

YES MAGAZINE

MARCH 2025



- › MARCH 2025 CURRENT AFFAIRS
- › SPECIAL RBI SECTION
- › THE OSCARS 2025 GIST
- › ICC MEN'S CHAMPIONS TROPHY 2025 GIST
- › MONTHLY VOCAB

**SBI CLERK
MAINS MODEL
PAPER : 2025
EXAM SPECIAL**



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 March 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
- CA booster Practice questions
- Boost your vocab section
- Special RBI section
- SBI CLERK MAINS MODEL PAPER FOR 2025 EXAM

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 Dikhayenge

Constructive Feedback is always welcome!

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

Achievers 2024



1

Vivek Sharma (RRB PO 2024 & IBPS Clerk 2024)

Yes officer team contributed not only in my selection but also in changing my whole life. I Started following three teachers in 2023, since then only and only ankush sir nimi mam and aashish sir , then we were gifted with Kush Pandey sir, he joined yes officer in October, the best gift from my teachers. Baki baat wahan aake bolunga😊



2

Saurabh Singh (IBPS PO 2024)

I will start with Ankush Sir, he is a magician when it comes to puzzle, he is the best, and Nimisha mam is like a guiding angel always so caring, my quants is weak, whatever I could score is bcoz of Aashish bhaiya.



3

Lakshay (IBPS Clerk 2024)

Your contribution to my success has been immense. I began my journey in 2021, but that year I struggled to clear any prelims. In 2022, I discovered Ankush Sir's videos, and they completely transformed my perspective on reasoning. Aashish Sir became like a big brother to me, and his captivating teaching style truly stood out. He helped me overcome my fear of arithmetic. And finally, Kush Sir, your brilliance is undeniable. Because of the lessons I learned, I succeeded in my goals. I want to express my gratitude to Nimisha Ma'am, Aashish Sir, Ankush Sir, and Zoomies wale Sir for their invaluable support. Thank you all!



3

Shashank Hatwal (IBPS Clerk, RRB PO 2024)

It took me 2 years and i want to thank you yes officer team just because of their dedication towards teaching and the proper roadmap they give to students through which anyone can crack bank examinations. Thanking you for empowering me and making my dream true ✨💯. Thank you Yes officer 💯🔥🔥🔥🔥🙏





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Banking & Finance

1. PhonePe Launches 'Insuring HEROES' Campaign



PhonePe's 'Insuring HEROES' Campaign Launched ahead of International Women's Day 2025. Objective: Promote financial security among women.

2. HDFC Bank Signs MoU with Indian Air Force and CSC Academy



HDFC Bank's Parivartan Initiative: Signed an MoU with the Indian Air Force (IAF) and CSC Academy Reason: For Project HAKK Project HAKK: Hawai Anubhavi Kalyan Kendra Aim: To support defence pensioners, veterans, and their families.

Key Focus Areas:

Financial Services: Assistance in banking and financial management.

Skill Development: Training programs to enhance employability.

Economic Inclusiveness: Support for sustainable livelihoods.

Target Audience: Women seeking financial stability and insurance coverage.

Exclusive Discounts:

Up to 30% off on term life insurance.

Up to 15% off on health insurance.

Availability: Offer valid on the PhonePe app until March 9, 2025.

Cboe Global Markets Inc.: Plans 24-hour, five-day trading, awaiting approval.

New York Stock Exchange (NYSE): Applied in October 2024 for 22-hour weekday trading.

This move aims to meet growing global demand for US stocks and enhance market accessibility.

3. Razorpay enters Singapore, its 2nd international foray after Malaysia



Razorpay Expands into Singapore After Success in Malaysia

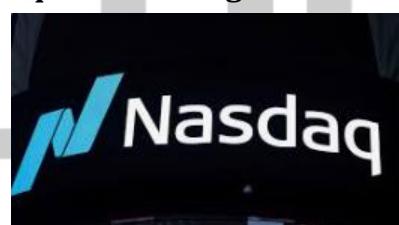
New Market: Singapore is Razorpay's second Southeast Asian market after Malaysia.

Objective: To replicate success in Singapore by offering faster settlements and lower transaction costs for businesses.

Strategic Approach: Collaborating with banks, financial institutions, and regulatory bodies.

Ensuring seamless integration and compliance with Singapore's financial regulations.

4. Nasdaq joins exchanges seeking to offer 24-hour equities trading



Nasdaq to Launch 24-Hour Trading by 2026

Objective: Nasdaq Inc. plans to introduce 24-hour trading on its equities exchange.

Implementation Timeline: Expected to start in the second half of 2026, pending regulatory approval.

Trading Schedule: Five days a week, round-the-clock trading.



Industry-Wide Shift Towards Extended Trading

5. Reserve Bank of India's post-Covid gold addition second highest globally



The Reserve Bank of India (RBI) has added more gold to its reserves since the pandemic than any other central bank barring China's. The RBI added 244 tonnes in five years, from 2020 to 2024, shows the data from the World Gold Council.

China added 336 tonnes over this period.

The pace continues for India even as some others have slowed.

It was the second-biggest buyer of gold in the last quarter of 2024 (22.54 tonnes).

China was lower (15.24 tonnes), and Singapore cut gold holdings by 7.65 tonnes.

Poland came on top with an addition of 28.53 tonnes.

6. Market regulator Sebi looks to boost social stock exchange platform



SEBI Proposes Lowering Minimum Investment in ZCZP Bonds

Proposal: Reduce minimum investment in Zero Coupon Zero Principal (ZCZP) bonds from ₹10,000 to ₹5,000 or ₹1,000.

Objective: Encourage more investors to support Non-Profit Organizations (NPOs) via Social Stock Exchange (SSE).

Current Market Status: Over ₹5 crore worth of ZCZP issuances are in the pipeline.

This move aims to boost social sector funding and make impact investing more accessible.

7. SBI launches collateral free digital SME loan for women entrepreneurs



State Bank of India (SBI):

Launched 'SBI Asmita' – A collateral-free digital SME loan for women entrepreneurs.

'Nari Shakti' Platinum Debit Card –

Made from 100% recycled plastic.

RuPay-powered, offering benefits in shopping, travel, lifestyle, and insurance.

API-based lending ecosystem for seamless loan processing. Bank of Baroda:

Introduced 'bob Global Women NRE & NRO Savings Account' for women NRIs.

Revamped 'bob Premium NRE & NRO Savings Account' with enhanced features.

8. Axis Bank conducts aircraft financing transaction through Gift City unit



Axis Bank is the first Indian bank to execute an aircraft financing deal via its International Banking Unit (IBU) at GIFT City IFSC.

Deal was completed for AI Fleet Services Ltd (AIFS), the leasing arm of Air India (Tata Group).

Involves a long-term USD loan for purchasing 34 training aircraft for Air India's pilot training institute in Amravati, Maharashtra.

Aircraft order includes 31 single-engine planes from Piper Aircraft (USA) and 3



twin-engine planes from Diamond Aircraft (Austria).

Government is promoting aircraft and ship leasing at GIFT City through tax incentives and regulatory relaxations.

Air India's Vihaan.AI transformation plan includes the financing of 570 aircraft, with GIFT City playing a crucial role.

9. RBI Governor engages with Fin-Techs, Payment System Operators



RBI Governor's Interaction with Payment System Operators & FinTechs

Held by: RBI Governor Sanjay Malhotra

Attended by:

Deputy Governors: M. Rajeshwar Rao, T. Rabi Sankar, Swaminathan J.

Executive Directors-in-Charge of Payments, Fintech & Regulation

Objective: Engagement with Payment & FinTech ecosystem

Key Points Discussed:

Role of FinTechs in digital payments, account aggregation & digital lending

Emphasis on responsible innovation & regulatory compliance

RBI's consultative approach towards the evolving payments ecosystem

Industry feedback on FinTech sector growth & expectations from RBI

Acquisition enables these banks to enhance CBDC-related payment solutions.

10. RBI announces Rs 1 trn bond buy, \$10 bn \$-Re swap to infuse liquidity

RBI Announces Measures to Ease Liquidity Tightness

Open Market Operations (OMO): Purchase of ₹1 trillion in government bonds in two tranches of ₹50,000 crore on 12 March and 18 March.

Foreign Currency Swap: A buy/sell USD/INR currency swap auction worth \$10 billion for a 36-month tenor on 24 March.

Reason for Tight Liquidity

Shift from ₹1.35 trillion surplus (Nov 2024) to a ₹2.1 trillion deficit (Jan 2025), easing to ₹1.6 trillion (Feb 2025).

Caused by tax outflows, forex market intervention, capital flow volatility, and Just-in-Time (JIT) implementation affecting government cash balances.

Context & Impact

Repo Rate Cut: RBI cut the repo rate by 25 basis points on 7 February, but liquidity tightness prevented effective transmission.

RBI to continue monitoring liquidity conditions and take further action if needed.

11. SEBI's total income rises 48% to ₹2,075 crore in 2023-24

SEBI's Total Income Growth (2023-24)

Increased by 48% YoY to ₹2,075 crore.

SEBI's Total Expenditure (2023-24): ₹1,006 crore (up from ₹851.33 crore in 2022-23).

Growth driven by higher fees and subscriptions.

Fee Income: ₹1,851.5 crore (up from ₹1,213.22 crore in 2022-23).

Investment Income: ₹192.41 crore (up from ₹161.42 crore).

Other Income: ₹18 crore (up from ₹15 crore).

12. Paytm Ties Up With RBL Bank To Boost Digital Adoption Among Lender's Merchant Partners



Paytm has partnered with RBL Bank to boost digital



payment adoption among the bank's merchant partners.

As part of the initiative, Paytm will provide Soundbox and card machines to RBL Bank's merchants for seamless and efficient transactions.

13. SEBI permits all NBFCs, HFCs to invest in security receipts by ARCs

SEBI allows all NBFCs, including housing finance companies (HFCs), to invest in security receipts (SRs) issued by ARCs.

Aims to boost liquidity in the distressed asset market by expanding investor participation.

ARCs acquire bad loans from banks, issue SRs after haircuts.

Safeguards in place to prevent defaulting promoters from reclaiming secured assets through SRs.

NBFCs & HFCs must comply with RBI regulations and ensure no indirect access for defaulting promoters.

As per SARFAESI Act, only qualified buyers can invest in SRs.

14. India Overseas Bank Partners with Confederation of Indian Industry IGBC



CII-IGBC & Indian Overseas Bank (IOB) signed an MoU for financing IGBC-certified green buildings.

Signatories: Koustuv Majumder (IOB), S. Venkatagiri (IGBC), Mahesh Anand (IGBC Chennai), Joydeep Dutta Roy & Dhanaraj T (IOB).

Developers of IGBC-rated buildings to get preferential financing; homebuyers to receive tailored financial assistance.

Focus on energy efficiency, water conservation, and renewable materials in construction.

IOB to explore financing for IGBC Green Affordable Housing, IGBC NEST, and NESTPLUS, benefiting EWS & LIG segments.

15. Poonawalla Fincorp unveils 24/7 digital personal loan product



Poonawalla Fincorp launched "PL Prime Digital 24x7", a fully digital personal loan for salaried professionals.

Instant loan approvals up to ₹15 lakh within 15 minutes through a paperless process.

Available 24x7 via mobile app, website, and authorized partners.

16. City Union Bank Partners with Chennai Super Kings to Launch Co-Branded Credit Card



Partnership: City Union Bank (CUB) & Chennai Super Kings (CSK)

Product: Exclusive Co-Branded Credit Card

Objective: Enhance the purchasing experience for CSK fans while promoting team spirit

Benefits: Exciting rewards for cardholders, Exclusive offers on purchases, and Cricket-related experiences for fans

17. Indian fintech firm, NPST partners with Hyperface

Partnership: NPST (Indian fintech firm) & Hyperface.

Objective: Offer embedded credit lines through UPI for banks & credit issuers.

Key Insights:



India's credit gap: 100 million credit cards vs. 400+ million UPI users.

Need for accessible & affordable credit solutions.

Benefits:

Seamless, digital-first credit access.

Pre-approved credit lines at the point of sale.

Option to split payments into flexible installments.

Enhances purchasing power & promotes financial inclusion.

18. Sebi brings in stricter disclosure norms for IPO-bound companies



SEBI's New KPI Disclosure Guidelines for IPOs

Objective:

Enhance transparency in IPO disclosures.

Provide investors with clearer insights into valuation & business performance.

Key Changes:

Stricter KPI Standards:

Developed in collaboration with industry associations.

Unambiguous definitions of KPIs.

Inclusion of non-traditional financial metrics relevant to valuation.

Audit & Oversight:

Audit committee & board approval required for KPI inclusion.

Effective Date: April 1, 2025.

Mandatory Disclosures:

KPIs used in any primary issuance within the past 3 years (excluding ESOPs).

Operational measures (non-financial data) to be included in the "Basis for Offer Price" section.

Exclusions:

No business-sensitive data, unverifiable information, or projections.

Impact:

Ensures more reliable & investor-friendly IPO disclosures.

Strengthens regulatory oversight in financial reporting

19. IOB bank user can access Housing Loan Interest Certificate on DigiLocker



Indian Overseas Bank (IOB) Launches Housing Loan Interest Certificate on DigiLocker

Objective: Enhance digital banking accessibility and eliminate branch visits.

New Facility: Customers can now download their housing loan interest certificate directly from DigiLocker.

Other Documents Available on DigiLocker:

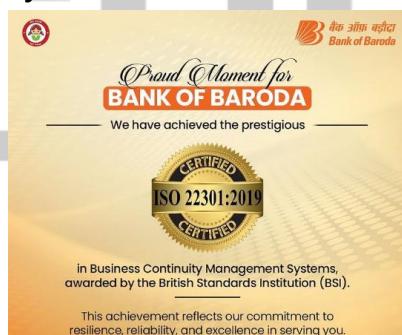
Savings account statement.

Loan account statement.

Form 16 for depositors.

Housing loan interest certificate (New Addition).

20. Bank of Baroda receives BSI's ISO 22301:2019 Business Continuity Management System Certification



Bank of Baroda Receives ISO 22301:2019 Certification

Certification Authority: British Standards Institution (BSI).

Standard Achieved: ISO 22301:2019 – Business Continuity Management System (BCMS).





Significance: Recognizes operational resilience & risk management.

Aligns with global best practices in business continuity planning.

Objective: Ensures uninterrupted services during disruptions.

Strengthens risk management capabilities.

International Benchmark: Focuses on minimizing operational disruptions and swift recovery during crises.

21. RuPay Debit Select card to offer airport lounge, gym benefits from April 1



NPCI to Launch New RuPay Debit Select Card Features

Launch Date: April 1, 2025.

Exclusive Benefits for Cardholders:

Airport Lounge Access (Domestic & International).

Complimentary Gym Memberships & Golf Lessons.

Health Check-ups & Spa Sessions.

Cab Coupons & OTT Subscriptions.

Personal Accident Insurance: Coverage of up to ₹10 lakh for accidental death or permanent total disability.

Condition: Minimum transaction required within 30 days before the accident.

22. Federal Bank launches annuity based term deposits



Federal Bank Launches 'Annuity Deposits'

Target Customers: Resident individuals.

Product Feature: Provides stable income over a tenure of 5 to 20 years.

Payout Options: Customers can choose from monthly, quarterly, half-yearly, or yearly payouts.

Objective: Offers a structured income stream similar to an annuity plan.

23. Sebi expands the scope of unpublished price-sensitive information

SEBI Expands Scope of Unpublished Price Sensitive Information (UPSI)

Regulator: Securities and Exchange Board of India (SEBI)

Amendment Date: March 11, 2025

Effective From: June 10, 2025

Key Changes in Insider Trading Regulations

Expanded UPSI Scope to include:

Proposed fundraising activities

Agreements affecting company management or control

Restructuring plans

One-time bank settlements

Upward or downward revisions in credit ratings (excluding ESG ratings)

Objective

Enhances regulatory clarity & compliance

Ensures uniformity across financial markets

24. HDFC MF holding in IndusInd Bank crosses 5% with additional 1.6 mn shares



HDFC Mutual Fund's stake in IndusInd Bank crosses 5% after purchasing 1.592 million shares from the market.



IndusInd Bank disclosed a ₹2,100 crore accounting discrepancy, impacting 2.35% of its net worth.

The disclosure led to a sharp price correction in IndusInd Bank's shares.

Current Holding: HDFC Mutual Fund's total stake in IndusInd Bank: 5.02% of paid-up equity capital

25. RBI invites applications for self-regulatory organisation to oversee Account Aggregator Ecosystem

RBI Invites Applications for Self-Regulatory Organisation (SRO) for Account Aggregators (AA)

Purpose: To oversee the Account Aggregator (AA) ecosystem.

Application Deadline: June 15, 2025, via the PRAVAAH portal.

Application Requirements:
Must be complete in all aspects.

Must comply with SRO-AA Framework instructions.

Regulatory Oversight:
The SRO-AA will function under RBI's regulatory framework.

ReBIT (Reserve Bank Information Technology Pvt Ltd) will continue to manage technical specifications.

26. RBI to set up 'On Tap' cohort on climate change risks: Guv Malhotra



RBI to Launch 'On Tap' Cohort on Climate Risks & Sustainable Finance

Key Highlights:

Initiative: Dedicated 'On Tap' Cohort under RBI's Regulatory Sandbox

Focus Areas: Climate Change Risks & Sustainable Finance

Announcement By: RBI Governor Sanjay Malhotra

Additional Initiative: RBI to organize a special 'Greenathon' on climate change & related issues

Significance:
Encourages fintech innovations in green finance
Strengthens climate risk management in financial sector

Supports India's sustainability & net-zero goals

27. RBI awarded digital transformation Award 2025 for digital initiatives

RBI Wins Digital Transformation Award 2025
Award: Digital Transformation Award 2025

Presented By: Central Banking, London, UK

Reason for Selection: RBI's digital initiatives—Pravaah & Sarthi

About the Digital Initiatives:
Pravaah Portal:

PRAVAAH (Platform for Regulatory Application, VAlidation and AutHorisation) Portal: A secure and centralised online platform (web-based portal) for individuals and entities to apply for various regulatory approvals from the RBI.

Aims to streamline regulatory approvals & processes

Sarthi (Launched January 2023)

28. Digital Payment Transactions Grow by 46% from FY 2021-22 to FY 2023-24



Total Digital Payments

FY 2021-22 – 8,839 crore

Transactions growth: 46%
CAGR (Compound Annual Growth Rate)

UPI Transactions

FY 2021-22 – 4,597 crore transactions

FY 2023-24 – 13,116 crore transactions (69% CAGR)





UPI Share in Total Digital Transactions (FY 2023-24) - 70%

Increase in Banks Offering Digital Payment Services

FY 2021-22 – 216 banks.

FY 2023-24 – 572 banks

Role of the Government in Promoting Payments

DIGIDHAN Mission:
Established to strengthen India's digital payment ecosystem

29. Credit Disbursement to Priority Sectors Jumps 85% to ₹42.7 Lakh Crore in 2024

Growth in Credit Disbursement (2019-2024)

Total Priority Sector Credit

2019 – ₹23.01 lakh crore
2024 – ₹42.73 lakh crore (85% growth)

Agriculture Sector Credit

2019 – ₹8.86 lakh crore
2024 – ₹18.27 lakh crore

MSME Sector Credit

2019 – ₹10.99 lakh crore
2024 – ₹21.73 lakh crore

30. RBI and NCFE Launch Nationwide Campaigns to Boost Financial Literacy



The Reserve Bank of India (RBI) and the National Centre for Financial Education (NCFE) have launched nationwide financial literacy campaigns to promote financial awareness and inclusion.

Key Highlights of the Financial Literacy Campaigns

'RBI Kehta Hai' Campaign

Financial Literacy Centres (FLCs)

Financial Awareness Messages (FAME)

Mass Media Campaigns

Programs Conducted in North East: 54 Financial Literacy Programs in the last three years

31. RBIH Launches DesignShaala™ to Drive Financial Innovation Through Human-Centered Design



RBIH's DesignShaala™ Initiative

Launched by: Reserve Bank Innovation Hub (RBIH)

Objective: Promote financial innovation through Human-Centered Design (HCD).

Launch Event: 'Building for Billions' in Bengaluru.

Inaugurated by: Nandan Nilekani, Chairman & Co-Founder, Infosys.

Key Features:

Focuses on designing financial solutions based on real user needs, behaviors, and experiences.

Aims to make finance more intuitive, inclusive, and impactful

32. RBI Inaugurates Digital Payments Awareness Week 2025



RBI's 5th Digital Payments Awareness Week (DPAW) 2025

Organized by: Reserve Bank of India (RBI)

Duration: March 10–16, 2025

Initiative under: 'Har Payment Digital' mission

Theme: 'India Pays Digitally'

Objective:

Promote awareness and adoption of digital payments.

Ensure safe and secure digital transactions.

33. SEBI Tightens Rules For SME IPOs, Caps Offer-For-Sale At 20% And Sets Profitability Criteria

SEBI's Stricter Regulatory Framework for SME IPOs





Key Reforms

Profitability Requirement:

SMEs must have a minimum EBITDA of ₹1 crore for at least two out of the last three financial years.

Offer-for-Sale (OFS) Cap:

Capped at 20% of the total issue size.

Selling shareholders cannot offload more than 50% of their existing holdings.

Promoter Shareholding Lock-in:

Excess holdings (over Minimum Promoter Contribution - MPC) will be locked in:

50% released after 1 year.

Remaining 50% after 2 years.

General Corporate Purpose (GCP) Cap:

Limited to 15% of issue size or ₹10 crore, whichever is lower.

Restrictions on Loan Repayment:

IPO proceeds cannot be used to repay loans taken from:

Promoters

Promoter groups

Related parties

34. RBI stepped in after IndusInd Bank 'delayed' provisioning by a year

Bank Name: IndusInd Bank.

Estimated Adverse Impact:

₹1,530 crore due to

discrepancies in derivative portfolio.

Impact on Net Worth: 2.35% reduction.

Reason: Internal review following RBI's direction (issued in September 2023) on investment portfolio related to 'Other Asset and Other Liability' accounts.

Finding: Discrepancies noted in account balances.

RBI cut short the reappointment tenure of IndusInd Bank's CEO.

Impact: Stock price declined for the fifth consecutive trading session.

Brokerages Reaction: Multiple downgrades were issued by brokerages.

35. Sebi cuts rights issue timeline to 23 days



Market Regulator: SEBI (Securities and Exchange Board of India).

New Rule: Halved the timeline for rights issues to 23 days.

Purpose: Enable listed companies to raise capital faster from existing shareholders.

Effective Date: April 7, 2025



36. Growth in net sales of FDI companies moderated to 9.3% in FY24: RBI



Released By: RBI (Reserve Bank of India)

Report: Financial performance of non-government non-financial (NGNF) FDI companies for 2023-24.

Number of Companies Analyzed: 2,418 (reporting under Ind-AS format).

Net Sales Growth:

2023-24: 9.3%

2022-23: 20.3%

Reason: Normalisation of post-pandemic pent-up demand

Sector-Wise Growth:

Manufacturing: 6.4% growth

Services: 12.7% growth

Exception: Higher growth in Wholesale and retail trade and Electricity, gas, steam, and air conditioning supply

Paid-Up Capital (PUC):

Total PUC: ₹5,30,160 crore



Share in Total PUC of FDI Companies: 51.1%

Profit Growth:

Private Limited FDI companies recorded higher profit growth than Public Limited FDI companies

Internal vs External Funding:

Internal Sources of Funds: Increased to 52.1% (from 48.1% in 2022-23)

External Sources of Funds: Decreased to 47.9% due to lower trade payables

Fund Utilization:

Gross Fixed Capital Formation: Dropped to 38.8% (from 48.3% in 2022-23)

Investment in Equity Instruments, Bank Balances (excluding cash & cash equivalents): Increased

37. Fitch affirms Union Bank of India, PNB rating at BBB- with stable outlook



Rating Agency: Fitch Ratings.
Banks Rated:

Union Bank of India (UBI).
Punjab National Bank (PNB).
Rating Affirmed At: 'BBB-' with a Stable Outlook.

Viability Rating (VR): Upgraded from 'b+' to 'bb-'.

Government Support Rating (GSR): Affirmed at 'BBB-'.

Reason for Upgrade: Ongoing improvement in risk profile and better financial performance of both banks.

38. IIFL Finance opens 7 'Shakti' branches on Women's Day



IIFL Finance 'Shakti' Branches

Launched by: IIFL Finance (One of India's largest Non-Banking Financial Companies - NBFC).

Occasion: Women's Day 2025.

Initiative Name: 'Shakti' Branches.

Number of Rebranded Branches: Seven (7)

Locations: Delhi NCR and Mumbai Metropolitan Region (MMR).

Staffed entirely by women.

Objective: Promote Diversity, Equity, and Inclusion (DEI) and empower women in financial services.

39. Bank of India Signs MoU With Indian Army for Rakshak Salary Package



Signed Between: Bank of India (BOI) and Indian Army.

Purpose: Extend the BOI Rakshak Salary Package to Army Personnel, Veterans, and Agniveers recruited under the Agnipath Scheme.

Key Benefits Under BOI Rakshak Salary Package:

Enhanced free comprehensive Personal Accident Insurance (PAI) cover.

Attractive offers on debit and credit cards.

40. HDFC Bank, Indian Army & CSC Academy Expand Project NAMAN



Project Name: Project NAMAN - A Tribute to Veterans.

Renewed By: HDFC Bank, Indian Army (DIAV), and CSC e-Governance.

Objective: Provide support and services to Army veterans, families, and next of kin.

Key Services:
Pension-related services.



Government to Citizen (G2C) services.

Business to Consumer (B2C) services.

Second Phase (2025):
Expand to 26 DIAV locations across 12 states/UTs:
Rajasthan, West Bengal, Himachal Pradesh, Maharashtra, Gujarat, Madhya Pradesh, Punjab, Jammu & Kashmir, Meghalaya, Bihar, Odisha, New Delhi.

41. RBI imposes Rs 76.6 lakh penalty on 4 entities

Penalty Imposed By: Reserve Bank of India (RBI).

Reason: Non-compliance with 'Non-Banking Financial Company - Peer-to-Peer Lending Platform (Reserve Bank) Directions, 2017'.

Total Penalty: Rs 76.6 lakh.

Companies Penalized:

Fairassets Technologies India: Rs 40 lakh.

Bridge Fintech Solutions: Rs 10 lakh.

Rang De P2P Financial Services: Rs 10 lakh.

Visionary Financepeer: Rs 16.6 lakh.

Clarification by RBI:
Penalties were imposed for regulatory deficiencies, not on the validity of transactions or agreements with customers.

42. 614th Meeting of Central Board of the Reserve Bank of India



The 614th meeting of the Central Board of Directors of Reserve Bank of India was held in Thiruvananthapuram under the Chairmanship of Shri Sanjay Malhotra, Governor.

Central Board of Directors
Reserve Bank's affairs are governed by a central board of directors.

Appointed/nominated for a period of four years

Official Directors

Full-time : Governor and not more than four Deputy Governors

Non-Official Directors

Nominated by Government:
ten Directors from various fields and two government officials

Others: four Directors - one each from four local boards

43. PFRDA notifies regulations for operationalisation of Unified Pension Scheme



The Pension Fund Regulatory and Development Authority (PFRDA) has notified regulations for the operationalisation of the Unified Pension Scheme (UPS).

This follows the UPS notification in January 2025 by the Government of India for Central Government Employees covered under NPS.

The regulations will come into effect from 1st of next month.

The choice to enroll in UPS must be made within three months from April 1, 2025.

Unified Pension Scheme

1 ASSURED PENSION	Retiring govt staff to get 50% of their average basic pay from the last 12 months, whichever is higher if they have completed a minimum of 25 years of service. The pension amount will be proportionate for those with shorter service periods, if they have served for at least 10 yrs	2.3 mn govt employees are set to benefit from the scheme
2 FAMILY PENSION	Next of kin to get 60% of pension amount after the retired govt staff's death	3 MINIMUM PENSION A guaranteed minimum monthly pension of ₹10,000 for those who retire after at least 10 years of service
4 RETIREMENT CORPUS	Lump sum payment at retirement in addition to gratuity	5 INFLATION INDEXATION Scheme includes provisions for inflation indexation for assured pensions, family pensions, minimum pension
	"Pension superannuation is a big part of social security. Govt employees have been demanding that the NPS should be reformed. The PM constituted a committee for this."	 "We are proud of the hard work of all govt employees who contribute significantly to national progress. The Unified Pension Scheme will digitise and financialise security for govt employees, aligning with our commitment to welfare-being and a secure future."
ASHWINI VAISHNAW, I&B minister	— ASHWINI VAISHNAW, I&B minister	— NARENDRA MODI, PM

44. NPCI to unlink UPI on these numbers starting 1 April



Key Highlights: NPCI to Unlink UPI IDs from Inactive Mobile Numbers



Effective from April 1, 2025.
Directive to Banks & Payment Service Providers (PSPs)

Must update databases by March 31, 2025.

Required to remove recycled or churned mobile numbers from UPI systems.

Tools for Identifying Inactive Numbers

Use of Mobile Number Revocation List (MNRL).

Use of Digital Intelligence Platform (DIP) for verification.

Purpose & Impact

Enhances UPI security and prevents fraud risks.

Ensures inactive or reassigned mobile numbers do not remain linked to old UPI IDs.

45. Sebi proposes key changes for EBP, RFQ platforms to strengthen debt market

SEBI's Proposed Changes to EBP & RFQ Platforms

Objective

To boost liquidity in the corporate bond market.

To enhance transparency in bond issuances.

Changes to the Electronic Book Provider (EBP) Platform

Lowering the mandatory EBP threshold for private placements from ₹50 crore to ₹20 crore.

Mandatory EBP usage for InvITs and REITs with private placements above ₹1,000 crore.

Reducing the greenshoe portion from five times to three times the base issue size.

T+1 settlement cycle for EBP transactions.

Listing time reduced from T+3 to T+2.

Mandatory open bidding for issue sizes above ₹1,000 crore.

Changes to the Request for Quote (RFQ) Platform

Aligning yield-to-price computation for non-convertible securities with government securities.

Impact

Expected to increase participation in the corporate bond market.

Improves efficiency, price discovery, and secondary market liquidity.

46. Kotak Mutual Fund introduces 'Choti SIP' to make investing more accessible



Kotak Mahindra Asset Management Company Ltd (KMAMC) has introduced 'Choti SIP', a small-ticket

Systematic Investment Plan (SIP).

Aims to make mutual fund investments more accessible to a wider audience.

Key Features

Minimum Investment: ₹250 per month.

Applicable to: All eligible schemes of Kotak Mahindra Mutual Fund.

Minimum Commitment: 60 monthly instalments.

Regulatory Alignment

Follows guidelines issued by SEBI and AMFI.

Encourages broader retail participation in wealth creation.

Kotak Mutual Fund

Founded: 1985

Headquarters: Mumbai, Maharashtra, India

Nilesh Shah - Managing Director (MD)

47. Net FDI dips to \$1.4 bn in Apr-Jan 2025; gross FDI rises 12.4%: RBI data



Net FDI fell to \$1.4 billion (Apr 2024 – Jan 2025) from \$11.5 billion in the previous year.

Gross FDI increased by 12.4% YoY to \$67.7 billion.





Repatriation/Disinvestment:
Increased to \$46.1 billion (vs. \$36.9 billion in Apr 2023 – Jan 2024).

This refers to foreign investors withdrawing their investments from India.

Outward FDI (Indian Firms Investing Abroad): Surged to \$20.2 billion (vs. \$11.8 billion a year ago).

Major FDI Sources:

Over 75% of total FDI came from:

Singapore, Mauritius, US, UAE, and Netherlands.

48. RBI's net short position in forward swells to \$77.5 bn

RBI's net short position in the forward market increased to \$77.5 billion (January 2025) from \$67.9 billion (December 2024).

In the spot market, RBI net sold \$11.1 billion in January 2025, following a net sale of \$15.1 billion in December 2024.

Forward Market:

Net short position rose to \$77.5 billion (Jan 2025) from \$67.9 billion (Dec 2024).

Spot Market (January 2025):

Total purchase: \$49.1 billion.

Total sale: \$60.2 billion.

Net sale: \$11.1 billion.

Top source of remittances into India

India's total remittances have more than doubled

from \$55.6 billion (2010-11) to \$118.7 billion (2023-24).

Top Source Countries for Remittances (2023-24):

United States – 27.7%

United Arab Emirates (UAE) – 19.2%

United Kingdom (UK) – 10.8%

Saudi Arabia – 6.7%

Singapore – 6.6%

GCC Countries Contribution (UAE, Saudi Arabia, Kuwait, Qatar, Oman, Bahrain): 38% of India's total remittances.

Top States Receiving Remittances (2023-24):

Maharashtra – 20.5%

Kerala – 19.7%

Tamil Nadu – 10.4%

Telangana – 8.1%

Karnataka – 7.7%

49. Sebi cuts minimum investment in social stock exchange instruments to Rs 1,000



The Securities and Exchange Board of India (SEBI) has lowered the minimum investment amount for Zero Coupon Zero Principal (ZCZP) instruments from ₹10,000 to ₹1,000.

ZCZP instruments are used to donate funds to Non-Profit Organizations (NPOs) listed on the Social Stock Exchange (SSE).

Objective:

To boost retail participation in social impact investments.

To increase accessibility for small donors to contribute to social causes.

What is the Social Stock Exchange (SSE)?

The Social Stock Exchange (SSE) is a separate segment of stock exchanges where non-profit organizations (NPOs) and for-profit social enterprises (FPEs) can raise funds for social impact projects.

It was introduced by SEBI to enhance social sector financing in India.

SEBI recently reduced the minimum investment in ZCZP instruments from ₹10,000 to ₹1,000 to increase retail participation.

50. NPCI's international arm partners with Singapore firm to expand UPI



The National Payments Corporation of India (NPCI) is partnering with Singapore-



based payment infrastructure firm Hitpay to expand the acceptance of UPI in the Southeast Asian country.

Second Major Collaboration: After the UPI-PayNow linkage, which enables real-time cross-border remittances.

NIPL's Role: NPCI International Payments Ltd (NIPL) spearheads UPI's global adoption.

UPI's International Reach:

Currently accepted in 7 countries: Bhutan, Mauritius, Nepal, Singapore, Sri Lanka, France, UAE.

More than 20 apps (BHIM, PhonePe, Paytm, Google Pay, etc.) support UPI's international transactions.

51. PhonePe Wealth launches CRISP

PhonePe Wealth has introduced CRISP (Consistency, Risk, and Investment Style of the Portfolio).

It is a digital tool designed to help investors make well-informed decisions when selecting mutual funds.

Available on the PhonePe platform.

Will be integrated with Share.Market, PhonePe's stock broking platform.

52. City Union Bank Becomes Exclusive Banking Partner of Sunrisers Hyderabad

City Union Bank (CUB) has become the exclusive banking partner of Sunrisers Hyderabad (SRH), offering fans exclusive financial services and digital banking benefits.

The collaboration was announced by CUB MD & CEO N. Kamakodi and SRH CEO K. Shanmugam.

- Features of the Partnership
- Customised financial services for SRH fans
- Exclusive discounts on SRH merchandise
- Enhanced digital banking services
- CUB branding on SRH match days

53. RBI permits trade in rupee, Maldivian rufiyaa

India-Maldives Bilateral Trade Settlement in INR & MVR

India's bilateral trade transactions with Maldives can now be settled in Indian Rupee (INR) and Maldivian Rufiyaa (MVR).

MoU Between RBI & Maldives Monetary Authority:

Signed: November 2024.

Purpose:

Framework to promote the use of local currencies (INR & MVR) in bilateral trade.

Enhances trade efficiency and reduces reliance on third-party currencies.

This is in addition to the Asian Clearing Union (ACU) mechanism.

About ACU:

A payment arrangement for intra-regional trade settlements.

Payments are settled on a net multilateral basis among central banks.

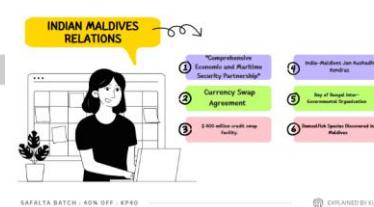
Members: Bangladesh, Belarus, Bhutan, India, Iran, Maldives, Myanmar, Nepal, Pakistan, Sri Lanka.

Asian Clearing Union

December 9, 1974

HQ : Iran

Settlement of payments on a multilateral basis



54. Piramal Finance Partners with Punjab & Sind Bank



Piramal Finance & Punjab & Sind Bank Enter Co-Lending Partnership



**Entities Involved:**

Piramal Capital & Housing Finance Limited (Piramal Finance) – Leading NBFC.

Punjab & Sind Bank – Public Sector Bank.

Objective: Enhance credit availability for middle- and low-income borrowers.

Focus Areas: Rural & Semi-Urban Regions.

Punjab & Sindh Bank

24 June 1908

Swarup Kumar Saha : (MD & CEO)

New Delhi

Tagline : Where Service is a Way of Life

Punjab & Sind Bank to roll out instant loan scheme for MSMEs based on GST return

55. SEBI Partners With DigiLocker To Reduce Unclaimed Assets, Enhance Investor Protection

SEBI Partners with DigiLocker to Track Securities & Reduce Unclaimed Assets

Regulator: Securities and Exchange Board of India (SEBI).

Partner: DigiLocker.

Objective:

Help investors track securities holdings.

Reduce unclaimed financial assets in the securities market.

Integration Benefits:

Investors can store and retrieve details of demat accounts and mutual fund holdings.

Ensures secure and streamlined access to financial assets.

Enhances investor protection and transparency.

56. Sovereign Gold Bond: Final redemption of SGB 2016-17 Series IV



RBI Announces Final Redemption Price for Sovereign Gold Bond (SGB) 2016-17 Series IV

Key Points:

Issuer: Reserve Bank of India (RBI).

Bond Series: SGB 2016-17 Series IV.

Issue Date: March 2017.

Maturity Period: 8 years.

Final Redemption Date: March 17, 2025.

Final Redemption Price:

Price per gram: ₹8,634.

Investment Returns:

Absolute Return: 193% appreciation over 8 years (excluding interest).

Additional Returns:

Investors also received 2.50% annual interest, paid semi-annually.

57. Reserve Bank of India and Bank of Mauritius Sign Memorandum of Understanding to Promote Use of Local Currencies for Bilateral Transactions

Signing Parties : RBI and Bank of Mauritius

Purpose : Promote the use of local currencies, viz., the Indian Rupee (INR) and the Mauritian Rupee (MUR)

Usage : Cross Border Transactions

Advantage : Low Foreign Exchange Risk

MOU signed during PM Modi's Visit to Mauritius Mauritius

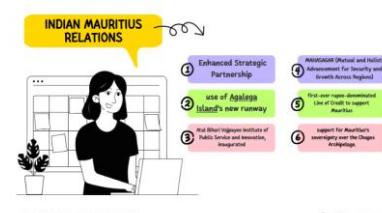
Capital : Port Louis

Currency : Mauritian Rupee

Prime Minister : Navin Ramgoolam

Highest Civilian Award : Grand Commander of the Order of the Star and Key of the Indian Ocean

Foundation Day : 12 March 1968



58. Public Sector Banks recover ₹2.27 lakh crore in written-off loans: FM Sitharaman





Recovery of Written-Off Loans by Public Sector Banks (PSBs)

Total Recovery: Public Sector Banks (PSBs) recovered over ₹2.27 lakh crore from written-off loans.

Yearly Recovery Data: In 2022-23, the recovery reached ₹35,000 crore.

59. Paytm Money approved as research analyst by SEBI



Paytm Money, a subsidiary of One97 Communications Ltd (OCL), has received a Certificate of Registration as a Research Analyst from SEBI.

The certification allows Paytm Money to provide research reports and market analysis while complying with SEBI regulations.

The SEBI Research Analyst Registration Number for Paytm Money is INH000020086.

60. IndusInd raises Rs 11,000 crore via CDs in confidence boost



Name of Bank : IndusInd Bank

IndusInd Bank raises 11,000 crore by issuing certificates of deposit (CDs).

Need : deposit withdrawals triggered by the disclosure of a Rs 2,000 crore accounting discrepancy.

Headquarters: Mumbai

CEO: Sumant Kathpalia

Founder: S. P. Hinduja

Founded: April 1994, Mumbai

61. India's Forex Reserves See Sharpest Jump in Two Years: RBI Data

India's Forex Reserves Surge (March 7, 2025)

Forex Reserves: Increased by \$15.267 billion to \$653.966 billion.

Largest Weekly Rise: Sharpest surge in over two years.

Primary Reason: \$10 billion forex swap by RBI on February 28, 2025.

Impact: RBI's dollar purchase injected liquidity into the system.

Previous Week's Reserves: \$638.698 billion

All-time High: \$704.885 billion (September 2024)

It comprises of different assets that are held by a central bank.

Reserve Bank of India (RBI) act as the custodian of forex reserve, and manage reserves within the defined objectives.

Components of Reserve (in descending order as per their value)-

Foreign Currency Assets (FCA): It is valued in currencies other than the country's own

Gold reserves

Special Drawing Rights: A reserve asset provided by International Monetary Fund (IMF).

Its value is based on a mix of five major currencies- the US dollar, euro, Chinese renminbi, Japanese yen, and British pound sterling.

Reserve Tranche Position (RTP): It is equal to the member's quota less the IMF's holdings of the member's currency in account.

62. Mandatory ISD Registration from April 1, 2025

Mandatory ISD Mechanism Under GST from April 1, 2025

Implementation Date: April 1, 2025



Key Change: Input Service Distributor (ISD) mechanism becomes mandatory.

Objective:

Ensure state governments receive their fair share of taxes on common services procured at a single location.

What is ISD?

A taxpayer entity that receives invoices for services used by its branches.

Distributes Input Tax Credit (ITC) to branches proportionally via ISD invoices.

Impact:

Streamlines tax distribution for businesses with centralized billing/payment systems.

Enhances GST compliance and tax revenue accuracy for states.

The head office of M/s ABC Limited is located in Bangalore having branches in Chennai, Mumbai and Kolkata.

The head office incurred annual software maintenance expense (service received) on behalf of all its branches and received the invoice for the same.

Since the software is used by all its branches, the input tax credit of entire services cannot be claimed in Bangalore.

The same has to be distributed to all three locations.

Here, the head office at Bangalore is the Input Service Distributor.

63. Standard Chartered raises 1 bn euro via social bond



Standard Chartered Issues €1 Billion Social Bond for Sustainable Development

Amount Raised: €1 billion (Approx. ₹9,400 crore)

Purpose:

Support sustainable development projects in emerging markets, including India.

Facilitate lending to SMEs, with a focus on women-owned businesses.

Tenure: 8 years

India's Share: 50% of the total funds will be allocated for sustainable projects in India.

64. Canara Bank proposes to raise ₹4,000 cr. via bonds



Canara Bank to Raise ₹4,000 Crore via Basel III-Compliant Tier II Bonds

Bond Details:

Amount: ₹4,000 crore

Type: Basel III-compliant Tier II bonds

Tenure: 10 years with a five-year call option

Rating: AAA/Stable (by Crisil and CARE)

Capital Raising Plan for FY 2024-25:

₹4,000 crore via Additional Tier I Bonds

₹4,500 crore via Tier II Bonds

Canara Bank

1906

Bengaluru

M.D. & CEO : K Satyanarayana Raju

Crisil

1987

Mumbai

M.D. & CEO : Amish Mehta

65. Infibeam Avenues' CCAvenue Partners with The Sutex Co-operative Bank to Enhance Direct Debit Facility





Infibeam Avenues' CCAvenue partnered with The Sutex Co-operative Bank Ltd to enhance its net banking facility.

Enables secure direct debit digital payments for the bank's merchants.

66. EIL, MECON, 4 others shortlisted to revamp RBI's currency management infrastructure

Engineers India and MECON, alongside four private firms, have been shortlisted for RBI's project to modernize its currency management infrastructure.

The four private entities are: Accenture Solutions; Colliers International (India) Property Services; PricewaterhouseCoopers and The Boston Consulting Group (India).

67. BRISKPE gets RBI in-principle nod for cross-border payments



Prosus-backed BRISKPE has received the RBI's in-principle authorisation to

operate as a payment aggregator for cross-border transactions

68. RBI slaps fines on JM Financial Products, Experian Credit Information Company

JM Financial Products Limited for non-compliance with certain provisions of the direction related to 'non-banking financial company - systemically important non-deposit taking company and deposit-taking company': 3.1 lakh

Experian Credit Information Company of India Private Limited for non-compliance with certain provisions of the Credit Information Companies (Regulation) Act, 2005 and the Credit Information Companies Rules, 2006: 2 lakh

69. Cabinet approves incentive scheme for promotion of low-value BHIM-UPI transactions



Government Approves Incentive Scheme for Low-Value BHIM-UPI Transactions

Key Details:

Outlay: ₹1,500 crore

Duration: April 1, 2024 – March 31, 2025

Coverage: UPI (P2M) transactions up to ₹2,000 for small merchants.

Incentive Rate: 0.15% per transaction value for eligible transactions.

Category	Small Merchant	Large Merchant
Up to Rs. 2k	Zero MDR / Incentive (@0.15%)	Zero MDR / No Incentive
Over Rs. 2k	Zero MDR / No Incentive	Zero MDR / No Incentive

Disbursement Mechanism: 80% of the admitted claim amount will be disbursed unconditionally.

Remaining 20% will be performance-linked:

10% if the technical decline rate is below 0.75%.

10% if system uptime is greater than 99.5%.

Objective & Target:

Promote indigenous BHIM-UPI platform.

Achieve ₹20,000 crore total transaction volume in FY 2024-25.

Merchant Discount Rate (MDR) Regulations:

Debit Cards (as per RBI): MDR up to 0.90% of transaction value.

UPI P2M (as per NPCI): MDR up to 0.30% of transaction value.



Policy for Zero MDR on BHIM-UPI & RuPay Debit Cards:

Since January 2020, MDR was waived via amendments in:

Section 10A of the Payments and Settlement Systems Act, 2007.

Section 269SU of the Income-tax Act, 1961.

70. Finance Ministry Notifies Zero Coupon Bond (ZCB) for Power Finance Corporation



Issuer: Power Finance Corporation (PFC)

Approval by: Finance Ministry

Total Fundraising Limit: Up to ₹10,000 crore

Key Features of PFC's Zero Coupon Bond

Issuance and Maturity: These bonds will be issued on or before March 31, 2027, with a maturity period of 121 months (10 years and 1 month).

Discounted Issue Price: The bonds will be issued at ₹50,454 per unit, with a face value of ₹1 lakh at maturity.

Number of Bonds: The total issuance has been capped at 10 lakh bonds.

Fixed Returns: If held until maturity, the investor will receive ₹1 lakh per bond.

A Zero Coupon Bond (ZCB) is a financial instrument that does not pay periodic interest (coupon) during its tenure. Instead, it is issued at a discount and redeemed at its face value upon maturity. The difference between the issue price and face value represents the return for investors.



71. RBI imposes penalty on Citibank, IDBI Bank



Regulator: Reserve Bank of India (RBI)

Penalized Banks & Reasons:

Citibank N.A.

Penalty: ₹36.28 lakh

Reason: Violation of reporting norms under the Liberalised Remittance Scheme (LRS).

IDBI Bank Ltd

Penalty: ₹36.30 lakh

Reason: Lack of due diligence in processing inward remittances from a foreign currency account.

72. Listed companies need to make minimum disclosures on related-party transactions

SEBI Extends Timeline for Industry Standards

Regulator: Securities and Exchange Board of India (SEBI).

New Effective Date: July 1, 2025 (extension granted).

Industry Standards Requirement:

Listed entities must adhere to Industry Standards on Minimum Information for:

Audit committee review of related party transactions (RPTs).

Shareholder approval of RPTs.

Industry Standards Forum (ISF): Comprises representatives from ASSOCHAM, CII, and FICCI.





73. SEBI asks market entities to use registered contact details for advertising on social platforms

Regulator: Securities and Exchange Board of India (SEBI).

Directive: Registered market intermediaries (e.g., brokers, investment advisors, mutual funds) must use SEBI-registered contact details (email & mobile number) for advertising on social media platforms like Google and Meta.

Objective:

Curb fraudulent activities in the securities market.

Enhance transparency & accountability in financial advertisements.

74. Sebi may allow startup founders to retain Esops

Regulator: Securities and Exchange Board of India (SEBI).

Proposal: Allow startup founders to retain ESOPs even after IPO.

Current Issue:

Founders often receive ESOPs instead of salaries in early years.

SEBI classifies founders as promoters during IPO filing.

Promoters are currently not allowed to receive ESOPs, causing founders to lose their ESOP benefits.

75. Sebi relaxes 'skin in the game' rules for MF

employees, effective April 1

SEBI's Revised "Skin-in-the-Game" Rules for AMC Employees

Regulator: Securities and Exchange Board of India (SEBI).

Purpose: Eased investment obligations for Asset Management Company (AMC) employees.

New Slab-Based System (replacing the 2021 framework that mandated 20% salary investment in managed schemes):

CTC Range	Mandatory Investment in Overseas Schemes
Below ₹25 lakh (Slab 0)	No mandatory investment
₹25-50 lakh (Slab 1)	10% of gross CTC (12.5% excluding ESOPs)
₹50 lakh - ₹1 crore (Slab 2)	14% of gross CTC (17.5% excluding ESOPs)
Above ₹1 crore (Slab 3)	18% of gross CTC (22.5% excluding ESOPs)

Employee Categories & Investment Rules:

Category A: CEO, CIO, Fund Managers, Key Investment Staff → Follow slab-based system as per CTC.

Category B: Direct CEO reports, Heads of Non-Investment Departments → Limited to Slab 0 or Slab 1, regardless of CTC.

Employees managing liquid funds → Fixed at Slab 1, even if CTC qualifies for higher slabs.

Changes in Lock-in Period:
Retiring at superannuation age → No lock-in, except for closed-ended schemes.

Resigning/Early Retirement → Lock-in reduced to 1 year (from 3 years).

76. HDFC Bank introduces Embassy Fixed Deposit



Product: Diplomat or Embassy Fixed Deposit

Eligibility: Exclusively for diplomats, non-diplomatic staff, and diplomatic missions.

Currency: Foreign Currency (FCY) Term Deposits in USD only.

Deposit Details:

Minimum deposit: USD 5,000 equivalent.

Additional deposits: In multiples of USD 1,000.

Maximum deposit: Not specified by HDFC Bank.

Tenure Options: 1 month, 3 months, 6 months, and 1 year.

Renewal Policy: No automatic renewal allowed.

Maturity Process:

Proceeds are credited back to the original foreign currency account upon maturity.

77. TCS Partners with The Cumberland Building Society



Partnership: Tata Consultancy Services (TCS)





has partnered with The Cumberland Building Society (UK).

Objective: Modernize The Cumberland's core banking ecosystem.

Key Solutions Deployed:

TCS BaNCSTM for Core Banking – Digital banking solution.

TCS Digital Home Lending Solution – Enhances mortgage and lending services.

Quartz for Compliance – Ensures regulatory compliance.

Expected Outcomes: Innovation and operational efficiency in banking services.

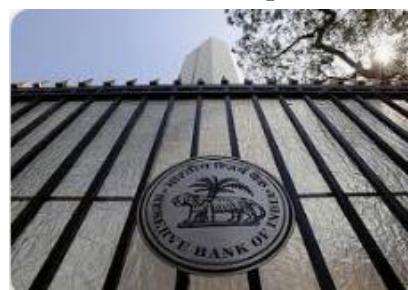
TCS will provide a unified platform.

Key Features:

TCS COIN (CoInnovation Network) – Facilitates collaboration with fintech and third-party solutions.

TCS BaNCS Marketplace – Enables adoption of innovative third-party solutions.

78. RBI issues revised priority sector lending norms effective April 1



Norms : Priority Sector Lending

Changes effective from April 1, 2025

Major Change : Overall Limit of Loans under PSL by Urban Cooperative banks : 60% of Adjusted Net Bank Credit (ANBC)

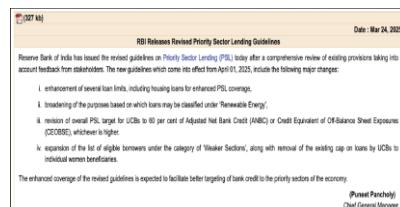
Bank Loans to Housing Sector :

Three categories -- ₹50 lakh (centres with a population of 50 lakh and above), ₹45 lakh (centres with a population of 10 lakh and above but below 50 lakh) and ₹35 lakh (centres with a population below 10 lakh).

On renewable energy, the guidelines said bank loans up to a limit of ₹35 crore to borrowers for renewable energy-based power generators.

For individual households, the loan limit will be ₹10 lakh per borrower.

The updated rules apply to all commercial banks, Regional Rural Banks (RRBs), Small Finance Banks (SFBs), Local Area Banks (LABs), and Primary (Urban) Co-operative Banks (UCBs).



79. Financial Sector Assessment Programme : IMF and WB



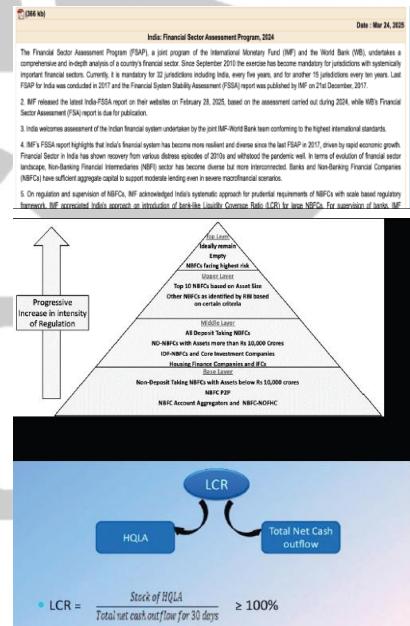
Financial Sector Assessment Program (FSAP)

Financial Sector Assessment Program (FSAP), a joint programme of the International Monetary Fund (IMF) and the World Bank (WB)

Last FSAP in 2017.

IMF acknowledged India's systematic approach to prudential requirements of NBFCs with the scale-based regulatory framework.

IMF appreciated India's approach to the introduction of a bank-like Liquidity Coverage Ratio (LCR) for large NBFCs.



80. Sebi considers easier IFSC access for brokers operating from Gift City

SEBI Eases Norms for Stock Brokers in GIFT-IFSC

Key Changes:

No Prior SEBI Approval (NOC) Required

SEBI-registered stock brokers can set up subsidiaries or enter JVs in



GIFT-IFSC without prior approval.

They can now operate under a Separate Business Unit (SBU) within their existing stock-broking entity.

Investor Protection & Regulatory Compliance

No SEBI Grievance Redressal:

Investors using SBU services in GIFT-IFSC cannot access SEBI's SCORES platform or Indian stock exchanges' Investor Protection Fund (IPF).

81. SEBI Doubles FPI Disclosure Threshold to ₹50,000 Cr

SEBI's Decision on FPIs Disclosure Threshold

SEBI has doubled the investment threshold for granular disclosures by Foreign Portfolio Investors (FPIs) from ₹25,000 crore to ₹50,000 crore.

FPIs with equity AUM exceeding ₹50,000 crore in Indian markets must now make additional disclosures.

The concentration criteria for FPIs remain unchanged.

Reason for the Decision

The cash equity market trading volume has more than doubled between FY 2022-23 and FY 2024-25.

SEBI aims to align disclosure requirements with changing market dynamics.

82. NSE launches website for municipal bonds to increase accessibility



NSE Launches Dedicated Website for Municipal Bonds
Key Highlights

Platform:

www.IndiaMunicipalBonds.com

Objective: Enhance credibility and visibility of India's municipal bond market.

Features of the Website

Centralized Hub – Provides comprehensive data on municipal bonds.

Market Insights – Includes issuances, credit ratings, trading volumes, yields, and prices.

Historical Performance – Showcases the Nifty India Municipal Bond Index.

NSE

National Stock Exchange of India

27th November 1992

M.D. & CEO : Ashish Kumar Chauhan

83. SBI Mutual Fund Launches Two New PSU Bank-Focused Schemes

SBI Mutual Fund Launches Two New PSU Bank Investment Schemes

New Investment Schemes:

SBI BSE PSU Bank Index Fund

SBI BSE PSU Bank ETF

Objective:

Provide investors exposure to India's public sector banking sector.

