role until March 2027, the ministry of finance said.

The CEA's office is responsible for advising the government on various economic policies and drafting the annual Economic Survey, which is tabled in parliament a day before the Union Budget.

22. Govt extends Rajeev Singh Raghuvanshi's tenure as DCGI by one year



The Appointments Committee of the Cabinet (ACC) has approved an extension of tenure for Rajeev Singh Raghuvanshi as Drug Controller General of India (DCGI) for a one-year term.

Raghuvanshi, who took charge as DCGI on February 23, 2023, was initially set to superannuate on February 28 this year. In addition, he also holds the additional charge of secretary-cum-scientific director of the Indian Pharmacopoeia Commission (IPC).

23. NITI Aayog CEO B V R Subrahmanyam's tenure extended by one year



The Centre has extended the tenure of NITI Aayog Chief Executive Officer (CEO) B V R Subrahmanyam by one year, according to a Personnel Ministry order.

Subrahmanyam, a 1987-batch retired Indian Administrative Service (IAS) officer of Chhattisgarh cadre, was in February 2023 appointed to the post for a period of two years.

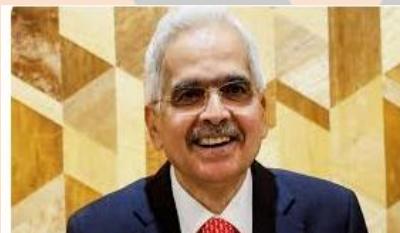


2025.

24. Shah Rukh Khan joins Elan group (Real estate) as brand ambassador



25. Shaktikanta Das Appointed Principal Secretary-2 to PM Modi



The government has named retired IAS officer and former RBI Governor Shaktikanta Das as Principal Secretary-2 to Prime Minister Narendra Modi.

He is the first to hold this position with in-depth expertise in both fiscal and monetary policy

26. Institute of Economic Growth Announces Professor Sabyasachi Kar as Its New Director

Professor Sabyasachi Kar has been appointed as the Director of the Institute of Economic Growth (IEG), New Delhi, effective February 6,

He succeeds Professor Chetan Ghate.

27. Unilever CEO Hein Schumacher Steps Down

New CEO of Unilever:
Fernando Fernandez

Replace: Hein Schumacher



28. Friedrich Merz, the Next Chancellor of Germany



Friedrich Merz is a German politician and the leader of the Christian Democratic Union (CDU).

After winning the 2025 federal elections, he is set to become the next chancellor of Germany

29. Masato Kanda officially assumed office as the 11th President of the Asian Development Bank (ADB)

30. Govt appoints Finance Secretary Tuhin Kanta Pandey as SEBI chief for a three-year term



Finance Secretary Tuhin Kanta Pandey has been appointed as the next SEBI chief, succeeding Madhabi Puri Buch.

Prior to this appointment, Pandey served as the Finance Secretary of India, a position he assumed in September 2024 after TV Somanathan's promotion to Cabinet Secretary.

31. N Chandrasekaran Appointed as Chairman of Ratan Tata Endowment Foundation





Awards & Recognitions

1. Chaman Arora awarded Sahitya Akademi Award 2024



President, Sahitya Akademi, Madhav Kaushik, has approved the Sahitya Akademi Award 2024 in Dogri for Ik Hor Ashwthama (Short Stories) by the Late Chaman Arora.

2. First Black Mrs World: Mrs South Africa Makes History



Tshego Gaelae, a native of Soweto, has made history as the first Black woman to be crowned Mrs World 2025 at the grand finale in Las Vegas.

3. Noel Tata Receives Honorary Doctorate from University of Sussex



The University of Sussex has recognized Noel Tata, a prominent leader within the Tata Group, by awarding him an honorary doctorate.

Chairman of Tata Trusts: Noel Tata

4. Travis Head Clinches Maiden Allan Border Medal at 2025 Australian Cricket Awards

The 2025 Australian Cricket Awards witnessed a night of celebration as Travis Head emerged as the standout performer, claiming his maiden Allan Border Medal.

5. Grammy Awards 2025

The 67th Annual Grammy Awards, held on February 2, 2025.

Beyoncé made history by winning Album of the Year for her country album *Cowboy Carter*, becoming the first Black woman in 26 years to earn the honor.

Award Category	Winner(s)
Album of the Year	Beyoncé – "Cowboy Carter"
Record of the Year	Kendrick Lamar – "Not Like Us"
Song of the Year	Kendrick Lamar – "Not Like Us"
Best New Artist	Chappell Rose
Best Pop Solo Performance	Sabrina Carpenter – "Espresso"
Best Pop Vocal Album	Sabrina Carpenter – "Short n' Sweet"
Best Country Album	Beyoncé – "Cowboy Carter"
Best Country Duo/Group Performance	Beyoncé & Miley Cyrus – "I'M MOST WANTED"
Best Rap Album	J. Cole – "The Off-Season"
Best Rock Album	The Black Crowes – "Shake Your Money Maker"
Best R&B Song	Kehlani – "After Hours"
Best Dance/Electronic Performance	Justice & Tame Impala – "We Are the People"
Best Score Soundtrack	Bear McCreary – "God of War Ragnarök: Valhalla"
Dr. Dre Global Impact Award	Alicia Keys

Indian -American vocalist and entrepreneur Chandrika Tandon won the Grammy award for the album 'Triveni' in the Best New Age, Ambient or Chant Album category.

6. Sachin Tendulkar to Receive BCCI's Lifetime Achievement Award



Legendary former cricketer Sachin Tendulkar honoured with the BCCI's Lifetime Achievement Award at the BCCI's Board annual gala in Mumbai on 1st February 2025.

He became the 31st recipient of the prestigious award.

In 2023, the Lifetime Achievement Award was presented to former India head coach Ravi Shastri and



wicket-keeping legend Farokh Engineer.

BCCI's Lifetime Achievement Award:

Instituted in: 1994

It was instituted in honour of India's first cricket captain, Col. CK Nayudu

7. UK confers Honorary Knighthood to Tata Group Chief N Chandrasekaran



The Most Excellent Order of the British Empire award to Tata Group Chairman Natarajan Chandrasekaran "for his services to UK/India business relations" has brought the British tradition of honouring individuals under the spotlight.

8. Varsha Bharath's Bad Girl Wins NETPAC Award at IFFR

Varsha Bharath's debut film, Bad Girl, has won the prestigious NETPAC Award at IFFR 2025.

Presented by Anurag Kashyap and Vetrimaan

9. Indian Students Win Bronze at Global M-Gov Awards 2025

Three computer science students from Maharaja Agrasen Institute of Technology, New Delhi, won the Bronze Award at the Global Best M-Gov Award 2025 in Dubai.

Won for: Their AI-powered app, AccessWay, which enhances mobile governance and social inclusion for people with disabilities.

Winners

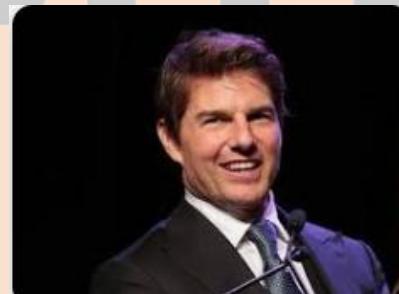
Sagar Teotia (Team Lead)

Abhinav Mishra

Anushka Singh

Cash Prize: \$10,000 prize

10. Aero Club of France Honors Tom Cruise for Aviation Excellence



Hollywood icon Tom Cruise has been honored with the Grande Médaille, the highest award from the Aero-Club de France.

The club's president, Catherine Maunoury,

presented the accolade in recognition of Cruise's remarkable contributions to aviation and his influence in inspiring aspiring pilots.

11. IIFA 2025: Rakesh Roshan to Receive Prestigious Award



Veteran filmmaker Rakesh Roshan will be honored with the esteemed 'Outstanding Achievement in Indian Cinema' award at IIFA 2025.

This recognition acknowledges his significant contributions to Indian cinema as a director, producer, and actor.

12. 78th British Academy Film Awards

Film — "Conclave"

British Film — "Conclave"

Director — Brady Corbet, "The Brutalist"

Actor — Adrien Brody, "The Brutalist"

Actress — Mikey Madison, "Anora"

Supporting Actor — Kieran Culkin, "A Real Pain"



Supporting Actress — Zoe Saldaña, "Emilia Pérez"

Rising Star (voted for by the public) — David Jonsson

Outstanding British contribution to cinema

MediCinema

BAFTA Fellowship — Warwick Davis

13. Sportstar Aces Awards 2025

1. Special Recognition Game Changer Award – Jay Shah

2. Best State for Promotion of Sports – Madhya Pradesh

3. Best Corporate to Promotion of Sports – Reliance

4. Best PSU for Promotion of Sports – Railway Sport Promotion Board

5. Best University for Promotion of Sports – Kalinga Institute Industrial Technology (KIIT)

6. Sports Women of the Year (Non-Olympic Sport) – Divya Deshmukh (Chess)

7. Sports Women of the Year (Para Sport) – Avani Lekhara (Shooting)

8. Club/State Team of the Year – Mumbai Cricket Team – 2023-24 Ranji Trophy Champions

9. National Team of the Year – Indian Men's & Women's Chess Teams – Gold at 45th Chess Olympiad

10. Young Achiever of Year (Male) – Parth Manek (Shooting)

11. Young Achiever of Year (Female) – Neha Sangwan (Wrestling)

12. Lifetime Achievement Award (Male) – Gurbux Singh (Hockey)

13. Lifetime Achievement Award (Female) – Mary D'Souza Sequeira (Hockey)

14. Super Achievers Para Athletes – Avani Lekhara (Shooting), Navdeep Singh (Para-Athletics), Harvinder Singh (Para-Archery)

15. Sportsman of the Year (Olympic Sport) – Swapnil Kusale and Sarabjot Singh (Shooting)

16. Inspirational Icon Award – PV Sindhu (Badminton)

17. Coach of the Year – Jaspal Rana (Shooting)

18. Sportstar of the Year (Female) – Manu Bhaker (Shooting)

19. Sport Women of the Year (Olympic Sport) – Manu Bhaker (Shooting)

20. Sportstar of the Year (Male) – PR Sreejesh (Hockey)

14. Nita Ambani honoured with Governor's Citation in Massachusetts



Chairperson and founder of Reliance Foundation Nita Mukesh Ambani was conferred with the prestigious Governor's Citation by the honorable Maura Healey, Governor of Massachusetts for compassionate philanthropist as a visionary leader and true global changemaker

15. Manu Bhaker Wins BBC Indian Sportswoman of the Year 2024



BBC Indian Sportswoman of the Year (ISWOTY) 2024 - Manu Bhaker (Shooter)

Indian Para-Sportswoman of the Year – Avani Lekhara (Shooting)

BBC Emerging Athlete of the Year – Sheetal Devi (Archery)



Lifetime Achievement Award – Mithali Raj (Cricket)

16. Indian biologist Purnima Devi Barman named TIME's 'Woman of the Year'



Indian biologist and wildlife conservationist Purnima Devi Barman has been named "Woman of the Year" by Time magazine.

The list honours "extraordinary leaders" working toward a better, more equal world.

She is the only Indian woman on the list.

Total names in List: 13

17. Nagaland Forest Management Project (NFMP) Wins SKOCH Award 2024

The Nagaland Forest Management Project (NFMP) has been recognized with the prestigious SKOCH Award 2024

Reason: Gonoring its outstanding contributions to

national development.

18. Sunil Mittal Receives Honorary Knighthood from UK



Sunil Bharti Mittal, the founder and chairman of Bharti Enterprises, has been honored with an Honorary Knighthood (KBE).

Reason: For his significant contributions to strengthening India-UK business ties.

He was awarded the Knight Commander of the Most Excellent Order of the British Empire (KBE).

19. Mopa Airport Wins Prestigious 'Sarvashrestha Suraksha Puraskar'



Manohar International Airport (GOX) became the first Indian airport to win the "Sarvashrestha Suraksha

Puraskar (Golden Trophy)" at the NSCI Safety Awards 2024 in the 'Service Sector' category.

GOX is operated by GMR Goa International Airport Ltd. (GGIAL).

20. Sag Awards 2025

In Movies

Best Actor – Timothée Chalamet (A Complete Unknown)

Best Actress – Demi Moore (The Substance)

Best Supporting Actor – Kieran Culkin (A Real Pain)

Best Supporting Actress – Zoe Saldaña (Emilia Perez)

Television

Best Drama Series Ensemble – Shogun

Best Actress (Drama) – Anna Sawai (Shogun)

Best Actor (Drama) – Hiroyuki Sanada (Shogun)

Best Actor (Comedy) – Martin Short (Only Murders in the Building)

Best Actress (Comedy) – Jean Smart (Hacks)

Best Actor (Limited Series) – Colin Farrell (The Penguin)

Best Actress (Limited Series) – Jessica Gunning (Baby Reindeer)



21. Independent Spirit Awards 2025

Best Feature – Anora

Best First Feature – Didi

Best Director – Sean Baker (Anora)

Robert Altman Award – His Three Daughters

Best International Film – Flow

Best Lead Performance – Mikey Madison (Anora)

Best Supporting Performance – Kieran Culkin (A Real Pain)

22. Sameer Kanodia Won CEO of the Year Award

Award: CEO of the Year

Recipient: Sameer Kanodia (MD & CEO, Lumina Datamatics)

Event: 23rd Edition of The Business Leader of the Year Awards

Focus: Recognizing visionary leaders for business

expertise, innovation, and societal impact.

23. International Booker 2025

Kannada author Banu Mushtaq's short story collection Heart Lamp, translated into English by Deepa Bhasthi, has been longlisted for the esteemed International Booker Prize 2025.

This is the first time a Kannada work has been featured on the longlist, which honors outstanding translated fiction.

Prize Money Distribution

Total Prize: £50,000 (equally split between author and translator).

Shortlisted books: £5,000 per book (£2,500 each for author and translator).

Notable Past Indian Winners/Nominees

Tomb of Sand by Geetanjali Shree (Winner, 2022) – First Hindi novel to win

Pyre by Perumal Murugan (Longlist, 2023) – Tamil novel

24. Dhanwantari Ayurveda Awards Honor India's Healthcare Legacy

The Ministry of Ayush has honored three distinguished practitioners with the National Dhanwantari Ayurveda Awards.

Reason: For their exceptional contributions to traditional Indian medicine.

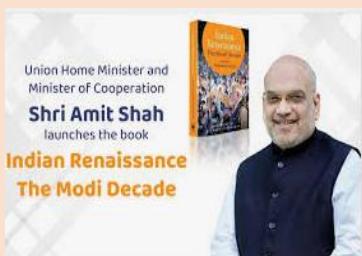
Each awardee received a citation, a statue of Lord Dhanwantari, and a cash prize of ₹5 lakh.

Recipients:

Vaidya Tara Chand Sharma

Vaidya Maya Ram Uniyal

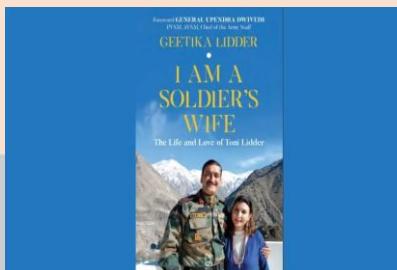
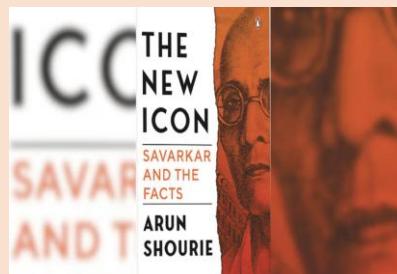
Vaidya Sameer Govind Jamadagni

**Books & Authors****1. Union Home Minister Releases "Indian Renaissance: The Modi Decade" Book**

Name of book: Indian Renaissance: The Modi Decade

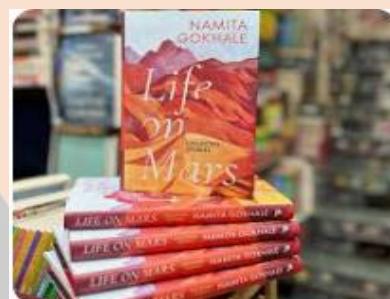
Launched by: Union Home Minister, Amit Shah

Edited by: Dr. Aishwarya Pandit

**2. Shri Jagdeep Dhankhar Launches Gopichand Hinduja's "I Am?" Book on Unity and Spirituality**

Launch by: Vice President, Jagdeep Dhankhar

Compiled by: Gopichand P. Hinduja

3. Namita Gokhale's Life on Mars: A Literary Comeback Through Stories

Name of Book: Life on Mars: Collected Stories

Author: Namita Gokhale

OFFICER



Sports

1. Suruchi strikes Gold, Haryana dominates 10M Air Pistol at National Games

Haryana's Suruchi won the gold medal in the women's 10m air pistol shooting competition with a remarkable score of 245.7 at

The National Games in Dehradun.



2. Simona Halep Retires at 33 After Two Grand Slams



Simona Halep, a two-time Grand Slam champion and former World No. 1, has retired from tennis at 33.

Former World No. 1 in WTA rankings (first reached in 2017).

Two Grand Slam singles titles

French Open 2018 (defeated Sloane Stephens).

Wimbledon 2019 (defeated Serena Williams).

3. Rashid Khan becomes highest T20 wicket-taker

Afghanistan's Rashid Khan etched his name in the record books by becoming the highest wicket-taker in T20 cricket

4. Australia beats India 3-1 to claim Border-Gavaskar Trophy

Australia defeated India in the fifth and final Test by six wickets and claimed the Border-Gavaskar Trophy 3-1 after 10 years.

The last time Australia had won the series was at home in 2014-15 when it beat India 2-0 in a four-match Test series.

Since then, India won four consecutive series, including two away from home.

5. 2025 Senior National Table Tennis Championships

Manush Shah and Diya Chitale emerged as the men's and women's singles champions

Location: Pandit Dindayal Upadhyay Indoor Stadium in Surat, Gujarat

Men's Doubles: Abhinandh & S. Preyesh Raj clinched the title

Women's Doubles: Sreeja Akula & Diya Chitale

Mixed Doubles: Akash Pal & Poymantee Baisya emerged victorious

6. European Outdoor Championships 2025

Event: Men's 60m Hurdles

Gold winner: Enrique Llopis (Spain)

Silver winner: Tejas Shirse (India)

Tejas also set new national record with a time of 7.64 seconds

7. Logo and Mascot Unveiled for 23rd National Para Athletics Championship 2025



The official logo and mascot for the 23rd National Para



Athletics Championship 2025 were unveiled.

The event will be held in Tamil Nadu.

8. Paris Paralympics medalist Rubina Francis to join Fit India Sundays on Cycle event

The Fit India Sundays on Cycle initiative continued on 2nd February 2025.

Joined by:

Union Minister of Youth Affairs & Sports Dr. Mansukh Mandaviya

Paris Paralympics bronze medalist in the P2 10m air pistol SH1 event, Rubina Francis

The 2-km cycling ride in New Delhi starts and ends at Major Dhyanchand Stadium.

9. ICC U19 Women's T20 World Cup 2022

Winner: India

Defeated: South Africa

India Won by: 9 wickets

Host country: Malaysia

Player of the series: Gongadi Trisha (India)

Most runs: Gongadi Trisha (India)

Most wickets: Vaishnavi Sharma (17), (India)

10. ICC Players of the Month for January 2025



The International Cricket Council (ICC) has named Jomel Warrican (West Indies) and Beth Mooney (Australia) as the Players of the Month for January 2025 in recognition of their exceptional performances.

11. Bangladesh's Shohely Akhter Becomes First Woman Cricketer Banned by ICC for Corruption

Bangladesh's Shohely Akhter has become the first woman cricketer to be banned by the International Cricket Council (ICC) for corruption charges.

The 36-year-old cricketer was found guilty of attempting to fix matches during the 2023 Women's T20 World Cup and has been handed a five-year ban from all forms of cricket.

12. Rohit Sharma Becomes Second-Highest Six-Hitter in ODI History



Rank	Player	Country	Sixes	Innings Played
1	Shahid Afridi	Pakistan	351	369
2	Rohit Sharma	India	332*	259
3	Chris Gayle	West Indies	331	294
4	Sanath Jayasuriya	Sri Lanka	270	433
5	MS Dhoni	India	229	297

13. Reliance's Campa secures Rs 200 crore IPL co-presenting rights

Reliance Consumer Products' Campa secures a major IPL sponsorship deal worth nearly ₹200 crore, positioning itself against Coca-Cola's Thums Up.

The early summer has boosted interest in advertising, with RCPL promoting its brands Spinner and RasKik Gluco Energy during the T20 league.

Combined ad revenue from IPL 2025 is expected to increase by 8-10%.

14. Advani Triumphs in Indian Snooker Championship



India's most accomplished cueist, Pankaj Advani, secured his 36th national title and 10th men's snooker championship at the Yashwant Club.

Opponent in Final: Brijesh Damani

15. Meghalaya to host 39th National Games in 2027

Meghalaya has been selected as the host for National Games 2027.

The Games were first held in Lahore, undivided India, in 1924 and were known as the Indian Olympic Games until 1938.

The National Games 2027 will be the 39th edition of the competition. However, Meghalaya will be hosting the competition for the first time.

The National Games 2025 is currently being held in Uttarakhand.

16. Kyrian Jacquet Clinches 2025 Chennai Open Title

Champion: Kyrian Jacquet (France)

Runner-up: Elias Ymer (Sweden)

Event Type: ATP 100 Challenger Tournament

Venue: SDAT Tennis Stadium, Nungambakkam, Tamil Nadu

17. Varun Chakravarthy becomes 2nd oldest cricketer to make ODI debut for India



Varun Chakravarthy became India's second-oldest player to debut in ODIs

Age: 33 years and 164 days,

First oldest player to debut in ODIs: Farokh Engineer (36 years, 138 days)

The KKR spinner made an instant impact, dismissing Phil Salt in his first spell.

18. ICC hails Dimuth Karunaratne's legacy as he retires after 100th Test

Former Sri Lankan captain and prolific opener Dimuth Karunaratne announced retirement from international career along with his 100th Test against Australia in Galle.

Karunaratne, 36, scored 7222 runs in Tests at a healthy average of nearly 40, including a top score of 244. He also played 50 ODIs, scoring 1,316 runs.

19. Dhamne wins maiden Pro ITF singles title in Tunisia

Indian youngster Manas Dhamne clinched his maiden ITF singles title over Italy's Lorenzo Carboni in the summit clash of the M15 tournament in Monastir, Tunisia.

20. Official song for ICC Men's Champions Trophy 2025 released

Theme song for the upcoming ICC Men's Champions Trophy 2025.

Song title: Jeeto Baazi Khel Ke

Sung by: Renowned Pakistani singer Atif Aslam

Producer: Abdullah Siddiqui

Lyricists: Adnan Dhool & Asfandyar Asad

21. Ravindra Jadeja becomes fifth Indian to claim 600 international wickets



Indian cricketer Ravindra Jadeja became only the fifth Indian bowler to reach 600 international wickets across three formats.

Jadeja is now part of an elite club of Indian bowlers who have crossed the 600-wicket mark, joining the esteemed ranks of Anil Kumble (953), Ravichandran Ashwin (765), Harbhajan Singh (707) and Kapil Dev (687).

22. James becomes oldest player to score 40 points in NBA



The 40-year-old LeBron James became the oldest player to score 40 points in an NBA game.

James passed the record held by Michael Jordan, the only other NBA player to score 40 after his 40th birthday.

23. National Games: Kerala regains football gold after 28 years

Kerala defeated host Uttarakhand by a lone goal and won the National Games men's football title after 28 years at Haldwani.

24. Campa Cola Replaces Thums Up as IPL 2025 Co-Presenter



Reliance Consumer Products' beverage brand, Campa Cola, has secured the co-presenting rights for the Indian Premier League (IPL) 2025 in a deal worth Rs 200 crore.

This partnership signifies a major change in India's beverage sector, which has long been led by global brands such as Coca-Cola.

25. Jacob Kiplimo Breaks Half-Marathon World Record in Barcelona

Jacob Kiplimo of Uganda broke the world half-marathon record in Barcelona, finishing the 21.0975 km race in 56

minutes and 42 seconds.

The 24-year-old improved the previous record by 48 seconds, surpassing Ethiopia's Yomif Kejelcha's time from November 2024.

26. Jannik Sinner got only 3-month ban



The World Anti-Doping Agency (WADA) confirmed that ATP world number one Jannik Sinner (Italian) is set to serve a three-month suspension from tennis, in response to trace amounts of the banned substance clostebol being found in Sinner's system in March 2024.

27. Asian Winter Games

The 9th Asian Winter Games took place in Harbin, China, from February 7-14, 2025, promoting winter sports across Asia.

Organized by the OCA and supported by the ISU, the event featured 64 events in 11 disciplines with athletes from 34 countries.

China topped the medal tally



with 85 medals (32 Gold, 27 Silver, 26 Bronze).

Republic of Korea finished second with 45 medals (16 Gold, 15 Silver, 14 Bronze).

China topped the medal tally with 85 medals (32 Gold, 27 Silver, 26 Bronze).

Republic of Korea finished second with 45 medals (16 Gold, 15 Silver, 14 Bronze).

Saudi Arabia will host the 10th Asian Winter Games (NEOM 2029).

28. Tejas Dhingra Retains Title At National Equestrian Championship Show Jumping Event

Tejas Dhingra of Beeya's Riding Facility retained the title at the National Equestrian Championship at the Modi Equestrian Academy in Meerut, UP.

29. National Para Athletics Championships 2025

Haryana's Navdeep Singh won the men's javelin F41 gold on the opening day of the 23rd National Para Athletics Championship, heaving the spear to a distance of 39.93m at the Nehru Stadium.

30. WPL 2025: G Kamalini becomes youngest debutant in Women's Premier League

G Kamalini, a member of India's U-19 T20 World Cup-winning team, became the youngest player to debut in the Women's Premier League (WPL).

Aged 16 years 213 days, she was included in Mumbai Indians' playing 11 ahead of its WPL 2025 match against Gujarat Giants at the Kotambi International Stadium in Vadodara.

31. 14th Asian Snooker Championship

Pankaj Advani clinched the 14th gold medal at the Asian Snooker Championship in Doha.

Advani now holds five Asian snooker titles (across 15-red, 6-reds, and team formats) alongside nine Asian billiards titles, and his two Asian Games gold medals (2006, 2010) further highlight his dominance.

32. Mohammed Shami Becomes Fastest Indian to 200 ODI Wickets in Champions Trophy



Mohammed Shami became the fastest Indian bowler and second quickest overall to reach 200 ODI wickets.

Event: Champions Trophy match against Bangladesh

Location: Dubai

33. Indian Vishvaa Rajakumar Prodigy Wins Global Memory Championship

Champion: Vishvaa Rajakumar (India)

Event: Memory League World Championship

Achievement: Recalled 80 digits in 13.5 seconds

34. Rohit Sharma Becomes Second Fastest to 11,000 ODI Runs

Indian cricket captain Rohit Sharma achieved a historic milestone by becoming the second fastest batsman to reach 11,000 runs in One-Day Internationals (ODIs).

He accomplished this feat during India's Champions Trophy 2025 match against Bangladesh in Dubai on February 20, 2025.

With this, Rohit became the fourth Indian and the 10th player overall in ODI history to reach this landmark.

35. Saurav Ghosal Marks Triumphant Return with Sydney Title



Indian squash legend Saurav Ghosal has marked a sensational return from retirement by clinching the Octane Sydney Classic title.

The former World No. 10 had retired from the Professional Squash Association (PSA) Tour in April 2023.

36. Virat Kohli Breaks Tendulkar's Record for Fastest 14,000 Run



Virat Kohli became the fastest batter to reach 14,000 ODI runs.

He accomplished this feat in just 287 innings, surpassing Sachin Tendulkar (350 innings) and Kumar Sangakkara (378 innings).

Match: One Day Internationals (ODIs)

Against: Pakistan

3rd Highest ODI Run-Scorer

Virat Kohli: 14,085

Kumar Sangakkara: 14,234

Sachin Tendulkar: 18,426

37. Mohun Bagan Super Giant become ISL League winners

Event: Indian Super League (ISL) Football

Winner: Mohun Bagan Super Giant

Defeated: Odisha FC

Location: Vivekananda Yuba Bharati Krirangan Stadium in Kolkata

38. Mirra Andreeva becomes first 17-year-old to enter Top 10 since 2007



Andreeva defeated Denmark's Clara Tauson 7-6(1), 6-1 in the final of the Dubai Tennis

Championships, becoming the youngest player to win a WTA 1000 title at the age of 17 years and 298 days.

39. IOA replaces Boxing Federation of India with ad-hoc panel

IOA Action: Formed a 5-member ad hoc committee for boxing affairs.

Reason: BFI failed to conduct elections on time (due on February 2).

Committee Head: Madhukant Pathak (former AFI treasurer).

BFI Response: Called the decision "illegal" and will challenge it in Delhi High Court.

IOA Directive: Ad hoc panel to conduct elections at the earliest.



Person in News

1. Yuvraj Singh launches FINO Tequila in US



FINO Tequila, an ultra-premium spirits brand co-founded by cricket legend Yuvraj Singh along with a team of entrepreneurs, has officially launched in the US, a major milestone in the luxury tequila market.

2. Marcus Stoinis Retires from ODIs Ahead of Champions Trophy



Veteran Australian all-rounder Marcus Stoinis announced his shock retirement from ODIs, 15 days before the ICC Champions Trophy.

Stoinis, who made his debut in the format in 2015 right after Australia's fifth ODI World Cup victory, represented the Men in Green and Gold in 71 matches, scoring 1,495 runs

averaging 26.7 and taking 48 wickets.

3. Marcelo, Real Madrid great, retires at age 36 to end trophy-filled career

At Madrid, he won the Champions League five times, the Spanish league six times and 25 titles in total.

Marcelo is part of the history of Real Madrid and is one of the great legends of our club and of world football.

Marcelo played for Brazil at the World Cup in 2014 and '18, and won Olympic medals in 2008 (bronze) and 2012 (silver).

4. R Praggnanandhaa wins Tata Steel Chess Masters 2025



In Chess, Indian Grandmaster R. Praggnanandhaa clinched the prestigious Tata Steel Masters 2025 title.

Defeating reigning World Champion D. Gukesh.

This victory makes R. Praggnanandhaa the first Indian since Viswanathan Anand in 2006 to claim the prestigious title.

5. NASA's Sunita Williams breaks spacewalk record during extended ISS mission



Sunita Williams sets new spacewalking record during 92nd US spacewalk

She has set a new record for total spacewalk time by a woman.

NASA announced that her ninth spacewalk set a record of 62 hours and six minutes.

6. Shikhar Dhawan Named ICC Champions Trophy 2025 Ambassador



Former India opener Shikhar Dhawan has been named as one of the four official event



ambassadors for the upcoming ICC Champions Trophy, scheduled to be held from February 19 to March 9, 2025, in Pakistan and Dubai.

Other Ambassadors: Sarfaraz Ahmed, Shane Watson, Tim Southee

7. Pankaj Tripathi Joins Velvet as Co-Founder



Renowned actor Pankaj Tripathi has ventured into the realm of audio storytelling as a co-founder of Velvet.

Introduced in October 2024

Velvet is a cinematic audio platform designed to deliver immersive storytelling.

Co-Founders: Pankaj Tripathi, Vikas Kumar, Akshat Saxena, Varad Bhatnagar, Sharib Khan

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Schemes

1. PM Surya Ghar Muft Bijli Yojana crosses milestone with more than 9.5 lakh installations



Information shared by: Union Minister for New and Renewable Energy, Pralhad Joshi

India aims to add 50 GW of renewable energy capacity every year in order to meet the target of 500 GW by 2030.

Union Minister Mr Joshi informed that 'PM Surya Ghar Muft Bijli Yojana' has crossed a milestone with more than 9.5 lakh installations.

The country has achieved a remarkable 220 GW in total renewable energy capacity, out of which 100 GW is from solar.

PM Surya Ghar Muft Bijli Yojana:

Launched on February 15, 2024

Aim: To provide free electricity to households in India.

Under the scheme, households will be provided with a subsidy to install solar

panels on their roofs.

The subsidy will cover up to 40% of the cost of the solar panels.

It would help one crore families get up to 300 units of free electricity per month with savings of up to Rs 18,000 annually.

It is estimated that the scheme will save the government Rs. 75,000 crore per year in electricity costs.

Outlay: Rs 75,021 crore

Implemented till: FY 2026-27

2. Govt Sanctions ₹3,295.76 Cr for 40 Iconic Tourist Centre Projects Under SASCI Scheme

Government of India under its 'Special Assistance to States for Capital Investment (SASCI) - Development of Iconic Tourist Centres to Global Scale' sanctioned 40 projects in 23 States for ₹3295.76 Crore in the country in Financial Year 2024-25

Aim: To comprehensively develop iconic tourist centres in the country, branding and marketing them at global scale.

3. MoRD announces major infrastructure boost for Maharashtra under PM-JANMAN



The Ministry of Rural Development has sanctioned 27 roads measuring 50.13 km under Connectivity component of PM-JANMAN, with an estimated investment of Rs 50.35 crore, to the State of Maharashtra.

PM JANMAN: Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan

Aim: To strengthen rural connectivity and accelerate economic growth in the Maharashtra,

Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) aims to cover 75 PVTG communities residing in 18 States and 1 UT.

The PM-JANMAN package was introduced on 15th November 2023, coinciding with Janjatiya Gaurav Divas.

It is part of the Pradhan Mantri-PVTG Development Mission outlined in the 2022-23 Union Budget.



The initiative is backed by a budgetary outlay of ₹24,104 crore, with a central share of ₹15,336 crore.

The PM-JANMAN package focuses on 11 critical interventions including:

Housing through the Pradhan Mantri Awas Yojana-Gramin

Piped water supply under Jal Jeevan Mission

Mobile medical units via the National Health Mission

Construction of hostels and Anganwadi Centres for education and childcare.

Electrification of households through solar energy solutions.

4. Centre reviews progress of PM-AJAY scheme

Union Minister Virendra Kumar chaired a meeting reviewing the PM-AJAY scheme's progress.

PM--AJAY: Pradhan Mantri Anusuchit Jaati Abhyuday Yojana

Aim: Socio-economic upliftment of SC communities

PM-AJAY is a Central sponsored scheme launched in 2021.

Objectives:

Reduce poverty through skill development and income-generating initiatives.

Increase literacy rates and encourage SC enrolment in educational institutions, especially in aspirational districts.

Pradhan Mantri Anusuchit Jaati Abhyuday Yojana

This initiative, launched in the fiscal year 2021-22

Components of PM-AJAY

Development of SC-Dominated Villages into an "AdarshGram"

Eliminate disparity between SC and non-SC population.

Ensure completion of education up to at least the secondary level for all SC children.

Address factors leading to maternal and infant mortality.

Eliminate the incidence of malnutrition, especially among children and women.

5. UDAN 5.5 launch to link remote areas with seaplane and copter services



The Centre has launched the next phase of its flagship UDAN (Ude Desh ka Aam Naagrik) scheme to enhance regional air connectivity.

The UDAN 5.5 intends to promote last-mile connectivity in remote regions, hilly areas, and island territories.

The latest phase of the scheme will award routes that will be serviced exclusively with seaplanes, choppers, and small aircraft with a seating capacity of less than 20 passengers.

The 5.5 version is offering operators a chance to chart out seaplane routes between 80 water bodies, which include waterdromes, ponds, and dams.

6. Cabinet Approves Continuation and Restructuring of Skill India Programme

The Union Cabinet, chaired by PM Narendra Modi, approved the continuation and restructuring of the Central Sector Scheme 'Skill India Programme (SIP)'.

Tenure: 2022-23 to 2025-26

Total Outlay: Rs. 8,800 crores

Skill India Programme include:



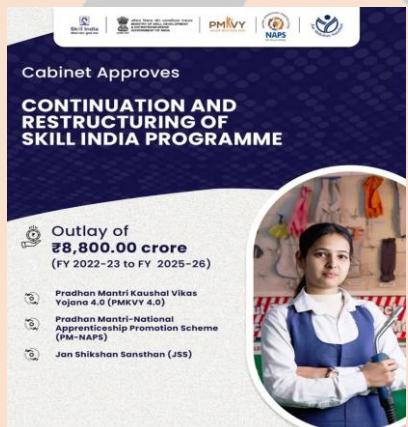
(1) Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY 4.0),

(2) Pradhan Mantri National Apprenticeship Promotion Scheme (PM-NAPS),

(3) Jan Shikshan Sansthan (JSS) Scheme

Aim: To provide structured skill development, on-the-job training, and community-based learning, ensuring that both urban and rural populations, including marginalized communities, have access to high-quality vocational education.

This approval underscores the government's commitment to building a skilled, future-ready workforce by integrating demand-driven, technology-enabled, and industry-aligned training across the country.



7. Pradhan Mantri Fasal Bima Yojana Turns Nine



Pradhan Mantri Fasal Bima Yojana (PMFBY) has completed nine years.

India's flagship crop insurance scheme

Launch on: February 18, 2016

Launch by: PM Narendra Modi

Aim: To provide comprehensive crop insurance to Indian farmers, safeguarding them against various risks like natural disasters, pests, and diseases.

Over these nine years, the scheme has proven to be a vital tool for farmers, disbursing ₹1.75 lakh crore in claims to over 23.22 crore farmers.

For Kharif food and oilseed crops, the premium is capped at 2%, while Rabi crops have a premium of 1.5%. Commercial and horticultural crops are insured with a premium of 5%.

In January 2025, the Union Cabinet approved the

continuation of PMFBY and the Restructured Weather-Based Crop Insurance Scheme (RWBCIS) for the 2025-26 period, with a significant budget allocation of ₹69,515.71 crore.

8. PM-AASHA Scheme Extended to Support Farmers Until 2025-26

The Government of India has extended the Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA) scheme until 2025-26.

Aim: To provide better income support to farmers

The scheme ensures fair prices for crops, stabilizes food prices, and includes components like price support, price stabilization, and price deficit payment.

It has now committed to procuring up to 25% of the national production under the Price Support Scheme (PSS), with a 100% commitment for Tur, Urad, and Masur during the 2024-25 season.

This will provide a substantial boost to the farmers' incomes, especially during the Kharif season.

9. Soil Health Cards

The Soil Health Card (SHC)



Scheme has completed its 10 years of Journey.

It was introduced by PM Narendra Modi on 19th February, 2015 at Suratgarh, Rajasthan.

Aim: To assist state governments in issuing soil health cards to all farmers in the country.

The soil health card provides information to farmers on the nutrient status of their soil along with recommendations on appropriate dosages of nutrients to be applied for improving soil health and its fertility.

The Soil Health Card Portal (www.soilhealth.dac.gov.in) facilitates the generation of SHC for the benefit of farmers in uniform and standardized format across the country in all major languages and 5 dialects.

The Soil Health Card contains the status of the soil with respect to 12 parameters, namely N,P,K, S (Macro-nutrients); Zn, Fe, Cu, Mn, Bo (Micro - nutrients) ; and pH (Acidity or Basicity), EC (Electrical Conductivity) and OC (Organic Carbon).

10. PM to Release 19th Instalment of PM-KISAN at

Bhagalpur, Bihar on 24th February 2025



Financial assistance exceeding ₹22,000 crore through Direct Benefit Transfer (DBT).

More than 9.8 crore farmers including 2.41 crore female farmers across the country will be benefitted.

PM Kisan Samman Nidhi (PM-KISAN) Yojana:

A Central Sector Scheme

Launched on 24th February 2019

Provides annual financial assistance of Rs. 6,000/- per eligible farmer family.

So far, more than Rs 3.46 lakh crores have been disbursed to more than 11 Cr farmer families in the country through 18 instalments.

Other highlights:

Formation of the 10,000th FPO under the Formation and Promotion of 10,000 FPOs scheme

Inauguration of the Regional Center of Excellence (CoE) for Indigenous Breeds at Motihari with an investment

of ₹33.80 Cr. under Rashtriya Gokul Mission

Inauguration of Milk Product Plant at Barauni build with investment of ₹113.27 Cr.

Inauguration of the Warisaliganj-Nawadah-Tilaiya Rail Section Doubling (36.45 km) build with investment of ₹526 crore

Inauguration of Ismailpur - Rafiganj Road Over Bridge build with investment of ₹47 crore

11. Updated Coaching Scheme for PM CARES Beneficiaries

Recently, the Government of India revamped its coaching scheme aimed at enhancing educational opportunities for students from disadvantaged backgrounds.

This updated initiative extends benefits to children covered under the PM CARES scheme alongside Scheduled Castes (SCs) and Other Backward Classes (OBCs).

The scheme has evolved to remove caste and income restrictions for PM CARES beneficiaries.

Eligibility Criteria

SC and OBC students

Annual income of Rs 8 lakh or less



Achieved a minimum of 50% in their previous board examinations.

Selection Process

The selection of SC and OBC students will be conducted online.

Central Universities will review applications and create a merit-based shortlist.

A total of 3,500 students will be selected each year.

Of these, 70% of seats are reserved for SC students and 30% for OBC students.

Furthermore, 30% of seats in each category are reserved for female candidates.

Financial Support

The government will cover coaching fees, which range from Rs 20,000 to Rs 75,000 based on the course.

Students will also receive a monthly stipend of Rs 4,000 for up to 12 months.

Those who pass the mains stage of Civil Services and State Services exams will

receive an additional Rs 15,000 for interview preparation.

12. PM Modi congratulates farmers on 6th anniversary of PM-Kisan Yojana

Launched in: February 2019

Launched by: PM Narendra Modi

Aim: To supplement the financial needs of landholding farmers.

Financial benefit: Rs 6,000/- per year is transferred in three equal instalments, into the Aadhaar seeded bank accounts of farmers through Direct Benefit Transfer (DBT) mode.

The PM-KISAN mobile app was launched on 24th February 2020. In 2023, an AI Chatbot, Kisan eMitra was launched for the PM-KISAN scheme, becoming the first AI chatbot integrated with a major flagship scheme of the Union government.

13. Union Finance and Corporate Affairs Minister Launches Mutual Credit Guarantee Scheme for MSMEs

Union Finance and Corporate Affairs Minister Nirmala Sitharaman launched the Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME).

Aim: To facilitate loans up to Rs 100 crore to MSMEs for the purchase of machinery or equipment without collateral.

The Union Minister also virtually inaugurated the first 'Sachal Aaykar Seva Kendra' at Mumbai, to be operational in Navy Nagar Colaba from 18th and 19th February, 2025

It is designed to facilitate access to digital services, provide assistance for grievance redressal, and promote tax awareness.



Ranks & Reports

1. Global Domestic Flight Load Rankings



Released by: International Air Transport Association (IATA) report

India has claimed the top spot globally in passenger load factor (PLF) for domestic flights, achieving an impressive 86.4% in 2024.

India's Total domestic passengers carried: 16.3 crore (as per DGCA data).

The US (84.1%) ranked second, followed by China (83.2%), Brazil (81.9%), Australia (81.8%), and Japan (78%).

Global Air Travel Trends in 2024

Total air traffic growth (domestic & international): 10.4% increase over 2023.

International traffic growth: 13.6% compared to 2023.

Capacity increase (Available Seat Kilometers – ASK): 8.7% in 2024.

Overall Load Factor: 83.5% (new global record).

2. Forbes reveals list of top 10 most powerful nations in 2025

S.No	Country	GDP	Population	Region
1.	United States	\$30.34 trillion	34.5 crore	North America
2.	China	\$19.53 trillion	141.9 crore	Asia
3.	Russia	\$2.2 trillion	144.4 crore	Asia
4.	United Kingdom	\$3.73 trillion	6.91 crore	Europe
5.	Germany	\$4.92 trillion	8.45 crore	Europe
6.	South Korea	\$1.95 trillion	5.17 crore	Asia
7.	France	\$3.28 trillion	6.65 crore	Europe
8.	Japan	\$4.39 trillion	12.37 crore	Asia
9.	Saudi Arabia	\$1.14 trillion	3.39 crore	Asia
10.	Israel	\$550.91 billion	93.8 lakh	Asia

Trailing behind the United Arab Emirates (UAE), India presently stands in 12th position among the world's most powerful nations in 2025, with its GDP estimated at \$3.55 trillion and a population of 1.43 billion.

3. India rises to become the World's 2nd largest mobile manufacturer



India has made significant progress in mobile and electronics manufacturing and become the world's 2nd largest mobile manufacturing country.

In 2014-15, only 26% of the mobile phones that were being sold in India were made in India; the rest were being imported.

It is worth mentioning that now, 99.2% of all mobile phones that are sold in India are made in India.

The manufacturing value of mobile phones has surged from ₹18,900 crore in FY14 to a staggering ₹4,22,000 crore in FY24.

4. Mukesh Ambani Tops Asia's Wealthiest Families List



Bloomberg's 2025 rankings place Mukesh Ambani and his family at the top, underscoring their continued wealth and business leadership.

Reliance Industries has diversified into oil refining, technology, consumer goods, financial services, and green energy.

Rank	Family Name	Business Group	Country
1	Ambanis	Reliance Industries	India
2	Clearavonants	Charoen Pokphand Group	Thailand
3	Hartono	Djarm, Bank Central Asi	Indonesia
4	Mistrys	Shapoorji Pallonji Group	India
5	Kwoks	Sun Hung Kai Properties	Hong Kong
6	Tsai Family	Cathay Financial	Taiwan
7	Jindals	OP Jindal Group	India
8	Yoovidhya Family	TCP Group	Thailand
9	Birlas	Aditya Birla Group	India
10	Lees Family	Samsung	South Korea



5. India ranked sixth in the Climate Risk Index

India is ranked the 6th most affected country during 1993-2022 in the CRI 2025.

Published by Germanwatch, an environmental think tank

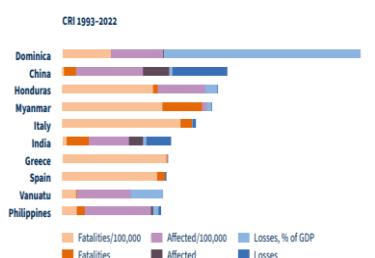
During 1993-2022, India saw more than 400 extreme weather events, causing losses of USD 180 billion and at least 80,000 fatalities.

Most Affected Countries (1993-2022):

Dominica, China, and Honduras ranked as the worst-affected nations.

India, Myanmar, Italy, and Vanuatu also feature among the top 10.

Figure 1: The 10 countries most affected in 1993-2022



The CRI ranks countries based on:

Fatalities (direct and indirect deaths due to extreme weather).

Affected population (injured, displaced, and impacted people).

Economic losses (damage to infrastructure, agriculture, and GDP).

Number of extreme weather events (floods, storms, heatwaves, droughts, wildfires, etc.).

Long-term impact assessment (1993-2022) and short-term impact (2022 alone).

Most Affected Countries in 2022:

Pakistan, Belize, and Italy suffered the most damage.

Heatwaves, storms, and floods were the primary causes of destruction.

Short-term ranking (2022):

India ranked 49th in 2022, showing improvement from 7th in 2019.

Top Disasters by Impact (1993-2022):

Storms (35%) caused the highest economic losses (~\$2.33 trillion).

Heatwaves (30%) caused significant fatalities.

Floods (27%) affected the most people.

6. India's Rank in Corruption Perceptions Index (CPI) 2024

According to the Corruption Perceptions Index (CPI) 2024

by Transparency International, India ranks 96th among 180 countries, with a score of 38.

India ranked 93rd in 2023..

Denmark (1st) is the least corrupt nation, followed by Finland (2nd) and Singapore (3rd).

South Sudan, Somalia, Venezuela, and Syria are ranked among the most corrupt nations.

India's neighbors

Pakistan: 135th

Sri Lanka: 121st

Bangladesh: 149th

China: 76th

39	⬇️	Tunisia	92
39	⬆️	Zambia	92
38	⬆️	Gambia	96
38	⬇️	India	96
38	⬇️	Maldives	96
37	=	Argentina	99
37	=	Ethiopia	99

7. Prime Global Cities Index Q4 2024

The Prime Global Cities Index is a valuation-based index tracking the movement of prime residential prices across 44 cities worldwide.

The index tracks nominal prices in local currency.



Real estate consultant Knight Frank has released the latest Prime Global Cities Index Q4 2024.

The Knight Frank Prime Global Cities Index Q4 2024 (Ranked by annual % Change)

Rank	City	12-month % change
1	Seoul	18.4
2	Manila	17.9
3	Dubai	16.9
4	Tokyo	12.7
5	Nairobi	8.3
6	New Delhi	6.7
7	Mumbai	6.1
8	Madrid	5.5
9	Perth	5.3
10	Lisbon	5.3
13	Bengaluru	4.1
14	Zurich	4.0
15	Dublin	3.9

8. Union Minister of State Prof. S.P. Singh Baghel releases Report on "Status of Devolution to Panchayats in States"



Devolution to Rural Local Bodies Increased from 39.9% to 43.9% between 2013-14 to 2021-22.

States/UTs were ranked according to the overall Panchayat devolution index as well as by each of the following six dimensions:

(i) Framework: Kerala ranks first in this indicator related to the mandatory framework.

(ii) Functions: Tamil Nadu sets the benchmark in functional devolution.

(iii) Finances: Karnataka demonstrates exemplary financial management practices.

(iv) Functionaries: Gujarat leads in personnel management and capacity building.

(v) Capacity Enhancement: Telangana

(iv) Top 10 States in Panchayat Devolution Index (DI Score > 55) are	
1	Karnataka
2	Kerala
3	Tamil Nadu
4	Maharashtra
5	Uttar Pradesh
6	Gujarat
7	Tripura
8	Rajasthan
9	West Bengal
10	Chhattisgarh

9. India ranks third globally for LEED green building certification in 2024



India has retained its third spot on US Green Building Council's (USGBC) Leadership in Energy and Environmental Design (LEED) in 2024, with 370

projects covering 8.50 million gross square meters (GSM) of green-certified space.

Topped by: China (Over 25 million GSM)

India's Green Building Authority: Green Business Certification Inc. (GBCI)

10. DoT & CDRI Launch Report on DRRAF

The Department of Telecommunications (DoT) of India has launched report in collaboration with the Coalition for Disaster Resilient Infrastructure (CDRI).

This report focuses on the Disaster Risk and Resilience Assessment Framework (DRRAF) aimed at enhancing the telecom sector's resilience against disasters.

The initiative marks the importance of robust telecommunications for disaster management and economic stability.

Coalition for Disaster Resilient Infrastructure

During the 74th UN General Assembly in New York in September 2019, PM Narendra Modi announced the launch of the Coalition for Disaster Resilient Infrastructure (CDRI).



In 2019, the Union Cabinet had approved the setting up of the CDRI with its secretariat in New Delhi along with a support of Rs 480 crore to the CDRI.

Since its launch, 42 countries, seven international organisations have joined as members of the CDRI.

11. Forbes India 30 Under 30 2025



The Forbes India 30 Under 30 list for 2025 has been released, showcasing 42 young achievers under the age of 30 across 19 diverse categories.

Total Honorees: 42 individuals

New Category: Artificial Intelligence (AI)

Youngest Achiever: Devan Chandrasekharan (18), Founder & MD of Fuselage Innovations

Notable Honorees: Devika Gholap (Healthcare – Digital Pathology) ; Aparna Balamurali (Entertainment – Actress)

Women Honorees: 11

12. Reliance secures no. 2 spot in global FutureBrand Index 2024



Reliance Industries Limited soared to No 2 on the FutureBrand Index 2024, surpassing Apple, showcasing the rise of Indian corporate influence globally.

Samsung secured the top spot, reflecting strong brand perception and innovation.

The rankings highlighted significant brand growth in APAC and Middle Eastern regions, with finance outperforming healthcare and tech sectors showing mixed results.

13. ISB ranks 27th globally in FT MBA Ranking 2025

According to the Financial Times (FT) Global MBA Ranking 2025, Indian School of Business (ISB) has been ranked 27th, marking a jump from the 31st global ranking in 2024.

Top five:

1. University of Pennsylvania: Wharton (US)
2. Columbia Business School (US)
3. IESE Business School (Spain)

4. Insead (France)

4. SDA Bocconi School of Management (Italy)

Other Indian institutions:

Indian Institute of Management Ahmedabad (Rank 31)

Indian Institute of Management Bangalore (Rank 57)

Indian Institute of Management Calcutta (Rank 61)

Indian Institute of Management Indore (Rank 69)

Indian Institute of Management Lucknow (Rank 71)

XLRI — Xavier School of Management (Rank 83)

Indian Institute of Management Kozhikode (Rank 86)

14. Women Billionaires Global List 2025: Forbes Billionaire List

Rank	Name	Net Worth (USD)	Source of Wealth
1	Alice Walton	\$112.5 billion	Walmart
2	Francoise Bettencourt Meyers and Family	\$74.4 billion	L'Oréal
3	Julia Koch and Family	\$74.2 billion	Koch Industries
4	Jacqueline Mars	\$42.3 billion	Mars Inc.
5	Rafaela Aponte-Diamant	\$39.0 billion	Mediterranean Shipping Company (MSC) Group
6	Abigail Johnson	\$36.0 billion	Fidelity Investments
7	Savitri Jindal & Family	\$32.3 billion	JSW Group
8	MacKenzie Scott	\$32.3 billion	Amazon
9	Miriam Adelson & Family	\$31.5 billion	Las Vegas Sands
10	Marilyn Simons & Family	\$31.0 billion	Hedge Funds





15. India ranked second-least favoured in Asia Pacific

India has been ranked as the second-least favoured market in the Asia Pacific region, according to the latest fund manager survey by BofA Global Research.

The survey reveals that allocations to Indian equities have dropped to their lowest level in two years.

Fund managers are overweight on Japan, Taiwan, China, and Singapore, while the biggest underweights are in Thailand, followed by India and Australia.

16. India's Suicide Rate Drops 30% in Three Decades: Lancet



Study by: Lancet study

Based on: Data from the Global Burden of Diseases, Injuries, and Risk Factors Study (GBD) 2021

Highlights:

A 30% decline in India's suicide death rate from 1990 to 2021.

The study reveals that globally, one person dies by suicide every 43 seconds on average.

Overall suicide death rate, 1990: 18.9 per lakh population
2021: 13 per lakh population
Greater decline observed in females compared to males.
Females: Suicide rate declined from 16.8 per lakh (1990) to 10.3 per lakh (2021).
Males: Suicide rate declined from 20.9 per lakh (1990) to 15.7 per lakh (2021).

17. India reportedly imposed 84 internet shutdowns in 2024



In 2024, governments across the world imposed a staggering 296 internet shutdowns in 54 countries, setting a new record for digital restrictions.

According to a report by digital rights organisation Access Now.

Total Shutdowns in 2024: 283 shutdowns in 39 countries (sharp increase).

India: 84 shutdowns (highest among democratic nations, topped for six consecutive years).

Myanmar: 85 shutdowns (worst globally, imposed by military junta).

Pakistan: 21 shutdowns (highest ever for the country).

Russia: 19 shutdowns (including 7 in Ukraine during invasion).

States/UTs Affected: 16 experienced at least one shutdown.

Manipur: 21 shutdowns (highest in India).

Haryana: 12 shutdowns.

Jammu & Kashmir: 12 shutdowns.

18. Top 10 busiest global airports in 2025

Rank	Airport Code	Airport Name	Country	Available Seats
1	DXB	Dubai International	UAE	4,782,140
2	ATL	Hartsfield-Jackson Atlanta	USA	4,568,544
3	IHD	Tokyo International	Japan	4,222,009
4	PVG	Shanghai Pudong	China	3,993,388
5	LHR	London Heathrow	UK	3,857,036
6	DFW	Dallas/Fort Worth	USA	3,696,564
7	IST	Istanbul	Turkey	3,66,029
8	DEL	Delhi International	India	3,63,762
9	CAN	Guangzhou Baiyun	China	3,63,684
10	PEK	Beijing Capital	China	3,534,883

19. Gift City, Mumbai, Delhi rise up in global financial centre rankings

According to the Global Financial Centres Index (GFCI), released by London-based Z/Yen Partners in collaboration with the China Development Institute, Gift City has improved its ranking from 77th in 2012 to 52nd position in 2024.



Top 5 cities: New York, London, Hong-Kong, Singapore, and San Francisco

Mumbai's ranking: 54th (2024) and 73rd (2011)

Delhi's ranking: 68th (2024) and 78th (2011)

New York remains world's leading financial centre Top 10 ranking financial hubs as per the GFCI		
GFCI 36 (2024)	GFCI 35 (2023)	GFCI 34 (2022)
New York	New York	New York
London	London	London
Hong Kong	Singapore	Singapore
Singapore	Hong Kong	Hong Kong
San Francisco	San Francisco	San Francisco
Chicago	Shanghai	Los Angeles
Los Angeles	Geneva	Shanghai
Shanghai	Los Angeles	Washington DC
Shenzhen	Chicago	Chicago
Frankfurt	Seoul	Geneva

Source: Global Financial Centres Index (GFCI)

20. India's top 4 business families anchor for a fifth of CSR contributions

According to the latest India Philanthropy Report 2025 by Bain & Company in collaboration with Dasra, India's top four business families—Tatas, Ambanis, Adanis, and the Birlas—accounted for 20% of the total corporate social responsibility (CSR) contributions made by family-owned or family-run companies, according to the data for 2023-24 (FY24).

These companies contributed an average of Rs 800 crore to Rs 1,000 crore per family group (ranging from Rs 200 crore to Rs 1,500 crore) to CSR.

21. NSE is India's most valued unlisted company

National Stock Exchange overtook Serum Institute of India as the most valuable unlisted company.

Study by: Axis Bank's Burgundy Private and Hurun India

Company	Value (₹ Cr)	Value Chg in 2024 (%)
National Stock Exchange of India	470,250	201
Serum Institute	211,610	10
Zoho Corporation	103,760	58
Zerodha	87,750	50
Megha Engineering	77,860	15
Parle Products	68,640	16
Intas Pharmaceuticals	68,150	10
Dream11	67,860	13
Razorpay	63,620	11
Amalgamations	56,660	68

SOURCE: 2024 Burgundy Private Hurun India 500

22. At \$3.8 trillion, India's top 500 pvt cos value more than the country's GDP

According to the Axis Bank's Burgundy Private and Hurun India report, India's 500 most valuable non-state run companies' cumulative value is Rs 324 trillion, or \$3.8 trillion in 2024.

It was higher than India's gross domestic product (GDP) for 2023, which according to estimates stood at \$3.5 trillion and is the combined GDPs of the UAE, Indonesia, and Spain.

23. NITI Aayog Unveils Report on State Higher Education



NITI Aayog has released a policy report, 'Expanding Quality Higher Education through States and State Public Universities'

Focusing on State Public Universities (SPUs)

Launched by: Vice Chairman Suman Bery

It offers a data-driven analysis of quality, funding, governance.

Role of SPUs in Higher Education

80% of India's higher education takes place in State Public Universities.

SPUs must transition from just providing access to delivering world-class education.

By 2035, enrolment in SPUs is projected to rise to 7 crore students as per NEP 2020 targets.



Important Days

1. International Development Week 2025

Date: 2nd to 8th February

Sub-Themes for 2025:

1. Gender Equality
2. Education
3. Health
4. Economic Resilience
5. Climate Action

2. World Cancer Day 2025



World Cancer Day is an international day observed every 4 February.

Aim: To raise awareness about cancer, encourage its prevention, and mobilise action to address the global cancer epidemic.

Theme 2025: United by Unique

3. World Interfaith Harmony Week

Date: 1-7 February

Theme 2025: 'Love of the Good, and Love of the Neighbour'

4. World Wetlands Day 2025

Date: 2nd February

Theme 2025: Protecting Wetlands for Our Common Future

5. World Radio Day 2025



World Radio Day is observed annually on February 13.

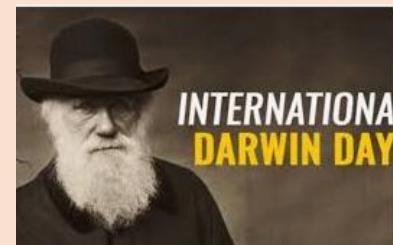
Theme 2025: Radio and Climate Change

6. National Women's Day 2025



Every year on February 13, India celebrates National Women's Day to honor the birth anniversary of Sarojini Naidu, a freedom fighter, poet, and social reformer.

7. International Darwin Day 2025



Date: February 12

2025 theme: Impact of scientific thought on humanity

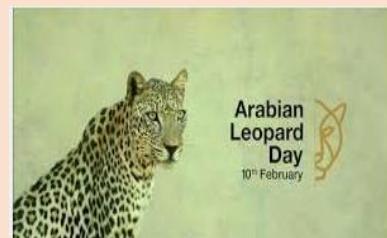
8. International Day for the Prevention of Violent Extremism as and When Conducive to Terrorism 2025: 12th February

9. National Productivity Day 2025

Date: 12th February

2025 theme: From Ideas to Impact: Protecting Intellectual Property for Competitive Startups

10. International Day of the Arabian Leopard: 10th February





11. International Day of Women and Girls in Science

Date 11 February

2025 Theme: Unpacking STEM careers: Her Voice in Science

12. Safer Internet Day 2025



Date 11 February

2025 Theme: Together for a Better Internet

13. World Day of the Sick 2025 : 11 February

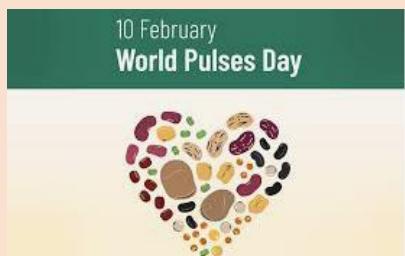
Observed annually on February 11, the World Day of the Sick calls on people to offer prayers and support for those battling illness and those who care for them. The day was established by Pope John Paul II and also coincided with the commemoration of Our Lady of Lourdes.

14. India observes National Deworming Day

India observes National Deworming Day on February 10 every year.

2025 theme: Eliminate STH: Invest in a healthier future for children

15. World Pulses Day 2025



Date: 10th February

Theme 2025: "Pulses: Bringing diversity to agrifood systems

16. International Epilepsy Day 2025

Date: 10th February

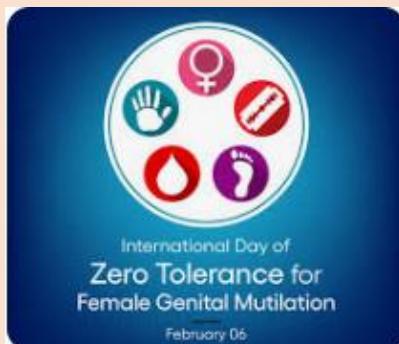
Theme 2025: The future of epilepsy diagnosis and treatment with AI

17. International Day of Human Fraternity: 4th February



18. International Day Of Zero Tolerance For Female

Genital Mutilation: 6th February



19. International Childhood Cancer Day 2025

Date: 15th February

2025 theme: Inspiring Action

20. Global Tourism Resilience Day 2025: 17th February

Global Tourism Resilience Day (17 February), proclaimed by the General Assembly in resolution aims to emphasize the need to foster resilient tourism development to deal with shocks, taking into account the vulnerability of the tourism sector to emergencies. It is also a call for action for Member States to develop national strategies for rehabilitation after disruptions, including through private-public cooperation and the diversification of activities and products.



21. World Day of Social Justice 2025

Date: February 20

Theme 2025: Strengthening a Just Transition for a Sustainable Future

and its officials in maintaining an effective tax system.



22. World Scout Day 2025

World Scout Day is celebrated every 22nd February.

Each year on February 22nd, we honour Robert Baden-Powell's anniversary by celebrating World Scout Day.



23. World Thinking Day

Date: 22 February

Theme: Our Story

Date: February 28

Theme 2025: Empowering Indian Youth for Global Leadership in Science and Innovation for Viksit Bharat

24. Central Excise Day 2025

Central Excise Day, celebrated every year on February 24, commemorates the enactment of the Central Excise and Salt Act, 1944.

It recognizes the efforts of the Central Board of Indirect Taxes and Customs (CBIC)

Reason: To commemorate the discovery of the Raman Effect by the eminent physicist Dr. C.V. Raman in 1928.

25. National Science Day

Date: February 27

2025 theme:
#RightWayToProtein

27. 49th Raising Day of Indian Coast Guard

Indian Coast Guard (ICG) celebrated its 49th Raising Day on February 01, 2025.

From its humble beginnings in 1977 with just seven surface platforms, the ICG has grown into a formidable force, now comprising 151 ships and 76 aircraft.

By 2030, the ICG is poised to achieve its target force levels of 200 surface platforms and 100 aircraft, solidifying its position as one of the world's premier Coast Guard services.



Summit & Conferences

1. India to Host BRICS Youth Council Entrepreneurship Working Group Meeting in March 2025



The Department of Youth Affairs, Ministry of Youth Affairs and Sports, Government of India will organize the BRICS Youth Council Entrepreneurship Working Group Meeting

Date: 3rd to 7th March 2025.

Theme 2025: Youth Entrepreneurship for Sustainable Growth

The first run-up event took place at Miranda House, Delhi University, on 15th January 2025.

The second run-up event was held at Mata Sundri College for Women, Delhi, on 17th January 2025.

BRICS Youth Council launched in 2023 at the South Africa Youth Summit.

2. India to Host First Regional Social Justice Dialogue in 2025

India will host the first

Regional Dialogue on the Global Coalition for Social Justice

Date: February 24-25, 2025

Location: New Delhi

Organized by: Ministry of Labour and Employment, Confederation of Indian Industry (CII) and the Employers' Federation of India (EFI)

The event will bring together global stakeholders to discuss inclusive growth and social justice policies.

Theme: Responsible Businesses for Inclusive and Sustainable Societies

3. Union Minister Pabitra Margherita Inaugurates SILKTECH 2025



The CSB's International Conference - SILKTECH 2025 was inaugurated by Shri Pabitra Margherita, Minister of State for Textiles & Foreign Affairs

Location: Bharat Mandapam

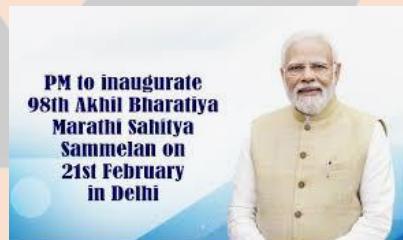
The conference was organized by CSB-Central Tasar Research & Training

Institute, Ranchi, and CSB-CSTRI.

Publications Released: Souvenir on SilkTech 2025 & Pradhyogiki Vivranak

MoUs Signed: 6 MoUs between CSB R&D institutes, research bodies, and NGOs

4. 98th Akhil Bharatiya Marathi Sahitya Sammelan



Name of Conference: 98th Akhil Bharatiya Marathi Sahitya Sammelan

Inaugurate by: Prime Minister Narendra Modi

Location: Vigyan Bhavan, New Delhi

The three-day Sammelan will host a diverse array of panel discussions, book exhibitions, cultural performances, and interactive sessions with eminent literary figures.

5. 9th Asia Economic Dialogue to Begin in Pune

The 9th edition of the Asia Economic Dialogue (AED), jointly organized by the Ministry of External Affairs (MEA) and Pune International Centre,



commenced in Pune, Maharashtra.

The Dialogue will take place from February

20 to 22, 2025, at Pune International Centre.

AED is the Ministry's annual flagship 'Track'

'1.5 Dialogue' on geo-economics, co-hosted in collaboration with the Pune International Centre.

6. PM Modi Inaugurated Global Investors Summit



Prime Minister Narendra Modi inaugurated the Global Investors Summit 2025 in Bhopal

Unveiled 18 new industrial policies

Aim: At transforming Madhya Pradesh into an investment hub.

The summit aims to attract investments across various sectors, reinforcing India's position as a leading global economic power.

7. Prakriti 2025

The inaugural International Conference on Carbon

Markets Prakriti 2025, held in New Delhi on Feb 24-25.

Focus: India's push for a transparent structured carbon market.

Organized by: Bureau of Energy Efficiency (BEE)

PRAKRITI: Promoting Resilience, Awareness, Knowledge, and Resources for Integrating Transformational Initiatives

Bureau of Energy Efficiency (BEE)

Established: 2002

Legal Basis: Energy Conservation Act, 2001

Operates Under: Ministry of Power, Government of India

India's Carbon Markets: India ranks 2nd in global CDM (Clean Development Mechanism) project registrations.

8. India Hosts First-Ever International Conference on Governance

India is hosting the annual Conference of the International Institute of Administrative Sciences (IIAS) for the first time.

The IIAS-DARPG India Conference 2025 is taking place in New Delhi from February 10-14, 2025.

This global event provides a platform for experts from over 55 countries to discuss innovations in public administration, governance, and policymaking.

Theme: "Next Generation Administrative Reforms - Empowering Citizens and Reaching the Last Mile."

shows the way in institutional strengthening.

(vi) Accountability: Karnataka establishes new standards in transparency.

9. President of India Inaugurates International Conference on Unani Medicine



President Droupadi Murmu inaugurated an international conference on Unani medicine at Vigyan Bhawan, New Delhi, on February 11, 2025, marking Unani Day.

Organized by CCRUM under the Ministry of Ayush

The event focused on integrating Unani medicine with modern healthcare.



Unani Day is observed to honor Hakim Ajmal Khan, a renowned Unani physician, freedom fighter, and educationist.

10. Raisina Middle East Conference Debuts with Jaishankar as Chief Guest



The inaugural Raisina Middle East Conference took place in Abu Dhabi, UAE, 2025, with External Affairs Minister (EAM) Dr. S. Jaishankar as the Chief Guest.

Organized by the Observer Research Foundation (ORF) in partnership with the UAE Ministry of Foreign Affairs & Indian Foreign Ministry.

India's trade with the Gulf region: \$160-\$180 billion

India's trade with the Mediterranean region: \$80 billion

Key Indian projects in the region: Airports, ports, railways, phosphates, green hydrogen, steel, submarine cables

UAE

- Capital: Abu Dhabi
- Currency: Dirham (AED)

- President: Sheikh Mohamed bin Zayed Al Nahyan

Observer Research Foundation

5 September 1990

New Delhi

Chairman : Sunjoy Joshi

10th edition of Raisina Dialogue will take place in Delhi.

11. BIMSTEC Digital Conclave Begins

BIMSTEC digital conclave kicked off on 7th February 2025 in Colombo, Sri Lanka.

2025 theme: Building Digital Public Infrastructure for Shared Prosperity

BIMSTEC Youth Summit 2025

The Department of Youth Affairs, Ministry of Youth Affairs & Sports, is organizing the BIMSTEC Youth Summit from 7th to 11th February 2025 in Gandhinagar, Gujarat.

Union Minister Dr. Mansukh Mandaviya formally inaugurated the event on 8th February 2025.

2025 theme: Youth as a Bridge for Intra-BIMSTEC Exchange

12. World Government Summit 2025

The World Government Summit (WGS) 2025 began in Dubai, where India emphasized green growth and climate resilience.

Theme: "Shaping Future Governments."

Renewable Energy Goals: India aims to reach 500 GW renewable energy capacity by 2030, currently at 200 GW.

Climate-Resilient Agriculture: Launched

109 climate-resistant seed varieties to enhance food security amid climate change.

13. Saudi Arabia To Host Arab Summit

Saudi Arabia will host the leaders of four Arab countries at a summit.

Date: February 20, 2025

Aim: To discuss Donald Trump's proposal for a US takeover of Gaza

Four Arab countries: Leaders of Egypt, Jordan, Qatar and the United Arab Emirates

The leaders of four Arab countries will attend the summit, which will take place ahead of an Arab League meeting in Cairo on February 27, 2025.



Trump sparked a global outcry with his proposal for the United States to take over the Gaza Strip and to move more than two million Palestinians out of the territory, citing Egypt or Jordan as possible destinations.

14. Brazil to host next BRICS summit in Rio de Janeiro in July

The Brazilian government announced Saturday that the next BRICS summit will take place in Rio de Janeiro on July 6-7, 2025.

Brazil will chair the bloc of developing economies through 2025

It will focus on promoting global governance reform and cooperation among Global South countries.

BRICS was established in

2009 by Brazil, Russia, India, and China, with South Africa joining in 2010 as a counterbalance to the Group of Seven leading industrialized nations.

Recently, the bloc welcomed Indonesia as one of its 11 members and Nigeria as a "partner country," a designation introduced at the 2024 summit in Kazan.



Science & Technology

1. Uganda Launches First Clinical Trial for Ebola Vaccine

Uganda, in collaboration with the World Health Organization (WHO) and other global partners, has launched the first-ever clinical trial for a vaccine targeting the Sudan species of the Ebola virus.

Licensed vaccines exist for the Ebola virus species formerly known as Zaire ebolavirus, no licensed vaccine is currently available for the Sudan species.

The Sudan Ebola virus is severe, killing at least 40% of those infected, according to the World Health Organization (WHO).

Uganda is currently experiencing its sixth outbreak of the disease.

It gets its name from the Ebola River, which is near one of the villages in the Democratic Republic of Congo where the disease first appeared.

It is thought that fruit bats of the Pteropodidae family are natural Ebola virus hosts.

Symptoms of Ebola can start two to 21 days after being infected by the virus.

The average Ebola case fatality rate is around 50%.

Human-to-human transmission of Ebola happens through body fluids, with the main symptoms being fever, vomiting, bleeding and diarrhoea.

2. Tata Steel becomes 'India's 1st' to develop hydrogen transportation pipes



Tata Steel has claimed that it is the first Indian company to develop pipes designed for transporting hydrogen, marking an important step in India's clean energy efforts.

The company's hydrogen-compliant API X65 pipes were processed at Tata Steel's Khopoli plant using steel produced at its Kalinganagar facility.

These pipes meet all critical requirements for hydrogen transportation.

3. Vayve Eva launched at Rs 3.25 lakh— India's first solar powered EV

India's first solar-powered electric car, the Vayve Eva, has officially launched at the Bharat Mobility Global Expo 2025.

Priced from ₹3.25 lakh (ex-showroom), the Eva is a compact, city-friendly EV designed to be both affordable and efficient.