Both schemes will track the BSE PSU Bank Index, ensuring a diversified approach to investing in leading PSU banks.

Minimum Investment

₹5,000 during the NFO period.

Subsequent investments in multiples of ₹1.

Fund Manager: Viral Chhadva (Manages other SBI index funds).

84. UPI apps must get user consent for seeding or porting UPI numbers: NPCI



NPCI Issues New Guidelines for Numeric UPI IDs

Objective:

Enhance interoperability & user convenience.

Ensure compliance from UPI member banks, PSPs, and TPAPs by March 31, 2025.

Key Guidelines:

Explicit User Consent: UPI apps must obtain user consent before seeding or porting numeric UPI IDs.

Weekly Database Updates: Banks & PSPs must update databases weekly to reflect





recycled or churned mobile numbers.

Monthly Compliance Reports (From April 1, 2025): PSPs & UPI apps must submit reports to NPCI, covering:
Total UPI number seedings.
Active users on the mapper.
UPI-based transactions & locally resolved transactions.
Deregistered UPI numbers.
Raw transaction data must also be shared with NPCI.

Implementation Measures: Use of Mobile Number Revocation List (MNRL) & Digital Intelligence Platform (DIP) for secure transactions.

85. RRBs Get Five More Years to Amortize Additional Pension Liabilities

RRBs now have an additional five years (beginning FY25) to spread out their pension liability.

Previous Amortization Rule: Earlier, they were permitted to amortize pension liabilities over five years, starting FY19.

Implementation Date: Pension scheme to be implemented retroactively from November 1, 1993.

Provisioning Requirements: RRBs must allocate at least 20% of total pension liability annually.

Accounting and Disclosure
RRBs must fully recognize pension liabilities as per applicable accounting standards.

They should disclose the accounting policy followed in the 'Notes to Accounts' in financial statements.

86. Public Sector Banks Witness a 33% Surge in Dividend Payouts in FY24

Public Sector Banks (PSBs) in India reported their highest-ever net profits and a 33% surge in dividend payouts in FY24, reflecting financial stability and growth.

Dividend Payouts: ₹27,830 crore in FY24 (32.7% increase from ₹20,964 crore in FY23).

Government Share in Dividends: ₹18,013 crore (65% of total dividend) in FY24, up from ₹13,804 crore in FY23.

Total Net Profit of PSBs: ₹1.41 lakh crore in FY24, compared to ₹1.05 lakh crore in FY23.

Profit in First 9 Months of FY24: ₹1.29 lakh crore, showing consistent growth.

SBI's Contribution: ₹61,077 crore net profit (22% rise from ₹50,232 crore in FY23), contributing 40% of total PSB profit.

Top PSBs with Highest Profit Growth:

PNB: 228% increase to ₹8,245 crore

Union Bank of India: 62% rise to ₹13,649 crore

Central Bank of India: 61% growth to ₹2,549 crore

Bank of India: 57% rise to ₹6,318 crore

Bank of Maharashtra: 56% increase to ₹4,055 crore

Indian Bank: 53% rise to ₹8,063 crore

PSBs' Turnaround: PSBs moved from a record loss of ₹85,390 crore in FY18 to a record profit of ₹1.41 lakh crore in FY24.

87. ATM Transaction Costs To Rise From May 1



What's Changed?

Financial transactions (cash withdrawals, fund transfers, etc.): ₹19 per transaction (previously ₹17).

Non-financial transactions (balance inquiry, mini statement, PIN change, etc.): ₹7 per transaction (previously ₹6).

Impact on Customers

Higher charges on ATM transactions beyond the free limit.

Encourages more use of digital payments and UPI to avoid extra costs.

What is ATM Interchange Fee?

A charge one bank pays another for providing ATM services.

Often passed on to customers after exceeding the free transaction limit.

88. FinMin launches BAANKNET, e-BKray



Finance Ministry Launches Revamped E-Auction Portal 'BAANKNET'

Key Highlights:

The revamped e-auction platform was launched on January 3, 2025.

It replaces the earlier 'e-BKray' platform, which was introduced in February 2019.

Purpose: To streamline the auctioning of banks' assets and improve transparency in NPA resolution.

Key Features of BAANKNET:

Automated KYC tools for secure bidder verification.

Integrated payment gateways for seamless transactions.

Bank-verified property titles to eliminate disputes.

Enhanced transparency in the e-auction process.

89. National Stock Exchange begins electronic settlement of its unlisted shares



NSE has started electronic settlement of unlisted shares, replacing the manual process.

Transactions will be handled via CDSL (Central Depository Services India Ltd.).

Shareholders can now transfer shares using a Delivery Instruction Slip (DIS).

Why It Matters?

Faster & More Secure

Increased Transparency

Ease of Transfer

Market Growth

90. Bank of Baroda unveils mDigiNext app for corporate cash management



Bank of Baroda introduces Baroda mDigiNext, a dedicated mobile app for corporate cash management. The app is exclusively designed for businesses using Baroda Cash Management Services (BCMS).

This move places Bank of Baroda among the few Indian banks offering a specialized cash management app for corporates.

Key Features of Baroda mDigiNext:

Seamless working capital management for businesses.

Faster payment execution and improved efficiency.

Enhanced digital convenience for corporate customers.

Real-time cash flow monitoring and transaction tracking.

Bank of Baroda:

Predecessor: Vijaya Bank, Dena Bank

Founded: 20 July 1908

Headquarters: Vadodara, Gujarat

Debadatta Chand is the MD & CEO of Bank of Baroda.

91. RBI : India hosts 3-day FATF Private Sector Collaborative Forum 2025 (PSCF 2025) from 25th - 27th March, 2025



Name of meeting : 2025 Private Sector Collaborative Forum (PSCF) meeting

Organisation : Financial Action Task Force

Location : Mumbai

Aim : foster collaboration between the FATF and the civil society & private sector to fight against money laundering & terrorist financing other financial crimes.

2024 FATF Private Sector Collaborative Forum Meeting



was held in Vienna, Austria in April 2024

Hosted by United Nations Office on Drugs and Crime (UNODC).

Host of 2025 meeting : Reserve Bank of India in collaboration with the Department of Revenue, Union Ministry of Finance.

Inaugurated by FATF President Ms. Elisa de Anda Madraz

FATF

1989

Members : 38

It has two regional organisation - Gulf Cooperation Council and the European Union -as its members.

Headquarters: Paris, France.
India Joined FATF in 2010.

92. Meeting Schedule of the Monetary Policy Committee for 2025-2026

Meeting Schedule of the Monetary Policy Committee for 2025-2026		Date - Mar 26, 2025
As per Section 45Z of Reserve Bank of India Act, 1934, it has been decided that the Monetary Policy Committee will meet during the 2025-26 on the dates indicated below:		
Dates of meetings of Monetary Policy Committee for 2025-26		
April 1 and 2, 2025		
June 4, 5 and 6, 2025		
August 5, 6 and 7, 2025		
September 29, 30 and October 1, 2025		
December 4 and 5, 2025		
February 4, 5 and 6, 2026		

93. Sebi extends advance fee collection limit for investment advisers , RAs to 1 year

SEBI has allowed Investment Advisers (IAs) & Research Analysts (RAs) to collect fees in advance for up to one year.

Earlier limit:

IAs: Could charge advance fees only for two quarters (6 months)

RAs: Could charge advance fees only for one quarter (3 months)

This relaxation addresses industry concerns over business viability under previous restrictions.

94. BHIM 3.0 launched

BHIM 3.0: Key Highlights & New Features

Launch & Evolution

Launched by: NPCI BHIM Services Limited (NBSL), a subsidiary of NPCI

BHIM introduced in 2016 by PM Narendra Modi

BHIM 3.0 marks the third evolution of the digital payments platform

Phased rollout across platforms, with full availability by April 2025

Key Enhancements in BHIM 3.0

Expanded Language Support – Now available in 15+ Indian languages

Better Accessibility

Financial Management Tools – Track, manage, and split expenses easily

UPI Lite Integration

Built-in Task Assistant

Offline Support

For Businesses & Merchants

BHIM Vega – In-app seamless payment solution

Integrates with online merchant platforms

Allows instant payments without switching apps

Transaction Limit:

Maximum ₹40,000 per transaction (subject to change)

Daily limit of ₹1,00,000

95. Federal Bank to acquire 4% stake in Ageas Federal Life for ₹97.44 crore



Federal Bank signed a binding MoU to acquire an additional 4% stake in Ageas Federal Life Insurance (AFLIC)

Investment Amount: ₹97.44 crore

Post-acquisition stake: Increases from 26% to 30%

Federal Bank:

Headquarters: Aluva

Founded: 23 April 1931, Nedumpuram

Founder: K. P. Hormis

CEO: Krishnan Mania

96. Unclaimed deposit of over Rs.45,000 cr transferred by PSBs to special fund

Unclaimed Deposits in India: Key Facts

Total Unclaimed Deposits: Over ₹45,000 crore



Period Covered: 2019-20 to 2024-25 (till December 31, 2024)

Transferred to: Depositor Education and Awareness (DEA) Fund managed by RBI
Definition of Unclaimed Deposits

Savings & current accounts: Inactive for 10 years

Term deposits: Not claimed within 10 years of maturity
Process of Claiming Funds

Depositors/legal heirs apply to respective banks

Banks verify & process repayment

Banks then claim reimbursement from RBI
RBI's Initiative

UDGAM Portal launched in 2023 to help users search for unclaimed deposits

Currently, 30 banks are on UDGAM, covering 90% of unclaimed deposits (by value)

Unclaimed Deposits-Gateway to Access information

total Unclaimed Deposits	Over ₹45,000 crore
Period Covered	2019-20 to 2024-25 (till December 31, 2024)
Transferred to	Depositor Education and Awareness (DEA) Fund managed by RBI
Definition of Unclaimed Deposits	Savings and current accounts inactive for 10 years or term deposits not claimed within 10 years of maturity
Process of Claiming Funds	Depositors/legal heirs apply to respective banks, which then verify and process the repayment. Banks claim reimbursement from RBI.
RBI's Initiative	UDGAM Portal launched in 2023 to help users search for unclaimed deposits.
Banks on UDGAM	30 banks covering 90% of unclaimed deposits (by value)

97. Sebi extends suspension of trading in 7 commodity derivatives until Mar 2026

SEBI Extends Suspension of Agri-Derivatives Trading Till March 2026

Reason: To curb rising prices
Suspended Commodities: Wheat, Moong, Paddy (non-basmati), Chana, Crude palm oil, Mustard seeds & derivatives, Soybean & derivatives

Timeline of Suspension:

First Suspension: December 19, 2021

First Extension: Until December 20, 2022

Latest Extension: Till March 2026

98. SBI raises \$1 bn in syndicated dollar loan



SBI Raises \$1 Billion in Largest Dollar Loan of 2025

Loan Amount: \$1 billion (largest dollar-denominated syndicated loan from India in 2025)

Tenure: Five-year facility

Greenshoe Option: SBI chose not to exercise an additional \$250 million option

About SBI:

Founded: 1 July 1955

Headquarters: Mumbai

Challa Sreenivasulu Setty (Chairman)

Kameshwar Rao Kodavanti (CFO)

99. RBI imposes penalty on HDFC Bank and Punjab & Sind Bank



The Reserve Bank of India (RBI) has imposed monetary penalties

HDFC Bank:

Penalty: ₹75 lakh

Reason: For violations related to KYC norm

Punjab & Sind Bank:

Penalty: ₹68.2 lakh

Reason: For lapses in reporting large exposures and maintaining basic savings accounts.

100. RRBs achieve a record ₹7,571 crore profit in FY 2023-24

Regional Rural Banks (RRBs) Achieve Record Profit in 2023-24

Record Profit: ₹7,571 crore (2023-24) – Highest ever net profit

Key Financial Improvements:

Balance Sheet Size:

2021-22: ₹7,04,556 crore

2023-24: ₹8,40,080 crore

Net NPA (Non-Performing Assets):





2021-22: 4.7%

2023-24: 2.4%

Credit-to-Deposit (CD) Ratio:

2021-22: 64.5%

2023-24: 71.4%

Public Sector Banks (PSBs)
Increase Dividend Payout by
33% in FY24

Total Dividend Paid:

FY24: ₹27,830 crore
(+32.7% increase)

FY23: ₹20,964 crore

Government's Share (FY24):
₹18,013 crore (~65% of total
dividend)

Record Aggregate Net Profit
of 12 PSBs:

FY24: ₹1.41 lakh crore

FY23: ₹1.05 lakh crore

Top Three PSBs by Profit
Growth (%) in FY24:

Punjab National Bank (PNB):
228% (₹8,245 crore)

Union Bank of India: 62%

Central Bank of India: 61%

101. Equitas Small Finance Bank Strengthens Ties with Chennai Super Kings & Gujarat Titans



Equitas Small Finance Bank
Renews Partnership with
CSK & GT

Bank: Equitas Small Finance
Bank

Teams: Chennai Super Kings
(CSK) & Gujarat Titans (GT)

Role: Official Banking
Partner

102. Axis Bank, JP Morgan roll out anytime dollar payments for clients



Axis Bank Partners with J.P.
Morgan for 24/7 USD
Payments via Blockchain

Partnership Between: Axis
Bank & J.P. Morgan

Technology Provider:
Kinexys (J.P. Morgan's
Blockchain & Digital Assets
Unit)

First Indian company to
enable real-time USD
payments 24/7

Service Location: GIFT City,
Gujarat (International
Financial Services Center)

Benefits for Clients:

Faster and seamless cross-
border payments

Better liquidity management
Flexible USD transactions
anytime

Axis Bank:

Headquarters: Mumbai

CEO: Amitabh Chaudhry (1
Jan 2019–)

Founded: 3 December 1993,
Ahmedabad

103. Bank of Baroda goes live with PM-Vidyalaxmi Scheme



Bank of Baroda Launches
PM-Vidyalaxmi Scheme for
Students

Key Highlights:

Scheme Name: Pradhan
Mantri Vidyalaxmi (PM-
Vidyalaxmi) Scheme

Initiative by: Government of
India

Objective: To provide
financial support for
meritorious students
pursuing higher education

Application Process:
Students can apply digitally
through the PM-Vidyalaxmi
portal

Bank of Baroda's Support
Infrastructure:

12 dedicated Education Loan
Sanctioning Cells (ELSC)

119 Retail Assets Processing
Cells (RAPC)

8,300+ branches across India

104. WMA Limit for Government of India for April – September 2025





It has been decided, in consultation with the Government of India, that the limit for Ways and Means Advances (WMA) for the first half of the financial year 2025-26 (April to September 2025) will be ₹1,50,000 crore.

The Reserve Bank of India may trigger fresh floatation of market loans when the Government of India utilises 75 per cent of the WMA limit.

The interest rate on WMA/Overdraft will be as under:

WMA: Repo Rate

Overdraft: Two percent above the Repo Rate

105. Usage of Automated Teller Machines / Cash

Recycler Machines - Review of Interchange Fee and Customer Charges

Usage of Automated Teller Machines / Cash Recycler Machines

-Review of Interchange Fee and Customer Charges

1 The Reserve Bank of India had, from time to time, issued various instructions on the number of free ATM transactions and maximum charges that can be levied on a customer beyond the mandatory free transactions. Instructions have also been issued by RBI on interchange fee structure for ATM transactions. Based on a review, it has been decided as under:

a. The ATM interchange fee will be decided by the ATM network.

b. Customers are eligible for free transactions (inclusive of financial and non-financial transactions) every month from their own bank ATMs. They are also eligible for free transactions (inclusive of financial and non-financial transactions) from other bank ATMs vis-à-vis those transactions in metro centres and five transactions in non-metro centres. Beyond the free transactions, a customer may be charged a minimum fee of ₹22 per transaction. This shall be effective from May 1, 2025.

c. Applicable taxes, if any, shall be additionally payable.

d. These restrictions shall also apply mutatis mutandis, to transactions done at Cash Recycler Machines (other than for cash deposit transactions).

2 This decree is issued under Section 102 read with Section 19 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007).

Yours faithfully,
Gaurav Singh
Chief General Manager in Charge

106. India's International Investment Position (IIP), December 2024



Increase in Net Claims of Non-Residents:

Net claims of non-residents on India increased by US\$ 11 billion in Q3: 2024-25.

Total net claims stood at US\$ 364.5 billion in December 2024.

Decline in Foreign Assets and Liabilities:

Foreign assets of Indian residents declined by US\$ 40.1 billion.

Claims of non-residents in India also declined by US\$ 29.1 billion.

Resulted in an increase in India's net foreign liabilities.

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Economy

1. Crisil Forecasts India's GDP Growth at 6.5% for FY26



Crisil forecasts India's GDP growth at 6.5% for FY26.

RBI's MPC may cut the repo rate by 50-75 bps to support growth.

Growth remains close to the pre-pandemic average of 6.6% (FY11-FY20).

India to retain its status as the fastest-growing major economy.

Key Growth Factors: Normal monsoon, stable commodity prices, higher private consumption, private capex

Previous Year's GDP Growth (FY24): 9.2%

2. GST Collections Surge by 9.1% to Reach ₹1.84 Lakh Crore in February 2025



GST Collections (Feb 2025): ₹1.84 lakh crore, a 9.1% YoY growth.

Central GST (CGST): ₹35,204 crore

State GST (SGST): ₹43,704 crore

Integrated GST (IGST): ₹90,870 crore (which includes ₹41,702 crore collected on imports)

Compensation Cess: ₹13,868 crore

Net GST Collections (after refunds): ₹1.63 lakh crore, an 8.1% YoY growth.

Refunds Issued: ₹20,889 crore, a 17.3% increase from Feb 2024.

Key Factors: Strong domestic economic activity and Improved compliance measures

3. Index of Eight Core Industries (ICI) – January 2025 Report

Index of Eight Core Industries (ICI) – January 2025 Highlights

ICI Growth (January 2025): 4.6% (YoY increase from January 2024).

Industries with Positive Growth: Cement, Refinery Products, Coal, Steel, Fertilizers, and Electricity.

ICI Composition: Measures 8 core industries – Coal, Crude Oil, Natural Gas, Refinery Products, Fertilizers, Steel, Cement, and Electricity.

Weight in IIP: Eight Core Industries account for 40.27% of the Index of Industrial Production (IIP).

Cumulative Growth (April – January 2024-25): 4.4%

(Provisional) compared to the same period last year.

4. India's Index of Industrial Production (IIP) Records 5.0% Growth in January 2025

IIP growth for January 2025: 5.0%, compared to 3.2% in December 2024.

The Quick Estimate of IIP stands at 161.3, up from 153.6 in January 2024.

Sector-wise Performance

Mining: 4.4% growth (Index: 150.7).

Manufacturing: 5.5% growth (Index: 159.1).

Electricity: 2.4% growth (Index: 201.9).

Top three contributors

Manufacture of Basic Metals: 6.3% growth.

Manufacture of Coke & Refined Petroleum Products: 8.5% growth.

Manufacture of Electrical Equipment: 21.7% growth.

5. Consumer Price Index (CPI) Numbers for February 2025

Year-on-year CPI-based inflation for February 2025 stood at 3.61% (Provisional), down by 65 basis points from January 2025.

It is the lowest inflation rate since July 2024.





The Consumer Food Price Index (CFPI)-based inflation is 3.75% (Provisional).

Rural CFPI inflation: 4.06%, Urban CFPI inflation: 3.20%.

Rural inflation: 3.79% in February 2025 (down from 4.59% in January 2025).

Urban inflation: 3.32% in February 2025 (down from 3.87% in January 2025).

6. OECD Lowers India's Growth Forecast for FY26 and FY27



Name of Organisation : OECD
Organisation for Economic Cooperation and Development

GDP Projections

FY25 : 6.3%

FY26 : 6.4% from its earlier estimate of 6.9%

FY27 : 6.6% from 6.8%.

OECD

Established : 16th April, 1948

Permanent Members : 38

HQ : Paris



7. India's Wholesale Inflation Remains Steady at 2.38% in February

India's Wholesale Inflation (February 2024)

Inflation Rate: Increased to 2.38% (from 2.31% in January 2024).

Factors Driving Inflation: Rise in manufactured food products, textiles, and non-food articles.

Relief Factor: Decline in the Food Index helped moderate overall inflationary pressure.

Source: Ministry of Commerce, Government of India.

8. India to become world's third-largest economy by 2028



India to become the world's 3rd largest economy by 2028, surpassing Germany, as per Morgan Stanley.

Indian economy growth:
\$3.5 trillion (2023) → \$4.7 trillion (2026) → \$5.7 trillion (2028).

India's global GDP share to rise from 3.5% (2023) to 4.5% (2029).

Economic ranking progress:
12th (1990) → 13th (2000)
→ 9th (2020) → 5th (2023).

Growth driven by macroeconomic stability, infrastructure, entrepreneurship, and strong policies.

9. India's GDP Doubles in a Decade, Set to Overtake Japan: IMF



India's remarkable GDP growth of 105% in the last decade, as per the latest IMF data, solidifies its position as the fifth-largest economy globally, following the US, China, Germany, and Japan.

Key Takeaways from the IMF Report:

India's GDP (2025): \$4.3 trillion, up from \$2.1 trillion in 2015

Growth in the past decade: 105%

Comparison with other major economies:

Japan's GDP growth: 0% (stagnant)

US GDP growth: 66%

China's GDP growth: 44%

Formation: 1 July 1944 (80 years ago)

Headquarters: Washington, D.C., U.S.

Key Leadership:

Managing Director: Kristalina Georgieva

First Deputy Managing Director: Gita Gopinath





Chief Economist: Pierre-Olivier Gourinchas

10. India's fiscal deficit hits ₹11.7 trillion in April-January period

Fiscal Deficit (April-Jan 2024-25): ₹11.70 trillion (74.5% of the full-year estimate).

FY 2024-25 Target: 4.8% of GDP.

FY 2025-26 Target: 4.4% of GDP (further reduction planned).

Source: Data released by the Controller General of Accounts (CGA).

11. S&P Lowers India's Growth Forecast for FY26 to 6.5%

S&P Lowers India's Growth Forecast for FY26 to 6.5%

Revised Growth Forecast: 6.5% (Earlier 6.7%)

Basis of Forecast: Normal monsoon, and Stable commodity prices

RBI Policy Projection: Expected rate cuts of 75-100 bps

US Tariff Impact: India's services exports remain resilient

UN report: Indian economy to grow 6.6% in 2025, 6.7% in 2026

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Insurance

1. Star Health launches women's health initiative 'SheTARA'



Star Health and Allied Insurance Ltd launched 'SheTARA,' a women's health initiative providing free medical screenings across more than 40 locations in Tamil Nadu, coinciding with International Women's Day.

2. ICICI Prudential launches 'Pru GIFT Select'



ICICI Prudential Life Insurance launched ICICI Pru GIFT Select, a long-term savings product.

Aim: Guaranteed immediate income to help customers navigate market uncertainties.

Offers guaranteed returns, wealth preservation, and an inflation-adjusted increasing income option.

Income increases by 5% compounded annually to counter inflation.

3. IRDAI allows insurers to hedge volatility through equity derivatives



Regulator Irdai permitted insurers to use equity derivatives to hedge their portfolios.

Aim: To facilitate insurers to hedge their existing equity exposures against volatility in the equity market and ensure preservation of the market value of equity investments, thereby reducing risks in equity portfolios.

Current regulatory framework:

IRDAI allows insurers to deal in rupee interest rate derivatives in the form of forward rate agreements (FRAs), interest rate swaps, and exchange traded interest rate futures (IRFs).

Besides Fixed Income Derivatives, insurers are also permitted to deal in Credit Default Swaps (CDS) as protection buyers.

4. Valueattics Reinsurance set to become India's first private reinsurer

IRDAI Grants First Private Reinsurance Licence

Regulator: Insurance Regulatory and Development Authority of India (IRDAI)

Company: Approved: Valueattics Reinsurance

Backed by: Prem Watsa & Kamesh Goyal

Approval Type: "R2" (One Step Closer to Operations)

Key Highlights

First private reinsurance player in India, breaking GIC Re's monopoly.

Boosts competition in India's reinsurance market.

Pending requirement: Must meet initial capital norms before starting operations.

5. IRDAI Releases Annual Claim Settlement Ratio Data in Handbook on Indian Insurance Statistics 2023-24

IRDAI's 'Handbook on Indian Insurance Statistics 2023-24'

Released by: Insurance Regulatory and Development Authority of India (IRDAI).

Publication Date: March 2025

Types of CSR Metrics

CSR by Number of Policies: % of policies settled within the financial year

CSR by Benefit Amount: % of total claims paid out

Overall Claim Settlement Ratio (FY 2023-24)

The overall CSR for individual death claims





settled within 30 days stood at 96.82%

Private insurers recorded a 99% CSR for claims settled within 30 days.

Top Life Insurers by CSR (Number of Policies)

Axis Max Life Insurance: 99.79% CSR (19,569 policies settled)

HDFC Life Insurance: 99.97% CSR (19,333 policies settled)

Top Life Insurers by Policies Settled

LIC: 7,99,612 policies settled (96.42% CSR)

SBI Life Insurance: 37,344 policies settled

Insurers with 100% CSR

Kotak Mahindra Life Insurance (Mumbai)

Ageas Federal Life Insurance (Mumbai)

Future Generali India Life Insurance (Mumbai)

Aviva Life Insurance (Gurugram)

Top Insurers by CSR (Benefit Amount)

HDFC Life Insurance: 99.98% benefit amount settled

Axis Max Life Insurance: 99.97% benefit amount settled.

Total Claims & Benefit Amount Paid

Private insurers: Settled 1,51,770 policies within 30 days

Total policies settled (LIC + private insurers): 9,51,382

Total benefit amount paid (private insurers + LIC):

₹28,867.59 crore

Benefit amount settled within 30 days: ₹27,750.33 crore (96.13% CSR by benefit amount).

6. Canara HSBC Life Insurance Partners with GIC Housing Finance for Home Loan Security



Canara HSBC Life Insurance partnered with GIC Housing Finance Limited (GICHF) to provide credit life insurance solutions for home loan borrowers.

As part of this partnership, Canara HSBC Life Insurance will introduce its 'Group Asset Secure' plan.

A specialised credit life insurance product—through GIC Housing Finance's extensive customer network. Objective: Ensure financial security for borrowers and their families against loan liabilities in unforeseen circumstances.

7. SBI Life Insurance expands product line with two new Child Insurance Plans

SBI Life's New Child Insurance Plans

Launched by: SBI Life Insurance.

Purpose: Secure child's future aspirations amid rising education costs and lifestyle expenses.

Product:

SBI Life – Smart Future Star

SBI Life – Smart Platina Young Achiever

New Products:

SBI Life – Smart Future Star

Category: Individual, Non-Linked, Participating, Life Insurance Savings Product.

Key Benefits:

Long-term corpus growth through bonuses.

In-built Waiver of Premium benefit in case of death or Accidental Total Permanent Disability of the proposer.

Flexible maturity pay-out options to meet financial needs.

SBI Life – Smart Platina Young Achiever

Category: Individual, Non-Linked, Non-Participating, Life Insurance Savings Product.

Key Benefits:

Guaranteed maturity benefit for securing the child's education, career aspirations, or marriage.

8. Niva Bupa Launches Rise for Indias Missing Middle





Launched by: Niva Bupa Health Insurance Company Limited (Formerly known as Max Bupa Health Insurance Company Limited).

Product Name: 'Rise' Health Insurance Plan.

Target Segment: India's "Missing Middle" (people without health insurance coverage).

Objective:

Enhance accessibility to quality healthcare.

Redefine affordability in health insurance.

9. Policybazaar introduces monthly mode car insurance policy



Policybazaar launched 'Monthly Mode' car insurance policy for flexibility & convenience.

Allows short-term Own Damage (OD) insurance as:

Standalone OD policy.

Short-term OD component in a comprehensive policy.

Third Party (TP) insurance remains active for the full policy term and cannot be segmented.

Ensures continuous TP coverage while offering flexibility in OD coverage.

A Standalone Own Damage (OD) insurance policy provides financial protection for your vehicle against damages caused by accidents, theft, natural disasters, and other incidents, but it does not cover third-party liabilities.

Third party liability is insurance against money which an insured may have to pay to third parties if they accidentally cause them injury, loss, or damage.

10. Tata AIA launches Shubh Flexi Income Plan



Tata AIA Life Insurance launched the Shubh Flexi Income Plan, a life insurance savings solution.

Non-linked, participating plan designed for financial security & wealth creation.

11. LIC, New India Assurance, GIC Re retain D-SIIs tag



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA



GIC Re



LIC, New India Assurance, and GIC Re Retain D-SIIs Tag for 2024-25

Insurers Identified as Domestic Systemically Important Insurers (D-SIIs):

Life Insurance Corporation of India (LIC)

The New India Assurance Company

General Insurance Corporation of India (GIC Re)

What are D-SIIs?

These are insurers whose failure or distress could disrupt the domestic financial system.

They require enhanced regulatory supervision and higher capital requirements to ensure financial stability.



12. Centrico Insurance Repository to offer insurance repository services to LIC

Centrico Insurance Repository, a subsidiary of Central Depository Services (CDSL), has signed an agreement with Life Insurance Corporation of India (LIC).

The partnership aims to provide insurance repository services to LIC policyholders.

What is an Insurance Repository?

Introduced by IRDAI, it allows policyholders to store insurance policies electronically.

Enables modifications, revisions, and changes to policies digitally.

Centrico's Presence in the Industry: Already partners with 43 insurance companies, including 23 life insurers.

Significance of the Partnership

Enhances digital accessibility for LIC policyholders.

Strengthens LIC's efforts in paperless policy management.

Supports government and IRDAI's push for digitization in the insurance sector.

Life Insurance Corporation of India (LIC)

Founded: 1 September 1956

Headquarters: Mumbai, Maharashtra, India
Siddharth Mohanty - Chairperson

13. IRDAI inducts 5 new members into insurance advisory panel

The Insurance Regulatory and Development Authority of India (IRDAI) has reconstituted the Insurance Advisory Committee (IAC).

The committee advises IRDAI on regulatory matters related to the insurance industry.

New Appointments to IAC

MR Kumar - Former Chairman, Life Insurance Corporation (LIC).

Dinesh Kumar Khara - Former Chairman, State Bank of India (SBI).

Vishakha Mulye - CEO, Aditya Birla Capital.

Nilesh Shah - MD, Kotak Mahindra Asset Management Company.

Alice Geevarghese Vaidyan - Former Chairman & MD, General Insurance Corporation Re (GIC Re).

Role & Structure of IAC

Advises IRDAI on key regulatory policies and developments.

Includes members from commerce, industry, and consumer groups.

Can have a maximum of 25 members, excluding IRDAI's

Chairperson & ex-officio members.

IRDAI

Insurance Regulatory and Development Authority

1999

Hyderabad

Debasish Panda

14. UK-based Prudential Plc to set up health insurance JV with HCL Group

Prudential's New Venture:

JV Partner: Sundari Investments (Delhi) Pvt Ltd (Vama) - Owned by HCL Group's promoter.

Stake Split: Prudential Group Holdings Ltd (70%) & Vama (30%).

CEO Designate: Amar Joshi.

Status: Awaiting regulatory approvals.

Prudential's Existing Presence in India:

Operates ICICI Prudential Life Insurance, a JV with ICICI Bank since 2001.

ICICI Prudential Life ranks as the third-largest private life insurer in India.

Current Standalone Health Insurance Companies in India:

Star Health & Allied Insurance

Niva Bupa Health Insurance
Care Health Insurance

Aditya Birla Health Insurance





ManipalCigna Health
Insurance
Narayana Health Insurance
Galaxy Health Insurance

15. Allianz exits Bajaj Insurance JVs after 24 years in €2.6 billion sale



Joint Venture Name : Bajaj Allianz
Companies Involved : Bajaj Group and Allianz
Allianz Country of Origin : Germany
Allianz to sell 26% of its stake (Total Stake) in Bajaj Allianz for €2.6 billion (\$2.84 billion).

Bajaj Group will own 100% of both insurance companies : Bajaj Allianz General Insurance and Bajaj Allianz Life Insurance.

Final Approval : Competition Commission of India and National Companies Law Tribunal

16. Future Generali India Insurance bags DI-verse Certification



Future Generali India Insurance Receives India's First Disability Inclusion Certification

Certification: DI-verse – India's First Disability Inclusion Certification

Awarded for: Setting benchmarks in corporate disability inclusion

Felicitation Venue: Amrit Udyam, Rashtrapati Bhavan Achievements:

1% workforce representation of Persons with Disabilities (PWDs)

Increased PWD employees from 16 to 41 in one year

22% of PWD hires are women

Focus Areas: Accessibility, equitable hiring, and inclusive workplace policies

Future Generali India Life Insurance Company Limited (FGILI), a joint venture between Generali Group and Future Group

Headquartered: Mumbai
MD & CEO: Anup Rau

OFFICER



States

1. MoC inked for India's 1st API, green hydrogen, ethanol facility in Himachal



Himachal Pradesh Signs Memorandum of Commitment (MoC) for Integrated Manufacturing Facility

Partner: Chandigarh-based Spray Engineering Devices Ltd.

Purpose: Establish India's first integrated facility for Active

Pharmaceutical Ingredients (API), Green Hydrogen, and 2G Ethanol.

Project Details

Investment: ₹1,400 crore.

Location: Baddi-Barotiwala-Nalagarh (BBN), Solan district.

Job Creation: 1,000 jobs.

Green Energy Focus

Aligns with Himachal Pradesh's goal to become a 'green energy' state by March 2026.

Initial requirement of 30 MW Green Hydrogen, expected to rise to 50 MW.

2. Mizoram Launches Voluntary Pension Scheme to Tackle 'Proxies' Menace

Mizoram Introduces Special Voluntary Retirement Scheme (SVRS): Applies statewide for eligible government employees.

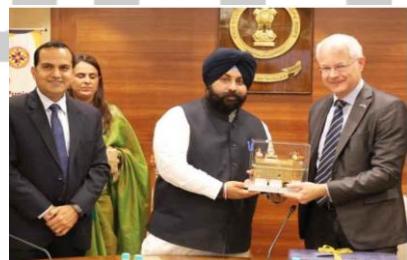
Eligibility Criteria:

Employees unable to perform duties due to health, domestic, or other debilitating issues can apply. Covers regular government employees under CCS (Pension) Rules, 1972, even if they haven't completed 20 years of service.

Also applies to employees under Mizoram New Defined Contributory System, 2010.

Benefit: Employees opting for the scheme can avail voluntary pension.

3. Punjab-Finland knowledge exchange program



Punjab Education Minister Harjot Singh Bains & Finland Ambassador Kimmo Lahdevirta inaugurated training for 72 primary school teachers.

Location: Punjab Bhawan, Chandigarh.

Teachers to depart for Finland on March 15, 2025,

for a two-week training at the University of Turku under the knowledge exchange programme.

4. Bihar Budget 2025-26

The Nitish Kumar-led NDA government in Bihar presented the ₹3,16,895 crore Budget for the financial year 2025-26 on March 3, 2025.

It marks an increase of ₹38,169 crore from the previous year's Budget of ₹2,78,726 crore.

Education: ₹60,954 crore (highest allocation).

Women Empowerment Initiatives

Establishment of "Mahila Haat" (Women's Market) in Patna.

"Pink Buses" exclusively for women with female drivers and conductors.

Construction of "Pink Toilets" in every district.

Establishment of "Kanya Vivah Mandaps" in all panchayats to support poor families in organizing marriages.

5. Madhya Pradesh Government to Provide Permanent Power Connections to Farmers for Just Rs 5

CM Mohan Yadav announced permanent power



connections for farmers at ₹5 in Madhya Pradesh.

Aim: Affordable electricity access, reduced financial burden, and improved agricultural productivity.

Implemented by Madhya Pradesh Central Power Distribution Company in the coming days.

Part of the state government's effort to strengthen rural infrastructure and promote sustainable farming.

6. Jharkhand Tables ₹1.45 Lakh Crore 'Abua Budget' 2025-26



Jharkhand Government tabled a ₹1.45 lakh crore Budget for FY 2025-26 on March 3, 2025.

Increase from ₹1.28 lakh crore in FY 2024-25.

Aims to address the needs of all sections, including poor, farmers, tribals, and women.

7. No fuel for 15+ yrs vehicle at Delhi petrol pumps

To curb air pollution levels, the Delhi government decided that vehicles that are more than 15 years old will not get fuel at petrol pumps.

Effective from April 1, 2025

8. Maharashtra govt collaborates with Meta



Partnership: Government of Maharashtra & Meta

Event: Mumbai Tech Week 2025.

Objective: Provide all citizen services via WhatsApp on a single number.

Beneficiaries: 125 million citizens can access government services anytime, anywhere.

Chatbot: 'Aaple Sarkar'.

Available in Marathi, English, and Hindi.

Supports both text and voice services.

The chatbot will offer services like addressing grievances, downloading critical documents and certificates, convenience services like booking bus tickets via Maharashtra State Road Transport Corporation (MSRTC) or Brihanmumbai Electric Supply and Transport (BEST) and providing timely information to farmers and citizens across Maharashtra.

9. Chhattisgarh Budget gives 'GATI' to

infrastructure, industrial growth

State: Chhattisgarh.

Government: Vishnu Deo Saileg government.

Budget for FY 2025-26: ₹1.65 trillion.

Budget Theme Shift:

FY 2024-25: GYAN (Gareeb, Yuva, Annadata & Nari).

FY 2025-26: GATI (Good Governance, Accelerating Infrastructure, Technology, Industrial Growth).

Objective:

Build upon last year's inclusive development foundation.

Focus on governance, infrastructure, technology, and industrial growth to accelerate state progress.

10. Centre gives nod to 2nd airport in Telangana at Mamnoor near Warangal

Centre Approves Second Airport in Telangana

Location: Mamnoor, Warangal, less than 150 km from Hyderabad.

State Government Allocation: ₹205 crore for acquiring 253 acres for development.

Current Status: Warangal airport is a non-operational AAI facility.

Regulatory Waiver:

The 150 km restriction in the Hyderabad Greenfield Airport concession



agreement has been waived as a one-time arrangement.

Significance:

Enhances regional connectivity.

Supports economic growth and infrastructure development in Telangana.

11. British-Era Foy Lake Renamed 'Varun Sagar' in Latest Update

New Name: Varun Sagar (formerly Foy Sagar Lake).

Historical Background:

Constructed 132 years ago by the British government.

Built to overcome famine in the region.

Architect: Designed by an Englishman named Foy.

Geographical Significance:

A man-made lake located amidst the Aravalli Hills.

Constructed in a flat pan shape.

12. Mizoram launches Women Entrepreneurship Platform, first in NE

Mizoram Launches Women Entrepreneurship Platform (WEP)

Launched By: Mizoram CM Lalduhoma.

Significance: First WEP chapter in Northeast India under NITI Aayog.

Event Details:

Held at Mizoram University (MZU), Tanhril, near Aizawl.

Part of NITI Aayog's State Support Mission.

Attended by Dr. VK Paul, NITI Aayog Member.

Objective:

Support women entrepreneurs with resources, mentorship, and business opportunities.

Strengthen regional entrepreneurship and women-led development.

13. West Bengal to deploy AI in Kanyashree scheme by International Women's Day

West Bengal to Use AI in Kanyashree Scheme

Objective: Reduce dropouts among girls and improve accuracy in application processing.

Issue: Errors in online forms (wrong bank details, duplicate accounts) delay fund disbursal.

AI Integration:

Automates error detection in applications.

Ensures accuracy, speeding up stipend payments.

Scheme Details:

Kanyashree 1: ₹1,000/year for girls (13-18 years) if unmarried.

Kanyashree 2: ₹25,000 one-time for girls continuing education after 18 without marriage.

Impact: Faster processing for 1 lakh+ applicants annually

under Women & Child Welfare Department.

14. Uttarakhand Cabinet Approves Unified Pension Scheme and New Excise Policy for 2025



Key Decisions of Uttarakhand Cabinet

Unified Pension Scheme (For NPS Employees)

Introduced as an optional scheme for government employees under NPS.

Ensures assured pension payouts post-retirement for financial security.

Effective from April 1, 2025.

New Excise Policy Reforms

Liquor sale banned near temples & religious sites.

Abolition of sub-shops & metro liquor sales system to prevent illegal sales.

MRP enforcement: Overpricing will lead to license cancellation.

Support for Writers & Literary Awards

Financial aid for 45 writers in 2025.

21 new literary awards introduced, along with Uttarakhand Sahitya Bhushan award.





Aim: Preserve and promote Uttarakhand's literary & cultural heritage.

15. Punjab's Success with AIF Scheme

Punjab Leads in Agriculture Infrastructure Fund (AIF) Implementation

Punjab utilized its full allocation of ₹4,713 crore under AIF.

Secured an additional ₹2,337 crore from the Central Government.

About the Agriculture Infrastructure Fund (AIF)
Launched in July 2020

Aim: To support agricultural infrastructure projects.

Focuses on reducing post-harvest losses and improving storage & processing facilities.

Project Scope & Eligibility

Initially for primary post-harvest management, now supports secondary processing.

Funds available for grading, waxing, packaging, and value-added products like juices & jams.

Eligible beneficiaries:
Farmers, agripreneurs, FPOs, PACS, start-ups, and PPP projects.

Financial Benefits

3% interest subvention on eligible loans.

Loan cap: ₹2 crore, with 9% max interest rate and 7-year repayment.

Additional state & central subsidies available for further financial support.



16. Kerala Police Strengthens Cybersecurity with Advanced Security Operations Centre

Kerala CM Pinarayi Vijayan launched the Advanced Cybersecurity Operations Centre (SOC) for Kerala Police.

Purpose: Protects police systems and important infrastructure from cyber threats.

Developed by C-DOT (Centre for Development of Telematics) created TRINETRA, a cybersecurity system for Kerala Police.

Use of TRINETRA:

Uses AI to improve cybersecurity.

Monitors devices, internet traffic, and user activities.

Finds weaknesses and unusual activities.

Helps prevent and stop cyberattacks.

17. UP govt to transform all municipal corporations into solar cities

Uttar Pradesh to Transform All Municipal Corporations into Solar Cities

Key Announcements by CM Yogi Adityanath:

All municipal corporations in Uttar Pradesh will be converted into solar cities.

Part of the state's clean energy and sustainable urban growth initiative.

Target: 22,000 MW of clean energy generation.

Progress in Renewable Energy:

Ayodhya is Uttar Pradesh's first solar city with 6,000 MW renewable energy generation.

Bundelkhand developing a Green Energy Corridor with 5,000 MW capacity.

Commitment to India's Net-Zero Goal:

India aims for net-zero emissions by 2070.

Public involvement is crucial for the success of environmental conservation efforts.

18. Arunachal CM Pema Khandu Unveils State Biodiversity Action Plan



Arunachal Pradesh Unveils State Biodiversity Strategy and Action Plan

Key Highlights:

CM Pema Khandu launched the "Arunachal Pradesh State Biodiversity Strategy and Action: A Peoples' Plan" in Itanagar.

Aims to fulfil the Pakke Declaration and achieve National Biodiversity Targets.

Empowers communities, districts, and indigenous groups to lead conservation efforts.

19. MP FM Jagdish Devda presents Rs 4.21 trillion Budget

Madhya Pradesh Budget 2025-26

Presented by: Jagdish Devda (Deputy CM & Finance Minister)

Budget Size: ₹4.21 trillion (First-ever MP Budget to cross ₹4 trillion)

Increase from Previous Year: 15% (Previous Budget: ₹3.65 trillion)

20. Maharashtra Budget 2025-26



Presented by: Deputy CM & Finance Minister Ajit Pawar.

Political Context: First budget after Mahayuti government's landslide victory.

The Maharashtra government unveiled a ₹7,00,020 crore budget for 2025-26

Financial Challenges:

Debt Projection: Rs 9.3 lakh crore

Revenue Deficit: Rs 45,891 crore

21. UP CM Adityanath unveils Sify Infinit Spaces' Data Centre Campus in Noida

Sify Noida 02 AI-Ready Data Centre

Developed by: Sify Infinit Spaces Ltd.

Location: Noida, Uttar Pradesh

Inaugurated by: UP Chief Minister Yogi Adityanath

Status: Ready for operations

Significance: AI-Ready Infrastructure: Supports high-performance computing and AI workloads

22. Assam Government to Launch Its Own Satellite 'ASSAMSAT'



Assam government announced plans to launch its own satellite, ASSAMSAT. Purpose: Enhance data access for socio-economic initiatives and border security.

Announced by: Assam Finance Minister Ajanta Neog during the 2025-26 state budget.

Focus Areas: Agriculture, disaster management, infrastructure development, and security operations.

Assam becomes the first Indian state to launch its own satellite.

ASSAMSAT will be developed in collaboration with IN-SPACe and ISRO.

23. FM Sitharaman tables Manipur Budget with total expenditure of Rs 35K cr

Budget Tabled For: Manipur (FY26)

Presented by: Nirmala Sitharaman

State Status: Under President's Rule

Total Budget Expenditure: ₹35,104 crore (7.5% increase from FY25 revised estimates).

Capital Outlay: ₹7,773 crore (9% increase from FY25)

**Key Allocations:**

₹2,866 crore for incentives to police personnel in sensitive areas.

₹15 crore for temporary shelters for internally displaced persons (IDPs).

₹35 crore for housing for displaced people.

₹100 crore for relief operations.

₹7 crore for compensation.

Social Sector Outlay: ₹9,520 crore

24. JP Nadda launches Tripura government's 2 schemes for girls in Agartala



State: Tripura

Schemes Launched:

Mukhyamantri Balika Samriddhi Yojana.

Mukhyamantri Kanya Atmanirbhar Yojana.

Launched By: Jagat Prakash Nadda (Union Minister for Health and Family Welfare & BJP President)

Mukhyamantri Balika Samriddhi Yojana

The scheme is for the girl children born in a below poverty line (BPL) in the state.

The state government will deposit Rs 50,000 in the name of the girl in a bond.

After the girl reaches the age of 18 years, the bond will be given to the girl.

According to the state government, the value of the bond is expected to be Rs10 lakhs when the girl child turns 18.

Mukhyamantri Kanya Atmanirbhar Yojana

It will be for meritorious girl students studying in Higher Secondary Schools.

The schools affiliated with the Tripura Education Board, CBSE, and Indian School Certificate (ISC) are eligible under the scheme.

140 meritorious students scoring high marks in the exam will be provided a scooty free of cost by the state government.

25. Bangalore City University to be Renamed After Dr. Manmohan Singh



Karnataka CM Siddaramaiah has announced that Bangalore City University will be renamed as Dr. Manmohan Singh Bengaluru

University in tribute to the former PM.

The government aims to transform it into a model university, integrating Government Arts College and Government RC College.

26. Punjab Launches 'Project Hifazat'

**Project Hifazat**

Launched on March 7, 2025, by Dr. Baljit Kaur, Punjab's Social Security, Women, and Child Development Minister.

Objective: Provide immediate assistance to women and children affected by violence.

Key Features:

24x7 helpline.

Under 'Mission Shakti' and 'Mission Vatsalya', the project establishes two dedicated helplines:

Women Helpline: 181

Child Helpline: 1098

Coordinated support from various departments.

On-ground response mechanisms.

27. Uttar Pradesh Adopts Digital Monitoring for Routine Child Vaccination



App Name: Rapid Immunisation Skill Enhancement (RISE).

Launched by: Uttar Pradesh Government.

Target Users: Staff nurses, Auxiliary Nurse Midwives (ANMs), and health workers.

Objective:

Enhance immunization coverage.

Track families reluctant to vaccinate children.

Ensure effective vaccination processes.

Key Feature: Replaces traditional training methods with real-time digital learning.

28. Assam Names Electronics City After Ratan Tata



Assam government renames the upcoming Electronics City in Jagiroad as Ratan Tata Electronic City.

Ratan Tata outlined a vision to make Assam a semiconductor industry hub.

Tata Electronics is investing ₹27,000 crore to establish India's first indigenous semiconductor assembly and test facility in Assam.

29. Madhav National Park Declared as India's 58th Tiger Reserve



Madhav Tiger Reserve

Declared as: India's 58th Tiger Reserve.

Announced by: Union Environment Minister Bhupender Yadav.

Location: Shivpuri district, Gwalior-Chambal region, Madhya Pradesh.

Total Area: 1,751 sq. km.

Core Area: 375 sq. km.

Buffer Zone: 1,276 sq. km.

Ecosystem: Dry deciduous forests, grasslands, and water bodies.

State's Tiger Reserves Count: Madhya Pradesh now has 9 Tiger Reserves.

Significance: Strengthens Madhya Pradesh's title as the 'Tiger State' of India.

30. Delhi Minister Launches Mobile Dental Clinics for Free Check-ups



Delhi Health Minister Pankaj Kumar Singh launched six mobile dental clinics.

Aimed at providing free oral healthcare to Delhi residents.

Operated jointly by the Delhi government & Maulana Azad Institute of Dental Sciences (MAIDS).

Focus on underserved areas, including slums.

Introduced on World Oral Health Day (20th March)

31. Punjab to introduce sign language in Legislative Assembly

Punjab has become the first state in India to introduce sign language in its Legislative Assembly to facilitate persons with disabilities.

International Sign Language Day 2025 : 23rd September

Theme : International Sign Language Day 2025

32. Kerala becomes first Indian state to establish senior citizens commission



Kerala becomes India's first state to pass a law creating a Senior Citizens Commission.

Objectives of the Commission
Protect the rights and welfare of elderly citizens.



Oversee the rehabilitation of senior citizens.

Implement initiatives to utilize the skills of elderly individuals for societal benefit.

Kerala in News

The TRINETRA platform, an AI-powered cybersecurity solution, will secure police systems and critical infrastructure.

Kerala Launches 'nPROUD' for Expired Medicine Disposal

Kerala CM Launches 'Kavacham' Disaster Warning System

33. McDonald's partners with T'gana govt for global office in Hyd



Partnership Agreement Signed between Telangana CM A Revanth Reddy and McDonald's Chairman & CEO Chris Kempczinski.

McDonald's to establish its Global Office in Hyderabad, Telangana.

Initial Headcount: 2,000 employees.

Investment in:

Global Capability Centre (GCC)

Expanding operations & innovation in India

34. Telangana Government Unveils ₹3.04 Lakh Crore Budget for 2025-26

State: Telangana

Revenue Expenditure: ₹2.26 lakh crore

Capital Expenditure: ₹36,504 crore

Total Budget Outlay: ₹3.04 lakh crore (5% higher than last year's ₹2.91 lakh crore)

Surplus: ₹2,738 crore

Fiscal Deficit: ₹54,009 crore

Primary Deficit: ₹34,640 crore

Focus on Six Guarantees:

Rythu Bharosa (Farmer Support): ₹18,000 crore

Cheyutha (Livelihood and Skill Development): ₹14,861 crore

Indiramma Housing (Affordable Housing): ₹12,571 crore

Mahalakshmi Scheme (Free Bus Travel for Women): ₹4,305 crore

Rajiv Yuva Vikasam (Youth Development): ₹6,000 crore Scholarships/Stipends for Students: ₹4,452 crore

35. Himachal Pradesh Budget 2025-26

Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu presented the annual budget for FY 2025-26,

amounting to Rs 58,514 crore.

The Revenue Deficit Grant (RDG) has been reduced significantly from Rs 10,949 crore in 2021-22 to Rs 3,257 crore in 2025-26.

Key Highlights:

Seven eco-tourism sites were allocated in 2024, and 78 new eco-tourism sites will be allocated in the next phase.

Green Energy and Environmental Conservation

The government plans to purchase 500 electric buses in 2025-26 to reduce carbon emissions.

The Shimla Ropeway Project will also be launched in the next fiscal year to promote sustainable urban transport.

Farmers' Support Milk MSP Hike:

Cow milk Rs 51/litre,

Buffalo milk Rs 61/litre;

1 lakh farmers to be included in natural farming

Spice Park: To be set up in Hamirpur for promoting spice farming

Wage Hike (MGNREGA): Increased from Rs 300 to Rs 320 per day

36. Maharashtra Inaugurates First-Ever Temple Dedicated to Chhatrapati Shivaji Maharaj





Event: Inauguration of Maharashtra's first-ever Shivaji Maharaj Temple in Bhiwandi, Thane

Date: On the occasion of Shivaji Maharaj's birth anniversary

Inaugurated by: Maharashtra CM Devendra Fadnavis

Tribute to Chhatrapati Shivaji Maharaj's heroism, valour, and legacy

Architect: Vijaykumar Patil

Main Features:

42-foot entrance with fort-like boundary walls

6.5-foot statue of Shivaji Maharaj by Arun Yogiraj

36 sections depicting key events from Shivaji's life

2,500-square-foot temple within 5,000-square-foot premises

37. Lachit Barphukan Police Academy Inaugurated in Assam by Amit Shah



Lachit Barphukan Police Academy Inaugurated in Assam by Amit Shah

Location: Dergaon, Assam
Chief Guest: Union Home Minister Amit Shah

Project Cost: ₹167 crore (Phase 1), ₹1050 crore (total planned)

Aim: To be India's top police academy in five years

Objective:
Provide self-employment opportunities to Backward Classes (BC) youth

Offer financial assistance to improve their economic status

Aimed at empowering BC youth through entrepreneurship

Facilitates financial aid for self-employment ventures

Supports skill development and business initiatives

38. Meghalaya inaugurates first scientific coal mine after nearly a decade long ban

Meghalaya's First Scientific Coal Mine

CM Conrad K Sangma inaugurated the Saryngkham-A coal mine in Byndihati, East Jaintia Hills.

This marks a shift from unscientific "rat-hole" mining, which was banned by the National Green Tribunal (NGT) in 2014 due to safety and environmental concerns.

Agreements Signed: In January 2024, agreements were signed between the Centre and three miners from Meghalaya to allow scientific coal mining.

Significance: The development aims to ensure safe, legal, and environmentally sustainable coal mining in the state.

40. Former Maoist bastion in Chhattisgarh bags prestigious Unesco tag

Kanger Valley National Park (KVPN), Chhattisgarh, included in UNESCO's tentative list of World Heritage Sites under the 'Natural' category.

First-ever site from Chhattisgarh to be listed for UNESCO recognition.

Located in Bastar district, once a Maoist-affected region.

Known for lush green valleys, deep ravines, waterfalls, and scenic beauty.

Tirathgarh Falls (150 feet high) and Kanger River are key tourist attractions.

39. Telangana launches Rajiv Yuva Vikasam scheme

Telangana Government Launches 'Rajiv Yuva Vikasam' Scheme

41. DMRC, Blue Dart to roll out freight services on Delhi Metro soon



Delhi Metro to launch freight services, marking a first in the South Asia Pacific region.

DMRC partners with Blue Dart for cargo transportation via metro trains.

Freight movement to occur during non-peak hours for faster and reliable shipment delivery.

42. Delhi police set to launch 'Shistachar' squads



Delhi Police to Launch 'Shistachar' Squads for Women's Safety

Objective:

Strengthen women's safety in Delhi

Prevent and deter eve-teasing and harassment

'Shistachar' squads will be deployed in all districts

Each district will have 15 trained personnel

Squads will focus on prevention, deterrence, and quick response to incidents

43. Haryana CM launches AI chatbot 'Sarathi'



Haryana CM Launches AI-Powered Chatbot 'Sarathi'

Launched by: Haryana Chief Minister Narender Singh Saini

Purpose: Enhancing citizen engagement with easy access to government directives, notifications, and circulars

Developed by: HARTRON (Haryana State Electronics Development Corporation Limited)

Platform: Integrated with the Chief Secretary's office website

44. Naxal Surrender and Victim Rehabilitation Policy-2025

Chhattisgarh Launches 'Naxal Surrender/Victim Relief and Rehabilitation Policy-2025'

Objective: Aid victims of Naxal violence & rehabilitate surrendered Naxalites

Key Benefits:

Compensation: Increased financial aid for victims

Land & Job Support: Assistance in employment and resettlement

Education: Free education for victims' families

Legal Support: Help for surrendered Naxalites

Support for Surrendered Maoists:

Financial Assistance: ₹50,000 per surrendered Maoist

Job Incentive: Private firms hiring them get 40% salary reimbursement (up to ₹5 lakh)

45. Delhi becomes 28th state to join the national e-Vidhan application platform

Delhi Legislative Assembly Joins National e-Vidhan Application (NeVA)

MoU Signed: Between the Ministry of Parliamentary Affairs and Government of Delhi

Purpose: Implementation of National e-Vidhan Application (NeVA) for digital governance

Delhi's Position: Becomes the 28th legislature to join NeVA

NeVA Features:

Unified digital platform for legislative functions

Submission of notices & ministerial replies

Legislative business & discussions

Committee reports & digital library access

46. Delhi Budget 2025-26

Rs 5,100 crore allocated for monthly financial aid of Rs 2,500 to eligible women.