4. Salam Kisan Partners with IIT Ropar to Advance Agritech Innovation

Salam Kisan has signed a Memorandum of Understanding (MoU) with the Indian Institute of Technology (IIT) Ropar.

Aim: To advance agritech innovation through the use of cutting-edge technologies.

5. Alstom secures ₹1,285 crore contract for Vande Bharat sleeper trainsets

Alstom has been awarded a contract worth €144 million (about ₹1,285 crore) to supply Mitrac traction components and other electrical equipment for 17 Vande Bharat Sleeper trainsets (408 cars).

The systems will be supplied to Indian Integral Coach Factory (ICF) in Chennai.



The contract also includes preventive and corrective maintenance of the traction and major electric equipment, as well as support services, for a five-year period, after completion of warranty, at various railway depots.

6. DRDO-IIT Hyderabad Unveils Large Area Additive Manufacturing System



India's defense and aerospace sectors have been strengthened by the development of a Large Area Additive Manufacturing (LAAM) system at the DRDO-Industry-Academia Centre of Excellence (DIA-CoE) at IIT Hyderabad.

This system is a collaboration between IIT Hyderabad, DRDO's DRDL, and industry partners.

The LAAM System is based on Powder-based Directed Energy Deposition (DED) technology, which uses laser and blown-powder techniques to fabricate metal components.

7. China's Chang'e-7 Mission



China's Chang'e-7 mission launched in 2025, project aims to investigate the Moon's south pole for potential water resources.

The mission employs an innovative flying robot, designed to traverse the Moon's challenging terrain.

This initiative is part of China's broader strategy to establish a permanent research base on the Moon.

8. BHU Discovers New Phytopathogenic Fungus, *Epicoccum indicum*

Researchers at Banaras Hindu University (BHU) have identified a new phytopathogenic fungus, *Epicoccum indicum*, responsible for leaf spot disease in *Chrysopogon zizanioides*.

9. 180-year-old observatory in Mumbai to digitise records

The Department of Science and Technology (DST) has inaugurated a research center at the Indian Institute of Geomagnetism (IIG) to digitize archived data from over 180-year-old Colaba geomagnetic observatory in the country.

The Colaba Research Centre will focus on digitizing the archived data sets from one of the oldest observatories in India.

It was operational from 1841 to 1906 and is set in a historic location in Colaba, Mumbai, from where the first regular observations of the geomagnetic field variations in India were carried out.

10. Art-PV to set up a \$10 million solar cell plant in IIT-B

IIT-Bombay-incubated ART-PV India will set up a fabrication facility for manufacturing commercial tandem solar cells in IIT-Bombay, with an investment of \$10 million.

The funds for the project are coming from various sources, including the Ministry of New and Renewable Energy via IIT-Bombay.

Art-PV has developed a tandem cell capable of converting 29.8% of sunlight



into electricity, compared to approximately 23% for conventional solar PV cells.

11. Chinese scientists build the world's first deep-sea radar that detects high-flying aircraft

Build: World's first deep-sea radar

Build by: Chinese scientists

Potential: To turn China's submarines from prey to predator in the game of anti-submarine warfare.

At an undisclosed location, an acoustic sensor array positioned on the seabed at a depth of 1,000 metres has reportedly detected and tracked a fixed-wing aircraft flying at an altitude of 5,000 metres

12. Japan's H-3 Rocket Successfully Launches Michibiki No. 6 Satellite

The Japan Aerospace Exploration Agency (JAXA) successfully launched the fifth H-3 rocket, which carried the Michibiki No. 6 satellite.

This satellite will play a crucial role in enhancing Japan's positioning system, a key component of its own version of the U.S. Global Positioning System (GPS).

Length: 19 meters with solar panels deployed

Weight: 1.9 tons

Development Cost: ¥100 billion for Michibiki No. 6 and two future satellites

Rocket Series: H-3, developed by JAXA and Mitsubishi Heavy Industries

13. Chandrayaan-4 to launch in 2027



India will launch the Chandrayaan-4 mission in 2027.

Aim: To collect and return moon rock samples, involving two separate heavy-lift LVM-3 rocket launches.

Additionally, the Gaganyaan mission is set for next year, while the Samudrayaan mission to explore deep ocean resources will launch in 2026.

India's space economy is expected to grow significantly in the next decade.

In 2026, India will also launch Samudrayaan, which will take three scientists in a

submersible up to a depth of 6,000 metres in the deep ocean, to explore the seabed.

14. China to Build Deepwater 'Space Station' in South China Sea

China has given a green light to the construction of a deep-sea research facility in the South China Sea.

The cold seep ecosystem research facility will be anchored 2,000 metres below the surface of the strategically significant South China Sea, which is also subject to several competing territorial claims.

The facility one of the deepest and most technologically complex underwater installations ever attempted is scheduled to be operational by around 2030.

15. Elon Musk's SpaceX launches 21 Starlink satellites aboard Falcon 9



Elon Musk-owned SpaceX carried out its latest Falcon 9 launch.



The rocket, carrying a payload comprising 21 Starlink internet satellites, was originally scheduled to lift off.

Of the 21 Starlink satellites aboard the partially reusable two-stage rocket, 13 were equipped with direct-to-cell capability.

16. IIT Guwahati develops self-cleaning, flexible heating fabric

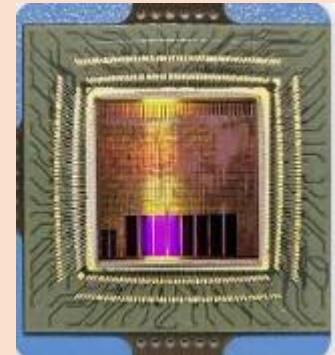
Researchers from IIT Guwahati have developed a water-repellent, conductive textile that converts electricity and sunlight into heat.

This innovation aims to keep wearers warm in extreme cold, addressing health risks.

The material, using silver nanowires, is durable and flexible, offering potential applications for localized heat therapy and other sectors.

17. ISRO & IIT Madras Unveil Indigenous Chip for Space

The 'IRIS' (Indigenous RISC-V Controller for Space Applications) chip was developed from the 'SHAKTI' processor baseline.



Collab: ISRO and IIT Madras

Developed and booted 'IRIS' (Indigenous RISC-V Microprocessor for Space Applications).

It is a semiconductor chip designed for space missions.

It is built on the open-source RISC-V architecture.

It is derived from the SHAKTI microprocessor project.

The ISRO Inertial Systems Unit (IISU) in Thiruvananthapuram proposed the concept of a 64-bit RISC-V-based controller and collaborated with IIT Madras to define the specifications and design of the semiconductor chip.

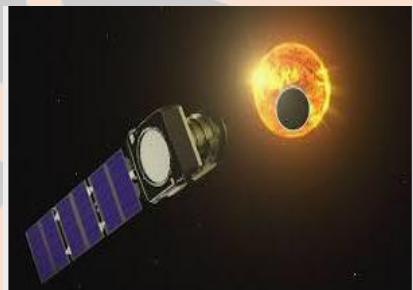
Successfully developed and boot an aerospace-quality, SHAKTI-based semiconductor chip.

It can be used in IoT and compute systems.

The ISRO Inertial Systems Unit (IISU) in Thiruvananthapuram collaborated with IIT Madras to define the specifications and design the semiconductor chip.

The project is backed by the Ministry of Electronics and Information Technology, under the 'Digital India RISC-V' initiative (DIRV)

18. Nasa's Pandora mission



NASA has selected SpaceX of Starbase, Texas, to provide the launch service for the agency's Pandora mission.

It will study at least 20 known exoplanets and their host stars to find out how changes in stars affect our observations of exoplanet atmospheres.

The selection is part of NASA's Venture-Class Acquisition of Dedicated and Rideshare (VADR) launch services contract.

This contract allows the agency to make fixed-price indefinite-delivery/indefinite-quantity



awards during VADR's five-year ordering period, with a maximum total value of \$300 million across all contracts.

During its one-year primary mission, Pandora will observe each exoplanet 10 times, observing for 24 hours each visit.

It will capture critical data about the planet and its host star during transits, an event where a planet crosses in front of the star it orbits.

19. Pakistan Joins China's Chang'e-8 Lunar Mission

Pakistan Space and Upper Atmosphere Research Commission (SUPARCO) has partnered with China National Space Administration (CNSA).

Reason: For the upcoming Chang'e-8 lunar mission, scheduled for launch in 2028.

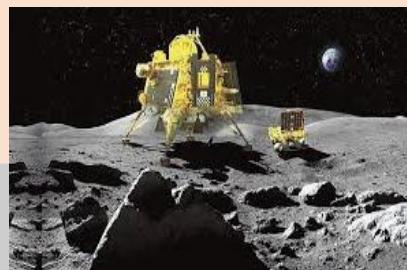
This marks Pakistan's first major involvement in a lunar exploration mission and signifies a significant step in its space ambitions.

An indigenous Pakistani rover deployed on the Moon's south pole as part of China's larger International Lunar Research Station (ILRS) project.

SUPARCO will contribute a 35-kilogram lunar rover,

which will explore the challenging terrain of the Moon's south pole

20. Region around Shiv Shakti point, where India's Chandrayaan-3 landed, is 3.7 billion years old



According to a study by scientists of the Indian Space Research Organisation (Isro), an estimated age of the region where the Chandrayaan-3 landing site on the moon is located to be 3.7 billion years — an age that coincides with the period when primitive microbial life first emerged on Earth.

This period coincides with when primitive life first emerged on Earth.

A team of scientists from Isro's Physical Research Laboratory (PRL), Ahmedabad, has performed morphological and topographic analysis within the Chandrayaan-3 landing site, now known as the Shiv Shakti point.

The landing site falls within the low-relief plains, which

scientists estimate to be 3.7 billion years old.

21. Smartest AI on Earth: Elon Musk announces release of Grok 3

Billionaire and world's richest person Elon Musk has announced the release of Grok 3, the latest version of his artificial intelligence chatbot.

22. Airtel expands global network with SEA-ME-WE 6 submarine cable landing

Telecom operator Bharti Airtel Ltd has successfully landed the SEA-ME-WE 6 (Southeast Asia-Middle East-West Europe-6) submarine cable in Chennai.

This follows the cable's earlier landing in Mumbai on December 30, 2024.

The 21,700 Rkm subsea cable, engineered and installed by SubCom, links India with Singapore and France (Marseille) while traversing Egypt through terrestrial cables.

The system is designed to enhance connectivity between Asia, the Middle East, and Europe, providing high-capacity, low-latency data transmission.



23. IN-SPACe starts Rs 500 cr tech adoption fund

The Indian National Space Promotion and Authorisation Centre (IN-SPACe) announced a ₹500-crore Technology Adoption Fund (TAF).

It is a corpus which will support space technology firms, especially startups and MSMEs, in developing commercially-viable products.

By providing partial funding to non-government entities (NGEs), the TAF will support the transition of innovative ideas from the drawing board to a market-ready stage.

The fund will offer financial support of up to 60% of the project cost for startups and MSMEs, and 40% for larger industries, with a maximum funding cap of ₹25 crore per project.

24. Microsoft's Majorana 1



Microsoft has introduced Majorana 1.

It is a quantum chip using topological qubits for greater stability and scalability.

It reduces errors and supports millions of qubits, making large-scale quantum computing more practical.

Unlike traditional quantum chips, Majorana 1 introduces topological qubits, which are inherently more robust against errors

25. First astronaut with disability approved for International Space Station mission



John McFall, a 43-year-old British surgeon and former Paralympian, has made history as the first astronaut with a physical disability selected for a mission aboard the International Space Station (ISS).

The European Space Agency (ESA) has medically cleared British astronaut John McFall, a former Paralympian with a prosthetic leg, for long-duration missions to the International Space Station (ISS).

This historic decision marks a significant milestone in making space exploration more inclusive.

26. Microsoft Unveils Magma



Microsoft has introduced Magma

It is a groundbreaking multimodal AI model capable of understanding both images and language in digital and physical environments.

This revolutionary AI model can read, interpret, and act upon real-world tasks, such as navigating applications and controlling robotic movements.

Developed by researchers from Microsoft Research, the University of Maryland, the University of Wisconsin-Madison, KAIST, and the University of Washington

Magma is the first foundation model capable of interpreting and grounding multimodal inputs within its surroundings.

27. ISRO Develops World's Largest Vertical Propellant Mixer



The Indian Space Research Organisation (ISRO) has developed a 10-tonne



vertical planetary mixer, the largest of its kind globally, for solid propellant production.

The mixer was designed and manufactured through a collaborative effort between ISRO's Satish Dhawan Space Centre (SDSC) in Sriharikota and Central Manufacturing Technology Institute (CMTI) in Bengaluru.

It is set to enhance the efficiency and safety of solid rocket motor manufacturing, marking a substantial advancement in India's space capabilities.

28. What is HKU5-CoV-2?

Recent research has brought to light a new bat coronavirus named HKU5-CoV-2.

This discovery was made at the Wuhan Institute of Virology in China.

Scientists have noted its similarities to SARS-CoV-2, the virus that caused the COVID-19 pandemic.

The study has raised questions about potential human transmission and pandemic risks.

29. China Successfully Launches ChinaSat-10R from Xichang

China successfully launched the ChinaSat-10R (Zhongxing-10R) communications satellite into geosynchronous

transfer orbit (GTO) on February 22, 2025.

Launch Site: Xichang Satellite Launch Center, Southwest China.

Rocket Used: Long March 3B.

Orbit: Geosynchronous Transfer Orbit (GTO).

Purpose: To replace the aging ChinaSat-10 satellite (launched in 2011).

Operator: China Satellite Communications Co., Ltd. (China Satcom), a CASC subsidiary.

30. Mission moon: NASA to launch lunar lander 'Athena' with SpaceX Falcon 9

The National Aeronautics and Space Administration (NASA), is preparing to launch its mission Moon on February 26, 2025.

The spacecraft Nova-C lander 'Athena' on a SpaceX Falcon 9 rocket is scheduled for a lift-off from Florida's Kennedy Space Center from Launch Complex 39A.

This mission is a part of NASA's CLPS (Commercial Lunar Payload Services) initiative and Artemis campaign.

The Intuitive Machines IM-2 mission, carrying NASA science investigations and technology demonstrations to the Moon, will be streamed online.

Space enthusiasts can watch the live launch coverage on NASA+.

31. Microsoft introduces new gen AI model 'Muse'



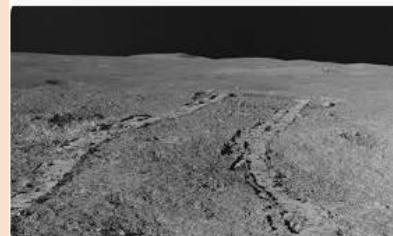
Microsoft has introduced Muse, its first generative AI model for game ideation.

Muse is a gen AI model of a video game "that can generate game visuals, controller actions, or both".

Before renaming it as Muse, Microsoft originally referred to the gen AI model as the World and Human Action Model (WHAM).

Muse is developed by the Microsoft Research Game Intelligence and Teachable AI Experiences (Tai X) teams in collaboration with Xbox Games Studios' Ninja Theory.

32. Moon's South Pole: First Detailed Geological Map Unveiled



India's First Detailed



Geological Map of the Moon's South Pole

Historic breakthrough by Indian scientists

Mission Source:
Chandrayaan-3 data

Insights Provided:

Topography of the lunar surface

Crater formations and distribution

Geological history and Moon's evolution

Collaborating Institutions

Physical Research Laboratory (Ahmedabad)

Panjab University (Chandigarh)

ISRO's Laboratory for Electro-Optics Systems



Billionaire Jeff Bezos' space company Blue Origin launched its 10th space tourism mission, sending six passengers to the suborbital space.

The six crew members on the New Shepherd (NS) spacecraft named themselves "Perfect 10."

The 'NS-30' flight comprised of six crew members, including Lane Bess, Jesús Calleja, Elaine Chia Hyde, Dr. Richard Scott, Tushar Shah (Indian), and an undisclosed sixth crew member.

34. SPHEREx Telescope



NASA's SPHEREx telescope is set to launch on February 28,

33. Jeff Bezos' Blue Origin launches 6 space tourists aboard NS-30 flight



2025 from SpaceX Falcon 9 rocket from Vandenberg Space Force Base in California.

Aim: To create the most detailed and colourful map of the universe ever.

It will explore cosmic history and the potential for life beyond Earth.

The telescope will operate for two years, gathering data about galaxies, stars, and life-forming molecules.

SPHEREx Overview:

SPHEREx stands for Spectro-Photometer for the History of the Universe, Epoch of Reionization and Ices Explorer.

SPHEREx will divide light into 96 bands.

This allows for a comprehensive analysis of cosmic objects.

It will cover the entire sky, unlike the more focused observations of the James Webb and Hubble telescopes.



Apps & Portals

1. Finvasia and Yes Bank Unveil 'Jumpp'



Finvasia has teamed up with Yes Bank to introduce Jumpp.

It is an AI-driven super app designed to simplify personal finance management.

The app offers a range of services including banking, saving, payments, investing, and borrowing, with a focus on financial inclusion.



2. Govt. Enhances Haj Experience with 'Haj Suvidha App'

The Government of India has launched the 'Haj Suvidha App' to streamline the Haj pilgrimage experience for Indian pilgrims.

The app offers features like training modules, accommodation details, baggage tracking, emergency support, and grievance redressal.

3. Indian Railways Launches 'SwaRail' SuperApp for Beta Testing

The Ministry of Railways has introduced the SuperApp 'SwaRail', a one-stop solution offering comprehensive railway services to the public.

Currently in beta testing, the app is available for download on the Google Play Store and Apple App Store.

A key focus of the app is enhancing the user experience with a seamless and clean user interface (UI).

Developed by: Centre for Railway Information Systems (CRIS)

Railway Services

Unreserved Ticket and Platform Ticket Bookings

Parcel and Freight Enquiries

Train and PNR Status Enquiries

Food Orders on Trains

Rail Madad for Complaint Management

4. Zepto Becomes World's Second Most Downloaded Food & Drink App



Zepto ranked #2 among the world's most downloaded food and drink apps in 2024.

McDonald's topped the list, while other global brands like KFC, Domino's, and Burger King followed.

Other Indian apps in the category

Zomato (#5)

Swiggy (#9)

Retail: Meesho ranked #3 globally in retail app downloads and Flipkart secured the #6 position.

Video Streaming: JioCinema was #2 after Netflix, thanks to its cricket broadcasting rights.

Finance Apps: PhonePe retained its #1 rank globally in financial services app downloads and Paytm and Bajaj Finserv were also in the top 10.

Travel: Rapido made it to the top 10 in global travel app downloads.



Sports: Dream11 was the world's most downloaded sports app in 2024.

Cryptocurrency: India ranked #8 in global cryptocurrency app sessions, with 26% growth in 2024 and Germany led with a 91% growth rate.

5. SEBI Unveils MITRA to Track Inactive Mutual Fund Folios



SEBI has launched Mutual Fund Investment Tracing and Retrieval Assistant (MITRA).

Aim: To help investors track and reclaim inactive or unclaimed mutual fund folios.

Managed by Computer Age Management Services Limited (CAMS) and KFIN Technologies Limited

The platform provides a searchable database for folios with no investor-

initiated transactions for 10 years.

6. JioStar announces new OTT platform JioHotStar



RIL's entertainment arm JioStar has merged JioCinema and Disney+Hotstar to form one consolidated platform called JioHotstar that would bring all streaming platforms in the group under one umbrella.

7. SEBI Enhances Corporate Governance with New RPT Portal

SEBI has launched a dedicated portal for reporting Related Party Transactions (RPTs) to enhance corporate governance and transparency in India's securities market.

The new portal aims to streamline RPT reporting by listed companies, ensuring

consistent and timely disclosures.

The new RPT portal represents a significant effort in SEBI's ongoing mission to create a more transparent and accountable market environment.

8. NSDL, CDSL launch Unified Investor App



National Securities Depository (NSDL) and Central Depository Services (CDSL), in collaboration with capital market regulator Sebi, have launched the Unified Investor App (UIP), integrating MyEasi by CDSL and SPEED-e by NSDL.

This platform provides investors with a consolidated view of their financial statements, shareholdings, and investments, and financial statements.



Defence

1. MoD inks deals worth ₹10000-crore to boost army's firepower



The defence ministry has signed two contracts worth ₹10,147 crore.

Aim: To procure ammunition for the army's indigenous Pinaka multi-launcher rocket system, giving a boost to self-reliance in defence manufacturing.

Ministry of Defence has inked contracts with Economic Explosive Limited (EEL) and Munitions India Limited (MIL) for the procurement of Area Denial Munition (ADM) Type-1 (DPICM) and High Explosive Pre Fragmented (HEPF) Mk-1 (Enhanced) rockets respectively

In addition, a contract for upgrades in SHAKTI Software has also been signed with Bharat Electronics Limited (BEL).

2. Swedish firm Saab delivers its latest AT4 rocket systems

Swedish defence major Saab has completed deliveries of the AT4 disposable anti-tank weapons to the Indian military and personnel are being trained on it.

In 2022, the company was awarded a contract by the Indian Army for the fully disposable, lightweight, man-portable, and unguided rocket launcher system.

It will also be used by the Indian Air Force (IAF).

Incidentally, Saab hopes to start manufacturing the recoilless shoulder-fired weapons system, Carl-Gustaf, at its Haryana facility by early next year.

3. Iran's First Drone Carrier Joins Revolutionary Guards' Fleet



Iran has inaugurated its first drone-carrier warship, named Shahid Bagheri, capable of operating far from its mainland.

Manned by the Revolutionary Guard's navy,

it carries drones, helicopters, and cruise missiles.

The converted commercial ship, able to travel independently for up to a year

Aim: To boost Iran's deterrence capacity.

With a 180-meter-long runway for drones, the vessel can travel up to 22,000 nautical miles without needing to refuel in ports.

4. Ukraine receives French and Dutch fighter jets

The Ukrainian Air Force has taken receipt of a batch of French Mirage 2000-5 and F-16 multi-role fighter planes from the Netherlands.

The first Mirage 2000 jets from France have arrived, adding to our air defense capabilities.

5. Army's Fort William in Kolkata set to be known as Vijay Durg



Fort William in Kolkata, the headquarters of the Indian



Army's Eastern Command, has been renamed Vijay Durg.

Fort William was originally named after King William III of England, also known as William of Orange, as he was the reigning monarch in 1700 when the fort was named.

The original fort was built in 1696 by the British East India Company.

The fort, whose construction work was started by Job Charnock in Hastings, suffered significant damage during the siege of Calcutta in 1756.

6. Bharat Ranbhami Darshan Initiative

On the occasion of 77th Army Day, the Defence Ministry launched the Bharat Ranbhami Darshan initiative.

This programme aims to promote battlefield tourism across India.

It focuses on 77 sites that commemorate the sacrifices of the Indian Armed Forces.

The initiative is a collaboration between the Indian Army, state governments, and the Ministry of Tourism.

It seeks to enhance awareness of India's military history while ensuring visitor safety.

7. Aero India Show 2025



Aero India 2025 will take place in Bengaluru from February 10-14 at the Air Force Station Yelahanka.

Organized biennially by the Ministry of Defence.

8. Iran Unveils Its New Ballistic Missile

Iran has revealed a new ballistic missile that is capable of traveling 1,700 kilometers in Tehran.

Missile Name: Etemad

9. TROPEX-25

TROPEX-25: Theatre Level Operational Readiness Exercise 2025

It is one of the most significant military exercises conducted by India, with the Indian Navy at its core.

This biennial exercise is designed to showcase jointness among the armed

forces, demonstrate India's ability to address challenges, and project power in the Indian Ocean Region (IOR).

Key Features:

Inter-Service Coordination: Seamless collaboration between Navy, Army, Air Force, and Coast Guard.

Operational Demonstrations: Complex drills, live weapon firings, and simulated combat scenarios.

Strategic Messaging: Signals India's ability to project power and maintain dominance in the IOR.

Integrated Fleet Operations

First-ever convergence of India's Eastern and Western Fleets as a single maritime force.

Western Fleet: Based in Mumbai, focusing on the Arabian Sea.

Eastern Fleet: Based in Visakhapatnam, securing the Bay of Bengal and Indo-Pacific.

10. India-Maldives Military Exercise 'Ekuverin'



The 13th edition of the joint India-Maldives military exercise 'Ekuverin' is being hosted by the Maldives from 2-15 February 2025.

Biennial exercise

The inaugural ceremony at the Official Composite Training Center of the Maldives National Defence Forces (MNDF) in Maafilaafushi, Maldives.

The term 'Ekuverin' translates to 'Friends' in the Dhivehi language of the Maldives.

Initiated in 2009

The exercise aims to strengthen the military partnership between the Indian Army and the Maldives National Defence Forces (MNDF).

11. DRDO successfully conducts successive flight-trials of Very Short-Range Air Defence System off



The Defense Research & Development Organisation (DRDO) has successfully conducted three successive flight trials of the Very Short-Range Air Defense System (VSHORADS) from Chandipur off the coast of Odisha.

These tests were carried out against high-speed targets flying at very low altitude.

VSHORADS is a Man Portable Air Defence system designed and developed indigenously by Research Center Imarat in collaboration with other DRDO laboratories and Development cum Production Partners.

DRDO

Formed: 1958

HQ: New Delhi

Motto: Strength's Origin is in Science

Chairman: Sameer V. Kamat

12. India's Defence Ministry Pilot Study on LAWS

India's Defence Ministry, in collaboration with the

Manohar Parrikar Institute of Defence Studies and Analyses, conducted a pilot study on Lethal Autonomous Weapons Systems (LAWS) in February 2025.

This study, conducted in collaboration with the Manohar Parrikar Institute of Defence Studies and Analyses, focuses on the growing role of Artificial Intelligence (AI) in modern warfare.

13. Saab & HAL Join Forces for Advanced Laser Warning System in India

Saab has signed an MoU with HAL to manufacture the Electronic Warfare Laser Warning System-310 (LWS-310) in India.

The agreement includes a Maintenance Transfer of Technology (ToT), enabling HAL to develop local expertise and infrastructure for long-term support.

The LWS-310 is designed to detect laser-based threats quickly and accurately, allowing combat vehicles to respond effectively.

HAL Chairman & MD: Dr. D. K. Sunil

HAL Headquarters: Bengaluru, Karnataka



Saab India MD: Mats Palmberg

Saab Headquarters: Stockholm, Sweden

14. HAL and Safran strengthen partnership with long-term LEAP engine deal

Hindustan Aeronautics Limited (HAL) signed a long-term contract with aircraft engine manufacturer Safran Aircraft Engines (SAE) for the supply of turbine forged parts for their Leading Edge Aviation Propulsion (LEAP) engines.

This contract marks the first agreement under this industrial cooperation.

15. India, France advance defence ties with R&D framework agreement

India and France have strengthened their defence cooperation, with an agreement between India's DRDO and France's DGA for early launch of R&D framework.

Key agreements focus on military cooperation, technology transfer, and joint production.

Both nations aim to harness innovation for mutual growth.

16. India-Egypt Joint Special Forces Exercise 'CYCLONE-III' Begins

India and Egypt have commenced the third edition of Exercise CYCLONE-III at the Mahajan Field Firing Ranges, Rajasthan, from February 10 to 23, 2025.

This annual exercise aims to enhance military cooperation, interoperability, and special operations tactics.

It follows the second edition held in Egypt in January 2024

17. Indian Army, IAF Conduct EX Winged Raiders in Eastern Theater

The Indian Army and the Indian Air Force jointly conducted a comprehensive training exercise named EX Winged Raiders in the Eastern Theater.

The exercise which was focused on special airborne operations was aimed to enhance inter-service synergy.

The exercise focused on special airborne operations and was conducted in the Eastern Theater of the Indian Army.

18. Ministry of Defence inks Rs 642-crore contract with BEL

For the procurement of 28 EON-51 systems for 11 New Generation Offshore Patrol Vessels and three Cadet Training Ships for the Indian Navy.

Contract Cost: Over 642 crore rupees

EON-51 is an Electro Optical Fire Control System which provides search, detection and classification of targets using electro-optical and thermal imagers devices

19. India To Become 1st "Global Producer" Of Stryker Combat Vehicles

The US has approved technology proposals to help India set up manufacturing units in the country to produce Stryker combat vehicles.

This would make India the first global producer of the Stryker combat vehicles.

US company Ultra Maritime and Indian Public Sector Undertaking Bharat Dynamics Limited (BDL) will produce these sonobuoys in India.

The Indian Defense Ministry has proposed a three-phase plan for the project.



20. ITBP Establishes New Company Operative Base in Chhattisgarh

The Indo-Tibetan Border Police (ITBP) has set up a new Company Operative Base (COB) at Kutul in the Abujhmad region of Chhattisgarh.

Aim: To reduce and control the activities of Naxalites in Abujhmad, a hilly and forested area in Chhattisgarh and one of the most remote and least visited areas covering parts of Narayanpur, Bijapur, and Dantewada districts of the state.

The new COB has been established by ITBP's 41st Battalion, which has its strategic headquarters in Bhubaneswar (Odisha).

21. DRDO Reshapes Research Focus for Stronger Defense R&D



The Defence Research and Development Organisation (DRDO) has taken a major

step towards enhancing its research focus by redefining and expanding its Research Verticals and Thrust Areas across its Industry Academia – Centres of Excellence (DIA-CoEs).

DRDO announced a major restructuring of its Research Verticals and Thrust Areas across DIA-CoEs, increasing them from 65 to 82 to enhance defense R&D.

This move aims to streamline research, reduce redundancy, and boost innovation in emerging fields.

22. India, Japan to hold 6th edition of joint military exercise 'Dharma Guardian'

Exercise: Dharma Guardian

Edition: Sixth

Held Between: Indian Army and Japan Ground Self-Defence Force (JGSDF)

Date: February 25 to March 9, 2025

Objective: To improve interoperability between the two forces through joint urban warfare and counter-terrorism drills conducted under a United Nations mandate

23. Multilateral naval exercise Komodo kicks off in Indonesia



A multilateral naval exercise 'Komodo' involving 39 countries kicked off in Bali, Indonesia.

Theme: Maritime Partnership for Peace and Stability,

Edition: 5th

24. Indian Navy Launches Eighth MCA Barge, LSAM 11

The Indian Navy launched its eighth Missile Cum Ammunition (MCA) Barge, LSAM 11 (Yard 79) at Mira Bhayandar, Maharashtra.

Built by M/s SECON Engineering Projects Pvt Ltd under a 2021 contract

The barge enhances naval logistics by supporting ammunition and supply transport.

The MCA Barges, including LSAM 11, were constructed under a contract signed between the Ministry of Defence and M/s SECON Engineering Projects Pvt Ltd, an MSME shipyard based in Visakhapatnam.



25. Matsya-6000: India's Deep-Ocean Submersible Completes Wet Testing

The Matsya-6000 is a state-of-the-art, fourth-generation deep-ocean submersible developed as part of India's Deep Ocean Mission.

Under the Samudrayan Project, led by the Ministry of Earth Sciences and created by the National Institute of Ocean Technology.

Capacity: 3 humans (within 2.1-meter spherical hull)

Testing Duration: Jan 27 – Feb 12, 2025 (Wet Testing at L&T Shipbuilding)

Test Locations: L&T Shipbuilding, Kattupalli Port, Chennai

Key Components Tested: Power networks, control systems, flotation, stability, maneuverability, navigation, communication

Diving Types: 5 unmanned dives, 5 manned dives

Testing Depth: Harbour (shallow depths), further testing up to 500m by end of 2025

26. Jal-Thal-Raksha 2025

The Indian Army organized the Jal-Thal-Shakti Exercise 2025 at Bet Dwarka, Gujarat.

Units from the Ahmedabad-based 11 Infantry Division, Jamnagar-based 31 Infantry Brigade, the Coast Guard, and Marine Police participated.

The exercise was conducted to practice how the district administration, paramilitary forces, and defense forces should coordinate during a terrorist attack or war.

27. Goa Shipyard Displays Indigenous Vessels at NAVDEX 2025

Goa Shipyard Ltd (GSL) is showcasing its indigenously developed Fast Patrol Vessels (FPVs) and Offshore Patrol Vessels (OPVs) at NAVDEX 2025 in Abu Dhabi.

These vessels exemplify India's advancing maritime capabilities as part of the "Make in India".

Fast Petrol Vessel (FPV) on Display

Length & Speed: 50 meters long, capable of reaching 35 knots.

Purpose: Patrolling, anti-smuggling, anti-terrorist operations, coastal convoy escort, and wartime communication link.

Propulsion System: Three 2,720 kW diesel engines driving independent waterjets for high

maneuverability.

28. Ministry of Defence inks a contract worth ₹1220.12 Cr with Bharat Electronics Limited

The Ministry of Defence has signed a contract with M/s Bharat Electronics Limited (BEL), Bengaluru on 20th February, 2025, for procurement of 149 Software Defined Radios for Indian Coast Guard at a total cost of ₹1220.12 Cr under Buy (Indian-IDDM) category.

29. Defence Ministry Signs ₹1,220 Cr Deal with BEL

Signed between: Defence Ministry + Bharat Electronics Limited (BEL)

Amount: ₹1,220 Cr Deal

Deal: For the procurement of 149 Software Defined Radios for the Indian Coast Guard.

These state-of-the-art radios will enable secure and reliable information sharing, collaboration, and situational awareness through high-speed data and secure voice communication

30. Indian Navy hands over Guldar ship to MTDC for underwater museum



In a landmark initiative, the Indian Navy has handed over decommissioned Landing Ship Tank INS Guldar to the Maharashtra Tourism Development Corporation (MTDC) for conversion into India's first underwater museum and artificial reef.

The conversion process will involve a thorough cleaning of the ship to remove any potential pollutants or hazardous materials, ensuring environmental clearances as per guidelines.

This initiative will also provide the Indian Navy with opportunities for diving training at the scuttled ship site, further enhancing collaboration between the Indian Navy and the MTDC.

31. Defence Ministry inks ₹697 crore contracts with ACE, JCB India



The Ministry of Defence signed contracts worth ₹697.35 crore with ACE Limited and JCB India Limited for procuring 1,868 Rough Terrain Fork Lift Trucks (RTFLT) for the Indian Army, Indian Air Force, and Indian Navy.

The contracts were signed in the presence of Defence Secretary R K Singh.

32. Top 10 Countries with the Highest Defence Budgets in 2025

Report by: International Institute of Strategic Studies (IISS)

Report title: Global Military Spending Trends in 2025

India's Global Military Ranking

India is recognized as one of the world's leading military powers, ranking fourth on the Global Firepower Index 2025 with a power score of 0.1184.

Rank 2025	Country	Defence Budget 2025 (USD)
1	United States	\$895 billion
2	China	\$266.85 billion
3	Russia	\$126 billion
4	India	\$75 billion
5	Saudi Arabia	\$74.76 billion
6	United Kingdom	\$71.5 billion
7	Japan	\$57 billion
8	Australia	\$55.7 billion
9	France	\$55 billion
10	Ukraine	\$53.7 billion

33. Indian Coast Guard

Holds 'Sagar Kavach' Drill for Coastal Security

The Indian Coast Guard conducted the 'Sagar Kavach' exercise along West Bengal's 158 km coastline on Feb 21-22, 2025

Aim: To enhance coastal security

The drill tested responses to hijacking, smuggling and IED threats while improving coordination among agencies like the Navy, BSF, CISF and local police.

34. Rajnath Singh confers 32 medals on Indian Coast Guard personnel



Event: 18th Indian Coast Guard (ICG) Investiture Ceremony.

Venue: Delhi.

Chief Guest: Defence Minister Rajnath Singh.

Awards Conferred: 32 medals.

President's Tatrakshak Medals

(Distinguished Service): 6.

Tatrakshak Medals (Gallantry): 11.



Tatrakshak Medals (Meritorious Service): 15.

Recognition for: Service in 2022, 2023, and 2024.

35. CISF Training Centre Renamed in Honor of Rajaditya Chola

The Central Industrial Security Force (CISF) has recently renamed its Recruits Training Centre in Arakkonam to honour Rajaditya Cholan, a notable figure in Tamil history.

Rajaditya Cholan was the son of Parantaka I and a prominent warrior in the Chola dynasty.

He earned the title 'Yanaimel Thunjiya Devar', meaning 'The king who died on the back of an elephant'.

His death in battle against the Rashtrakutas is immortalised

in Tamil literature and inscriptions.

The Battle of Thakkolam occurred in 949 CE. It was a fierce confrontation between the Chola and Rashtrakuta armies.

36. India Successfully Test Fires Naval Anti-Ship Missile



India's Successful Test-Firing of Naval Anti-Ship Missile (NASM-SR)

First-of-its-kind indigenously developed naval anti-ship missile.

Launched from: Indian Navy's Seaking helicopter

Location: Chandipur, off the coast of Odisha

Objective: Precision strike capability against enemy warships.

Significance:

Boosts India's naval warfare capabilities.

Strengthens indigenous defense technology under Atmanirbhar Bharat.

DRDO laboratories, including:

Research Centre Imarat (RCI)

Defence Research and Development Laboratory (DRDL)

High Energy Materials Research Laboratory (HEMRL)

Terminal Ballistics Research Laboratory (TBRL)



Obituary

1. The Aga Khan, Spiritual Leader of Ismaili Muslims and Renowned Philanthropist, Dies at 88



2. Veteran British Actor Brian Murphy Passes Away at 92



3. Former CEC Navin Chawla Passes Away



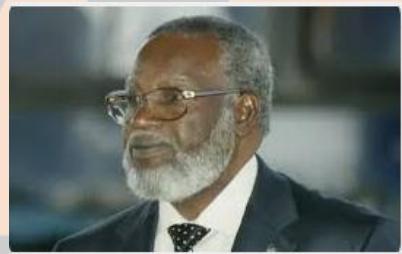
Navin Chawla, the former Chief Election Commissioner (CEC) of India, passed away at the age of 79.

His leadership during the 2009 Lok Sabha elections and pivotal contributions to electoral reforms had a profound influence on India's electoral system.

4. Horst Köhler, Ex-German President and IMF Chief, Passes Away at 81



5. Sam Nujoma, Namibia's 'founding father' and first president, dies aged 95



6. Classical Music Maestro Prabhakar Korekar No More

Hindustani classical vocalist Pandit Prabhakar Korekar, aged 80, passed away. Known for his renditions like 'Bolava Vithal Pahava Vithal' and 'Vakratund Mahakay', Korekar was a distinguished artist and teacher. He was honored with accolades such as the Tansen Samman and Sangeet Natak Akademi award.

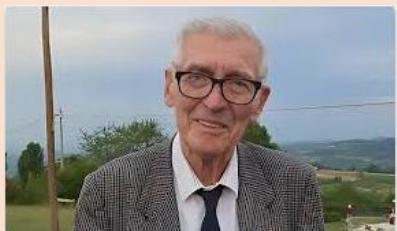
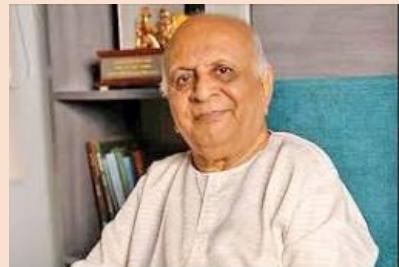
8. Bengali singer-songwriter Pratul Mukhopadhyay passes away at 83



9. C Krishnaveni, Pioneer of Telugu Cinema, Dies at 102



10. Nutella Inventor Francesco Rivella Passes Away at 97

**12. Renowned Gujarati poet and essayist Anil Joshi passes away at 85****11. Legendary Odissi Dancer Mayadhar Raut Passes Away at 92**

Renowned Gujarati poet and essayist Anil Joshi, known for his works such as Kadach and Statue, and for returning

his 1990 Sahitya Akademi award to protest attacks on literary writers in 2015.

YES
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FinTech

1. Indian Bank and IIT Madras Partner to Conduct Cybersecurity and Fintech Hackathon



Public sector Indian Bank will conduct a hackathon on cyber security and fintech in association with IIT Madras in April 2025.

The hackathon will focus on key issues like endpoint security and fraud prevention in the fintech and advanced fraud detection mechanism in cyber security domains.

This exclusive hackathon is open to students and scholars of IIT Madras.

Indian Bank signed an MoU with IIT Madras for the purpose.

The proposed hackathon would be part of a hackathon series by public sector banks in compliance with an IBA advisory to conduct such programmes in association with IITs, universities and science institutions.

Indian Bank

15 August 1907

HQ : Chennai, India

M.D. & CEO : Binod Kumar

2. Additional Factor of Authentication (AFA) for cross-border Card Not Present (CNP) transactions

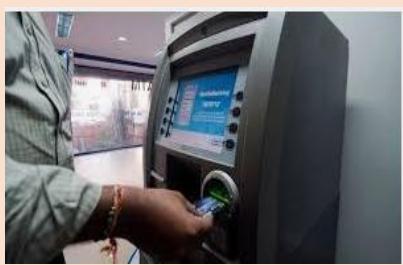
Guidelines for All Payment System Providers and Payment System Participants (banks and non-banks)

Reason : to enhance the security of online payments.

One-Time Password (OTP) or biometric authentication did not exist for international transactions.

RBI has decided to extend AFA to cross-border Card Not Present (CNP) transactions, where a physical card is not used, and the transaction takes place over the internet.

3. NPCI Recommends Higher Automatic Teller Machine Fees for Cash and Non-Cash Transactions



The National Payments Corporation of India (NPCI) has recommended hiking the

cash transaction maximum fee from ₹21 to ₹22 per transaction after the customer exhausts their free transactions limit.

The NPCI has also recommended hiking the ATM interchange fee from ₹17 to ₹19 for cash transactions, and from ₹6 to ₹7 for non-cash transactions.

While banks and white label ATM players were on board the NPCI's recommendation on hiking the ATM interchange fee for metro areas, for non-metro areas, the industry players recommended hiking the ATM interchange fee to ₹21 per cash transaction and ₹7 for non-cash transactions.

4. Exto India Technologies Selected to Test Offline Payment Solutions in Retail Payments Sandbox

RBI has launched regulatory sandbox for testing 'On Tap' application facility for the theme 'Retail Payments' of the Regulatory Sandbox (RS). Exto India Technologies Pvt. Ltd. was selected for the Test Phase.

The entity tested an offline digital payment product which was evaluated based



on mutually agreed scenarios and expected outcomes.

The product is an offline digital payment solution which utilises Distributed Ledger Technology (DLT) in combination with private biometric authorisation to enable offline card-to-card and card-to-phone transactions.

The innovation is related to use of cryptography of distributed ledgers, on-card biometric authentication and time limited balances to secure against double spend.

5. Paytm unveils 'Receive Money QR Widget'



Launch: Receive Money QR Widget

Launch by: Paytm

Launched for: Android users

Enabling instant payment collection directly from a smartphone's home screen

The feature eliminates the need to open the Paytm app, making transactions quicker and more accessible for freelancers, small

businesses, shopkeepers, and influencers.

This comes as the fintech awaits the central bank's approval for its payment aggregator licence. In November 2022, the Reserve Bank of India (RBI) rejected Paytm's application due to non-compliance with FDI norms.

6. RBI Allows SFBs to Offer Credit via UPI

The RBI has allowed Small Finance Banks (SFBs) to offer pre-sanctioned credit lines through UPI, expanding digital credit access to underserved segments.

This move builds on the September 2023 decision permitting Scheduled Commercial Banks to link credit lines with UPI.

By allowing SFBs to offer credit lines through UPI, the RBI has created new opportunities for small businesses and individuals to access quick and hassle-free credit.

Excluded Banks: Payments Banks, Regional Rural Banks (RRBs)

The UPI platform, launched in 2016, initially served as a real-time payments system for transferring funds between banks.

7. Easebuzz gets RBI authorisation to operate as online payment aggregator



Easebuzz has received final authorisation from the Reserve Bank of India to operate as an Online Payment Aggregator (PA) under the Payment and Settlement Systems Act, 2007.

This approval marks a defining moment for Easebuzz, enabling it to continue operating as an authorised payments platform and help process online payments for Indian Businesses across sectors like eCommerce, Education, Real Estate, Travel & Tourism etc.

MD & CEO, Easebuzz: Rohit Prasad

8. India's Infibeam gets TPAP licence for RediffPay

Fintech company Infibeam Avenues' subsidiary Rediff has received a third-party application provider (TPAP) licence from the National Payments Corporation of India (NPCI) for its digital payment platform, RediffPay.

The TPAP licence allows a company to offer Unified Payments Interface (UPI) services to users via a



payment system provider
(PSP) bank.

Axis Bank will act as the PSP
bank for RediffPay.

Yes OFFICER



Environment

1. India Adds 4 New Ramsar Sites, taking total to 89



The Centre government has added four new Ramsar sites in India.

Four new Ramsar sites are:

(1) Sakkarakottai Bird Sanctuary, Tamil Nadu

(2) Therthangal Bird Sanctuary, Tamil Nadu

(3) Khecheopalri Wetland, Sikkim

(4) Udhwa Lake, Jharkhand

Total number of Ramsar sites in India: 89

India still stands as the country with the highest number of Ramsar sites in Asia and third in the world.

Maximum Ramsar Sites in India: Tamil Nadu (20)

Sikkim and Jharkhand have added their first Ramsar sites.

January 2025 was the warmest on record globally, with the average surface temperature 0.79 degrees Celsius above the 1991-2000 January average

The EU-funded Copernicus Climate Change Service (C3S) reported.

Its temperature was 1.75 degrees Celsius above pre-industrial levels, while the average temperature over European land rose 2.51 degrees above the 1991-2000 January average.

2. January 2025 Warmest On Record Globally: European Climate Agency



Committees

1. RBI's committee reviewing economic capital framework



The Reserve Bank of India's (RBI) is currently reviewing the Economic Capital Framework (ECF).

ECF is used to determine risk provisioning and surplus distribution by the central bank.

An expert committee led by Bimal Jalan, former RBI Governor.

It was set up in November 2018

Aim: To review the ECF framework of the RBI.

In 2019, the RBI had adopted the recommendations of the expert committee on ECF.

The committee had suggested that the RBI's

contingency risk buffer (CRB) should be maintained in a range of 5.5 per cent to 6.5 per cent of the central bank's balance sheet.

As of March 31, 2024, we are at 6.5 per cent.

2. Reserve Bank of India forms working group to review trading and settlement timings of regulated markets

The Reserve Bank of India (RBI) established a 9-member Working Group to conduct a comprehensive review of the trading and settlement timings for financial markets.

The group will examine various developments in the financial sector over recent years, including:

The increased electronification of trading,

The availability of Forex and certain interest rate derivative markets operating on a 24x5 basis,

The growing participation of non-residents in domestic financial markets,

The round-the-clock availability of payment systems.

The RBI emphasized that synchronizing and harmonizing market and settlement timings across different segments of financial markets could lead to more efficient price discovery and better optimization of liquidity requirements.

Aim: To improve the overall functioning of financial markets in India.

The Working Group will be chaired by Radha Shyam Ratho, Executive Director at the Reserve Bank of India, and will include eight other members.

The Working Group's primary objective is to review the current trading and settlement timings for various financial markets regulated by the RBI.

3. Dr. Jitendra Singh to Preside Over 12th All India Pension Adalat



Dr. Jitendra Singh chaired the 12th All India Pension Adalat on February 13, 2025



Location: New Delhi

Organized by: DoPPW

Aim: To resolve 180 long-pending pension grievances across 16 ministries.

Since 2017, the initiative has resolved over 18,005 cases with a 71% success rate

Major Ministries Involved:
Ministry of Home Affairs,
Defence, Railways, Housing &
Urban Affairs, CBDT, CPAO

4. NITI Aayog forms panel on transforming AIIMS

Government think tank NITI Aayog has formed a committee to create a roadmap aimed at transforming AIIMS, New Delhi, into a premier institution for medical research and practice.

The mandate of committee

led by NITI Aayog member V K Paul involves thoroughly examining the existing systems and processes at AIIMS and proposing significant reforms along with specific timelines for their implementation.



Acquisitions & Mergers

1. Paytm Cloud Technologies Limited to Acquire 25% Stake in Brazilian Finance Firm Dinie for \$1 Million



Paytm Cloud Technologies, the wholly owned subsidiary of fintech firm Paytm, is set to acquire a 25 per cent stake in a Brazil-based embedded finance firm Seven Technology for \$1 million.

The acquisition of a stake in Seven Technology will enable the company to understand the merchants' business landscape in the Brazilian market.

2. Airtel and Vodafone Idea Divest Full Stake in Wi-Fi JV Firefly to iBus for Rs 9 Crore



Telecom operators Bharti Airtel and Vodafone Idea have sold their entire stake in Wi-Fi infrastructure company Firefly Networks to

iBus Network and Infrastructure for Rs 9 crore.

FireFly Networks Limited is a 50-50 joint venture between Vodafone Idea and Bharti Airtel Limited.

Bharti Airtel Limited has entered into a Share Purchase Agreement with iBus Network and Infrastructure Private Limited for transfer of Company's entire stake (50 per cent) in Firefly Networks Limited.

3. Indus to buy towers from Airtel and Hexacom

Indus Towers is set to acquire 16,100 telecom towers from Bharti Airtel and Bharti Hexacom for Rs 3,308.7 crore by March 31.

Bharti Airtel will sell 12,700 towers, and Bharti Hexacom will sell 3,400 towers.

The boards of Bharti Airtel and Bharti Hexacom have approved the sale of telecom towers for Rs 2,147.6 crore and Rs 1,134 crore respectively.

4. Sun Group buys entire stake of Yorkshire-based Northern Superchargers

Kalanithi Maran's Sun Group has acquired a 100% stake in

The Hundred's Northern Superchargers for £100 million, purchasing both the England and Wales Cricket Board's (ECB) 49% share and Yorkshire's 51% share.

Sun Group, which also owns the leading Indian broadcaster Sun TV Network, becomes the third IPL franchise owner to successfully bid for a team in The Hundred.

5. TVS Holdings completes 80.74% stake acquisition of Home Credit



TVS Holdings announced the successful acquisition of an 80.74% equity stake in Home Credit India Finance for ₹554 crore, with the remaining 19.26% secured by Premji Invest and other TVS Holdings associates.

6. RBI allows Temasek unit to raise stake in AU Small Finance Bank



The Reserve Bank of India (RBI) has given its approval to Zulia Investments, a unit of Temasek Holdings, to raise its stake in AU Small Finance Bank to up to 7%.

Zulia holds a 1.37% stake in AU, the largest small finance bank in the country.

Foreign portfolio investors and foreign institutional investors hold 39.35 per cent stake in the bank.

Zulia, an indirect wholly owned subsidiary of Temasek, can raise its stake through paid-up share capital or voting rights in the bank within one year from the date of RBI approval.

AU Small Finance Bank Limited

1996

Sanjay Agarwal

Jaipur

7. SBI Mutual Fund raises stake in Axis Bank to 5.02%



SBI Mutual Fund has raised its stake in Axis Bank to 5.02% as suggest its disclosures on the exchanges.

The SBI Mutual Fund as per the intimation has added 11,44,160 equity shares of Axis Bank to its portfolio.

This translated into SBI Mutual Fund acquiring 0.036% stake in Axis Bank.

SBI Mutual Fund had been holding 4.9878% stakes in Axis Bank

8. Morgan Stanley buys 1.5% in Sterling & Wilson Renewable Energy



Morgan Stanley has acquired a 1.5% stake in Sterling and Wilson Renewable Energy for ₹103 crore via an open market transaction.

Meanwhile, Goldman Sachs offloaded a 1.47% stake in the firm, selling 34.27 lakh shares for ₹97 crore.

9. ONGC-NTPC Green Energy JV acquire Ayana Renewable

ONGC NTPC Green Private Ltd (ONGPL), has signed a share purchase agreement (SPA) to acquire a 100% stake in Ayana Renewable Power Private Ltd for an enterprise value of ₹19,500 crore (\$2.3 billion).

ONGC-NTPC Green Energy Ltd (ONGPL), a 50:50 joint venture between ONGC Green Limited (OGL) and NTPC Green Energy Limited (NGEL), completed the transaction.

10. KKR to acquire controlling stake in Healthcare Global for \$400 million

Global investment firm KKR has signed definitive agreements with CVC to become the largest shareholder of healthcare provider Healthcare Global Ltd.

KKR will acquire up to 54% stake in Healthcare Global from CVC Asia V, at a purchase price of ₹445 per share.

The total consideration for this stake is \$400 million or nearly ₹3,465 crore.

RBI Section



RBI approves the voluntary amalgamation of Pune Commercial Co-operative Bank Ltd., Satara, Maharashtra with Pimpri Chinchwad Sahakari Bank Maryadit, Pune, Maharashtra

The Reserve Bank of India has sanctioned the Scheme of Amalgamation of Pune Commercial Co-operative Bank Ltd., Satara (Maharashtra) with Pimpri Chinchwad Sahakari Bank Maryadit, Pune (Maharashtra).

The Scheme has been sanctioned in exercise of the powers conferred under Sub-Section (4) of Section 44A read with Section 56 of the Banking Regulation Act, 1949.

The Scheme will come into force with effect from February 10, 2025

The branches of Pune Commercial Co-operative Bank Ltd., Satara (Maharashtra) will function as branches of Pimpri Chinchwad Sahakari Bank Maryadit, Pune (Maharashtra) with effect from February 10, 2025.

RBI approves the voluntary amalgamation of The Citizen Cooperative Bank Limited, Vasco-Da-Gama, Goa with TJSB Sahakari Bank Ltd

The Reserve Bank of India has sanctioned the Scheme of

Amalgamation of The Citizen Cooperative Bank Limited, Vasco-Da-Gama, Goa with TJSB Sahakari Bank Ltd.

The Scheme has been sanctioned in exercise of the powers conferred under sub-section (4) of Section 44A read with Section 56 of the Banking Regulation Act, 1949.

The Scheme came into force with effect from February 10, 2025.

The branches of The Citizen Cooperative Bank Limited, Vasco-Da-Gama, Goa will function as branches of TJSB Sahakari Bank Ltd. with effect from February 10, 2025.

Removal of Supervisory Restrictions: Kotak Mahindra Bank Limited

On April 24, 2024, the Reserve Bank of India had, in exercise of its powers under Section 35A of the Banking Regulation Act, 1949, imposed certain business restrictions on Kotak Mahindra Bank Limited (hereinafter referred to as 'the bank'). The bank was directed to cease and desist from:

onboarding of new customers through its online and mobile banking channels, and

issuing fresh credit cards.

Subsequently, the bank initiated remedial measures to address the supervisory

concerns and submitted compliances to the Reserve Bank.

The bank also commissioned an external Audit, with prior approval of RBI, to validate the compliances.

Now, having satisfied itself based on the submissions, and remedial measures undertaken by the bank, the Reserve Bank, has decided to lift the afore-mentioned restrictions placed on Kotak Mahindra Bank Limited. A detailed communication has been issued to the bank in this regard.

RBI retains Advisory Committee of Aviom India Housing Finance Private Limited

It may be recalled that, in exercise of powers conferred under Section 45-IE (5) (a) of the RBI Act, 1934, the Reserve Bank had, on January 30, 2025, constituted a three-member Advisory Committee to assist Shri Ram Kumar, Administrator of Aviom India Housing Finance Private Limited (AVIOM) in discharge of his duties. The members of the Committee are:

Shri Paritosh Tripathi, ex-CGM, State Bank of India

1. Shri Rajneesh Sharma, ex-CGM, Bank of Baroda
2. Shri Sanjaya Gupta, ex-MD & CEO, PNB Housing Finance Limited



Upon admission of the petition for insolvency resolution process by the New Delhi Bench of the Hon'ble National Company Law Tribunal in respect of AVIOM vide order dated February 20, 2025, the Reserve Bank has decided that the above mentioned

three-member Committee shall continue as the Advisory Committee under Rule 5 (c) of the Insolvency and Bankruptcy (Insolvency and Liquidation Proceedings of Financial Service Providers and Application to Adjudicating Authority) Rules, 2019. The Advisory

Committee shall advise the Administrator in the operations of AVIOM during the Corporate Insolvency Resolution Process.

Yes OFFICER



RBI's Monetary Policy Committee Meeting (February 2025)



About Monetary Policy Committee

- Under Section 45ZB of the amended RBI Act, 1934, the central government is empowered to constitute a Monetary Policy Committee (MPC), which shall determine the Policy Rate required to achieve the inflation target.
- As per the provisions of the RBI Act, out of the six Members of Monetary Policy Committee, three Members will be from the RBI and the other three Members of MPC will be appointed by the Central Government.
- The MPC is required to meet at least 4 times a year.
- The Government and the RBI has set a 4% inflation target with the upper tolerance limit at 6% and the lower level at 2%.
(Note: On March 31, 2021, the Government retained the inflation target at 4 per cent with the lower and upper tolerance levels of 2 per cent and 6 per cent, respectively, for the next five years (April 2021-March 2026).
- The MPC held its 53rd meeting from 5 to 7 February 2025 under the chairmanship of new RBI Governor Sanjay Malhotra.
- The Reserve Bank of India (RBI) announced its sixth and the last bi-monthly monetary policy of FY25.
- This is the first RBI policy under the new Governor Sanjay Malhotra and also the first RBI MPC meeting after the Union Budget 2025-2026 was presented on February 1.

Key Highlights of the Meeting

- The RBI's MPC decided to reduce the benchmark repo rate by 25 basis points (bps) to 6.25% from 6.5%. First rate cut after a gap of 5 years; last reduction was in May 2020.
- Consequently, the standing deposit facility (SDF) rate stands at 6% and the marginal standing facility (MSF) rate and the Bank Rate are at 6.50%.

Gross domestic product (GDP) Growth Projections

- RBI's rate-setting panel has pegged India's FY26 GDP growth at about 6.7%.
- RBI expects economic growth in Q1, Q2, Q3 and Q4 of the next fiscal year starting April 1 at 6.7%, 7%, 6.5% and 6.5%, respectively.
- Real GDP Growth for 2024-25 is projected at 6.4% Year-over-year (Y-O-Y).

Consumer Price Index (CPI) Inflation Projections

- The MPC has projected inflation at 4.2% for FY26.



- For 2024-25: 4.8% with Q4 at 4.4%.
- For 2025-26: 4.2%, with quarterly breakdown: Q1: 4.5%, Q2: 4.0%, Q3: 3.8%, Q4: 4.2%

Neutral Stance Decision

- The MPC also decided unanimously to continue with the neutral stance and remain unambiguously focused on a durable alignment of inflation with the target, while supporting growth.
- A neutral stance indicates that the RBI maintains flexibility in adjusting policy rates based on prevailing economic conditions.
- This means that the central bank is open to either increasing or decreasing interest rates, depending on data related to inflation and economic growth. The neutral stance is generally adopted when both inflation control and economic growth are given equal priority,

Other Important Announcements

- Banks to have 'bank.in' internet domain name, non-banks 'fin.in'. Registrations for 'bank.in' will commence from April 2025, and going forward 'fin.in' will be introduced.
- As on Jan 31, India's forex reserves stood at \$630.6 billion, providing import cover of over 10 months.
- Headline Inflation: Declined from 6.2% in Oct 2024 to lower levels in Nov-Dec 2024 due to falling food inflation.

What is the Repo Rate?

The repo rate (repurchase rate) is the interest rate at which the central bank lends money to commercial banks when there is a shortage of funds. In simpler terms, it is the rate at which banks borrow money from the central bank for short-term needs, usually against government securities.

What happens when repo rate is cut?

When the RBI lowers the repo rate, all external benchmark lending rates (EBLR) tied to it will decrease, providing relief to borrowers by reducing their equated monthly instalments (EMIs).



38th National Games 2025 GIST

Host State- Uttarakhand

Theme- 'Green Games'

Mascot- Mouli, inspired by Uttarakhand's state bird, the Monal.

The 38th edition of the National Games, India's own multi-sport event inspired by the Olympics, saw athletes from 28 states, eight Union Territories and SSCB compete for medals in 34 different sports.

Mallakhamb and yogasana were initially announced as demonstration events but were later upgraded to full-fledged medal sports.

The National Games 2025 began with triathlon events on January 26. Sporting events at the National Games concluded on February 13.

Since the Games were revamped in 1985, Services, a team composed of Army personnel, have emerged as the National Games champions the most number of times - five. They won four successive titles with wins in 2007, 2011, 2015 and 2022 before their streak was broken by Maharashtra at the last edition.

Services topped the standings with 121 medals -

68 gold, 26 silver and 27 bronze. Maharashtra has 201 medals (54 gold, 71 silver, 76 bronze) came second and Haryana with 153 medals (48 gold, 47 silver and 58 bronze) occupied the third spot in the medals tally. Host Uttarakhand finished seventh with 24 gold medals.

Records Broken

Men's 20 km race walk record shattered after 14 years at 38th National Games. Leading the charge was Servin Sebastian from the Services team, who not only clinched victory but also established a new National Games record with a stunning record time of 1 hour, 21 minutes, and 23 seconds

The previous record, set by Gurmeet Singh of Jharkhand in 2011 with a time of 1 hour, 23 minutes, and 26 seconds has now been eclipsed by a remarkable performance from six Indian athletes.

Long distance runner Sawan Barwal qualified for the upcoming Asian Athletics Championships after winning the men's 10000m race in the National Games 2025 in Uttarakhand. Barwal

set a new meet record at the 38th National Games by finishing the race with a time of 28:49.93.

Asian Games bronze-winning shooter Ashi Chouksey of Madhya Pradesh broke the women's 50m rifle 3 positions national record, breaking the previous record of 594 set by Sift Kaur Samra in 2023.

Madhya Pradesh's Dev Kumar Meena created history by setting a new national record in pole vault. He cleared a height of 5.32 meters, breaking the previous record of 5.31 meters, set by S. Siva in Gujarat in 2022.

Javelin Throw: Sachin Yadav (Uttar Pradesh) 84.39m (National Games record, Previous record of 82.23m was set by Rajinder Singh in 2015),

National Games 2025 medal tally					
Rank	State/Union Territory/Team	Gold	Silver	Bronze	Total
1	Services Sports Control Board	68	26	27	121
2	Maharashtra	54	71	76	201
3	Haryana	48	47	58	153
4	Madhya Pradesh	34	26	22	82
5	Karnataka	34	18	28	80

(Note: The 39th National Games will be held in Meghalaya.)



Union Budget 2025 Gist

Nirmala Sitharaman on became the first finance minister to present Union Budget for **eight** consecutive times.

She has presented **six** full budgets and **two** interim ones.



Union Budget highlights that Agriculture, MSME, Investment, and Exports are engines in the journey to Viksit Bharat using reforms as fuel, guided by the spirit of inclusivity.

1st Engine: Agriculture

Budget announced '**Prime Minister Dhan-Dhaanya Krishi Yojana**' in partnership with states covering **100** districts to increase productivity, adopt crop diversification, augment post-harvest storage, improve irrigation facilities, and facilitate availability of long-term and short-term credit.

Union Finance Minister announced that Government will launch a **6-year** "Mission for Aatmanirbharta in Pulses" with special focus on **Tur, Urad and Masoor**. Central agencies (NAFED and NCCF) will be ready to

procure these 3 pulses, as much as offered during the next 4 years from farmers.

Smt. Sitharaman announced the increase in loan limits from **Rs. 3 lakh to Rs. 5 lakh** for loans taken through Kisan Credit Cards under modified interest subvention scheme.

2nd Engine: MSMEs

To help MSMEs achieve higher efficiencies of scale, technological upgradation and better access to capital, the investment and turnover limits for classification of all MSMEs enhanced to **2.5 and 2 times**, respectively. Further, steps to enhance credit availability with guarantee cover have also been announced.

The Finance Minister also announced the launch of a new scheme for 5 lakh women, Scheduled Castes and Scheduled Tribes first-time entrepreneurs. This will provide term loans up to Rs. 2 crore during the next 5 years.

3rd Engine: Investment

Under the investment in people, she announced that **50,000** Atal Tinkering Labs will be set up in Government schools in next **5 years**.

Five National Centres of Excellence for skilling will be set up with global expertise and partnerships to equip

our youth with the skills required for "Make for India, Make for the World" manufacturing.

A Centre of Excellence in Artificial Intelligence for education will be set up with a total outlay of **500 crore**.

Under the investment in Economy, Smt Sitharaman said Infrastructure-related ministries will come up with a **3-year pipeline** of projects in PPP mode.

She added that an outlay of Rs 1.5 lakh crore was proposed for the 50-year interest free loans to states for capital expenditure and incentives for reforms.

She also announced the second Asset Monetization Plan 2025-30 to plough back capital of Rs 10 lakh crore in new projects.

The Jal Jeevan Mission was extended till **2028** with focus on the quality of infrastructure and Operation & Maintenance of rural piped water supply schemes through "Jan Bhagidhari".

Government will set up an Urban Challenge Fund of Rs.1 lakh crore to implement the proposals for 'Cities as Growth Hubs', 'Creative Redevelopment of Cities' and 'Water and Sanitation'.

Under the investment in Innovation, an allocation of **₹20,000 crore** is announced to implement private sector driven Research,



Development and Innovation initiative.

Budget proposes Gyan Bharatam Mission, for survey, documentation and conservation of more than **1 crore** manuscripts with academic institutions, museums, libraries and private collectors. A National Digital Repository of Indian knowledge systems for knowledge sharing is also proposed.

4th Engine: Exports

She added that a digital public infrastructure, '**BharatTradeNet**' (BTN) for international trade was proposed as a unified platform for trade documentation and financing solutions.

A National Framework has also been proposed for promoting Global Capability Centres in emerging tier 2 cities.

Reforms as the Fuel

Defining Reforms as the fuel to the engine, Smt. Sitharaman said that over the past 10 years, the Government had implemented several reforms for convenience of tax payers, such as faceless assessment, tax payers charter, faster returns, almost 99 per cent returns being on self-assessment, and Vivad se Vishwas scheme.

Financial Sector Reforms and Development

The Union Finance Minister proposed to raise the Foreign Direct Investment (FDI) limit for the insurance from **74** to **100** per cent, to be available for those companies that invest the entire premium in India.

An Investment Friendliness Index of States will be launched in 2025 to further the spirit of competitive cooperative federalism.

Fiscal Consolidation

Smt. Sitharaman stated that the Revised Estimate 2024-25 of fiscal deficit is **4.8 per cent** of GDP, while the Budget Estimates 2025-26 is estimated to be **4.4 per cent** of GDP.

Revised Estimates 2024-25

The Minister said that the Revised Estimate of the total receipts other than borrowings is **₹31.47 lakh crore**, of which the net tax receipts are **₹25.57 lakh crore**. She added that the Revised Estimate of the total expenditure is **₹47.16 lakh crore**, of which the capital expenditure is about ₹10.18 lakh crore.

Budget Estimates 2025-26

For FY 2025-26, the Union Finance Minister stated that

the total receipts other than borrowings and the total expenditure are estimated at **₹34.96 lakh crore** and **₹50.65 lakh crore** respectively. The net tax receipts are estimated at ₹28.37 lakh crore.

Other Major Highlights:

The Union Budget 2025-26 proposes new direct tax slabs and rates under the new income tax regime so that no income tax is needed to be paid for total income upto **12 Lakh** per annum.

Salaried individuals earning upto **₹12.75 Lakh** per annum will pay NIL tax, due to standard deduction of ₹ 75,000. Towards the new tax structure and other direct tax proposals, Government is set to lose revenue of about ₹1 lakh crore.

Total Income per annum	Rate of Tax
Upto 1 Lakh	NIL
₹1 - ₹1.5 Lakh	5%
₹1.5 - ₹2 Lakh	10%
₹2 - ₹3 Lakh	15%
₹3 - ₹10 Lakh	20%
₹10 - ₹20 Lakh	25%
Above ₹20 Lakh	30%

To rationalize TDS/TCS, Budget doubles limit for tax deduction on interest earned by senior citizens from the present ₹50,000 to **₹ 1 Lakh**. Further, TDS threshold on rent has been increased to ₹6 Lakh from ₹ 2.4 Lakh per annum. Other measures include, increasing of threshold to collect TCS to ₹10 Lakh and continuing



with higher TDS deductions only in non-PAN cases.

As part of rationalization of Customs tariffs of industrial goods, Budget proposes to; (i) Remove **seven** tariffs, (ii) apply appropriate cess to maintain effective duty incidence, and (iii) levy not more than one cess or surcharge.

As relief on import of Drugs/Medicines, **36** lifesaving drugs and medicines for treating cancer, rare diseases and chronic diseases have been fully exempted from Basic Customs Duty (BCD). Further, **37** medicines along with 13 new drugs and medicines under Patient Assistance Programmes have been exempted from Basic Customs Duty (BCD), if supplied free to patients.

To support Domestic Manufacturing and Value Addition, BCD on **25** critical minerals, that were not domestically available, were exempted in July 2024. The Budget 2025-26 fully exempts cobalt powder and waste, scrap of lithium-ion battery, Lead, Zinc and 12 more critical minerals.

To boost manufacturing of Lithion-ion battery in the country, 35 additional capital goods for EV battery manufacturing, and 28 additional capital goods for mobile phone battery manufacturing added to the list of exempted capital goods.

Union Budget 2025-26 also continues exemption on BCD on raw materials, components, consumables or parts for ship building for another ten years. Budget also reduced BCD from **20%** to **10%** on Carrier Grade ethernet switches to make it at par with Non-Carrier Grade ethernet switches.

For export promotion, Budget 2025-26 facilitates exports of handicrafts, fully exempts BCD on Wet Blue leather for value addition and employment, reduce BCD from 30% to 5% on Frozen Fish Paste and reduce BCD from 15% to 5% on fish hydrolysate for manufacture of fish and shrimp feeds.

YES OFFICER



Current Affairs Practice Questions

1. The Reserve Bank of India (RBI) has recently announced the interest rate for the Government of India Floating Rate Bonds 2035. Consider the following statements.

I. The RBI has recently announced that the interest rate for the Government of India Floating Rate Bonds 2035 (GOI FRB 2035) will be set at 6.66% per annum.

II. The rate will be applicable for the period from January 25, 2025, to January 24, 2030.

III. The rate of interest of the bonds shall be reset by the Bank every five years at the prevailing 5-year yield on Government of India securities as on the last working day prior to commencement of each period of five years.

Which of the above statements is/are correct?

- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) All are Correct

2. Securities and Exchange Board of India (SEBI) has strengthened regulations on financial influencers by prohibiting the use of live stock market data in educational content. Under the new rule, only stock prices with a _____ month delay can be used, effectively restricting real-time trading tips presented as education.

- (a) One
- (b) Two
- (c) Three
- (d) Six
- (e) Twelve

3. Paytm-owner _____ has introduced the 'Receive Money QR Widget' for Android users, enabling them to showcase their unique QR code directly on their phone's home screen without opening the Paytm app.

- (a) One97 Communications Limited (OCL)

- (b) One99 Digital Services Pvt Ltd
- (c) One45 Fintech Solutions Pvt Ltd
- (d) One23 Payment Technologies Ltd
- (e) One56 E-Commerce Private Limited

4. The inaugural Raisina Middle East Conference took place in Abu Dhabi, UAE, 2025, with External Affairs Minister (EAM) Dr. S. Jaishankar as the Chief Guest. It was organised by which of the following?

- I. Observer Research Foundation
 - II. Indian Ministry of External Affairs
 - III. Ministry of Foreign Affairs, UAE
- (a) Only I
 - (b) Only II
 - (c) Both I and II
 - (d) Both II and III
 - (e) I, II and III

5. Elon Musk's X launched a digital wallet and peer-to-peer payment services in partnership with _____, its first partner for the upcoming "_____ " service.

- (a) Mastercard, X Pay
- (b) Visa, X Money Account
- (c) PayPal, X Wallet
- (d) Stripe, X Finance
- (e) American Express, X Cash

6. The RBI has granted approval to Tata Communications allowing it to divest 100% stake in Tata Communications Payment Solutions Ltd (TCPPL) to _____ fintech company Findi's subsidiary in India, Transaction Solutions International. TCPPL, established in 2008, launched India's first white-label ATM network, _____, in 2013.

- (a) Australian, Indicash
- (b) American, Indidhan
- (c) British, IndiPay



- (d) Canadian, CashPoint
- (e) Singaporean, IndiATM

7. India's defense and aerospace sectors have been strengthened by the development of a Large Area Additive Manufacturing (LAAM) system at the DRDO-Industry-Academia Centre of Excellence (DIA-CoE) at IIT Hyderabad. What is the build volume of this machine, making it one of the largest metal additive manufacturing machines in India?

- (a) 1m x 1m x 2m
- (b) 1m x 1m x 3m
- (c) 2m x 2m x 3m
- (d) 1.5m x 1m x 3m
- (e) 2m x 1m x 3m

8. Recently, the Economic Community of West African States (ECOWAS) formally acknowledged the departure of three countries. Which of the following is/are NOT among them?

- I. Niger
- II. Equatorial Guinea
- III. Benin
- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) Only III

9. Recently, a new study revealed that the number of glaciers fell from 756 to _____ in Arunachal Pradesh during the study period from 1988 to 2020.

- (a) 656
- (b) 646
- (c) 566
- (d) 596
- (e) 706

10. Kiwi, a credit-on Unified Payments Interface (UPI) fintech platform, has partnered with _____ to provide complimentary airport lounge access at over 45 lounges across 22 airports in India. Kiwi users can earn one lounge visit for every INR _____ spent via UPI.

- (a) Collinson International, 50,000
- (b) DreamFolks Services, 40,000
- (c) LoungeKey, 45,000
- (d) Priority Pass, 55,000
- (e) Visa Lounge Access, 60,000

11. Paytm Cloud Technologies, the wholly owned subsidiary of fintech firm Paytm, is set to acquire a 25 per cent stake in an embedded finance firm Seven Technology for \$1 million. The company, incorporated in Delaware, is a parent company of _____ which enables digital and e-commerce platforms to provide financial services solutions to micro, small and medium-sized enterprises (MSMEs) in _____.

- (a) Finvera, Brazil
- (b) KredX, Indonesia
- (c) RazorPayX, Canada
- (d) Dinnie, Brazil
- (e) Uplinq, Canada

12. Consider the following statements regarding the Monetary Policy Committee (MPC) meeting of the Reserve Bank of India (RBI), which was held in February 2025.