Free laptops for 1,200 Class X students, with an allocation of Rs 750 crore.

Establishment of modern cow shelters in



Ghummanhera at a cost of Rs 40 crore.

Launch of new CM Shri Schools with Rs 100 crore allocated.

Free laptops for meritorious students passing Class X.

47. West Bengal Police Launches Mobile App for Transparent Transfers

West Bengal Police Launches Mobile App for Transparent Transfers

Objective:

Enhance transparency & efficiency in police transfers
Enable digital submission of transfer requests

Key Features:

Integrated with e-HRMS software

Covers personnel from Constables to Sub-Inspectors
Streamlines the transfer process

48. Gujarat to become second state to implement Uniform Civil Code after Uttarakhand



Gujarat to Implement Uniform Civil Code (UCC)
Second in India to implement UCC (after Uttarakhand)

High-Level Committee
Chairperson: Justice Ranjana Desai

Purpose of UCC:

Uniform laws for marriage, divorce, inheritance, and adoption across all communities

Promote gender equality and legal uniformity

49. New wild ginger species discovered in Odisha's Similipal Biosphere Reserve

New Wild Ginger Species Discovered in Odisha's Similipal Biosphere Reserve

Discovered by: Researchers from Maharaja Sriram Chandra Bhanja Deo University, Baripada

Location: Similipal Biosphere Reserve (SBR), Mayurbhanj district, Odisha

New Species Name: 'Zingiber jagannathii' Sahu & Priyadarshini'

Named in Honour of: Lord Jagannath

50. Telangana passes Organ Transplantation Bill 2025 to align with central law

The Telangana Transplantation of Human Organs Bill, 2025 was passed in the Legislative Assembly with bipartisan backing, to bring the State's organ

transplantation regulations in line with the Central Act and curb illegal organ trade.

Replace the existing Telangana Transplantation of Human Organs Act, 1995, which was originally enacted in undivided Andhra Pradesh

The 1995 Act, which has been in force in Telangana since its formation, was modeled on the Transplantation of Human Organs and Tissues Act, 1994, a law enacted by the Parliament of India to regulate organ donation and prevent commercial transactions in human organs.

51. Delhi airport launches new system to improve airside operations

Delhi airport operator DIAL launched the UTAM system to reduce delays, improve turnaround time, and track airside vehicle speed violations.

Technologies Used: AI, ML, IoT, and radar systems.

Centralized control room established to monitor real-time movement of baggage carts, fuel trucks, and maintenance vehicles.

Pilot project completed with Akasa Airlines.



National

1. Vividhta Ka Amrit Mahotsav Inaugurated By President



President of India, Smt. Droupadi Murmu, inaugurated the 2nd edition of Vividhta Ka Amrit Mahotsav.

Date: March 6 – March 9, 2025

Timings 10 AM – 8 PM

Venue: Rashtrapati Bhavan

The festival celebrates India's diverse cultural heritage.

Key Attractions: Cultural performances, handicrafts, handloom exhibitions, literary discussions, food courts

Overall Aim: Showcasing India's cultural diversity and empowering artisans

2. Expanding Cheetah Reintroduction in India

PM Narendra Modi announced the expansion of cheetah introduction to Banni Grasslands (Gujarat) and Gandhisagar Sanctuary (Madhya Pradesh).

Announcement made at the 7th National Board of Wildlife (NBWL) meeting.

Kuno National Park (MP) was the first site for African cheetah reintroduction in September 2022 and February 2023.

Banni Grasslands (Gujarat): 2,500 sq km protected forest in Kutch district.

Home to Banni buffalo, Kankrej cattle, and over 250 bird species.

Gandhisagar Sanctuary (MP): Located in Mandsaur and Neemuch districts, bordering Rajasthan.

Known for dholes, chinkaras, leopards, otters, and crocodiles.

No details provided on the number of cheetahs or timeline for the project.

3. Indigenous GPU at the lowest cost to be developed within next 3 to 4 yrs

India to Develop Indigenous GPU & Strengthen AI Ecosystem

India's GPU Development:

Own GPU within 3-4 years to boost AI capabilities.

AI model computation cost: ₹67/hour (after 40% govt subsidy).

AI Achievements & Future Plans:

India AI Mission approved a year ago; surpassed 14,000 GPU target (initial goal: 10,000).

Next 5 years: India to be among top 5 nations in Semiconductors, AI, and Telecom.

100-150 universities to receive advanced AI research tools.

New AI Initiatives Launched:
AI Kosh: Unified platform for datasets, AI tools, and models.

AI Compute Portal: Provides GPU & cloud access for students, startups, researchers, and govt departments.

4. President Murmu to inaugurate "Nari Shakti Se Viksit Bharat"



National Conference on International Women's Day 2024

Date: 8th March 2024

Location: New Delhi

Inaugurated by: President Droupadi Murmu

Organized by: Women and Child Development Ministry
Theme: "Nari Shakti Se Viksit Bharat"

Participants:

Women from armed forces, paramilitary forces, Delhi Police



MY Bharat volunteers, Anganwadi & ASHA workers, Self Help Groups

International organizations: World Bank, UNICEF, UN Women, UNDP, UNFPA

Social Media Campaign: #SheBuildsBharat

Objective: Discuss women's development and address obstacles to progress

5. DoSJE Secretary Amit Yadav inaugurates Rashtriya Karmayogi Jan Seva Programme



Rashtriya Karmayogi Jan Seva Programme Launched
Launched by: Amit Yadav, Secretary, DoSJE

Venue: Dr. Ambedkar International Centre, New Delhi

Objective: Enhance service-oriented governance among officials

Programme Features:

Four short training sessions

Focus on open discussions, teamwork & practical problem-solving

Key Highlights:

Government service should bring meaningful change to people's lives

Citizen interaction is central to governance & effective administration

Encourages officials to engage, address concerns & resolve issues

Reminds officials of their fundamental role in nation-building

6. India's social security coverage doubles to 48.8%: Union Minister Mansukh Mandaviya



Key Highlights from Union Minister Mansukh Mandaviya's Address

India's Social Security Coverage: Doubled from 24.4% to 48.8%

Post-Budget Webinar

Theme: 'Investing in People'

ESIC Medical Colleges:

10 new colleges approved

10 more in the pipeline

Employment Initiatives:

17.1 crore jobs created (2014-24)

4.6 crore jobs created in the past year

7. EPFO new rules: Rs 50,000 minimum benefit for short service tenure

EPFO Introduces Key Updates to EDLI Scheme

Key Enhancements in the EDLI Scheme

Minimum Insurance for Short Service Tenure:

₹50,000 minimum life insurance for EPF members who pass away without completing one year of continuous service.

Expected to benefit over 5,000 in-service death cases annually.

Eligibility for Members Who Die After a Non-Contributory Period:

If an EPF member dies within six months of their last contribution, the EDLI benefit will still be granted, provided their name remains on the employer's rolls.

Other Key Decisions

Pension on Higher Wages (PoHW): 72% of applications processed after the Supreme Court's ruling on higher pension eligibility.

Centralised Pension Payment System (CPPS):

From January 2025, pension payments are disbursed centrally via SBI's New Delhi branch.

Aims to ensure faster processing and reduce delays for 69.35 lakh pensioners.

Reduced Penalties for Late PF Payments:

To minimize litigation, penalty for delayed PF remittances standardized at 1% per month.



8. Cabinet approves ropeway projects, Revision of Livestock Health and Disease Control Programme

Sonprayag to Kedarnath Ropeway

Approved by the government.

Length: 12.9 km.

Project cost: Over ₹4,000 crore.

Reduces journey time from 8-9 hours to 36 minutes.

Benefits pilgrims, divyang (specially-abled), and elderly people.

Hemkund Sahib Ropeway

Approved for development.

Length: 12.4 km.

Project cost: ₹2,730 crore.

Livestock Health & Disease Prevention Initiative

Total cost: ₹3,880 crore.

Focus on vaccination programs to benefit farmers.

9. India's Circular Economy: A \$2 Trillion Market and 10 Million Jobs by 2050

India's Circular Economy Projections

Expected to generate over \$2 trillion in market value by 2050.

Estimated to create nearly 10 million jobs.

Statement by Union Minister Bhupender Yadav

Spoke at the 12th Regional 3R and Circular Economy Forum in Asia and the Pacific. Highlighted shift from "take, make, waste" to a reuse and recycle-based system.

India's Bid for World Circular Economy Forum 2026

India has applied to host the World Circular Economy Forum (WCEF) 2026.

WCEF 2025 is scheduled to be held in São Paulo, Brazil.

Plastic Waste Management and Policy Initiatives

Plastic Waste Management Rules (2016) set strict waste reduction guidelines.

Ban on single-use plastics since 2022.

Eco-Mark Rules under Mission LiFE promote environmentally friendly products.

Circular Economy Action Plans finalized for 10 waste categories.

MoU Between CSIR and MoHUA

Council of Scientific and Industrial Research (CSIR) and Ministry of Housing and Urban Affairs (MoHUA) signed an MoU.

Focus on research-driven solutions for urban waste management.

10. India to Lead the World in Green Hydrogen: Union Minister



India's Commitment to Green Hydrogen

Union Minister Shri Pralhad Joshi reaffirmed India's dedication to becoming a global leader in green hydrogen production and usage.

Launched India's first hydrogen-powered truck trials in New Delhi.

National Green Hydrogen Mission (NGHM)

Launched with an allocation of ₹19,744 crore to promote hydrogen production, storage, and application.

India has already awarded 4,12,000 TPA of Green Hydrogen production capacity.

Approved 3 GW of electrolyser manufacturing capacity per annum.

Published 88 safety and scalability standards for hydrogen adoption.

Seven pilot projects launched across transportation, shipping, steel, and storage sectors.

2030 Green Hydrogen Targets



Produce 5 million metric tons (MMT) of Green Hydrogen annually.

Install 60-100 GW of electrolyser capacity.

Add 125 GW of renewable energy capacity for hydrogen production.

Reduce 50 million metric tons of CO₂ emissions annually.

Save ₹1 lakh crore in fossil fuel imports.

Attract ₹8 lakh crore in investments.

Hydrogen-Powered Truck Trials

Marks a major shift in India's mobility sector, reducing fossil fuel dependence.

India is the third-largest oil consumer and fourth-largest crude oil importer.

The first batch of three hydrogen-powered heavy-duty trucks will operate on: Faridabad-Delhi NCR route. Ahmedabad-Surat-Vadodara route.

11. 15th Finance Commission Releases Grants worth Rs.699 Crores for Rural Local Bodies of West Bengal

Financial Year: 2024-25

State: West Bengal

Purpose: For Rural Local Bodies

Grant Details:

Second installment of Untied Grants

Grants: ₹694.4 crore

Withheld portion of the first installment: ₹4.9 crore

Implementing Authority: Panchayati Raj Ministry responsible for fund allocation and oversight

12. PM chairs the 7th meeting of National Board for Wildlife on 3rd March in Gir



PM releases India's first-ever Riverine Dolphin Estimation Report, estimating 6,327 dolphins.

Lays foundation stone for the National Referral Centre for Wildlife in Junagadh.

Announces 16th Asiatic Lion Population Estimation in 2025 and a Centre of Excellence for Human-Wildlife Conflict at SACON, Coimbatore.

Expands Cheetah introduction to Gandhisagar Sanctuary (Madhya Pradesh) and Banni Grasslands (Gujarat).

Launches new conservation initiatives:

Project for Gharials

National Great Indian Bustard Conservation Action Plan

13. Prime Minister inaugurates Vantara, a unique wildlife conservation, rescue and rehabilitation initiative



PM Narendra Modi inaugurated "Vantara" – a wildlife rescue, rehabilitation, and conservation center in Jamnagar, established by Reliance Industries & Reliance Foundation.

PM Modi interacted with wildlife – patted an Okapi, fed a one-horned Rhino calf, and witnessed an Asiatic Lion MRI.

Home to 2,000+ species & 1.5 lakh rescued, endangered, and threatened animals.

Spread over 3,500 acres, featuring the world's largest Cheetah conservation project.

14. "Sashakt Panchayat-Netri Abhiyan" for Capacity Building of Women Elected Representatives of PRIs Launched

Ministry of Panchayati Raj launched "Sashakt Panchayat-Netri Abhiyan" at a National Workshop of Women Elected Representatives in New Delhi.



Attended by 1,200+ women Panchayat leaders, ahead of International Women's Day 2025.

Aim: Capacity-building initiative to empower Women Elected Representatives (WERs) of Panchayati Raj Institutions.

Focus: Enhancing leadership, decision-making, and active participation in grassroots governance.

Strategic roadmap developed to strengthen women's role in rural governance.

15. India's First World Peace Center Inaugurated in Gurugram



India's First World Peace Center inaugurated in Gurugram, Haryana.

Established by Ahimsa Vishwa Bharti under Jain Acharya Lokesh.

Focus: Non-violence, spiritual awareness, human values, and universal brotherhood.

Aims to amplify India's voice on global peace platforms like the UN and World Parliament of Religions.

16. Tesla to open India's first showroom at Maker Maxity in BKC Mumbai



Tesla finalizes showroom space in Mumbai's Maker Maxity, BKC.

Location: Ground floor of commercial tower in Maker Maxity.

Size: 3000 sq ft.

Rent: ₹35 lakh per month. BKC is India's most expensive commercial real estate hub.

17. India launches multi-nation alliance for collaboration on sustainable development

India launched the Cities Coalition for Circularity (C-3) at the 12th Regional 3R and Circular Economy Forum.

Objective: City-to-city collaboration, knowledge-sharing, and private sector partnerships for sustainable urban development.

Platform for policymakers, industry leaders, and researchers to discuss waste management & resource efficiency in Asia-Pacific economies.

Key MoU for CITIIS 2.0 initiative signed at the event in Jaipur.

C-3 Goals:

Promote sustainable urban development.

Enhance waste management and resource efficiency.

Support 3R principles (Reduce, Reuse, Recycle) across cities in Asia-Pacific.

18. Launch of Swavalambini, a Women Entrepreneurship Programme

Ministry of Skill Development and Entrepreneurship (MSDE) & NITI Aayog launched "Swavalambini" – a Women Entrepreneurship Programme.

Launch Venue: Chaudhary Charan Singh University, Meerut.

Objective: Empower female students in higher education institutions (HEIs) with entrepreneurial skills, resources, and mentorship.

Under the Aegis of: Ministry of Skill Development and Entrepreneurship

Implemented by: National Institute for Entrepreneurship and Small Business Development (NIESBUD).

In Partnership with: NITI Aayog.

19. Govt upgrades IRCTC and IRFC to Navratna status from Miniratna-I

Upgrade: IRCTC & IRFC elevated from Miniratna I to Navratna status.



Announced by: Department of Public Enterprises (Finance Ministry).

Total Navratna CPSEs: Now 26.

Benefits of Navratna Status:
Can invest up to ₹1,000 crore or 15% of net worth in a single project without prior government approval.

Greater operational flexibility for expansion and diversification.

Independence in forming joint ventures & technology/marketing agreements.

Enhanced decision-making power to explore new business opportunities.

Current Status of CPSEs in India:

14 Maharatna CPSEs.

26 Navratna CPSEs.

Criteria for Navratna Status:

Must be Miniratna I & Schedule 'A' CPSE.

Must have received 'Excellent' or 'Very Good' MoU ratings in three of the last five years.

Must have a composite score of 60+ in six selected performance indicators.

20. India Achieves Milestone with 10,000 FPOs

Milestone: 10,000 Farmer Producer Organisations (FPOs) established under the flagship scheme.

Launch Year: February 2020.

Objective: Enhance agricultural productivity and boost rural economies.

Key Achievement:
10,000th FPO registered in Khagaria district, Bihar.

Focuses on maize, banana, and paddy cultivation.

About FPOs:

Collective organisations formed by farmers.

Aim to pool resources, share knowledge, and improve market access.

Can be structured as producer companies or cooperative societies.

Enhance economic well-being of farmer members.

21. NHRC & MEA to Host ITEC Executive Programme on Human Rights for Global South

Event: ITEC Executive Capacity Building Programme on Human Rights.

Organizers: National Human Rights Commission (NHRC) & Ministry of External Affairs (MEA).

Location: New Delhi.

Duration: Six-day programme, starting from 3 March 2025.

Objectives:

Provide insights into various dimensions of human rights.

Share international perspectives on human rights.

Enhance awareness and capacity of NHRI participants.

Showcase NHRC India's experience in human rights protection.

22. PM Modi chaired NBWL meeting at Sasan Gir on World Wildlife Day

Event: Prime Minister Narendra Modi chaired the National Board for Wildlife (NBWL) meeting.

Date & Occasion: World Wildlife Day (March 3, 2025).

Location: Sasan Gir, Junagadh district, Gujarat.

NBWL Composition:

47 members, including:

Chief of Army Staff.

State representatives.

NGO representatives.

Chief wildlife wardens & state secretaries.

Purpose of NBWL:

Promotes conservation & development of wildlife and forests.

Chaired by the Prime Minister.

23. Centre's Proposal to Reduce States' Share of Central Taxes from 2026

Centre's Proposal

The Centre plans to reduce states' tax share from 41% to at least 40%.





Proposal expected to be approved by the Union Cabinet by March 2025 before being sent to the Finance Commission.

A 1% reduction could give the Centre an additional ₹350 billion (\$4.03 billion) in revenue.

Finance Commission's recommendations are advisory, not legally binding. Reasons for Reducing States' Share

Fiscal Deficit:

Centre: 4.8% of GDP (2024-25)

States: 3.2% of GDP

Increasing State Share Over Time:

Centre's Rising Expenditure Needs:

Economic slowdowns, post-COVID recovery, infrastructure spending.

Cesses & Surcharges Growth:

Now account for 15%+ of Centre's tax revenue (earlier: 9-12%).

Impact on States

States contribute 60%+ of total government spending, mainly in health, education, and welfare programs

Centre focuses on infrastructure projects.

GST (since 2017) has limited states' autonomy in raising extra revenue.

Reduced tax transfers may force states to cut/reallocate spending.

24. New passport rules: Birth certificate now mandatory for DOB after October 1, 2023

Amendment to Passport Rules

Birth Certificate Mandatory:
For passport applicants born on or after October 1, 2023, only birth certificates will be accepted as proof of date of birth.

Applicable Authorities for Issuance:

Registrar of Births and Deaths

Municipal Corporation

Any authority empowered under the Registration of Births and Deaths Act, 1969

Legal Amendment:

The change has been made to the Passport Rules, 1980, through an official notification issued this week.

25. India builds world's longest LPG pipeline to cut costs & deadly road accidents



India to Fully Commission World's Longest LPG Pipeline by June

Project Cost: \$1.3 billion.

Pipeline Length: 2,800 km (Kandla to Gorakhpur).

Annual Capacity: 8.3 million tons of LPG.

Objective:

Reduce transportation costs.

Minimize road accidents by decreasing truck dependency.

Meet rising fuel demand efficiently.

Formed By: Indian Oil, Bharat Petroleum, and Hindustan Petroleum.

Project Name: IHB Ltd. (Joint Venture).

Pipeline Route: Kandla (West Coast) to Gorakhpur (North India).

Total Length: 2,800 km.

Commissioning Timeline:

Phase 1: March 2025.

Full Operation: Mid-2025

26. Sahitya Akademi's Festival of Letters 2025



Festival of Letters 2025

Organized by: Sahitya Akademi (under the Ministry of Culture, Government of India)

Dates & Venue: 7th March - 12th March 2025, Rabindra Bhavan, New Delhi

Inauguration: By Union Minister for Culture and Tourism Shri Gajendra Singh Shekhawat





Chief Guest: Mahesh Dattani, eminent English playwright

27. Model Women-Friendly Gram Panchayats

Launch of: Model Women-Friendly Gram Panchayats

It is a gender-inclusive governance initiative

Designed to: Enhance women's participation, safety, and leadership at the grassroots level.

Launched By: Ministry of Panchayati Raj, Government of India.

Part of the International Women's Day 2025 celebrations.

Agency Involved: Supported by State Institutes of Rural Development & Panchayati Raj (SIRD&PRs) and international organizations like UNFPA.

Key Focus Areas:

Empowering women in local governance.

Ensuring safety and equal opportunities in Gram Panchayats.

Encouraging leadership roles for women in decision-making.

28. Supreme Court Declares Right Against Disability-Based Discrimination as Fundamental Right

Landmark Judgment: March 4, 2025, Supreme Court ruled

that protection against disability-based discrimination is a fundamental right.

Legal Basis: Aligns with the Rights of Persons with Disabilities (RPwD) Act, 2016.

Key Impact:

Visually impaired candidates can now participate in judicial service recruitment.

Strengthens equal opportunity and reasonable accommodation principles.

Bench: Justices J B Pardiwala & R Mahadevan.

Case Context: Related to petitions on Madhya Pradesh Judicial Service Examination Rules, 1994 & Rajasthan Judicial Service Rules, 2010.

29. India emerges as top source of FDI into Dubai

India's Growing FDI Contribution to Dubai

Key Highlights

Dubai's Status:

Retained No.1 Global FDI Destination (2024).

Top destination for Greenfield FDI projects for the 4th consecutive year.

India's FDI Contribution:

Surpassed USA, France, and UK as the largest FDI source for Dubai.

Accounts for 21.5% of total FDI inflow.

Other major contributors:

USA (13.7%)

France (11%)

UK (10%)

Switzerland (6.9%)

FDI Statistics for 2024

Total FDI Inflow: AED 52.3 billion (\$14.24 billion) (33.2% growth from 2023).

Greenfield FDI Projects: 1,117 (Highest ever in Dubai's history).

Total FDI Projects: 1,826 (11% increase from 2023).

Jobs Created: 58,680 (31% rise from 2023).

30. Govt extends duty-free imports of Urad till March 2026

India has extended duty-free imports of Urad for another year until March 31, 2026, according to a government notification.

31. 20% hike in wages of Khadi artisans wef 1st April

Khadi artisans' wages will be increased by 20% from April 1, 2025.

Current wage: ₹12.50 per hank → Increased to ₹15 per hank.

Announcement made by KVIC Chairman Manoj Kumar in New Delhi.

Over 11 years, the government has increased Khadi artisans' wages by 275%.





32. India's share in global seasoning market a paltry 0.7% despite being world's largest producer: WSO

Important Points on India's Spice Market Share

India's Position:

Largest producer and exporter of diverse spices globally.

Has 15 different agro-climatic zones supporting spice cultivation.

India's Global Market Share:

Only 0.7% share in the \$14 billion global seasoning market.

Top Market Leaders:

China: 12% market share.

USA: 11% market share.

Key Concern: Despite production dominance, India's contribution to the global seasoning market is significantly low.

Focus Areas for Improvement:

Increase value addition to spices.

Boost spice exports.

Explore new commercial applications for Indian spices.

33. Ministry of Tourism participated in ITB Berlin 2025



Event Name: ITB Berlin 2025 (Internationale Tourismus-Börse Berlin).

Held from: March 4 to March 6, 2025.

Venue: Messe Berlin, Germany.

Participation: Ministry of Tourism, Government of India.

Significance for India:

Promote Indian tourism on a global platform.

Strengthen international collaborations in the tourism sector.

34. Union minister Annapurna Devi to lead India's delegation at Commission on Status of Women at UN



Event: 69th Session of the Commission on the Status of Women (CSW).

Location: New York, USA.

India's Representative: Annapurna Devi (Union Minister).

Focus Areas: Gender equality, Empowerment of women, and Financial and digital empowerment strategies for women.

She will also participate in discussions on resourcing and accelerating the

implementation of the Beijing Declaration and the 2030 Agenda for Sustainable Development

35. ICMR launches 'Medical Innovations Patent Mitra'



Initiative Name: Medical Innovations Patent Mitra.

Launched by: J P Nadda (Union Health Minister).

Launched on: March 9, 2025.

Developed by: Indian Council of Medical Research (ICMR).

Objective:

Provide end-to-end guidance and handholding support to innovators.

Facilitate patent filings and technology transfer of medical innovations to the industry.

Launched at: International Symposium on Health Technology Assessment (ISHTA).

Developed under Guidance of: NITI Aayog.

In partnership with the Department of Pharmaceuticals (DoP).

Supported by: Department for Promotion of Industry and Internal Trade (DPIIT).



36. National Archives of India Celebrates 135th Foundation Day



National Archives of India Celebrates 135th Foundation Day

Date: 11th March 2025

Event: Exhibition titled "Indian Heritage through Architecture"

Inaugurated by: Union Minister of Culture & Tourism, Shri Gajendra Singh Shekhawat

National Archives of India Launches Historic Book

Book Title: Thumb Printed: Champaran, Indigo Peasants Speak to Gandhi (Volume III)

37. Federation of Indian Export Organisations Launches SheTrades India Hub

FIEO Launches SheTrades India Hub to Empower Women Entrepreneurs

Launched By: Federation of Indian Export Organisations (FIEO)

Objective: Strengthen India's export ecosystem by empowering women entrepreneurs

Part of: SheTrades Commonwealth+ Programme by the

International Trade Centre (ITC)

Funded By: UK Government

Significance:

20th SheTrades Hub worldwide

First of its kind in India

Key Benefits of SheTrades India Hub: Capacity Building, Market Access, and Policy Support

38. India's First Auction of Exploration Licences

India's First Exploration Licence (EL) Auction in Goa

Organized by: Ministry of Mines

Date: March 13, 2025

Location: Goa

Key Highlights

First-ever auction of Exploration Licences (ELs) to unlock critical mineral resources.

Includes a roadshow and the AI Hackathon 2025, aimed at using AI for mineral targeting.

Supports India's mineral security & self-reliance under the Atmanirbhar Bharat initiative.

39. Govt announces 1 billion dollar fund for creators' economy

Event: World Audio-Visual and Entertainment Summit (WAVES) 2025

Date: May 1-4, 2025

Location: Mumbai

Major Initiatives Unveiled by Minister Ashwini Vaishnaw

\$1 Billion Fund for the Creator's Economy to support high-value content creation.

First Indian Institute of Creative Technology (IICT) to be set up near Film City, Goregaon, Mumbai.

40. PM Modi hails India's milestone of crossing one billion tonnes in coal production



India has surpassed 1 billion tonnes of coal production in financial year 2024-25.

PM Narendra Modi hailed it as a remarkable milestone.

India, which produced 997.83 million tonnes of coal in 2023-24 (April 2023 to March 2024), now joins China as the only countries to exceed 1 billion tonnes in annual output.

Coal Production Target for FY25:

Government has set a production target of 1,080 million tonnes for FY25.

Aims to achieve self-sufficiency in coal by 2026.



Projected Power Demand for 2025: India's peak power demand for 2025 is estimated at 273 GW.

41. Govt replaces 'certificate' with 'proof' in Rules of Origin regulations

CBIC has modified the Customs (Administration of Rules of Origin under Trade Agreements) Rules, 2020.

The term "certificate" has been replaced with "proof" in multiple provisions.

Effective Date: March 18, 2025

Purpose of the Amendment

Strengthens rules on determining the country of origin for imported goods.

Ensures stricter compliance in availing duty benefits under Free Trade Agreements (FTAs).

Targeted Trade Practices

Aims to tighten scrutiny on imports, especially those from China routed through:

ASEAN countries

Sri Lanka

United Arab Emirates (UAE)

CBIC

Central Board of Indirect Taxes and Customs

26 January 1944

Sanjay Kumar Agarwal

42. BWSSB becomes India's first BIS-certified water board



BWSSB Becomes First Water Board in India to Receive BIS Certification

Authority: Bangalore Water Supply and Sewerage Board (BWSSB).

Achievement: First water board in India to receive BIS certification for its piped drinking water supply management system.

Certification Body: Bureau of Indian Standards (BIS).

Evaluation & Recognition:

Duration: Comprehensive six-month evaluation by BIS.

Assessment Focus:

International standards in water supply.

Efficiency, safety, and sustainability in water management.

Recognition By: DCM & Bengaluru Development Minister D. K. Shivakumar.

43. ECI to initiate technical consultations to link Voter ID with Aadhaar

Voter ID-Aadhaar Linking:

The Election Commission will initiate technical consultations with UIDAI and experts.

Discussions align with Article 326, Representation of the

People Act, 1950, and Supreme Court judgments.

Aadhaar establishes identity, but voting rights are for Indian citizens only.

Electoral Reforms:

Eliminating duplicate voter IDs within the next three months.

Training field-level political agents (booth-level, polling, counting, and election agents).

Polling booth cap: No polling station will have more than 1,200 electors to reduce long queues.

Chief Election Commissioner: Gyanesh Kumar

CEO of UIDAI: Bhuvnesh Kumar

44. Union Minister Lays Foundation Stone for NECTAR's Permanent Campus in Shillong



Union Minister Dr. Jitendra Singh laid the foundation stone for the NECTAR permanent campus in Shillong on March 13, 2025.

NECTAR (North East Centre for Technology Application and Reach) operates under DST, Govt. of India, to boost socio-economic development in the Northeast.



Key focus areas: Saffron cultivation, drone technology, and STEM education.

Minister emphasized the Northeast's potential to become India's next saffron hub.

About NECTAR

Established in 2014 under the Department of Science and Technology (DST).

Works towards technology-driven socio-economic development in the Northeast region.

Permanent campus foundation stone laid at Mawdiangdiang, Shillong.

45. India Participates in 353rd Governing Body Meeting of ILO in Geneva



Event: 353rd Governing Body Meeting of the International Labour Organisation (ILO)

Location: Geneva

Dates: March 10 – March 20, 2025

India's Representation: Ms. Sumita Dawra, Secretary, Ministry of Labour & Employment

Key Focus Areas:

Social protection

Fair migration pathways

46. Union Minister Ashwini Vaishnaw Visits IIT Madras Hyperloop Testing Facility



India's Hyperloop Project & IIT Madras Open House 2025 Hyperloop Testing Facility:

Union Minister Ashwini Vaishnaw visited IIT Madras on March 15, 2025.

Announced that the 410-meter-long Hyperloop tube will soon become the world's longest high-speed tube.

Indian Railways Ministry is supporting the project with funding and technical assistance.

Integral Coach Factory (ICF), Chennai, is developing the electronic technology for the Hyperloop system.

IIT Madras Open House 2025:

Vaishnaw attended the innovation exhibition at IIT Madras' Guindy campus.

Engaged with students on semiconductors, artificial intelligence, and data science.

Reaffirmed the government's commitment to advancing India's tech sector under PM Narendra Modi's leadership.

India's hyperloop project is a joint initiative of Indian

Railways, IIT-Madras' Avishkar Hyperloop team and TuTr (incubated startup).

Key components include:

Low-Pressure Tubes: Sealed to minimise air resistance.

Magnetic Levitation (Maglev): Pods "float" on magnets, eliminating friction.

Linear Electric Motors: Propels the pod smoothly and efficiently.

47. Six New Properties Added to India's UNESCO Tentative List

India has recently added six new properties to its UNESCO Tentative List, bringing the total count of tentative sites in the country to 62.

Recently Added Sites:

1. Kanger Valley National Park (Chhattisgarh)
2. Mudumal Megalithic Menhirs (Telangana)
3. Ashokan Edict Sites (Multiple States)
4. Chausath Yogini Temples (Multiple States)
5. Gupta Temples (North India)
6. Palace-Fortresses of the Bundelas (Madhya Pradesh & Uttar Pradesh)

Currently, India has 43 properties inscribed on the UNESCO World Heritage List, categorized as:



Cultural Sites: 35, Natural Sites: 7, Mixed Site: 1

	<ul style="list-style-type: none"> Location: Bastar District, Chhattisgarh. Deals its name from Kanger River. Karst topography with Limestone Caves and Tirathgarh Waterfalls.
	<ul style="list-style-type: none"> Megalithic astronomical observatory site located near the banks of Krishna River, Telangana. A menhir is a monolith standing or upright stone, which is usually tapered at the top. Estimated to be 3500 to 4000 years old.
	<ul style="list-style-type: none"> These include Major Rock Edicts, Minor Rock Edicts, Pillar Edicts, and Other Edicts and Cave Inscriptions. These were inscribed by Maurya Emperor Ashoka during the 3rd century BCE.
	<ul style="list-style-type: none"> Locations: Madhya Pradesh, Uttar Pradesh, Tamil Nadu and Odisha. Have 64 images of Yagini and are decorated with terracotta plaques. Temple plan is circular in plan except for the Kshemgiri, Bodhi and Rikhyani, which are rectangular.
	<ul style="list-style-type: none"> Combines elements of Nagara and Dravidia architectural styles and of Buddhist and Hindu styles. Temples had a basic square plan and flat roof with a circumambulatory path and a low height Shikhara. Mostly sun-dried bricks and terracotta, with some made in sandstone.
	<ul style="list-style-type: none"> Situated in the Bundelkhand region of Madhya Pradesh, Ray Mahal, Jahangir Mahal, Datal Palace, Jhansi Fort and Ruhela Mahal. Blend of Rajput and Mughal architectural styles.

48. Cabinet approves setting up of a new Brownfield Ammonia-Urea Complex Namrup IV Fertilizer Plant

Union Cabinet has approved the establishment of a new Brownfield Ammonia-Urea Complex in Namrup, Assam.

Location: Within Brahmaputra Valley Fertilizer Corporation Limited (BVFCCL), Assam.

Annual Capacity: 12.7 Lakh Metric Tonnes (LMT) of Urea

Estimated Cost: ₹10,601.40 Crore

Funding Model: 70:30 Debt-Equity Ratio under the New Investment Policy, 2012 (amended in 2014)

Implementation Timeline: 48 months

Joint Venture (JV) Equity Pattern

Stakeholder	Equity Share
Government of Assam	40%
Brahmaputra Valley Fertilizer Corporation Ltd. (BVFCCL)	11%
Hindustan Urvarak & Rasayan Ltd. (HURL)	13%
National Fertilizers Ltd. (NFL)	18%
Oil India Ltd. (OIL)	18%

49. Centre announces development of 2 major Electronics Manufacturing Clusters in Tamil Nadu

Union Minister Ashwini Vaishnaw announced the development of two major Electronics Manufacturing Clusters in Tamil Nadu.

Clusters to be established at Pillai Pakkam and Manallur with an investment of ₹1,112 crore.

Aim: Strengthen India's Electronics System Design and Manufacturing (ESDM) sector.

Announcement made during the inauguration of Zetwerk Electronics' new manufacturing facility in Chennai.

Zetwerk facility (15 acres) to boost Tamil Nadu's electronics industry and contribute to India's \$500 billion ESDM market goal.

50. Smartphone exports beat estimates, cross \$21 billion in FY25 so far

India's mobile phone exports crossed ₹1.75 trillion (\$21 billion) in the first 11 months of FY25, exceeding the \$20 billion projection by Minister Ashwini Vaishnaw.

54% growth compared to the same period in the previous financial year.

India Cellular & Electronics Association reported the surge in exports.

Apple Inc is the largest contributor, as per data from its vendors to state and central governments.

51. The First Railway Zone to Achieve 250 MT of Freight Loading in 2024-25



East Coast Railway's Freight Milestone (FY 2024-25)

Record Achievement: First railway zone in India to reach 250 million tons (MT) of originating freight.

Financial Year: 2024-25.

Date of Milestone: March 21, 2024 (achieved 11 days ahead of schedule).

In 2024-25, ECoR has unloaded 228.3 MT of freight under its jurisdiction.

This marks a 2.6% increase compared to the previous fiscal year (2023-24).





By March 21, 2023, ECoR had unloaded 222.4 MT of freight, demonstrating continuous growth in freight operations.

52. Zoho wins MeitY's indigenous web browser development challenge

Indian Web Browser Development Challenge:
The Indian Web Browser Development Challenge was launched setting the stage for a transformative journey in web browsing.

Challenge Structure:

Three Stages: Ideation → Prototype → Productisation

Winner Announcement:

1st Prize: Zoho (Homegrown IT services company).

2nd Prize: Team PING.

3rd Prize: Team Ajna.

53. Purple Fest 2025



Purple Fest 2025

Organizer: Department of Empowerment of Persons with Disabilities (DePWD) under the Ministry of Social Justice and Empowerment.

Venue: Amrit Udyan, Rashtrapati Bhavan.

Objective: Promote inclusivity and

empowerment for persons with disabilities.

Key partnerships with, Tata Power American India Foundation (AIF) Hans India Tech Mahindra Foundation

54. C-DOT Launches 'Samarth'

'Samarth' Incubation Program

Launched by: C-DOT, an autonomous Telecom R&D Centre under DoT, Govt. of India.

Focus Areas: Telecom Software, Cybersecurity, 5G/6G, AI, IoT, and Quantum Technologies.

Centre for Development of Telematics

HQ : New Delhi

Implementation Partner: Software Technology Parks of India (STPI) under MeitY.

Cohort Size: 18 startups per batch, 36 startups per year.

Duration & Mode: Two six-month cohorts in hybrid mode.

Benefits

Grant up to ₹5 lakh per startup.

Well-furnished office space at C-DOT Campus (for 6 months).

Access to C-DOT Lab facilities.

Mentorship from C-DOT technical leaders & industry experts.

Potential collaboration opportunities under C-DOT's Research Program.

Eligibility: DPIIT-recognized startups.

55. BPCL Inaugurates Floating Solar Power Plant at Kochi Refinery

BPCL's Floating Solar Power Plant

Company: Bharat Petroleum Corporation Limited (BPCL).

Project: Floating Solar Power Plant at Kochi Refinery.

Significance:

Major milestone in BPCL's shift toward sustainable energy.

Enhances renewable energy integration in refinery operations.

Capacity: The plant has an installed capacity of 3.2 MW AC.

Location: It has been constructed on the rainwater harvesting pond within the Kochi Refinery premises.

Coverage Area: The plant occupies 8 acres of the 19-acre waterbody.

Investment: BPCL has invested approximately ₹28.93 crore in this green energy initiative.

BPCL

Established : 1976

HQ : Mumbai

Chairman and M.D. : G Krishnakumar





56. India Imposes Anti-Dumping Duty on Five Chinese Products

India Imposes Anti-Dumping Duties on Five Chinese Products Objective

To protect domestic industries from unfairly priced imports from China. Ensures fair trade practices by imposing duties for up to five years.

Products Covered & Duties Imposed

Soft Ferrite Cores (Used in EVs, chargers, telecom devices)

Vacuum Insulated Flasks

Aluminium Foil

Trichloro Isocyanuric Acid (Water treatment chemical)

Poly Vinyl Chloride (PVC) Paste Resin

57. First-Ever Export of Anthurium Flowers from Mizoram to Singapore



First-Ever Export of Anthurium Flowers from Mizoram to Singapore

Key Details

Exported Product: Anthurium Flowers

Export Route: Aizawl (Mizoram) → Kolkata → Singapore

Exporter: IVC Agrovet Pvt. Ltd.

Importer: Veg Pro Singapore Pte. Ltd.

Facilitating Authority: APEDA & Department of Horticulture, Govt. of Mizoram

Quantity: 1,024 cut flowers (70 kg) packed in 50 boxes

Source: Zo Anthurium Growers Cooperative Society, Aizawl

58. Project PARI



Project PARI

Initiative: Public Art of India (PARI) Project

Executing Bodies: Ministry of Culture, Lalit Kala Akademi (LKA), National Gallery of Modern Arts (NGMA)

Objective: Revitalize public spaces through art & showcase cultural heritage

Key Art Forms: Phad, Thangka, Gond, Warli, etc.

Implementation Strategy

Lalit Kala Akademi (LKA) serves as the nodal agency for executing the preservation strategy.

A comprehensive maintenance framework has been put in place to safeguard installations.

59. Govt notifies revised criteria for classifying MSMEs

Revised MSME Classification Criteria (Effective from April 1)

Micro Enterprises

Investment Limit: Increased from ₹1 crore to ₹2.5 crore

Turnover Limit: Increased from ₹5 crore to ₹10 crore

Small Enterprises

Investment Limit: Increased from ₹10 crore to ₹25 crore

Turnover Limit: Increased from ₹50 crore to ₹100 crore

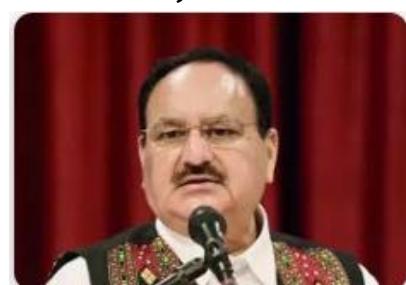
Medium Enterprises

Investment Limit: Increased from ₹50 crore to ₹125 crore

Turnover Limit: Increased from ₹250 crore to ₹500 crore

Reflects Finance Minister Nirmala Sitharaman's Budget 2024-25 announcement, where investment and turnover limits were proposed to be 2.5 times and 2 times, respectively.

60. Centre to expand its TB elimination campaign all over India: JP Nadda



Key Highlights of India's TB Elimination Campaign Expansion



Announced by: Union Health Minister JP Nadda

Launch Date: December 7, 2024

District Coverage Expanded:
Earlier: 347 districts

Now: 445 districts (includes aspirational districts and blocks for faster TB elimination)

Target Year: 2025 (5 years ahead of the SDG target of 2030)

India's TB Burden (As per WHO Global Tuberculosis Report 2024)

India accounts for 26% of the global TB cases.

Ranks 1st among the world's 30 high-burden TB countries.

Several schemes and initiatives to combat tuberculosis (TB) and achieve the goal of TB elimination by 2025.

Ni-Kshay Poshan Yojana (Nutritional Support for TB Patients)

Launched by: Ministry of Health & Family Welfare

Objective: Provides ₹500 per month to TB patients for nutritional support.

Fund Transfer: Direct Benefit Transfer (DBT) to patient's bank account.

Ni-Kshay Mitra Initiative (Community Support for TB Patients)

Launched under: Pradhan Mantri TB Mukt Bharat Abhiyan

Objective: Encourages individuals, organizations,

and institutions to adopt TB patients and support them with nutrition, medicines, and counseling.

National TB Elimination Program (NTEP)

Previously known as: Revised National Tuberculosis Control Program (RNTCP)

Objective:

Early TB detection & treatment

Free TB medicines and diagnostics

Pradhan Mantri TB Mukt Bharat Abhiyan

Launched: 2022

Goal: Achieve TB-free India by 2025

61. Government withdraws 20% export duty on onion effective April 1

The Government of India's decision to withdraw the 20% export duty on onions. It is a significant move aimed at balancing domestic supply concerns with farmer interests.

Key Highlights of the Decision:

Effective Date: April 1, 2025

Authority: Department of Revenue, based on inputs from the Department of Consumer Affairs

Previous Restrictions:

Export duty: 20% imposed on September 13, 2024

Minimum Export Price (MEP) and Export Ban: Imposed on December 8,

2023, with a prohibition lasting until May 3, 2024

62. Centre Notifies 24% Hike in Salaries and Pensions for MPs

Central Government Notifies 24% Hike in MPs' Salaries

Notification Date: March 24, 2025

Effective From: April 1, 2023 (Retrospectively Applied)

Salary Increase: 24%

The monthly salary of Lok Sabha and Rajya Sabha MPs has been increased from ₹1 lakh to ₹1.24 lakh, a 24% hike.

The daily allowance has been raised from ₹2,000 to ₹2,500.

The pension for former MPs has been increased from ₹25,000 to ₹31,000 per month.

The additional pension for each year of service beyond five years has been raised from ₹2,000 to ₹2,500 per month.

63. New Pamban Rail Bridge Will Inaugurated by Prime Minister Modi



Inauguration of the New Pamban Rail Bridge by Prime Minister Modi

Date: April 6, 2025 (Ram Navami)



Location: Ramanathapuram – Rameswaram Island

Cost of Construction ₹531 crore

Aim: It will enhance connectivity and railway infrastructure in the region

Old Pamban Rail Bridge

The bridge is in a deteriorated condition and cannot be preserved in its entirety.

It will be dismantled, with parts preserved as heritage.

Rameswaram Railway Station Redevelopment: Expected to be completed by September 2025.

64. JSW is now the most valuable steelmaker



JSW Steel Becomes World's Most Valuable Steelmaker
Market Capitalisation (Mcap) Ranking (as per Bloomberg data):

JSW Steel: ₹2,59,969 crore (US\$ 30.31 billion)

Nucor Corporation (USA): ₹2,52,164 crore (US\$ 29.4 billion)

ArcelorMittal: ₹2,32,780 crore (US\$ 27.14 billion)

The flagship company of the JSW Group operates integrated steel plants in Vijayanagar, Dolvi, and Salem, along with overseas operations in the United States and Italy.

It currently has a steelmaking capacity of 35.7 million tonnes (MT) and aims to increase this to 43.5 MT by FY28 and 51.5 MT by FY31.

JSW Steel:

Founded: 1982

Sajjan Jindal (chairman)

Headquarters: Mumbai, Maharashtra

65. India develops first indigenous MRI machine



India Develops Its First Indigenous MRI Machine

Installed at: AIIMS, New Delhi

Developed by: Society for Applied Microwave Electronic Engineering and Research (SAMEER) (Under the Ministry of Electronics & IT)

Other Critical Healthcare Technologies Developed by SAMEER:

1.5 Tesla MRI Scanner

6 MEV Linear Accelerator (for cancer treatment)

Key Objectives:

Reduce treatment costs

Decrease dependence on imports (Currently, 80-85% of medical equipment is imported)

66. Govt to launch 'Sahkar' taxi to benefit cab drivers



Amit Shah to Launch 'Sahkar' Taxi

What is 'Sahkar' Taxi?

A cooperative-run ride-hailing service, modeled after Uber & Ola, aimed at providing a fair and sustainable alternative for drivers and passengers.

To be Launched by: Union Home & Cooperation Minister Amit Shah

Aligned with: PM's vision – "Sahkar Se Samriddhi" (Prosperity through Cooperation)

Types of Vehicles Covered: Two-wheeler taxis, Auto-rickshaws, and Four-wheelers

67. NNM Deemed University to introduce Buddhist AI with help of Malaysia

Java Nalanda Mahavihara to Introduce Buddhist AI with Malaysia's Help

University: Java Nalanda Mahavihara (NNM), Bihar

AI System Name: Java Nalanda Mahavihara Norbu – AI

Developed in Collaboration With: Malaysia

Vice Chancellor: Professor Siddharth Singh





68. Centre approves direct procurement of chana, mustard and lentil at MSP

Union Government Approves Procurement of Pulses & Oilseeds at MSP

Total Approved Procurement (Rabi Season):

Chana (Gram): 2.8 million tonnes

Mustard: 2.82 million tonnes

Lentils: 0.94 million tonnes

Reason: Ensure farmers receive remunerative prices for their crops

Procurement Scheme: Revamped PM-AASHA (Pradhan Mantri Annadata Aay Sanrakshan Abhiyan)

Key Commitments Under PM-AASHA:

100% procurement of Tur (Pigeon Pea), Urad (Black Gram), and Masoor (Lentils) at MSP if prices fall below support levels.

Commitment valid until 2028-29.

PM-Asha Yojana has been extended till 2025-26

Kharif Season 2024-25:

Tur Procurement Approved in:

Andhra Pradesh, Chhattisgarh, Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Telangana, and Uttar Pradesh.

Karnataka's procurement window extended by 30 days, till May 1, 2025.

Record Soybean Procurement: Due to market prices falling below MSP.

69. Ministry of Labour & Employment Kick-Starts India's Social Protection Data Pooling Exercise

India's Social Protection Data Pooling Exercise

Launched by: Ministry of Labour & Employment

Date: 19th March 2025

Mode: Hybrid meeting

In Collaboration with: International Labour Organization (ILO)

Phase 1 – Selected States

10 States for Data Consolidation:

North: Uttar Pradesh, Rajasthan

West: Maharashtra, Gujarat

Central: Madhya Pradesh

South: Tamil Nadu, Karnataka, Andhra Pradesh, Telangana

East: Odisha

Objective

Centralized data consolidation for better social protection coverage

Optimize welfare spending & ensure sustainable financing

Strengthen India's global leadership in social protection

Key Insights from Data Pooling

Analysis of 34 Major Central Schemes, including MGNREGA (Rural Employment), EPFO & ESIC (Social Security), APY

(Pension Scheme), and PM-POSHAN (Mid-day Meal Scheme)

200 crore records processed using encrypted Aadhaar as a unique identifier

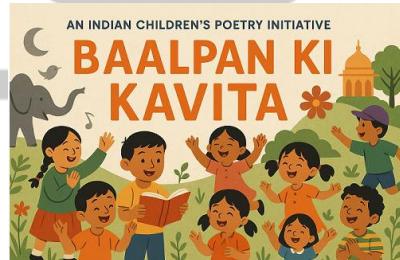
Key Findings

65% of India's population (92 crore people) covered under at least one social protection benefit

48.8% receiving direct cash benefits

Social protection coverage doubled from 24.4% (2021) to 48.8% (2024), according to the ILO's World Social Protection Report 2024-26.

70. Ministry of Education launches "Baalpan ki Kavita initiative"



Baalpan ki Kavita Initiative: Restoring Bhartiya rhymes/poems for young children.

Launched by: Department of School Education & Literacy (DoSE&L), Ministry of Education

Purpose:

Revive and promote Indian nursery rhymes/poems for young children

Compile a collection of poems in all Indian languages and English



Aligned with: National Education Policy (NEP) 2020

Categories for Submission:
Pre-primary (Ages 3-6);
Grade 1 (Ages 6-7); and
Grade 2 (Ages 7-8)

Submission Period: 26th March – 22nd April 2025

71. Cabinet Approves 2% Hike in DA for Government Employees

DA and DR increased by 2% from 53% to 55% of Basic Pay/Pension.

Effective date: January 1, 2025.

Beneficiaries

48.66 lakh central government employees.

66.55 lakh pensioners.

Financial Impact:

Estimated burden on the exchequer: ₹6,614.04 crore per annum.

DA is revised twice a year (January and July) based on the All India Consumer Price Index for Industrial Workers (AICPI-IW).

Last increase: July 2024, when DA rose from 50% to 53%.

72. India Becomes the World's Second-Largest Tea Exporter in 2024



India exported 254 million kilograms (Mkg) of tea in

2024, marking a significant jump from its 231 Mkg exports in 2023

Kenya, which remains the world's largest tea exporter, shipped over 500 Mkg of tea in 2024.

The tea exports in 2024 generated a revenue of ₹7,112 crore, reflecting a significant boost to the industry.

73. Sourcex India 2025 Inaugurated At Yashobhoomi Centre



Event: Sourcex India 2025 (3rd Edition)

Organizer: Federation of Indian Export Organisations (FIEO)

Support: Ministry of Commerce & Industry, Government of India

Inauguration Date: March 26, 2025

Venue: Yashobhoomi Convention Centre, New Delhi

Inaugurated By: Santosh Kumar Sarangi (DGFT, Govt. of India)

Sourcex India 2025 aims to boost exports, strengthen global trade partnerships, and showcase Indian products & services to international buyers.

74. Digital Crop Survey (DCS) System: Ensuring Accurate Crop Data Collection



Digital Crop Survey (DCS) System:

Launched by: Ministry of Agriculture and Farmers Welfare.

Objective: To collect real-time crop-sown details directly from the field via a mobile interface.

Technology Used: Mobile-based interface for data collection.

75. India's First Nano Electronics Roadshow Inaugurated by MeitY Secretary at IISc Bengaluru



Event: India's First Nano Electronics Roadshow

Organized by: Ministry of Electronics and Information Technology (MeitY)

Collaborating Institutions:

IISc Bengaluru

IIT Bombay

IIT Madras

IIT Delhi

IIT Kharagpur

IIT Guwahati

Date: March 27, 2025





Venue: National Science Seminar Complex, IISc Bengaluru

76. What is Dx-EDGE Initiative?



India Launches 'Digital Excellence for Growth and Enterprise' (Dx-EDGE) Initiative

Objective:

Empowering MSMEs with digital tools and knowledge. Enhancing competitiveness and resilience through digitalisation.

Launched By:

Confederation of Indian Industry (CII)

NITI Aayog

All India Council for Technical Education (AICTE)
Key Goals of Dx-EDGE:

Future-proof MSMEs by providing access to cutting-edge technology.

Democratise innovation and skill development nationwide.

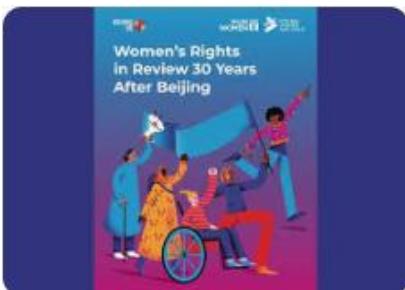
Align with India's vision of becoming a developed nation (Viksit Bharat).

yes OFFICER



International

1. One in four countries report backlash on women's rights in 2024



UN Women Report on Gender Equality (2025)

SWomen's Rights Declining: Nearly 25% of countries have weakened women's rights.

Gender-Based

Discrimination: Women globally have only 64% of the legal rights that men have.

Major Concerns

Rising Gender-Based Violence:

50% increase in conflict-related sexual violence since 2022.

Every 10 minutes, a woman or girl is killed by a partner or family member.

95% of victims of conflict-related sexual violence are women and girls.

Limited Women's Representation:

Only 87 countries have ever had a female head of state.

Women hold just 26% of parliamentary seats worldwide.

Progress in Some Areas

Legal Protections:

88% of countries have laws against violence towards women.

Education & Training:

44% of nations are improving education and skill training for women.

Economic Disparities Persist

Extreme Poverty: 10% of women and girls still live in severe poverty.

Limited Access to Family Planning: Young women (15-24) face challenges in accessing modern contraceptives.

Published by: UN Women, the UN agency for gender equality and women's empowerment.

2. Nepal passes E-Commerce Bill to regulate online trade

Nepal Passes E-Commerce Bill

Objective: Regulates online trade in Nepal, nearly 25 years after the first online store.

The bill includes revisions of the penalties for online business platforms.

Penalties for Violations:

Jail term: Up to 3 years (increased from 2 years).

Fines: Rs 300,000 - Rs 500,000 or both, based on severity.

Legislative Process:

Lower house passed it on February 18 with amendments.

Upper house approved revisions

Awaiting Presidential approval to become law.

Definition: E-commerce is the buying & selling of goods/services online.

3. Guinea Eliminates Human African Trypanosomiasis as Public Health Problem

The World Health Organization (WHO) has congratulated Guinea for eliminating the gambiense form of human African trypanosomiasis (HAT) as a public health problem.

This marks a significant achievement, especially as it is the first neglected tropical disease to be eliminated in the country.

The announcement comes ahead of World Neglected Tropical Diseases Day on 30 January.

4. UK agrees to provide \$2.8 billion loan to Ukraine

The United Kingdom (UK) agreed to provide Ukraine with a 2.8 billion US dollar loan.

The loan will enhance Ukraine's defense capabilities and will be



repaid using revenues from frozen Russian assets.

5. FATF grey-listing: Nepal emerges as South Asian haven for money laundering

Nepal Placed on FATF Grey List Again

Placed on Grey List: For the second time (Previously from 2008-2014).

Decision Date: February 17-21, 2025, during the FATF plenary meeting in Paris.

Implications:

Nepal must cleanse its financial sector within two years.

Risk of being blacklisted, leading to international transaction hurdles and sanctions.

6. Trump Declared English as the Official Language of the United States



President Donald Trump announced that English would be the official language of the country.

Announced on: March 1, 2025

This decision would help bring unity in a nation with people from different backgrounds.

7. WMO launches iClimateAction to strengthen global climate intelligence

iClimateAction Project

Launched by: World Meteorological Organization (WMO) in collaboration with: Global Climate Observing System (GCOS)

Group on Earth Observations (GEO)

European Commission

Launch Format: Hybrid event (WMO headquarters & online).

Supported by: Horizon Europe Work Programme 2023-2025

Objective:

Enhance climate monitoring and data-sharing.

Support evidence-based climate action.

Improve global coordination in climate observation.

8. UN chief announces new 'UN80 Initiative'

UN Secretary-General Antonio Guterres Launches 'UN80 Initiative'

Objective:

Improve efficiency and cost-effectiveness of the 80-year-old United Nations.

Identify ways to enhance operations and streamline processes.