- I. The RBI's MPC cut the repo rate by 25 bps from 6.5% to 6.25%, the first reduction in five years since May 2020.
- II. RBI's rate-setting panel projected India's GDP growth at 6.6% for FY26 and 6.4% for 2024-25.
- III. The MPC projected 4.4% inflation target for FY25 and 4.2% target for next year.
- IV. The MPC also decided unanimously to continue with the hawkish stance and remain unambiguously focused on a durable alignment of inflation with the target, while supporting growth.



Which of the above statements is/are correct?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both III and IV

The dividend payout to the government may see a change as the time limit of five years of the Bimal Jalan panel formula has ended.

13. _____ Insurance Company has approved the issuance of non-convertible debentures (NCDs) worth Rs _____ crore on a private placement basis.

- (a) HDFC Life, 900
- (b) SBI Life, 750
- (c) ICICI Prudential Life, 850
- (d) Max Life, 950
- (e) Bajaj Allianz Life, 800

14. Pakistan government signed an agreement with the Saudi Fund for Development (SFD) to defer by one year a _____ payment on oil imports.

- (a) USD 1.2 billion
- (b) USD 1.5 billion
- (c) USD 1.8 billion
- (d) USD 2.0 billion
- (e) USD 2.5 billion

15. Recently, the Ministry of Skill Development and Entrepreneurship (MSDE), in collaboration with NITI Aayog, launched Swavalambini, a Women Entrepreneurship Programme, in three states. Which of the following states was NOT one of them?

- I. Assam
- II. Meghalaya
- III. Manipur
- (a) Only I
- (b) Only II

- (c) Both I and II
- (d) Both II and III
- (e) Only III

16. The Union Cabinet recently approved continuation and restructuring of the 'Skill India Programme (SIP). Consider the following statements.

I. The Union Cabinet, chaired by Prime Minister, Shri Narendra Modi, today approved the continuation and restructuring of the Central Sector Scheme 'Skill India Programme (SIP)' till 2026.

II. SIP has an outlay of Rs 6,800 crore.

III. Three components — Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY 4.0), Pradhan Mantri National Apprenticeship Promotion Scheme (PM-NAPS) and the Jan Shikshan Sansthan (JSS) scheme — are now combined under the composite central sector scheme, the SIP.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Both II and III
- (e) Only III

17. The Reserve Bank of India (RBI) has issued a release announcing that it will allow non-bank brokers registered with the Securities and Exchange Board of India (SEBI) to access the _____ dealing system-order matching (NDS-OM) platform, which is an anonymous system for trading government securities (G-Secs) in the secondary market.

- (a) Negotiated
- (b) Nodal
- (c) Notional
- (d) Netting
- (e) National



18. Reserve Bank of India's (RBI) Governor Sanjay Malhotra said the central bank is currently reviewing the ECF. Consider the following statements.

I. An expert committee led by Bimal Jalan, former RBI Governor, was set up in November 2018, to review the ECF of the RBI.

II. The committee had suggested that the RBI's contingency risk buffer (CRB) should be maintained in a range of 5.5 per cent to 6.5 per cent of the central bank's balance sheet.

III. Economic Capital Framework (ECF) is used to determine risk provisioning and surplus distribution by the central bank.

IV. The current contingency risk buffer (CRB) stands at 6.0%.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both III and IV

19. PhonePe processed a record 8.1 billion transactions on the Unified Payments Interface (UPI) in January 2025, according to National Payments Corporation of India (NPCI). Consider the following statements.

I. PhonePe's transaction volume was followed by Google Pay's 6.18 billion and Paytm's 3.15 billion transactions in January.

II. PhonePe continued to dominate the UPI ecosystem, commanding a 40.67 per cent market share, with Google Pay and Paytm holding 36.38 per cent and 6.78 per cent, respectively.

III. UPI transactions saw a marginal 1.6 per cent month-on-month increase in volume to 16.99 billion in January, up from 16.73 billion in December 2024.

IV. WhatsApp regained its position among the top ten UPI volume processors after slipping to 11th place in November 2024.

Which of the above statements is/are correct?

- (a) Only I

- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both III and IV

20. The Centre has launched UDAN (Ude Desh ka Aam Naagrik) 5.5 to boost regional air connectivity, focusing on last-mile access in remote, hilly, and island areas. In the Union Budget 2025, Finance Minister had announced modified Udaan scheme to enhance regional connectivity to ____ new destinations. UDAN, also known as the Regional Connectivity Scheme (RCS), saw its first flight take off on April 27, ____ from Shimla to Delhi.

- (a) 100, 2018
- (b) 120, 2017
- (c) 150, 2016
- (d) 200, 2019
- (e) 180, 2020

21. Consider the following statements regarding India's retail inflation for the month of January 2025.

I. India's retail inflation eased to a five-month low of 4.31 per cent in January.

II. It was 5.22 per cent in December 2024.

III. India's retail inflation had surged to a 14-month high of 6.5% in October, with food inflation reaching a 15-month high of 10.9%.

IV. The RBI's mandate is to keep inflation within a 2-7% target range.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both III and IV

22. South Korea has formally become a "super-aged" society as the share of its population aged 65 or over



surpassed ____, as the country copes with a demographic crisis of a rapidly ageing population and low birth rates.

- (a) 25%
- (b) 14%
- (c) 7%
- (d) 10%
- (e) 20%

23. The Securities and Exchange Board of India (Sebi) has introduced a digital platform Mutual Fund Investment Tracing and ____ Assistant (MITRA), which will assist investors in tracking inactive and unclaimed mutual fund folios.

- (a) Retrieval
- (b) Reporting
- (c) Reconciliation
- (d) Registration
- (e) Resolution

24. Recently PM Modi gifted a Dokra artwork, depicting musicians with studded stonework, to French President Emmanuel Macron and an exquisite silver hand-graved table mirror with floral and peacock motifs to the first lady of France. The Dokra art originated from which state?

- (a) Rajasthan
- (b) Bihar
- (c) Maharashtra
- (d) Chhattisgarh
- (e) Uttar Pradesh

25. Recently, the Reserve Bank of India (RBI) superseded New India Co-operative Bank's Board of Directors. Consider the following statements.

I. A day after imposing restrictions on Mumbai-based New India Co-operative Bank, the Reserve Bank of India (RBI) has superseded its Board of Directors for 12 months.

II. In exercise of the powers conferred under Section 36 AAA read with section 46 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies), the Reserve Bank has superseded the Board of Directors of New India Cooperative Bank Ltd.

III. The RBI appointed Shreekant, a former chief general manager of the Union Bank of India (UBI), as the administrator to manage the bank's affairs.

IV. RBI assured depositors that those eligible could claim up to Rs 5 lakh from the Deposit Insurance and Credit Guarantee Corporation (DICGC).

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both III and IV

26. To mark birth centenary of legendary playback singer late Mohammed Rafi, Government has decided to issue a commemorative coin with the denomination of ₹100. The shape of the coin will be circular with outside diameter of ____ millimeters and the number of serrations will be ____.

- (a) 44, 200
- (b) 45, 100
- (c) 40, 300
- (d) 50, 250
- (e) 42, 150

27. Renowned actor Pankaj Tripathi has ventured into the realm of audio storytelling as a co-founder of which company?

- (a) Voyage
- (b) Vortex
- (c) Vivid
- (d) Velvet
- (e) Verve



28. Padma Shri awardee Sukri Bommagowda, the renowned folk singer from Karnataka's Halakki Vokkaliga community, passed away recently. In which year was she honored with the Padma Shri award?

- (a) 2015
- (b) 2016
- (c) 2018
- (d) 2017
- (e) 2019

29. _____ has launched the "Imagine a World with More Women in Science" campaign to celebrate the _____ anniversary of the International Day of Women and Girls in Science, which is observed on February 11.

- (a) UNESCO, 10th
- (b) UN, 5th
- (c) WHO, 15th
- (d) UNICEF, 8th
- (e) None of these

30. Meta has launched an ambitious project named Project Waterworth, which will lay down a 50,000-kilometer undersea cable to improve digital connectivity connecting five continents including India, the US, _____, and South Africa.

- (a) Brazil
- (b) Australia
- (c) China
- (d) France
- (e) Japan

31. In collaboration with State Bank of India (SBI), SBI Mutual Fund on Monday officially unveiled the _____ Systematic Investment Plan (SIP), which offers flexible SIP options starting at just Rs _____.

- (a) Jagruk Nivesh, 500
- (b) Jeevan Lakshya, 300

- (c) JanNivesh, 250
- (d) JivanDhan, 200
- (e) JagNivesh, 100

32. South Indian Bank (SIB) has launched an innovative digital solution, 'SIB Quick FD,' aimed at simplifying and enhancing the convenience of investing in Fixed Deposits (FDs) for its customers. What is the minimum amount required to open a Fixed Deposit (FD) using South Indian Bank's 'SIB Quick FD' service?

- (a) ₹500
- (b) ₹1,000
- (c) ₹2,000
- (d) ₹5,000
- (e) ₹10,000

33. The Life Insurance Corporation of India (LIC) has launched a single premium "Smart Pension plan," offering a range of annuity options for single life and joint life annuities. The plan is open to individuals aged between _____ and 100 years and the minimum purchase amount for the plan is set at Rs _____, with no upper limit.

- (a) 18, ₹1 lakh
- (b) 21, ₹2 lakh
- (c) 25, ₹1.5 lakh
- (d) 15, ₹50,000
- (e) 17, ₹3 lakh

34. By 2034, the Asian Development Bank (ADB) plans to increase its annual financial commitments to what amount, representing a 50% increase over the next decade?

- (a) \$30 billion
- (b) \$32 billion
- (c) \$36 billion
- (d) \$40 billion
- (e) \$45 billion



35. The RBI Bulletin is a monthly publication released by the Reserve Bank of India (RBI), featuring insightful analyses, policy developments, and key economic indicators. It includes speeches, articles, and statistical data on banking, finance, and the broader economy. Recently, the RBI bulletin for the month of February 2025 was released. Regarding this bulletin, which among the following statements is/are Incorrect?

I. Issuances of Certificate of Deposits (CDs) by banks jumped to ₹9.57 lakh crore during April 2024 to February 2025 (up to February 7) from ₹4.44 lakh crore in the corresponding period of the previous year.

II. Similarly, CP (commercial paper) issuances by India Inc stood at ₹12.44 lakh crore during 2024-25 (up to January), up about 15% yoy, from ₹10.84 lakh crore during the corresponding period of the previous year.

III. Corporate bonds issuances at ₹7.25 lakh crore were 19 per cent higher yoy during 2024-25 (up to December) than ₹6.09 lakh crore a year ago.

IV. Scheduled commercial banks' (SCBs') credit growth was 12.5 per cent as on January 24, 2025 (16.1 per cent a year ago).

- (a) I Only
- (b) II Only
- (c) IV Only
- (d) II and III Only
- (e) III and IV Only

36. Which organization's 150-year milestone journey is depicted in India's first "Open-Air Art Wall Museum" inaugurated at Mausam Bhawan by Union Minister Dr. Jitendra Singh, in February 2025?

- (a) India Meteorological Department (IMD)
- (b) Indian Space Research Organisation (ISRO)
- (c) National Centre for Seismology (NCS)
- (d) Geological Survey of India (GSI)
- (e) Indian Institute of Tropical Meteorology (IITM)

37. The Reserve Bank of India (RBI) will conduct a record _____ dollar/rupee buy/sell swap auction on February 28, 2025, which is the largest-ever dollar/rupee swap auction by the RBI.

- (a) \$5 billion
- (b) \$7.5 billion
- (c) \$10 billion
- (d) \$12.5 billion
- (e) \$15 billion

38. _____based beverage and food manufacturing giant Krones has commenced work on its ₹315 crore bottling machines manufacturing plant in Vemagal, Kolar district, Karnataka.

- (a) German
- (b) Italian
- (c) American
- (d) Japanese
- (e) French

39. Government think tank NITI Aayog has formed a committee to create a roadmap aimed at transforming AIIMS, New Delhi, into a premier institution for medical research and practice. Who will lead the committee?

- (a) Suman K Bery
- (b) Amitabh Kant
- (c) Ramesh Chand
- (d) Parameswaran Iyer
- (e) V K Paul

40. The Indian Navy has handed over decommissioned Landing Ship Tank INS Guldar to the Maharashtra Tourism Development Corporation (MTDC) for conversion into India's first underwater museum and artificial reef. The ship was built at Gdynia Shipyard, _____, and was commissioned into the Indian Navy on Dec 30, _____.

- (a) Poland, 1985
- (b) Russia, 1987



- (c) Germany, 1986
- (d) France, 1988
- (e) Ukraine, 1984

41. In February 2025, Times Black ICICI Bank Credit Card partnered with _____, a cutting-edge visa processing platform that eliminates the complexity of visa applications with guaranteed on-time approvals.

- (a) VFS
- (b) VisaSwift
- (c) Atlys
- (d) TravelEase
- (e) QuickVisa

42. India's largest lender, the State Bank of India (SBI), has set a target to achieve net-zero emissions by _____, the announcement coincided with the launch of the "SBI Green Marathon Season 5" in Mumbai, where over 10,000 participants competed in various distance categories to promote environmental sustainability.

- (a) 2070
- (b) 2047
- (c) 2050
- (d) 2055
- (e) 2060

43. In February 2025, which company has launched India's first solar-powered payment soundbox, which allows merchants to accept UPI and RuPay Credit Card payments using a QR code while reducing electricity costs?

- (a) PhonePe
- (b) Paytm
- (c) Google Pay
- (d) BharatPe
- (e) Amazon Pay

44. Recently, the Securities and Exchange Board of India (SEBI) proposed including Accredited Investors (AIs) as Qualified Institutional Buyers (QIBs) to expand Angel Fund investments in startups while ensuring risk assessment. Angel Funds, a category of AIFs, facilitate investments in start-ups by pooling capital from Angel Investors. In this context, identify the full form of AIF.

- (a) Angel Investment Fund
- (b) Accredited Investment Fund
- (c) Alternative Investment Fund
- (d) Angel Industry Fund
- (e) Advanced Investment Fund

45. Punjab National Bank (PNB) has signed a Memorandum of Understanding (MoU) with the Indo-Tibetan Border Police (ITBP) to provide exclusive financial benefits and insurance coverage for ITBP personnel, pensioners, and their families. Identify the Managing Director (MD) and Chief Executive Officer (CEO) of the PNB.

- (a) Sunil Mehta
- (b) Sandeep Kumar Gupta
- (c) Ashok Chandra
- (d) Binod Kumar
- (e) Vinod Kumar

46. Prime Minister Narendra Modi made a reference to Soligas of BRT Tiger Reserve in the 119th edition of Mann Ki Baat and appreciated their contribution to tiger conservation. The Soliga tribe inhabits the Biligiri Rangaswamy Temple (BRT) Tiger Reserve in _____.

- (a) Karnataka
- (b) Kerala
- (c) Madhya Pradesh
- (d) Uttar Pradesh
- (e) Rajasthan

47. The Centre for Development of Telematics (C-DOT) has signed an agreement with IIT Bombay to



develop an “Optical Transceiver Chipset for High-Bandwidth 6G Wireless Links”. This initiative, part of India’s Bharat 6G Vision, aims to design, develop, and deploy next-generation 6G technology by _____, focusing on affordability, sustainability, and ubiquity.

- (a) 2030
- (b) 2028
- (c) 2032
- (d) 2029
- (e) 2035

48. _____, on course to become post-World War II Germany's ____ chancellor after the country's election, has vowed to prioritize European unity and the continent's security as it grapples with the new Trump administration and Russia's war on Ukraine.

- (a) Olaf Scholz, 9th
- (b) Friedrich Merz, 10th
- (c) Markus Söder, 11th
- (d) Annalena Baerbock, 8th
- (e) Robert Habeck, 12th

49. _____ author Banu Mushtaq's short story collection Heart Lamp, translated into English by Deepa Bhasthi, has been longlisted for the esteemed International Booker Prize 2025. The International Booker Prize comes with an award sum of _____ Pound sterling and is split equally between the author and the translator.

- (a) Kannada, 50,000
- (b) Tamil, 40,000
- (c) Malayalam, 45,000
- (d) Telugu, 60,000

(e) Hindi, 55,000

50. Indian scientists have developed the first comprehensive geological map of the Moon's south pole using data from Chandrayaan-3. The map highlights the region's varied terrain, estimated to be _____ years old, and shows crater alignments connected to the Schomberger crater.

- (a) 1.5 billion
- (b) 4.7 billion
- (c) 2.7 billion
- (d) 5.5 billion
- (e) 3.7 billion

Answer Keys:

1. E	11. D	21. E	31. C	41. C
2. C	12. A	22. E	32. B	42. D
3. A	13. A	23. A	33. A	43. B
4. E	14. A	24. D	34. C	44. C
5. B	15. E	25. D	35. A	45. C
6. A	16. B	26. A	36. A	46. A
7. B	17. A	27. D	37. C	47. A
8. D	18. C	28. D	38. A	48. B
9. B	19. E	29. A	39. E	49. A
10. A	20. B	30. A	40. A	50. E



Quantitative Aptitude Practice Questions

1. A person invested a sum of Rs. 'y' in a scheme which offers 18% p.a. for 4 years. He also invested a sum of Rs. '1.5y' in another scheme which offers 12% p.a. for 5 years. If the difference between the simple interest received from both schemes is Rs. 216, find the value of 'y'.

- (a) 1,200
- (b) 1,800
- (c) 2,000
- (d) 2,400
- (e) 1,500

Solution:

Simple Interest formula: $SI = \text{Principal} \times (\text{Rate}/100) \times \text{Time}$

$$\text{Interest from first scheme} = y \times (18/100) \times 4 =$$

$$0.72y$$

$$\text{Interest from second scheme} = 1.5y \times (12/100) \times 5 =$$

$$0.9y$$

$$\text{Difference} = 0.9y - 0.72y = 216$$

$$0.18y = 216$$

$$y = 216 / 0.18 = 1,200$$

Correct answer: (a) 1,200

2. Working alone, 'A' and 'B' can complete a work in 12 days and 15 days, respectively. 'A' and 'B' started working together and worked for 6 days before leaving. Working alone, if 'C' completes the remaining work in 3 days, then find the time taken by 'C' alone to complete the whole work.

- (a) 10 days
- (b) 18 days
- (c) 12 days
- (d) 15 days
- (e) 30 days

Solution:

We know that,

Total work = Efficiency \times Time taken

Let the total work be the LCM of 12 and 15 = 60 units.

So, efficiency of 'A' = $60 / 12 = 5$ units/day

Efficiency of 'B' = $60 / 15 = 4$ units/day

Combined efficiency of 'A' and 'B' = $5 + 4 = 9$ units/day

Let the efficiency of 'C' be 'x' units/day.

$$\text{Total work} = (9 \times 6) + (x \times 3) = 60$$

$$\text{Or, } 3x = 60 - 54$$

$$\text{So, } x = 2$$

Therefore, efficiency of 'C' = $x = 2$ units/day

Time taken by 'C' alone to complete the work = $60 / 2 = 30$ days.

Correct answer: (e) 30 days

3. A boat travels 30 km downstream in 3 hours and returns upstream in 6 hours. What is the speed of the boat in still water?

- (a) 6 km/h
- (b) 7.5 km/h
- (c) 10 km/h
- (d) 12 km/h
- (e) 14 km/h

Solution:

Let the speed of the boat in still water be x km/h, and the speed of the current be y km/h.

$$\text{Downstream speed} = x + y \text{ km/h}$$

$$\text{Upstream speed} = x - y \text{ km/h}$$

We are given:

Distance downstream = 30 km, time downstream = 3 hours

Distance upstream = 30 km, time upstream = 6 hours

Using the formula:

$$\text{Speed} = \text{Distance} / \text{Time}$$

For downstream:

$$x + y = 30 / 3 = 10 \text{ km/h}$$

For upstream:

$$x - y = 30 / 6 = 5 \text{ km/h}$$

Now, adding the two equations:

$$(x + y) + (x - y) = 10 + 5$$

$$2x = 15$$

$$x = 7.5 \text{ km/h}$$

Thus, the speed of the boat in still water is 7.5 km/h.

Correct answer: (b)

4. The salary of A is 25% more than B, and the salary of B is 20% less than C. If C's salary is \$5000, what is A's salary?

- (a) \$4000
- (b) \$4500
- (c) \$4800



- (d) \$5000
(e) \$6000

Solution:

B's salary = 80% of \$5000 = \$4000.

A's salary = 125% of \$4000 = \$5000.

= \$5000

Correct option: (d)

5. Two partners, P and Q, invested ₹24,000 and ₹32,000 respectively. P invested for 15 months, while Q invested for some time. If their profit ratio is 3:4, find the time period for which Q invested.

- (a) 10 months
(b) 12 months
(c) 15 months
(d) 18 months
(e) 24 months

Solution:

Let Q's investment period be t months.

Profit share is proportional to the product of investment and time.

For P: Profit share = ₹24,000 × 15 = ₹360,000.

For Q: Profit share = ₹32,000 × t.

Given profit ratio:

$$360,000 / (32,000 \times t) = 3 / 4$$

Simplify:

$$360,000 \times 4 = 32,000 \times t \times 3$$

$$1,440,000 = 96,000 \times t$$

$$t = 1,440,000 / 96,000$$

$$t = 15$$

Correct option: (c)

Direction (6-10): A company manufactures and sells five different types of furniture: Chairs, Tables, Sofas, Beds, and Cupboards. The total sales revenue for the month is ₹12,00,000. The chart below represents the percentage contribution of each furniture type to the total revenue.

Furniture Type	Revenue Contribution (%)	Average Selling Price per Unit (₹)
Chairs	25%	3,000
Tables	20%	7,500
Sofas	18%	15,000
Beds	22%	12,000
Cupboards	15%	9,000

6. If the revenue from Chairs increases by 12% next month while the total revenue remains the same, how many additional Chairs must be sold compared to this month?

- (a) 80
(b) 90
(c) 100
(d) 110
(e) 120

Solution:

Current revenue from Chairs = (25% of ₹12,00,000) = ₹3,00,000

New revenue from Chairs = ₹3,00,000 + 12% of ₹3,00,000 = ₹3,36,000

Current number of Chairs sold = ₹3,00,000 ÷ ₹3,000 = 1,000

New number of Chairs sold = ₹3,36,000 ÷ ₹3,000 = 1,120

Additional Chairs sold = 1,120 - 1,000 = 120

Correct answer: (e)

7. If the total revenue for the next two months is projected to be ₹25,20,000 with the same revenue percentage distribution, what will be the combined revenue from Beds and Cupboards over the next two months?

- (a) ₹8,80,000
(b) ₹8,88,000
(c) ₹8,92,000



- (d) ₹9,32,400
(e) ₹9,64,800

Solution:

Next two months' total revenue = ₹25,20,000

Revenue from Beds (22%) = 22% of ₹25,20,000 = ₹5,54,400

Revenue from Cupboards (15%) = 15% of ₹25,20,000 = ₹3,78,000

Total revenue from Beds and Cupboards = ₹5,54,400 + ₹3,78,000 = ₹9,32,400

Correct answer: (d)

8. What is the ratio of the number of Tables sold to the number of Sofas sold?

- (a) 3:5
(b) 7:4
(c) 5:2
(d) 20:9
(e) 22:19

Solution:

Revenue from Tables = (20% of ₹12,00,000) = ₹2,40,000

Revenue from Sofas = (18% of ₹12,00,000) = ₹2,16,000

Number of Tables sold = ₹2,40,000 ÷ ₹7,500 = 32

Number of Sofas sold = ₹2,16,000 ÷ ₹15,000 = 72/5

Ratio = 32: 72/5

= 20: 9

Correct answer: (d)

9. If the company plans to increase the total sales revenue by 20% next month while maintaining the same percentage distribution, what will be the new revenue from Cupboards?

- (a) ₹2,10,000
(b) ₹2,16,000
(c) ₹2,22,000
(d) ₹2,28,000
(e) ₹2,34,000

Solution:

New total revenue = ₹12,00,000 + 20% of ₹12,00,000 = ₹14,40,000

New revenue from Cupboards = 15% of ₹14,40,000 = ₹2,16,000

Correct answer: (b) ₹2,16,000

10. What is the percentage difference between the revenue from Tables and Sofas?

- (a) 8%
(b) 9%
(c) 10%
(d) 11%
(e) 12%

Solution:

Revenue from Tables = ₹2,40,000

Revenue from Sofas = ₹2,16,000

Difference = ₹2,40,000 - ₹2,16,000 = ₹24,000

Percentage difference = (₹24,000 / ₹2,40,000) × 100 = 10%

Correct answer: (c)

Direction (11-13): Find the wrong term in the given series below.

11. 2335, 2327, 2391, 2175, 2687, 1687

- (a) 1687
(b) 2687
(c) 2175
(d) 2391
(e) none

Correct option: (e)

Solution:

$$2335 - 2^3 = 2327$$

$$2327 + 4^3 = 2391$$

$$2391 - 6^3 = 2175$$

$$2175 + 8^3 = 2687$$

$$2687 - 10^3 = 1687$$



12. 4776, 4777, 4767, 4867, 3877, 13867

- (a) 13867
- (b) 3877
- (c) 4867
- (d) 4767
- (e) 4777

Correct option: (b)

Solution:

$$\begin{aligned} 4776 + (10)^0 &= 4777 \\ 4777 - (10)^1 &= 4767 \\ 4767 + (10)^2 &= 4867 \\ 4867 - (10)^3 &= 3867 \\ 3867 + (10)^4 &= 13867 \end{aligned}$$

13. 2464, 2447, 2413, 2362, 2298, 2209

- (a) 2209
- (b) 2298
- (c) 2362
- (d) 2413
- (e) 2447

Correct option: (b)

Solution:

$$\begin{aligned} 2464 - 17 \times 1 &= 2447 \\ 2447 - 17 \times 2 &= 2413 \\ 2413 - 17 \times 3 &= 2362 \\ 2362 - 17 \times 4 &= 2294 \\ 2294 - 17 \times 5 &= 2209 \end{aligned}$$

14. Which of the following is the correct relation between Quantity I and Quantity II?

Quantity-I: A seller marks the price of an item 80% above its cost price. If he offers a 25% discount on the marked price, find the profit percentage earned.

Quantity-II: A seller purchases 50 items. If on

selling 35 items, he recovers the total cost price, find the profit percentage earned.

- (a) Quantity-I > Quantity-II
- (b) Quantity-I < Quantity-II
- (c) Quantity-I ≤ Quantity-II
- (d) Quantity-I = Quantity-II or No relation
- (e) Quantity-I ≥ Quantity-II

Solution:

$$\begin{aligned} \text{Profit} &= \text{Selling price} - \text{Cost price} \\ \text{Profit percentage earned} &= (\text{Profit}/\text{Cost price}) \times 100 \end{aligned}$$

Quantity-I:

Let the cost price of the item be Rs. '100x'.

$$\text{Marked price} = 1.8 \times 100x = \text{Rs. '180x'}$$

Selling price after 25% discount = $0.75 \times 180x = \text{Rs. '135x'}$

$$\text{Profit} = 135x - 100x = \text{Rs. '35x'}$$

$$\text{Profit percentage} = (35x/100x) \times 100 = 35\%$$

Quantity-II:

Let the cost price and selling price of an item be Rs. 'x' and Rs. 'y', respectively.

According to the statement,

$$50 \times x = 35 \times y$$

$$(y/x) = (50/35) = (10/7)$$

$$\text{Profit percentage} = ((y/x) - 1) \times 100$$

$$= (10/7 - 1) \times 100$$

$$= (3/7) \times 100 = 42.86\%$$

Comparing Quantity-I and Quantity-II:

$$\text{Quantity-I} = 35\%$$

$$\text{Quantity-II} = 42.86\%$$

Quantity-I < Quantity-II

Hence, option b.

15. Which of the following is the correct relation between Quantity I and Quantity II?

Quantity-I: A and B together can complete a work in 12 days. B and C together can complete the same work in 15 days, while C and A together can complete it in 20 days. In how many days can A, B, and C together complete the work?

Quantity-II: A alone can complete a work in 24 days, and B alone can complete the same work in 18 days. They start working together, but after 6 days, B leaves. In how many more days will A complete the remaining work?

- (a) Quantity-I > Quantity-II

- (b) Quantity-I < Quantity-II



- (c) Quantity-I \leq Quantity-II
 (d) Quantity-I = Quantity-II or No relation
 (e) Quantity-I \geq Quantity-II

Solution:

Quantity-I:

Let A, B, and C's individual work rates be a, b, and c respectively.

From given conditions:

$$a + b = 1/12,$$

$$b + c = 1/15,$$

$$c + a = 1/20$$

Adding all, we get:

$$2(a + b + c) = 1/12 + 1/15 + 1/20 = (5 + 4 + 3)/60$$

$$= \frac{12}{60} = \frac{1}{5}$$

So, A, B, and C together complete work in 10 days.

Quantity-II:

Work done in 6 days by A and B = $6 \times (1/24 + 1/18)$

$$= 6 \times (3 + 4)/72 = 6 \times 7/72 = 7/12$$

Remaining work = $1 - 7/12 = 5/12$

A alone does $1/24$ per day, so time required = $(5/12) \div (1/24) = (5/12) \times 24$

$$= 10 \text{ days}$$

Comparing:

$$\text{Quantity-I} = 10 \text{ days}$$

$$\text{Quantity-II} = 10 \text{ days}$$

Hence, option d.

Q16. Which of the following is the correct relation between Quantity I and Quantity II?

Quantity-I: A sum becomes Rs. 4,800 in 2 years at 10% p.a. compound interest. Find the principal.

Quantity-II: A sum of Rs. 3,000 is invested at 20% per annum simple interest. Find the interest earned in 4 years.

- (a) Quantity-I > Quantity-II
 (b) Quantity-I < Quantity-II
 (c) Quantity-I \leq Quantity-II
 (d) Quantity-I = Quantity-II or No relation
 (e) Quantity-I \geq Quantity-II

Solution:

Quantity-I:

$$A = P(1 + r/100)^t$$

$$4,800 = P(1.1)^2$$

$$4,800 = P(1.21)$$

$$P = 4,800 / 1.21 = 3,966.94 \approx \text{Rs. } 3,967$$

Quantity-II:

$$SI = P \times R \times T / 100$$

$$= 3,000 \times 20 \times 4 / 100$$

$$= \text{Rs. } 2,400$$

Comparing:

$$\begin{array}{rcl} \text{Quantity-I} & = & 3,967 \\ \text{Quantity-II} & = & 2,400 \end{array}$$

Quantity-I > Quantity-II

Hence, option a.

17. Which of the following is the correct relation between Quantity I and Quantity II?

Quantity-I: The perimeter of a rectangle is 64 cm, and its length is twice its breadth. Find the area of the rectangle.

Quantity-II: The side of a square is 12 cm. Find its area.

- (a) Quantity-I > Quantity-II
 (b) Quantity-I < Quantity-II
 (c) Quantity-I \leq Quantity-II
 (d) Quantity-I = Quantity-II or No relation
 (e) Quantity-I \geq Quantity-II

Solution:

Quantity-I:

Let breadth = x, then length = 2x

$$\text{Perimeter} = 2(l + b)$$

$$64 = 2(2x + x)$$

$$64 = 6x$$

$$x = 64/6 = 10.67$$

$$\text{Length} = 2 \times 10.67 = 21.33$$

$$\text{Area} = 21.33 \times 10.67 = 227.6 \text{ cm}^2$$

Quantity-II:

$$\text{Area of square} = \text{side}^2 = 12 \times 12 = 144 \text{ cm}^2$$

Comparing:

$$\text{Quantity-I} = 227.6$$

$$\text{Quantity-II} = 144$$

$$\text{Quantity-I} > \text{Quantity-II}$$

Hence, option a.

Direction(Q18-20): Find the approximate value of the given equation. No need to find the exact value.

$$\text{Q18. } \sqrt{624 \times 7.98} + 119.87 \div 3.98 \approx ?$$



- (a) 200
- (b) 220
- (c) 230
- (d) 250
- (e) 280

Solution:

$$\begin{aligned}\sqrt{624} \times 7.98 + 119.87 \div 3.98 \\ \approx \sqrt{625} \times 8 + 120 \div 4 \\ \approx 25 \times 8 + 30 \\ = 200 + 30 \\ = 230\end{aligned}$$

Correct option: c

19. $(43.92\% \text{ of } 1199.87) \div 3.91 \approx ?$

- (a) 120
- (b) 132
- (c) 140
- (d) 156
- (e) 168

Solution:

$$(43.92\% \text{ of } 1199.87) \div 3.91$$

$$\begin{aligned}\approx (44\% \text{ of } 1200) \div 4 \\ \approx (0.44 \times 1200) \div 4 \\ \approx 528 \div 4 \\ = 132\end{aligned}$$

Correct option: (b) 132

20. $(58.12\% \text{ of } 849.95) - (39.87\% \text{ of } 599.92) = ?$

- (a) 220
- (b) 230
- (c) 240
- (d) 253
- (e) 267

Solution:

$$\begin{aligned}(58.12\% \text{ of } 849.95) - (39.87\% \text{ of } 599.92) \\ \approx (58\% \text{ of } 850) - (40\% \text{ of } 600) \\ \approx (0.58 \times 850) - (0.40 \times 600) \\ \approx 493 - 240 \\ = 253\end{aligned}$$

Correct option: (d) 253

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English Language Practice Questions

Direction (1-8): Read the passage carefully then answer the questions given below. Some words have been highlighted to help you answer some of the questions.

As many as 123 countries signed a new declaration on climate and health to recognise the linkage between climate change and public health. They did this on the eve of the first-ever “Health Day” at the 28th Conference of the Parties (COP28) to the United Nations Framework Convention on Climate Change (UNFCCC) held during November 30-December 12, 2023 in Dubai. The COP28 Presidency and the World Health Organization (WHO) together issued the “COP28 UAE Declaration on Climate and Health”, which aims to accelerate action to protect public health and communities from the growing climate impacts and strengthen healthcare systems to cope with the effects of extreme heat, air pollution, infectious and zoonotic diseases and environmental risk factors. The process of this initiative has been supported by a group of “champion countries” that include India, Brazil, US, UK, Germany, Netherlands, Egypt, Kenya, Sierra Leone and Fiji.

The declaration states that devastating health impacts are already evident from the almost 9 million annual deaths from air pollution and exposure of 189 million people to extreme weather events annually. This indicates that the protection of health has to become central to climate action. This new declaration seeks policy intervention to build more climate-resilient health systems, cross-sectoral collaboration to reduce emissions, maximise the health benefits of climate action and increase finance for climate and health solutions. Signatories have also committed to incorporate health targets in their national climate plans and improve international collaboration to address the health risks of climate change and monitor progress in all global forums including future COPs and health ministerial. The significant aspect of this initiative is the effort made to get commitments on finance. Collectively, a wide range of partners and stakeholders have committed to dedicate \$1 billion to meet the growing needs of the climate-health crisis.

Guiding principles have also been laid on the table to support financing of climate and health solutions more sustainably. The stakeholders include governments, development banks, multilateral

institutions, philanthropies and non-profits. The focus on health action is expected to catalyse action to cut emissions, accelerate energy decarbonisation, reduce waste in the health sector and lead to better integration of health considerations in climate policies. This can result in improved adaptation across sectors, including water and sanitation, housing, urban planning, food and agriculture, transport and energy. This underscores equity-based comprehensive health system responses.

Efforts to integrate climate action with health protection started way back in 2016. That is when the WHO along with the Government of France, which then held the cop presidency, had jointly hosted the second global conference on health and climate to build healthier societies through implementation of the Paris Agreement. There was a plea to use the Paris climate treaty also as a public health treaty. The WHO had warned that as per the Global Burden of Disease study, which is a collaboration of over 3,600 researchers from 145 countries, 23 percent of the global deaths were linked to the environment including air pollution that was further worsened by climate change. Moreover, climate change was likely to kill an additional 250,000 or more people each year by 2030. Most of these deaths would occur due to climatic stress, food insecurity and vector-borne diseases. Deaths and devastations from extreme weather events would magnify the health burden several times in the developing world and would erode economic gains especially in low income countries and island nations. The spotlight was on air pollution that kills around 9 million globally today and is also a **climate rogue**.

Of late, the short-lived climate pollutants (SLCP) have been under debate from a global warming perspective. Black carbon is the most prominent of them. The Intergovernmental Panel on Climate Change (IPCC) has long recognised methane, nitrous oxide and hydrofluorocarbons as greenhouse gases, but in the mid-2000s it also included black carbon, which is a product of incomplete combustion of carbonaceous fuels due to low temperature. Black carbon is the solid carbonaceous fraction of particulate matter of less than 10 micrometre size (PM10) or less than 2.5 micrometre (PM2.5), which strongly absorbs light and converts that energy to heat. PM2.5 harms the global population who breathe



air that does not meet the WHO air quality guidelines. Black carbon is short-lived, lasting up to minutes, hours, a week or a little more in the atmosphere. In contrast, CO₂ emitted today can impact future climate for 30 to over 100 years. Black carbon is emitted from combustion processes, dust-generating activities and secondary particulates (like nitrates and sulphates). The composition of black carbon varies with the type of fuel used, combustion process, and emission control technologies or practices.