Key Features:

Rapid identification of efficiency improvements.

Review of UN mandates assigned by member states, which have grown significantly.

Address liquidity challenges and resource constraints amid global uncertainties.

9. Global debt exceeds \$100 trillion as interest costs surge, says OECD

Global Debt Surpasses \$100 Trillion: OECD Report

Outstanding government & corporate bonds globally crossed \$100 trillion in 2023.

Interest costs as a share of GDP rose from lowest to highest in the past 20 years (2021-2024).

Government spending on interest payments in OECD nations hit 3.3% of GDP, surpassing defense expenditure.

Nearly half of the government debt of OECD countries and emerging markets and around a third of corporate debt will mature by 2027.

10. Five Eyes Intelligence



In News : Recent shifts in US foreign policy under Donald



Trump have disrupted long-held assumptions about the alliance.

This situation has raised concerns about the future of intelligence sharing and collaboration among these nations.

Origin : In 1946, the US and UK established a bilateral agreement for intelligence sharing.

This agreement expanded to include Canada in 1948 and Australia and New Zealand in 1956.

Presently, the focus has shifted towards China and its influence.

The Five Eyes is an intelligence alliance comprising nations including Australia, Canada, New Zealand, the United Kingdom and the US.

The 'Nine Eyes' group expands to cover the Netherlands, Denmark, France and Norway, whereas the 14 Eyes bloc further includes Belgium, Italy, Germany, Spain and Sweden.

11. ADB Launches "Frontier Seed"



ADB introduced the Frontier Seed (Pacific) program

Aim: To support private sector growth and ocean impact in the Pacific region.

The program aims to develop local capital markets, foster private sector growth, and promote sustainable economic development.

Initial Investments:

SeaPAC Pte Ltd (Fiji):

Received \$200,000 technical assistance to support the commercialization of Fiji's prawn industry and improve food security.

Kahuto Pacific:

Received \$200,000 technical assistance to enhance aerial mapping services and improve coastal data availability in the Pacific.

Funding & Partners

ADB committed \$2 million to the program.

The ORCA Trust Fund also contributed \$2 million.

Other key supporters include the Nordic Development Fund and the UK FCDO.

About ADB:

Headquarters: Mandaluyong, Philippines

Founded: 19 December 1966

President: Masato Kanda (11th President)

Membership: 69 countries

12. What is Truth Social?



Truth Social is set to trade on NASDAQ pending a shareholder vote on its merger with Digital World Acquisition Corp.

Launch Date: February 2022 (Apple App Store)

Target Audience: Primarily conservative users, supporters of Donald Trump

Key Features:

Similar to X (formerly Twitter) with "Truths," "Re-Truths,"

DMs, and sponsored posts.

13. Armenia and Azerbaijan Finalize Peace Treaty to End 40-Year Conflict

Armenia & Azerbaijan agree on a peace treaty ending nearly 40 years of conflict over Nagorno-Karabakh.

Treaty finalized on March 13, 2025, aiming to bring stability to the South Caucasus.

Azerbaijan demands changes in Armenia's constitution before signing, causing uncertainty in the timeline.

About Nagorno-Karabakh Region

It is known as Artsakh by Armenians.



It is a landlocked mountainous region officially recognised as part of Azerbaijan.

It was claimed by both Azerbaijan and Armenia after the fall of Russian Empire in 1917 and has remained a point of tension ever since.

14. Glaciers lost 9 trillion tonnes of ice since 1975: UN

Glaciers worldwide are melting at unprecedented rates, with the most significant glacial mass loss recorded over the past three years, as per a UNESCO report dated March 21, 2025.

Approximately 9,000 gigatonnes of ice have been lost since 1975, comparable to an ice block the size of Germany, 25 meters thick.

In 2024 alone, glaciers lost 450 gigatonnes of mass.

Glacier loss is a major contributor to global sea level rise, threatening millions with floods and disrupting water resources.

There are about 275,000 glaciers globally, constituting about 70% of the world's freshwater along with the Antarctic and Greenland ice sheets.

15. Indonesia to Join New Development Bank



Indonesia Joins the New Development Bank (NDB)
Announcement By: President Prabowo Subianto

Occasion: Visit of NDB President Dilma Rousseff to Indonesia

Key Sectors for Collaboration:

Renewable Energy

Biodiesel Production

Technological Development

Current NDB Members:

Brazil, Russia, India, China, South Africa, Egypt, Ethiopia, Iran, UAE, and now Indonesia

16. US Imposes 25% Tariff on Imported Cars and Auto Parts



US President Donald Trump imposed a 25% tariff on imported cars and auto components.

Global Impact:

EU, Canada, and China criticized the move.

Possible retaliatory tariffs from affected countries.

US consumers may face price hikes of up to \$6,000 per vehicle.

Effect on Indian Automakers:

Minimal impact as less than 1% of India's total vehicle exports go to the US.

Effect on Indian Auto Parts Industry:

\$2.2 billion worth of exports to the US (29% of total Indian auto component exports).



India & the World

1. India Extends \$1 Mn Grant To Lao People's Democratic Republic (Lao PDR)

Grant Amount: ~USD 1 million.

Provided by: Indian Government under the India-UN Development Partnership Fund.

Recipient: Lao People's Democratic Republic (Lao PDR).

Project Name: 'Strengthening Large-scale Food Fortification: The Case of Investing in Rice Fortification'.

Objective:
Fortification of rice to combat micronutrient deficiencies.

Enhance long-term nutrition strategies in Lao PDR.

2. Australia to invest \$16 mn in joint trade and investment fund with India



Australia's Roadmap to Strengthen Trade & Investment with India

Investment: \$16 million allocated to the Australia-India Trade and Investment Accelerator Fund.

Focus ("Superhighways of Growth"):

Clean Energy
Education & Skills

Agribusiness
Tourism

Objectives:
Strengthen & diversify trade ties with India.
Boost two-way investment.
Enhance collaboration with Indian-Australian communities & businesses.
Outline a clear strategy for long-term economic engagement.

3. India-Bangladesh Joint River Commission meeting begins in Kolkata

86th India-Bangladesh Joint River Commission Meeting

Location: Kolkata, India

Participants: 11-member Bangladeshi team & Indian counterparts

Key Discussions:
Formation of a technical committee to assess water-sharing details.

Future of the Ganga River water-sharing treaty, which expires next year (after 30 years).

Recommendations on sharing water of other rivers flowing from India to Bangladesh.

Areas of

Site Visit: Bangladeshi team visited Farakka Barrage (Murshidabad)

Outcome: Bangladesh expressed satisfaction with Ganga-Padma water distribution.

4. India, Mauritius decide to elevate ties to Enhanced Strategic Partnership



India-Mauritius Elevate Ties to 'Enhanced Strategic Partnership'

Key Outcomes:

New Vision: "MAHASAGAR" (Mutual and Holistic Advancement for Security and Growth Across Regions). Eight MoUs signed in areas such as financial crime prevention, SMEs, public service, maritime security, and local currency trade.

India to support Phase II of High-Impact Community Development Projects and construct a new Parliament Building in Mauritius.

Navigational chart of St. Brandon Island handed over.

Key Inaugurations:

Atal Bihari Vajpayee Institute of Public Service and



Innovation – a hub for learning and research.

20 High-Impact Community Development Projects and an India-assisted Area Health Centre.

Cultural & Religious Engagements:

PM Modi visited Ganga Talao and immersed holy water from Prayagraj's Triveni Sangam at Maha Kumbh Mela.

5. Princess Astrid led Belgium Economic Mission concludes visit to India



Belgium's Economic Mission to India (1-8 March 2025)

Led by: Her Royal Highness Princess Astrid of Belgium.

Key Objectives:
Strengthen economic resilience.

Foster innovation-led growth.

Enhance bilateral cooperation in key sectors.

Promote trade and investment opportunities.

6. Australia-India Sports Excellence Forum

Event: Australia-India Sports Excellence Forum.

Inaugurated by: Raksha Khadse, Minister of State for Sports.

Date & Venue: March 6, 2025, at GIFT City, Gujarat.

Objective: Enhance sports collaboration between India and Australia, leveraging Australia's expertise and implementing best practices in Indian sports ecosystem.

Key Discussion Areas

Talent Development & Sports Science: Enhancing athlete

Major Sporting Event Management

Diversity & Inclusion in Sports

Investment & Trade in Sports

India aims to host the 2036 Olympics, and the forum will help develop world-class training facilities, infrastructure, and coaching standards.

7. India sends \$1 million worth machinery to Suriname

Country Involved: India & Suriname.

Machinery Value: \$1 million.

Objective: Support Suriname's Passion Fruit Industry.

Initiative Under: India-Suriname Development Partnership.

8. India, Australia agree to deepen interoperability

across maritime, land and air domains

9th India-Australia Defence Policy Talks

Venue: New Delhi, India.

Indian Delegation Head: Amitabh Prasad, Joint Secretary, Ministry of Defence.

Australian Delegation Head: Bernard Philip, First Assistant Secretary, International Policy Division, Department of Defence, Australia.

India-Australia Defense Cooperation

Enhanced Defense Ties: India and Australia agreed to deepen cooperation and interoperability across maritime, land, and air domains.

Key Areas of Focus:

Maritime Domain Awareness – Strengthening surveillance and security in the Indo-Pacific.

Reciprocal Information Sharing – Improving intelligence exchange.

Industry & Science Collaboration – Joint development in defense technology.

Military Exchanges & Deployments – Facilitating troop and asset movement between both nations.

9. New Zealand PM Christopher Luxon arrives



in Delhi on 5-day visit to India



New Zealand PM Christopher Luxon arrived in New Delhi for a five-day visit to India.

Date: March 16 to 20, 2025

Received by: Union Minister Prof. SP Singh Baghel

He will be the chief guest at the Raisina Dialogue, which will take place in New Delhi from March 17 to 19, 2025.

About Raisina Dialogue:

Raisina Dialogue is India's flagship geopolitics and geo-economics conference.

PM Narendra Modi will inaugurate the event on March 17, 2025.

Theme for 2025: "Kalachakra - People, Peace and Planet."

10. India and Singapore Sign Letter of Intent on Green and Digital Shipping Corridor (GDSC)

India and Singapore Sign Letter of Intent (LoI) on Green and Digital Shipping Corridor (GDSC)

Agreement Signed: India and Singapore signed a Letter of Intent (LoI) on Green and Digital Shipping Corridor (GDSC).

Objective:

Promote Maritime Digitalization – Enhance digital solutions in shipping.

Support Decarbonization – Develop green shipping initiatives.

Next Steps:

Identify key stakeholders.

Formalize a Memorandum of Understanding (MoU).

Implement digital and green maritime projects.

11. India, Malaysia plan counter-terrorism exercises for 2026



14th ASEAN Defense Ministers' Meeting-Plus (ADMM-Plus) EWG on Counter-Terrorism (CT) Held in New Delhi

Date: March 19-20, 2025

Key Highlights:

Co-Chairs: India & Malaysia

Work Plan (2024-2027):

2026: Table-Top Exercise in Malaysia

2027: Field Training Exercise in India

Objective: Strengthen regional cooperation in counter-terrorism

12. Lanka India Business Association (LIBA)



Launch of Lanka India Business Association (LIBA)

Objective: Strengthening India-Sri Lanka economic ties.

India's Economic Growth Outlook:

India is expected to become the 2nd largest economy by 2075.

Currently, the fastest-growing economy globally.

Sri Lanka's Economic Strengths:

Strategic location in the Indian Ocean.

Skilled workforce supporting industrial growth.

Strong export industries: Tea, Textiles, Spices, etc.

Key Goals of LIBA:

Promoting trade & investment.

Boosting the digital economy.

Supporting MSME growth.

Strengthening education partnerships.

13. UAE launches new insurance plan for Indian workers

New Group Protection Insurance Scheme for Blue-Collar Workers in UAE





Scheme Launched By: Dubai National Insurance (DNI)

Marketing Partner: Nexus Insurance Brokers LLC

Venue: Consulate General of India, Dubai

Objective: Enhancing financial security for Indian

blue-collar workers and other employees in the UAE.

Effective Date: April 1, 2025

Coverage & Benefits:

Sum Assured: AED 35,000 per person

Annual Premium: AED 32

Coverage includes:

Natural and accidental death

Permanent disability

Repatriation expenses

yes OFFICER



Agreements & MoUs

1. DPIIT and YES BANK Partner to Strengthen India's Startup Ecosystem



The Department for Promotion of Industry and Internal Trade (DPIIT) has signed a Memorandum of Understanding (MoU) with YES BANK.

Aim: To foster innovation and provide crucial support to product startups, innovators, and entrepreneurs across the country

Yes Bank:

Founded: 2004

Founders: Rana Kapoor & Ashok Kapur

Headquarters: Mumbai, Maharashtra, India

Rama Subramaniam Gandhi – Non-Executive, Part-time Chairman & Independent Director

Prashant Kumar – MD & CEO

2. SIDBI and Federal Bank Partner to Strengthen MSME Financing



SIDBI and Federal Bank signed an MoU to enhance financial support for MSMEs. Aims to strengthen the MSME ecosystem with improved credit access

3. IWAI Signs MoU with J&K Government



IWAI & J&K Government MoU

Signed to promote river cruise tourism in Jammu & Kashmir.

Boost tourism and create employment opportunities in the region.

Significance: Enhances waterway connectivity and promotes sustainable tourism in J&K.

4. Delhi University Partners with C-DAC to Boost Research and Tech-Driven Learning

DU Signs MoU with C-DAC for Research & Tech Integration

Objective: Strengthen research activities and integrate advanced technologies into DU's curriculum.

5. NextGen signs MoU for ₹10,000-cr semiconductor fab & opto unit in Gujarat

NextGen has signed a Memorandum of Understanding with the Gujarat government for setting up a ₹10,000-crore compound semiconductor fab and opto electronics facility at Dholera, Gujarat.

Semiconductor Facility in Gujarat

Technical collaboration with semiconductor players from Japan and Taiwan.

Technology partners: Hitachi (Japan) and Solidlite (Taiwan).

6. India Semiconductor Mission and Tata Ink Fiscal Support Agreement for First Semiconductor Fab

India's First Commercial Semiconductor Fabrication Plant

Location: Dholera, Gujarat.

Agreement Signed By: India Semiconductor Mission (ISM), Tata Electronics (TEPL), and Tata Semiconductor Manufacturing (TSMPL).





Presence of Gujarat CM Bhupendra Patel during the signing.

Major Investment & Government Support

Total Investment: ₹91,000 crore.

Government Support: 50% funding.

7. India and Nepal Sign MoU



India-Nepal MoU on WASH Sector

Location: New Delhi, India.

Officials Present:

India: Union Jal Shakti Minister C R Patil.

Nepal: Minister of Water Supply Pradeep Yadav.

Objective

Strengthening cooperation in Water, Sanitation, and Hygiene (WASH).

Enhancing regional sustainability through improved water management and sanitation.

8. Magma GI partners with Hyundai India Insurance Broking for vehicle coverage

Magma General Insurance partners with Hyundai India

Insurance Broking (HIIB) to expand motor insurance access.

HIIB will distribute Magma's motor insurance policies for private and commercial passenger vehicles.

Coverage through 600+ Hyundai dealerships across India.

9. NASA and Nokia to launch the first cellular network in Space



NASA's IM-2 mission launched on February 26, 2025, for a 10-day lunar expedition.

Target: Mons Mouton, South Pole of the Moon, to mine water ice & rare minerals.

Deploying Nokia's 4G/LTE network for real-time communication.

Supports future lunar bases and Martian missions.

10. Madurai Corporation signs MoU worth ₹314.69 cr. for CITIIS 2.0 project

Madurai Mayor Indrani Ponvasanth & Corporation Commissioner Chitra Vijayan signed an MoU for the CITIIS 2.0 project.

Event: 12th Regional 3R and Circular Economy Forum in Jaipur.

Project Value: ₹314.69 crore.

CITIIS stands for City Investments to Innovate, Integrate, and Sustain.

11. IIFT Signs MoU with APEC - Antwerp/Flanders Port Training Center, Belgium to Strengthen Trade and Logistics Education

IIFT Signs MoU with APEC - Antwerp/Flanders Port Training Center, Belgium

Objective: To enhance academic collaboration in international trade, logistics, and supply chain management.

12. GRSE Signs Landmark MoU with Army for Modular Steel Bridge



Agreement: GRSE Ltd & Indian Army signed an MoU.

Project: 130-foot-long Single Lane Modular (SLM) Steel Bridge (70R).

Location: Arunachal Pradesh.

Significance:

Enhances connectivity and infrastructure in border areas.



Supports military and civilian mobility.

GRSE Achievement (2022):

Only Indian company to receive Green Channel Certification from the Indian Army.

Certified for Portable Steel Bridges (Bailey Type).

13. TCS extends partnership with Norway's DNB Bank ASA for next 5 years



Partnership Extended: Additional 5 years with Norway's largest financial services group, DNB Bank ASA.

Role of TCS:

Continue as DNB's strategic partner.

Support digital modernization efforts.

Enhance cost efficiency targets.

Objective: Strengthening DNB's technology and operational capabilities.

14. Department of Biotechnology and Assam Govt Sign Historic MoU for Centre-State Partnership

Partnership: Department of Biotechnology (DBT) & Government of Assam

Framework: BioE3 (Biotechnology for Economy, Environment, and Employment) Policy

Key Objectives:

Promote high-performance biomanufacturing

Develop a sustainable biotechnology ecosystem in Assam

Boost economic growth, environmental sustainability, and employment opportunities

15. Department of Posts Signs MoU with FSID, IISC

Department of Posts Launches "Digital Address Code" Initiative

Objective: Establish a standardized, geo-coded addressing system in India.

Key Feature: Address as a Service (AaaS) to streamline delivery of public and private services.

MoU Signed Between:

Department of Posts (DoP), Ministry of Communications Foundation for Science Innovation and Development (FSID), IISc Bengaluru

Purpose of MoU:

Design & document technology architecture for Digital Address Digital Public Infrastructure (DPI).

Enhance citizen-centric delivery of services.

Improve logistics, governance, and emergency response with precise address mapping.

16. Tripura govt inks MoU with IHCL for development of Taj Pushpavanta Hotel

MoU Signed: Between Tripura Government & Indian Hotels Company Limited (IHCL)

Objective: Boost tourism by developing the Taj Pushpavanta Palace Hotel

17. After Airtel, Jio inks pact with SpaceX for Starlink internet in India



Company: Jio Platforms Ltd (Mukesh Ambani-led).

Partner: SpaceX.

Objective: To bring Starlink internet services to India.

Boosts satellite-based broadband connectivity in India.

18. CCRH Signs MoU to Promote Research in Homoeopathy

MOU between:

Central Council for Research in Homoeopathy (CCRH)





Adamas University, Kolkata

Purpose:

Strengthen academic and research collaboration in homoeopathy.

Promote scientific advancements in the field.

Facilitate knowledge exchange and capacity building.

19. India signs MoU for development of state-of-the-art multi-modal logistics park in Varanasi

MoUs between: National Highways Logistics Management Limited (NHLML) and Inland Waterways Authority of India (IWAI)

Project: Development of a Multi-Modal Logistics Park (MMLP) in Varanasi, Uttar Pradesh.

Key Features:

Location: 150-acre site.

Connectivity:

Linked to National Highway 7 (NH7) via a 650-meter access road.

Just 1.5 km from the NH7-NH2 junction, enhancing regional logistics.

20. India signs MoU with Armenia

India and Armenia signed an MoU for cooperation in medical products regulation.

Another MoU was signed for cooperation between

Sushma Swaraj Institute of Foreign Service (India) and Diplomatic School of the Ministry of Foreign Affairs of Armenia.

Public-Private Partnership (PPP) framework
Investment opportunities
Use of financing tools
Economic policies

21. Airtel ties up with Elon Musk's SpaceX



Bharti Airtel signed an agreement with Elon Musk's SpaceX to bring Starlink's high-speed internet services to India.

This is the first agreement in India, subject to SpaceX receiving government authorization to operate Starlink.

Objective: Expand Airtel's connectivity services, especially in underserved areas with limited or no coverage.

Existing Partnership: Airtel already has an alliance with Eutelsat OneWeb for satellite internet services.

22. India signs MoU with Qatar to boost economic, financial cooperation

Countries Involved: India and Qatar.

Purpose of Agreement:

Promote and develop mutual collaboration in:

23. NHLML and IWAI signs MoU for state-of-art Multi-Modal Logistics Park in Varanasi

MoU Signed Between:

National Highways Logistics Management Limited (NHLML).

Inland Waterways Authority of India (IWAI).

Purpose: Develop a state-of-the-art Multi-Modal Logistics Park (MMLP) in Varanasi, Uttar Pradesh.

24. IWAI, Delhi Govt Ink Pact to boost Cruise Tourism on River Yamuna

MoU Signed Between: Inland Waterways Authority of India (IWAI) and Delhi Government Agencies

Delhi Government Agencies Involved:

Irrigation and Flood Control Department

Delhi Development Authority (DDA)

Delhi Jal Board (DJB)

Delhi Transport Corporation (DTC)

Purpose: Develop and promote cruise tourism on a 4 km stretch of River Yamuna (National Waterway 110)



between Sonia Vihar and Jagatpur.

Ministry Involved: Ministry of Ports, Shipping and Waterways (MoPSW).

Objective: Boost tourism and waterway transportation in Delhi.

25. Maruti Suzuki ties up with Hero FinCorp for vehicle loans



MoU Between: Maruti Suzuki India Limited and Hero FinCorp Limited.

Purpose: Expand financing options for new and pre-owned car buyers.

Key Focus: Enhance car ownership accessibility, Offer diverse, innovative, and attractive financing solutions.

26. IIT Hyderabad, Coal India Ltd launch CLEANz

Centre Name: Centre of Excellence (CoE) for Clean Coal Energy & Net Zero (CLEANz).

Established by: IIT Hyderabad.

Funding Provided by: Coal India Ltd.

Objective:

Enhance research capabilities in the coal and energy sector.

Promote clean coal technologies and contribute to Net Zero emissions.

27. DPIIT and Mercedes-Benz India Sign MoU

The DPIIT and Mercedes-Benz India have signed an MoU.

Aim: To drive manufacturing excellence, road safety, and sustainability in India.

This partnership will focus on supporting startups by offering mentorship, infrastructure, funding, and market access.

28. CIL joins hands with IIT, Hyderabad for R&D in clean coal tech

MoU Signed Between: Coal India Limited (CIL) and IIT Hyderabad (IIT-H).

Purpose: Establish a Centre of Clean Coal Energy and Net Zero (CLEANZ) at Hyderabad.

Alignment: Supports India's Net Zero commitments.

Objective:

Develop clean coal technologies.

Diversify coal utilization.

Enhance Technology Readiness Level (TRL) for sustainable coal utilization.

29. Tata Power Renewables

signs MOU worth \$5.6 Bn with Andhra Pradesh govt



Company: Tata Power Renewable Energy Ltd (TPREL).

MoU Signed With: Andhra Pradesh Government.

Project Value: Rs 49,000 crore.

Planned Capacity: 7,000 MW of solar, wind, and hybrid projects.

Policy Framework: Under Andhra Pradesh's Integrated Clean Energy Policy.

30. NIDDB ties up with NGO for setting up 10,000 biogas plants across 15 states

Programme Name: Circular Dairy Programme.

Launched by: National Dairy Development Board (NIDDB) and Sustain Plus (Bangalore-based NGO).

Host of Workshop: Department of Animal Husbandry & Dairying (DAHD).

Target: Installation of 10,000 biogas plants across 15 states in India.

Key States: Uttar Pradesh, Gujarat, Madhya Pradesh, Bihar, etc.





Duration: Next four years.

Objectives:

Promote climate-smart dairy villages.

Build scalable and sustainable farming practices.

Expected Outcomes:

3 lakh tonnes of organic slurry annually – Improves soil health and reduces reliance on chemical fertilizers.

7 million cubic meters of biogas annually – Provides clean cooking fuel to 10,000 rural households.

31. CleanMax, Osaka Gas form joint venture for India's green transition

CleanMax-Osaka Gas Joint Venture

Companies Involved:

CleanMax (Brookfield-backed renewable energy provider).

Osaka Gas (Japanese gas company).

Joint Venture Name: CleanMax Osaka Gas Renewable Energy (CORE).

Target Sector: India's Corporate Sector.

Focus Area: Wind-solar hybrid solutions.

Initial Project Details:

Total Capacity: 400 MW.

Location: Karnataka

Ownership: Majority-owned by CleanMax

The venture is backed by Osaka Gas Singapore, a subsidiary of Osaka Gas, and the Japan Bank for International Cooperation (JBIC), marking Osaka Gas' first foray into India's green energy sector.

32. AFMS, NIMHANS sign MoU

Institutions Involved:

Armed Forces Medical Services (AFMS).

National Institute of Mental Health and Neurosciences (NIMHANS).

Purpose: Collaboration on research, training, and specialized mental health support for military personnel and their families.

MoU Signed By:

Surgeon Vice Admiral Arti Sarin (Director General, AFMS).

Dr. Pratima Murthy (Director, NIMHANS).

Focus Areas of Collaboration:

Enhancing Mental Health Services for Soldiers, Sailors, Airmen, and their dependents.

Specialized Training for military medical personnel.

Innovative Mental Health Programs tailored for the Armed Forces community.

33. UIDAI Partners partnered with Sarvam AI



Unique Identification Authority of India (UIDAI) has joined hands with Sarvam AI.

Aim: To improve the user experience of Aadhaar services

Partnership Objective: Enhance Aadhaar service accessibility, security, and user experience

Supports 10 languages: Hindi, English, Telugu, Tamil, Marathi, Gujarati, Kannada, Odia, Punjabi, and Malayalam
More languages to be added in the coming months

Bhuvnesh Kumar (CEO, UIDAI)

Vivek Raghavan (Co-Founder, Sarvam AI)

34. Wipro, Tech Mahindra, L&T Tech Services announce partnership with Nvidia



Indian IT Firms Partner with Nvidia for AI-Based Solutions

Companies Involved: Wipro, Tech Mahindra, and L&T Technology.



Partner: Nvidia (Chipmaking giant).

Purpose: Develop AI-powered solutions for various industries.

Tech Mahindra has unveiled an autonomous pharmacovigilance (PV) solution powered by Nvidia AI software to enhance drug safety management.

By leveraging agentic AI and automation, the solution improves the speed, accuracy, and efficiency of PV processes, addressing challenges like manual delays and data overload.

35. India-New Zealand sign 5 agreements

India-New Zealand Bilateral Agreements

Five Agreements Signed in the fields of:

- Defence
- Education
- Sports
- Horticulture
- Forestry

Additional Agreements:

Authorized Economic Operator Mutual Recognition Agreement exchanged.

Negotiations launched for a Free Trade Agreement (FTA). Talks initiated on mobility of professionals and skilled workers.

New Zealand's Strategic Engagement:

Joined the Indo-Pacific Oceans Initiative.

Became a member of the Coalition for Disaster Resilient Infrastructure (CDRI).

Plans to increase its diplomatic presence in India.

Defence and Security Cooperation:

Roadmap for joint exercises, training, and port visits.

Strengthening of defence industry collaboration.

Cooperation against terrorism, separatism, and radical elements.

36. DoT, WhatsApp collaborate for awareness campaign against online scam, spam



The Department of Telecom and WhatsApp have partnered to launch the 'Scam Se Bacho' campaign to educate citizens on identifying and reporting online scams and spam.

This initiative aims to strengthen digital safety and awareness, using WhatsApp's extensive reach.

37. Ericsson, Volvo Group,

and Airtel Begin 5G Advanced Research Partnership in India



Telecommunications giant Ericsson, automotive manufacturer Volvo Group, and telecom provider Bharti Airtel have announced a joint research initiative to explore industrial applications of Extended Reality (XR) and Digital Twin technologies powered by 5G Advanced networks in India.

The collaboration, centered at Volvo Group's manufacturing facility and R&D center in Bangalore, will investigate how these technologies can enhance manufacturing operations, workforce training, and process optimization.

38. AP govt partners with Microsoft to train 2 lakh youth in AI, advanced skills

Andhra Pradesh Government & Microsoft Collaboration:

The state government signed an MoU with Microsoft to enhance AI and advanced technology skills among youth.

APSSDC Involvement: The Andhra Pradesh Skill Development Corporation



(APSSDC) is leading the initiative.

39. Coal India, IIT

Hyderabad to set up CoE for clean coal and net-zero tech

Collaboration: Coal India Ltd (CIL) & IIT Hyderabad signed an MoU to advance clean coal energy & support India's net-zero goals.

Funding: CIL to provide ₹98 crore as an initial grant for the project.

Objective:

Develop advanced clean coal technologies.

Ensure sustainable coal utilization in line with India's net-zero commitments.

40. Delhi to Sign MoU with Centre for PM-ABHIM Implementation

Delhi government to sign MoU with Ministry of Health & Family Welfare on March 18, 2025, for PM-ABHIM implementation.

1,139 Urban Ayushman Arogya Mandirs (U-AAMs) to be set up for enhancing primary healthcare.

553 mohalla clinics to be upgraded, 413 new U-AAMs to be established.

Initiative aims to strengthen healthcare infrastructure and prepare for future pandemics.

About PM-ABHIM Scheme

Central government scheme launched to strengthen public health infrastructure.

Aims to respond effectively to future pandemics and health emergencies.

Focuses on upgrading primary healthcare facilities across urban and rural areas.

41. Belgium defence push in India: JCD ties up with EPH to manufacture tank turrets

Belgium's John Cockerill Defence (JCD), the world's top-turret manufacturer for battle tanks, and Pune-based Electro Pneumatics & Hydraulics (EPH) Pvt. Ltd. announced a Joint Venture (JV) in India.

Initial focus of the JV was on the Indian Army's Light Tank contest underway, and already tied up for supplying turrets for Zorawar, the light tank developed by Defence Research and Development Organisation (DRDO) and Larsen & Toubro (L&T) which is currently in advanced stages of trials.

42. Air New Zealand and Air India signed MoU



Partnership: Air India & Air New Zealand (both Star Alliance members) signed an MoU to enhance air connectivity between India & New Zealand.

Key Features:

New Codeshare Partnership on 16 routes covering India, Singapore, Australia, and New Zealand.

Enhanced Connectivity: Passengers can travel from Delhi, Mumbai, Bengaluru, and Chennai on Air India.

Seamless connections via Sydney, Melbourne, or Singapore to Auckland, Christchurch, Wellington, and Queenstown on Air New Zealand.

43. DP World, Reliance Industries join hands

DP World & Reliance Industries Partner for Sustainable Logistics

Key Highlights:

New Logistics Solution: Shifts petrochemical transport from road to rail.

Reduces carbon emissions significantly.

Key Route: Jamnagar (Reliance Industries Plant) → Ahmedabad (DP World ICD) → Mundra Port.

44. PVR Inox has partnered with the Board of Control for Cricket in India (BCCI)



Partnership: PVR Inox & Board of Control for Cricket in India (BCCI)

Event: Live screening of IPL matches in cinemas

Coverage: Major metros, Tier-2, and Tier-3 cities

Impact: Enhances fan engagement by bringing stadium-like excitement to big screens.

45. Tata AutoComp to acquire IAC Sweden

Tata AutoComp Systems Ltd., an Indian automotive components manufacturer, has entered into an agreement for the acquisition of International Automotive Components Group Sweden AB (IAC Sweden).

The Tata Group company has not disclosed the deal amount.

46. ADB-Shriram Finance deal targets Indian MSMEs, EVs

ADB & Shriram Finance \$150 Million Loan Agreement

Loan Amount: \$150 million

Purpose: Boost financing for MSMEs, with a focus on:

Business loans

Electric vehicles (EVs) & low-emission commercial vehicles

Beneficiaries:

Women-owned MSMEs

MSMEs in lagging states

Part of a \$306 Million Financing Package

ADB: Lead arranger & bookrunner

Japan International Cooperation Agency (JICA):

\$150 million loan

Export-Import Bank of India: INR 500 million loan

47. SIDBI signs MoU to boost MSME textile and garment sector



The Small Industries Development Bank of India (SIDBI) has signed two key memorandums of understanding (MoUs) with the Clothing Manufacturers' Association of India (CMAI) and the Sachin Industrial Co-operative Society.

Reason: To strengthen the MSME textile and garment industry

48. MoRD and UNICEF YuWaah Sign Statement of Intent



The Ministry of Rural Development (MoRD) and the United Nations Children's Fund (UNICEF) YuWaah have signed a Statement of Intent (SOI) to empower rural women and youth across India.

The three-year partnership focuses on creating livelihood opportunities, promoting entrepreneurship, and enhancing digital infrastructure for rural communities

Pilot States: Andhra Pradesh, Jharkhand, Madhya Pradesh, Odisha, Rajasthan

Digital Initiatives: Computer Didi Centers, Didi ki Dukan for digital literacy and e-commerce

49. CAG signs MoU with BISAG-N Gandhinagar to enhance audit capabilities



Signed between: Comptroller and Auditor General (CAG) of India signed MoU Bhaskaracharya National Institute of Space Application and Geo-informatics (BISAG-N)



Reason: To leverage advanced technologies in geographic information systems and remote sensing.

50. Bandhan Bank inks initial pact with Indian Air Force to offer salary accounts



Bandhan Bank Signs MoU with Indian Air Force for Shaurya Salary Account

MoU Signed Between: Bandhan Bank & Indian Air Force (IAF)

Objective: Offering Bandhan Bank Shaurya Salary Account, a corporate salary account exclusively for defence personnel.

Key Benefits for IAF Personnel:

Zero Balance Savings Account

Financial protection for self and family

Attractive interest rates

Access to services from 1,700+ Bandhan Bank branches

Bandhan Bank

Founded: 23 August 2015

Founder: Chandra Shekhar Ghosh

Headquarters: Kolkata, West Bengal

Chairman: Dr. Anup Kumar Sinha

Managing Director & CEO: Partha Pratim Sengupta

51. UIDAI & IIIT-H Launch Biometric Challenge



The Unique Identification Authority of India (UIDAI), in

collaboration with IIIT-Hyderabad, has launched a large-scale Biometric Benchmarking Challenge to enhance fingerprint authentication for children.

The initiative aims to address the issue of age invariance in biometric systems, ensuring greater accuracy and reliability over time.

Duration: March 25, 2025 – May 25, 2025

Prize Pool: ₹7.7 lakh (USD 9,000)

Registration: Available on the UIDAI website and <https://biochallenge.uidai.gov.in/>

Top performers may get collaboration opportunities with UIDAI.



Appointments & Resignations

1. Anju Rathi Rana becomes India's first woman law secretary



Anju Rathi Rana has created history by becoming the first woman to be appointed as the Secretary of the Department of Legal Affairs of the Ministry of Law and Justice.

Rana, an Indian Legal Service officer, will hold the position for a maximum of two years from the date she assumes charge.

She succeeds IAS officer Niten Chandra.

RBI grants only one-year extension to IndusInd Bank CEO Suman Kathpalia

2. RBI Appoints Dr. Ajit Ratnakar Joshi as Executive Director

The Reserve Bank of India (RBI) has named Dr. Ajit Ratnakar Joshi as its new Executive Director (ED), effective March 3, 2025.

He will oversee the Department of Statistics and Information Management as well as the Financial Stability Department.

3. Ajay Bhadoo Appointed CEO of Government e Marketplace (GeM)



The government has appointed Ajay Bhadoo, Additional Secretary in the Department of Commerce, as the Chief Executive Officer (CEO) of Government e-Marketplace (GeM).

Launched on August 9, 2016, the GeM portal serves as the central platform for government ministries and departments to procure goods and services online.

4. MRF appoints Shubman Gill as brand ambassador



MRF Limited, a leading tyre manufacturer in the country, has announced that it has appointed Shubman Gill, the Indian cricket team's vice-captain in the ICC Champions Cup as its new Brand Ambassador.

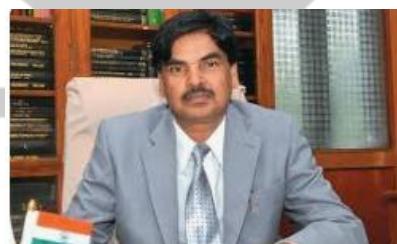
The appointment comes at a time when Gill recently became the top batsman in cricket by rising to No 1 rank in ODI (one day

international) batter in the ICC Men's Player ranking.

5. EMT CEO Rikant Pittie appointed as Chairman of CII Delhi State for 2025-26

Rikant Pittie, CEO & Co-founder of EaseMyTrip, has been appointed Chairman of the Confederation of Indian Industry (CII) Delhi State for 2025-26, marking a historic moment as the first unicorn company cofounder to take the role.

6. Senior Advocate Manan Kumar Mishra Re-Elected as Chairman of Bar Council of India



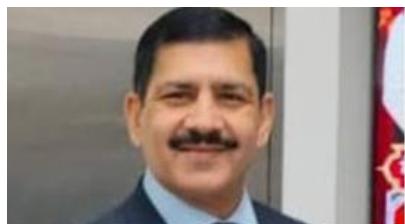
The Bar Council of India (BCI) on Saturday announced that Manan Kumar Mishra, Senior Advocate of the Supreme Court of India and Member of Parliament (Rajya Sabha), has been re-elected unopposed as the Chairman of the Bar Council of India for a historic seventh consecutive term.

A statement issued stated that the elected representatives of India's nearly 27 lakh vibrant legal fraternity have once again



reaffirmed their trust in his distinguished leadership.

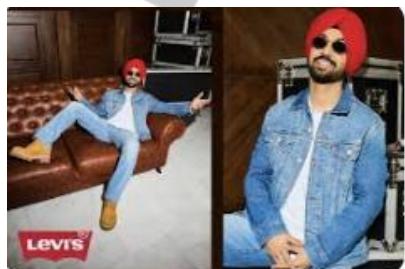
7. Dr. Mayank Sharma Assumes Office as Controller General of Defence Accounts (CGDA)



Dr Mayank Sharma assumed the office of Controller General of Defence Accounts (CGDA) on March 01, 2025. He is a 1989-batch officer of the Indian Defence Accounts Service (IDAS) and has had a distinguished career in the government spanning more than three decades.

Over the years, he has served in various key positions within the Government of India, including the Defence Accounts Department and the Cabinet Secretariat.

8. Levi's Appoints Diljit Dosanjh as Global Ambassador



Global denim brand Levi's has onboarded Indian music artist and actor Diljit Dosanjh as its new brand ambassador. With this association, Levi's aims to tap into the Punjabi

artist's cross-border influence and popularity to further fuel growth of its denim range

9. Yamandú Orsi Sworn in as Uruguay's President



Yamandú Orsi was sworn in Saturday as Uruguayan president for a five-year term.

Orsi, from the left-wing coalition the Broad Front, took the oath of office in parliament a little more than three months after defeating his center-right rival Alvaro Delgado in a tightly contested election.

10. Former Reserve Bank of India deputy governor MK Jain to join Reliance Industries as advisor

MK Jain, former deputy governor of the Reserve Bank of India (RBI), is set to join Reliance Industries as an advisor.

The conglomerate, controlled by Mukesh Ambani, is strengthening its leadership by bringing in senior talent from the banking sector.

11. Intel Appoints Lip-Bu Tan as Chief Executive Officer



Intel Corporation (Nasdaq: INTC) announced that its board of directors has appointed Lip-Bu Tan, an accomplished technology leader with deep semiconductor industry experience, as chief executive officer, effective March 18. He succeeds Interim Co-CEOs David Zinsner and Michelle (MJ) Johnston Holthaus. Tan will also rejoin the Intel board of directors after stepping down from the board in August 2024.

12. N G Subramaniam appointed as chairman of Tata Communications board



Tata Communications today announced the appointment of N Ganapathy Subramaniam (NGS) as the chairman of the board of directors of the company.



His appointment is effective March 14, 2025.

13. Mark Carney sworn in as Canada PM as country



Mark Carney, a former central banker who led both the Bank of Canada and the Bank of England, was formally sworn in as the Prime Minister of Canada on Friday. The event marks the end of Justin Trudeau's nearly decade-long tenure as prime minister.

14. Salman Khan Teams with GRM for Wheat Flour Campaign



GRM Overseas Limited launched a new marketing campaign for 10X Classic Chakki Fresh Atta.

Brand Ambassador:
Bollywood actor Salman Khan.

Campaign Title: "Better Half Ki Better Choice".

Tagline: "10 Ka Dum".

15. Takashi Nakajima Appointed as the New President & CEO of Honda Cars India



Japanese automobile manufacturer Honda Motor Company, on Monday, appointed Takashi Nakajima as the new President and Chief Executive Officer (CEO) of Honda Cars India (HCIL), effective April 1.

The announcement followed the annual management changes made by Honda Motor Company. Nakajima, who joined Honda in 1994, will succeed Takuya Tsumura. Tsumura will return to Japan to join Honda's headquarters after completing his three-year tenure in India.

16. Goel assumes charge as Chief Executive of IBA



The Indian Banks' Association (IBA) said Atul Kumar Goel has assumed charge as Chief Executive (CE) of the Association.

17. Justice Joymalya Bagchi's Appointment to the Supreme Court



The Government of India has officially notified the appointment of Justice Joymalya Bagchi, a sitting judge of the Calcutta High Court, as a Judge of the Supreme Court of India.

18. Mark Carney Appointed as Canada's New Liberal Party Leader and Prime Minister

Mark Carney has been appointed as the new leader of Canada's Liberal Party and the country's next Prime Minister, replacing Justin Trudeau amid rising public dissatisfaction.



19. Vikas Kaushal Appointed as HPCL CMD



Hindustan Petroleum Corporation Ltd (HPCL) has appointed Vikas Kaushal as its new Chairman and Managing Director (CMD) for a five-year term.

This is the first time a private-sector executive has been chosen to lead a public sector oil company in India.

20. Rajeev Shukla Replaces Jay Shah in ACC Leadership



New ACC President: Shammi Silva (Sri Lanka Cricket Board Chief).

BCCI Representative on ACC Board: Rajeev Shukla.

21. Eyal Zamir Appointed as Israel's New Military Chief



Former tank commander Eyal Zamir will on Wednesday become Israel's new armed forces chief, inheriting the task at a crucial time for the military after it acknowledged its "complete failure" to prevent Hamas's October 7, 2023 attack.

Previously director of the defence ministry, Zamir will replace outgoing chief of staff Lieutenant General Herzl Halev, who resigned admitting he failed to fulfil his mandate.

22. Federal Bank appoints Vidya Balan as its Brand Ambassador



Federal Bank, one of India's leading private sector banks with an impressive legacy over the years, today announced the appointment of acclaimed actress, Vidya Balan, as its first-ever brand ambassador.

The announcement was made during a special ceremony in Mumbai, where Ms. Balan was presented with a commemorative memento by Mr. K.V.S. Manian, Managing Director & CEO of Federal Bank.

23. Saina Nehwal becomes Strategic Investor and

Brand Ambassador for Naarica



Badminton icon and former World No.1 Saina Nehwal has stepped into the world of business, joining Naarica, a pioneering menstrual hygiene brand, as a strategic investor and brand ambassador.

With nearly 50% of menstruating women in India still lacking access to proper sanitary products, Naarica is on a mission to bridge the gap with innovative, eco-friendly solutions.

24. Amitava Mukherjee Appointed as NMDC CMD



NMDC has announced the appointment of Amitava Mukherjee as the chairman and managing director (CMD) of the company, effective from 6 March 2025. According to an exchange filing, his tenure will continue until his superannuation on 29 February 2028, or until



further orders, whichever is earlier.

Mukherjee has been with NMDC since November 2018, when he joined as Director (Finance). He had been serving as the additional charge of CMD since March 2023 before officially assuming the full role. Along with his new position at NMDC, Mukherjee also serves as the chairman of NMDC Steel and Legacy Iron Ore.

25. Kirsty Coventry Becomes First Female and African President of the International Olympic Committee



Kirsty Coventry, a legendary swimmer from Zimbabwe, made history by smashing the glass ceiling of the International Olympic Committee (IOC) to become its first female and first African president in the organisation's 130-year history.

Kirsty Coventry is one of Africa's most decorated Olympians, having won seven Olympic medals in swimming.

She clinched the gold medal in the 200m backstroke at the 2004 Athens Olympics

and successfully defended her title in Beijing 2008.

26. Tata Motors announces Vicky Kaushal as its brand ambassador



Brand Ambassadors 2025
New Holland : Yuvraj Singh
SHEBA, Sprite : Sharvari Wagh

Skechers : Jasprit Bumrah
Golbibo, Adidas : Rishabh Pant
Eurogrip : M.S. Dhoni
MRF : Shubhman Gill
O HI : Kartik Aryan
Elan Group : SRK
Levi's : Diljit Dosanjh
Federal Bank : Vidya Balan
Skoda Auto : Ranveer Singh
Zouk : Kriti Sanon
Dr. Agarwal Eyes Hospital,
Kishht : Sachin Tendulkar
Protean : Pankaj Tripathi
Forever New : Tripti Dimri
RBL Bank : D. Gukesh

27. Indranil Bhattacharyya Appointed as RBI's Executive Director



The Reserve Bank of India (RBI) has appointed Indranil

Bhattacharyya as Executive Director (ED), effective March 19, 2025. He will be responsible for overseeing the Department of Economic and Policy Research in his new role.

28. Krishnamachari Srikkanth Named Goodwill Ambassador of VISION 2020 India



Former Indian cricket captain Krishnamachari Srikkanth Appointed Goodwill Ambassador of VISION 2020 India
Objective of Initiative: Eliminate avoidable blindness in India.

29. Jasprit Bumrah Joins Skechers as Brand Ambassador



Renowned Indian cricketer Jasprit Bumrah has officially signed with Skechers, the global Comfort Technology Company, further expanding



its association with elite cricket athletes.

30. Dr. Lakshmi Venu Appointed as Vice Chairman of TAFE

Tractors and Farm Equipment Limited (TAFE) has appointed Dr. Lakshmi Venu as its Vice Chairman. TAFE: India's second-largest tractor manufacturer; global presence in over 100 countries.

31. Stuart Young Sworn in as Prime Minister of Trinidad and Tobago



Trinidad and Tobago
Capital: Port of Spain
Currency: Trinidad & Tobago Dollar

32. Dr. Shivkumar Kalyanaraman Appointed as CEO of Anusandhan National Research Foundation (ANRF)



Former top Microsoft executive Shivkumar

Kalyanaraman has been appointed as the Chief Executive Officer of Anusandhan National Research Foundation, India's premier research funding agency, particularly in universities. Kalyanaraman assumed office, succeeding Abhay Karandikar, the Secretary, Department of Science and Technology, who was officiating as the chief executive officer of ANRF. Earlier, Kalyanaraman was the chief technology officer, Energy Industry- Asia at Microsoft. He is a Distinguished Alumnus Awardee of IIT Madras and Ohio State University (2021).

33. Nissan Motor announces Ivan Espinosa as Chief Executive Officer



Nissan Motor has named Ivan Espinosa as the representative executive officer, president and CEO, succeeding Makoto Uchida. Espinosa is currently the chief planning officer and will assume the new role on April 1.

34. MRF's Arun Mammen elected as new chairman of Automotive Tyre

Manufacturers' Association



Arun Mammen, Vice Chairman & Managing Director of MRF Ltd, has been elected as the new Chairman of Automotive Tyre Manufacturers' Association (ATMA), the national industry body for the automotive tyre sector in India.

Hiroshi Yoshizane, Managing Director of Bridgestone India, is the new Vice Chairman of ATMA.

35. Axar Patel named Delhi Capitals captain ahead of IPL 2025



Axar Patel, 31, has been with Delhi Capitals since 2019 and was retained for ₹16.50 crore. India all-rounder Axar Patel was appointed captain of Delhi Capitals for upcoming IPL.

36. Amitabh Kant Appointed as NIIT University Chancellor



NIIT University (NU) has named Shri Amitabh Kant as its new Chancellor (Chairperson), with the appointment taking effect from March 10, 2025.

Kant, known for his expertise in economic policy and technological innovation

Takes over from Shri K Kasturirangan, a distinguished scientist.

37. Anuj Kumar Singh Appointed as Joint Secretary in UPSC

Anuj Kumar Singh's Appointment

New Role: Appointed Joint Secretary (Director level) in UPSC, Delhi.

Tenure: Five years or until further notice.

38. Goibibo Appoints Rishabh Pant as Brand Ambassador in a Campaign Featuring Sunil Gavaskar

Goibibo has appointed Rishabh Pant as its new brand ambassador.

The campaign features Sunil Gavaskar, creating a unique blend of cricket nostalgia and travel deals.

Brand Ambassadors 2025

New Holland : Yuvraj Singh
SHEBA, Sprite : Sharvari Wagh

Skechers : Jasprit Bumrah
Golbibo, Adidas : Rishabh Pant

Eurogrip : M.S. Dhoni
MRF : Shubhman Gill

HI : Kartik Aryan
Elan Group : SRK
Levi's : Diljit Dosanjh
Federal Bank : Vidya Balan
Skoda Auto : Ranveer Singh
Zouk : Kriti Sannon
Dr. Agarwal Eyes Hospital,
Kishht : Sachin Tendulkar
Protean : Pankaj Tripathi
Forever New : Tripti Dimri
RBL Bank : D. Gukesh

39. Edelweiss ARC Appoints Mythili Balasubramanian as Interim MD & CEO



Edelweiss Asset Reconstruction Company (EARC) has named Mythili Balasubramanian as its Interim Managing Director and CEO, effective immediately and serving until September 30, 2025.

40. South Korean Court reinstates impeached Prime Minister Han Duck-soo as acting President



South Korea's Constitutional Court overturned the

impeachment of Prime Minister Han Duck-soo.

He has been reinstated as acting President.

The ruling restores Han Duck-soo's authority, stabilizing the current administration.

The decision is seen as crucial for South Korea's political landscape.

41. Vikram Sahu to take over as the new Bank of America India Head

Kaku Nakhate stepping down as India Country Head after 15 years.

Successor: Vikram Sahu, currently Head of Global Equity Research.

42. Sanjay Singh elected UWW-Asia bureau member

The Wrestling Federation of India (WFI) president, Sanjay Singh, has been elected a Bureau Member of United World Wrestling (UWW)-Asia. In the election held during the UWW-Asia General Assembly in Amman.

43. GSMA appoints Airtel's Gopal Vittal as new Chairman

The Board of Directors of the Global System for Mobile Communications Association (GSMA) has elected Gopal Vittal - Vice Chairman and Managing Director, Bharti Airtel, as its new Chairman, until the end of 2026.

Recent Appointments



Ajay Seth Appointed as India's New Finance Secretary

Parminder Chopra Assumes Additional Charge as Chairman & MD of REC Ltd

IRDAI Appoints Five New Members to Insurance Advisory Committee : Dinesh Kumar Khara - Former Chairman of State Bank of India (SBI).

Justice Harish Tandon Appointed as Chief Justice of Orissa High Court

Kirsty Coventry Becomes First Female and African President of the International Olympic Committee

44. Ex-Cabinet Secretary Rajiv Gauba Appointed Full-Time Member of NITI Aayog

Former Cabinet Secretary Rajiv Gauba has been appointed as a Full-Time Member of NITI Aayog.

Gauba, a 1982-batch IAS officer of the Jharkhand cadre.

45. Ashok Singh Thakur Elected as New Chairman of INTACH

Ashok Singh Thakur has been elected as the new chairman of the Indian National Trust for Art and Cultural Heritage (INTACH) for a three-year term

46. Canara Bank Appoints S. K. Majumdar as Executive Director



Canara Bank has named S. K. Majumdar as its Executive Director, effective March 24, 2025.

A seasoned banker with over 25 years of experience, Majumdar previously served as the Chief Financial Officer of the bank.

47. Netumbo Nandi-Ndaitwah Sworn in as Namibia's First Female President



Netumbo Nandi-Ndaitwah was officially sworn in as Namibia's first female president, marking a historic moment for the country.

48. Dr Jay Bhattacharya confirmed as Director of NIS of the United States



Indian-American scientist Jay Bhattacharya has been confirmed by the U.S. Senate as the Director of the National Institutes of Health (NIH), the country's top health research and funding institutions.

49. Yusuf Pachmariwala Appointed as Managing Director & CEO of Hitachi Cash Management Services

Hitachi Cash Management Services (CMS), a subsidiary of Hitachi Payment Services, has officially announced the appointment of Yusuf Pachmariwala as its Managing Director & Chief Executive Officer (MD & CEO), effective April 1, 2025. He will be succeeding Anup Neogi, who has decided to retire from his role after a successful tenure.

50. Justice Harish Tandon Appointed as Chief Justice of Orissa High Court

Justice Harish Tandon has been appointed as the new Chief Justice of the Orissa High Court.

His appointment comes after the retirement of Justice Chakradhari Sharan Singh on January 19, 2024.

Until now, Justice Arindam Sinha had been serving as the acting Chief Justice.



Awards & Recognitions

1. Suborno Bose Receives Lifetime Achievement Award for Hospitality and Education



Award Recipient: Suborno Bose, Chairman of IIHM.

Honor: Received 'Lifetime Achievement in Hospitality and Education Through Technology' award.

Presented By: Union Tourism Minister Gajendra Shekhawat.

Contribution: Recognized for integrating technology with hospitality education in India.

2. PM Modi conferred with Barbados Award for his leadership during COVID-19



Honorary Order of Freedom of Barbados Award – PM Modi

Recipient: Prime Minister Narendra Modi

Awarded for: Strategic leadership & COVID-19 assistance

Ceremony Location: Bridgetown, Barbados

Received by: MoS External Affairs Pabitra Margherita

Announced by: PM of Barbados, Mia Amor Mottley

Announcement Date: 20th November 2023 (2nd India-CARICOM Leaders' Summit, Guyana)

Recognition: Acknowledges PM Modi's role in international cooperation during the pandemic.

3. Forbes India Leadership Awards 2025

Award Category	Winner
Emerging Innovator Award	BugWorks Research
Outstanding Startup Award	BrowserStack
Icons of Excellence	Ajay Singh (SpiceJet)
	Katrina Kaif (Katy Beauty)
Icons of Excellence	Jay Shah (ICC)
	Shyam Srinivasan (Federal Bank)
	Mohit Joshi (Tech Mahindra)

Regional Goliath	MTR Foods
Grassroots Philanthropists	Rizwan & Rekha Kotla (Kotla Foundation)
Climate Warrior	Indra Water
Turnaround Star	Indian Hotels Co. Ltd. (IHCL)
Next-Gen Entrepreneur	Varun Jaipuriya (Varun Beverages)
Institution Builder	Ashish Dhawan (Central Square Foundation)
Entrepreneur of the Year	Supam Maheshwari (FirstCry)
CEO of the Year	Rajesh Jejurikar (Mahindra & Mahindra)

4. ICC Youngest Chairman, Jay Shah Honored with Icon of Excellence Award

Event: 14th Edition of the Forbes India Leadership Awards (FILA 2025).

Award to: Jay Shah honored with the Icon of Excellence award.

Role: Chairman of the International Cricket Council (ICC).

Recognition for: Outstanding contributions to cricket administration.

5. Oscars Awards 2025

Category	Winners
Best Picture	Anora
Actor in a Leading Role	The Brutalist
Actor in a Supporting Role	Kieran Culkin, A Real Pain
Actress in a Leading Role	Mickey Madison, "Anora"
Actress in a Supporting Role	Zoe Saldana, Emilia Perez
Animated Feature Film	Flow
Animated Short Film	In the Shadow of the Cypress
Cinematography	Lia Crawley, "The Brutalist"
Costume Design	Wicked
Best Director	Sean Baker, "Anora"
Documentary Feature Film	No Other Land
Documentary Short Film	The Only Girl in the Orchestra
Film Editing	Anora, Sean Baker
International Feature Film	"I'm Still Here" (Brazil)
Makeup and Hairstyling	Pierre-Olivier Persin, Stéphanie Guillon and Martine Scarselli, "The Substance"
Music (Original Score)	Daniel Blumberg, "The Brutalist"
Music (Original Song)	"El Mat" from "Emilia Perez"
Production Design	Nathan Crowley and Lee Sandales, "Wicked"
Live Action Short Film	I'm Not a Robot

6. Zerodha founder Nithin Kamath named EY entrepreneur of the year 2024



Nithin Kamath Wins EY Entrepreneur of the Year 2024

Founder & CEO of Zerodha. Recognized for his low-margin, high-volume strategy that transformed the brokerage industry.

7. China's Liu Jiakun wins Pritzker Prize, 'Nobel' for architecture





The annual Pritzker Architecture Prize has been awarded to Liu Jiakun of China, who earned the field's highest honor for "affirming architecture that celebrates the lives of ordinary citizens." Liu, 68, becomes the 54th laureate of the prize, considered akin to a Nobel in the field of architecture.

8. Maharashtra CM Devendra Fadnavis honoured with 'TIE Mumbai Hall of Fame' award



Recipient: Maharashtra CM Devendra Fadnavis

Presented By: Infosys founder Narayana Murthy
Event: TIECON Mumbai 2025: "Dhanda First"

Organizer: TIE Mumbai (The Indus Entrepreneurs)

Reason for the Award: Outstanding contribution in Infrastructure Development, Investment Promotion, and Water Conservation

9. ACM A.M. Turing Award 2024



Recipients: Andrew G. Barto (University of Massachusetts, Amherst) and Richard S. Sutton (University of Alberta).

Award: ACM A.M. Turing Award, 2024.

Field of Contribution: Reinforcement Learning (RL).

Notable Achievement: Development of temporal difference learning, policy-gradient methods, and neural network-based function representations.

10. Muthoot Microfin Wins Double Gold at SKOCH Awards 2025

Muthoot Microfin received two Gold Awards in recognition of its customer-centric digital initiatives and inclusive financial solutions:

1. Corporate Excellence – "Best Customer Application on Digital Financial Inclusion"
2. BFSI Award – "Best Insurance Scheme"

11. Delhi International Airport Wins Prestigious ASQ Award for Best Airport in Asia-Pacific

Awarded to: Delhi International Airport Limited (DIAL), a subsidiary of GMR Airports Infrastructure Ltd.

Award: Airport Service Quality (ASQ) Airport Experience Award 2024

Category: Best Airport Over 40 Million Passengers in the Asia-Pacific Region

Recognition: Seventh consecutive year of excellence in customer service.

12. ICC Player of the Month Awards for February 2025

ICC Player of the Month – February 2025

ICC Men's Player of the Month: Shubman Gill (India)

ICC Women's Player of the Month: Alana King (Australia)

13. IIFA Awards 2025



Event: The International Indian Film Academy Awards (IIFA) 2025

Edition: 25th

Location: Jaipur, Rajasthan

Date: March 8 and March 9, 2025

Best Picture: Laapataa Ladies



Best Direction: Kiran Rao (Laapataa Ladies)

Best Performance in a Leading Role (Male): Kartik Aaryan (Bhool Bhulaiyaa 3)

Best Performance in a Leading Role (Female): Nitanshi Goel (Laapataa Ladies)

Best Performance in a Supporting Role (Female): Janki Bodiwala (Shaitaan)

Best Performance in a Supporting Role (Male): Ravi Kishan (Laapataa Ladies)

Best Performance in a Negative Role: Raghav Juyal (Kill)

Best Directorial Debut: Kunal Kemmu (Madgaon Express)

Best Debut (Male): Lakshya Lalwani (Kill)

Best Debut (Female): Pratibha Ranta (Laapataa Ladies)

Outstanding Achievement in Indian Cinema: Rakesh Roshan

14. PM Modi becomes first Indian to receive highest national award of Mauritius



PM Narendra Modi received Mauritius' highest civilian award - Grand Commander

of the Order of the Star and Key of the Indian Ocean.

He is the first Indian to receive this honour.

Mauritius PM Dr. Navinchandra Ramgoolam announced the award in Port Louis.

This is Modi's 21st international recognition.

Modi dedicated the award to the historic bond between India and Mauritius.

15. Jayshree Vencatesan wins Ramsar award for 'Wetland Wise Use'



Award Winner: Dr. Jayshree Vencatesan.

Achievement: First Indian to win the prestigious Ramsar Award.

Award Category: Wetland Wise Use.

Recognition by: Ramsar Secretariat, Gland, Switzerland.

Included in: 2025 Women Changemakers in the World of Wetlands.

Total Women Recognized: 12 women globally.

16. Hydrologist Günter Blöschl Wins 2025 Stockholm Water Prize

Günter Blöschl, a professor at Vienna University of Technology, won the 2025 Stockholm Water Prize.

The award was given for his groundbreaking contributions in flood risk analysis and climate change research.

Presentation Ceremony: World Water Week, Stockholm (August 2025)

The Stockholm Water Prize is awarded by the Stockholm Water Foundation in cooperation with the Royal Swedish Academy of Sciences.

The Prize will be presented to Blöschl by King Carl XVI Gustaf of Sweden

World Water Week : August 24-28

Theme 2025 : "Glacier Preservation,"

AWARDS IN 2025

- Jayshree Vencatesan: First Indian to Receive Ramsar Award for 'Wetland Wise Use'
- PM Modi Conferred Honorary Order of Freedom of Barbados
- Meia Airport Wins Prestigious Duraksha Puraskar
- NTPC Ltd Honored with Forward Faster Sustainability Award 2025 for Water Resilience
- Chandrika Tanduri's 'Tintor' Wins Gramin for Best New Age Album
- INCSE Honored with Shishir Chandra Best Asia Professional Person of the Year 2025

17. Statue of Unity Sculptor Ram Sutar Conferred with Maharashtra Bhushan Award

Renowned sculptor Ram Sutar, designer of the Statue of Unity, has been honored with the Maharashtra Bhushan award.



Announced by Maharashtra CM Devendra Fadnavis.

Maharashtra Bhushan is the state's highest civilian award. Recognizes Ram Sutar's contributions to Indian art & monumental sculpture.

18. Chiranjeevi Honoured with Lifetime Achievement Award by UK Government



Veteran Telugu cinema superstar Chiranjeevi was honoured with the Lifetime Achievement Award for his immense contribution to Indian cinema, cultural influence, and public service. The award was presented by London-based think tank Bridge India at the prestigious House of Commons in the UK Parliament.

19. Vijay Sankar honoured with Denmark's Knight's Cross for consular services

Vijay Sankar, Honorary Consul General of Denmark for Southern India and Chairman of The Sanmar Group, has been conferred the Knight's Cross of the Order of Dannebrog.

Awarded by: King of Denmark

Reason for the Honor:
Recognized for his outstanding consular services in strengthening India-Denmark relations.

About the Order of Dannebrog: One of Denmark's highest honors, awarded for remarkable contributions in service to the nation.

20. Ramnath Goenka Awards for Excellence in Journalism 2025



The Ramnath Goenka Excellence in Journalism Awards were presented by President Droupadi Murmu to honor outstanding contributions to Indian journalism.

The awards recognize journalists who uphold the values of truth, integrity, and fearless reporting.

Category	Winner & Publication
Hindi (Print/Digital)	Mridulika Jha (Aaj Tak) – Reported on the Dunki route migration crisis.
Regional Languages (Print/Digital)	Jeha Elizabeth (Mathiyamani) – Exposed human trafficking of Indian youth to Myanmar.
Environment, Science & Tech	Sibu Kumar Tripathi (India Today) – Covered the Josphinath sinking crisis.
Uncovering India Invisible	Satyendar Bark (The Hindu) – Reports on migration and missing daughters in Odisha.
Business & Economic Journalism	Twesh Mehta (Economic Times) – Investigated subsidy fraud in India's EV manufacturing sector.
Politics & Government	Malati Porecha (The Hindu) – Covered Balasore train tragedy and its aftermath.
Sports Journalism	Shahab Ali & Amarnath Kashyap (Hindustan) – Exposed p

Investigative Reporting	Nihal AP Kothie, Mahender Singh Mann & Mihir Vasavda (Indian Express) – Exposed sexual harassment in India's wrestling federation.
Feature Writing	Shubhaji Roy (Indian Express) – Ground reports from Israel-Palestine conflict zones.
Foreign Correspondent (India)	Niall Christopher (West of World) – Covered the Impact of AI and manufacturing shifts in India.
Civic Journalism	Jeet Mattoo & Sonita Pal (Hindustan Times) – Investigated BMC hospital shortages, leading to a policy change.
Photo Journalism	P. Ravikumar (New Indian Express) – Captured oil spill devastation in Chennai.
Books (Non-Fiction)	A.R. Venkataselvapathy (Penguin) – Wrote about V.G. Chidambaram Pillai's fight against British rule.
Hindi (Broadcast/Digital)	Giddankar Mohan (Lalitcasting) – Investigated the real Kerala story, countering film narratives.
Investigative Reporting	Nihal AP Kothie, Mahender Singh Mann & Mihir Vasavda (Indian Express) – Exposed sexual harassment in India's wrestling federation.

Regional Languages (Broadcast)	Mandar Gonjal (ABP Majha) – Exposed an underworld running a synthetic drug racket from Pune to Mumbai.
Environment, Science & Tech (Broadcast/Digital)	Joel Michael & Rohini Krishnamurthy (Down To Earth) – Covered Ludhiana's industrial gas leak deaths.
Uncovering India Invisible (Broadcast/Digital)	Vishnuvardhan Twari & Athar Rather (The Quint) – Investigated witch-hunting violence in Jharkhand.
Politics & Government (Broadcast)	Ashutosh Mehta (India Today TV) – Ground reports on ethnic violence in Manipur.
Sports Journalism (Broadcast/Digital)	Tejas Valdya & Enakshi Rayavashi (BBC Hindi) – Covered disabled women cricketers in Gujarat.
Investigative Reporting (Broadcast)	Anurag Dwary (NDTV) – Exposed medical college scams in Madhya Pradesh.

21. Prasar Bharati honoured with Hockey India Jaman Lal Sharma Award 2024

Prasar Bharati received the Hockey India Jaman Lal Sharma Award

Reason: For Invaluable Contribution 2024

Event: Hockey India 7th Annual Awards

Location: New Delhi

1975 World Cup-winning squad members were felicitated with the Hockey India Major Dhyan Chand Lifetime Achievement Award and a ₹50 lakh cash prize.

Savita Punia & Harmanpreet Singh won the Hockey India Balbir Singh Sr. Award for Player of the Year 2024 (Women & Men).

PR Sreejesh was honoured for winning the FIH Men's Goalkeeper of the Year award.

Hockey Unit of Tamil Nadu won Best Member Unit of the





Year for the Tamil Nadu School Hockey League.

Awards marked 100 years of Indian hockey and the golden jubilee of India's 1975 World Cup victory.

₹12 crore total prize pool, highest ever in Hockey India Annual Awards history.

22. Vinod Kumar Shukla Selected for 59th Jnanpith Award



Award Name: Jnanpith Award (59th edition)

Recipient: Vinod Kumar Shukla

Field: Short story writing, poetry, and essays

First from Chhattisgarh: He is the first writer from Chhattisgarh to receive the award.

12th Hindi Writer: The 12th author writing in Hindi to be honored.

Notable Works

"Deewar Mein Ek Khirkee Rahati Thi" - Sahitya Akademi Award 1999

"Naukar Ki Kameez" (1979) - Adapted into a film by Mani Kaul

"Sab Kuch Hona Bacha Rahega" (1992) - A well-known poetry collection

23. Certification for Eri Silk: A Global Milestone

Certification for Eri Silk: A Global Milestone

Certification: Oeko-Tex (Germany)

Certifying Body: North Eastern Handicrafts and Handlooms Development Corporation Ltd. (NEHHDC)

Significance: Ensures eri silk is free from harmful substances and safe for human use

Market Impact: Enhances global acceptance, consumer trust, and premium market access

Government Support: R&D, seed production, modernization, and Silk Samagra-2 scheme

24. Rana Dasgupta wins literary award for 2014 book on 21st century Delhi



Indian-origin British author Rana Dasgupta won the 2025 Windham-Campbell Prize in the non-fiction category for his 2014 book "Capital: A Portrait of Twenty-First Century Delhi".

The other recipients of the 2025 Windham-Campbell Prizes include Sigrid Nunez

(United States) and Anne Enright (Ireland) in the fiction category; Patricia J. Williams in nonfiction; Roy Williams (United Kingdom) and Matilda Feyisayo Ibini (United Kingdom) in drama; and Anthony V. Capildeo (Scotland/Trinidad and Tobago) and Tongo Eisen-Martin (United States) in poetry.

25. Abel Prize 2025



Japanese mathematician Masaki Kashiwara was awarded this year's Abel Prize.

The Abel Prize recognizes leading scientific achievements in mathematics.

It is awarded and administered by the Norwegian Academy of Science and Letters on behalf of the Government of Norway.

It is named after Norwegian mathematician Niels Henrik Abel (1802–1829).

The award was established by the Parliament of Norway in 2002 on the 200th anniversary of Abel.

The award was first given in 2003 and is considered equivalent to the Nobel Prize. The award consists of a sum of 7.5 million kroner (about



\$720,000) and a glass plaque designed by Norwegian artist Henrik Haugen.

26. Punjab & Sind Bank Wins Top Improvers Award in EASE 6.0 Reforms Index



Punjab & Sind Bank Recognized in EASE 6.0 Reforms Index

Award: Top Improvers Award in EASE 6.0 Reforms Index.

Recognition For: Significant improvements in banking services and operational efficiency.

EASE 6.0 Reforms Index:

Part of the Enhanced Access & Service Excellence (EASE) initiative.

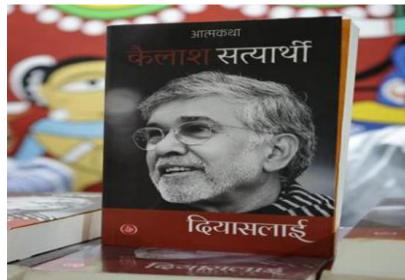
Evaluates Public Sector Banks (PSBs) on:
Digital transformation
Customer-centric services
Financial inclusion

yes OFFICER



Books & Authors

1. Kailash Satyarthi Autobiography 'Diyasalai' – A Literary Exploration at IGNCA



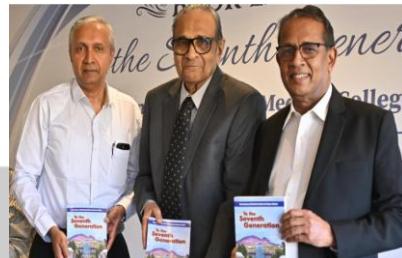
The Indira Gandhi National Centre for the Arts (IGNCA), under the Ministry of Culture, in collaboration with the Satyarthi Movement for Global Compassion, hosted a literary discussion on Diyasalai, the autobiography of Nobel Peace Prize laureate Kailash Satyarthi.

2. Legislative Department Releases Book on Women Members of the Constituent Assembly

On the occasion of International Women's Day, the Legislative Department, Ministry of Law & Justice, formally released a

significant publication titled "The Life and Contributions of the Women Members of the Constituent Assembly".

3. Book on CMC Vellore 'To the Seventh Generation' Launched in Chennai



Dr. V.I. Mathan, former director of Christian Medical College (CMC) Vellore, launched the book "To the Seventh Generation: The Journey of Christian Medical College Vellore" in Chennai.

The first copy was handed to Dr. Vikram Mathew, the current director.

4. Book 'March of Glory' Released to Celebrate India's 1975 Hockey World Cup Victory

To mark 50 years since India's historic Hockey World Cup victory in 1975, a book titled 'March of Glory' was unveiled, at Shivaji Stadium, New Delhi.

Written by hockey historian K. Arumugam and journalist Errol D'Cruz.

5. P.S. Raman's Book 'Leo: The Untold Story of Chennai Super Kings' Launched with MS Dhoni



Cricketer MS Dhoni and CSK team members made a surprise visit to P.S. Raman's book launch event.

Book Title: 'Leo: The Untold Story of Chennai Super Kings'
Author: P.S. Raman (Former TNCA Vice-President)



Sports

1. India's Iniyian wins Cannes Open chess



Indian Grandmaster Pa Iniyian won the Cannes International Open, defeating compatriot V Pranesh in the ninth and final round in Cannes, France.

2. Steve Smith Announces Retirement from One-Day Internationals



Steve Smith Announces ODI Retirement

Retired from One-Day Internationals (ODIs) after Australia's semi-final loss to India in the ICC Champions Trophy.

Ends a remarkable career in the 50-over format.

3. Krishna Jayasankar becomes 1st Indian woman to cross 16m in indoor shot put

Krishna Jayasankar became the first Indian woman to cross the 16-metre mark in indoor shot put.

Achieved at the 2025 Mountain West Indoor Track and Field Championships.

New record: 16.03 metres.

Previous Indian indoor record: 15.54 metres, set by Poornarao Rane at the 2023 American Athletic Conference Indoor Championships.

4. Vidarbha clinch third title of Ranji Trophy

Vidarbha wins the 90th Ranji Trophy, securing their third title.

Final against Kerala ended in a draw, but Vidarbha won based on the first-innings lead.

Match venue: VCA Stadium, Jamtha, Nagpur.

Ranji Trophy was introduced in 1934-35 as the "Cricket Championship of India", renamed the following year.

5. Virat Kohli Becomes Seventh Indian Cricketer to Play 300 ODIs



Virat Kohli played his 300th One Day International (ODI) match

Date: March 2, 2025

Event: Champions Trophy match against New Zealand in Dubai

With this achievement, Kohli became the seventh Indian and 22nd player in the world to reach this milestone.

The list is led by Sachin Tendulkar, who played 463 matches, followed by MS Dhoni with 347 matches.



6. Chile Open 2025

Tournament: Chile Open (Santiago).

Winners (Men's Doubles): Rithvik Choudary Bollipalli (India) & Nicolás Barrientos (Colombia).

Final Match: Defeated top seeds Maximo Gonzalez & Andres Molteni (Argentina) 6-3, 6-2 (straight sets).

7. Sharath Kamal to Retire from Table Tennis



Achanta Sharath Kamal has announced his retirement from professional table tennis.



His final appearance will be at the WTT Star Contender tournament.

The tournament will be held at Nehru Indoor Stadium, Chennai.

The event is scheduled from March 25 to 30, 2025.

8. Mushfiqur Rahim Announces Retirement from ODIs After Champions Trophy Exit



Mushfiqur Rahim Retires from ODIs

Announced retirement after Bangladesh's Champions Trophy campaign.

Career Span: 19 years in ODI cricket.

9. Rwanda Challenger 2025 tennis

Tournament Name: 2025 Rwandan Challenger Tennis Tournament.

Doubles Winners: Siddhant Banthia (India) and Alexander Donski (Bulgaria).

Achievement: First ATP Challenger title for Siddhant Banthia.

Singles Winner: Valentin Foyer (France)

10. India Wins ICC Champions Trophy for the Third Time



Winner: India

Defeated: New Zealand

Defeated by: 4 wickets

Final at: Dubai International Cricket Stadium

Record: India ended a 12-year wait to clinch a record-extending third Champions Trophy title.

Target: 252-run

India's previous title: 2002 (shared with Sri Lanka) and 2013

11. Pranav becomes world junior chess champion



Event: World Junior Chess Championship 2025 (Open Section).

Winner: Grandmaster Pranav Venkatesh (India).

Age: 18 years.

Venue: Petrovac, Montenegro.

12. Australia and England to Play Historic 150th Anniversary Test at MCG

Event: 150th anniversary of the first-ever Test match

Teams: Australia vs. England

Format: One-off day-night (pink-ball) Test

Venue: Melbourne Cricket Ground (MCG)

Date: March 11-15, 2027

The first official Test match took place at the MCG in March 1877, when Australia and England squared off in what would become the foundation of international cricket.

13. Deepti Sharma takes fifth spot in ICC Women's all-rounders rankings



India's Deepti Sharma surpassed New Zealand's Amelia Kerr to climb one spot and break into the top five of the latest ICC Women's all-rounders rankings.

Deepti is ranked third in the T20 all-rounder rankings and holds the fourth position in the ODI bowling charts.

14. Japan Becomes First Team to Qualify for the 2026 FIFA World Cup

Japan becomes the first team to qualify (after host nations



USA, Canada, and Mexico) for the 2026 FIFA World Cup.

Secured qualification with a 2-0 victory over Bahrain on March 20, 2025, at Saitama Stadium, Japan.

Japan qualifies for its eighth consecutive World Cup.

15. India to host 11th Asian Swimming C'ship in Gujarat

India will host the 11th Asian Swimming Championship.

Venue: Naranpura Sports Complex, Ahmedabad, Gujarat.

Event Date: October 1 to 15, 2025.

Sports Categories

Swimming

Diving

Artistic Swimming

Water Polo

16. IOC recommends inclusion of boxing in Los Angeles 2028 Games

The International Olympic Committee (IOC) has officially included boxing in the 2028 Los Angeles Olympics.

17. Union Minister Dr. Mansukh Mandaviya inaugurated Fit India Carnival



Union Minister Dr. Mansukh Mandaviya and MoS Raksha Khadse inaugurated the first-ever Fit India Carnival at Jawaharlal Nehru Stadium, New Delhi.

Three-day fitness & wellness festival promoting an active, obesity-free lifestyle under the Fit India Movement.

Note:

Khelo India Para Games scheduled from March 20-27 in New Delhi.

18. Vaidehi Chaudhary, Rashmika Bhamidipaty clinch W35 Nonthaburi Women's Doubles title

Vaidehi Chaudhary & Rashmika Bhamidipaty won the W35 Nonthaburi Women's Doubles title in Thailand.

Defeated second-seeded pair Punnin Kovapitukted (Thailand) & Yuki Naito (Japan) in the final.

19. 15th Hockey India Women National Championship

Winner: Jharkhand

Defeated: Haryana

The final match was played at the Tau Devi Lal Complex in

Panchkula, Haryana, on 12 March 2025.

20. India Masters Clinch Historic IML 2025 Title

Why in News?	India Masters won the inaugural International Masters League (IML) 2025 by defeating West Indies Masters in the final.
Match Result:	India Masters won by 6 wickets.
Venue:	SVNS International Stadium
Captain (India Masters)	Sachin Tendulkar
Captain (West Indies Masters)	Brian Lara
West Indies Masters' Total	148/7 (20 overs)
India Masters' Chase	149/4 (17.5 overs)
Top Performers (Batting)	- Ambati Rayudu (74 off 50 balls) - Sachin Tendulkar (25 off 18 balls)

Top Performers (Bowling)	- Vinay Kumar (5/36) - Shahbaz Nadeem (2/12)
Player of the Match	Ambati Rayudu (74 runs, 9 fours, 3 sixes)
Prize Money (Winners – India Masters)	₹1 crore (₹10,00,000)
Prize Money (Runners-up – West Indies Masters)	₹50 lakh (₹5,00,000)
Most Fours in the Tournament	Kumar Sangakkara (58 fours, ₹5,00,000)
Most Sixes in the Tournament	Shane Watson (25 sixes, ₹5,00,000)

21. Norris Triumphs in a Chaotic Australian GP Opener

Winner: Lando Norris (McLaren)

Race Venue & Date: Melbourne, Australia – March 16, 2025

Top 3 Finishers

1. Lando Norris (McLaren)
2. Max Verstappen (Red Bull)
3. George Russell (Mercedes)

22. Indian Long-Distance Runner Archana Jadhav Banned for Four Years

Indian runner Archana Jadhav banned for four years over doping charges

Violation: Tested positive for Oxandrolone, an anabolic steroid, at Pune Half-Marathon (December 2024)

Ban Duration: Four years (January 7, 2025 – January 6, 2029)





Loss of Achievements:
Results from December 15, 2024, onwards disqualified; all awards, medals, and prize money forfeited

23. Khelo India Para Games 2025 Launches Anthem, Mascot, Logo



Event: Khelo India Para Games 2025.

Launch Details:

Anthem, Mascot & Logo unveiled.

By: Minister for Youth Affairs and Sports Dr. Mansukh Mandaviya.

Venue: New Delhi.

Mascot – Ujjwala:

Inspired by the house sparrow of Delhi.

Symbolizes pride and fighting spirit of the city.

Launched during the 'Fit India Carnival'.

24. WAVES OTT to stream DFB-Pokal semi-finals & grand finale

WAVES OTT will stream DFB-Pokal semi-finals on April 2 & 3, and the grand finale on May 24, 2025.

DFB-Pokal: Germany's top domestic football cup,

organized by the German Football Association (DFB).
India-Germany Football Partnership:

MoU Signed (Feb 2025): Between Prasar Bharati & DFB Germany to promote football in India.

U-17 Talent Search: 20 Indian players to get training opportunities in Germany.

About WAVES OTT:

Developed by: Prasar Bharati as its own OTT platform.

Available on: Android & iOS.

Tagline: "Waves – Family Entertainment Ki Nayi Lehar"

25. BCCI Honors Team India with ₹58 Crore After ICC Champions Trophy Win

The Board of Control for Cricket in India (BCCI) has announced a cash reward of INR 58 crore for Team India after their remarkable victory in the ICC Champions Trophy 2025.

Tournament Performance

Defeated Bangladesh by six wickets in the opening match.

Secured a six-wicket win against Pakistan.

Achieved a 44-run victory over New Zealand.

Overcame Australia by four wickets in the semi-final.

Final Victory: India defeated New Zealand in a thrilling contest.

26. Boxing receives official IOC nod for Los Angeles games 2028

Boxing's Inclusion in LA 2028 Olympics

All IOC members voted in favor of including Boxing in the Los Angeles 2028 Olympics.

Initial Exclusion: Boxing was not part of the LA28 sports program approved in February 2022 due to concerns over the International Boxing Association (IBA).

27. Tour de France is returning to UK in 2027



Britain will host the Grand Départ of both the Tour de France and its women's version in 2027.

Historical Context:

28th time the race starts from a foreign country.

Last hosted by Britain in 2014 (Yorkshire region).

Previously hosted in London (2007)

Last year's men's Grand Depart took place in Florence, with the 2026 race starting in Barcelona.

In 2024, the women's race had its first Grand Depart



outside France, with Rotterdam the host city.

28. India qualifies for FIBA Men's Asia Cup 2025

India Qualifies for FIBA Men's Asia Cup 2025

India defeated hosts Bahrain 81-77 in a crucial qualifier at Khalifa Sports City, Manama.

India will now travel to Jeddah, Saudi Arabia, for the continental tournament from August 5 to 17, 2025.

29. India clinches both Men's & Women's Kabaddi World Cup 2025

Winner of Men's & Women's Kabaddi World Cup 2025: India

Indian Men's Team defeated England in the final with a close score of 44-41.

Indian Women's Team dominated England with a 57-34 victory.

Location: Held in Wolverhampton, England

India had also won both Men's & Women's titles in the inaugural edition (2019) in Malaysia.

30. Sunil Kumar Wins Bronze at Asian Wrestling Championships 2025



Sunil Kumar's Performance

Event: Asian Wrestling Championships 2025

Category: 87kg Greco-Roman Medal: Bronze

Bronze Medal Match: Defeated China's Jiaxin Huang

Quarterfinals: Won 10-1 against Tajikistan's Sukhrob Abdulkhaev

Semifinal: Lost 1-3 to Iran's Yasin Yazdi

31. Khelo India Para Games 2025



Khelo India Para Games (KIPG) 2025

Edition: Second edition

Participants: Nearly 1,300 para-athletes

Venues:

Jawaharlal Nehru Indoor Stadium

Indira Gandhi Indoor Stadium

Karni Singh Shooting Range

Location: New Delhi

Top-Performing State: Haryana (34 gold medals) - Retained its dominance from 2023.

Runner-up: Tamil Nadu (28 gold medals).

Third Place: Uttar Pradesh (23 gold medals).

National Records: 18 new national records were set.

32. CWG Federation rebranded as Commonwealth Sport

New Name: Commonwealth Sports (formerly Commonwealth Games Federation - CGF).

Rebranding Initiative: 'More in Common' brand campaign. Commonwealth Sport King's Baton Relay 2026

Launch Venue: Buckingham Palace.

Countdown: Begins 500 days before the Glasgow 2026 Opening Ceremony.

Purpose: Symbolizes Commonwealth unity and sporting excellence.



Person in News

1. Oscar Piastri Triumphs at the Chinese Grand Prix as McLaren Secures One-Two Finish

Oscar Piastri won the Chinese Grand Prix, with McLaren securing a 1-2 finish.

Ferrari suffered post-race disqualifications for Charles Leclerc and Lewis Hamilton.

2. Former CWG medallist Sumeeth Reddy retires

India's doubles specialist B. Sumeeth Reddy, a member of the 2022 Commonwealth

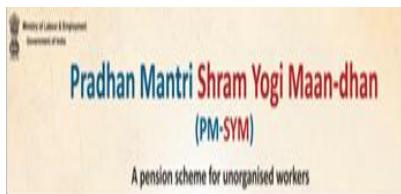
Games mixed team silver medal-winning squad, has announced his retirement as an active badminton player to focus entirely on coaching.

yes
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Schemes

1. Pradhan Mantri Shram Yogi Maandhan



Launched: Interim Budget 2019.

Objective: Social security for unorganised sector workers.

Benefit: ₹3,000 monthly pension after 60 years of age.

Covers street vendors, domestic workers, agricultural labourers, etc.

30.51 crore unorganised workers registered on e-Shram portal (2024).

Unorganised sector contributes ~50% to India's GDP.

Key Features

Government matches worker's contribution (1:1 basis).

Voluntary participation with flexible contribution.

Family pension: Spouse gets 50% pension after beneficiary's death.

Easy registration via Common Service Centres (CSCs) & Maandhan portal.

Managed by LIC for fund security.

Eligibility Criteria

Age: 18-40 years.

Income Limit: Monthly earnings ≤ ₹15,000.

Employment: Must be from unorganised sector.

Exclusions:

EPF, ESIC, NPS members & income taxpayers.

Beneficiaries of other govt. pension schemes.

2. PM-YUVA 3.0 – Prime Minister's Scheme for Mentoring Young Authors



PM-YUVA 3.0: Prime Minister's Scheme for Mentoring Young Authors

Launched by: Ministry of Education, Department of Higher Education

Date: March 11, 2025

Target Group: Young authors below 30 years of age

Objective: To develop a new generation of writers focusing on India's cultural and intellectual legacy

Languages: Books will be published in multiple Indian languages and English

Mentorship Period: June 30, 2025 – December 30, 2025

The National Book Trust (NBT), India, will execute the program phase-wise, ensuring structured mentorship and high-quality content creation.

3. PM Surya Ghar Muft Bijli Yojana Achieves 10 Lakh Rooftop Solar Installations



PM Surya Ghar Muft Bijli Yojana: Key Highlights

Milestone Achieved: 10 lakh rooftop solar installations since launch in February 2024.

Subsidy Disbursement: ₹4,770 crore provided to over 6 lakh beneficiaries.

Top Performers: Chandigarh and Daman & Diu achieved 100% rooftop solar targets for government buildings.

Leading States: Rajasthan, Maharashtra, Gujarat, and Tamil Nadu contributed significantly.

Financial Support:

Collateral-free, low-interest loans (around 7%) for installations up to 3 kW.

Helps reduce electricity bills and allows selling surplus power to DISCOMs.

Energy Savings & Income:

A 3-kW system can generate 300+ units per month.

Households can earn extra income by selling excess electricity.



4. PB-SHABD completes one year: Free subscription extended till March 2026



PB-SHARED AUDIO-VISUALS FOR BROADCAST AND DISSEMINATION

Prasar Bharati-Shared Audio-Visuals for Broadcast and Dissemination (PB-SHABD) Service

Anniversary & Extension: Completed one year this month, extended till March 2026.

Free Access: Media organizations, especially smaller ones, will continue to benefit.

News portals can access Doordarshan & All India Radio's trusted content.

5. Financial Grant Scheme for Young Artists

Scheme Name: Scholarships to Young Artists in Different Cultural Fields (SYA).

Implemented by: Ministry of Culture.

Purpose: Support young artists in classical dance, indigenous artwork, and traditional art-forms for advanced training.

Age Group: 18 to 25 years

Minimum Training Requirement: 5 years under any Guru or Institution.

Scholarship Amount: ₹5,000 per month.

Duration: 2 years (paid in four equal six-monthly installments).

Maximum Scholars: 400.

Selection Process: Based on personal interview/interaction before an Expert Committee constituted by the Ministry.

6. Govt notifies scheme to make cooperative sugar mills loan eligible

Scheme Name: Modified Ethanol Interest Subvention Scheme.

Introduced by: Government of India.

Beneficiaries: Cooperative Sugar Mills (CSMs).

Objective: Convert existing ethanol plants into multi-feedstock plants to use:

Grains (like maize).

Damaged Food Grains (DFG).

Interest Subvention:

6% per year or 50% of the bank's interest rate, whichever is lower.

Duration: 5 years (including 1-year moratorium).

Benefits:

Enable year-round operations (beyond the 4-5 month sugarcane season).

Improve efficiency, productivity, and financial viability of sugar mills.

Reduce dependence on seasonal sugarcane availability.

7. Centre approves revised Rashtriya Gokul Mission to boost growth in livestock sector

Revised Rashtriya Gokul Mission (RGM) Approved

The Union Cabinet has approved the Revised Rashtriya Gokul Mission (RGM)

Duration: 2024-25 and 2025-26

Aim: To enhance financial support to accelerate growth in India's dairy and livestock sector.

Total Outlay: ₹3400 crore for 2021-22 to 2025-26 (15th Finance Commission cycle), with an additional ₹1000 crore.

Implementation: As a Central Sector component under the Development Programmes Scheme

New Initiatives Under RGM:

Heifer Rearing Centres:

35% capital cost assistance for establishing 30 housing facilities for 15,000 high-yield heifers.

Support for High Genetic Merit (HGM) IVF Heifers:

3% interest subvention on loans taken from milk unions/banks for farmers purchasing HGM IVF heifers.





8. Cabinet approves Revised National Program for Dairy Development (NPDD)

Revised National Program for Dairy Development (NPDD) Approved

Key Details:

Approved by: Union Cabinet
Scheme Type: Central Sector Scheme

Total Budget: ₹2,790 crore (including an additional ₹1,000 crore)

Duration: 2021-22 to 2025-26 (15th Finance Commission cycle)

Component A: Dairy Infrastructure Development
Objective: Modernization & strengthening of dairy infrastructure

Key Focus Areas:

Upgrading milk chilling plants

Establishing advanced milk testing labs

Implementing certification systems

Component B: "Dairying through Cooperatives (DTC)"

Implemented with: Government of Japan & Japan International Cooperation Agency (JICA)

Focus: Sustainable dairy development through cooperatives

Targeted States (9):

Andhra Pradesh

Bihar

Madhya Pradesh

Punjab

Rajasthan

Telangana

Uttarakhand

Uttar Pradesh

West Bengal

9. Mahila Samman Savings allows 40% partial withdrawal

Key Update:

40% Partial Withdrawal feature introduced.

Directive issued by the Ministry of Communications

It can be availed after one year from the date of account opening.

About the Mahila Samman Savings Scheme (MSSS):

Launch Date: April 1, 2023

Validity: Till March 31, 2025

Eligibility: Women (aged 18 years & above)

Interest Rate: 7.5% per annum

Continued Component:
Short-Term Bank Deposit (1-3 years), at banks' discretion
GMS Performance (Till November 2024):

Total Gold Mobilised: 31,164 kg

Short-Term Deposits: 7,509 kg

Medium-Term Deposits: 9,728 kg

Long-Term Deposits: 13,926 kg

Total Depositors: 5,693

Gold Price Surge (2024-25):

January 1, 2024: ₹63,920 per 10 grams

March 25, 2025: ₹90,450 per 10 grams

Increase: ₹26,530 (+41.5%)

Type of Deposit	Tenure	Purpose & Redemption
Short-Term Gold Deposit (STGD)	1-3 years	Banks use these deposits for domestic needs and lending. Redemption can be in gold or cash.
Medium-Term Gold Deposit (MTGD)	5-7 years	Utilised by the government and RBI for gold reserves. Redemption only in cash.
Long-Term Gold Deposit (LTGD)	7-12 years	Used for monetary policy and reserves. Redemption only in cash.

11. 5 Years of National Technical Textiles Mission



5 Years of National Technical Textiles Mission - Key Highlights

Launch Year: 2020



Implementing Body: Ministry of Textiles, Government of India

Budget Allocation: ₹1,480 crore (2020-2026)

Total Research Projects Approved: 168 projects worth ₹509 crore

Training Target: 50,000 individuals in technical textiles

Major Initiatives:

GIST 2.0 (Grant for Industrial Research in Technical Textiles)

GREAT Scheme (Grant for Research & Entrepreneurship Across Technical Textiles)

Skill Development Programs
Technotex 2024 (Flagship event)

Export Promotion: Dedicated council to boost exports

Key Beneficiaries: Students, startups, textile industries, and research institutions

yes OFFICER



Ranks & Reports

1. India Ranks 4th in Global Wealth Rankings

Report title: Knight Frank's Wealth Report 2025

Released in March 2025

Aim: To analyzing global wealth distribution

India's Ranking: 4th globally with 85,698 HNWIs in 2024, a 6% increase from the previous year.

India's Share: 3.7% of the world's wealthy population, reinforcing its position among top wealth-generating nations.

MARKET ANALYSIS		
	US\$10m+ population	Share of global US\$10m+ population
US	905,413	38.7%
Chinese mainland	471,634	20.1%
Japan	122,119	5.2%
India	85,698	3.7%
Germany	69,798	3.0%
Canada	64,988	2.8%
UK	55,667	2.4%
France	51,254	2.2%
Australia	42,789	1.8%
Hong Kong SAR	42,715	1.8%
Italy	41,080	1.8%
South Korea	39,210	1.7%
Taiwan	28,391	1.2%
Brazil	21,974	0.9%
Spain	21,275	0.9%

India's HNWI Growth and Future Projections

India's HNWI population is on a steady rise.

The report projects that by 2028, the number of HNWIs in India will increase by 9.4%, reaching 93,753 individuals.

2. UNESCO's Report on Multilingual Education



Report: "Languages Matter – Global Guidance on Multilingual Education".

Released by: UNESCO's Global Education Monitoring (GEM) team.

Occasion: 25th anniversary of International Mother Language Day.

Key Findings:

40% of the global population lacks access to education in a language they understand.

In some low- and middle-income countries, this figure rises to 90%.

Focus:

Importance of multilingual education.

Addressing linguistic diversity caused by migration.

3. Lancet: 1 in 3 Indians Could Be Obese by 2050

Obesity Projections in India

By 2050, nearly 44.9 crore people in India will be overweight or obese.

Includes 21.8 crore men and 23.1 crore women.

This will account for almost one-third of India's projected population.

Global Obesity Crisis

By 2050, over half of all adults and one-third of children worldwide will be overweight or obese.

Findings published in The Lancet, highlighting a growing health concern.

Rising Obesity in India

By 2050, 44.9 crore Indians are expected to be overweight or obese.

India had the highest number of overweight or obese young adults in 2021, surpassing China and the U.S.

Obesity Among Adolescents (Ages 15-24)

Young men: 0.4 crore (1990) → 1.68 crore (2021) → 2.27 crore (2050).

Young women: 0.33 crore (1990) → 1.3 crore (2021) → 1.69 crore (2050).

Obesity Among Children

Boys: 0.46 crore (1990) → 1.3 crore (2021) → 1.6 crore (2050).

Girls: 0.45 crore (1990) → 1.24 crore (2021) → 1.44 crore (2050).

4. India ranks 11th in AI research, 16th in AI infrastructure: SIDE 2025 Report

State of India's Digital Economy (SIDE) 2025 Report

India's AI Rankings:
11th in AI research.



16th in AI infrastructure (among 32 countries).

Report Released By: ICRIER-Prosus Centre for Internet and Digital Economy (IPCIDE).

Global AI Leaders: US & China (leading in research, innovation, and infrastructure).

Emerging AI Players: South Korea, Singapore, and the Netherlands.

India's Digital Economy Growth:

Growing twice the rate of the overall economy.

Expected to contribute one-fifth of the economy by 2029.

5. Glass-Ceiling Index 2025

The Glass-Ceiling Index (GCI), compiled by The Economist.

Women on Corporate Boards: Increased to 33%, indicating growing acceptance of gender diversity in leadership.

Labour-force Participation Rate (Women): Increased to 66.6% from 65.8% (previous year), but still lower than 81% for men.

Challenges Faced by Women: Persistent wage disparities, unequal career advancement opportunities, and underrepresentation in top managerial positions.

Rank	Country	Region
1	France	Europe
2	Spain	Europe
3	Australia	Oceania
4	Sweden	Europe
5	Portugal	Europe
6	Norway	Europe
7	Finland	Europe
8	Denmark	Europe
9	New Zealand	Oceania
10	Iceland	Europe

6. IndiGo Becomes the World's Second Fastest-Growing Airline in Seat Capacity



Airline: IndiGo Airlines.

Achievement: Ranked 2nd fastest-growing airline globally in seat capacity (OAG Report, 2024).

Growth Rate: 10.1% year-on-year increase.

Total Seat Capacity (2024): 134.9 million seats.

Top Airline: Qatar Airways with 10.4% growth.

7. Top 10 Largest Arms Importing Countries (2020-2024): SIPRI Report

According to SIPRI, European countries have significantly increased their arms imports, with a staggering 155% rise between 2020-2024 compared to the previous period (2015-2019).

Ukraine emerged as the largest arms importer due to the Russia-Ukraine war.

India, despite being the second-largest importer, has witnessed a decline in arms imports.

The United States remains the dominant supplier, with Russia, France, and China playing significant roles in global arms trade.

India accounted for 8.3% of total global arms imports between 2020 and 2024, making it the second-largest importer after Ukraine. However, this marks a 9.3% decline compared to the 2015-2019 period.

Rank	Country	Share of Global Arms Imports (2020-2024)	Top 3 Supplier Countries
1	Ukraine	8.3%	USA, Germany, Poland
2	India	8.3%	Russia, France, Israel
3	Qatar	6.8%	USA, Italy, UK
4	Saudi Arabia	6.8%	USA, Spain, France
5	Pakistan	4.8%	China, Netherlands, Turkey
6	Japan	3.9%	USA, UK, Germany
7	Australia	3.5%	USA, Spain, Norway
8	Egypt	3.3%	Germany, Italy, France
9	United States	3.7%	UK, France, Israel
10	Kuwait	2.9%	USA, Italy, France

8. LIC Ranked World's 3rd Strongest Insurance Brand



Brand Finance Insurance 100 (2025) report

1st: PZU (Poland) - BSI score: 94.4

2nd: China Life Insurance (China) - BSI score: 93.5

LIC Global Ranking: Ranked 3rd strongest insurance brand globally with a BSI



score of 88/100 (Brand Finance Insurance 100, 2025).

LIC Brand Value Ranking: 12th among global insurers.

SBI Life Ranking: Ranked 76th; only two Indian insurers in the top 100.

9. Amul Ranked 3rd Most Valued Brand in YouGov India Value Rankings 2025

YouGov India Value Rankings 2025

Top Brands:

1st: Amazon

2nd: Flipkart

3rd most valued brand in YouGov India Value Rankings 2025

10. World Happiness Report 2025

Released by: United Nations on International Day of Happiness (March 20, 2025).

India's Rank: 118th among 147 countries (Improved from 126th in 2024).

Happiest Country: Finland (Ranked #1 for the 8th consecutive year).

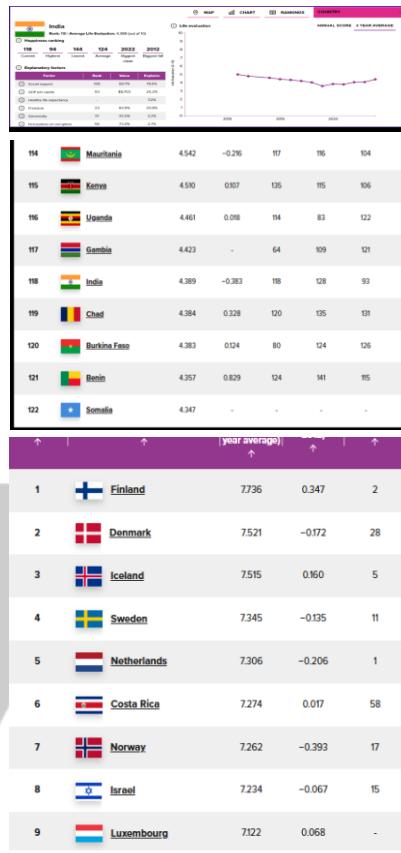
India's Performance & Key Observations:

Happiness Score: 4.389 (up from 4.054 in 2024).

Comparison with Other Nations:

India ranked lower than conflict-affected countries like Ukraine, Pakistan, Iran, Iraq, and Palestine.

Other BRICS nations ranked higher than India in 2024.



11. Free Speech Ranking in Global Index

Free Speech Ranking in Global Index

Survey Conducted By: The Future of Free Speech (U.S.-based think tank)

India's Rank: 24th out of 33 countries

India's Score: 62.6

Norway (87.9) and Denmark (87.0) ranked highest in free speech support.

Indonesia (56.8), Malaysia (55.4), and Pakistan (57.0) showed the biggest improvements, though they remained in lower rankings.

Lowest Support for Restricting Criticism: U.K. (5%) and Denmark (3%)

The Future of Free Speech is an independent, non-partisan think tank based in the United States.

The organization focuses on understanding global trends, challenges, and opportunities related to free expression in the 21st century.

12. 79 Indian universities, institutes among top 50 in QS subject-wise rankings



Name of Ranking: QS World University Rankings by Subject

Edition: 15th

Quacquarelli Symonds (QS) released the rankings

Seventy-nine Indian institutions featured in the rankings this year, 10 more than the 69 in 2024.

Nine Indian institutions featured in the top 50 across subjects

Indian School of Mines in Dhanbad, ranked 20 globally in Engineering (Mineral and Mining)—an improvement from rank 41 last year.

The only private Indian institution in the top 50 was



Saveetha Institute of Medical and Technical Sciences, Chennai, ranked 26 in Dentistry.

In law, OP Jindal Global Law University is the highest-ranked Indian institution, at rank 78.

National Law School of India University stood in the 201-250 rank band this year

Engineering and Technology

IIT Delhi was ranked 26

IIT Bombay at rank 28

Business and Management Studies

IIM Ahmedabad was ranked 27

IIM Bangalore ranked 40

13. Dr. Jitendra Singh Launches Bio-Sarthi & BioEconomy Report



Bio-Sarthi & BioEconomy Report released by Union Minister Dr. Jitendra Singh at the BIRAC Foundation Day ceremony at the National Media Centre.

Key Points from the Release of India Bioeconomy Report 2025 (IBER 2025)

16-Fold Growth in India's Bio-Economy

India's bio-economy grew from \$10 billion in 2014 to \$165.7 billion in 2024.

Surpassed the initial target of \$150 billion by 2025.

Significant Contribution to GDP

Bioeconomy sector contributes 4.25% to India's GDP.

Achieved a CAGR of 17.9% over the past four years.

Government's Commitment to Biotechnology

Growth reflects strong policy support and investment in biotechnology.

India's emergence as a global biotech powerhouse.

Launch of "BioSaarthi" - Global Mentorship Initiative

Aims to support biotech startups through structured mentorship.

Six-month cohort program for personalized mentor-mentee engagement.

14. Women's Credit Monitoring Jumps 42%, Hits 27 Million in 2024: NITI Aayog Report



Report Title: From Borrowers to Builders: Women's Role in India's Financial Growth Story

Released by: NITI Aayog CEO B.V.R. Subrahmanyam.

Published by:

TransUnion CIBIL

Women Entrepreneurship Platform (WEP) – NITI Aayog MicroSave Consulting (MSC)

Women's Credit Growth & Monitoring (2019-2024)

Women borrowers grew at a 22% CAGR, with many from semi-urban & rural areas.

27 million women monitored their credit in Dec 2024 (42% YoY growth).

Self-monitoring credit share increased to 19.43% (from 17.89% in 2023).

Non-metro women (48% growth) outpaced metro women (30% growth) in credit monitoring.

Regional Trends

49% of self-monitoring women from Maharashtra, Tamil Nadu, Karnataka, UP & Telangana.

Southern India leads with 10.2 million women in credit monitoring.

Highest growth in active women borrowers seen in Rajasthan, UP, and MP.

Rise in Women's Business & Gold Loans (Dec 2024)

Business loan origination by women grew 14% since 2019.

Women account for 35% of business borrowers.

Gold loan share of women increased by 6%.



15. Global Funding for Women-Led Startups Declines in 2024

Report Name : Funding for Women Led Startups

Report Published by Tracxn Technologies India

Total Women Founded tech startups : 69000

India has 7000 active Women Founded startups

Women Led Unicorns in 2024 : 14

Top Cities for Funding Women Led startups : San Francisco, New York, London

Global Funding for Women-Led Tech Startups (2024)
Decline in Funding:

2024: \$29.6 billion (↓11% from 2023).

2023: \$33.1 billion (↓21% from 2022).

2022: \$37.5 billion.

Top: United States holds the top position.

India's Global Ranking:

2nd highest in all-time funding for women-led tech startups.

Top Cities for Women-Led Startups (India) Bengaluru, Mumbai, Delhi NCR

Women-Led IPOs in 2024
MobiKwik, Usha Financial, Tunwal, Interiors and More, LawSikho

16. Municipal bond issuances in India to exceed ₹1,500 crore in FY 2025-26

ICRA Report: Municipal Bond Issuances to Surpass ₹1,500 Crore in FY 2025-26

Projected Fundraising: Over ₹1,500 crore through municipal bonds.

Rising Share of Green/Pooled Bonds:

Driven by increased focus on Environmental, Social, and Governance (ESG) initiatives. Strengthened credit profiles of Urban Local Bodies (ULBs).

17. Hurun Rich List 2025



Edition: 14th

Top 5 Richest Individuals (Globally):

Elon Musk (Tesla) - \$420 billion

Jeff Bezos (Amazon) - \$266 billion

Mark Zuckerberg (Meta) - \$242 billion

Larry Ellison (Oracle) - \$203 billion

Warren Buffett (Berkshire Hathaway) - \$167 billion

India's Richest Billionaires:
Mukesh Ambani, Reliance Industries - Rs 8.6 trillion (17th rank globally)

Gautam Adani, Adani Group - Rs 8.4 trillion (18th rank globally)

Roshni Nadar, HCL - Rs 3.5 trillion

Dilip Shanghvi, Sun Pharma - Rs 2.5 trillion

Azim Premji, Wipro - Rs 2.2 trillion

Youngest Billionaires:

India: Shashank Kumar & Harshil Mathur (Razorpay) - Age 34, Net Worth ₹8,643 crore

Globally: Wang Zelong (China) - Age 29, Net Worth ₹8,643 crore

United States: 870 billionaires

China: 823

India: 284

Table 3: Where they live

Where they live							
Rank	Country	Number of Billionaires	Change YoY	Rank	City	Number of Billionaires	Change YoY
11	USA	870	+70	1-	New York	129	+10
21	China	823	+9	2-	London	97	0
3-	India	284	+13	31	Shanghai	92	+5
4-	UK	150	+4	4-	Beijing	91	0
5-	Germany	141	+1	51	Mumbai	90	-2
6-	Switzerland	116	+10	6-	Shenzhen	85	+1
7-	Russia	89	+13	7-	Hong Kong	74	+9
81	France	72	+4	8-	Moscow	69	+10
91	Italy	69	0	9-	New Delhi	63	+9
10-	Brazil	67	+3	10-	San Francisco	55	+7

The World's Top 10 Wealthiest Women

Rank	Name	Wealth (US\$bn)	% Change YoY	Company	Age	Country of Residence
1	Alice Walton	102	+6%	Walmart	75	USA
2	Francesco Bettencourt Moyens	67	-26%	L'Oréal	70	France
3	Julia Koch & Family	60	+11%	Koch Industries	62	USA
4	Jacqueline Mars	53	-33%	Mars	85	USA
5	Rosyria Nadir & Scott	40	-	HCL	43	India
6	MacKenzie Scott	33	Revalued	Amazon	54	USA
6	Miriam Adelson & family	33	-6%	Las Vegas Sands	79	USA
8	Abigail Johnson	32	+14%	Fidelity	63	USA
9	Marilyn Simon & family	30	-	Renaissance	74	USA
10	Linda Stephen & family	29	-	Endeavor Energy Resources	50	USA

Source: Hurun Research Institute, Hurun Global Rich List 2023 - represents "New"

18. Top 10 highest paid actors in the world

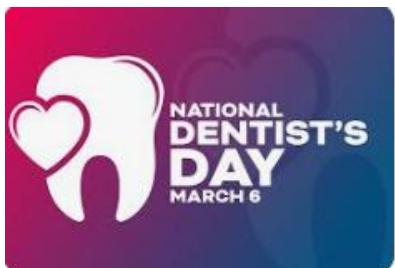
Rank	Actor	Money earned in 2024
1	Dwayne Johnson	\$88 million
2	Ryan Reynolds	\$85 million
3	Kevin Hart	\$81 million
4	Jerry Seinfeld	\$60 million
5	Hugh Jackman	\$50 million
6	Brad Pitt	\$32 million
7	George Clooney	\$32 million
8	Nicole Kidman	\$31 million
9	Adam Sandler	\$26 million
10	Will Smith	\$26 million





Important Days

1. National Dentist's Day 2025: 6th March



The first dentist ever documented was Hesy-Ra, who worked as the Chief of Dentist for Pharaoh Djoser in Ancient Egypt in 2600 BC. The earliest book solely devoted to dentistry was The Little Medicinal Book for All Kinds of Diseases and Infirmities of the Teeth (Artzney Buchlein), which was published in Germany in 1530.

National Dentist's Day is significant because it emphasises how important dental hygiene and health are.

2. 5th Edition of Lineman Diwas Celebrated



The Central Electricity Authority (CEA), in collaboration with Tata Power-DDL, celebrated the 5th edition of Lineman Diwas on March 4, 2025.

Aim To recognize the contributions of linemen and

ground maintenance staff in India's power sector.

Lineman Diwas was first organized by Central Electricity Authority (CEA) in collaboration with Tata Power-DDL in March, 2021.

Theme: 'Seva, Suraksha, Swabhiman'

3. International Women's Day 2025



Date: 8th March

2025 theme: "For ALL Women and Girls: Rights. Equality. Empowerment."

4. 5 March – International Day for Disarmament and Non-Proliferation Awareness

The International Day for Disarmament and Non-Proliferation Awareness seeks to promote better awareness and understanding of disarmament issues among the public, especially young people.

UNGA established it in 2021 to promote disarmament and non-proliferation for peace and security.

5. Jan Aushadhi Diwas is being celebrated to

promote affordable generic medicines

Jan Aushadhi Diwas – March 7

Purpose: Raises awareness about Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) and promotes generic medicines.

Launched: November 2008 to provide affordable quality medicines.

Pricing: Medicines are 50-80% cheaper than market rates.

Outlets: 15,000+ Kendras operational across all districts.

Quality Assurance: Medicines sourced from certified manufacturers.

Key Initiative: Suvidha Sanitary Napkins at ₹1 per pad.

Week-long Activities: Organized by Chemicals and Fertilizers Ministry nationwide.

6. World Hearing Day 2025



Observed every year on March 3

Theme: "Empower yourself" – promoting individual responsibility for hearing care.



7. National Defense Day 2025

India observes National Defence Day on March 3rd each year.

8. World Wildlife Day 2025



Occasion: World Wildlife Day observed annually on March 3.

Significance: Commemorates the adoption of CITES (Convention on International Trade in Endangered Species of Wild Fauna and Flora) in 1973.

Theme 2025: "Wildlife Conservation Finance: Investing in People and Planet".

9. World Day of Fight Against Sexual Exploitation: March 4

Since 2009, March 4th has been designated as the World Day of the Fight Against Sexual Exploitation

10. World Consumers Rights Day 2025

World Consumer Rights Day, observed annually on March 15, serves as an essential reminder of the need to uphold consumer rights and protection.

The theme for World Consumer Rights Day 2025 is, 'A Just Transition to Sustainable Lifestyles.'

11. No Smoking Day 2025



Observed on the second Wednesday of March, this year it falls on March 12, 2025.

12. 54th National Safety Week

54th National Safety Week is observed from 4th to 10th March 2025.

Aim: To raise awareness about safety precautions across various sectors.

Theme 2025: "Safety and Well-being Crucial for Viksit Bharat".

13. International Day of Women Judges 2025

The International Day of Women Judges is observed on March 10 every year to recognize the contributions of women in the judiciary.

14. CISF Raising Day



India celebrates CISF Raising Day on March 10 every year to honour the Central Industrial Security Forces of India (CISF), and this year, it was the 56th Raising Day.