Global and national networks should be convened to sensitise them about SLCPs and the linkage between clean air and climate action and cross learning should be promoted. This can support local action in the Global South with science, good data and best practice approaches. There is considerable opportunity in the early stages of motorisation and industrialisation to be preventive and avoid pollution-intensive pathways. Engagement to influence global climate finance mechanisms must be built and additional finance including bilateral and multilateral funding need to be unlocked and mainstreamed with appropriate indicators to assess the co-benefit outcomes from the investments.

Campaigns to improve public visibility of these issues must be designed and public and policy understanding of science, policy and action related to SLCPs deepened to help build the new narrative. This requires creative communication on good practices and innovations, to influence opinion and mobilise opinion makers and local stakeholders in different regions. Building a global database and inventory of greenhouse gases and SLCP sources and emissions must be enabled and local institutional capability be strengthened to inform action.

1. Which of the following is **true about the guiding principles of the COP28 UAE Declaration?**

- (a) They are focused solely on the health sector without involving other sectors.
- (b) They encourage sustainable financing for climate and health solutions.
- (c) They limit the participation of non-profits and philanthropies.
- (d) They avoid cross-sectoral collaboration to reduce emissions.

- (e) They discourage integrating health considerations in climate policies.

Ans: (b)

Explanation: The passage states that the guiding principles of the COP28 UAE Declaration emphasize sustainable financing for climate and health solutions, involving a wide range of stakeholders.

Refer to:

"Guiding principles have also been laid on the table to support financing of climate and health solutions more sustainably. The stakeholders include governments, development banks, multilateral institutions, philanthropies and non-profits."

2. Which of the following is **false about air pollution, as per the passage?**

- (a) Air pollution kills approximately 9 million people annually worldwide.
- (b) SLCPs contribute significantly to both air pollution and global warming.
- (c) Air pollution and climate action should remain separate, according to the passage.
- (d) WHO aims to integrate climate action and health policy to address air pollution.
- (e) Public campaigns are encouraged to improve understanding of SLCP impacts on health and climate.

Ans: (c)

Explanation: The passage actually promotes the integration of air pollution control and climate action, rather than keeping them separate.

Refer to:

"The declaration states that devastating health impacts are already evident from the almost 9 million annual deaths from air pollution ... This indicates that the protection of health has to become central to climate action."

"Global and national networks should be convened to sensitise them about SLCPs and the linkage between clean air and climate action ..."

3. What is the main objective of the "COP28 UAE Declaration on Climate and Health"?



- (a) To fund environmental NGOs.
- (b) To prioritize healthcare funding over climate action.
- (c) To protect public health from climate impacts and strengthen healthcare systems.
- (d) To promote fossil fuel usage.
- (e) To establish new global health institutions.

Ans: (c)

Explanation: The declaration's objective is to protect public health from climate impacts and to strengthen healthcare systems.

Refer to:

"The COP28 Presidency and the World Health Organization (WHO) together issued the 'COP28 UAE Declaration on Climate and Health,' which aims to accelerate action to protect public health and communities from the growing climate impacts and strengthen healthcare systems to cope with the effects of extreme heat, air pollution, infectious and zoonotic diseases and environmental risk factors."

- 4.** What has been proposed to help local action in the Global South with climate initiatives?
- (a) Increased motorisation and industrialisation.
 - (b) Promotion of fossil fuel-based energy.
 - (c) Building global and national networks for clean air and climate action.
 - (d) Reducing focus on air pollution control.
 - (e) Implementing temporary climate control solutions.

Ans: (c)

Explanation: The passage states that building global and national networks focused on clean air and climate action is proposed to aid local initiatives in the Global South.

Refer to:

"Global and national networks should be convened to sensitise them about SLCPs and the linkage between clean air and climate action and cross learning should be promoted. This can support local action in the Global South with science, good data and best practice approaches."

- 5.** What does the term "climate rogue" refer to in the context of the passage?

- (a) A country that ignores climate treaties.
- (b) An organization focused on climate change advocacy.
- (c) A natural disaster caused by climate change.
- (d) A policy that promotes fossil fuel consumption.
- (e) An entity that disrupts climate stability and contributes to global warming

Ans: (e)

Explanation: The term **"climate rogue"** in the passage refers to a significant contributor to climate change that has a harmful impact on both the environment and public health. In this context, the passage labels **air pollution** as a "climate rogue" because it not only affects global warming but also poses serious health risks, leading to approximately **9 million deaths each year**.

- 6.** Which of the following best describes the tone of the passage?

- (a) Persuasive, encouraging readers to adopt new health policies.
- (b) Skeptical, questioning the effectiveness of climate action.
- (c) Casual, discussing climate change in a lighthearted manner.
- (d) Informative, providing details on climate and health initiatives with a sense of urgency.
- (e) Optimistic, emphasizing the ease of solving climate-related health issues.

Ans: (d)

Explanation: The passage informs readers about the COP28 UAE Declaration on Climate and Health, highlighting the pressing health risks associated with climate change and the proposed actions needed to address them.

- 7.** Which of the following is an **antonym** for **"resilient"** in the context of the passage?



- (a) Strong
- (b) Adaptable
- (c) Fragile
- (d) Flexible
- (e) Robust

Ans: (c)

Explanation: "Resilient" refers to the ability to recover quickly from difficulties, showing toughness and adaptability in the face of challenges. In contrast, "fragile" describes something that is easily broken, damaged, or destroyed. Therefore, "fragile" is an antonym of "resilient."

Meaning of other words:

Strong: Having physical power or great resilience; not easily broken or damaged.

Adaptable: Able to adjust to new conditions or changes effectively.

Flexible: Capable of bending easily without breaking; able to change or be changed according to circumstances.

Robust: Strong and healthy; able to withstand or overcome adverse conditions.

8. Which of the following is a **synonym** for "catalyse" as used in the context of the passage?

- (a) Hinder
- (b) Accelerate
- (c) Suppress
- (d) Diminish
- (e) Obstruct

Ans: (b)

Explanation: In the context of the passage, "catalyse" refers to the process of initiating or speeding up a reaction or change, particularly in a positive manner. The term is often used in both chemical and figurative contexts to indicate a facilitative action that leads to faster outcomes. **Accelerate** means to increase the speed or rate of something; to cause it to happen sooner which is a synonym of "catalyse".

Meaning of other words:

Hinder: To create difficulties or obstacles that delay or prevent progress.

Suppress: To put an end to something by force; to prevent from being expressed or revealed.

Diminish: To make something less in size, amount, or importance; to reduce.

Obstruct: To block or impede progress, movement, or access; to hinder.

Directions (9-13) : Five statements A, B, C, D, E and F are given below, which are jumbled in any random order. These statements will form a coherent and meaningful paragraph, when arranged in the correct sequence. Arrange the sentences in the right order and answer the questions that follow.

A. The seeds used at the farm are largely native varieties, with Bindu noting that they carefully select special types for planting.

B. During the initial phase, the duo cultivated various leafy greens, including amaranth, spinach, mint, wheatgrass, methi, and sorrel, alongside crops like sweet potato, tomato, and cauliflower.

C. Upon their first visit to a spot within the Andhra University campus, Usha Raju and Hima Bindu encountered piles of debris and wild overgrowth, turning the space into what seemed like a wasteland.

D. Among the latest additions to the farm are chirtrada beera, a ridge gourd native to Kakinada, along with the unique 10-line okra and pennada vanga, a traditional variety of brinjal from West Godavari, reflecting their commitment to preserving local seed varieties.

E. Before long, university students, morning joggers, and even families with children began to volunteer at the farm.

F. After several days of strenuous effort, they managed to clear the area and prepare the soil for planting vegetables.

Ans: The correct rearrangement is: CFBEAD

Explanation:

C. Upon their first visit to a spot within the Andhra University campus, Usha Raju and Hima Bindu



encountered piles of debris and wild overgrowth, turning the space into what seemed like a wasteland. (The passage starts with the introduction of Usha Raju and Hima Bindu, describing the initial state of the space they encountered at Andhra University. It also introduces the challenges they faced: debris and wild overgrowth.)

F. After several days of strenuous effort, they managed to clear the area and prepare the soil for planting vegetables. (This sentence logically follows by mentioning the actions taken to overcome the challenge: cleared the debris and prepared the soil, which was also mentioned in sentence C.)

B. During the initial phase, the duo cultivated various leafy greens, including amaranth, spinach, mint, wheatgrass, methi, and sorrel, alongside crops like sweet potato, tomato, and cauliflower. (After preparing the land, it makes sense to talk about what they did next—planting crops. This sentence explains the variety of vegetables and greens they grew during the initial phase.)

E. Before long, university students, morning joggers, and even families with children began to volunteer at the farm. (Once the farm is established, the involvement of the community is introduced. E describes how students, morning joggers, and families joined as volunteers, showing the growing popularity of the farm.)

A. The seeds used at the farm are largely native varieties, with Bindu noting that they carefully select special types for planting. (Now that the community is involved and the farm is operational, A adds details about the seeds being used. It discusses the selection process of native varieties, which ties into the sustainable and thoughtful approach to farming.)

D. Among the latest additions to the farm are chiradha beera, a ridge gourd native to Kakinada, along with the unique 10-line okra and pennada vanga, a traditional variety of brinjal from West Godavari, reflecting their commitment to preserving local seed varieties. (This serves as a fitting conclusion, summarizing their efforts with specific examples of their work. It mentions recent additions to the farm, specifically listing the native varieties planted, emphasizing the farm's dedication to preserving local biodiversity.)

9. Which of the following is the THIRD statement after rearrangement?

- (a) B
- (b) D
- (c) A
- (d) C
- (e) E

Ans: a. B

Explanation: The correct rearrangement is:
CFBEAD

10. Which of the following is the FIRST statement after rearrangement?

- (a) D
- (b) E
- (c) A
- (d) B
- (e) C

Ans: e. C

Explanation: The correct rearrangement is:
CFBEAD

11. Which of the following combinations is the combination of two alternate statements after the correct rearrangements?

- (a) CE
- (b) EA
- (c) BA
- (d) DA
- (d) FB

Ans: c. BA

Explanation: The correct rearrangement is:
CFBEAD

12. Which of the following is the FIFTH statement after rearrangement?



- (a) C
- (b) B
- (c) A
- (d) D
- (e) E

Ans: c. A

**Explanation: The correct rearrangement is:
CFBEAD**

13. Which of the following is the PENULTIMATE and ANTEPENULTIMATE statement respectively after rearrangement?

- (a) EC
- (b) DB
- (c) AB
- (d) AE
- (e) BA

Ans: d. AE

**Explanation: The correct rearrangement is:
CFBEAD**

Directions (14-18): The passage given below contains some blanks wherein the words have been removed. Find the word from the given options that is suitable for each blank and mark that as your answer.

Farm fires in Punjab, often blamed for the rise in Delhi's air pollution, have gone down by 50 per cent since last year in the post-harvest period, with little (A) on the air quality in the national capital. From September 15 to October 27, Punjab has seen 1,995 farm fire cases as compared to 4,059 in the corresponding period last year, as per data from the Punjab Remote Sensing Centre. The farm fire incidents in the (B) have gone down by 75 per cent since 2022. The state recorded 8,147 farm fires in 2022 in this period. After paddy harvesting in October and November, stubble burning in Punjab, Haryana and states adjacent to Delhi are said to (C) to pollution in Delhi. Paddy (D) is underway in Punjab. The drop in farm fire cases, however, has not had a significant effect on air pollution in Delhi, where air quality was "very poor" with an AQI reading of 355. As the (E) for Rabi crops like wheat is very short after paddy harvest, some farmers set their fields on fire to quickly clear off the crop residue for sowing the next crop. With over 31 lakh hectares of paddy area, Punjab produces around 180-200 lakh tonnes of paddy straw every year.

Farm fires in Punjab, often blamed for the rise in Delhi's air pollution, have gone down by 50 per cent since last year in the post-harvest period, with little (A) on the air quality in the national capital.

14. Which of the following appropriately fits in Option (A)?

- I. effect
 - II. affect
 - III. asset
- (a) Only (II)
 - (b) Both II and III
 - (c) Both I and II
 - (d) Only I
 - (e) All I, II and III

Ans: (d)

Explanation: "Effect" is a noun, meaning "a change that is a result or consequence of an action or other cause," which fits the sentence's meaning.



"Affect" is a verb and does not fit here because we need a noun for the blank.

"Asset" is a noun that typically refers to something valuable or useful owned by a person, organization, or entity. It is unrelated to the context of air quality impact.

Therefore, the correct answer is **(d) Only I.**

The farm fire incidents in the _____(B)_____ have gone down by 75 per cent since 2022.

15. Which of the following appropriately fits in Option (B)?

- I. season
- II. period
- III. trend
- (a) Both I and II
- (b) Both II and III
- (c) Both I and III
- (d) Only II
- (e) All I, II and III

Ans: (a)

Explanation: In this context, both "season" and "period" can appropriately describe the timeframe in which farm fire incidents have decreased. "Season" could refer to a specific agricultural or harvest season, and "period" is suitable for indicating a general timeframe.

However "trend" does not fit because it indicates a general pattern or tendency, not a specific timeframe.

Therefore, the correct answer is **(a) Both I and II.**

After paddy harvesting in October and November, stubble burning in Punjab, Haryana and states adjacent to Delhi are said to _____(C)_____ to pollution in Delhi.

16. Which of the following appropriately fits in Option (C)?

- I. contribute
- II. lead
- III. add

- (a) Both I and II
- (b) Only I
- (c) Both I and III
- (d) Only III
- (e) All I, II and III

Ans: (c)

Explanation: **Contribute** and **add** both fit well, as they imply that stubble burning increases pollution levels in Delhi.

However, **lead** does not fit because "lead to pollution" implies a direct cause rather than contributing to an existing condition. It is an additional factor that affects pollution and not the only cause of pollution. Hence, it will not fit in this context.

Therefore, the correct answer is **(c) Both I and III.**

Paddy _____(D)_____ is underway in Punjab.

17. Which of the following appropriately fits in Option (D)?

- I. sowing
- II. harvesting
- III. procurement
- (a) Both I and II
- (b) Both II and III
- (c) Both I and III
- (d) Only II
- (e) All I, II and III

Ans: (b)

Explanation: **Harvesting** refers to the process of gathering mature crops from the fields, which can occur after the paddy has grown. **Procurement** involves the process of acquiring the harvested paddy, which is also relevant.

Sowing does not fit in this context, as it refers to planting seeds, not an ongoing process after planting.

Therefore, the correct answer is **(b) Both II and III.**



As the _____(E)_____ for Rabi crops like wheat is very short after paddy harvest, some farmers set their fields on fire to quickly clear off the crop residue for sowing the next crop.

18. Which of the following appropriately fits in Option (E)?

- I. slot
- II. moment
- III. window
- (a) Only I
- (b) Both II and III
- (c) Both I and III
- (d) Only III
- (e) All I, II and III

Ans: (d)

Explanation: **Window** is the most suitable because it conveys the idea of a limited opportunity or timeframe for planting Rabi crops after the paddy harvest. It suggests a specific period during which farmers can take action.

Slot and **Moment** will not fit. **Slot** is typically used in contexts like scheduling appointments rather than agricultural practices. **Moment** suggests an instantaneous or fleeting opportunity, which doesn't accurately reflect the timeframe that farmers have for planting Rabi crops after harvesting paddy.

Therefore, the correct answer is **(d) Only III.**

Directions (19-20): In each of the questions given below a sentence is given which is divided into four parts. Out of the given 4 parts, one is grammatically correct and the rest are not. It is then followed by options which carry the correct part. If all the parts are grammatically correct choose option (E).

19. Clearly, these attacks were aimed to creating (a)/ a sense of fear among the non-local worker population in (b)/ the Union Territory and to provoking a disproportionate (c)/ respond from the security forces. (d)

- (a) c

- (b) a
- (c) d
- (d) b
- (e) No error

Ans: D. b

Explanation: Only part (b) is free from any error.

Part (a): "aimed to creating" is incorrect. The correct phrase should be "aimed at creating." The verb "aimed" should be followed by "at" + gerund ("creating") to indicate purpose.

Part (c): "to provoking" is incorrect. It should be "to provoke," as "to" here functions as part of an infinitive ("to provoke"), not a preposition followed by a gerund.

Part (d): "respond" is incorrect. The correct word should be "response" because it refers to a reaction or reply from the security forces, which is a noun.

Corrected sentence: Clearly, these attacks were aimed **at** creating a sense of fear among the non-local worker population in the Union Territory and to **provoke** a disproportionate **response** from the security forces.

20. A U.K.-based pharmacist meticulously orchestrated (a)/ one of the most elaborate murder plot in Hyderabad's recent history, (b)/ using arsenic as a weapon of target his wife and (c)/ her family even as there divorce proceedings were under way.

(d)

- (a) b
- (b) a
- (c) d
- (d) c
- (e) No error

Ans: B. a

Explanation: Only part (a) is free from any error.

Part (b): "murder plot" should be "murder plots" to agree with "one of the most elaborate," as "one of" implies multiple plots.



Part (c): "weapon of target" is incorrect. It should be "weapon to target" because "to" indicates purpose here (i.e., to target his wife and her family).

Part (d): "there" is incorrect; it should be "their" to indicate possession (the divorce proceedings of his wife and her family). "There" is used to indicate location.

Corrected sentence: A U.K.-based pharmacist meticulously orchestrated one of the most elaborate murder **plots** in Hyderabad's recent history, using arsenic as a weapon **to** target his wife and her family even as **their** divorce proceedings were under way.

yes
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Monthly Vocab Booster

1. Faltering (लड़खड़ाना)

Meaning: Losing strength or momentum; failing or hesitating.

Synonyms: Wavering, stumbling, unsteady

Antonyms: Steady, strong, firm

Example: The company's growth has been faltering due to economic uncertainties.

2. Sputtering (थोड़ा-थोड़ा काम करना)

Meaning: Struggling to function or make progress; operating in a way that is inconsistent or irregular.

Synonyms: Fizzing, stuttering, stalling

Antonyms: Flowing, stable, continuous

Example: The engine began sputtering before finally breaking down.

3. Insipid (निरस)

Meaning: Lacking flavor, interest, or energy; dull or bland.

Synonyms: Bland, tasteless, dull

Antonyms: Flavorful, exciting, interesting

Example: The soup was insipid, lacking any distinct flavor.

4. Misadventures (दुर्घटनाएँ)

Meaning: Unfortunate or unlucky events, often resulting in hardship.

Synonyms: Mishaps, accidents, misfortunes

Antonyms: Success, fortune, luck

Example: His misadventures during the trip made the journey unforgettable.

5. Brisk (तेज़)

Meaning: Energetic, quick, or lively in movement or action.

Synonyms: Quick, active, lively

Antonyms: Slow, sluggish, lazy

Example: She took a brisk walk around the park to start her day.

6. Deregulation (नियमन की समाप्ति)

Meaning: The removal or reduction of government controls or restrictions on business activities.

Synonyms: Liberalization, disbanding, freeing

Antonyms: Regulation, control, restriction

Example: The government is considering deregulation to stimulate market growth.

7. Fomenting (भड़काना)

Meaning: To stir up or encourage the development of something, usually something undesirable.

Synonyms: Instigating, inciting, provoking

Antonyms: Quelling, suppressing, calming

Example: The leader was accused of fomenting unrest among the citizens.

8. Infatuated (मोहित)

Meaning: Possessing an intense but short-lived passion or admiration for someone or something.

Synonyms: Obsessed, captivated, enamored

Antonyms: Indifferent, disinterested, unconcerned

Example: She was infatuated with the idea of moving abroad.

9. Vigil (सतर्कता)

Meaning: The act of staying awake and alert, especially to observe or prevent something.

Synonyms: Watchfulness, alertness, attention

Antonyms: Negligence, disregard, inattentiveness

Example: The security team kept vigil during the night to ensure safety.

10. Bristling (भरा हुआ)

Meaning: Full of something, often in an intense or aggressive way.

Synonyms: Overflowing, packed, teeming

Antonyms: Empty, lacking, deficient

Example: The battlefield was bristling with armed soldiers.

11. Pick from

Meaning: To choose something from a group or set.

12. Choose out

Meaning: To select or choose from a larger group.

13. Narrow down

Meaning: To reduce the number of choices until a final decision is made.

14. Go for

Meaning: To choose or opt for something, often enthusiastically.

15. On the ball

Meaning - Quick to understand and react to things



16. Face the music

Meaning - To accept unpleasant consequences

17. Ring a bell

Meaning - To sound familiar or to remind you of something

18. Blow off steam

Meaning - To do something that helps you to get rid of strong feelings.

19. Cut to the chase

Meaning - Come to the point

20. Bolster (मजबूत करना)

Meaning: To support, strengthen, or reinforce.

Synonyms: Support, reinforce, strengthen

Antonyms: Weaken, undermine, diminish

Example: The government has introduced new policies to bolster economic growth.

21. Virtuous Cycle (सद्गुणी चक्र)

Meaning: A positive feedback loop where beneficial results reinforce each other.

Synonyms: Positive loop, self-sustaining growth, beneficial cycle

Antonyms: downward spiral, negative loop

Example: Increased employment leads to higher consumer spending, creating a virtuous cycle of economic growth.

22. Catalyse (प्रेरित करना)

Meaning: To cause or accelerate a process.

Synonyms: Accelerate, trigger, stimulate

Antonyms: Hinder, obstruct, delay

Example: The new infrastructure projects will catalyse economic development in rural areas.

23. Consonance (अनुरूपता/सामंजस्य)

Meaning: Agreement or harmony between different things.

Synonyms: Harmony, accord, coherence

Antonyms: Dissonance, conflict, discord

Example: The Budget's focus on employment is in consonance with the government's long-term economic goals.

24. Sine Qua Non (अनिवार्य शर्त)

Meaning: An essential condition or prerequisite.

Synonyms: Essential element, necessity, prerequisite

Antonyms: Non-essential, optional, superfluous
Example: A stable economy is a sine qua non for sustainable development.

25. Bumps (रुकावटें)

Meaning: Obstacles or setbacks.

Synonyms: Obstacles, hurdles, setbacks

Antonyms: Advantages, boosts, advancements

Example: Despite a few bumps along the way, the project was completed on time.

26. Demoting (हटाना)

Meaning: To reduce to a lower rank or grade.

Synonyms: Downgrading, declassifying, reassigning

Antonyms: Promoting, elevating, advancing

Example: Due to his repeated mistakes, he was demoted from manager to assistant.

27. Acrimonious (तीखा, कटु)

Meaning: Angry and bitter, especially in speech or debate.

Synonyms: Hostile, bitter, harsh

Antonyms: Amicable, friendly, mild

Example: The debate turned acrimonious as the candidates began attacking each other's past decisions.

28. Skeptical (संदिग्ध)

Meaning: Doubtful or uncertain about something.

Synonyms: Doubtful, dubious, cynical

Antonyms: Trusting, confident, assured

Example: Despite the promises, she remained skeptical about the new policy's effectiveness.

29. Revamp (सुधारना, पुनराविष्कार)

Meaning: To improve or renovate something, especially to make it more modern or effective.

Synonyms: Overhaul, renovate, update

Antonyms: Neglect, ignore, deteriorate

Example: The company decided to revamp its marketing strategy to better reach its target audience.

30. Chime in

Meaning – To join or interrupt a conversation with a comment.

31. Cop out

Meaning – To avoid responsibility or commitment in a weak or cowardly way.

**32. Duff up**

Meaning – To beat or physically attack someone.

33. Fence in

Meaning – To restrict or confine someone or something.

34. Fair-weather friend

Meaning – Someone who is only a friend in good times but abandons you in difficult situations.

35. Food for thought

Meaning – Something that makes you think deeply or consider carefully.

36. In ages

Meaning – For a very long time.

37. Scare the living daylights out of

Meaning – To frighten someone very badly.

38. A bone to pick

Meaning – A disagreement or issue that needs to be discussed or resolved.

39. Tepid (निष्क्रिय)

Meaning: Lacking enthusiasm or conviction; lukewarm

Synonyms: Unenthusiastic, indifferent, half hearted
Antonyms: Enthusiastic, passionate, eager
Example: The new policy received a tepid response from the public, with only a few showing interest in its implementation.

40. Intermittent (रुक-रुक कर होने वाला)

Meaning: Occurring at irregular intervals; not continuous

Synonyms: Sporadic, occasional, periodic
Antonyms: Continuous, constant, unceasing
Example: The intermittent supply of electricity made it difficult for factories to function efficiently.

41. Precarious (अनिश्चित)

Meaning: Not secure; dependent on uncertain conditions

Synonyms: Unstable, insecure, risky
Antonyms: Secure, stable, safe
Example: The precarious economic situation made investors hesitant to put their money into the

market.

42. Roiled (उलझन में डालना)

Meaning: To disturb or cause turmoil

Synonyms: Agitate, disturb, unsettle

Antonyms: Calm, soothe, settle

Example: The sudden changes in trade policies roiled global markets, leading to panic among investors.

43. Retaliatory (प्रतिशोधात्मक)

Meaning: Done as a response to a perceived wrong; revengeful

Synonyms: Revengeful, vengeful, retributive

Antonyms: Forgiving, conciliatory, merciful

Example: The country imposed retaliatory tariffs in response to trade restrictions placed by its neighbor.

44. Deleterious (हानिकारक)

Meaning: Causing harm or damage

Synonyms: Harmful, detrimental, injurious

Antonyms: Beneficial, helpful, advantageous

Example: Smoking has a deleterious effect on health, increasing the risk of lung diseases.

45. Panacea (सर्वरोगहारी उपाय)

Meaning: A solution or remedy for all problems or difficulties

Synonyms: Cure-all, universal remedy, elixir

Antonyms: Problem, ailment, affliction

Example: Many believe that technological advancements are a panacea for all economic challenges.

46. Envisage (परिकल्पना करना)

Meaning: To imagine or expect something as a future possibility

Synonyms: Foresee, anticipate, predict

Antonyms: Ignore, disregard, neglect

Example: The project envisages a significant reduction in carbon emissions over the next decade.

47. Overwhelming (अत्यधिक, भारी भरकम)

Meaning: Very great in amount or intensity

Synonyms: Staggering, immense, tremendous

Antonyms: Insignificant, minor, trivial

Example: The overwhelming dependence on China for solar panels has slowed India's renewable energy progress.

**48. Prerogative (विशेषाधिकार)**

Meaning: A special right or privilege exclusive to a particular individual or group

Synonyms: Privilege, right, entitlement

Antonyms: Obligation, duty, restriction

Example: It is the prerogative of the government to impose tariffs to protect domestic industries.

49. Bang up

Meaning – To damage or injure severely

50. Barge in

Meaning – To enter rudely or abruptly

51. Belt out

Meaning – To sing or play loudly and forcefully

52. Black out

Meaning – To lose consciousness or experience a power failure

53. Water under the bridge

Meaning – A past event that is no longer important or worth worrying about

54. As blind as a bat

Meaning – Having very poor eyesight or being unaware of something

55. One-horse town

Meaning – A small, unimportant, or dull town

56. On a shoestring

Meaning – With a very limited budget or resources

57. Clear the air

Meaning – To resolve misunderstandings or ease tension through discussion

58. Turmoil (अशांति)

Meaning: A state of great disturbance, confusion, or uncertainty.

Synonyms: Chaos, disorder, upheaval

Antonyms: Peace, stability, order

Example: The ongoing turmoil surrounding USAID is expected to impact WHO's funding.

59. Keenness (उत्सुकता)

Meaning: The quality of being eager, enthusiastic, or highly interested.

Synonyms: Enthusiasm, eagerness, zeal

Antonyms: Indifference, apathy, disinterest

Example: The government's keenness on implementing the NEP is evident from its increased focus on early education.

60. Prerequisite (पूर्वपिक्षा)

Meaning: A thing that is required as a prior condition for something else to happen or exist.

Synonyms: Requirement, necessity, essential

Antonyms: Optional, unnecessary, nonessential

Example: Achieving foundational literacy is a prerequisite for building a highly skilled workforce.

61. Sapped (धीरे-धीरे कमज़ोर होना)

Meaning: Gradually weaken or destroy (a person's strength or power).

Synonyms: Drained, depleted, exhausted

Antonyms: Energized, invigorated, strengthened

Example: The long hours of work sapped his energy.

62. Overhauling (पुनर्निर्माण)

Meaning: The process of taking apart and improving or repairing something.

Synonyms: Revamping, renovating, refurbishing

Antonyms: Neglecting, damaging, harming

Example: The company is overhauling its entire production system to improve efficiency.

63. Veil (नक़ाब)

Meaning: A piece of fine material worn to cover the face; also used metaphorically to describe something that conceals or disguises.

Synonyms: Mask, curtain, shroud

Antonyms: Reveal, expose, uncover

Example: The company's financial problems were hidden behind a veil of secrecy.

64. Contemporaneous (एक समय में होना)

Meaning: Existing or occurring in the same period of time.

Synonyms: Concurrent, coexisting, simultaneous

Antonyms: Asynchronous, non-simultaneous, successive

Example: The two events were contemporaneous, leading to a busy week.

65. Culminating (चरम पर पहुँचाना)

Meaning: Reach a climax or point of highest development.



Synonyms: Concluding, reaching, ending
Antonyms: Beginning, starting, commencing
Example: The tensions culminated in a violent confrontation.

66. Dissipation (नष्ट होना)

Meaning: The process of slowly disappearing or being reduced, often through wasteful or inefficient use.

Synonyms: Dispersal, depletion, waste
Antonyms: Accumulation, concentration, preservation
Example: The dissipation of the post-COVID economic boom has led to a more cautious outlook for the future.

67. Lacuna (फासला)

Meaning: An unfilled space or gap, especially a missing portion in a manuscript, text, or idea.

Synonyms: Gap, omission, void, deficiency
Antonyms: Continuity, completeness, fullness
Example: The lacuna in the policy left many citizens confused about their rights.

68. Wind down

Meaning – To relax or gradually bring something to an end.

69. Get across

Meaning – To successfully communicate or convey a message.

70. Carve out

Meaning – To create or obtain something, often with effort.

71. Rope in

Meaning – To persuade or involve someone in a task or activity.

72. The early bird catches the worm

Meaning: The person who takes the earliest action gets the best results

73. Kill two birds with one stone

Meaning: To accomplish two tasks with a single effort

74. Hold out an olive branch

Meaning: To offer peace or attempt to end a dispute

75. Catch someone red-handed

Meaning: To catch someone in the act of doing something wrong or illegal.

76. Roll out the red carpet

Meaning: To give special treatment or a warm welcome, especially to important guests.

77. Repatriation (स्वदेश वापसी)

Meaning: The process of returning a person to their country of origin.

Synonyms: Return, restoration, reinstatement
Antonyms: Exile, banishment, displacement
Example: The government facilitated the repatriation of stranded citizens from war-torn regions.

78. Shackled (बांधा हुआ / जंजीरों से जकड़ा हुआ)

Meaning: Restrained or confined, usually with chains.

Synonyms: Handcuffed, bound, restrained
Antonyms: Freed, liberated, released
Example: The prisoners were shackled and escorted by heavily armed guards.

79. Perilous (खतरनाक)

Meaning: Full of danger or risk.

Synonyms: Hazardous, risky, treacherous
Antonyms: Safe, secure, harmless
Example: The refugees undertook a perilous journey across the ocean in search of a better life.

80. Obscure (उलझाना / अस्पष्ट बनाना)

Meaning: To deliberately make something unclear or difficult to understand.

Synonyms: Confuse, obscure, complicate
Antonyms: Clarify, simplify, elucidate
Example: The politician obfuscated his stance on the controversial issue.

81. Clamour (कोलाहल / जोरदार माँग)

Meaning: A loud and persistent demand for something.

Synonyms: Uproar, outcry, demand
Antonyms: Silence, peace, agreement
Example: The clamour for wage hikes grew louder as inflation surged.

82. Recalcitrant (अवश्वाकारी / हठीला)



Meaning: Resisting authority or control; uncooperative.

Synonyms: Defiant, rebellious, obstinate

Antonyms: Compliant, obedient, submissive

Example: The recalcitrant employee refused to follow company policies.

83. Malevolent (द्वेषपूर्ण / दुर्भविनापूर्ण)

Meaning: Having or showing a wish to do evil to others.

Synonyms: Malicious, hostile, vindictive

Antonyms: Benevolent, kind, compassionate

Example: The villain's malevolent schemes threatened the entire kingdom.

84. Envious (ईर्ष्या करने योग्य)

Meaning: Highly desirable or causing envy.

Synonyms: Covetable, desirable, admirable

Antonyms: Undesirable, unimpressive, unremarkable

Example: She has an enviable reputation as a skilled and dedicated lawyer.

85. Virtuous (सदाचारी / नैतिक रूप से श्रेष्ठ)

Meaning: Having high moral standards.

Synonyms: Ethical, righteous, honorable

Antonyms: Immoral, corrupt, wicked

Example: The virtuous leader was admired for his honesty and integrity.

86. Draconian (कठोर / निर्दयी)

Meaning: Excessively harsh and severe.

Synonyms: Oppressive, stringent, authoritarian

Antonyms: Lenient, mild, merciful

Example: The government imposed draconian laws to curb illegal immigration.

87. Beaver away

Meaning – Work hard for a long time

88. Perk up

Meaning – Become more cheerful or energetic

89. Play around

Meaning – Behave casually or irresponsibly

90. Scrape up

Meaning – Gather something with difficulty, especially money or resources

91. Rain cats and dogs

Meaning - Rain heavily

92. Big fish in a small pond

Meaning - To have a lot of influence only over a small area.

93. Be in a tight corner

Meaning - In a very difficult situation

94. Bring to light

Meaning – Disclose

95. Chew the cud

Meaning - Ponder over something

96. Prevalent (प्रचलित)

Meaning: Widespread in a particular area or at a particular time.

Synonyms: Widespread, prevailing, ubiquitous

Antonyms: Rare, unusual, exceptional, uncommon

Example: Malaria is still prevalent in many tropical countries despite medical advancements.

97. Repercussions (परिणाम या प्रभाव)

Meaning: An unintended consequence of an event or action, especially a bad one.

Synonyms: Consequences, effects, fallout, ramifications

Antonyms: Causes, origins, reasons, sources

Example: The economic repercussions of the pandemic were felt across industries worldwide.

98. Ostensible (प्रकट रूप से / दिखावटी)

Meaning: Appearing to be true, but not necessarily so.

Synonyms: Apparent, superficial, alleged

Antonyms: Genuine, authentic, real

Example: His ostensible reason for resigning was personal health, but insiders suspected political pressure.

99. Conundrum (पहेली / दुविधा)

Meaning: A confusing or difficult problem or question.

Synonyms: Dilemma, puzzle, predicament

Antonyms: Solution, clarity, answer

Example: The government faces a conundrum in balancing economic growth and environmental protection.

**100. Ephemeral (क्षणिक / अल्पकालिक)**

Meaning: Lasting for a very short time.

Synonyms: Transitory, fleeting, short-lived

Antonyms: Permanent, enduring, lasting

Example: The beauty of a sunset is ephemeral but deeply mesmerizing.

101. Copious (प्रचुर)

Meaning: Abundant in supply or quantity.

Synonyms: Ample, plentiful, abundant

Antonyms: Scarce, sparse, lacking

Example: The author took copious notes during the interview.

102. Hone (निखारना)

Meaning: To refine or perfect something over a period of time.

Synonyms: Sharpen, improve, enhance

Antonyms: Blunt, dull, worsen

Example: She spent years honing her skills as a dancer.

103. Euphoria (उत्साह)

Meaning: A feeling or state of intense excitement and happiness.

Synonyms: Elation, joy, bliss

Antonyms: Despair, misery, gloom

Example: There was a sense of euphoria in the crowd as the concert began.

104. Teeter (डगमगाना)

Meaning: Move or balance unsteadily; sway back and forth.

Synonyms: Wobble, totter, sway, stagger

Antonyms: Stabilize, steady, balance

Example: The company's finances began to teeter after the market downturn.

105. Wrest (छीनना)

Meaning: Forcibly pull (something) from a person's grasp.

Synonyms: Seize, snatch, grab, take by force

Antonyms: Give, release, relinquish

Example: The rebels managed to wrest control of the capital after a fierce battle.

106. Head up

Meaning – To lead or be in charge of something.

107. Mess with

Meaning – To interfere with or provoke someone/something.

108. Pan out

Meaning – To turn out or result in a particular way, often successfully.

109. Queer up

Meaning – To spoil, ruin, or make something problematic.

110. At the drop of a hat

Meaning – Immediately; without hesitation.

111. Pass with flying colours

Meaning – To succeed brilliantly or with distinction.

112. Speak of the devil

Meaning – Said when a person appears just after being mentioned.

113. Storm in a teacup

Meaning – A lot of fuss over something trivial.

114. Slice the pie

Meaning - To the distribution or division of something, like resources, profits, or responsibilities.

115. Stifling (दम घोंटने वाला / बाधा डालने वाला)

Meaning: Restricting or suffocating growth or movement.