15. International Day of Forests 2025



Date: March 21

The theme for 2025 is "Forests and Food"

16. World Day For Glaciers 2025

The United Nations has declared March 21 as the World Day for Glaciers, as per resolution A/RES/77/158.

This initiative, along with the International Year of Glaciers' Preservation 2025, aims to highlight the critical role of glaciers and the urgent need for their conservation amidst climate change

17. Down Syndrome and World Down Syndrome Day 2025

The 14th World Down Syndrome Day Conference will be hosted by the Down Syndrome International network at the United



Nations headquarters in New York on 21 March 2025.

Organized by: Down Syndrome International network

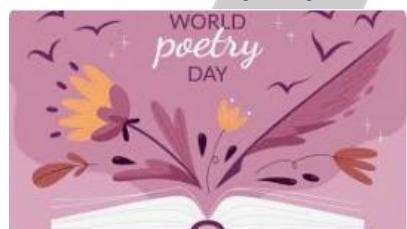
Purpose: Promote awareness, inclusion, and policy discussions regarding Down syndrome.

What is Down Syndrome?

A genetic condition caused by an extra copy of chromosome 21, leading to physical, cognitive, and developmental challenges.

World Down Syndrome Day
Established in 2011 by the UN General Assembly (A/RES/66/149), observed annually on 21 March since 2012.

18. World Poetry Day 2025



World Poetry Day 2025 is celebrated globally on March 21 to highlight the significance of poetry as a universal medium of expression.

2025 theme: "Poetry as a Bridge for Peace and Inclusion"

19. International Day for the Elimination of Racial Discrimination

The International Day for the Elimination of Racial Discrimination, observed annually on March 21.

2025 theme: "People of African Descent: Recognition, Justice, and Development."

20. World Sparrow Day 2025



World Sparrow Day is celebrated every year on March 20th.

2025 theme: A Tribute to Nature's Tiny Messengers

21. Ordnance Factory Day 2025

Ordnance Factory Day is observed every year on March 18 to commemorate the establishment of the first Ordnance Factory in colonial India near Kolkata in 1801.

22. International Day of Happiness 2025



Date: 20th March

This year, the theme for International Day of Happiness is 'CARING AND SHARING.'

23. World Oral health day 2025



Date: 20th March

For World Oral Health Day 2025, the theme is "A Happy Mouth is... A Happy Mind"

24. Pi Day 2025

Pi Day, celebrated annually on March 14, is dedicated to the mathematical constant π (Pi), which is approximately 3.14159.

The date, when written in the month/day format as 3/14, mirrors the first three digits of Pi, making it a significant occasion for mathematicians.

25. International Day of Action for Rivers

Every year on March 14, the world observes the International Day of Action for Rivers, a crucial but often overlooked occasion dedicated to raising awareness about the growing threats to rivers worldwide.

The theme for this year's event, "Our Rivers, Our Future,"



26. National Vaccination Day 2025

National Vaccination Day, observed annually on March 16, is a significant event that underscores India's dedication to public health through immunisation.

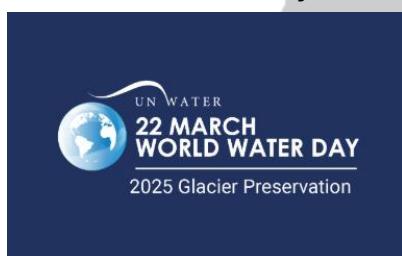
27. World Meteorological Day 2025

Date: March 23, 2025.

Occasion: 75th anniversary of the World Meteorological Organization (WMO).

Theme: "Closing the Early Warning Gap Together".

28. World Water Day 2025



Date: March 22, 2025.

Objective: Raise awareness about freshwater conservation and sustainable management.

Theme: "Glacier Preservation".

29. Shaheed Diwas 2025

Shaheed Diwas, also known as Martyrs' Day, is observed every year on March 23 to honor the sacrifices of India's great revolutionaries Bhagat Singh, Shivaram Rajguru, and Sukhdev Thapar.

30. International Day for the Right to the Truth concerning Gross Human Rights Violations and for the Dignity of Victims

Each year, on March 24, the International Day for the Right to the Truth Concerning Gross Human Rights Violations and for the Dignity of Victims is observed.

This day honors Monsignor Óscar Arnulfo Romero, who was assassinated on March 24, 1980, for speaking against human rights violations in El Salvador.

31. World TB Day 2025



Date: March 24 (Observed annually)

Objective: Raise awareness about tuberculosis (TB) and strengthen global efforts to combat the disease.

Theme for 2025:

"Yes! We Can End TB: Commit, Invest, Deliver"

32. Bihar Diwas 2025



Bihar Day: 22nd March

Edition: 113 Foundation Day

2025 theme: Unnat Bihar, Viksit Bihar (Advanced Bihar, Developed Bihar)

33. World Puppetry Day 2025



Date: 21st March

Theme 2025: Robots, AI, and the Dream of the Puppet?

34. Earth Hour India 2025



Date: March 22, 2025 (Coincides with World Water Day).

Time: 8:30 PM to 9:30 PM (Global lights-off event).

Objective: Raise awareness on environmental conservation & climate action.

Special Theme: Water conservation, urging millions to take action.

35. International Day of the Unborn Child 2025





International Unborn Child Day is celebrated every year across the world on 25 March.

The purpose of celebrating this is to raise awareness to protect the rights of children and their lives.

36. World Theatre Day 2025: 27th March



The International Theatre Institute (ITI) initiated World

Theatre Day in 1961, with 27th March as the date of the opening of the "Theatre of Nations season in 1962, Paris and has been celebrated ever since.

yes OFFICER



Summit & Conferences

1. World Sustainable Development Summit (WSDS) 2025



Union Minister Bhupender Yadav inaugurated the World Sustainable Development Summit (WSDS) 2025 in New Delhi.

Organized by: The Energy and Resources Institute (TERI)

Theme: Strengthening global partnerships for sustainable development and climate solutions.

India's Climate Leadership:
International Solar Alliance (ISA)
Coalition for Disaster Resilient Infrastructure (CDRI)
Mission Lifestyle for Environment (LiFE)

India's Climate Leadership:
India reduced greenhouse gas emissions by 7.93% in 2020.

India's Long-term Vision
Viksit Bharat 2047: India's goal to become a developed nation by 2047.

Net-zero emissions target: To achieve net-zero by 2070.

Emission intensity of GDP reduced by 36% from 2005 to 2020.

2. India Mobile Congress 2025 scheduled to held in New Delhi on October 8-11



India Mobile Congress (IMC) 2025

Edition: 9th

Date: October 8-11, 2025

Venue: New Delhi

Announced by:
Communications Minister Jyotiraditya Scindia

Significance:
Asia's largest digital technology forum.

Global platform for industry leaders, policymakers, and tech enthusiasts.

Focus on connectivity, sustainability, and innovation.

3. India's Role in the 4th 'No Money for Terror' (NMFT) Conference

4th 'No Money for Terror' (NMFT) Conference

Venue: Munich, Germany

Focus: Global efforts to combat terror financing

India's Participation: Active since 2018

India's Key Contributions

Stressed the threat of digital financial networks and cross-

border transactions in terror financing.

Called for unified global action to counter evolving financial threats linked to terrorism.

Reaffirmed commitment to strengthening international cooperation against terror funding.

4. India assumes Chair of 68th UN Commission on Narcotic Drugs

India presided over the 68th Session of the United Nations Commission on Narcotic Drugs (CND), which commenced in Vienna, marking a significant milestone in global efforts to combat drug-related challenges.

5. South Africa to host 1st G20 Trade & Investment Working Group meeting



South Africa to Host First G20 Trade and Investment Working Group (TIWG) Meeting

Dates: March 18 - March 20, 2025

G20 Presidency Theme (2025): "Solidarity, Equality,



Sustainability" – Reflecting South Africa's focus on inclusive global trade and investment policies

Key Highlights:

First of four planned TIWG meetings, leading up to the G20 Trade Ministers' Meeting in October 2025.

Attended by major international organizations, including:

World Trade Organization (WTO)

United Nations Trade and Development (UNCTAD)

Organisation for Economic Cooperation and Development (OECD)

African regional communities

6. Union Minister Shri Manohar Lal Inaugurates GRIDCON 2025



Event: GRIDCON 2025 – The International Conference cum Exhibition

Inaugurated by: Manohar Lal, Union Minister of Power and Housing & Urban Affairs

The central theme of GRIDCON 2025 is

"Innovations in Grid Resilience."

Date of Inauguration: March 9, 2025

Venue: IICC, Yashobhoomi, Dwarka, New Delhi

Organized by: Power Grid Corporation of India Limited (POWERGRID).

Duration: March 9 to March 11, 2025

Patronage: Ministry of Power

Association: CIGRE India (International Council on Large Electric Systems - India Chapter)

Purpose: Strengthening India's power grid and promoting innovations in renewable energy integration

Participants: 10 ASEAN nations, 8 dialogue partners (Australia, New Zealand, South Korea, Japan, China, USA, Russia, Timor Leste), and ASEAN Secretariat.

8. RBI organises Annual Conference of the RBI Ombudsmen



Annual Conference of RBI Ombudsmen

March 17, 2025

Location : Mumbai

Theme : "Transforming Grievance Redress: The AI Advantage".

Keynote Address : Dr. Pushpak Bhattacharyya, professor, IIT Bombay and Chair of RBI's Committee on FREE-AI (Framework for Responsible and Ethical Enablement of Artificial Intelligence).



7. ASEAN Defence Ministers' Meeting-Plus Experts Working Group on Counter-Terrorism

14th ASEAN Defence Ministers' Meeting-Plus (ADMM-Plus) Experts Working Group (EWG) on Counter-Terrorism to be held in New Delhi on March 19-20, 2024.

India and Malaysia will co-chair the meeting.

First meeting for the 2024-2027 EWG cycle focusing on counter-terrorism strategies.





Science & Technology

1. Sunita Williams, Butch Wilmore return home after 9 months in space



NASA astronauts Butch Wilmore and Sunita Williams safely returned to Earth on March 18, 2025 (March 19 in India) after spending over nine months in space due to delays in the Boeing Starliner Crew Flight Test (CFT) mission.

Sunita Williams logged the second-most time in space by a US astronaut.

Sunita Williams and Butch Wilmore traveled 121,347,491 miles during their mission, spent 286 days in space, and completed 4,576 orbits around Earth.

2. Tata Motors begins India's first hydrogen truck trials for net-zero goal



Tata Motors' Hydrogen Truck Trials

First-ever trials of hydrogen-powered heavy-duty trucks in India.

Net-Zero Vision: Supports India's goal of achieving net-zero emissions by 2070.

Trial Duration: Up to 24 months with 16 hydrogen-powered trucks of different configurations and payloads.

Technology Used:

Hydrogen Internal Combustion Engine (H2-ICE)

Hydrogen Fuel Cell Electric Vehicle (H2-FCEV)

Key Freight Routes: Trials will take place in Mumbai, Pune, Delhi-NCR, Surat, Vadodara, Jamshedpur, and Kalinganagar.

3. ISRO Earns \$143 Million from Foreign Satellite Launches



The Indian Space Research Organisation (ISRO) has generated nearly 143 million US dollars in foreign exchange revenue through satellite launches.

The Department of Space said that ISRO launched a total of 393 foreign satellites and 3 Indian customer satellites on a commercial basis over the past decade.

Between January 2015 and December 2024, these satellites were successfully

launched aboard ISRO's PSLV, LVM3, and SSLV launch vehicles.

ISRO's impressive track record includes launching satellites for 34 countries, including the United States, the United Kingdom, Singapore, and several other developed nations.

4. NASA's Revolutionary Missions



NASA's Upcoming Space Missions - SPHEREx & PUNCH

1. SPHEREx (Spectro-Photometer for the History of the Universe, Epoch of Reionization, and Ices Explorer)

Objective: Study the origins of the universe and cosmic infrared background light.

Focus Areas:

Map galaxies across the sky.

Analyze cosmic ices to understand planetary formation.

Investigate the epoch of reionization, the period when the first stars and galaxies formed.



2. PUNCH (Polarimeter to UNify the Corona and Heliosphere)

Objective: Study the Sun's outer atmosphere and its influence on space weather.

Focus Areas:

Observe solar winds and coronal mass ejections (CMEs).

Improve space weather predictions.

Understand the transition between the Sun's corona and the heliosphere.

5. Ajay Devgn launches 'Prismix'



PRISMIX STUDIOS
ENTERTAINMENT REDEFINED

Company Name: Prismix.

Launched by: Ajay Devgn

Type of Company: AI-driven media company.

Purpose: Revolutionize content creation using cutting-edge AI technology.

Focus Areas: Short films, Series, Animated graphic novels, Music videos, Corporate content, and Social media campaigns.

Objective: Bridge creativity and generative AI to transform the media landscape.

6. Digantara commissions world's first commercial space surveillance satellite

Digantara's Space Surveillance Satellite

Company Name: Digantara (Bengaluru-based start-up).

Satellite Name: SCOT (Space Camera for Object Tracking).

Purpose:

Track space objects as small as 5 centimeters orbiting the Earth.

Enhance space surveillance and situational awareness.

Launch Date: January 14, 2025

Launch Vehicle: SpaceX's Transporter-12 rocket.

Commissioning Date (Operational): March 9, 2025.

First Image Location: Over South America, capturing Buenos Aires city glowing against the Earth's curvature.

Significance: World's first commercial space surveillance satellite.

7. ISRO developing LOX-methane engine for NGLV

Organization: Indian Space Research Organisation (ISRO).

Project: Development of LOX-Methane Engine and stages.

Purpose: For the Next Generation Launch Vehicle (NGLV).

Engine Fuel:

Oxidizer: Liquid Oxygen (LOX).

Fuel: Methane.

NGLV Configuration: Reusable booster stage.

Two expendable upper stages.

Key Feature:

Multiple restarts for:

Booster stage recovery.

Upper stage re-ignition to enhance mission flexibility.

Development Unit: Liquid Propulsion Systems Centre (LPSC), ISRO.

8. IIT Bombay, Australia's Monash University develop sensor for toxic metals

IIT Bombay & Monash University Develop Sensor for Detecting Toxic Metals in Water

Objective: Cost-effective and efficient detection of toxic heavy metals in water.

Funding Support: Department of Biotechnology (DBT), Government of India.

Technology Used: Copper-based Metal-Organic Framework (MOF) for metal detection.

Environmental & Health Impact:

Heavy metals are toxic, persistent, and bio-accumulative in living organisms.

Pollution from these metals poses serious risks to





ecosystems and human health.

This innovation enhances water safety and contributes to environmental sustainability.

9. Isro's POEM-4 successfully completes one thousand orbits on March 4

ISRO's POEM-4 Completes 1,000 Orbits in Space

Mission: PSLV Orbital Platform Experiment Module (POEM-4) repurposes the spent upper stage of PSLV.

Achievement: Successfully completed 1,000 orbits on March 4, 2025.

Launch Details:

PSLV-C60 launched on December 30, 2024.

POEM-4 operations started after deploying the SPADEX spacecraft.

Payloads & Experiments:

Total Payloads: 24 (10 from Non-Governmental Entities - NGEs, 14 from ISRO).

Research in space robotics, green propulsion, laser ignition, seed germination in microgravity, bacterium growth, and amateur radio transmission.

Stabilization: Configured as a three-axis stabilized platform for experiments.

10. Zydus to develop first-ever typhoid-shigella combo vaccine



Zydus Lifesciences to develop the world's first combination vaccine for typhoid and shigellosis.

Supported by the Bill & Melinda Gates Foundation.

Will use its WHO-prequalified Typhoid conjugate vaccine (ZyVac TCV).

Collaborating with an unnamed partner for the shigella vaccine component.

11. Blue Ghost Mission 1



Firefly Aerospace's Blue Ghost Mission 1 successfully landed on the Moon on March 2, 2025.

Significance:

Second private mission to achieve a lunar landing.

First private mission to land upright.

Highlights NASA's collaboration with private space companies.

Landing Site: Near Mons Latreille in Mare Crisium.

Launch Details:

Launched on: January 15, 2025.

Rocket Used: SpaceX Falcon 9.

Lander Specifications:

Size: Comparable to a hippopotamus.

Carries 10 scientific instruments, including:

Lunar soil analyser.

Radiation-tolerant computer.

Mission Duration: Designed to operate for one lunar day (~14 Earth days).

12. Aditya-L1 Captures First-Ever Image of a Solar Flare 'Kernel'



Aditya-L1 Mission Achievement

India's first dedicated solar observatory, Aditya-L1, made a groundbreaking discovery.

Captured the first-ever image of a solar flare 'kernel'.

Launch Date: September 2, 2023

Orbit Placement: January 6, 2024

Orbit Type: Lagrange Point L1 (1.5 million km from Earth)



Mission Continuous solar observations without eclipses or obstructions Aditya-L1's strategic placement at L1 ensures uninterrupted data collection, making it an essential asset for solar research.

13. NASA's IM-2 Mission



NASA's IM-2 Mission Overview Launched on February 26, 2025.

Aims to explore the lunar south pole's Mons Mouton.

Duration: 10 days.

Note: Deployment of Nokia's 4G/LTE Network

Key Objectives

Investigate the potential for mining water ice and rare minerals.

Supports the development of future lunar bases.

The IM-2 mission has two primary objectives:

Lunar Resource Mining – The mission aims to extract water ice and rare minerals that could support future lunar habitation and space missions.

Objective:

Lunar 4G Deployment – The mission will establish the first-ever 4G/LTE cellular network on the Moon, developed by Nokia in collaboration with NASA and Intuitive Machines.

14. ISRO Develops High-Speed Microprocessors: Vikram 3201 and Kalpana 3201



ISRO, in partnership with Semiconductor Laboratory (SCL), Chandigarh, has developed two 32-bit microprocessors:

Vikram 3201

Kalpana 3201

Vikram 3201

India's first fully indigenous 32-bit microprocessor qualified for space missions.

Processes 32-bit data at a time, enabling efficient computations.

Supports floating-point arithmetic, improving performance in complex calculations.

Backward compatible with Vikram 1601, which has been in use since 2009.

Fabricated at SCL's 180nm CMOS semiconductor fab, reinforcing the Make in India initiative.

Successfully validated in space during the PSLV-C60 mission.

Kalpana 3201

A 32-bit SPARC V8 RISC microprocessor, based on IEEE 1754 Instruction Set Architecture.

Compatible with open-source software toolsets.

Tested with flight software, making it versatile for various space applications.

Designed for efficiency and high-speed processing, with an emphasis on simple instructions

15. ISRO Chairman V Narayanan Launches Thermal Research Centre at IIT Madras



Launch of the Shri S Ramakrishnan Centre of Excellence in Fluid and Thermal Science Research at IIT Madras.

Inaugurated by: ISRO Chairman V Narayanan

Located at IIT Madras, Department of Mechanical Engineering.



Aims to advance thermal and fluid science research for space applications.

Named after S Ramakrishnan, an IIT Madras alumnus and distinguished aerospace engineer.

ISRO scientists and engineers will collaborate with IIT Madras faculty.

The research will support India's lunar, Mars, and deep-space missions.

16. India's 2nd spaceport in TN will see first SSLV launch in 2027



New Spaceport at Kulasekarpattinam (Tamil Nadu)

Location:
Kulasekarpattinam,
Thoothukudi district, Tamil Nadu.

Purpose: ISRO's second spaceport (after Sriharikota) to enhance India's space launch capabilities.

First Launch: A Small Satellite Launch Vehicle (SSLV) or mini-PSLV will be launched within 24 months.

Satellite Capacity: The initial satellite will weigh 500 kg.

Facilities: All required launch facilities will be

commissioned within two years.

17. Chandrayaan-5 Mission Approved by the Centre

Key Highlights of Chandrayaan-5 Mission

Approved: March 13, 2025

Announced by: ISRO Chairman V Narayanan

Collaboration: India (ISRO) and Japan (JAXA)

Objective: Detailed study of the Moon's surface

Rover Weight: 250 kg (10 times heavier than Chandrayaan-3's rover 'Pragyan')

Focus Area: Advanced mineralogical and geological analysis

18. SpaceX & NASA launch Crew-10 mission

Astronaut Rescue Mission: NASA and SpaceX launched a mission to bring back US astronauts Sunita Williams and Butch Wilmore, who have been stranded on the ISS for nine months.

Launch Details: A Falcon 9 rocket carried a Dragon spacecraft as part of the Crew-10 mission.

New Crew to ISS: The mission also transported four new astronauts to the ISS:

NASA: Anne McClain, Nichole Ayers

JAXA: Takuya Onishi

Roscosmos: Kirill Peskov

Significance: Crew-10 marks the 10th crew rotation mission under SpaceX's human spaceflight program and the 11th flight with a crew aboard the ISS under NASA's Commercial Crew Program, including the Demo-2 test flight.

19. NASA Reports Alarming Surge in Global Sea Levels in 2024

NASA Report on Accelerated Sea Level Rise (2024)

Faster than Expected: Global sea levels rose at 0.59 cm per year in 2024, exceeding the anticipated 0.43 cm per year.

Main Causes:

Ocean warming (thermal expansion).

Glacier and ice sheet meltwater.

Long-term Impact:

Since satellite monitoring began in 1993, sea levels have risen by 10 cm.

The rate of sea level rise has more than doubled over time. Global mean sea level : It is the average height of the entire ocean surface.

High-Risk Countries: Bangladesh, China, India, and the Netherlands are highly vulnerable.

Pacific Island Nations: Kiribati, Tuvalu, and the Marshall Islands face extreme risks





20. IIT Guwahati developing India's 1st VR metaverse for PM SHRI schools



IIT Guwahati developing India's first VR-enabled metaverse platform for PM Shri Adarsh Vidyalayas.

Project Name: Gyandhara.

In collaboration with: Ministry of Science & Technology and Assam Government's Department of Education.

Pilot launch in 56 PM Shri schools in Assam.

Aims to enhance student engagement, curiosity, and creativity.

21. Human Coronavirus HKU1 Detected in Kolkata Woman

A recent case of human coronavirus HKU1 has been reported in Kolkata.

About HKU1 Coronavirus
First identified in 2005
Not a novel virus.

Belongs to the coronavirus family but does not cause severe outbreaks.

Mainly affects the upper respiratory tract, causing cold-like symptoms.

Symptoms: Cough, runny nose, sore throat, fatigue, headaches, low fever

Severe Cases: May cause pneumonia or bronchitis in high-risk individuals

High-Risk Groups: Elderly, children, pregnant women, immunocompromised individuals

22. World's First 'Supersolid' Created from Light

Scientists have successfully created a supersolid from light, a groundbreaking achievement.

Traditionally considered pure energy, light has now been manipulated into a solid-like state.

The supersolid retains frictionless flow, combining characteristics of both solids and superfluids.

What is a Supersolid?

A supersolid is a unique state of matter that behaves both like a solid and a superfluid.

It has an ordered crystalline structure but can flow without friction, similar to a superfluid.

23. Bellatrix Aerospace Partners with Astroscale Japan for Space Debris Removal



Bellatrix Aerospace, a Bengaluru-based space mobility company, has signed a Memorandum of Understanding (MoU) with Astroscale Japan to collaborate on active debris removal, satellite servicing, and sustainable in-orbit mobility.

This partnership aims to enhance space sustainability and ensure a cleaner orbital environment.

24. Satellite Images reveal disappearance of Okjökull



Iceland's Okjökull Glacier Disappears Due to Climate Change

Key Facts:

Glacier Name: Okjökull (Ok Glacier)

Location: Iceland

Declared Dead: 2014, due to human-induced climate change



Observation: Satellite images taken over 30 years apart show its complete disappearance.

25. Darjeeling's Padmaja Naidu Himalayan Zoological Park Launches DNA Preservation Project



Darjeeling's Padmaja Naidu Himalayan Zoological Park

Initiates DNA Preservation Project

The Padmaja Naidu Himalayan Zoological Park in Darjeeling has launched India's first "frozen zoo," a pioneering initiative aimed at preserving the genetic material of endangered Himalayan species.

Project Name: DNA Preservation Initiative

Location: Padmaja Naidu Himalayan Zoological Park, Darjeeling

Collaborating Institute: Centre for Cellular and Molecular Biology (CCMB), Hyderabad

DNA Samples Collected: 60 samples from species such as red pandas and snow leopards

Preservation Method: Cryogenic storage using liquid nitrogen at temperatures plunging to -196°C

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Apps & Portals

1. Microsoft to retire Skype in May 2025



Skype will be discontinued on May 5, 2025, after 21 years of service.

Reason: Microsoft is shifting focus to Microsoft Teams (free) as its primary communication and collaboration platform.

Impact: Users will need to transition to Microsoft Teams for messaging and calling services.

2. Alibaba unveils AI-powered Quark app with advanced chatbot & planning tools

Company: Alibaba Group Holding Ltd.

New Release: Updated Quark AI Assistant App

Powered By: Alibaba's Qwen Reasoning Model

Significance: Strengthens Alibaba's AI Capabilities, Competes with Chinese AI Rivals, and Enhances AI-driven Search & Assistance

3. Microsoft launches Dragon Copilot



Microsoft introduced "Dragon Copilot" – an AI assistant for healthcare.

Features: Takes notes, automates tasks, and searches for documents.

Aims to enhance efficiency and reduce administrative burden for healthcare professionals.

4. OpenAI launches GPT-4.5

OpenAI Unveils GPT-4.5

Backed By: Microsoft.

Claimed as: OpenAI's largest and most advanced chat model.

Key Enhancements:

Improved natural interactions.

Better user intent comprehension.

Enhanced emotional intelligence (EQ).

Availability:

Research preview for ChatGPT Pro subscribers and developers worldwide.

Advancements Over GPT-4.0: More general-purpose, beyond STEM-related reasoning.

Uses new supervision techniques alongside traditional methods like:

Supervised Fine-Tuning (SFT).

Reinforcement Learning from Human Feedback (RLHF).

5. Swiggy to drive all-electric fleet by 2030



Event: Sustainability Summit 2025

Company: Swiggy

Key Sustainability Goals: Achieve 100% all-electric delivery fleet

Enable restaurants to adopt responsible packaging

Distribute 100 million meals

Upskill 1 million individuals in the value chain

Support 100 startups for climate action and circularity

Target Year: 2030

Annual Goals:

Reduce perishable waste by 25% in direct operations

Decrease adverse incidents by 10%

6. IDFC FIRST Bank introduces "Ace" feature on its mobile app





IDFC FIRST Bank Launches 'Ace' Feature in Mobile Banking App

What is the 'Ace' Feature?

A new tool in IDFC FIRST Bank's mobile banking app.

Provides detailed information on 2,500+ mutual funds.

Objective

Promotes 'Do-It-Yourself' (DIY) investing among customers.

Helps users make informed investment decisions.

Features

Allows customers to browse and compare mutual funds.

Categorizes funds into:

Equity Funds

Debt Funds

Tax-Saving (ELSS) Funds

Hybrid Funds

Index Funds

Helps users build a diversified investment portfolio.

IDFC FIRST Bank

Founded: October 2015

Headquarters: Mumbai, Maharashtra, India

V. Vaidyanathan (MD & CEO)

7. Pura Mitra app launched in Andhra Pradesh

Andhra Pradesh CM Launches 'Pura Mitra' AI-Enabled Municipal Services App

Event: Launched during Swachh Andhra-Swarna

Andhra program in Tanuku, West Godavari

Objective: Enhance urban governance and municipal service delivery

Key Features:

One-stop solution for municipal services

Lodge and track grievances

Make payments for services

Access urban governance services seamlessly

8. Apple launches 'Surveyor' app for improved mapping accuracy

Apple Launches 'Surveyor' App to Enhance Apple Maps

App Name: Surveyor

Purpose: Collect real-world mapping data to improve Apple Maps' accuracy and detail.

9. A dedicated app for Prime Minister's Internship Scheme launch



Finance Minister to Launch PMIS App on March 17, 2025

Objective:

Simplify registration process for the second round of the Prime Minister's Internship Scheme (PMIS)

Increase participation of students and employers

Key Highlights:

A dedicated app for PMIS will be launched by Finance Minister Nirmala Sitharaman

A facilitation centre for PMIS will be established in Kolkata

The centre is a joint initiative of the Ministry of Corporate Affairs (MCA) and the Confederation of Indian Industry (CII)

The Prime Minister's Internship Scheme (PMIS Scheme), announced in the Budget 2024- 25, aims to provide one crore youth with internship opportunities in the top 500 companies in five years.

The scheme targets individuals aged 21 to 24

Each intern will receive monthly financial assistance of ₹5,000, supplemented by one-time financial assistance of ₹6,000. Companies are expected to pay for the training and 10 percent of the internship costs from their CSR funds.

10. Tata Communications Unveils Vayu





Tata Communications launched Vayu, an AI-powered cloud solution for enterprises.

Aims to reduce cloud costs, simplify multi-cloud

complexities, and meet AI infrastructure demands.

yes OFFICER



Defence

1. Golden Dome Missile Defence Shield

Golden Dome Missile Defense Initiative

Objective: Multi-layered defense against hypersonic & cruise missiles using space-based interceptors & tracking.

Inspired by: Israel's Iron Dome, but designed for U.S. national security.

Key Components:

Space-based sensors for early threat detection.

DoD exploring interceptors that launch on attack.

Recent Influence: Iran-Israel conflict led to U.S. forces assisting interceptions & real-time intelligence.

2. DRDO conducts trials of life-support system for pilots onboard Tejas jets



DRDO Successfully Conducts High-Altitude Trials

Indigenous Life Support System tested for pilots onboard Tejas Light Combat Aircraft (LCA).

Trial Date: March 4, 2025.

Eliminates dependence on traditional cylinder-based oxygen.

Designed to generate and regulate breathable oxygen for pilots during flight.

Adaptability & Future Applications: Can be modified for use in MiG-29K and other aircraft.

Developed by Defence Bio-Engineering & Electro Medical Laboratory (DEBEL), Bengaluru (a DRDO lab).

L&T partnered as a development-cum-production collaborator.

3. Exercise Desert Hunt 2025



Exercise: Exercise Desert Hunt 2025

Conducted by: Indian Air Force (IAF)

Location: Air Force Station Jodhpur

Participants: Tri-Service Special Forces, including:

Para (Special Forces) - Indian Army

Marine Commandos (MARCOS) - Indian Navy

Garud (Special Forces) - Indian Air Force

4. Army Chief Gen Upendra Dwivedi Honours WWI Indian Soldiers at Neuve-Chapelle Memorial in France

Chapelle Memorial in France



Event: COAS General Upendra Dwivedi laid a wreath at the Neuve-Chapelle War Memorial, France.

Honoring: Indian soldiers who sacrificed their lives in World War I.

Memorial Significance:

Symbol of India's commitment to global peace. Tribute to Indian soldiers' bravery during the Battle of Neuve-Chapelle (1915).

Commemorates Indian troops who fought alongside Allied forces in WWI.

5. Defence Ministry inks \$248 mn deal for T-72 tank engines, tech transfer

Contract Signed: Defence Ministry signed a \$248 million (₹2,156 crore) deal with Russia's Rosoboronexport (RoE)

Purpose: Procurement of 1,000 HP engines for T-72 tanks

Manufacturing Conditions: Engines will be supplied in fully formed, completely



knocked down, and semi-knocked down conditions

Technology Transfer:

Rosoboronexport will transfer technology to Armoured Vehicles Nigam Ltd (AVNL).

AVNL's Heavy Vehicle Factory in Avadi, Chennai, will play a key role in production.

This deal strengthens India's defence manufacturing capabilities and self-reliance in military technology.

Delivery Types:

Fully-assembled.

Completely knocked-down (CKD).

Semi-knocked-down (SKD)

6. INS Imphal Strengthens India-Mauritius Ties



Indian warship INS Imphal made its maiden port call to Mauritius on March 10, 2025.

It will participate in Mauritius' National Day celebrations on March 12, with PM Modi as the chief guest.

INS Imphal will engage in joint surveillance and exercises with the Mauritius Coast Guard (MCGS) ships.

7. Ministry of Defence signs ₹2,906 crore radar contract with BEL for the Indian Air Force

MoD Signs ₹2,906 Crore Contract with BEL for Ashwini LLTR Radar

Contract Signed With: Bharat Electronics Limited (BEL), Ghaziabad

Contract Value: ₹2,906 crore
Radar Type: Low-level Transportable Radar (LLTR) - "Ashwini"

Designed & Developed By: Electronics and Radar Development Establishment (LRDE, DRDO)

8. India-Bangladesh Conduct CORPAT and BONGOSAGAR In Bay of Bengal



Exercises:

6th Coordinated Patrol (CORPAT)

4th Bilateral Exercise 'BONGOSAGAR'

Duration: March 10–12, 2025.

Location: Bay of Bengal (near India-Bangladesh maritime borders).

Supervision: Commander Flotilla West.

9. Indian Navy's First Training Squadron Concludes Visit to Phuket, Thailand

Indian Navy's First Training Squadron (1TS) visited Phuket Deep Sea Port, Thailand.

Ships involved: INS Sujata, INS Shardul, and ICGS Veera.

Activities: Coordinated tactical maneuvers, professional exchanges, and joint exercises with the Royal Thai Navy (RTN).

Objective: Strengthen maritime partnership between India and Thailand.

Key Highlights of the Visit

PASSEX Exercise: The Indian Navy conducted coordinated tactical maneuvers and an exchange of sea riders with HTMS Huahin on March 4, 2025.

10. India Signs \$248 Million Deal with Russia

India signed a \$248 million agreement with Russia's Rosoboronexport to procure 1,000 HP engines for T-72 battle tanks.

Objective: Enhance battlefield mobility and offensive capability of the Indian Army.

The deal includes transfer of technology (ToT) to Armoured Vehicles Nigam Ltd (AVNL) for licensed production of engines in India.



11. Russia set to hold joint naval exercises with China, Iran in Indian Ocean

Exercise Name: Security Belt-2025

Edition: 7th joint naval exercise

Countries Involved: Russia, China, and Iran

Location: Indian Ocean, near Chabahar Port (Iran)

Objective: Strengthen military cooperation and trust among the three countries

12. India-Kyrgyzstan Joint Special Forces Exercise KHANJAR-XII

Exercise Name: KHANJAR-XII (12th edition of India-Kyrgyzstan Joint Special Forces Exercise)

Participating Countries: India and Kyrgyzstan

Location: Kyrgyzstan

Duration: March 10 to March 23, 2025

Started in: 2011

Purpose: Enhance military cooperation, strengthen strategic partnership, and promote regional peace, stability, and security

13. Sea Dragon 2025 Naval Exercise

Exercise Name: Sea Dragon 2025

Type: Multilateral Anti-Submarine Warfare (ASW) naval exercise

Host: United States Navy's 7th Fleet

Location: Off the Guam coast, Western Pacific Ocean

Duration: March 4 to March 19, 2025

Participating Nations

Indian Navy.

Japan Maritime Self-Defence Force (JMSDF)

Royal Australian Air Force (RAAF)

Republic of Korea Navy (ROKN)

Objective: Enhance tactical interoperability and coordination in maritime security operations.

Participating Nations & Aircraft

India: P-8I Neptune (participating since 2021).

Australia: RAAF P-8A Poseidon.

Japan: JMSDF Kawasaki P-1.

South Korea: ROKN P-3 Orion.

United States: P-8A Poseidon (Patrol Squadrons VP-16 & VP-47).

14. DAC clears procurement worth Rs 54,000 cr to enhance defence system

Defence Acquisition Council Approves Key Military Procurements Worth ₹54,000 Crore

Key Approvals & Beneficiary Forces:

Indian Army – Upgraded 1350 HP Engines for T-90 Tanks

Upgrades: Replacing existing 1000 HP engines with 1350 HP engines.

Advantage: Enhanced battlefield mobility, especially in high-altitude areas.

Indian Navy – Varunastra Torpedoes (Combat)

Type: Ship-launched anti-submarine torpedo.

Developer: Naval Science and Technological Laboratory (NSTL), DRDO.

Advantage: Strengthens Navy's anti-submarine warfare capabilities.

Indian Air Force – Airborne Early Warning and Control (AEW&C) Systems

Purpose: Enhances battlefield surveillance and situational awareness.

Advantage: Multiplies combat effectiveness of all weapon systems.

15. VARUNA 2025: Strengthening India-France Naval Cooperation

23rd edition of VARUNA 2025

Dates: March 19–22, 2025

Participating Nations: India and France

Objective: Strengthening maritime cooperation,





operational synergy, and interoperability

Naval Assets Involved

Aircraft carriers INS Vikrant (India) & Charles de Gaulle (France)

Fighter aircraft MiG-29K (India) and Rafale-M (France)

Destroyers, frigates, and an Indian Scorpene-class submarine

16. Pravaig's all-terrain stealth vehicle undergoes military trials, gets iDEX recognition



Pravaig's Veer EV Wins iDEX Award for Tactical Defense Use

Company: Pravaig Dynamics (Bengaluru-based EV startup).

Vehicle: Veer (VEER Electric Tactical All-Terrain Vehicle - E-TATV).

Category: World's first operational EV for tactical defense use.

Purpose: Designed for forward patrolling, reconnaissance, and ISR (Intelligence, Surveillance, and Reconnaissance) operations.

Trials: Successfully underwent military trials.

Awards & Recognition:

Award: iDEX Award (Innovations for Defence Excellence).

Awarding Body: Defence Innovation Organisation (DIO), under the Ministry of Defence.

Recipient: Atima Corporation (wholly-owned subsidiary of Pravaig).

About iDEX:

Launched: May 2021 by DIO.

Objective: Foster innovation and technology development in India's defense sector.

17. Tejas LCA AF MK1 test-fires Beyond Visual Range Air-to-Air Missile



Aeronautical Development Agency (ADA) successfully test-fired ASTRA BVRAAM from LCA AF MK1 prototype.

Launch Date: March 12, 2025.

Location: Chandipur, Odisha.

Developed by DRDO, ASTRA can engage targets over 100 km.

18. Chinese shipyard completes 2nd Hangor class submarine for Pakistan's navy

China delivers second Hangor-class submarine to

Pakistan Navy, strengthening military ties.

Built by China Shipbuilding Industry Corporation in Wuhan, launched on March 14, 2025.

Pakistan ordered 8 submarines – last 4 to be built in Karachi Shipyard.

Hangor-class submarines are based on China's 039A class, equipped with torpedoes and anti-ship missiles, and can carry 38 crew + 8 special forces personnel.

19. India's Defence Production Hits Record ₹1.27 Lakh Crore in 2023-24

India achieved the highest-ever growth in indigenous defence production in 2023-24, reaching ₹1.27 lakh crore. This marks a 174% increase from ₹46,429 crore in 2014-15.

Defence exports rose from ₹686 crore in 2013-14 to ₹21,000+ crore in 2023-24.

Represents a 30-fold increase over a decade.

Government Initiatives for Defence Manufacturing

Several measures have been introduced to enhance ease of doing business in the defence sector.

Part of the broader Make in India initiative to boost self-reliance in defence production.



20. India Navy announces maiden India-African exercise, Indian Ocean Ship (IOS) Sagar

Indian Navy's New Maritime Security Initiatives (2025)

Aligned with: SAGAR (Security and Growth for All in the Region) & MAHASAGAR framework

Objective: Strengthen maritime security & cooperation in the Indian Ocean Region (IOR)

IOS Sagar (Indian Ocean Ship Sagar):

Objective: Strengthen maritime cooperation with IOR nations.

Deployment: INS Sunayna with a joint crew from nine Friendly Foreign Countries (Comoros, Kenya, Madagascar, Maldives, Mauritius, Mozambique, Seychelles, Sri Lanka, South Africa).

Activities:

Port calls at Dar-es-Salaam, Nacala, Port Louis, Port Victoria, and Male.

Joint surveillance of Exclusive Economic Zones (EEZs) of Tanzania, Mozambique, Mauritius, and Seychelles.

Duration: Over a month (April 2025).

21. Indian Army set to upgrade its artillery



MoD Signs ₹6,900 Crore Deal for Advanced Artillery Guns & Towing Vehicles

Signed with: Bharat Forge Limited & Tata Advanced System Limited

Total Cost: ₹6,900 crore

Location: New Delhi

Procurement Includes:

155mm/52 Calibre Advanced Towed Artillery Gun Systems (ATAGS)

High Mobility Vehicle 6x6 Gun Towing Vehicles

22. DRDO & Navy successfully test fired indigenously developed Short-Range Surface-to-Air Missile



DRDO & Indian Navy Successfully Test VLSRSAM

Missile: Vertically-Launched Short-Range Surface-to-Air Missile (VLSRSAM)

Developed by: Defence Research and Development Organisation (DRDO)

Test Location: Integrated Test Range (ITR), Chandipur, Odisha

Key Highlights:

Indigenously developed missile for naval air defence

Successfully demonstrated near-boundary-low-altitude interception capability

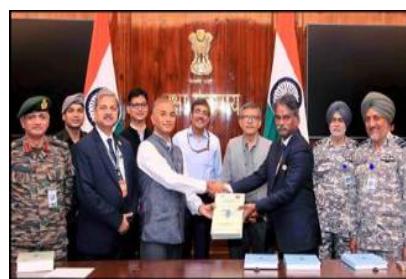
23. 14th edition of India, Russia bilateral naval exercise set to take place off Chennai



The 14th edition of the Indian - Russia bilateral naval exercise INDRA, a cornerstone of the enduring maritime partnership between India and Russia, is set to take place off Chennai from 28 Mar to 02 Apr 25.

Since its inception in 2003, Exercise INDRA epitomises the long-term strategic relationship between the two Navies.

24. MoD inks two contracts worth Rs 62,700 crore with HAL





Ministry of Defence on March 28, 2025, signed two contracts with Hindustan Aeronautics Limited (HAL) for supply of 156 Light Combat Helicopters (LCH),

Prachand, along with training and other associated equipment worth Rs. 62,700 crore, excluding taxes.

The first contract is for supply of 66 LCHs to the

Indian Air Force (IAF) and second is for supply of 90 LCHs to the Indian Army.

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Obituary

1. Padmakar Shivalkar, legendary spinner, dies



Considered one of the best spinners to have never played for India, Shivalkar featured in a total of 124 First-Class matches and claimed 589 wickets at 19.69 between 1961-62 to 1987-88.

He was honoured with the CK Nayudu Lifetime Achievement Award in 2017 by the Indian cricket board.

2. Himmat Shah, Renowned Indian Artist, Passes Away at Age of 92



Renowned Indian artist Himmat Shah, celebrated for his pioneering work in sculpture and modern art, passed away on Sunday morning at the age of 92.

Throughout his career, Shah received numerous prestigious accolades for his contributions to art, including: Lalit Kala Akademi National Award (1956, 1962), Bombay Art Society Award (1962), Jammu and

Kashmir University Gold Medal (1961), Sahitya Kala Parishad Award (1988) and Kalidas Samman by the Madhya Pradesh Government (2003).

3. Fred Stolle, A Tennis Legend Passes Away at 86



Fred Stolle, a two-time major winner and member of three Davis Cup-winning teams, has died, Tennis Australia said.

Tiley said Stolle was part of Australia's successful era in the 1960s as tennis progressed from an amateur to a professional sport.

Stolle lost the first five Grand Slam singles finals he reached including four times to fellow Australian Roy Emerson before beating Tony Roche to win the 1965 French Open. He won the US Open in 1966, beating John Newcombe in the final, and held the No. 1 ranking.

He won 10 men's doubles titles at Grand Slams from 1962-69. He also won seven mixed doubles at the majors.

4. Former Minister and Senior BJD Leader Ananta Das Passes Away at 85



The senior BJD leader represented Bhogarai constituency four times. He was first elected to the legislative Assembly in 2004 on BJD ticket and continued to win consecutive elections in 2009, 2014 and 2019.

Das was the minister for Higher Education and Industries between 2017 and 2019 in the Naveen Patnaik government. Before that he was the chief whip of BJD in the Assembly from 2014 to 2017.

5. PM Modi condoles passing away of singer Garimella Balakrishna Prasad



Garimella Balakrishna Prasad passed away.

He was a classical devotional singer and composer.

He was awarded Sangeet Natak Akademi for the year 2020 for his contribution to Carnatic Vocal music.



6. Renowned Odia poet Padma Bhushan Ramakanta Rath passes away



Padma Bhushan Ramakanta Rath, one of the most renowned modernist poets in Odia literature, passed away this morning at Bhubaneswar at the age of 91. His passing has cast a deep shadow of mourning over the literary world, marking the end of an era in Odia literature.

In recognition of his outstanding contribution to literature, Ramakanta Rath was conferred with the Padma Bhushan, India's third-highest civilian award, in 2006 and many other coveted literary awards. He also served as president of the Sahitya Akademi of India from 1998 to 2003. The last rites of Ramakanta Rath will be carried out tomorrow at SwargaDwar of Puri.

7. Former Union Minister Dr. Debendra Pradhan Passes Away at 84



Senior BJP leader and former Union Minister Dr Debendra Pradhan passed away this morning at the age of 84 in New Delhi.

A life member of Rashtriya Swayamsevak Sangh (RSS), Dr Pradhan joined BJP in 1980 as a Mandal president and was elected twice successively to the Lok Sabha from Deogarh parliamentary constituency in Odisha in 1998 and 1999. On his debut to the Lok Sabha, he became Union Minister of State for Surface Transport in the Atal Behari Vajpayee government in 1998.

He again served as Union Minister of State for Surface Transport and Agriculture from 1999 to 2001 in the Atal Behari Vajpayee government. Later, he was appointed as the national vice president of BJP in 2001.

8. Veteran Tamil Actor-Comedian Bindu Ghosh Passes Away at 76



Renowned Tamil actor Bindu Ghosh died at the age of 76 at a Chennai hospital on March 16.

Bindu Ghosh was known for her comedy roles and unique body language. She made her debut with 'Kalathur Kannamma', which also

marked Kamal Haasan's debut film.

Some of her famous films include 'Kozhi Koovuthu', 'Mangamma Sabatham', 'Komberi Mookan', 'Uruvangal Maalarlam', 'Dowry Kalyani', 'Thoongathe Thambi Thoongathe', among others.

9. 'American Man of Science' Dr. Senka passes away

Dr. Senkalong (Senka) Yaden, an esteemed Naga scientist and academician, passed away at the age of 89 in Tyler, Texas.

Hailing from Merangkong village in Mokokchung district, Nagaland, he was widely celebrated as the "Man of Science of the United States of America."

10. George Foreman, The Legendary Boxer and Business Icon Passes Away at 76



Boxing heavyweight legend George Foreman has died aged 76.

Known as Big George in the ring, the American built one of the most remarkable and enduring careers in the sport, winning Olympic gold in 1968 and claiming the world



heavyweight title twice, 21 years apart - the second making him the oldest champion in history aged 45. Foreman won the heavyweight gold medal at the 1968 Olympics in Mexico City, aged 19, before turning pro and winning 37 consecutive matches. He lost only five bouts over his career.

After a second professional loss, Foreman retired in 1977 and became an ordained minister at the Church of the Lord Jesus Christ in Texas, which he founded and built.

11. Manoj Bharathiraja Passes Away



Tamil actor and director Manoj Bharathiraja, son of the esteemed filmmaker Bharathiraja, tragically passed away

yes OFFICER



FinTech

1. Paytm Unveils UPI Trading Blocks to Simplify Stock Trading Payments



Paytm (One97 Communications Ltd.) launched Paytm UPI Trading Blocks to simplify stock trading.

Also known as Single Block Multiple Debits.

Allows users to automate payment deductions directly from their bank account for trades.

Eliminates the need to transfer large sums to brokerage accounts.

2. Rupee112 Launches India's First Fully Automated WhatsApp Loan Disbursal



Company: Rupee112 (Gurgaon-based fintech startup).

Innovation: India's first fully automated loan disbursal service via WhatsApp.

Target Users: Salaried professionals.

Loan Details:

Instant unsecured loans.

Loan amount: ₹5,000 to ₹1,00,000.

Application process: Message Rupee112's official WhatsApp number.

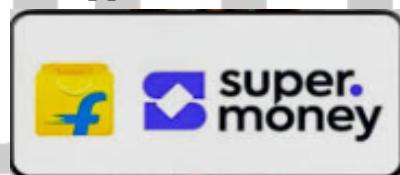
Technology:

AI & ML-driven process.

No paperwork, faster approval.

Real-time verification for quick disbursal.

3. Flipkart-backed super.money joins top five UPI apps club: NPCI data



Flipkart-Backed super.money Becomes 5th Largest UPI Player

Company: super.money (Bengaluru-based fintech)

Backed by: Flipkart

UPI Transactions in February

2025: 139.10 million

Ranking: 5th largest third-party UPI player

Surpassed: Cred (126.48 million transactions)

Top 3 UPI Apps (Market Leaders): PhonePe, Google Pay, and Paytm

4. Avanse Financial Unveils 'SWALAKSH'—A Special Education Loan for Women



'SWALAKSH' Education Loan Launched by: Avanse Financial Services Ltd.

Purpose: Specialized education loan for female students aspiring to study abroad.

Objective: Empower women through financial support for higher education.

Provide exclusive benefits tailored for female students.



Environment

1. India's First PPP Green Waste Processing Plant in Indore



India's First PPP Green Waste Processing Plant – Indore

Location: Bicholi Hapsi, Indore

Developed Under: Swachh Bharat Mission-Urban

Execution Model: Public-Private Partnership (PPP)

Land Area: 55,000 square feet

Private Partner:
Astronomical Industries
Private Limited

Waste Processed: Wood, branches, leaves, and flowers

Key Industrial Uses: Packaging, Furniture, Fertilizers

Pollution Control Measures: Prevents waste burning, enhances hygiene

Sustainability Benefits: Circular economy, Renewable energy promotion

Bharat Petroleum Corporation Limited (BPCL) to develop the world's first hydrogen-fuelled Vertical Take-off and Landing (VTOL) aircraft ecosystem.

Aims to support India's Net Zero emissions target by 2070.

Key Collaborations

MoU signed with:

BluJ Aerospace

Agency for New and Renewable Energy Research and Technology (ANERT), Kerala

Cochin International Airport

2. BPCL to develop first hydrogen-fueled VTOL aircraft ecosystem

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Committees

1. Government Establishes Fintech Panel to Address Regulatory Challenges

Government Establishes Fintech Panel to Address Regulatory Challenges

Committee Name: Inter-Ministerial-Industry

Committee on Fintech (IMICF)

Chairperson: Secretary, Department of Financial Services (DFS)

Key Government: Departments MeitY, DPIIT, Economic Affairs, NITI Aayog

Regulatory Bodies: RBI, SEBI

Industry Experts: BillDesk, Jupiter, Acko, Groww, KPMG, McKinsey

Focus Areas: Regulatory concerns, fintech growth, policy framework

Report Submission Timeline:
Within three months from the first meeting

2. Supreme Court Establishes National Task Force for Student Mental Health Concerns



Supreme Court Establishes National Task Force (NTF) for Student Mental Health

NTF Formation: Established by Supreme Court to address student mental health concerns

Chairperson: Justice S. Ravindra Bhat

Members Include: Secretaries from Higher

Education, Social Justice, Legal Affairs, Women & Child Development Ministries

Objectives:

Identify causes of student mental health issues

Assess existing regulations on student well-being

Recommend protections & policies for better mental health support

Authority:

Conduct inspections in educational institutions

Suggest additional measures to improve mental health support

Report Timeline:

Interim Report in 4 months

Final Report in 8 months

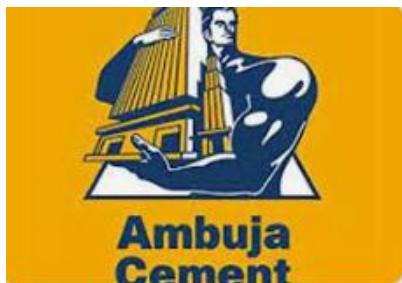
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Acquisitions & Mergers

1. Ambuja Cements gets CCI nod



CCI Approval: Ambuja Cements gets Competition Commission of India (CCI) nod for acquiring 72.8% stake in Orient Cement.

Strategic Move: Strengthens Ambuja's market presence in the Indian cement sector.

Manufacturing Expansion: Adds three plants in Telangana, Karnataka, and Maharashtra.

2. Jio Financial buys out SBI's stake in payments bank JV



Stake Sale: SBI to sell entire 17.8% stake in Jio Payments Bank to Jio Financial Services (JFS) for ₹5 crore.

Post-Transaction: Jio Payments Bank will become a wholly-owned subsidiary of JFS.

Current Stakeholding: JFS: 82.17%; SBI: 17.8% (to be sold)

Founded: April 2018 as a joint venture between JFS & SBI.

Leadership:

JFS Chairman & MD: Hitesh Kumar Sethia

Jio Payments Bank Chairman & MD: Vinod Easwaran

3. Indian startup Mintoak (merchant payment services provider) acquired Digiledge.



First acquisition in the Central Bank Digital Currency (CBDC) space.

Deal valued at around \$3.5 million.

CBDC (e-Rupee) Background
Reserve Bank of India (RBI) launched a CBDC pilot in December 2022.

Expanded in April 2023 to include payment firms (initially limited to banks).

Mintoak's Partnerships & Impact

Backed by PayPal & HDFC Bank.

Partner banks: HDFC Bank, Axis Bank, SBI.

4. GMR Airports increases stake in Delhi airport operator DIAL to 74%

Stake Acquisition: GMR Airports Ltd acquired an additional 10% stake in Delhi International Airport Ltd (DIAL) from Germany's Fraport.

New Ownership: GMR Airports now holds 74% in DIAL.

Deal Value: \$126 million (Share Purchase Agreement signed in September 2024).

Completion: The transfer of shares was finalized after receiving regulatory approvals and meeting required conditions.

5. CCI approves ONGC-NTPC Green's 100% acquisition of Ayana Renewable Power

CCI approved the acquisition of Ayana Renewable Power Pvt Ltd by ONGC NTPC Green Pvt Ltd..

Objective: Strengthen India's renewable energy sector

The Proposed Combination involves acquisition of 100% equity share capital of the Target by the Acquirer

6. Patanjali Ayurved enters insurance with ₹4,500-cr Magma General acquisition





Sanoti Properties (Adar Poonawalla-owned) to sell Magma General Insurance to Patanjali Ayurved (PAL) & DS Group for ₹4,500 crore.

Deal subject to regulatory approvals.

Magma General Insurance (formerly Magma HDI General Insurance Ltd.) is a subsidiary of Sanoti Properties LLP.

7. Temasek buys ₹8,000-cr. stake in Haldiram



Singapore's state-owned investment firm Temasek has signed a deal to acquire around 10 per cent stake in India's Haldiram Snacks Pvt Ltd for a little over ₹8,000 crore.

8. Tata Sons increases stake in Tata Play following Competition Commission of India approval

Approval by: Competition Commission of India (CCI).

Acquirer: Tata Sons Private Limited.

Target Company: Tata Play Limited.

Seller: Baytree Investments (Mauritius) Pte Ltd.

Stake Acquired: Additional 10% in Tata Play.

New Holding: Tata Sons' stake in Tata Play will increase to 70%.

9. Hindustan Unilever Limited (HUL), gets Competition Commission of India approval to acquire Minimalist

Approval By: Competition Commission of India (CCI).

Acquirer: Hindustan Unilever Limited (HUL).

Target Company: Uprising Science (Parent company of Minimalist brand).

Location of Uprising Science: Jaipur, Rajasthan

Acquisition Details:

Initial Stake: 90.5% shareholding.

Remaining Stake: 9.5% to be acquired within two years from the completion date.

Deal Value: 2,670 crore

Competition Commission of India (CCI).

14 October 2003

New Delhi

Chairperson : Ravneet Kaur

10. Torrent Group acquires 67% stake in Gujarat Titans; BCCI gives approval



Name of Company : Torrent

Base Location : Ahmedabad

It will acquire 67% stake in Gujarat Titans from Irelia Company, a private equity fund fully owned by CVC Capital Partners.

11. Bain Capital to acquire 18% stake in Manappuram Finance



Bain Capital to acquire joint control in Manappuram Finance.

Investment Amount: ₹4,385 crore.

Stake Acquired: 18% (fully diluted basis).

Bain Capital

American Private Investment Firm

HQ : Boston, USA





Founded : 1984

Manappuram Finance

Non-Banking Financial
Company

HQ : Valapad, Thrissur,
Kerala

Founded : 1949

M.D. & CEO : V.P.
Nandakumar

12. EaseMyTrip enters aviation market; acquires 49% stake in Big Charter Pvt Ltd



EaseMyTrip, one of India's top online travel agencies, is entering the charter aviation market.

The company has acquired a 49% stake in Big Charter Pvt Ltd (BCPL), a Gurgaon-based private aviation firm. The investment was approved in-principle by EaseMyTrip's Board of Directors on March 24, 2025.

The deal is subject to final board, regulatory, and shareholder approvals.

CEO of EaseMyTrip: Rikant Pittie

HQ: New Delhi

13. Reliance Acquires Nauyaan Tradings,

Expands Operations

Shipyard



Reliance Industries Ltd (RIL), led by Mukesh Ambani, has expanded its shipyard business by acquiring a 100% stake in Nauyaan Tradings Private Limited (NTPL) through its subsidiary Reliance Strategic Business Ventures Limited (RSBVL).

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RBI Section

1. 614th Meeting of Central Board of the Reserve Bank of India

The 614th meeting of the Central Board of Directors of Reserve Bank of India was held today in Thiruvananthapuram under the Chairmanship of Shri Sanjay Malhotra, Governor. The Board assessed the emerging global and domestic economic landscape, including the evolving geopolitical and financial market developments and associated challenges.

Further, the Board discussed the Reserve Bank's activities during the current accounting year 2024-25.

The Board also approved the Bank's budget for the accounting year 2025-26. Deputy Governors Shri M. Rajeshwar Rao, Shri T. Rabi Sankar, Shri Swaminathan J. and other Directors of the Central Board – Shri Satish K. Marathe, Smt. Revathy Iyer, Prof. Sachin Chaturvedi and Dr. Ravindra H. Dholakia – attended the meeting.

2. RBI Releases Revised Priority Sector Lending Guidelines

Reserve Bank of India has issued the revised guidelines on Priority Sector Lending (PSL) today after a comprehensive review of existing provisions taking

into account feedback from stakeholders. The new guidelines which come into effect from April 01, 2025, include the following major changes:

Enhancement of several loan limits, including housing loans for enhanced PSL coverage,

broadening of the purposes based on which loans may be classified under 'Renewable Energy',

revision of overall PSL target for UCBs to 60 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposures (CEOBS), whichever is higher.

expansion of the list of eligible borrowers under the category of 'Weaker Sections', along with removal of the existing cap on loans by UCBs to individual women beneficiaries.

The enhanced coverage of the revised guidelines is expected to facilitate better targeting of bank credit to the priority sectors of the economy.

3. Governor, Reserve Bank of India meets select non-bank Payment System Operators and FinTechs at Mumbai on March 05, 2025

Governor, Reserve Bank of India today held an interaction with non-bank Payment System Operators

and FinTechs along with their associations/SROs. The interaction was a part of the Reserve Bank's series of engagements with the Payments and Fintech ecosystem. The interaction was also attended by Deputy Governors Shri M. Rajeshwar Rao, Shri T. Rabi Sankar and Shri Swaminathan J., along with Executive Directors-in-Charge of Payments, Fintech and Regulation.

The Governor, in his remarks, recognised the important role played by the FinTechs including the payment system players, account aggregators, digital lending service providers in the growth of India's financial system and economy. The Governor underscored the need for responsible innovation and emphasised the need for ensuring compliance by the entities who are new to regulatory space. He also emphasized that RBI values such interactions with the ecosystem participants and would continue to adopt a consultative approach.

During the interactive session, the participants shared their feedback on the evolving payment and fintech ecosystem, various industry level initiatives and their expectations from the Reserve Bank.



The Oscars 2025 Gist

The 97th Academy Awards | 2025



The 97th Academy Awards ceremony took place at the Dolby Theatre in Los Angeles. Hosted annually by the Academy of Motion Picture Arts and Sciences (AMPAS), this year's ceremony honoured outstanding achievements across 23 categories.

It was hosted by comedian Conan O'Brien and featured announcements by Nick Offerman.

Key Highlights of the Awards:



Anora won five awards, including Best Picture.

Adrien Brody, now a record-breaking Oscar winner, made history at the 97th Academy Awards. As the 51-year-old actor accepted the Best Actor award for The Brutalist, his speech, lasting five minutes and 40 seconds, became the longest acceptance speech in Oscar history.

Flow, the feline-centric film, won for Best Animated Feature, giving Latvia its first Academy Award ever.

Wicked's Paul Tazewell is the first Black man to win for costume design.

Zoe Saldaña becomes first American of Dominican origin to win an Oscar.

After five previous nominations, Brazil finally snagged the Oscar for best international feature with I'm Still Here.

Given below is the full list of 97th Academy Award winners.

Category	Winners
Best Picture	Anora
Best Actor	Adrien Brody, "The Brutalist"
Best Actress	Mikey Madison, "Anora"
Best Director	Sean Baker, "Anora"
Best Supporting Actress	Zoe Saldaña, "Emilia Pérez"
Best Supporting Actor	Kieran Culkin, "A Real Pain"



Best International Film	"I'm Still Here"
Best Documentary Feature	"No Other Land"
Best Original Screenplay	"Anora," Sean Baker
Best Adapted Screenplay	"Conclave," Peter Straughan
Best Original Score	"The Brutalist," Daniel Blumberg
Best Original Song	"El Mal" from "Emilia Pérez"
Best Animated Film	"Flow"
Visual Effects	"Dune: Part Two"
Best Costume Design	"Wicked," Paul Tazewell
Best Cinematography	"The Brutalist," Lol Crawley
Best Documentary Short Film	"The Only Girl in the Orchestra"
Best Sound	"Dune: Part Two"
Best Production Design	"Wicked"
Best Makeup and Hairstyling"	The Substance"
Best Film Editing	"Anora," Sean Baker
Best Live Action Short Film	"I'm Not a Robot"
Best Animated Short Film	"In the Shadow of the Cypress"

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ICC Men's Champions Trophy 2025



India won their third ICC Champion Trophy by beating New Zealand by 4 wickets in the final of the 9th edition of the Champions trophy in Dubai on 9th March 2025.

The International Cricket Council (ICC) Chairman Jay Shah handed the trophy to the winning captain Rohit Sharma.

The 9th edition of the ICC Champions Trophy 2025 was co-hosted by Pakistan and the UAE.

In Pakistan, the matches were held in Lahore, Karachi, and Rawalpindi.

India played all its group matches at the Dubai International Cricket Stadium in Dubai, UAE.

Eight teams participated in the Champions Trophy 2025.

India is the most successful team in the tournament's

history, with three title wins in 2002, 2013, and 2025.

Australia won it in 2006 and 2009.

India has won the ICC Champions Trophy twice:

2002 (Joint winners with Sri Lanka)

2013 (Champions defeating England in the final)

2025 – Defeated New Zealand in the final

Awards

Man of the Match: Rohit Sharma (India)

Player of the Tournament: Rachin Ravindra (New Zealand)

Champions Trophy Ambassadors

The four ambassadors of the 2025 Champions Trophy are Shikhar Dhawan of India, Sarfraz Ahmed of Pakistan, Shane Watson of Australia, and New Zealand's legendary fast bowler, Tim Southee.

ICC Champions Trophy History:

The Champions Trophy has its origins in the 1988 Wills International Cup, which was organized by the ICC in Bangladesh. In 2000, it was renamed the ICC Knock-Out Trophy.

Prize money announced for ICC Men's Champions Trophy 2025

Eight teams are set to compete for a grand prize of \$2.24 million (₹19.5 crore).

The runners-up will earn \$1.12 million (₹9.7 crore) while each semi-finalist will receive \$560,000 (₹4.9 crore).

The total prize pool has seen a significant 53% increase from the 2017 edition, reaching an impressive \$6.9 million (nearly ₹60 crore).

In addition, all eight teams are assured of \$125,000 each for competing in the ICC Men's Champions Trophy 2025.



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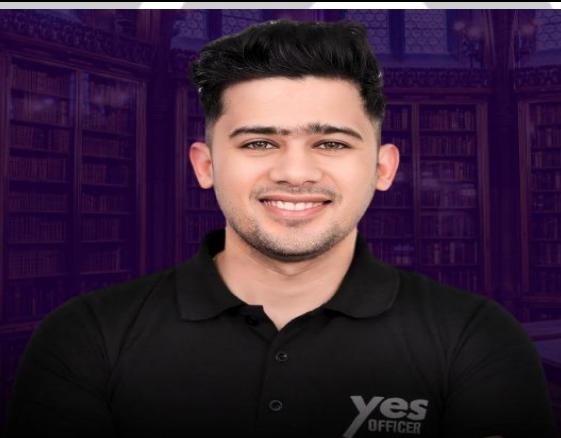
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Monthly Vocab

1. Quagmire (दलदल/मुश्किल स्थिति)

Meaning: A difficult or precarious situation.

Synonyms: Predicament, dilemma, entanglement

Antonyms: Solution, ease, relief

Example: The government found itself in a political quagmire after implementing controversial reforms.

2. Surreptitious (गुप्त/छिपा हुआ)

Meaning: Done secretly, without being noticed.

Synonyms: Clandestine, covert, stealthy

Antonyms: Open, overt, transparent

Example: The journalist made surreptitious attempts to gather information on the scandal.

3. Ubiquitous (सर्वव्यापी/हर जगह मौजूद)

Meaning: Present, appearing, or found everywhere.

Synonyms: Omnipresent, pervasive, universal

Antonyms: Rare, scarce, uncommon

Example: AI-powered chatbots have become ubiquitous in customer service industries.

4. Entrenched (मज़बूती से जड़ा हुआ)

Meaning: Firmly established and difficult to change.

Synonyms: Deep-rooted, ingrained, fixed

Antonyms: Unstable, temporary, weak

Example: The entrenched social norms in many societies continue to assign care responsibilities primarily to women.

5. Exuberant (उत्साही)

Meaning: Filled with or characterized by a lively energy and excitement.

Synonyms: Enthusiastic, energetic, lively

Antonyms: Gloomy, apathetic, subdued

Example: The fans showed exuberant support for their team throughout the match.

6. Malfeasance (दुराचार)

Meaning: Wrongdoing, especially by a public official.

Synonyms: Misconduct, wrongdoing, corruption

Antonyms: Integrity, honesty, righteousness

Example: The mayor was accused of malfeasance after evidence of bribery came to light.

7. Rebuttal (खंडन)

Meaning: A refutation or contradiction.

Synonyms: Refutation, counter-argument, denial

Antonyms: Confirmation, endorsement, agreement

Example: The lawyer's rebuttal effectively dismantled the opposing counsel's argument.

8. Reprieve (राहत)

Meaning: A temporary relief or delay from something unpleasant.

Synonyms: Relief, postponement, suspension

Antonyms: Continuation, aggravation, intensification

Example: The monsoon rains might bring some reprieve to the farmers struggling with drought.

9. Mundane (साधारण)

Meaning: Lacking interest or excitement; dull.

Synonyms: Ordinary, routine, monotonous

Antonyms: Exciting, extraordinary, thrilling

Example: The astronauts' daily chores in space, like cleaning, are mundane but necessary for survival.

10. Laudable (प्रशংসনীয়)

Meaning: Deserving praise and commendation.

Synonyms: Praiseworthy, commendable, admirable

Antonyms: Blameworthy, condemnable, disreputable



Example: The team's efforts to help the underprivileged were truly laudable.

11. Chip in:

Meaning – Contribute money or effort to something.

12. Choke off:

Meaning – Stop or restrict something forcefully.

13. Chuck away:

Meaning – Dispose of or waste something carelessly.

14. Churn out:

Meaning – Produce large quantities of something quickly, often of low quality.

15. Let bygones be bygones

Meaning: to decide to forget disagreements or arguments that happened in the past

16. A blessing in disguise

Meaning - Something seemingly unlucky or bad at first results in good

17. Cast in the same mold

Meaning - to be very similar in character to someone else

18. Spill the beans

Meaning - to reveal a secret

19. Take with a grain of salt

Meaning - to not completely believe something that you are told

20. Tepid (निष्क्रिय)

Meaning: Showing little enthusiasm or energy; lukewarm.

Synonyms: Unenthusiastic, indifferent, dull

Antonyms: Enthusiastic, passionate, intense

Example: The audience gave a tepid response to the new product launch.

21. Buttress (सहारा देना)

Meaning: To support or strengthen.

Synonyms: Reinforce, uphold, bolster

Antonyms: Weaken, impair, undermine

Example: The recent reforms aim to buttress

the banking sector against financial crises.

22. Tweaking (थोड़ा सुधार करना)

Meaning: Making small adjustments or modifications.

Synonyms: Adjusting, modifying, fine-tuning

Antonyms: Keeping unchanged, maintaining, preserving

Example: The software developers are tweaking the system to improve its performance.

23. Unprecedented (अभूतपूर्व)

Meaning: Never done or known before.

Synonyms: Unparalleled, unheard-of, exceptional

Antonyms: Common, ordinary, usual

Example: The company achieved unprecedented success with its latest product launch.

24. Spat (झगड़ा, विवाद)

Meaning: A small argument or quarrel.

Synonyms: Dispute, tiff, quarrel

Antonyms: Agreement, harmony, peace

Example: The two ministers had a brief spat over the budget allocation.

25. Snub (अपमान करना, ठुकराना)

Meaning: To ignore or treat someone with disdain.

Synonyms: Rebuff, reject, insult

Antonyms: Welcome, accept, acknowledge

Example: The actor snubbed the reporters by walking away without answering questions.

26. Spiralling (बढ़ता हुआ, नियंत्रण से बाहर होता हुआ)

Meaning: Increasing or worsening rapidly and uncontrollably.

Synonyms: Escalating, surging, skyrocketing

Antonyms: Declining, reducing, stabilizing

Example: The country is struggling to control spiralling inflation.

27. Opaque (अपारदर्शी)



Meaning: Not able to be seen through; not transparent.

Synonyms: Cloudy, obscure, unclear

Antonyms: Transparent, clear, lucid

Example: The windows were so dirty they were almost opaque.

28. Engulfed (निगल लिया)

Meaning: To sweep over something so as to surround or cover it completely.

Synonyms: Overwhelmed, inundated, swallowed

Antonyms: Uncovered, exposed, freed

Example: The valley was engulfed by the sudden flood.

29. Adept (निपुण)

Meaning: Very skilled or proficient at something.

Synonyms: Skilled, proficient, expert

Antonyms: Inept, unskilled, novice

Example: She is adept at solving complex mathematical problems quickly.

30. Claw back

Meaning – To regain or recover something, often with difficulty.

31. Cling on

Meaning – To hold tightly onto something or persistently remain attached.

32. Clog up

Meaning – To block or obstruct the flow of something.

33. Come across

Meaning – To meet or find something/someone by chance or to give a particular impression.

34. Flogging a dead horse

Meaning – Wasting time or effort on something that is no longer useful or achievable.

35. Fair and square

Meaning – In an honest and straightforward

manner.

36. White elephant

Meaning – A costly but useless possession that is difficult to maintain or get rid of.

37. Take to one's heels

Meaning – To run away quickly.

38. Heads will roll

Meaning – People will be punished or lose their positions, usually due to a serious mistake or failure.

39. Farsighted (दूरदर्शी)

Meaning: Having the ability to anticipate future needs or developments.

Synonyms: Visionary, forward-thinking, prescient

Antonyms: shortsighted, myopic, imprudent

Example: The CEO's farsighted policies helped the company grow exponentially.

40. Exacerbated (बिगाड़ना, बढ़ाना)

Meaning: Made a problem, bad situation, or negative feeling worse.

Synonyms: Worsened, intensified, aggravated

Antonyms: Alleviated, mitigated, improved

Example: The ongoing conflict was exacerbated by the lack of communication between the parties.

41. Reckless (लापरवाह)

Meaning: Acting without thinking about the consequences.

Synonyms: Careless, irresponsible, impulsive

Antonyms: Cautious, careful, prudent

Example: His reckless driving resulted in a serious accident.

42. Perilous (खतरनाक)

Meaning: Full of danger or risk.

Synonyms: Hazardous, risky, treacherous

Antonyms: Safe, secure, harmless

Example: The climbers embarked on a perilous journey up the mountain.

43. Enviable (ईर्षणीय)



Meaning: Deserving admiration or envy.

Synonyms: Desirable, admirable, praiseworthy

Antonyms: Undesirable, unappealing, unattractive

Example: She has an enviable talent for painting that many artists admire.

44. Inflammatory (उत्तेजक, भड़काऊ)

Meaning: Intended to provoke strong emotions, often anger or violence.

Synonyms: Provocative, incendiary, controversial

Antonyms: Calming, soothing, neutral

Example: The leader's inflammatory speech led to widespread protests.

45. Flak (आलोचना, हमला)

Meaning: Strong criticism or opposition.

Synonyms: Criticism, backlash, condemnation

Antonyms: Praise, approval, commendation

Example: The minister faced flak for his controversial remarks.

46. Vociferously (जोर-जोर से, प्रबलता से)

Meaning: In a loud, forceful, or intense manner.

Synonyms: Loudly, vehemently, stridently

Antonyms: Quietly, softly, calmly

Example: The activists vociferously protested against the new law.

47. Worrisome (चिंताजनक)

Meaning: Causing concern or anxiety.

Synonyms: Troubling, alarming, distressing

Antonyms: Reassuring, comforting, calming

Example: The rising unemployment rate is a worrisome issue for the economy.

48. Imputation (दोषारोपण)

Meaning: An attribution of fault or responsibility, often implying blame.

Synonyms: Accusation, allegation, attribution

Antonyms: Exoneration, vindication, defense

Example: The imputation of dishonesty damaged his reputation in the company.

49. Pick from

Meaning: To choose something from a group or set.

50. Choose out

Meaning: To select or choose from a larger group.

51. Narrow down

Meaning: To reduce the number of choices until a final decision is made.

52. Go for

Meaning: To choose or opt for something, often enthusiastically.

53. Thumbing one's nose

Meaning: to show contempt, disrespect towards someone

54. Put the best foot forward

Meaning: to try as hard as you can

55. Stick one's neck out

Meaning: to take a risk

56. Cook someone's goose

Meaning: Spoil other person's chances of success

57. A wild goose chase

Meaning: a foolish and hopeless search for or pursuit of something unattainable

58. Feasible (संभव)

Meaning: Possible to do easily or conveniently.

Synonyms: Achievable, practical, attainable

Antonyms: Impossible, unachievable, impractical

Example: The government is looking into feasible solutions to tackle the rising unemployment rates.

59. Thrived (समृद्ध होना)

Meaning: Grew or developed well or vigorously.

Synonyms: Flourished, prospered, succeeded

Antonyms: Declined, failed, withered

Example: The business thrived despite the economic downturn.



60. Breakthrough (सफलता)

Meaning: A sudden, dramatic, and important discovery or development.

Synonyms: Advancement, discovery, achievement

Antonyms: Setback, failure, stagnation

Example: Scientists made a breakthrough in cancer treatment with the new drug.

61. Optimising (सर्वोत्तम बनाना)

Meaning: Making the best or most effective use of a situation or resource.

Synonyms: Enhancing, improving, maximizing

Antonyms: Wasting, misusing, neglecting

Example: The company is optimising its resources to improve productivity.

62. Fulcrum (केंद्रबिंदु)

Meaning: The essential or central point of activity or focus.

Synonyms: Pivot, cornerstone, foundation

Antonyms: Peripheral, unimportant, insignificant

Example: The new policy became the fulcrum of the government's economic reforms.

63. Scrutiny (जांच-पड़ताल)

Meaning: Critical observation or examination.

Synonyms: Inspection, examination, investigation

Antonyms: Neglect, disregard, indifference

Example: The company's practices have come under scrutiny after allegations of monopolistic behavior.

64. Enconced (स्थापित)

Meaning: Settled securely or comfortably.

Synonyms: Established, embedded, fixed

Antonyms: Unsettled, displaced, temporary

Example: The professor was ensconced in his research work for months.

65. Humility (विनम्रता)

Meaning: The quality of being humble and having a modest view of one's importance.

Synonyms: Modesty, meekness, unpretentiousness

Antonyms: Arrogance, pride, boastfulness

Example: Despite his great achievements, he always carried himself with humility.

66. Inception (आरंभ)

Meaning: The establishment or starting point of an institution or activity.

Synonyms: Beginning, initiation, commencement

Antonyms: Conclusion, end, termination

Example: Since its inception, the company has grown into a multinational enterprise.

67. Stagnant (ठहरा हुआ)

Meaning: Not moving or flowing; inactive.

Synonyms: Static, sluggish, inactive

Antonyms: Active, dynamic, flowing

Example: Economic growth has remained stagnant due to a lack of investment in infrastructure.

68. On the back burner

Meaning: in the position of something that will not receive immediate attention

69. In the same boat

Meaning - in a similar situation

70. Get the ball rolling

Meaning - to make something begin

71. At the helm

Meaning - something is in charge or in command

72. Pig Out

Meaning - to eat a lot or too much

73. Emphasise (ज़ोर देना)

Meaning: To give special importance or attention to something.

Synonyms: Stress, highlight, underline

Antonyms: Downplay, ignore, overlook

Example: The teacher emphasised the importance of regular practice for mastering mathematics.





74. Unrelenting (दृढ़)

Meaning: Not yielding in strength, severity, or determination.

Synonyms: Persistent, relentless, unwavering

Antonyms: Lenient, yielding, flexible

Example: The unrelenting heat of the desert made the journey extremely difficult.

75. Reiterate (दोहराना)

Meaning: To say something again for emphasis or clarity.

Synonyms: Repeat, restate, reaffirm

Antonyms: Withdraw, retract, deny

Example: The manager reiterated the company's commitment to customer satisfaction.

76. Hat tip (संकेत देना)

Meaning: A gesture or acknowledgment of recognition or respect.

Synonyms: Nod, acknowledgment, tribute

Antonyms: Disregard, neglect, indifference

Example: The scientist gave a hat tip to his mentor for guiding him throughout his research.

77. Aggressive (आक्रामक)

Meaning: Forceful, determined, and sometimes hostile.

Synonyms: Assertive, forceful, combative

Antonyms: Passive, gentle, mild

Example: The company adopted an aggressive marketing strategy to dominate the market.

78. Reverberating (गुंजना)

Meaning: Echoing or having a continuous impact.

Synonyms: Resounding, echoing, vibrating

Antonyms: Muffled, fading, silent

Example: The consequences of the economic crisis were reverberating across the global markets.

79. Malapportionment (असमान वितरण)

Meaning: Unequal distribution of

representatives or seats in a legislative body.

Synonyms: Disproportion, imbalance, inequality

Antonyms: Proportion, balance, equality

Example: The issue of malapportionment in the electoral system led to widespread protests.

80. Contentious (विवादास्पद)

Meaning: Causing or likely to cause an argument or controversy.

Synonyms: Controversial, debatable, disputable

Antonyms: Uncontroversial, agreeable, undisputed

Example: The new tax policy has become a contentious issue among political parties.

81. Apprehension (आशंका)

Meaning: Anxiety or fear that something bad might happen.

Synonyms: Anxiety, dread, fear

Antonyms: Confidence, assurance, calmness

Example: There was a sense of apprehension among the students before the final exam.

82. Federal (संघीय)

Meaning: Related to a system of government where power is divided between a central authority and regional units.

Synonyms: National, central, governmental

Antonyms: Local, provincial, regional

Example: The country follows a federal structure, giving autonomy to its states.

83. Phase in

Meaning: To gradually choose to incorporate something new.

84. Bow out of

Meaning: To choose to withdraw from something.

85. Dip into

Meaning: To choose to use a small part of a resource or reserve.

**86. Hold back from**

Meaning: To hesitate or choose not to pursue something immediately.

87. Snug as a bug in a rug

Meaning - in an extremely comfortable position or situation.

88. Step up your game

Meaning - to enhance performance, quality, skills, or talents.

89. Lose your marbles

Meaning - to become insane

90. A bit obtuse

Meaning - A little dull and stupid

91. Blue in the face

Meaning - To be exhausted due to strain or anger

92. Resilience (लचीलापन)

Meaning: The ability to recover quickly from difficulties or adversity.

Synonyms: Toughness, endurance, flexibility

Antonyms: Fragility, weakness, vulnerability

Example: Despite facing numerous challenges, her resilience helped her

93. Rebound (पुनरुद्धार)

Meaning: A return to a normal or better condition after a setback.

Synonyms: Recovery, revival, comeback

Antonyms: Decline, downturn, deterioration

Example: After the financial crisis, the stock market made a strong rebound.

94. Expansion (विस्तार)

Meaning: The process of becoming larger or more extensive.

Synonyms: Growth, increase, enlargement

Antonyms: Contraction, reduction, shrinkage

Example: The company's expansion into new markets led to higher profits.

95. Disruption (विघटन)

Meaning: A disturbance or interruption to the normal flow or function of something.

Synonyms: Interruption, disturbance, chaos

Antonyms: Continuity, stability, order

Example: The sudden change in technology caused a major disruption in the industry.

96. Pivot (मोड़)

Meaning: A significant change in direction or strategy.

Synonyms: Shift, turn, change

Antonyms: Stability, consistency, standstill

Example: The company decided to pivot its business model towards online sales.

97. Geopolitical (भूराजनीतिक)

Meaning: Relating to politics, especially international relations, as influenced by geographical factors.

Synonyms: International, political, global

Antonyms: Domestic, local, internal

Example: Geopolitical tensions in the region led to increased trade barriers.

98. Cautioned (चेतावनी दी)

Meaning: To warn or advise against potential dangers or risks.

Synonyms: Warned, advised, alerted

Antonyms: Encouraged, assured, praised

Example: The teacher cautioned the students about the dangers of cheating.

99. Tariffs (शुल्क)

Meaning: Taxes or duties imposed on imports or exports.

Synonyms: Duties, taxes, levies

Antonyms: Subsidies, exemptions, free trade

Example: The government imposed tariffs on foreign goods to protect local industries.

100. Compounded (संयोजित)

Meaning: To make something worse or more intense by adding more elements.

Synonyms: Aggravated, intensified, worsened

Antonyms: Eased, alleviated, improved

Example: His stress was compounded by the looming deadline.



101. Disruptive (विघटनकारी)

Meaning: Causing disturbance or interruption in the normal flow of something.

Synonyms: Disturbing, disruptive, revolutionary

Antonyms: Smooth, stable, non-interfering

Example: The startup introduced a disruptive technology that changed the way businesses operated.

102. Bring about

Meaning: To cause something to happen or to initiate a change.

103. Tide over

Meaning: To help someone get through a difficult period, often with temporary support.

104. Rub off on

Meaning: To influence someone in a positive or negative way through proximity or example.

105. Wade through

Meaning: To deal with something in a slow, deliberate, and sometimes tedious manner, often referring to large amounts of information or work.

106. A penny for your thoughts

Meaning: Used to ask someone what they are thinking.

107. At the drop of a hat

Meaning: Immediately, without any hesitation.

108. Burn the midnight oil

Meaning: To work late into the night.

109. Break the ice

Meaning: To initiate conversation in a social setting, making people feel more comfortable.

110. In the same boat

Meaning: To be in the same situation or facing the same difficulties as others.

111. Conciliatory (मेलमिलाप करने वाला)

Meaning: Intended to gain goodwill or reduce hostility.

Synonyms: Pacifying, appeasing, peacemaking

Antonyms: Provocative, antagonistic, confrontational

Example: The leader's conciliatory speech helped ease tensions between the two conflicting groups.

112. Sabotage (तोड़फोड़ करना)

Meaning: Deliberately destroy, damage, or obstruct something.

Synonyms: Undermine, wreck, disrupt

Antonyms: Assist, support, aid

Example: The rival company was accused of attempting to sabotage the launch of the new product.

113. Retaliated (प्रतिशोध लिया)

Meaning: Made an attack or response in return for a similar action.

Synonyms: Reprised, avenged, counterattacked

Antonyms: Forgave, pardoned, tolerated

Example: The army retaliated swiftly after the attack on its base.

114. Escalated (बढ़ जाना या तेज हो जाना)

Meaning: Increased in intensity, magnitude, or seriousness.

Synonyms: Intensified, aggravated, heightened

Antonyms: De-escalated, reduced, alleviated

Example: The disagreement between the two nations escalated into a full-blown diplomatic crisis.

115. Reprieve (दंड स्थगन)

Meaning: A temporary relief from a difficult or unpleasant situation.

Synonyms: Respite, postponement, delay

Antonyms: Continuation, execution, enforcement

Example: The accused received a last-minute reprieve from the court.

116. Rebuffed (ठुकराना / अस्वीकार करना)

Meaning: To reject someone or something in



an abrupt or ungracious manner.

Synonyms: Rejected, dismissed, spurned

Antonyms: Accepted, embraced, welcomed

Example: The company rebuffed the takeover bid, insisting on remaining independent.

117. Skeptical (संशयशील / अविश्वासी)

Meaning: Not easily convinced; having doubts or reservations.

Synonyms: Doubtful, suspicious, wary

Antonyms: Trusting, convinced, certain

Example: The investors were skeptical about the startup's ambitious expansion plans.

118. Deterioration (गिरावट / अवनति)

Meaning: The process of becoming progressively worse.

Synonyms: Decline, degradation, worsening

Antonyms: Improvement, enhancement, progress

Example: The economic deterioration forced the government to introduce new policies.

119. Impede (रोकना)

Meaning: To hinder or obstruct the progress of something.

Synonyms: Hinder, obstruct, delay

Antonyms: Facilitate, assist, expedite

Example: The heavy traffic will impede our ability to arrive on time.

120. Adept (कुशल)

Meaning: Very skilled or proficient at something.

Synonyms: Skilled, expert, proficient

Antonyms: Inept, unskilled, clumsy

Example: He is adept at solving complex mathematical problems quickly.

121. Egg on

Meaning - to encourage or provoke someone to do something.

122. Iron out

Meaning - to resolve or smooth out problems or difficulties.

123. Jack up

Meaning - to increase something (e.g., prices) sharply.

124. Reel in

Meaning - to attract or bring someone or something closer.

125. Blue in the face

Meaning: exhausted from anger, strain, or other great effort

126. Worth its weight in gold

Meaning: something or someone is very useful, valuable, or important

127. Time is money

Meaning: time is a valuable resource, therefore it's better to do things as quickly as possible

128. That ship has sailed

Meaning: it is too late to do something

129. Wear your heart on your sleeve

Meaning: to be extremely open about what you feel and think

130. Inevitability (अनिवार्यता)

Meaning: The quality of being certain to happen; unavoidable nature.

Synonyms: Certainty, necessity, unavoidability

Antonyms: Uncertainty, improbability, doubt

Example: The inevitability of technological advancements means that industries must constantly adapt to stay competitive.

131. Formidable (दुर्जय)

Meaning: Inspiring fear or respect through being impressively large, powerful, intense, or capable.

Synonyms: Intimidating, powerful, daunting

Antonyms: Weak, unimpressive, feeble

Example: The defending champions remain a formidable opponent for any team in the tournament.

132. Gritty (साहसी)

Meaning: Showing courage and determination



despite difficulty.

Synonyms: Tenacious, brave, resolute

Antonyms: Cowardly, weak, timid

Example: The soldier's gritty determination helped him survive the harsh conditions of war.

133. Sluggish (सुस्त)

Meaning: Moving, operating, or reacting more slowly than usual.

Synonyms: Lethargic, slow, inactive

Antonyms: Energetic, swift, dynamic

Example: The sluggish economy has made it difficult for businesses to expand.

134. Decisive (निणायिक)

Meaning: Settling an issue; producing a definite result.

Synonyms: Conclusive, crucial, definite

Antonyms: Indecisive, uncertain, hesitant

Example: The captain's decisive leadership helped the team secure a last-minute victory.

135. Stifled (दबाया हुआ)

Meaning: Prevented or constrained from continuing or developing.

Synonyms: Suppressed, restrained, smothered

Antonyms: Encouraged, liberated, allowed

Example: The strict policies stifled innovation within the organization.

136. Setback (झटका)

Meaning: A reversal or slowing of progress.

Synonyms: Hindrance, obstacle, defeat

Antonyms: Progress, advancement, success

Example: The sudden injury to their star player was a major setback for the team's championship hopes.

137. Prohibited (निषिद्ध)

Meaning: Formally forbidden by law, rule, or authority.

Synonyms: Banned, forbidden, restricted

Antonyms: Allowed, permitted, authorized

Example: Smoking is strictly prohibited in

public places.

138. Astounding (आश्वर्यजनक)

Meaning: Extremely surprising or impressive.

Synonyms: Amazing, astonishing, breathtaking

Antonyms: Ordinary, unimpressive, expected

Example: His astounding performance in the competition left everyone speechless.

139. Adroitly (चतुराई से)

Meaning: In a skillful or clever manner.

Synonyms: Skillfully, adeptly, dexterously

Antonyms: Clumsily, awkwardly, ineptly

Example: The negotiator adroitly handled the complex trade discussions.

140. Wrap up

Meaning: To finish or complete something.

141. Run into

Meaning: To meet by accident or unexpectedly

142. Map out

Meaning: To plan or design something in detail.

143. Drop off

Meaning: To decrease or decline; to deliver someone or something at a specific location.

144. On a roll like a runaway wheel

Meaning: Experiencing continuous success or momentum.

145. Roll in the dough

Meaning: Be very wealthy or make a lot of money.

146. State of the art

Meaning: The most advanced or sophisticated level of technology or design.

147. A bunch of baloney

Meaning: Nonsense or something not true.

148. Off the top of my head

Meaning: Saying something without much thought or preparation.

149. Fatigue (थकान)

Meaning: Extreme tiredness due to mental or physical exertion.



Synonyms: Exhaustion, weariness, burnout

Antonyms: Energy, vigor, vitality

Example: The long shifts in the hospital caused severe fatigue among doctors and nurses.

150. Intemperate (अनियंत्रित / असंयमी)

Meaning: Lacking self-control or being excessive in behavior.

Synonyms: Unrestrained, excessive, reckless

Antonyms: Moderate, controlled, restrained

Example: His intemperate remarks during the debate caused unnecessary controversy.

151. Discreet (विवेकी / सतर्क)

Meaning: Careful in speech or action to avoid causing offense or revealing private information.

Synonyms: Cautious, tactful, prudent

Antonyms: Reckless, indiscreet, careless

Example: The journalist was discreet while discussing sensitive political matters.

152. 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.

153. 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.

154. 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.

155. 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.

156. 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.

157. 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.

158. 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.

159. Take out

Meaning – To remove or extract something; to go on a date with someone.

160. Take on

Meaning – To accept a challenge or



responsibility; to compete against someone.

161. Take off

Meaning – To leave the ground (for an aircraft); to become successful or popular suddenly; to remove clothing.

162. Take after

Meaning – To resemble a family member in appearance or behavior.

163. Second to None

Meaning – The best; better than all others.

164. On a Shoestring Budget

Meaning – With very little money; using minimal financial resources.

165. Walking on Air

Meaning – Feeling extremely happy or elated.

166. Pour out One's Heart

Meaning – To share one's deepest feelings or emotions openly.

167. Make One's Blood Boil

Meaning – To make someone very angry or furious.

168. Festering (सड़ता हुआ/बढ़ता हुआ)

Meaning: Becoming worse or more intense, especially through long-term neglect or indifference.

Synonyms: Worsening, aggravating, rotting

Antonyms: Healing, improving, soothing

Example: The festering conflict between the two countries has led to years of unrest.

169. Condemned (निंदा किया हुआ)

Meaning: Express complete disapproval of something, typically in public.

Synonyms: Denounced, criticized, censured

Antonyms: Praised, endorsed, approved

Example: The international community condemned the use of force against innocent civilians.

170. Ratchet up (बढ़ाना)

Meaning: To increase something in controlled stages over a period of time.

Synonyms: Intensify, escalate, amplify

Antonyms: Decrease, reduce, lessen

Example: The government decided to ratchet up economic sanctions to pressure the opposing country.

171. Disastrous (विनाशकारी)

Meaning: Causing great damage or harm.

Synonyms: Catastrophic, devastating, calamitous

Antonyms: Beneficial, successful, fortunate

Example: The disastrous consequences of the prolonged war have left the country in ruins.

172. Trespassing (अवैध रूप से घुसपैठ करना)

Meaning: Entering someone's land or property without permission.

Synonyms: Intruding, encroaching, violating

Antonyms: Respecting, complying, obeying

Example: The authorities warned against trespassing into foreign territorial waters.

173. Undermine (कमजोर करना)

Meaning: To weaken or damage something, especially gradually or secretly.

Synonyms: Weaken, sabotage, erode

Antonyms: Strengthen, support, bolster

Example: His actions were seen as an attempt to undermine the authority of the board.

174. 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.

175. Haste (जल्दबाजी)

Meaning: Excessive speed or urgency of movement or action.

Synonyms: Hurry, rush, speed

Antonyms: Slowness, delay, hesitation

Example: In his haste to leave, he forgot to take his wallet.



176. Limbo (अनिश्चितता की स्थिति)

Meaning: A state of uncertainty or suspension.

Synonyms: Uncertainty, suspension, delay

Antonyms: Certainty, resolution, conclusion

Example: The case remains in legal limbo until further judgment.

177. Reiteration (पुनरावृत्ति)

Meaning: The action of repeating something for emphasis or clarity.

Synonyms: Repetition, reaffirmation, restatement

Antonyms: Neglect, omission, silence

Example: The judgment is a reiteration of the importance of secular and socialist principles.

178. Patricide

Meaning – The act of killing one's father.

179. Regicide

Meaning – The act of killing a king.

180. Homicide

Meaning – The act of killing a human being.

181. Filicide

Meaning – The act of killing one's son or daughter.

182. Catch up

Meaning: To reach the same level or standard as someone or something after falling behind.

183. Drop back

Meaning: To move back or fall behind in position or progress.

184. Run away

Meaning: To leave a place or situation quickly, often to avoid trouble or danger.

185. Turn up

Meaning: To appear or arrive unexpectedly or after being awaited.

186. Around the corner

Meaning: it will happen very soon

187. Back to basics

Meaning: to return to a simpler way of thinking or doing something

188. A bolt from the blue

Meaning: a sudden and unexpected event or piece of news

189. Out of the red

Meaning: to be financially stable or able to pay

190. School of thought

Meaning: a particular way of thinking

191. Cessation (समाप्ति)

Meaning: The fact or process of ending or being brought to an end.

Synonyms: Termination, halt, discontinuation

Antonyms: Continuation, persistence, resumption

Example: The sudden cessation of international aid left many public health projects in jeopardy.

192. Plateaued (स्थिर हो जाना)

Meaning: To reach a stable level after a period of growth or progress.

Synonyms: Stabilized, leveled off, stagnated

Antonyms: Increased, escalated, soared

Example: After an initial rise, the recruitment of public health professionals plateaued.

193. Damning (निंदनीय)

Meaning: Strongly suggesting guilt or failure.

Synonyms: Condemning, incriminating, harsh

Antonyms: Praising, exonerating, approving

Example: The report provided damning evidence of the government's failure to address malnutrition.

194. Reinforce (सुदृढ़ करना)

Meaning: To strengthen or support an idea, feeling, or habit.

Synonyms: Strengthen, bolster, fortify

Antonyms: Weaken, undermine, diminish

Example: The new policy only reinforces the misconception that malnutrition affects only the poor.

195. Starkly (स्पष्ट रूप से)

Meaning: In a way that is severe, clear, or



obvious.

Synonyms: Clearly, evidently, unmistakably

Antonyms: Subtly, vaguely, obscurely

Example: The COVID-19 pandemic starkly revealed the deficiencies in the public health system.

196. Jeopardy (जोखिम)

Meaning: Danger of loss, harm, or failure.

Synonyms: Risk, peril, threat

Antonyms: Safety, security, protection

Example: The cessation of international funding has placed several healthcare initiatives in jeopardy.

197. Exacerbate (बिगाड़ना)

Meaning: To make a problem or situation worse.

Synonyms: Worsen, aggravate, intensify

Antonyms: Alleviate, improve, ease

Example: Poor dietary habits exacerbate the risk of lifestyle diseases such as diabetes and hypertension.

198. Perturbing (व्याकुल करने वाला)

Meaning: Causing anxiety or unease; disturbing.

Synonyms: Disturbing, unsettling, troubling

Antonyms: Calming, reassuring, comforting

Example: The perturbing discovery of microRNA's role in disease prompted further research into its regulation.

199. Suffice (पर्याप्त होना)

Meaning: To be enough or adequate for a certain purpose.

Synonyms: Satisfy, meet, fulfill

Antonyms: Inadequate, insufficient, fall short

Example: The arrangements did not suffice to handle the overwhelming crowd at the air show.

200. Grapple (संघर्ष करना)

Meaning: To struggle or deal with something difficult.

Synonyms: Wrestle, struggle, contend

Antonyms: Avoid, ignore, neglect

Example: The company is grappling with the challenge of attracting skilled workers.

201. Back away

Meaning: to move backwards away from something or someone, usually because you are frightened

202. Cut out

Meaning: to delete or remove

203. Nod off

Meaning: to begin sleeping, especially not intentionally

204. Turn down

Meaning: reject something offered or proposed.

205. Birds of a feather

Meaning - of the same kind or nature

206. Cover a lot of ground

Meaning - to discuss everything in detail

207. Drop-in on

Meaning - make a casual or informal visit to a person or place

208. Go through fire and water

Meaning - to experience many difficulties

209. A hard nut to crack

Meaning - something which is difficult to deal with

210. Depleting (कम हो रहा)

Meaning: Diminishing or reducing in quantity.

Synonyms: Dwindling, exhausting, diminishing

Antonyms: Increasing, replenishing, augmenting

Example: The depleting coal reserves in Britain forced a shift to other energy sources.

211. Protracted (लंबित)

Meaning: Lasting for a long time or longer than expected or usual.

Synonyms: Extended, prolonged, drawn-out

Antonyms: Brief, short, quick





Example: The protracted process of transitioning from coal to renewable energy in the U.K. took decades.

212. Retrenchment (कटौती)

Meaning: The reduction of costs or spending in response to economic difficulty.

Synonyms: Downsizing, cutback, economizing

Antonyms: Expansion, enlargement, growth

Example: Retrenchment in the coal sector led to widespread job losses during the 1980s.

213. Repatriation (स्वदेश वापसी)

Meaning: The process of returning a person to their country of origin or citizenship.

Synonyms: Return, deportation, homecoming

Antonyms: Exile, banishment, expatriation

Example: The government facilitated the repatriation of stranded citizens from war-torn regions.

214. Manacled (बेड़ियों में जकड़ा हुआ)

Meaning: Restrained with handcuffs or shackles.

Synonyms: Handcuffed, shackled, bound

Antonyms: Freed, released, unchained

Example: The prisoners were manacled before being transported to the high-security facility.

215. Clandestinely (गुप्त रूप से)

Meaning: In a secretive or concealed manner, often to avoid detection.

Synonyms: Secretly, covertly, furtively

Antonyms: Openly, publicly, transparently

Example: The documents were clandestinely smuggled out of the country to avoid government scrutiny.

216. Insidious (कपटपूर्ण)

Meaning: Proceeding in a gradual, subtle way but with harmful effects.

Synonyms: Deceptive, treacherous, sinister

Antonyms: Harmless, honest, straightforward

Example: The insidious spread of misinformation on social media can have

serious consequences.

217. Conflated (मिलाया हुआ, गङ्गमङ्ग किया हुआ)

Meaning: To combine two or more things into one, often leading to confusion.

Synonyms: Merged, blended, confused

Antonyms: Separated, distinguished, differentiated

Example: The media often conflates different issues, leading to misinformation among the public.

218. Uneremonious (अनौपचारिक, असम्मानजनक)

Meaning: Done in a sudden or rude way, without proper respect or formality.

Synonyms: Abrupt, rude, impolite

Antonyms: Courteous, respectful, formal

Example: The employees were given an unceremonious dismissal without prior notice.

219. Traverse (पार करना, यात्रा करना)

Meaning: To travel across or through a place or area.

Synonyms: Cross, journey, navigate

Antonyms: Remain, stay, halt

Example: The hikers had to traverse a dense forest to reach the mountain summit.

220. Break down

Meaning: To stop working (for machinery or vehicles); to lose control of emotions.

221. Look up

Meaning: To search for information (in a book, database, etc.); to improve (situation).

222. Run into

Meaning: To meet someone by chance; to encounter problems or difficulties.

223. Take off

Meaning: To leave the ground (for airplanes); to become successful suddenly; to remove (clothing).

224. Play hardball

Meaning - Act aggressively and ruthlessly

**225. Jack of all trades**

Meaning - A person who can do many different types of work.

226. Gift of the gab

Meaning - The ability to speak with eloquence and fluency.

227. Man of his word

Meaning - A man who keeps promises, who can be trusted.

228. Top dog

Meaning - The most important person or organization in a particular situation.

229. Swarm (झुंड में इकट्ठा होना)

Meaning: To move or gather in large numbers, often in a disorderly manner.

Synonyms: Flock, throng, crowd

Antonyms: Disperse, scatter, separate

Example: As soon as the store announced a massive discount, customers swarmed in to grab the best deals.

230. Diabolical (शैतानी, दुष्टापूर्ण)

Meaning: Extremely evil or cruel; wicked in nature.

Synonyms: Devilish, fiendish, malevolent

Antonyms: Kind, benevolent, virtuous

Example: The dictator's diabolical plan led to immense suffering for the people.

231. Poignancy (मार्मिकता, भावनात्मक तीव्रता)

Meaning: The quality of evoking a strong sense of sadness or regret.

Synonyms: Deep emotion, intensity, pathos

Antonyms: Insensitivity, dullness, numbness

Example: The poignancy of the farewell speech left everyone in tears.

232. Cunningly (चालाकी से, धूर्ता से)

Meaning: In a clever and deceptive manner.

Synonyms: Deceptively, slyly, craftily

Antonyms: Honestly, naively, straightforwardly

Example: The thief cunningly escaped through

a secret passage.

233. Anguish (व्यथा, पीड़ा)

Meaning: Severe mental or physical pain or suffering.

Synonyms: Agony, distress, torment

Antonyms: Comfort, relief, peace

Example: She was in deep anguish after hearing the tragic news.

234. Disembodied (अशरीरी, निराकार)

Meaning: Separated from or lacking a physical form.

Synonyms: Ghostly, ethereal, incorporeal

Antonyms: Physical, embodied, tangible

Example: The eerie sound of a disembodied voice sent chills down his spine.

235. Dystopian (विकट भावी संसार, अमानवीय दुनिया)

Meaning: Relating to an imagined state or society where there is great suffering, oppression, or injustice.

Synonyms: Apocalyptic, nightmarish, totalitarian, oppressive

Antonyms: Utopian, ideal, perfect, harmonious

Example: The novel depicts a dystopian future where citizens are constantly monitored and have no personal freedom.

236. Relentless (निरंतर)

Meaning: Unceasingly intense; never giving up or lessening

Synonyms: Persistent, unyielding, unforgiving

Antonyms: Lenient, yielding, gentle

Example: The relentless heat of summer made working outdoors unbearable.

237. Impermanence (अस्थिरता)

Meaning: The state of not lasting forever or being temporary

Synonyms: Temporariness, transience, fleetingness

Antonyms: Permanence, stability, endurance

Example: The impermanence of life teaches us



to appreciate each moment.

238. Entrench (मजबूत करना)

Meaning: To establish an attitude, habit, or position so firmly that change is very difficult or unlikely

Synonyms: Establish, root, embed

Antonyms: Dislodge, weaken, uproot

Example: Over the years, these ideas became deeply entrenched in society.

239. Put off

Meaning: To delay or postpone something.

240. Get along (with)

Meaning: To have a friendly relationship with someone.

241. Carry on

Meaning: To continue doing something.

242. Set up

Meaning: To establish or arrange something; to start a business or organization.

243. Riding a High Horse

Meaning: to start talking angrily about something

244. Dark Horse

Meaning: an unexpected winner

245. Dog Days

Meaning: the hottest days of the summer

246. Black Sheep

Meaning: a disfavored or disreputable member of a group

247. Thinking outside the box

Meaning: to think differently

248. Discretion (विवेक)

Meaning: The freedom to decide what should be done in a particular situation.

Synonyms: Prudence, judgment, circumspection

Antonyms: Recklessness, indiscretion, thoughtlessness

Example: The judge used his discretion to impose a lighter sentence on the first-time

offender.

249. Ostensibly (प्रकट रूप से)

Meaning: As appears or is stated to be true, though not necessarily so.

Synonyms: Apparently, seemingly, supposedly

Antonyms: Actually, truly, really

Example: He was ostensibly on a business trip, but he spent most of his time sightseeing.

250. Indignation (क्रोध/आक्रोश)

Meaning: Anger or annoyance provoked by unfair treatment.

Synonyms: Resentment, outrage, wrath

Antonyms: Satisfaction, acceptance, contentment

Example: The unfair dismissal of employees sparked public indignation and protests.

251. Triumphalism (विजयोल्लास/अभिमान)

Meaning: Excessive celebration or pride in a victory or achievement.

Synonyms: Boastfulness, arrogance, exultation

Antonyms: Humility, modesty, restraint

Example: The leader's triumphalism after the election victory alienated many of his supporters.

252. Envisage (परिकल्पना करना)

Meaning: To imagine or expect something in the future.

Synonyms: Foresee, anticipate, visualize

Antonyms: Ignore, disregard, neglect

Example: The new policy envisages a cleaner and greener environment for future generations.

253. Astutely (चतुराई से)

Meaning: Showing an ability to accurately assess situations or people and turn this to one's advantage.

Synonyms: Shrewdly, cleverly, wisely

Antonyms: Foolishly, naively, ineptly

Example: She handled the negotiations astutely, ensuring the best outcome for her



company.

254. Fanned (उत्तेजित करना/फैलाना)

Meaning: To stir up or increase the intensity of something.

Synonyms: Inflame, provoke, intensify

Antonyms: Suppress, extinguish, calm

Example: His remarks fanned the flames of controversy.

255. Mediocrity (मामूलीपन)

Meaning: The quality of being average or unremarkable.

Synonyms: Ordinary, averageness, dullness

Antonyms: Excellence, brilliance, distinction

Example: The project was plagued by mediocrity due to lack of innovation and enthusiasm.

256. Rankled (कष्ट देना)

Meaning: To cause continuous irritation or resentment.

Synonyms: Irritate, annoy, vex

Antonyms: Soothe, comfort, calm

Example: His unfair criticism rankled her for days after the meeting.

257. Subtle (सूक्ष्म)

Meaning: So delicate or precise as to be difficult to analyze or describe.

Synonyms: Delicate, fine, nuanced

Antonyms: Obvious, blunt, direct

Example: The artist's work displayed a subtle use of color that required close attention to appreciate.

258. Cut down (on)

Meaning: To reduce the amount of something.

259. Bring up

Meaning: To mention a topic in conversation; to raise a child.

260. Fill out

Meaning: To complete a form or document.

261. Run out (of)

Meaning: To use all of something and have

none left.

262. Crocodile tears

Meaning: False or insincere expressions of sorrow

263. A wild goose chase

Meaning: A futile or hopeless pursuit

264. A fish out of water

Meaning: To feel uncomfortable or out of place in a particular situation

265. A snake in the grass

Meaning: Someone who is deceitful or hides their true intentions

266. Curiosity killed the cat

Meaning: Being too curious or inquisitive can lead to trouble or danger

267. Discrepancy (अंतर)

Meaning: A lack of compatibility or similarity between two or more facts.

Synonyms: Inconsistency, difference, variation

Antonyms: Agreement, consistency, similarity

Example: The discrepancy in the financial reports raised suspicions of fraud.

268. Apprehension (चिंता/भय)

Meaning: Anxiety or fear that something bad or unpleasant will happen.

Synonyms: Anxiety, fear, worry

Antonyms: Confidence, assurance, calmness

Example: The students felt a sense of apprehension before their final exams.

269. Juggernaut (विनाशकारी शक्ति / महाशक्ति)

Meaning: A huge, powerful, and overwhelming force or institution.

Synonyms: Powerhouse, giant, behemoth

Antonyms: Weakness, fragility, insignificance

Example: The tech company became a juggernaut in the industry, dominating global markets.

270. Daunting (कठिन/भयावह)

Meaning: Seeming difficult to deal with in prospect; intimidating.



Synonyms: Intimidating, overwhelming, challenging

Antonyms: Encouraging, easy, reassuring

Example: The daunting task of preparing for competitive exams requires dedication and effort.

271. Stalwart (दृढ़/मजबूत समर्थक)

Meaning: A loyal, reliable, and hardworking supporter or participant.

Synonyms: Devoted, faithful, committed

Antonyms: Unreliable, weak, disloyal

Example: He has been a stalwart supporter of the team for over a decade.

272. Scrutiny (जांच/गहन परीक्षण)

Meaning: Critical observation or examination.

Synonyms: Inspection, analysis, review

Antonyms: Neglect, disregard, ignorance

Example: The new policy was under intense scrutiny before it was implemented.

273. Enigmatic (रहस्यमय)

Meaning: Difficult to interpret or understand; mysterious.

Synonyms: Mysterious, puzzling, cryptic

Antonyms: Clear, obvious, straightforward

Example: The detective struggled to decode the enigmatic message left by the suspect.

274. Dogmatic (हठी/कट्टर)

Meaning: Inclined to lay down principles as undeniably true, without consideration of evidence or others' opinions.

Synonyms: Stubborn, rigid, authoritarian

Antonyms: Open-minded, flexible, receptive

Example: His dogmatic approach to debates made it difficult to have a constructive discussion.

275. Surrogate (प्रतिनिधि/प्रतिस्थापन)

Meaning: A substitute, especially a person deputizing for another in a specific role.

Synonyms: Proxy, replacement, substitute

Antonyms: Original, primary, authentic

Example: The movie used a surrogate character to represent the real-life leader.

276. Clout (प्रभाव/शक्ति)

Meaning: The power or influence one has, especially in politics or business.

Synonyms: Influence, dominance, authority

Antonyms: Weakness, insignificance, powerlessness

Example: The company's CEO has significant clout in the industry.

277. Take after

Meaning: To resemble a family member in appearance or behavior.

278. Put up with

Meaning: To tolerate or endure something unpleasant.

279. Look into

Meaning: To investigate or examine something.

280. Drop by

Meaning: To visit someone informally or without an appointment.

281. Show your true colors

Meaning: To reveal your real character or intentions, often after hiding them.

282. Raise a red flag

Meaning: To signal that something is wrong or suspicious.

283. A blessing in disguise

Meaning: An apparent misfortune that eventually has good results.

284. Jump on the bandwagon

Meaning: To join others in doing something that is currently popular or trendy.

285. Walk on eggshells

Meaning: To be very careful or delicate when dealing with a sensitive person or situation.

286. Retaliation (प्रतिशोध)

Meaning: The action of returning a military attack or responding to an injury or wrong.



Synonyms: Revenge, retribution, vengeance

Antonyms: Forgiveness, mercy, pardon

Example: Russia's threat of nuclear retaliation has raised concerns across the globe.

287. Surreptitiously (गुप्त रूप से)

Meaning: Done in a secret or stealthy way.

Synonyms: Secretly, covertly, stealthily

Antonyms: Openly, overtly, publicly

Example: Israel is believed to have surreptitiously developed its nuclear arsenal over the years.

288. Prolong (लंबा करना)

Meaning: To extend the duration of something.

Synonyms: Extend, lengthen, stretch

Antonyms: Shorten, curtail, abridge

Example: Russia's nuclear threats have prolonged the war, causing more suffering.

289. Brazenly (निर्लज्जता से)

Meaning: In a bold and shameless way.

Synonyms: Shamelessly, audaciously

Antonyms: Humbly, modestly, cautiously

Example: The government brazenly continued its military campaign despite international condemnation.

290. Proliferation (प्रसार)

Meaning: Rapid increase in numbers or the spread of something, especially weapons.

Synonyms: Expansion, spread, escalation

Antonyms: Reduction, containment, decrease

Example: The proliferation of nuclear weapons in West Asia poses a significant global threat.

291. Disparity (असमानता)

Meaning: A great difference between things or people

Synonyms: Inequality, discrepancy, divergence

Antonyms: Equality, similarity, uniformity

Example: The economic disparity between developed and developing nations continues to widen.

292. Mitigate (कम करना, हल्का करना)

Meaning: To reduce the severity or impact of something

Synonyms: Alleviate, lessen, ease

Antonyms: Worsen, intensify, aggravate

Example: The new policy aims to mitigate the effects of rising temperatures.