Synonyms: Oppressive, suffocating, inhibiting

Antonyms: Encouraging, liberating, stimulating

Example: Strict government regulations are stifling innovation in the tech industry.

116. Transcend (पार करना / अतिक्रमण करना)

Meaning: To go beyond limits or surpass.

Synonyms: Exceed, surpass, rise above

Antonyms: Limit, confine, restrict

Example: His achievements in science transcend national boundaries.

117. Perplexing (उलझन में डालने वाला / जटिल)

Meaning: Confusing or difficult to understand.

Synonyms: Baffling, puzzling, bewildering

Antonyms: Clear, straightforward, simple

Example: The professor's explanation of quantum



physics was quite perplexing to the students.

118. Anomaly (असामान्यता / विचलन)

Meaning: Something that deviates from the norm.

Synonyms: Irregularity, aberration, deviation

Antonyms: Normality, standard, regularity

Example: The scientist found an anomaly in the experiment's results.

119. Sluggish (सुस्त / धीमा)

Meaning: Moving or responding slowly or with little energy.

Synonyms: Slow, lethargic, lazy

Antonyms: Energetic, fast, active

Example: The company's sluggish growth led to concerns among investors.

120. Protracted (दीर्घकालिक / लंबा खींचने वाला)

Meaning: Lasting for a long time, often longer than expected.

Synonyms: Lengthy, drawn-out, prolonged

Antonyms: Short-lived, brief, momentary

Example: The protracted negotiations delayed the signing of the trade deal.

121. Contending (सहमत होना / संघर्ष करना)

Meaning: Competing or struggling against something.

Synonyms: Competing, fighting, striving

Antonyms: Agreeing, cooperating, collaborating

Example: The teams are contending for the championship title this season.

122. Intrinsic (अंतर्निहित)

Meaning: Belonging naturally; essential

Synonyms: Inherent, innate, fundamental

Antonyms: Extrinsic, external, superficial

Example: The intrinsic value of space exploration lies in its potential for scientific discovery.

123. Affluence (संपत्ति)

Meaning: The state of having a great deal of money or wealth

Synonyms: Prosperity, wealth, abundance

Antonyms: Poverty, scarcity, deprivation

Example: The growing affluence of tech companies has accelerated space exploration efforts.

124. Proliferation (प्रसार)

Meaning: Rapid increase in number or quantity

Synonyms: Multiplication, expansion, spread

Antonyms: Reduction, decline, contraction

Example: The proliferation of satellite technologies has transformed global communication.

125. Break down

Meaning: To stop functioning or fail. It can also mean to analyze something into smaller parts or to become emotionally distressed.

126. Get back

Meaning: To return to a place or regain possession of something.

127. Go off

Meaning: To explode, make a loud noise, or stop functioning. It can also mean to leave suddenly or to become worse.

128. Run away

Meaning: To escape or leave a place or situation, often secretly or suddenly.

129. A little learning is a dangerous thing

Meaning: people who don't understand something fully are dangerous

130. A snowball effect

Meaning: a situation in which something increases in size or importance at a faster and faster rate

131. A snowball's chance in hell

Meaning: no chance at all

132. A stitch in time saves nine

Meaning: fix the problem now because it will get worse later

133. A storm in a teacup

Meaning: a big fuss about a small problem

134. Meagre (अल्प)

Meaning: Lacking in quantity or quality; insufficient.

Synonyms: Scanty, insufficient, paltry

Antonyms: Abundant, ample, plentiful

Example: The workers were dissatisfied with the meagre wages they received for their hard work.

135. Bottlenecks (रुकावटें)



Meaning: Points of congestion or blockage that slow down progress.

Synonyms: Hindrances, obstacles, impediments

Antonyms: Smooth flow, clearance, ease

Example: The government is working on removing bottlenecks in the supply chain to ensure timely delivery of goods.

136. Synergy (सहयोग)

Meaning: The combined effect of two or more elements that is greater than the sum of their individual effects.

Synonyms: Cooperation, collaboration, harmony

Antonyms: Discord, conflict, opposition

Example: The synergy between the public and private sectors has led to significant advancements in defence manufacturing.

137. Unprecedented (अभूतपूर्व)

Meaning: Never done or known before.

Synonyms: Unparalleled, extraordinary, novel

Antonyms: Common, ordinary, usual

Example: The pandemic led to unprecedented changes in the way businesses operate.

138. Prowess (कौशल)

Meaning: Exceptional skill or expertise in a particular field.

Synonyms: Mastery, competence, excellence

Antonyms: Incompetence, weakness, inability

Example: His prowess in artificial intelligence research earned him global recognition.

139. Lofty (उच्च)

Meaning: Of imposing height; noble or ambitious but difficult to achieve.

Synonyms: Grand, elevated, ambitious

Antonyms: Humble, lowly, modest

Example: His lofty aspirations of becoming an astronaut required years of rigorous training.

140. Envisage (परिकल्पना करना)

Meaning: To imagine or predict a future possibility.

Synonyms: Foresee, anticipate, conceptualize

Antonyms: Ignore, disregard, dismiss

Example: The government envisages India becoming a global leader in aerospace technology within the next decade.

141. Murky (अस्पष्ट/गंदा)

Meaning: Not clear; obscure or suspiciously unclear.

Synonyms: Opaque, obscure, ambiguous, dubious

Antonyms: Clear, transparent, explicit

Example: The administration's murky stance on defining forests has raised concerns among environmentalists.

142. Exuberant (उत्साही)

Meaning: Full of energy, excitement, and cheerfulness.

Synonyms: Lively, enthusiastic, buoyant.

Antonyms: Gloomy, lethargic, subdued.

Example: The children were exuberant during the school's annual festival.

143. Trivial (तुच्छ)

Meaning: Of little importance or value.

Synonyms: Insignificant, minor, negligible.

Antonyms: Significant, important, critical.

Example: He dismissed the issue as trivial, but it turned out to be a major problem.

144. Scrape along

Meaning: Manage with little money

145. Screen out

Meaning: Exclude

146. Screw up

Meaning: Do badly or fail

147. Set about

Meaning: Start doing something

148. Acid test

Meaning: proves the effectiveness of something

149. Back to basics

Meaning: returning to the simple and most important things

150. Against the clock

Meaning: being rushed and having little time to complete something.

151. Bad apple

Meaning: a discontented, troublemaking, or dishonest person

152. Bee in one's bonnet



Meaning: be preoccupied or obsessed with something

153. Exorbitant (अत्यधिक/अत्यावश्यक से अधिक)

Meaning: Unreasonably high or excessive.

Synonyms: Outrageous, excessive, astronomical

Antonyms: Reasonable, moderate, fair

Example: The exorbitant property prices in urban areas make housing unaffordable for many.

154. Impunity (दंडमुक्ति)

Meaning: Exemption from punishment or freedom from the consequences of an action.

Synonyms: Immunity, exemption, freedom

Antonyms: Accountability, liability, punishment

Example: Many corrupt officials act with impunity, knowing they will not be punished.

155. Reneged (इनकार करना)

Meaning: To go back on a promise, undertaking, or contract.

Synonyms: Break, default, backtrack

Antonyms: Fulfill, honor, adhere

Example: The company reneged on its agreement to provide free healthcare for employees.

156. Deplorable (शर्मनाक/दुर्दशाजनक)

Meaning: Shockingly bad in quality.

Synonyms: Appalling, disgraceful, abysmal

Antonyms: Admirable, commendable, acceptable

Example: The deplorable state of urban infrastructure hinders economic progress.

157. Insurmountable (अजेय/अपराजेय)

Meaning: Too great to overcome.

Synonyms: Unconquerable, overwhelming, undefeatable

Antonyms: Achievable, surmountable, possible

Example: The challenges in urban planning may seem insurmountable, but they can be addressed with the right strategies.

158. Exacerbate (बिगाड़ना/गंभीर बनाना)

Meaning: To make a problem worse.

Synonyms: Aggravate, worsen, intensify

Antonyms: Alleviate, mitigate, improve

Example: Poor governance has only exacerbated the crisis in urban development.

159. Impediment (रुकावट/बाधा)

Meaning: Something that slows down or prevents progress.

Synonyms: Hindrance, obstruction, hurdle

Antonyms: Facilitator, aid, advantage

Example: Lack of funding is a major impediment to sustainable urban development.

160. Unprecedented (अभूतपूर्व/बेमिसाल)

Meaning: Never done or known before.

Synonyms: Unparalleled, extraordinary, unique

Antonyms: Common, ordinary, routine

Example: The budget was introduced at a time of unprecedented global uncertainty.

161. Utterance (कथन)

Meaning: A spoken word, statement, or vocal sound.

Synonyms: Remark, expression, declaration

Example: His utterance of the phrase "I'm sorry" was barely audible.

162. Ruinous (विनाशकारी)

Meaning: Involving or causing sudden great damage or suffering.

Synonyms: Disastrous, calamitous

Antonyms: Fortunate, favorable, harmless

Example: The company's ruinous decision to expand too quickly led to bankruptcy.

163. Chew out

Meaning: reprimand someone severely

164. Cling to

Meaning: to hold on tightly to somebody/something

165. Count on

Meaning: rely on someone or something

166. Gin up

Meaning: generate or increase something, especially by dubious or dishonest means

167. Haste makes waste

Meaning: rushing through something can lead to mistakes or poor results

168. Get wind of something

Meaning: hear news of something secret

169. Shape up or ship out

Meaning: work better or leave

**170. Dog days of summer**

Meaning: the hottest day of the summer season

171. Bits and Pieces

Meaning: small things of different types

172. Foster: (प्रोत्साहित करना)

Meaning: To encourage the development or growth of something.

Synonyms: Nurture, promote, support

Antonyms: Hinder, suppress, discourage

Example: The new policy aims to foster innovation in the renewable energy sector.

173. Retaliatory (प्रतिशोधी)

Meaning: Done in response to an action, especially a harmful or unfriendly one.

Synonyms: Reprisal, retributive, vengeful

Antonyms: Forgiving, conciliatory, yielding

Example: The country imposed retaliatory tariffs on imports following the trade dispute.

174. Ripple (लहराना/प्रभाव डालना)

Meaning: A gradual spreading effect of an action or event.

Synonyms: Wave, consequence, chain reaction

Antonyms: Stagnation, stillness, inactivity

Example: The rise in steel prices created a ripple effect, increasing the costs of automobiles and appliances.

175. Constrained (प्रतिबंधित/बाध्य)

Meaning: Restricted or limited in scope or action.

Synonyms: Restricted, hindered, restrained

Antonyms: Unrestricted, free, uninhibited

Example: Developing countries are often constrained by financial limitations in their climate action efforts.

176. Repercussions (प्रभाव/परिणाम)

Meaning: Unintended consequences or effects of an action.

Synonyms: Consequences, ramifications, fallout

Antonyms: Causes, origins, triviality

Example: The tariffs had serious economic repercussions, leading to higher inflation.

177. Exorbitant (अत्यधिक/बेहद महँगा)

Meaning: Unreasonably high or excessive (especially

in cost).

Synonyms: Outrageous, excessive, steep

Antonyms: Reasonable, moderate, fair

Example: The exorbitant cost of green hydrogen production remains a challenge for widespread adoption.

178. Pervasive (व्यापक/सर्वव्यापी)

Meaning: Spreading widely throughout an area or group.

Synonyms: Omnipresent, all-encompassing, widespread

Antonyms: Limited, localized, confined

Example: The influence of climate policies is pervasive across all industrial sectors.

179. Impetus (प्रेरणा/गति देने वाला कारक)

Meaning: A force or influence that makes something happen or develop faster.

Synonyms: Momentum, drive, stimulus

Antonyms: Hindrance, deterrent, obstacle

Example: The COP29 summit provided fresh impetus for global climate action.

180. Requisite (अनिवार्य/आवश्यक)

Meaning: Necessary or required for a particular purpose.

Synonyms: Essential, mandatory, indispensable

Antonyms: Optional, unnecessary, dispensable

Example: Technical expertise is a requisite for the successful implementation of carbon credit programs.

181. Flaccid (नम; ढीला)

Meaning: Lacking firmness or stiffness.

Synonyms: Limp, weak, slack

Antonyms: Firm, stiff, rigid

Example: The plant's leaves became flaccid due to the lack of water.

182. Set out

Meaning: Begin a journey or an activity

183. Run down

Meaning: Criticize someone or something unfairly / Decline in condition or power

184. Rope in

Meaning: Persuade or convince someone to participate

**185. Stir up**

Meaning: Provoke or incite strong emotions or trouble

186. A big shot

Meaning: An important or influential person

187. A bone to pick

Meaning: A dispute or grievance to discuss

188. A pain in the neck/rear

Meaning: An annoying or troublesome person or thing

189. Across the board

Meaning: Applying to everyone or everything equally

190. All ears

Meaning: Fully listening and paying attention

191. Dilute (कमजोर करना)

Meaning: To make something weaker in force, content, or value by adding something else.

Synonyms: Weaken, lessen, reduce

Antonyms: Strengthen, intensify, enhance

Example: The new law diluted the strict regulations on nuclear safety, leading to concerns.

192. Recourse (सहारा)

Meaning: A source of help or strength; a resort to a course of action.

Synonyms: Remedy, option, solution

Antonyms: Inaction, avoidance

Example: The operator sought recourse through legal means to recover damages from the supplier.

193. Exemplary (आदर्श)

Meaning: Serving as a desirable model or example.

Synonyms: Model, ideal, commendable

Antonyms: Unimpressive, substandard, poor

Example: Her exemplary performance in the project earned her a promotion.

194. Imperative (अत्यावश्यक)

Meaning: Of vital importance; crucial.

Synonyms: Urgent, essential, necessary

Antonyms: Optional, trivial, unnecessary

Example: It is imperative to address the risks posed

by AI to ensure sustainable development.

195. Scrutiny (परीक्षण)

Meaning: Critical observation or examination.

Synonyms: Inspection, examination, analysis

Antonyms: Neglect, oversight, disregard

Example: The new nuclear policy is under intense scrutiny from both experts and the public.

196. Cataclysmic (महाविनाशकारी)

Meaning: Relating to or denoting a violent, large-scale event, especially one that causes great destruction.

Synonyms: Apocalyptic, disastrous, catastrophic

Antonyms: Beneficial, fortunate, favorable

Example: The cataclysmic effects of the nuclear disaster affected thousands of lives.

197. Vehement (उत्साही, जोरदार)

Meaning: Showing strong feeling; forceful, passionate, or intense.

Synonyms: Fervent, passionate, forceful

Antonyms: Indifferent, passive, calm

Example: The protesters were vehement in their opposition to the government's new policy.

198. Conundrum (संकट)

Meaning: A confusing and difficult problem or question.

Synonyms: Dilemma, puzzle, predicament

Antonyms: Solution, clarity, certainty

Example: The increasing use of AI in industries presents a conundrum for policymakers seeking to balance innovation and job security.

199. Perpetuate (स्थायी बनाना)

Meaning: To make something continue indefinitely.

Synonyms: Sustain, prolong, maintain

Antonyms: Abolish, end, terminate

Example: The media has a role in either perpetuating or dispelling stereotypes through its portrayal of various issues.

200. Proliferation (वृद्धि)

Meaning: Rapid increase in the number or amount of something.

Synonyms: Growth, expansion, multiplication

Antonyms: Reduction, decrease, limitation

Example: The proliferation of AI technologies presents both opportunities and challenges for the



workforce.

201. Pull out

Meaning – Withdraw or remove from a situation

202. Level against

Meaning – Accuse or criticize someone

203. Wind down

Meaning – Gradually relax or reduce activity

204. Set back

Meaning – Delay or hinder progress

205. All in the same boat

Meaning – In the same difficult situation as others

206. As easy as pie

Meaning – Very simple or effortless

207. Back to the drawing board

Meaning – Restarting something after failure

208. Barking up the wrong tree

Meaning – Pursuing a mistaken or misguided course of action

209. Beat around the bush

Meaning – Avoiding the main topic or failing to get to the point

210. Beleaguered (घेर लिया हुआ, परेशान)

Meaning: Surrounded by difficulties or troubles; besieged.

Synonyms: Troubled, harassed, stressed

Antonyms: Untroubled, calm, relaxed

Example: The beleaguered president sought help from international allies to resolve the crisis.

211. Denouement (समाप्ति)

Meaning: The final part of a narrative or drama, where matters are explained or resolved.

Synonyms: Conclusion, outcome, resolution

Antonyms: Beginning, start, introduction

Example: The denouement of the novel tied all the characters' fates together in a surprising way.

212. Rapport (संबंध)

Meaning: A close and harmonious relationship in which the people or groups concerned understand

each other's feelings or ideas.

Synonyms: Bond, understanding, connection

Antonyms: Discord, disagreement, alienation

Example: The two leaders developed a strong rapport after several successful meetings.

213. Crippling (कमज़ोर करनेवाला)

Meaning: Causing serious damage or weakness.

Synonyms: Devastating, paralyzing, disabling

Antonyms: Strengthening, revitalizing, energizing

Example: The crippling sanctions have severely affected the country's economy.

214. Revert (वापस लौटना)

Meaning: To return to a previous state or condition.

Synonyms: Return, revert, regress

Antonyms: Advance, progress, evolve

Example: The country is expected to revert to pre-crisis conditions once the peace talks succeed.

215. Unpalatable (अप्रिय)

Meaning: Not pleasant or agreeable to the taste or mind.

Synonyms: Unpleasant, distasteful, disagreeable

Antonyms: Palatable, agreeable, pleasant

Example: The unpalatable terms of the agreement were rejected by the opposition.

216. Escalate (बढ़ाना)

Meaning: To increase or intensify in a situation, often a conflict or problem.

Synonyms: Intensify, amplify, heighten

Antonyms: De-escalate, diminish, reduce

Example: The argument quickly escalated into a full-blown fight.

217. Relinquish (त्यागना)

Meaning: To give up or surrender something, such as a right or position.

Synonyms: Surrender, forgo, renounce

Antonyms: Retain, keep, hold

Example: The leader had to relinquish his position due to health reasons.

218. Malleable (लचीला)

Meaning: Capable of being easily shaped or influenced.

Synonyms: Flexible, adaptable, pliable

Antonyms: Stiff, rigid, inflexible

Example: His malleable personality made him an



ideal candidate for the role.

219. Surreptitious (गुप्त, छुपा हुआ)

Meaning: Kept secret, especially because it would not be approved of.

Synonyms: Secret, covert, stealthy

Antonyms: Open, public, overt

Example: The surreptitious meetings between the two leaders were kept out of the public eye.

220. Strike down

Meaning: To officially reject or annul something, such as a law or decision

221. Single out

Meaning: To choose or select someone or something from a group

222. Account for

Meaning: To explain or justify the cause or reason for something; to be responsible for something

223. Strike back

Meaning: To retaliate or respond to an attack or criticism

224. Bent out of shape

Meaning: To become upset, angry, or distressed about something

225. Bite the bullet

Meaning: To endure a painful or unpleasant situation that is unavoidable

226. Break someone's heart

Meaning: To deeply hurt or disappoint someone emotionally

227. Break the ice

Meaning: To initiate conversation or activities to ease tension or awkwardness in social situations.

228. Brush up on something

Meaning: To review or improve one's knowledge or skills in a particular area.

229. Disseminate (प्रसार करना)

Meaning: To spread or disperse something, especially information or ideas.

Synonyms: Distribute, circulate, spread

Antonyms: Withhold, suppress, conceal
Example: The organization aims to disseminate critical information about disaster preparedness.

230. Decimate (नष्ट करना)

Meaning: To destroy or drastically reduce the number or strength of something.

Synonyms: Devastate, ravage, annihilate

Antonyms: Preserve, save, restore

Example: The powerful flood decimated the infrastructure of the area.

231. Retreat (वापसी)

Meaning: The process of moving back or withdrawing.

Synonyms: Withdrawal, regression, retraction

Antonyms: Advance, approach, progression

Example: The glacier's retreat has been accelerating due to rising temperatures.

232. Worrisome (चिंताजनक)

Meaning: Causing concern or anxiety.

Synonyms: Concerning, troubling, alarming

Antonyms: Reassuring, comforting, soothing

Example: The decision to rebuild the dam is worrisome due to climate change impacts.

233. Scrapped (रद्द करना)

Meaning: To discard or abandon something.

Synonyms: Abandoned, discarded, discontinued

Antonyms: Kept, retained, continued

Example: The plan was scrapped due to various environmental concerns.

234. Benign (दयालु)

Meaning: Gentle, not harmful or threatening.

Synonyms: Harmless, kind, favorable

Antonyms: Malignant, harmful, dangerous

Example: The benign inflation environment brought relief to consumers.

235. Perilous (खतरनाक)

Meaning: Full of danger or risk.

Synonyms: Dangerous, hazardous, risky

Antonyms: Safe, secure, protected

Example: The perilous journey through the mountains required great caution.

236. Ravaging (विनाश करना)

Meaning: Causing great damage or destruction.



Synonyms: Devastating, destroying, wrecking
 Antonyms: Rebuilding, repairing, restoring
 Example: The ravaging floodwaters tore through villages, leaving nothing behind.

237. Extricate (मुक्त करना)

Meaning: To free someone or something from a difficult or complicated situation.
 Synonyms: Rescue, release, disentangle, liberate
 Antonyms: Entangle, trap, imprison
 Example: The firefighters worked tirelessly to extricate the survivors from the collapsed building.

238. Cursory (ऊपरी-ऊपरी)

Meaning: Done quickly and without giving enough attention to details.
 Synonyms: Superficial, hasty, perfunctory, brief
 Antonyms: Thorough, detailed, meticulous
 Example: The manager gave a cursory glance at the report before signing it, missing several critical errors.

239. Carve out

Meaning: To create or establish something through effort

240. Get across

Meaning: To communicate or make something understood

241. Get it

Meaning: To understand something

242. Fall out

Meaning: To have a disagreement or argument leading to a break in a relationship

243. Call it a day

Meaning – To stop working for the day or to decide to quit an activity.

244. Catch some Z's

Meaning – To go to sleep or take a nap.

245. Go cold turkey

Meaning – To suddenly and completely stop a habit, especially an addiction.

246. Days are numbered

Meaning – Someone or something will not last much

longer.

247. Down in the dumps

Meaning – Feeling sad, depressed, or unhappy.

248. Impetus (प्रेरणा)

Meaning: A driving force or motivation behind an action.
 Synonyms: Momentum, stimulus, boost
 Antonyms: Hindrance, deterrent, obstacle
 Example: The agreement between Bharat Dynamics Limited and Thales U.K. will provide impetus to India's self-reliance in missile technology.

249. Effervescent (उत्साही)

Meaning: Bubbling with high spirits or enthusiasm.
 Synonyms: Vivacious, lively, enthusiastic
 Antonyms: Dull, lifeless, subdued
 Example: Her effervescent personality made her the center of attention at the party.

250. Foment (भड़काना)

Meaning: To instigate or stir up (especially trouble or conflict).
 Synonyms: Incite, provoke, agitate
 Antonyms: Suppress, quell, pacify
 Example: Intelligence sharing helps both countries prevent external forces from fomenting instability in the region.

251. Precipitous (खतरनाक)

Meaning: Extremely steep or done suddenly without careful consideration.
 Synonyms: Steep, abrupt, hasty
 Antonyms: Gradual, measured, deliberate
 Example: The precipitous decline in stock prices caught investors off guard.

252. Penchant (रुचि)

Meaning: A strong or habitual liking for something or tendency to do something.
 Synonyms: Liking, preference, inclination
 Antonyms: Dislike, aversion, indifference
 Example: She has a penchant for collecting rare books from different parts of the world.

253. Subtle (सूक्ष्म)

Meaning: Delicate or precise as to be difficult to analyze or describe.
 Synonyms: Delicate, nuanced, understated



Antonyms: Obvious, blatant, crude
Example: The artist's subtle use of colors added depth to the painting.

254. Reek (बदबू आना)

Meaning: To have a strong, unpleasant smell; figuratively, to strongly suggest something negative.
Synonyms: Stink, smell, suggest
Antonyms: Fragrance, freshness, sweetness
Example: The entire situation reeked of corruption and dishonesty.

255. Inevitably (अपरिहार्य रूप से)

Meaning: As is certain to happen; unavoidably.
Synonyms: Unavoidably, predictably, surely
Antonyms: Avoidably, preventably, doubtfully
Example: With rising costs, some price increases are inevitably going to occur.

256. Umbrage (अपमान का भाव)

Meaning: Offense or annoyance.
Synonyms: Offense, resentment, irritation
Antonyms: Satisfaction, contentment, pleasure
Example: She took umbrage at his sarcastic remarks during the meeting.

257. Vexatious (कष्टकारी)

Meaning: Causing annoyance or worry.
Synonyms: Annoying, bothersome, irritating
Antonyms: Pleasant, calming, agreeable
Example: The repeated, vexatious complaints from the neighbor led to a lengthy legal battle.

258. Abide by

Meaning – To follow or adhere to (rules, decisions, or agreements).

259. Account for

Meaning – To explain or justify something; to be responsible for something.

260. Ache for

Meaning – To deeply desire or long for something or someone.

261. Act on

Meaning – To take action based on advice, information, or feelings.

262. Barking Dogs Sealdom Bite

Meaning - people who appear threatening or make threats rarely carry them out

263. Fall in With

Meaning - to become friendly with someone

264. Tit For Tat

Meaning - an equivalent given in return

265. A Thorn in The Flesh

Meaning - a person or thing that repeatedly annoys or causes problems for someone

266. Honesty is The Best Policy

Meaning - telling the truth is better than lying

267. Gaping (चौड़ा)

Meaning: Very large or wide, especially in a way that is open or exposed.
Synonyms: Wide, open, vast, enormous
Antonyms: Narrow, small
Example: The gaping hole in the ground was dangerous for travelers.

268. Simmering (उबालना)

Meaning: To be in a state of quiet or restrained anger or tension.

Synonyms: Boiling, brewing, smoldering

Antonyms: Calm, peaceful, tranquil

Example: The simmering frustration among the crowd was evident.

269. Reluctant (अनिष्टुक)

Meaning: Unwilling, hesitant, or not eager to do something.

Synonyms: Hesitant, unwilling, resistant

Antonyms: Willing, eager, enthusiastic

Example: She was reluctant to speak in front of the large audience.

270. Catastrophe (आपदा)

Meaning: A sudden and widespread disaster or misfortune.

Synonyms: Disaster, tragedy, calamity

Antonyms: Blessing, fortune, success

Example: The earthquake was a catastrophe that left the city in ruins.

271. Proactive (सक्रिय)

Meaning: Taking action by causing change or



preventing problems before they occur.

Synonyms: Preventive, anticipatory, forward-thinking

Antonyms: Reactive, passive, unprepared

Example: The company took proactive measures to ensure the safety of its employees.

272. Interventions (हस्तक्षेप)

Meaning: Actions taken to improve or modify a situation.

Synonyms: Interference, involvement, action

Antonyms: Withdrawal, neglect

Example: The government's interventions helped reduce the spread of disease.

273. Footfall (आगंतुकों की संख्या)

Meaning: The number of people visiting a place or establishment, especially in reference to tourism or business.

Synonyms: Visitors, attendance, crowd

Antonyms: Absence, emptiness

Example: The footfall in the mall increased significantly during the holiday season

274. Touted (बतलाना)

Meaning: Publicly praised or recommended.

Synonyms: Promoted, endorsed, boasted

Antonyms: Criticized, condemned

Example: They touted the new technology as a breakthrough in medicine.

275. Surveillance (निगरानी)

Meaning: Close observation, especially of a suspect or group.

Synonyms: Monitoring, observation, supervision

Antonyms: Ignorance, neglect

Example: The city implemented a new surveillance system to monitor traffic.

276. Sufficed (पर्याप्त होना)

Meaning: To be enough or adequate.

Synonyms: Satisfied, met, fulfilled

Antonyms: Insufficient, inadequate

Example: The budget sufficed to cover all the expenses of the project.

277. Knuckle down

Meaning: To start working hard or focus on a task.

278. Tear into

Meaning: To attack or criticize someone harshly.

279. Zero in on

Meaning: To focus closely on something.

280. Live up to

Meaning: To meet expectations or standards.

281. Cry over spilled milk

Meaning: To be upset about something that cannot be undone or changed.

282. Throw in the towel

Meaning: To give up or admit defeat.

283. A storm in a teacup

Meaning: A small problem that is blown out of proportion.

284. The ball is in your court

Meaning: It is now your turn to take action or make a decision.

285. Cut the Gordian knot

Meaning: To solve a complex problem in a simple, decisive way

286. Sagacious (ज्ञानी)

Meaning: Having or showing good judgment; wise.

Synonyms: Wise, insightful, prudent

Antonyms: Foolish, naive, unwise

Example: The sagacious leader made decisions that ensured the long-term success of the company.

287. Supercilious (अभिमानी)

Meaning: Behaving or looking as though one thinks one is superior to others.

Synonyms: Arrogant, condescending, haughty

Antonyms: Humble, modest, unassuming

Example: His supercilious attitude toward his colleagues made him very unpopular.

288. Pernicious (हानिकारक)

Meaning: Having a harmful effect, especially in a gradual or subtle way.

Synonyms: Destructive, harmful, damaging

Antonyms: Beneficial, helpful, wholesome

Example: The pernicious influence of social media on mental health is becoming increasingly evident.



289. Ephemeral (क्षणिक)

Meaning: Lasting for a very short time.

Synonyms: Fleeting, temporary, short-lived

Antonyms: Permanent, enduring, lasting

Example: The beauty of the sunset was ephemeral, fading as quickly as it arrived.

290. Coerce (बाध्य करना)

Meaning: To persuade or force someone to do something through threats or pressure

Synonyms: Compel, pressure, intimidate

Antonyms: Encourage, persuade, support

Example: The workers claimed that they were coerced into signing the new contract under unfair terms.

291. Impasse (गतिरोध)

Meaning: A situation in which no progress is possible, especially due to disagreement

Synonyms: Deadlock, stalemate, standoff

Antonyms: Breakthrough, progress, resolution

Example: The negotiations reached an impasse as neither side was willing to compromise.

292. Blatant (स्पष्ट)

Meaning: Done openly and unashamedly, often in a way that is offensive

Synonyms: Obvious, glaring, flagrant

Antonyms: Subtle, concealed, hidden

Example: His blatant disregard for the rules led to his suspension from the team.

293. Resentment (नाराजगी)

Meaning: A feeling of bitterness or anger due to unfair treatment

Synonyms: Bitterness, grudge, indignation

Antonyms: Contentment, satisfaction, acceptance

Example: There was growing resentment among the employees over unequal pay.

294. Diluted (कमज़ोर किया हुआ)

Meaning: Reduced in strength or effectiveness

Synonyms: Weakened, thinned, diminished

Antonyms: Strengthened, intensified, concentrated

Example: The new law diluted the previous strict regulations on environmental protection.

295. Disjuncture (विभाजन)

Meaning: A disconnection or separation between two things

Synonyms: Division, separation, gap

Antonyms: Connection, unity, integration

Example: There is a growing disjuncture between what politicians promise and what they deliver.

296. Back out:

To withdraw from a commitment or agreement.

297. Back up

To support someone or something; to make a copy of data; to move backward.

298. Bail out

To rescue someone from a difficult situation.

299. Bail up

To stop or detain someone, often forcefully or insistently.

300. Easier said than done

Meaning – Something that sounds simple but is difficult to accomplish.

301. Fair-weather friend

Meaning – Someone who is only a friend in good times but abandons you in difficult situations.

302. Fly off the handle

Meaning – To suddenly become very angry or lose one's temper.

303. Food for thought

Meaning – Something that makes you think deeply or consider carefully.

304. Get a kick out of something

Meaning – To enjoy or take pleasure in something.

305. Rapprochement (सुलह)

Meaning: The establishment or resumption of harmonious relations.

Synonyms: Reconciliation, reunion, détente

Antonyms: Estrangement, discord, hostility

Example: The recent diplomatic talks signaled a rapprochement between the two rival nations.

306. Dispute (झगड़ा)

Meaning: A heated argument or disagreement.

Synonyms: Quarrel, conflict, altercation

Antonyms: Agreement, harmony, peace



Example: The two leaders had a public quarrel over the border issue.

307. Turmoil (अराजकता)

Meaning: A state of great disturbance, confusion, or uncertainty.

Synonyms: Chaos, disorder, upheaval

Antonyms: Peace, stability, order

Example: The political turmoil in the region has led to widespread protests.

308. Outrageous (अपमानजनक)

Meaning: Shockingly bad or excessive.

Synonyms: Scandalous, disgraceful, appalling

Antonyms: Acceptable, reasonable, modest

Example: The outrageous remarks made by the leader sparked global condemnation.

309. Expatriates (प्रवासी)

Meaning: People who live outside their native country.

Synonyms: Emigrant, migrant, foreign resident

Antonyms: Native, local, citizen

Example: Many expatriates send money back home to support their families.

310. Decisive (निण्यिक)

Meaning: Settling an issue; producing a definite result.

Synonyms: Conclusive, crucial, determining

Antonyms: Indecisive, uncertain, inconclusive

Example: His decisive leadership helped the company navigate through the crisis.

311. Resumption (पुनरारंभ)

Meaning: The action of starting something again after a pause.

Synonyms: Restart, continuation, renewal

Antonyms: Cessation, halt, suspension

Example: The resumption of diplomatic ties brought hope for peace.

312. Unrestrained (अविनियमित)

Meaning: Not controlled or held back.

Synonyms: Free, unchecked, uninhibited

Antonyms: Restrained, controlled, limited

Example: His unrestrained enthusiasm for the project was contagious.

313. Condemnation (निंदा)

Meaning: The expression of very strong disapproval.

Synonyms: Criticism, denunciation, censure

Antonyms: Praise, approval, endorsement

Example: The government's actions drew international condemnation.

314. Ruinous (विनाशकारी)

Meaning: Causing great damage or distress.

Synonyms: Catastrophic, devastating, disastrous

Antonyms: Successful, fortunate, beneficial

Example: The military's intervention in the region had disastrous consequences.

315. Bang on

Meaning – Exactly right or accurate.

316. Bargain down

Meaning – To persuade someone to reduce the price of something.

317. Barge in

Meaning – To enter a place or interrupt a conversation rudely or abruptly.

318. Bash in

Meaning – To violently crush or dent something by hitting it.

319. Get with the program

Meaning – To accept and adapt to a new way of doing things; to follow instructions or expectations.

320. Give one's right arm

Meaning – To be willing to make a great sacrifice for something.

321. Give someone a hand

Meaning – To help or assist someone.

322. Go against the grain

Meaning – To act in a way that is contrary to what is usual, expected, or accepted.

323. Go bananas

Meaning – To become extremely excited, angry, or crazy.

324. Détente (सुलह / तनाव में कमी)

Meaning: The easing of hostility or strained relations, especially between countries.



Synonyms: Truce, reconciliation, ceasefire
Antonyms: Tension, hostility, conflict
Example: The recent talks between the two nations signal a possible détente in their diplomatic relations.

325. Stalemate (गतिरोध)

Meaning: A situation in which further progress by opposing parties seems impossible.
Synonyms: Deadlock, impasse, gridlock
Antonyms: Breakthrough, resolution, progress
Example: The negotiations reached a stalemate as neither side was willing to compromise.

326. Escalation (वृद्धि / बढ़ोतारी)

Meaning: A rapid increase or intensification in the seriousness of a situation.
Synonyms: Intensification, aggravation, expansion
Antonyms: De-escalation, reduction, alleviation
Example: The escalation of tensions at the border led to urgent diplomatic discussions.

327. Intrusion (अतिक्रमण / दखल)

Meaning: The act of entering a place or situation where one is unwelcome.
Synonyms: Encroachment, trespass, invasion
Antonyms: Withdrawal, retreat, permission
Example: The unauthorised intrusion into the military zone led to a serious security alert.

328. Denialism (अस्वीकृति / इनकार करने की प्रवृत्ति)

Meaning: Refusal to accept reality or facts, despite clear evidence.
Synonyms: Rejection, disbelief, skepticism
Antonyms: Acceptance, acknowledgment, recognition
Example: The government's denialism regarding pollution concerns has delayed crucial environmental reforms.

329. Repercussions (प्रभाव)

Meaning: Unintended consequences, especially negative ones.
Synonyms: Consequences, aftermath, ramifications
Antonyms: Benefits, rewards, advantages
Example: The repercussions of environmental pollution can be severe for future generations.

330. Impetus (प्रेरणा / प्रोत्साहन)

Meaning: A driving force or stimulus that

encourages activity or development.

Synonyms: Motivation, stimulus, boost
Antonyms: Deterrent, hindrance, obstacle
Example: A monetary policy shift could provide the necessary impetus for economic growth.

331. Acrimonious (कटु / झगड़ालू)

Meaning: Angry and bitter, typically in speech or debate.
Synonyms: Bitter, hostile, caustic
Antonyms: Harmonious, peaceful, friendly
Example: The acrimonious exchanges between the government and the Opposition disrupted the entire session.

332. Pechant (रुचि)

Meaning: A strong or habitual liking for something or tendency to do something.
Synonyms: Liking, preference, inclination
Antonyms: Dislike, aversion, indifference
Example: She has a penchant for collecting rare books from different parts of the world.

333. Lacuna (फासला)

Meaning: An unfilled space or gap, especially a missing portion in a manuscript, text, or idea.
Synonyms: Gap, omission, void, deficiency
Antonyms: Continuity, completeness, fullness
Example: The lacuna in the policy left many citizens confused about their rights.

334. Bawl out

Meaning – To scold or reprimand someone harshly.

335. Be along

Meaning – To arrive or show up at a place.

336. Be down

Meaning – To feel sad or depressed; to be reduced in number or amount.

337. Bear down on

Meaning – To move toward someone or something in a determined or threatening way.

338. Green with envy

Meaning – Very jealous or envious.

339. Have one's hands full

Meaning – To be very busy or occupied with



something.

340. Hit the books

Meaning – To study hard.

341. Hit the nail on the head

Meaning – To describe exactly what is causing a situation or problem.

342. Hold your horses

Meaning – Wait or be patient; slow down before making a decision or taking action.

343. Amenable (आज्ञाकारी)

Meaning: Open and responsive to suggestion; easily persuaded or controlled.

Synonyms: Obedient, compliant, acquiescent

Antonyms: Uncooperative, resistant, defiant

Example: The new employee was amenable to feedback and quickly adapted to the company's working style.

344. Undermine (कमज़ोर करना)

Meaning: To weaken or damage something, especially gradually.

Synonyms: Weaken, erode, sabotage

Antonyms: Strengthen, bolster, reinforce

Example: The scandal served to undermine public confidence in the government.

345. Inextricably (अविच्छेद रूप से)

Meaning: In a way that is impossible to separate.

Synonyms: Inseparably, inevitably, indistinguishably

Antonyms: Loosely, separably, disconnectably

Example: The fate of the environment is inextricably linked to human actions.

346. Perpetuating (स्थायी बनाना)

Meaning: To make something continue indefinitely.

Synonyms: Prolonging, sustaining, maintaining

Antonyms: Stopping, discontinuing, ending

Example: The unfair policies are perpetuating economic disparities in society.

347. Vulnerability (असुरक्षा/संवेदनशीलता)

Meaning: The state of being exposed to harm or attack.

Synonyms: Weakness, susceptibility, exposure

Antonyms: Security, protection, invulnerability

Example: The coastal town's vulnerability to

hurricanes made it necessary to improve disaster preparedness.

348. Adjudication (निर्णय/विवाद समाधान)

Meaning: The process of making a formal judgment on a disputed matter.

Synonyms: Decision, ruling, arbitration

Antonyms: Indecision, inaction, delay

Example: The adjudication of the case took several months due to its complexity.

349. Plague (पीड़ित करना/सताना)

Meaning: To cause continual trouble or distress.

Synonyms: Afflict, torment, trouble

Antonyms: Relieve, comfort, soothe

Example: Water shortages continue to plague several cities across the country.

350. Intrinsic (आंतरिक)

Meaning: Belonging naturally; essential.

Synonyms: Inherent, innate, fundamental

Antonyms: Extrinsic, acquired, external

Example: Judicial independence is intrinsic to a democratic system.

351. Abysmal (बहुत खराब)

Meaning: Extremely bad or appalling.

Synonyms: Terrible, dreadful, appalling

Antonyms: Excellent, commendable, admirable.

Example: The abysmal state of primary healthcare in urban areas is concerning.

352. Insipid (नीरस)

Meaning: Lacking vigor or interest; dull.

Synonyms: Bland, lifeless, uninspiring

Antonyms: Exciting, flavorful, lively

Example: The speech was so insipid that the audience struggled to stay awake.

353. Step up to

Meaning: To take on a choice or responsibility when called upon.

354. Sort through

Meaning: To go through a collection and choose items selectively.

355. Come down to

Meaning: To make a decision based on the most important factors.

**356. Stick to**

Meaning: To remain with a particular choice or decision.

357. On the same wavelength

Meaning: to have a mutual understanding or shared views with someone

358. Break the internet

Meaning: to cause a sensation or go viral online, drawing massive attention

359. Bend over backward

Meaning: to make a great effort to help or accommodate someone

360. Bring to the table

Meaning: to contribute something of value, especially in a collaborative effort

361. Off the hook

Meaning: to be relieved from a difficult situation or responsibility

362. Obstruct (रोकना / बाधा डालना)

Meaning: Block or hinder the movement or progress of something.

Synonyms: Impede, hinder, prevent

Antonyms: Facilitate, assist, enable

Example: Complex visa regulations obstruct the movement of skilled workers across borders.

363. Grumpy (चिड़चिड़ा)

Meaning: Easily annoyed or in a bad mood.

Synonyms: Irritable, cranky, grouchy

Antonyms: Cheerful, pleasant, amiable

Example: The old man was always grumpy in the morning before his coffee.

364. Pivotal (महत्वपूर्ण / केंद्रीय)

Meaning: Of crucial importance in relation to the development or success of something.

Synonyms: Crucial, essential, key

Antonyms: Insignificant, minor, trivial

Example: The manufacturing and construction sectors are pivotal for workforce demand in the GCC and Australia.

365. Stingy (कंजूस)

Meaning: Unwilling to spend money or share resources.

Synonyms: Miserly, tight-fisted, parsimonious

Antonyms: Generous, lavish, charitable

Example: He was so stingy that he hesitated to donate even a small amount to charity.

366. Prevalence (प्रसार / व्यापकता)

Meaning: The condition of being widespread or commonly occurring.

Synonyms: Ubiquity, dominance, frequency

Antonyms: Rarity, infrequency, scarcity

Example: The prevalence of automation is reshaping global job markets.

367. Eulogize (प्रशংসা করনা)

Meaning: To praise someone or something highly, often in a speech or writing.

Synonyms: Commend, extol, glorify

Antonyms: Criticize, condemn, denounce

Example: The professor was eulogized for his contributions to the field of science.

368. Insidious (कपटी)

Meaning: Proceeding in a gradual, subtle way, but with harmful effects.

Synonyms: Sneaky, subtle, treacherous

Antonyms: Obvious, straightforward, honest

Example: The disease progressed in an insidious manner, unnoticed by many.

369. Uproot (जड़ से उखाइना)

Meaning: To pull something out of the ground or to remove someone from their home or position.

Synonyms: Displace, eradicate, remove

Antonyms: Plant, settle, establish

Example: The war uprooted thousands of families, forcing them to flee their homeland.

370. Sobering (गंभीर)

Meaning: Making you feel serious or thoughtful.

Synonyms: Serious, thought-provoking, alarming

Antonyms: Reassuring, comforting, casual

Example: The report's findings on poverty levels were sobering.

371. Intricate (जटिल)

Meaning: Very detailed and complicated.

Synonyms: Complex, complicated, elaborate

Antonyms: Simple, straightforward, easy



Example: The intricate design of the machine required careful study.

372. Beat up

Meaning: To attack or hit someone severely.

373. Beaver away

Meaning: To work hard and persistently on something.

374. Bed down

Meaning: To settle in a place to sleep, especially temporarily.

375. Belt out

Meaning: To sing or play music loudly and forcefully.

376. In over one's head

Meaning – To be involved in a situation that is too difficult to handle.

377. In the nick of time

Meaning – Just in time; at the last possible moment.

378. It's a piece of cake

Meaning – Something very easy to do.

379. Jump the gun

Meaning – To act too soon or before the right time.

380. Know by heart

Meaning – To memorize something completely.

381. Reunification (पुनः एकीकरण)

Meaning: The process of bringing together parts of a country, organization, or group that were previously separated.

Synonyms: Restoration, integration, merging

Antonyms: Separation, division, disintegration

Example: The reunification of Germany in 1990 marked a historic moment in European politics.

382. Notoriety (कुख्याति)

Meaning: The state of being famous or well-known for something bad.

Synonyms: Infamy, disrepute, dishonor

Antonyms: Fame, honor, reputation

Example: The company gained notoriety for violating safety regulations in its drug production.

383. Irrefutable (अखंडनीय)

Meaning: Impossible to deny or disprove.

Synonyms: Undeniable, indisputable, unquestionable

Antonyms: Questionable, disputable, uncertain

Example: The video evidence presented in the case was irrefutable proof of the company's illegal activities.

384. Clinching (निण्यिक)

Meaning: Decisively settling an argument or proving a point.

Synonyms: Conclusive, definitive, final

Antonyms: Inconclusive, uncertain, debatable

Example: The forensic report provided clinching evidence of the suspect's involvement in the crime.

385. Surging (तेजी से बढ़ता हुआ)

Meaning: Moving quickly and forcefully in a particular direction.

Synonyms: Soaring, rising, escalating

Antonyms: Declining, falling, decreasing

Example: The demand for electric vehicles is surging due to environmental concerns.

386. Deterrent (निवारक)

Meaning: Something that discourages or prevents a certain action.

Synonyms: Hindrance, obstacle, prevention

Antonyms: Encouragement, incentive, motivation

Example: Strict laws act as a deterrent against reckless driving.

387. Illicit (गैरकानूनी)

Meaning: Forbidden by law, rules, or customs.

Synonyms: Illegal, unlawful, prohibited

Antonyms: Legal, lawful, permitted

Example: The police uncovered an illicit drug trade operating in the city.

388. Imploded (अंदर की ओर गिर जाना)

Meaning: To collapse inward violently.

Synonyms: Collapsed, crumbled, disintegrated

Antonyms: Expanded, strengthened, flourished

Example: The party imploded due to internal conflicts and leadership failures.

389. Grappling (संघर्ष कर रहा है)

Meaning: Struggling to deal with or overcome a difficult problem.



Synonyms: Struggling, wrestling, tackling
 Antonyms: Resolving, overcoming, mastering
 Example: The government is grappling with high unemployment and economic instability.

390. Permeate (फैलाना)

Meaning: To spread throughout something; to pass through or penetrate.
 Synonyms: Pervade, saturate, infiltrate
 Antonyms: Contain, restrict, block
 Example: The aroma of freshly baked bread permeated the entire house.

391. Big up

Meaning – To praise or promote enthusiastically

392. Black out

Meaning – To lose consciousness or memory temporarily

393. Blare out

Meaning – To produce a loud, harsh sound

394. Bliss out

Meaning – To become extremely happy or relaxed

395. Make ends meet

Meaning – To manage finances so that one can cover expenses

396. Making a mountain out of a molehill

Meaning – Exaggerating a small problem into a big one

397. Ninety (90) to nothing

Meaning – Moving very fast or with great energy

398. Not worth a hill of beans

Meaning – Having very little value or importance

399. Off the top of my head

Meaning – Saying something without much thought or preparation

400. Indispensable (अनिवार्य)

Meaning: Absolutely necessary or essential.
 Synonyms: Essential, crucial, vital
 Antonyms: Optional, unnecessary, dispensable
 Example: A good education is indispensable for a successful career.

401. Impedes (बाधा डालना)

Meaning: To hinder or obstruct the progress of something.

Synonyms: Obstruct, hinder, hamper

Antonyms: Facilitate, promote, assist

Example: Heavy rainfall impedes the construction work in the city.

402. Repertory (संग्रह)

Meaning: A collection or stock of things available for use.

Synonyms: Collection, inventory, repository

Antonyms: Scarcity, lack, absence

Example: The actor has a vast repertory of expressions for different emotions.

403. Circumspection (सावधानी)

Meaning: The quality of being cautious and considering all risks before acting.

Synonyms: Caution, prudence, wariness

Antonyms: Recklessness, carelessness, impulsiveness

Example: The manager handled the sensitive issue with great circumspection.

404. Fringed (सीमांत/किनारे वाला)

Meaning: Forming a border around something.

Synonyms: Bordered, edged, surrounded

Example: The forest-fringed village was a picturesque sight.

405. Escalation (वृद्धि/उत्तेजना)

Meaning: A rapid increase or intensification of a situation.

Synonyms: Intensification, aggravation, surge

Antonyms: Reduction, de-escalation, decline

Example: The escalation of tension between the two communities led to protests.

406. Complacency (आत्मसंतोष)

A feeling of satisfaction with oneself or one's achievements, often without awareness of potential danger.

Synonyms: Self-satisfaction, smugness, contentment

Antonyms: Anxiety, dissatisfaction, insecurity

Example: The team's complacency after their early success cost them the championship.

407. Encroachments (अतिक्रमण)



Meaning: Gradual invasion or intrusion onto someone's property or rights.

Synonyms: Invasion, intrusion, trespassing

Antonyms: Withdrawal, retreat, respect

Example: The government took action against illegal encroachments on forest land.

408. Mitigate (कम करना)

Meaning: To make something less severe or painful.

Synonyms: Reduce, alleviate, ease

Antonyms: Worsen, aggravate, intensify

Example: The government has introduced measures to mitigate the effects of pollution.

409. Repercussions (प्रतिक्रिया/प्रभाव)

Meaning: An unintended consequence of an action, often negative.

Synonyms: Consequence, effect, fallout

Antonyms: Cause, source, reason

Example: The decision to impose a curfew had serious repercussions on local businesses.

410. Bog down

Meaning – To become stuck or slowed down, especially in difficulty or complexity.

411. Boil up

Meaning – To become intense or reach a critical point, often referring to emotions or conflict.

412. Bolster up

Meaning – To support, strengthen, or reinforce something.

413. Border on

Meaning – To be very close to a particular state or condition.

414. On a roll like a runaway wheel

Meaning: Experiencing continuous success or momentum.

415. Roll in the dough

Meaning: Be very wealthy or make a lot of money.

416. State of the art

Meaning: The most advanced or sophisticated level of technology or design.

417. A bunch of baloney

Meaning: Nonsense or something not true.

418. Off the top of my head

Meaning: Saying something without much thought or preparation.

419. Contours (रूपरेखा)

Meaning: The outline or shape of something.

Synonyms: Outline, shape, form, structure

Example: The contours of the mountain became visible as the mist cleared.

420. Curbed (नियंत्रण में रखना)

Meaning: To control or limit something that is undesirable.

Synonyms: Restrained, controlled, suppressed

Antonyms: Encouraged, escalated, promoted

Example: The government has taken measures to curb air pollution in urban areas.

421. Crumbling (टूटना या गिरना)

Meaning: Breaking into small fragments or falling apart.

Synonyms: Collapsing, disintegrating, deteriorating

Antonyms: Strengthening, reinforcing, stabilizing

Example: The old building is crumbling due to years of neglect.

422. Stranded (फँसा हुआ)

Meaning: Left without the means to move from somewhere.

Synonyms: Trapped, marooned, stuck

Antonyms: Rescued, liberated, free

Example: The storm left many travellers stranded at the airport.

423. Breakthrough (सफलता)

Meaning: A significant development or discovery that helps solve a problem.

Synonyms: Achievement, advancement, progress

Antonyms: Setback, failure, stagnation

Example: The scientist's breakthrough in cancer research gave hope to many patients.

424. Catastrophic (विनाशकारी)

Meaning: Involving or causing sudden great damage or suffering.

Synonyms: Disastrous, devastating, ruinous

Antonyms: Beneficial, fortunate, favorable

Example: The earthquake had a catastrophic impact



on the town's infrastructure.

425. Rupture (फटना)

Meaning: A break or burst suddenly.

Synonyms: Breakage, fracture, split

Antonyms: Connection, union, closure

Example: The pipeline rupture led to an oil spill in the ocean.

426. Tardy (ढीला/सुस्ता)

Meaning: Slow in movement, action, or response.

Synonyms: Delayed, sluggish, unpunctual

Antonyms: Prompt, quick, timely

Example: The teacher warned the student for his tardy arrival in class.

427. Indispensable (अत्यावश्यक)

Meaning: Absolutely necessary or essential.

Synonyms: Essential, crucial, vital

Antonyms: Unnecessary, optional, dispensable

Example: Water is indispensable for survival.

428. Mitigate (कम करना)

Meaning: To make less severe or painful.

Synonyms: Reduce, alleviate, lessen

Antonyms: Intensify, worsen, aggravate

Example: The new policies aim to mitigate the effects of climate change.

429. Call for

Meaning – To demand or require something

430. Call forth

Meaning – To bring into existence or evoke a reaction

431. Call in

Meaning – To summon or request someone's presence or help

432. Call off

Meaning – To cancel or stop something

433. On the ball

Meaning – Alert, aware, and quick to respond

434. On the tip of my tongue

Meaning – Almost remembered but not quite recalled

435. Once in a blue moon

Meaning – Very rarely

436. A pretty penny

Meaning – A large amount of money

437. Take a rain check

Meaning – To postpone or decline an offer with the intention of accepting later

438. Buoyed (प्रेरित/उत्साहित)

Meaning: Encouraged or made more confident

Synonyms: Inspired, uplifted, motivated

Antonyms: Discouraged, demoralized, disheartened

Example: The students were buoyed by their teacher's appreciation after performing well in the exams.

439. Depleting (क्षीण हो रहा/घट रहा)

Meaning: Reducing in quantity, size, or strength

Synonyms: Exhausting, diminishing, draining

Antonyms: Replenishing, increasing, augmenting

Example: Overuse of groundwater is rapidly depleting the water table in the region.

440. Hazardous (खतरनाक/संकटपूर्ण)

Meaning: Involving risk or danger

Synonyms: Dangerous, perilous, harmful

Antonyms: Safe, harmless, secure

Example: Workers in chemical plants are required to wear protective gear due to hazardous conditions.

441. Ambiguous (अस्पष्ट)

Meaning: Open to more than one interpretation; unclear or doubtful

Synonyms: Vague, uncertain, equivocal

Antonyms: Clear, definite, explicit

Example: His response was so ambiguous that no one could understand what he really meant.

442. Denouement (परिणाम/अंतिम परिणाम)

Meaning: The final outcome or resolution of a complex situation

Synonyms: Conclusion, resolution, finale

Antonyms: Beginning, introduction, inception

Example: The novel's denouement was unexpected, leaving the readers in shock.

443. Guzzling (अधिक मात्रा में सेवन करना)

Meaning: Consuming something in large quantities,



especially greedily

Synonyms: Devouring, consuming, drinking excessively

Antonyms: Sipping, conserving, rationing

Example: The car was guzzling fuel at an alarming rate, making it expensive to run.

444. Contentious (विवादास्पद/झगड़ालू)

Meaning: Causing or likely to cause disagreement or conflict

Synonyms: Controversial, debatable, disputable

Antonyms: Uncontroversial, agreeable, harmonious

Example: The issue of ethanol blending remains a contentious topic among experts.

445. Impediment (अवरोध)

Meaning: A hindrance or obstruction in doing something.

Synonyms: Obstacle, barrier, limitation

Antonyms: Aid, assistance, support

Example: Poor internet connectivity was a major impediment to remote learning.

446. Coerce (दबाव डालना)

Meaning: To persuade someone to do something by using force or threats.

Synonyms: Compel, force, intimidate

Antonyms: Persuade, encourage, convince

Example: The kidnappers tried to coerce the victim into signing over his property.

447. Reiterated (दोहराया)

Meaning: Say something again or a number of times, typically for emphasis or clarity.

Synonyms: Repeated, restated, emphasized, reaffirmed

Antonyms: Retracted, revoked, rescinded

Example: The CEO reiterated the company's commitment to sustainability.

448. Cap off

Meaning – To finish or complete something in a successful or impressive way

449. Carried away

Meaning – To become overly excited or enthusiastic about something

450. Cart off

Meaning – To take someone or something away, often in a forceful or unwanted manner

451. Carve out

Meaning – To establish or create something

452. Under the weather

Meaning – Feeling unwell or sick.

453. Between the cup and the lips

Meaning – Something that is almost certain but can still go wrong at the last moment.

454. A damp squib

Meaning – Something that fails to meet expectations; a disappointment.

455. A dime a dozen

Meaning – Very common and easily available.

456. Cast iron stomach

Meaning – The ability to eat or drink anything without getting sick.



Reasoning Ability Practice Questions

Direction (1-4): In each of the following questions, two rows of numbers are given. The resultant number in each row is to be worked out separately based on the following rules and the questions below the rows of numbers are to be answered. The operation of numbers progresses from left to right.

Conditions:

- 1) If a perfect square number is followed by a composite number, then find the positive difference of both numbers.
- 2) If an even number is followed by an odd number, then divide the first number by the second number.
- 3) If an odd number is followed by an odd number that is not a prime number, then the square of the first number is added to the second number.
- 4) If an even number is followed by an even number, then multiply both numbers.
- 5) If an odd number is followed by an odd number which is a prime number, then add both numbers.
- 6) If an odd number is followed by an even number, then find the positive difference of both numbers.

Note: If more than one rule is applied, then apply only one as per the order.

1. Find the sum of the resultants of both rows.

7 23 5

9 21 8

- (a) 100
- (b) 102
- (c) 104
- (d) 486
- (e) 488

Answer: B

Solution:

Row 1:

7 23 5

$$7 + 23 = 30 \text{ (rule 5)}$$

$$30/5 = 6 \text{ (rule 2)}$$

Row 2:

9 21 8

$$9 - 21 = 12 \text{ (rule 1)}$$

$$12 \times 8 = 96 \text{ (rule 4)}$$

Hence, the sum of the resultants of both the rows is

$$6 + 96 = 102.$$

2. Find the difference of the resultants of both rows.

13 32 15

12 38 3

- (a) 224
- (b) 216
- (c) 116
- (d) 124
- (e) None of these

Answer: A

Solution:

Row 1:

13 32 15

$$13 - 32 = 19 \text{ (rule 6)}$$

$$19^2 + 15 = 376 \text{ (rule 3)}$$

Row 2:

12 38 3

$$12 \times 38 = 456 \text{ (rule 4)}$$

$$456/3 = 152 \text{ (rule 2)}$$

Hence, the difference of the resultants of both the rows is

$$376 - 152 = 224.$$

3. If Z is the resultant of the first row, then what is the resultant of the second row?

564 47 14

Z 3 8



- (a) 438
- (b) 448
- (c) 458
- (d) 468
- (e) None of these

Answer: B

Solution:

Row 1:

564 47 14

$$564/47 = 12 \text{ (rule 2)}$$

$$12 \times 14 = 168 \text{ (rule 4)}$$

Row 2:

Z 3 8

$$Z=168$$

$$168/3 = 56 \text{ (rule 2)}$$

$$56 \times 8 = 448 \text{ (rule 4)}$$

Hence, the resultant of the second row is 448.

4. If Y is the resultant of the second row then what is the resultant of the first row?

Y 5 6

25 20 5

- (a) 36
- (b) 12
- (c) 78
- (d) 788
- (e) None of these

Answer: B

Solution:

Row 2:

25 20 5

$$25 - 20 = 5 \text{ (rule 1)}$$

$$5 + 5 = 10 \text{ (rule 5)}$$

Row 1:

Y 5 6

Y=10

$$10/5 = 2 \text{ (rule 2)}$$

$$2 \times 6 = 12 \text{ (rule 4)}$$

Hence, the resultant of the first row is 12.

5. If in the word "CRACKING" all the vowels are changed to their second next letter as per the English alphabet series and then all the letters are arranged as per reverse alphabetical order then how many letters in the English alphabet series are between the third letter from the right end and fifth letter from the left end?

- (a) 4
- (b) 9
- (c) 12
- (d) 3
- (e) 7

Answer: D

Solution:

CRACKING

CRCKKKNG (vowels are changed to their second next letter)

RNKKGCC

The third letter from the right end is C and the fifth letter from the left end is G.

3 letters in the English alphabet series are between C and G.

Direction (6-9): Read the conclusions and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts.

6. Statements

Only a few Time is Distance

Some Distance is Speed

All Speed is Hour

No Hour is Minute

Only Minutes is Meter

Some Minute is Kilometer



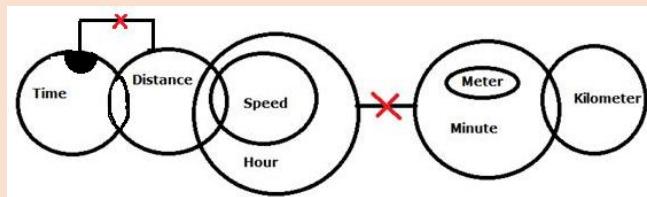


Conclusions

- (a) Some hour being Distance is a possibility
- (b) All minute being kilometer is not a possibility
- (c) All Time can be the distance
- (d) Some distance is not a speed
- (e) None of the above

Answer: B

Solution:



7. Statements

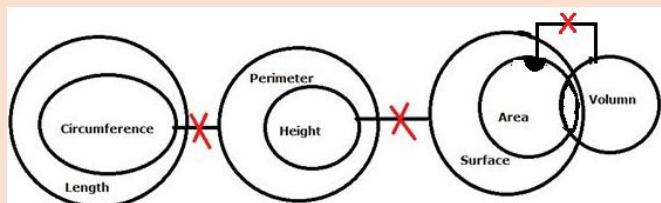
- Only a few Area is Volume
- All Area is Surface
- No Surface is height
- All height is Perimeter
- No Circumference is Perimeter
- All Circumferences is Length

Conclusions

- (a) All volume can be height
- (b) Some height is not length
- (c) No height is circumference
- (d) Some Surface is Length
- (e) At least some Area is height

Answer: C

Solution:



8. Statements

Only a few Green is Red

All Red is Blue

Some Blue is White

All White is Black

No Black is Pink

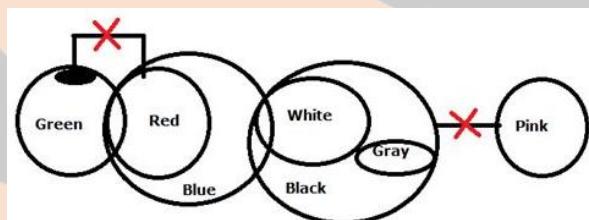
Only Black is Gray

Conclusions

- (a) Some Black being Blue is a possibility
- (b) All Blue can be Pink
- (c) Some black is not Red
- (d) All Green can be Red
- (e) Some white is Pink

Answer: C

Solution:



9. Statements

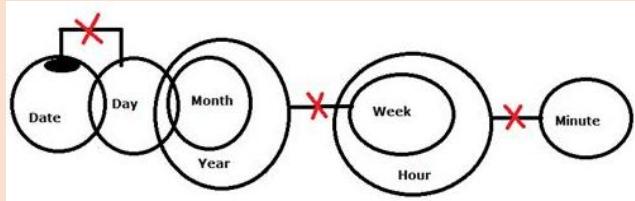
- Only a few Dates are Day
- Some Day is Month
- All Month is Year
- No Year is the week
- All Week is Hour
- No Hour is Minute

Conclusions

- (a) All week can be Minute
- (b) Some days are not hour
- (c) Some date is Year
- (d) Some month being minute is a possibility
- (e) No Day is hour

Answer: D

Solution:



Direction (10-14): Read the following information carefully and answer the questions given below as per the final arrangement.

6 \$ 2 9 ^ T £ I 5 + 3 U % W 4 © P A @ ! & F 8 H B ? L @ N J O * M 7 ®

Step 1: If the numbers that are immediately preceding symbols are arranged just before A in the same order.

Step 2: After completing Step 1, If the symbols are immediately preceded by and immediately preceding alphabets, then the symbols are arranged just before H in the same order.

Step 3: After completing Step 2, If vowels are immediately followed by consonants, the position of both vowels and consonants are interchanged.

10. Which of the following elements is exactly between "P" and "!"?

- (a) 9
- (b) A
- (c) 6
- (d) 7
- (e) None of these

Answer: E

Solution:

Step 1: The numbers which are immediately preceding symbols are arranged just before A in the same order.

6 \$ 2 9 ^ T £ I 5 + 3 U % W 4 © P A @ ! & F 8 H B ? L @ N J O * M 7 ®

\$ 2 ^ T £ I + 3 U % W © P 6 9 5 4 7 A @ ! & F 8 H B ? L @ N J O * M ®

Step 2: After completing Step 1, If the symbols are immediately preceded by and immediately preceding

alphabets, then the symbols are arranged just before H in the same order.

\$ 2 ^ T £ I + 3 U % W © P 6 9 5 4 7 A @ ! & F 8 H B ? L @ N J O * M ®

\$ 2 ^ T I + 3 U W P 6 9 5 4 7 A @ ! & F 8 £ % © ? @ * H B L N J O M ®

Step 3: After completing Step 2, If vowels are immediately followed by consonants, the position of both vowel and consonants are interchanged.

\$ 2 ^ T I + 3 U W P 6 9 5 4 7 A @ ! & F 8 £ % © ? @ * H B L N J O M ®

\$ 2 ^ T I + 3 W U P 6 9 5 4 7 A @ ! & F 8 £ % © ? @ * H B L N J M O ®

11. The element "3WU" is related to "695" in a certain way, in the same way, "7A@" is related to ___?

- (a) @!&
- (b) 8£%
- (c) & F 8
- (d) £%?
- (e) ?@*

Answer: A

Solution:

Step 1: The numbers which are immediately preceding symbols are arranged just before A in the same order.

6 \$ 2 9 ^ T £ I 5 + 3 U % W 4 © P A @ ! & F 8 H B ? L @ N J O * M 7 ®

\$ 2 ^ T £ I + 3 U % W © P 6 9 5 4 7 A @ ! & F 8 H B ? L @ N J O * M ®

Step 2: After completing Step 1, If the symbols are immediately preceded by and immediately preceding alphabets, then the symbols are arranged just before H in the same order.

\$ 2 ^ T £ I + 3 U % W © P 6 9 5 4 7 A @ ! & F 8 H B ? L @ N J O * M ®

\$ 2 ^ T I + 3 U W P 6 9 5 4 7 A @ ! & F 8 £ % © ? @ * H B L N J O M ®



Step 3: After completing Step 2, If vowels are immediately followed by consonants, the position of both vowel and consonants are interchanged.

\$ 2 ^ T I + 3 U W P 6 9 5 4 7 A @ !& F 8 £% ©? @ * H
B L N J O M ®

\$ 2 ^ T I + 3 W U P 6 9 5 4 7 A @ !& F 8 £% ©? @ * H
B L N J M O ®

12. How many meaningful words are formed from the elements that are second, third, sixth, and twentieth from the right end?

- (a) One
- (b) Two
- (c) Three
- (d) None
- (e) More than three

Answer: B

Solution:

Step 1: The numbers which are immediately preceding symbols are arranged just before A in the same order.

6 \$ 2 9 ^ T £ I 5 + 3 U % W 4 © P A @ !& F 8 H B ? L
@ N J O * M 7 ®

\$ 2 ^ T £ I + 3 U % W © P 6 9 5 4 7 A @ !& F 8 H B ? L
@ N J O * M ®

Step 2: After completing Step 1, If the symbols are immediately preceded by and immediately preceding alphabets, then the symbols are arranged just before H in the same order.

\$ 2 ^ T £ I + 3 U % W © P 6 9 5 4 7 A @ !& F 8 H B ? L
@ N J O * M ®

\$ 2 ^ T I + 3 U W P 6 9 5 4 7 A @ !& F 8 £% ©? @ * H
B L N J O M ®

Step 3: After completing Step 2, If vowels are immediately followed by consonants, the position of both vowel and consonants are interchanged.

\$ 2 ^ T I + 3 U W P 6 9 5 4 7 A @ !& F 8 £% ©? @ * H
B L N J O M ®

\$ 2 ^ T I + 3 W U P 6 9 5 4 7 A @ !& F 8 £% ©? @ * H
B L N J M O ®

Mola (Another term for Sunfish), loam(Fertile soil of clay)

13. If all the symbols and numbers are dropped then which of the following element will be placed 12th from the right end?

- (a) W
- (b) U
- (c) P
- (d) A
- (e) I

Answer: A

Solution:

Step 1: The numbers which are immediately preceding symbols are arranged just before A in the same order.

6 \$ 2 9 ^ T £ I 5 + 3 U % W 4 © P A @ !& F 8 H B ? L
@ N J O * M 7 ®

\$ 2 ^ T £ I + 3 U % W © P 6 9 5 4 7 A @ !& F 8 H B ? L
@ N J O * M ®

Step 2: After completing Step 1, If the symbols are immediately preceded by and immediately preceding alphabets, then the symbols are arranged just before H in the same order.

\$ 2 ^ T £ I + 3 U % W © P 6 9 5 4 7 A @ !& F 8 H B ? L
@ N J O * M ®

\$ 2 ^ T I + 3 U W P 6 9 5 4 7 A @ !& F 8 £% ©? @ * H
B L N J O M ®

Step 3: After completing Step 2, If vowels are immediately followed by consonants, the position of both vowel and consonants are interchanged.

\$ 2 ^ T I + 3 U W P 6 9 5 4 7 A @ !& F 8 £% ©? @ * H
B L N J O M ®

\$ 2 ^ T I + 3 W U P 6 9 5 4 7 A @ !& F 8 £% ©? @ * H
B L N J M O ®

After symbols and numbers are dropped

T I W U P A F H B L N J M O

14. What is the position of F with respect to H?

- (a) Seventh to the right



- (b) Sixth to the left
- (c) Eighth to the left
- (d) Ninth to the right
- (e) Eighth to the right

Answer: C

Solution:

Step 1: The numbers which are immediately preceding symbols are arranged just before A in the same order.

\$ 6 \$ 2 9 ^ T £ I 5 + 3 U % W 4 © P A @ ! & F 8 H B ? L @ N J O * M 7 ®

\$ 2 ^ T £ I + 3 U % W © P 6 9 5 4 7 A @ ! & F 8 H B ? L @ N J O * M ®

Step 2: After completing Step 1, If the symbols are immediately preceded by and immediately preceding alphabets, then the symbols are arranged just before H in the same order.

\$ 2 ^ T £ I + 3 U % W © P 6 9 5 4 7 A @ ! & F 8 H B ? L @ N J O * M ®

\$ 2 ^ T I + 3 U W P 6 9 5 4 7 A @ ! & F 8 E % © ? @ * H B L N J O M ®

Step 3: After completing Step 2, If vowels are immediately followed by consonants, the position of both vowel and consonants are interchanged.

\$ 2 ^ T I + 3 U W P 6 9 5 4 7 A @ ! & F 8 E % © ? @ * H B L N J O M ®

\$ 2 ^ T I + 3 W U P 6 9 5 4 7 A @ ! & F 8 E % © ? @ * H B L N J M O ®

15. If the letters of each word are arranged in alphabetical order within the word from left to right then the exact middle letter of each word is taken. Then which of the following options has the maximum number of vowels?

- (a) Float, Paper, Close, Weird
- (b) Blink, Moral, Store, Anger
- (c) Value, Upper, Drive, Grant
- (d) Horse, Joker, Yield, Lived
- (e) Noise, Royal, Eight, Truck

Answer: D

Solution:

- a) Float, Paper, Close, Weird
aflot, aeppr, celos, deirw ->lpli
- b) Blink, Moral, Store, Anger
bikln, almor, eorst, aegnr ->kmrg
- c) Value, Upper, Drive, Grant
aeluv, eppru, deirv, agnrt ->lpin
- d) Horse, Joker, Yield, Lived
ehors, ejkor, deily, deilv ->okii
- e) Noise, Royal, Eight, Truck
einosa, alory, eghit, ckrtu ->nohr

Direction (16-20): Study the following information carefully and answer the questions given below:

A family consists of eight members – A, B, C, D, E, F, G and H. All of them are sitting in a straight row facing north but not necessarily in the same order. The following information is known about them.

H is the wife of B's only uncle, who sits two places away from E. F is the father of B and sits immediately right of C. There are only three persons sitting between F and E. C is the father-in-law of A. A sits fourth from the right end but not adjacent to E. G is the son of A, who is the brother-in-law of F. D is the grandmother of G and sits at the extreme left end. E does not sit adjacent to B. The number of persons sitting to the left of D's daughter is the same as the number of persons sitting to the right of D's son. H's nephew is married to E. G does not sit at any of the ends. D is married to C.

16. How is F related to the person who sits immediately right of E?

- (a) Son
- (b) Mother
- (c) Uncle
- (d) Sister
- (e) Nephew



17. Which of the following statements is true?

(a) A sits adjacent to B

(b) D is the mother-in-law of H

(c) F sits second to the right of A

(d) H and E are sisters

(e) None of these

(a) One

(b) Four

(c) Five

(d) Three

(e) More than five

18. Four of the following are alike in a certain way and thus form a group. Find the one that does not belong to the group.

(a) C

(b) F

(c) A

(d) G

(e) D

16. Answer: C

17. Answer: C

18. Answer: E

19. Answer: A

20. Answer: C

19. Who among the following sits immediate right of A?

(a) F's father

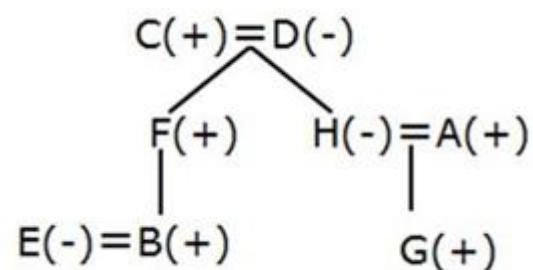
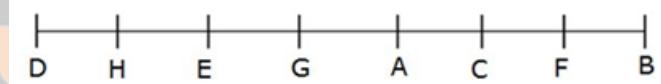
(b) G's mother

(c) B's uncle

(d) G's grandmother

(e) None of these

Solution:



20. How many persons sit between H and B?



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