293. Endorse (समर्थन करना, अनुमोदन करना)

Meaning: To publicly or officially support something

Synonyms: Approve, support, authorize

Antonyms: Oppose, reject, disapprove

Example: Several environmental groups endorsed the new climate policy.

294. Contentious (विवादास्पद)

Meaning: Causing or likely to cause an argument or controversy.

Synonyms: Controversial, debatable, disputable

Antonyms: Uncontroversial, agreeable, undisputed

Example: The new tax policy has become a contentious issue among political parties.

295. Unrelenting (दृढ़)

Meaning: Not yielding in strength, severity, or determination.

Synonyms: Persistent, relentless, unwavering

Antonyms: Lenient, yielding, flexible

Example: The unrelenting heat of the desert made the journey extremely difficult.

296. Get by

Meaning: To manage or survive, especially with limited resources.

297. Look forward to

Meaning: To anticipate something with excitement or pleasure.

298. Show up

Meaning: To arrive or appear, often unexpectedly or late.

299. Give in



Meaning: To stop resisting; to surrender or yield to something.

300. Draw a longbow

Meaning - to exaggerate in telling stories

301. Run around the circles

Meaning - to keep doing or talking about the same thing without achieving anything

302. Boil the ocean

Meaning - undertaking an impossible task

303. Down for the count

Meaning - having failed in something that you are doing

304. Step up your game

Meaning - to enhance performance, quality, skills, or talents

305. Tangible (ठोस)

Meaning: Perceptible by touch; clear and definite

Synonyms: Concrete, real, palpable

Antonyms: Intangible, abstract, vague

Example: The government has made tangible progress in the fight against tuberculosis by introducing advanced treatment methods.

306. Resilience (लचीलापन)

Meaning: The capacity to recover quickly from difficulties

Synonyms: Endurance, toughness, adaptability

Antonyms: Fragility, weakness, vulnerability

Example: Mental resilience is necessary to overcome the challenges of modern life.

307. Fostering (प्रोत्साहन देना)

Meaning: Encouraging the development of something

Synonyms: Nurturing, promoting, cultivating

Antonyms: Hindering, suppressing, neglecting

Example: Fostering self-care habits can improve both mental and physical health.

308. Pervasive (व्यापक)

Meaning: Spreading widely throughout an area or group

Synonyms: Ubiquitous, widespread, omnipresent

Antonyms: Rare, limited, localized

Example: The pervasive impact of tuberculosis requires a robust healthcare response.

309. Exacerbate (बिगाढ़ना)

Meaning: To make a problem or situation worse

Synonyms: Aggravate, worsen, intensify

Antonyms: Alleviate, mitigate, soothe

Example: Delayed treatment can exacerbate the spread of tuberculosis.

310. Undermine (कमज़ोर करना)

Meaning: To weaken or damage gradually

Synonyms: Erode, subvert, impair

Antonyms: Strengthen, reinforce, bolster

Example: Ignoring self-care can undermine both physical and mental health.

311. Obliterate (नष्ट कर देना)

Meaning: To completely destroy or wipe out

Synonyms: Eradicate, annihilate, eliminate

Antonyms: Preserve, restore, construct

Example: The government aims to obliterate tuberculosis by 2025.

312. Stalwart (मजबूत और वफादार)

Meaning: Loyal, reliable, and hard-working

Synonyms: Devoted, steadfast, resolute

Antonyms: Weak, disloyal, unreliable

Example: TB survivors act as stalwart advocates for awareness campaigns.

313. Impetus (प्रेरणा)

Meaning: A force that makes something happen more quickly

Synonyms: Motivation, stimulus, catalyst

Antonyms: Hindrance, deterrent, obstacle

Example: Government incentives provide an impetus for TB eradication efforts.

314. Adversity (विपत्ति)

Meaning: Difficulties or misfortune



Synonyms: Hardship, struggle, distress

Antonyms: Prosperity, success, fortune

Example: Self-care helps build resilience to overcome adversity.

315. Take on

Meaning: To accept a responsibility or challenge; to hire someone.

316. Break into

Meaning: To enter a place by force; to start doing something, especially in a particular field or industry.

317. Call up

Meaning: To make a phone call; to summon someone for a task, often military service.

318. Come up with

Meaning: To think of or produce an idea or solution.

319. Wool over the eyes

Meaning - to trick or deceive someone.

320. Jump through hoops

Meaning - to do a complicated things in order to get or achieve something

321. Up in the air

Meaning - (of a plan or issue) still to be settled; unresolved.

322. By the book

Meaning - exactly according to the rules.

323. To get down to business

Meaning - to start the work that has to be done.

324. Reckless (लापरवाह)

Meaning: Without thinking or caring about the consequences of an action.

Synonyms: Careless, heedless, rash

Antonyms: Cautious, careful, prudent

Example: His reckless decision to invest all his money in a failing business led to bankruptcy.

325. Indisputable (अविवादित)

Meaning: Unable to be challenged or denied.

Synonyms: Unquestionable, undeniable,

irrefutable

Antonyms: Debatable, questionable, disputable

Example: The scientist presented indisputable evidence to support his theory.

326. Malevolence (द्वेष)

Meaning: The state of wishing harm or evil upon others.

Synonyms: Malice, hostility, ill-will

Antonyms: Benevolence, kindness, goodwill

Example: His malevolence towards his rival was evident in his harsh words and actions.

327. Dismantling (विघटन)

Meaning: The process of taking apart or disassembling something.

Synonyms: Demolition, disassembling, breaking down

Antonyms: Construction, assembling, building

Example: The government's decision to begin dismantling the education department sparked widespread protests.

328. Denounced (निंदा की)

Meaning: Publicly declared to be wrong or evil.

Synonyms: Condemned, criticized, censured

Antonyms: Praised, endorsed, commended

Example: The human rights organization denounced the government's oppressive policies.

329. Bounty (भरपूरता)

Meaning: A generous amount of something, often referring to nature's abundance.

Synonyms: Abundance, plenty, richness

Antonyms: Scarcity, deficiency, shortage

Example: The forest provides a bounty of fruits and herbs for the indigenous people.

330. Foraged (इकट्ठा किया गया)

Meaning: Searched widely for food or resources.

Synonyms: Gathered, scavenged, hunted



Antonyms: Stored, hoarded, neglected

Example: The indigenous people foraged for wild berries and mushrooms in the forest.

331. Interpolated (अनुमानित)

Meaning: To insert something into a text or data, especially to estimate based on available data.

Synonyms: Inserted, added, inferred

Antonyms: Removed, excluded, subtracted

Example: The scientist interpolated missing data points to complete the experiment's results.

332. Perennial (दीर्घकालिक, निरंतर)

Meaning: Lasting or existing for a long or apparently infinite time.

Synonyms: Everlasting, enduring, constant

Antonyms: Temporary, fleeting, short-lived

Example: The perennial problem of traffic congestion required a long-term solution from city planners.

333. Umbrage (नाराजगी, अपमान)

Meaning: A feeling of being offended or resentful.

Synonyms: Offense, resentment, indignation, annoyance

Antonyms: Satisfaction, contentment, delight

Example: She took umbrage at his sarcastic remarks during the meeting.

334. Carry out

Meaning: To perform or complete a task, order, or instruction.

335. Drop off

Meaning: To take someone or something to a specific place and leave them there; to fall asleep.

336. Get away with

Meaning: To escape blame or punishment for something.

337. Look up to

Meaning: To admire or respect someone.

338. On the back burner

Meaning: in the position of something that will not receive immediate attention

339. In the same boat

Meaning - in a similar situation

340. Get the ball rolling

Meaning - to make something begin

341. At the helm

Meaning - something is in charge or in command

342. Pig Out

Meaning - to eat a lot or too much

343. Colossal (विशाल / बहुत बड़ा)

Meaning: Extremely large or great in size, extent, or degree.

Synonyms: Gigantic, enormous, massive, immense

Antonyms: Tiny, small, insignificant, minute

Example: The colossal amount of food wasted globally each year is a major concern for environmentalists.

344. Exacerbate (बढ़ाना / गंभीर बनाना)

Meaning: To make a problem, bad situation, or negative feeling worse.

Synonyms: Worsen, intensify, aggravate

Antonyms: Alleviate, improve, ease

Example: The rising food wastage exacerbates global hunger and environmental issues.

345. Revanchist (पुनः प्राप्ति का इच्छुक)

Meaning: Someone seeking to retaliate or regain lost territory or status.

Synonyms: Retaliatory, vengeful, revisionist

Antonyms: Reconciliatory, pacifist, compromising

Example: The revanchist stance of the government fueled nationalistic fervor among citizens.

346. Stridently (कर्कशता से / तीव्रता से)

Meaning: Expressing opinions or criticism in a very forceful and often harsh way.



Synonyms: Harshly, forcefully, loudly

Antonyms: Softly, mildly, gently

Example: The opposition stridently criticized the new trade policies imposed by the government.

347. Rattled (घबरा देना / परेशान करना)

Meaning: To make someone feel nervous, worried, or upset.

Synonyms: Unsettled, disturbed, shaken

Antonyms: Composed, reassured, calm

Example: The sudden policy changes rattled the business community across the nation.

348. Rebuffed (अस्वीकृत / ठुकराना)

Meaning: Rejected or refused bluntly.

Synonyms: Rejected, dismissed, denied

Antonyms: Accepted, welcomed, embraced

Example: The Canadian government vehemently rebuffed the proposal for political unification.

349. Covert (गुप्त)

Meaning: Not openly acknowledged or displayed; secret.

Synonyms: Secret, undercover, concealed

Antonyms: Overt, open, public

Example: The intelligence agency conducted a covert operation to gather information on the enemy.

350. Salience (उल्लेखनीयता)

Meaning: The quality of being particularly noticeable or important.

Synonyms: Prominence, importance, significance

Antonyms: Insignificance, unimportance, obscurity

Example: The salience of the issue was evident when it became the focal point of the national debate.

351. Vagaries (उलटफेर)

Meaning: An unexpected and inexplicable change in a situation or in someone's

behavior.

Synonyms: Quirks, whims, caprices

Antonyms: Predictability, constancy, steadiness

Example: Farmers are always at the mercy of the vagaries of the weather.

352. Ballooning (फैलना)

Meaning: Rapidly increasing in size, amount, or importance.

Synonyms: Expanding, swelling, escalating

Antonyms: Decreasing, shrinking, diminishing

Example: The ballooning costs of healthcare are a concern for many governments worldwide.

353. Turn in

Meaning: To submit something (like a report or assignment); to go to bed.

354. Pass out

Meaning: To lose consciousness; to distribute something.

355. Get along with

Meaning: To have a good relationship with someone.

356. Keep up with

Meaning: To stay informed or maintain the same level as others.

357. Wolf in sheep's clothing

Meaning - someone who hides malicious intent under the guise of kindness

358. Whistleblower

Meaning - a person who informs on someone engaged in illegal activities

359. Whole nine yards

Meaning - everything you can possibly want, have, or do in a particular situation.

360. Zip your lip

Meaning - to stop talking immediately

361. Catch someone's eye

Meaning - to get someone's attention

362. Alleviate (कम करना)



Meaning: To make pain, suffering, or a problem less severe.

Synonyms: Reduce, ease, mitigate

Antonyms: Aggravate, intensify, worsen

Example: The new policies aim to alleviate student stress by offering multiple exam attempts.

363. Remediation (सुधार)

Meaning: The process of improving or correcting something that is lacking or defective.

Synonyms: Rectification, correction, improvement

Antonyms: Neglect, deterioration, worsening

Example: Without proper remediation, students might resort to rote learning instead of understanding concepts.

364. Ubiquity (सर्वव्यापकता)

Meaning: The fact of appearing everywhere or being very common.

Synonyms: Omnipresence, prevalence, pervasiveness

Antonyms: Rarity, scarcity, uniqueness

Example: The ubiquity of smartphones has revolutionized the way people communicate.

365. Cumbrous (झँझट वाला, बोझिल)

Meaning: Large or heavy and therefore difficult to carry or use; slow or complicated.

Synonyms: Burdensome, awkward, inefficient

Antonyms: Convenient, manageable, efficient

Example: The new examination system might become cumbersome for schools due to logistical challenges.

366. Esoteric (गृह, रहस्यमय)

Meaning: Intended for or understood by only a small, specialized group.

Synonyms: Cryptic, obscure, enigmatic

Antonyms: Common, obvious, straightforward

Example: The esoteric nature of high-level battery technology makes it difficult for new

companies to enter the market.

367. Intransigent (अड़ियल, असहयोगी)

Meaning: Unwilling to change one's views or agree on something.

Synonyms: Uncompromising, stubborn, rigid

Antonyms: Flexible, accommodating, cooperative

Example: The intransigent attitude of policymakers might delay crucial educational reforms.

368. Imputation (दोषारोपण)

Meaning: An attribution of fault or responsibility, often implying blame.

Synonyms: Accusation, allegation, attribution

Antonyms: Exoneration, vindication, defense

Example: The imputation of dishonesty damaged his reputation in the company.

369. 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.

370. Inadvertent (अनजाने में हुआ)

Meaning: Not resulting from deliberate planning or intention.

Synonyms: Unintentional, accidental, careless

Antonyms: Intentional, deliberate, planned

Example: The error in the report was inadvertent, but it caused a lot of confusion.

371. Outraged (क्रोधित)

Meaning: Feeling or showing strong anger or indignation.

Synonyms: Incensed, infuriated, furious

Antonyms: Calm, content, pleased

Example: The public was outraged by the government's response to the crisis.

372. Pick from

Meaning: To choose something from a group



or set.

373. Choose out

Meaning: To select or choose from a larger group.

374. Narrow down

Meaning: To reduce the number of choices until a final decision is made.

375. Go for

Meaning: To choose or opt for something, often enthusiastically.

376. Thumbing one's nose

Meaning: to show contempt, disrespect towards someone

377. Put the best foot forward

Meaning: to try as hard as you can

378. Stick one's neck out

Meaning: to take a risk

379. Cook someone's goose

Meaning: Spoil other person's chances of success

380. A wild goose chase

Meaning: a foolish and hopeless search for or pursuit of something unattainable

381. Compelled (मजबूर किया गया)

Meaning: Forced to do something by pressure or necessity.

Synonyms: Obligated, coerced, constrained

Antonyms: Voluntary, optional, free

Example: The journalist felt compelled to reveal the truth despite the risks.

382. Perusal (अवलोकन/समीक्षा)

Meaning: The act of reading or examining something carefully.

Synonyms: Examination, inspection, scrutiny

Example: The lawyer conducted a detailed perusal of the contract before signing.

383. Draconian (क्रूर/कठोर)

Meaning: Excessively harsh and severe.

Synonyms: Oppressive, stringent, ruthless

Antonyms: Lenient, permissive, mild

Example: The draconian censorship laws severely restricted freedom of speech.

384. Arbitrary (मनमाना/इच्छाधीन)

Meaning: Based on random choice or personal whim rather than reason or law.

Synonyms: Capricious, dictatorial, autocratic

Antonyms: Rational, justified, lawful

Example: The arbitrary decision to ban certain websites sparked public outrage.

385. Subvert (पलट देना/विघटन करना)

Meaning: To undermine the power or authority of a system or institution.

Synonyms: Undermine, destabilize, sabotage

Antonyms: Strengthen, uphold, reinforce

Example: The journalist accused the government of attempting to subvert democracy.

386. Unfettered (अप्रतिबंधित/स्वतंत्र)

Meaning: Free from restrictions or limitations.

Synonyms: Unrestrained, unrestricted, liberated

Antonyms: Restricted, constrained, controlled

Example: The platform provided an unfettered space for free expression.

387. Unassailable (अचूक/अखंडनीय)

Meaning: Unable to be attacked, questioned, or defeated.

Synonyms: Indisputable, irrefutable, impregnable

Antonyms: Weak, vulnerable, questionable

Example: The court ruled that the citizen's right to free speech was unassailable.

388. Invigorate (ऊर्जावान बनाना/स्फूर्ति देना)

Meaning: To give strength, energy, or vitality to something.

Synonyms: Energize, rejuvenate, revitalize

Antonyms: Weaken, exhaust, drain

Example: A short vacation helped invigorate her mind and body.

389. Forlorn (निराश/अकेला)



Meaning: Feeling abandoned, hopeless, or in deep sadness.

Synonyms: Desolate, wretched, despairing

Antonyms: Cheerful, hopeful, content

Example: After losing everything, he sat in a forlorn state by the river.

390. Melancholy (उदासी/अवसाद)

Meaning: A deep, long-lasting sadness.

Synonyms: Sorrow, gloom, despair

Antonyms: Happiness, joy, exuberance

Example: There was a hint of melancholy in his voice as he spoke about the past.

391. Opt out of

Meaning: To choose not to participate in something.

392. Size up

Meaning: To assess or evaluate something before making a decision.

393. Pick up on

Meaning: To notice and select something that others may overlook.

394. Weed out

Meaning: To remove or eliminate unwanted choices to leave the best ones.

395. Jump the gun

Meaning: To start something too soon or act prematurely.

396. Burn the candle at both ends

Meaning: To overwork yourself by doing too much, often leading to exhaustion.

397. The elephant in the room

Meaning: A major issue or problem that everyone is avoiding or ignoring.

398. Bite the hand that feeds you

Meaning: To harm or criticize someone who has helped or supported you.

399. Under one's belt

Meaning: To have achieved or experienced something that adds to one's knowledge or skills.

400. Scathing (कटु/तीखा)

Meaning: Harshly critical or severely damaging

Synonyms: Harsh, severe, blistering

Antonyms: Mild, gentle, complimentary

Example: The committee's report was scathing in its criticism of the GST implementation.

401. Contention (विवाद)

Meaning: A heated disagreement or argument

Synonyms: Dispute, conflict, debate

Antonyms: Agreement, harmony, accord

Example: The centralizing tendencies of GST have been a major point of contention.

402. Lackadaisical (उदासीन/सुस्त)

Meaning: Lacking enthusiasm, energy, or determination

Synonyms: Careless, lazy, unenthusiastic

Antonyms: Diligent, energetic, attentive

Example: The Finance Ministry's lackadaisical approach to audits led to massive inconsistencies.

403. Resonate (गूंजना/प्रतिध्वनि होना)

Meaning: To have an impact or significance

Synonyms: Echo, reverberate

Example: The PAC's recommendations are likely to resonate with the demands of state governments.

404. Ambiguity (अस्पष्टता)

Meaning: The quality of being open to multiple interpretations

Synonyms: Uncertainty, vagueness, obscurity

Antonyms: Clarity, precision, definiteness

Example: The ambiguity in tax regulations has led to confusion among businesses.

405. Inexorable (अटल / अनिवार्य)

Meaning: Impossible to stop, alter, or resist

Synonyms: Relentless, unstoppable, unyielding

Antonyms: Flexible, lenient, yielding



Example: The inexorable rise in tax disputes has weakened the credibility of the GST system.

406. Egregious (अत्यंत बुरा / चौंकाने वाला)

Meaning: Outstandingly bad or shocking

Synonyms: Appalling, atrocious, heinous

Antonyms: Admirable, commendable, excellent

Example: The PAC highlighted egregious errors in the government's financial records.

407. Deplorable (निंदनीय / अत्यंत दयनीय)

Meaning: Shockingly bad in quality; deserving strong condemnation

Synonyms: Disgraceful, wretched, reprehensible

Antonyms: Acceptable, commendable, laudable

Example: The deplorable mismanagement of GST funds has left states in financial distress.

408. Subterfuge (छल / धोखाधड़ी)

Meaning: Deceit used to achieve one's goal

Synonyms: Deception, trickery, fraudulence

Antonyms: Honesty, sincerity, transparency

Example: The proliferation of fake academic certificates is a result of systemic subterfuge.

409. Perfunctory (ऊपरी / मात्र औपचारिकता के लिए किया गया)

Meaning: Done without interest or effort; carried out as a duty

Synonyms: Superficial, mechanical, indifferent

Antonyms: Thorough, meticulous, diligent

Example: The perfunctory auditing of tax records has led to massive financial discrepancies.

410. Winnow down

Meaning: To gradually reduce a large number of choices to a smaller, better group.

411. Zero in on

Meaning: To focus on or choose a specific target or option.

412. Pick on

Meaning: To single out a person or thing, sometimes in a negative way, but can also mean to choose.

413. Nail down

Meaning: To finalize or choose something after careful consideration.

414. It's all Greek to me

Meaning - a way of saying that one does not understand something that is said

415. Close but no cigar

Meaning - used to say that someone almost succeeded, but is not completely successful

416. An axe to grind

Meaning - to have a selfish reason or strong opinion that influences your actions

417. To bend over backwards

Meaning - to try extremely hard to do something good

418. A sitting duck

Meaning - easy to attack, cheat, or take advantage of

419. Allure (आकर्षण)

Meaning: The quality of being attractive or fascinating.

Synonyms: Charm, attraction, appeal

Antonyms: Repulsion, unattractiveness, dullness

Example: The allure of the mountains draws thousands of trekkers each year.

420. Fleeting (क्षणिक)

Meaning: Lasting for a very short time.

Synonyms: Brief, temporary, transitory

Antonyms: Permanent, lasting, enduring

Example: The sunset's beauty was fleeting, disappearing within minutes.

421. Erode (क्षीण करना)

Meaning: To gradually wear away or weaken.

Synonyms: Deteriorate, wear down, decay

Antonyms: Strengthen, fortify, reinforce





Example: Constant criticism can erode a person's self-confidence over time.

422. **Tumultuous** (अशांत / उथल-पुथल से भरा हुआ)

Meaning: Marked by disorder, chaos, or violent agitation

Synonyms: Turbulent, riotous, stormy

Antonyms: Calm, peaceful, orderly

Example: The implementation of GST was tumultuous due to technical failures and political disagreements.

423. **Surreptitious** (गुप्त / चुपके से किया गया)

Meaning: Done secretly or stealthily

Synonyms: Clandestine, covert, furtive

Antonyms: Open, overt, transparent

Example: The surreptitious transfer of funds from the Compensation Fund has sparked controversy.

424. **Unassailable** (अविजेय / निर्विवाद)

Meaning: Impossible to challenge or attack

Synonyms: Indisputable, impregnable, invincible

Antonyms: Weak, vulnerable, questionable

Example: The PAC's findings are based on unassailable evidence of financial mismanagement.

425. **Complacency** (आत्मसंतोष)

Meaning: A feeling of self-satisfaction, often while unaware of potential dangers or problems.

Synonyms: Smugness, self-satisfaction, contentment

Antonyms: Dissatisfaction

Example: Their complacency after achieving early success led to a decline in performance later.

426. **Ominous** (अशुभ)

Meaning: Giving the impression that something bad or unpleasant is going to happen.

Synonyms: Threatening, foreboding, sinister

Antonyms: Promising, auspicious, encouraging

Example: The ominous dark clouds signaled an impending storm.

427. **Pent-up** (दबा हुआ)

Meaning: Repressed or held in check; not expressed or released.

Synonyms: Suppressed, restrained, bottled up

Antonyms: Released, expressed, unleashed

Example: The pent-up demand from the pandemic helped spur economic growth last year.

428. **Lynchpin** (मुख्य आधार)

Meaning: A person or thing vital to an organization or system.

Synonyms: Keystone, cornerstone, backbone

Antonyms: Nonessential, peripheral, trivial

Example: Address some of the challenges faced by the lynchpin MSME sector.

429. **Rule out**

Meaning: To eliminate or exclude options from consideration.

430. **Count on**

Meaning: To rely on or choose something or someone as a dependable option.

431. **Point out**

Meaning: To highlight or select something for attention or decision-making.

432. **Hold out for**

Meaning: To wait or choose something better, often refusing initial offers.

433. **At eleventh hour**

Meaning: last moment or almost late

434. **Rain on someone's parade**

Meaning: to spoil someone's plans or joy

435. **Talk a blue streak**

Meaning: to talk rapidly and without stopping

436. **Thick in the head**

Meaning: someone is stupid or lacks the ability to absorb ideas easily



437. To be off base

Meaning: not being in agreement with what is

true

yes
OFFICER



SBI CLERK MAINS 2025 MODEL PAPER

General/ Financial Awareness Questions

1. Governor, Reserve Bank of India (RBI) inaugurated the Digital Payments Awareness Week (DPAW) in March 2025. DPAW is an initiative to highlight the impact and importance of digital payments and to create awareness about safe usage of digital payment products. Consider the following statements.

I. The DPAW was observed from March 10 to 16, 2025.

II. Under the mission 'Har Payment Digital', the theme for the current year is 'India Pays Digitally'

III. It was the 5th Digital Payments Awareness Week (DPAW)

Which of the above statements is/are Correct?

- (a) I,II
- (b) II,III
- (c) Only II
- (d) Only III
- (e) I,II,III

2. According to Economic Survey 2024-25, The gross non-performing assets (NPAs) in the banking system have declined to a 12-year low of ____ per cent of gross loans and advances. The capital-to-risk-weighted assets ratio (CRAR) for Schedule Commercial Banks stands at ____ as of September 2024.

- (a) 2.5%, 16.5%
- (b) 1.8%, 15.5%
- (c) 2.6%, 16.7%
- (d) 2.8%, 17.0%
- (e) 3.0%, 17.2%

3. The Centre recently announced the addition of four new Ramsar sites in India. Consider the following statements.

I. The Centre has announced the addition of four new Ramsar sites in India, increasing the total to 87.

II. The newly designated Ramsar sites include Sakkarakottai Bird Sanctuary and Therthangal Bird Sanctuary in Tamil Nadu.

III. Khecheopalri Wetland in Sikkim and Udhwa Lake in Jharkhand have been designated as Ramsar sites, marking a significant milestone for both states as they secure their first-ever Ramsar site recognition.

IV. India still stands as the country with the highest number of Ramsar sites in Asia and second in the world.

Which of the above statements is/are Incorrect?

- (a) Only I
- (b) Only II
- (c) Only IV
- (d) Both II and III
- (e) Both I and IV

4. PB-SHABD service completed one year in March 2025, it's Free subscription has been extended till March 2026. PB-SHABD stands for _____.

- (a) Prasar Bharati-Shared Audio-Visuals for Broadcast and Dissemination
- (b) Prasar Bharati-Shared Audio-Visuals for Broadcast and Dimensitization
- (c) Prasar Bharati-Shared Audio-Visuals for Brainstorming and Dissemination
- (d) Prasar Bharati-Schemed Audio-Visuals for Broadcast and Dissemination (PB-SHABD)
- (e) Prasar Bharati-Sensitive Audio-Visuals for Broadcast and Dissemination (PB-SHABD)

5. Legendary former cricketer Sachin Tendulkar was honoured with the BCCI's Lifetime Achievement Award at the BCCI's Board annual gala in Mumbai on 1st February 2025. Overall, Tendulkar will be the ____ recipient of the award, which was instituted in 1994 in the honour of India's first captain Col. _____.

- (a) 31st, C.K. Nayudu
- (b) 30th, Lala Amarnath
- (c) 32nd, Vijay Hazare
- (d) 29th, Vinoo Mankad





(e) 33rd, Bishan Singh Bedi

6. Elon Musk's X recently 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

7. In February 2025, the Defence Research and Development Organisation (DRDO) successfully conducted three successive flight trials of the VSHORAD system from Chandipur off the coast of Odisha. What does the letter 'V' represent in VSHORAD?

- (a) Vertical
- (b) Vulnerable
- (c) Vortex
- (d) Vigilant
- (e) Very

8. Recently, AI-powered super app named Jumpp was launched. Which of the following have collaborated to launch the app?

- (a) CRED & SBI
- (b) HDFC Bank & ZestMoney
- (c) ICICI Bank & Razorpay
- (d) Axis Bank & Pine Labs
- (e) Finvasia & Yes Bank

9. The National Tiger Conservation Authority (NTCA) said that the Central Zoo Authority will setup the conservation breeding centre. The bred tigers will be released into semi-wild habitats. The Central Zoo Authority (CZA) has approved India's first white tiger breeding centre in _____.

- (a) Rewa, Madhya Pradesh
- (b) Ranchi, Jharkhand
- (c) Aurangabad, Maharashtra
- (d) Patna, Bihar
- (e) Jaipur, Rajasthan

10. 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

11. As per the recent newspaper reports, India's first Artificial Intelligence (AI) university will be set up in which state?

- (a) Karnataka
- (b) Telangana
- (c) Maharashtra
- (d) Uttar Pradesh
- (e) Gujarat

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

13. Marcus Stoinis, who recently announced his retirement from One Day Internationals, represented which country?

- (a) India
- (b) England
- (c) South Africa
- (d) New Zealand
- (e) Australia

14. The Defence Research and Development Organisation (DRDO) has expanded its Research Verticals and Thrust Areas across its Industry Academia – Centres of Excellence (DIA-CoEs). DRDO has increased the number of Research Verticals and Thrust Areas across DIA-CoEs to 82. What was the previous number of Research Verticals and Thrust Areas?

- (a) 60
- (b) 65
- (c) 70
- (d) 75
- (e) 80

15. 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. Which bank will serve as the payment system provider (PSP) bank for RediffPay?

- (a) Axis Bank
- (b) HDFC Bank
- (c) ICICI Bank
- (d) State Bank of India
- (e) Kotak Mahindra Bank

16. According to a study by scientists of the Indian Space Research Organisation (ISRO), the estimated age of the region where the Chandrayaan-3 landing site, now known as the _____ point on the moon is located to be _____ years — an age that coincides with the period when primitive microbial life first emerged on Earth.

- (a) Shiv Sagar, 4.5 billion

- (b) Triveni, 4.0 billion
- (c) Panchavati, 3.5 billion
- (d) Shiv Shakti, 3.7 billion
- (e) Shivendra, 3.2 billion

17. IDFC FIRST Bank, in collaboration with _____, has introduced the latest AI avatar of Bollywood superstar Amitabh Bachchan at 10 additional branches across five new cities: Delhi, Gurugram, Ahmedabad, Bangalore, and Hyderabad.

- (a) Ikonz Studios
- (b) NextGen AI Solutions
- (c) PixelMind Technologies
- (d) VirtuaVerse Innovations
- (e) NeuroBotics Labs

18. SBI Mutual Fund has raised its stake in Axis Bank to 5.02% as suggest its disclosures on the exchanges. The SBI Mutual Fund is a Joint Venture (JV) between one of India's largest and most profitable banks, the State Bank of India, and _____, which is a French asset management company.

- (a) Amundi
- (b) AXA Investment Managers
- (c) Eurizon Capital
- (d) BNP Paribas
- (e) None of these

19. The agriculture ministry has revised guidelines for the Market Intervention Scheme (MIS), increasing the procurement limit of crops to 25% from 20%. MIS is a component which scheme?

- (a) PM-AASHA
- (b) PM-KISAN
- (c) PMFBY
- (d) PMRKVY
- (e) NFSM

20. In February 2025, The Reserve Bank of India (RBI) imposed a penalty of _____ and _____ on The Hongkong and Shanghai Banking Corporation Limited (HSBC) and IIFL



Samasta Finance, respectively, for violating norms.

- (a) ₹66.60 lakh, ₹33.10 lakh
- (b) ₹70.50 lakh, ₹28.20 lakh
- (c) ₹60.75 lakh, ₹35.25 lakh
- (d) ₹55.90 lakh, ₹40.10 lakh
- (e) ₹75.30 lakh, ₹30.40 lakh

21. Recently, Padma Awards 2025 were announced. Below is the list of Padma Bhushan awardees. Identify which of the following are NOT matched correctly.

Column A (Recipients)	Column B (Fields/Contributions)
I. A Surya Prakash	Literature and Education-Journalism
II. Anant Nag	Art
III. Pankaj Patel	Medicine
IV. Jose Chacko Periappuram	Public Affairs
V. Manohar Joshi(Posthumous)	Trade and Industry

Choose the correct code from below:

- (a) I and II
- (b) II, III and IV
- (c) I, II, III and IV
- (d) III, IV and V
- (e) I, II, III, IV and V

22. In February 2025, Bank of Baroda, one of India's leading public sector banks, was awarded the prestigious _____ Business Continuity Management System (BCMS) certification by the _____.

- (a) ISO 9001:2015, Bureau of Indian Standards
- (b) ISO 22301:2019, British Standards Institution
- (c) ISO 27001:2022, American Standards Institute
- (d) ISO 45001:2018, European Standards Organization

(e) ISO 14001:2015, International Certification Agency

23. Microsoft will retire its calling and messaging service Skype to focus on Microsoft Teams after _____ years of successful run. Microsoft had paid _____ to acquire what was once a dominant player in voice and video calls over the internet.

- (a) 18, \$7.5 billion
- (b) 20, \$8 billion
- (c) 21, \$8.5 billion
- (d) 22, \$9 billion
- (e) 23, \$10 billion

24. Reserve Bank has been conducting Financial Literacy Week (FLW) every year since 2016 to promote financial literacy. Governor Shri Sanjay Malhotra launched the tenth edition of Financial Literacy Week (FLW) 2025 and the theme for the current year was _____. The FLW 2025 will be observed between February 24 and 28, 2025.

- (a) Financial Literacy: Women's Expressivity"
- (b) Financial Literacy: Women's Prosperity"
- (c) Financial Literacy: Women's and AI"
- (d) Financial Literacy: Women's Culture"
- (e) Financial Literacy: Women's in Fintech"

25. Prime Minister Narendra Modi visited _____'s Vantara, a wildlife rescue, rehabilitation, and conservation center in Gujarat's Jamnagar and inaugurated the Wildlife Rescue and Rehabilitation Centre.

- (a) Tata Foundation
- (b) Adani Foundation
- (c) Reliance Foundation
- (d) Birla Foundation
- (e) Ambuja Foundation

26. In March 2025, Paytm partnered with which bank to boost digital payment adoption among its merchant partners by providing Soundbox and card machines for seamless and efficient transactions?

- (a) HDFC Bank



- (b) ICICI Bank
- (c) RBL Bank
- (d) Axis Bank
- (e) Kotak Mahindra Bank

27. The annual Pritzker Architecture Prize has been awarded to Liu Jiakun of China, who earned the field's highest honor for "affirming architecture that celebrates the lives of ordinary citizens." Liu, 68, became the _____ laureate of the prize, considered akin to a Nobel in the field of architecture.

- (a) 54th
- (b) 53rd
- (c) 55th
- (d) 52nd
- (e) 51st

28. Identify which of the following recent appointments is/are NOT correctly matched.

Column A (Person)	Column B (Position)
I. Tuhin Kanta Pandey	SEBI Chairman
II. V Anantha Nageswaran	Indian Space Research Organisation (ISRO) Chairman
III. V. Narayanan	Chief economic adviser (CEA)
IV. CS Setty	Indian Banks' Association (IBA) Chairman
V. Dr Mayank Sharma	Controller General of Defence Accounts

Choose the correct code from below:

- (a) I and II
- (b) II and III
- (c) I, II, III and IV
- (d) III, IV and V
- (e) I, II, III, IV and V

29. In March 2025, State Bank of India (SBI) launched a collateral free digital SME (small and medium enterprise) loan product '_____', for women entrepreneurs to help them expand

their business. It also launched the 'Nari Shakti' platinum debit card, a _____-powered card designed exclusively to cater to the needs of women across various segments.

- (a) SBI Anita, Visa
- (b) SBI Asmita, RuPay
- (c) SBI Aarogya, MasterCard
- (d) SBI Avanti, American Express
- (e) None of these

30. HDFC Bank has introduced Project HAKK to offer support and services to Indian Air Force (IAF) pensioners, veterans, and their families. In this regard, the bank has signed a Memorandum of Understanding (MoU) with the IAF, represented by the office of the Assistant Chief of Air Staff – Accounts & Air Veterans, and CSC Academy. What does the last 'K' stand for in HAKK?

- (a) Kalyan
- (b) Kendra
- (c) Karma
- (d) Kranti
- (e) Kriya

31. Union Minister for Environment, Forest, and Climate Change, Bhupender Yadav, inaugurated the _____ edition of World Sustainable Development Summit (WSDS) 2025 in New Delhi. In the mid-point review of sustainable development goals, out of the _____ targets, only 13% are on track while 18% of the targets are not even tracked.

- (a) 22nd, 160
- (b) 21st, 158
- (c) 23rd, 162
- (d) 25th, 170
- (e) 24th, 169

32. The Government of India has recently established eco-sensitive zones (ESZs) around the Shikari Devi Wildlife Sanctuary. The Shikari Devi Wildlife Sanctuary is located in which state?

- (a) Himachal Pradesh
- (b) Uttarakhand
- (c) Madhya Pradesh
- (d) Sikkim



(e) Assam

33. Securities and Exchange Board of India (Sebi) has launched an eLearning course in collaboration with the National Institute of Securities Markets (NISM) on municipal bonds to help municipal corporation officials and urban local bodies gain the knowledge and skills needed to use bonds for financing development projects. Recently, Sebi has issued guidelines requiring research analysts to maintain a deposit based on their client base, ranging from ₹1 lakh for up to 150 clients to _____ for over 1,000 clients.

- (a) ₹5 lakh
- (b) ₹10 lakh
- (c) ₹15 lakh
- (d) ₹20 lakh
- (e) ₹25 lakh

34. In January 2025, The Reserve Bank of India (RBI) reconstituted the Standing External Advisory Committee (SEAC) to evaluate applications for universal banks and small finance banks. Consider the following statements.

- I. The six-member panel will be chaired by MK Jain, former deputy governor of the Reserve Bank of India.
- II. This is the second external committee for such a purpose. The first one, set up in March 2021 was headed by former deputy governor N. S. Vishwanathan.
- III. The tenure of the panel will be for five years.
- IV. The licensing window for both universal banks as well as small finance banks was made on-tap in 2019. Since then, only two small finance banks Shivalik and Unity received banking licences from the regulator.

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

35. IDFC FIRST Bank, in collaboration with RuPay, India's global card payment network, has introduced the UPI-enabled RuPay Credit Card – FIRST EA₹N. This innovative credit card is secured against a _____, making it accessible to everyone instantly through an online application process.

- (a) Recurring Deposit
- (b) Savings Account
- (c) Fixed Deposit
- (d) Demat Account
- (e) Current Account

36. In December 2024, Who was awarded with the Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership by the South Indian Education Society (SIES)?

- (a) Nirmala Sitharaman
- (b) Narendra Modi
- (c) Shaktikanta Das
- (d) Raghuram Rajan
- (e) S Jaishankar

37. Non-banking finance company (NBFC) _____ is the first financial services company to integrate lending, insurance, and investments on the Open Network for Digital Commerce (ONDC) -the government initiative to create an open, interoperable e-commerce network.

- (a) Kotak Mahindra Finance
- (b) Bajaj Finance
- (c) Aditya Birla Capital
- (d) Tata Capital
- (e) None of these

38. To facilitate this transition, the RBI extended the deadline for regulated entities to upgrade their compliance frameworks to April 2025. The integration is to be implemented via straight-through processing (STP), which automates the compliance workflow. The Reserve Bank of India (RBI) has asked banks to integrate their internal compliance monitoring systems with its advanced supervisory platform _____, which was launched in the year _____.



- (a) PRISM, 2020
- (b) SAMADHAN, 2021
- (c) DAKSH, 2022
- (d) SURAKSHA, 2023
- (e) SANRAKSHAN, 2022

39. PM Narendra Modi released Rs 100 commemorative coin to mark the birth centenary celebration of former Prime Minister late Atal Bihari Vajpayee. The ₹100 commemorative coin will be a pure silver coin with 200 serrations, having a ____ millimeter and the coin will weigh 40 grams.

- (a) 44
- (b) 36
- (c) 30
- (d) 50
- (e) 42

40. _____ Sanjay Malhotra has been appointed as the ____ Governor of the Reserve Bank of India (RBI). He will take charge from 11th December 2024 for three years.

- (a) Finance Secretary, 25th
- (b) Defence Secretary, 24th
- (c) Revenue secretary, 26th
- (d) Home Secretary, 27th
- (e) None of these

41. The primary objective of the RBI's monetary policy is to maintain price stability while keeping in mind the objective of growth. The Government and the RBI has set a 4% inflation target with the upper tolerance limit at ____ and the lower level at ____.

- (a) 6%, 2%
- (b) 5%, 3%
- (c) 7%, 1%
- (d) 8%, 2%
- (e) 9%, 5%

42. A _____ stance in the context of the Monetary Policy Committee (MPC) refers to a policy approach that prioritizes controlling inflation over stimulating economic growth. Members of the MPC adopting this stance are typically concerned about inflationary pressures in the economy and may advocate

for higher interest rates or more restrictive monetary measures to curb rising prices.

- (a) Hawkish
- (b) Dovish
- (c) Neutral
- (d) Accommodative
- (e) Expansionary

43. NETC's FASTag is a RFID passive tag used for making toll payments directly from the customer linked prepaid or saving/current account. It is affixed on the windscreen of the vehicle & enables drive through toll plazas, without stopping for any toll payments. What does "R" stand for in RFID?

- (a) Radiant
- (b) Radio
- (c) Real
- (d) Remote
- (e) Resonant

44. Nithin Kamath, Founder and Chief Executive Officer, Zerodha, has been awarded the esteemed EY Entrepreneur Of The Year™ Award 2024 (EOY). Who among the following is NOT a recipient of the EY World Entrepreneur Of The Year™ title?

- (a) N.R. Narayana Murthy
- (b) Uday Kotak
- (c) Kiran Mazumdar-Shaw
- (d) Vellayan Subbiah
- (e) Ratan Tata

45. According to the Reserve Bank of India (RBI), what is the maximum deposit balance a customer can maintain in a Payments Bank account?

- (a) ₹1 lakh
- (b) ₹2 lakh
- (c) ₹3 lakh
- (d) ₹5 lakh
- (e) ₹10 lakh

46. _____ is a category of accounts in banking where the borrower's repayment is overdue by a certain period but is not classified as a NPA. These accounts are closely monitored



by banks to prevent them from becoming NPAs.

- (a) Special Mention Account (SMA)
- (b) Restructured Loan Account
- (c) Defaulted Loan Account
- (d) Overdue Loan Account
- (e) None of these

47. The The Deposit Insurance and Credit Guarantee Corporation (DICGC) insures all deposits such as Savings, Fixed, Current, Recurring etc. Each depositor in a bank is insured up to a maximum of _____ for both principal and interest amount held by him/her in the same right and capacity.

- (a) ₹1 lakh
- (b) ₹2 lakh
- (c) ₹5 lakh
- (d) ₹10 lakh
- (e) ₹4 lakh

48. The SARFAESI Act enacted in 2002, provides Indian banks and financial institutions with an effective legal framework to recover loans and reduce Non-Performing Assets (NPAs). What does R stand for in SARFAESI?

- (a) Restructuring
- (b) Reconstruction

- (c) Resolution
- (d) Recovery
- (e) Refinancing

49. On February 12, 2025, Vakrangee announced that the RBI had extended its authorisation to operate WLAs until March 31, 2026. Any non-bank entity intending to set up White Label ATMs should have a minimum net worth of Rs. _____ crore.

- (a) 100
- (b) 200
- (c) 500
- (d) 50
- (e) 250

50. RBI has authorized NPCI for settlements on TReDS which is designed to bring the stakeholders and participants together for discounting, trading and settlement of the invoices. What does D stand for in TreDS?

- (a) Digital
- (b) Discounting
- (c) Development
- (d) Distribution
- (e) Direct

General English Questions

Directions (1- 4): The given paragraph contains errors, either grammatical or contextual, in one or more parts. Determine the number of parts with errors.

1. A new working paper by the Economic Advisory Council to the Prime Minister that analyses the Household Consumption Expenditure Survey 2022-23 and compare it to results of the 2011-12 survey has found striking changes in food consumption patterns over the last ten years. The more significant finding is that for the first time in modern India (post-independence) ... average household spending on food is less than half the overall monthly spending of households. In other words, Indian families are allocating less than

half of their monthly budget towards food items. The paper calls it a marker of significant progress.

- (a) One
- (b) Two
- (c) Three
- (d) More than three
- (e) No error

2. The stock market regulator continues to be at the centre of controversy. Reportedly, around 500 officials from Sebi, in a letter to the government, have attacked the regulator leadership for creating a toxic work culture — shouting, scolding and public humiliation have become a norm in meetings, they said. In its response, the market regulator has said that



the allegations are misplaced, that the officers have been misguided, possibly by external elements, and that this may be an attempt to target the credibility of the regulator and its leadership. Unfortunately, however, this is not the only occasion in the recently past when Sebi has found itself in the dock.

- (a) One
- (b) Two
- (c) Three
- (d) More than three
- (e) No error

3. The World Bank has raised its forecast for the Indian economy in its latest update, pegging growth at 7 per cent this year, up from its earlier expectation of 6.6 per cent. While the revised estimate comes only days after government data showed that the economy grew at 6.7 per cent in the first quarter, lower than the RBI's estimate of 7.1 per cent, the Bank's estimate is in line with assessments by other agencies. In the July update of the World Economic Outlook, the International Monetary Fund had also revised upwards its assessment to 7 per cent. The Asian Development Bank has projected growth at 7 per cent, while the RBI has pegged growth to be marginally higher at 7.2 per cent. Projections by most other analysts are broadly in this range.

- (a) One
- (b) Two
- (c) Three
- (d) More than three
- (e) No error

4. Over the past decade, there has been a concerted attempt by the government to bring the unbanked sections of the population into the ambit of the formal financial system. The launch of the Pradhan Mantri Jan Dhan Yojana on August 2014 was a significant step towards that end. As per the latest data, a staggering 53.1 crore accounts have been opened under the scheme. The Jan Dhan Yojana has not only helped narrow the gap in access to the formal banking system that existed between rural and urban areas — of all the accounts opened under

the scheme, around 67 per cent are in rural/semi-urban areas — but has also helped bridge the gender gap. Roughly 56 per cent of the new account holders are women. The benefits that have accrued from this scheme extend beyond the bank account.

- (a) One
- (b) Two
- (c) Three
- (d) More than three
- (e) No error

Direction (5): In the provided questions, segments of sentences have been separated and placed in Columns I and III. Your task is to align the segments in Column I with their corresponding counterparts in Column III to form grammatically correct sentences. Additionally, some blanks in Column I must be filled by selecting the appropriate options from Column II, and then marking the answer choice that presents the most suitable combinations.

5.

Column I	Column II	Column III
a) Despite the _____ efforts, the project still faced multiple delays,	d) assiduous	g) but praised the team for their dedication to solving the issues.
b) The incident raised serious _____ about the company's ethical practices,	e) acquiesced	h) leading to a significant overhaul of the initial timelines.



c) The CEO _____ the mismanagement of resources,	f) disquisitions	i) highlighting the need for greater accountability in leadership.
--	------------------	--

- (a) A-E-I, B-F-G and C-D-H
- (b) A-F-H, B-E-I and C-D-G
- (c) A-E-I, B-D-H and C-F-G
- (d) A-D-H, B-F-I and C-E-G
- (e) None of the above

Directions (6-10): Select the starter/connectors from the given options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

6.

(i) The collaborative efforts of scientists and researchers across borders have accelerated the pace of medical discoveries.

(ii) Breakthroughs in healthcare are occurring at an unprecedented rate.

- (a) However
- (b) Consequently
- (c) But
- (d) Although
- (e) Similarly

7.

(i) The initial success of the marketing campaign exceeded expectations.

(ii) It generated increased brand awareness and customer engagement.

- (a) In spite of
- (b) Albeit
- (c) Furthermore
- (d) Likewise
- (e) If

8.

i) The restaurant had an extensive menu featuring a variety of cuisines.

ii) The chef's specialty, a fusion dish combining traditional flavours with a modern twist, stood out as the unequivocal highlight of the dining experience.

- (a) Also
- (b) Or
- (c) However
- (d) Like
- (e) Just as

9.

i) The research paper presented compelling arguments.

ii) The author included a comprehensive bibliography to support their claims.

- (a) Likewise
- (b) But
- (c) Despite
- (d) Additionally
- (e) As a result of

10.

(i) The educational reforms implemented by the government aimed to enhance student performance.

(ii) New teaching methodologies were introduced, and curriculum revisions were made to foster a more dynamic and engaging learning environment.

- (a) However
- (b) Consequently
- (c) But
- (d) Although
- (e) Similarly

Directions (11-15): Below are two individuals, Priya and Nikhil, engaged in a discussion on a specific topic. Throughout their conversation, there are four options with the correct combination of words that should replace each other to make the sentence grammatically and contextually correct. Find the correct combination of words that replace each other. If the sentence is correct as it is, select 'E', 'the sentence is correct' as your option.



(i) **Priya:** Have you noticed how technology has **(A) completely** the way we learn and teach?

Nikhil: Absolutely! It's amazing to see how **(B) evolved** learning tools have become. They are now much more **(C) engaging** and can **(D) adapt** to different learning styles.

(ii) **Priya:** Yes, the **(A) integration** of digital tools in classrooms has made education more **(B) barriers**. Students can now access a wealth of **(C) resources** from around the world, breaking down **(D) dynamic** that once limited learning.

(iii) **Nikhil:** Exactly! And it's not just about access to information. Technology has **(A) enabled** new methods of teaching, like **(B) interactive** classrooms and virtual reality experiences, which can make learning more **(C) immersive** and **(D) effective**.

(iv) **Priya:** Another advantage is the **(A) accessible** it offers. With online courses, students can **(B) whenever** at their own pace and **(C) learn** it suits them, making education more **(D) flexibility** to everyone.

(v) **Nikhil:** True, but we also need to consider the **(A) challenges** that come with this shift. For instance, not all students have **(B) crucial** access to technology, which can create a **(C) gap** in the quality of education they receive.

Priya: Absolutely, addressing these barriers is **(D) equitable** to ensure everyone benefits from technological advancements.

(i) **Priya:** Have you noticed how technology has **(A) complete** the way we learn and teach?

Nikhil: Absolutely! It's amazing to see how **(B) evolved** learning tools have become. They are now much more **(C) engaging** and can **(D) adapt** to different learning styles.

11. Which of the following options is correctly arranged for (i)?

- (a) Only B-C
- (b) Both A-B and C-D
- (c) Only A-B

- (d) Both A-D and B-C
- (e) The sentence is correct

(ii) **Priya:** Yes, the **(A) integration** of digital tools in classrooms has made education more **(B) barriers**. Students can now access a wealth of **(C) resources** from around the world, breaking down **(D) dynamic** that once limited learning.

12. Which of the following options is correctly arranged for (ii)?

- (a) Only A-C
- (b) Both A-B and C-D
- (c) Both A-D and B-C
- (d) Only B-D
- (e) The sentence is correct

(iii) **Nikhil:** Exactly! And it's not just about access to information. Technology has **(A) enabled** new methods of teaching, like **(B) interactive** classrooms and virtual reality experiences, which can make learning more **(C) immersive** and **(D) effective**.

13. Which of the following options is correctly arranged for (iii)?

- (a) Only A-B
- (b) Both A-C and B-D
- (c) Only B-D
- (d) Both A-B and C-D
- (e) The sentence is correct

(iv) **Priya:** Another advantage is the **(A) accessible** it offers. With online courses, students can **(B) whenever** at their own pace and **(C) learn** it suits them, making education more **(D) flexibility** to everyone.

14. Which of the following options is correctly arranged for (iv)?

- (a) Only A-C
- (b) Both A-D and B-C
- (c) Only B-D
- (d) Both A-B and C-D
- (e) The sentence is correct

(v) **Nikhil:** True, but we also need to consider the **(A) challenges** that come with this shift. For instance, not all students have **(B) crucial** access



to technology, which can create a (C) gap in the quality of education they receive.

Priya: Absolutely, addressing these barriers is (D) equitable to ensure everyone benefits from technological advancements.

15. Which of the following options is correctly arranged for (v)?

- (a) Only A-B
- (b) Both A-B and C-D
- (c) Both A-D and B-C
- (d) Only B-D
- (e) The sentence is correct

Direction (16-17): In the following questions, a short paragraph is given with five blanks. You have to find the pair of words from the given options that fit all the blanks in the given order and make the paragraph grammatically and contextually correct.

16. The recent documentary has _____ the alarming rate at which climate change is _____ the world's biodiversity. It has also highlighted how _____ ecosystems is _____ for _____ the balance of our environment and restoring future generations.

- A. endangering
- B. crucial
- C. showcased
- D. preserving
- E. impacting

- (a) CADBE
- (b) DBAEC
- (c) CEABD
- (d) DBECA
- (e) BDACE

17. The recent surge in urban gardening has _____ a renewed interest in sustainable practices that _____ food security. It has _____ individuals to take _____ in producing their own food and _____ the reliance on commercial sources.

- A. promote
- B. encouraged
- C. diminish

D. initiatives

E. led to

- (a) BACDE
- (b) EDBCA
- (c) ABCED
- (d) BACDE
- (e) EABDC

Directions (18-20): In the question below, a pair of two words is given, followed by three sentences in each of which one of the two words will fit. From the options below, choose the correct order of the words that will fit in the sentences.

18.

P. Elicit

Q. Illicit

- A. The teacher tried to _____ a response from the shy student, hoping to encourage participation in the class discussion.
- B. The authorities cracked down on the _____ drug trade that was undermining community safety and well-being.
- C. Her questions were designed to _____ thoughtful responses, prompting a deeper understanding of the topic.

- (a) QPQ
- (b) PPQ
- (c) PQP
- (d) QQP
- (e) PQQ

19.

P. Site

Q. Cite

- A. In her research paper, she decided to _____ several studies to support her argument and give credit to previous work.
- B. The construction crew arrived at the _____ early in the morning to begin work on the new building.
- C. During the debate, he failed to _____ any relevant evidence, which weakened his position significantly.

- (a) QPQ
- (b) PQQ



- (c) PPQ
- (d) QPP
- (e) PQP

20.

P. Principle

Q. Principal

- A. The school's _____ was dedicated to improving student engagement and academic performance across all grades.
- B. He firmly believes in the _____ that hard work and dedication lead to success in any field.
- C. The _____ reason for her decision to move was to pursue better career opportunities.

- (a) PPQ
- (b) PQP
- (c) PQQ
- (d) QPP
- (e) QQP

Direction (21-25): Below are FIVE statements, given in a random order. When these statements are sequenced properly, they'll form a coherent and meaningful paragraph. Rearrange the sentences to form a meaningful paragraph and then answer the questions that follow.

A. Initially, these camps were used for political prisoners and opponents, but over time they expanded to include Jewish people, Romani individuals, LGBTQ+ people, and other marginalized groups.

B. As World War II progressed, many of the camps (P)/ were converted into extermination centers, where mass (Q)/ executions was conducted as part of Hitler's (R)/ "Final Solution" to eliminate Jewish people from Europe.(S)

C. Under Adolf Hitler's leadership, the Nazi regime established a network of concentration camps across Europe, aiming to detain and oppress those they considered enemies of the state.

D. By the end of the war, millions had served(p) in these camps, and their horrors perished(q) as a sobering reminder of the justice(r) committed under Hitler's rule, leading to global calls for atrocities(s) and human rights protections.

E. Prisoners in the camps were subjected to forced labor, starvation, and brutal living conditions, designed to break their spirit and reduce them to mere tools of labor.

21. Find out which part of the sentence has an error and mark it as your answer.

As World War II progressed, many of the camps (P)/ were converted into extermination centers, where mass (Q)/ executions was conducted as part of Hitler's (R)/ "Final Solution" to eliminate Jewish people from Europe.(S)

- (a) P
- (b) Q
- (c) R
- (d) S
- (e) No Error

22. Rearrange the highlighted words in an order so that the sentence becomes grammatically correct. If no rearrangement is needed, mark option 'E' i.e. 'No rearrangement required' as your answer.

- (a) Only p-s
- (b) Only q-r
- (c) Both p-q and r-s
- (d) Both q-s and p-r
- (e) No rearrangement required

23. Which of the following options is the pair of the INTRODUCTORY statement and the TERMINAL statement, respectively, after the correct rearrangement?

- (a) AE
- (b) CD
- (c) CE
- (d) BD



(e) AB

24. Which of the following is the **MEDIAN sentence** after correct rearrangement?

- (a) E
- (b) C
- (c) D
- (d) B
- (e) A

25. Which of the following is the **PENULTIMATE** statement after the correct rearrangement?

- (a) D
- (b) C
- (c) E
- (d) B
- (e) A

Directions (26-33): A passage is provided, wherein [A] contains an underlined segment, [B] and [D] features a highlighted word, and [C] harbours an additional error. Carefully read the passage and respond to the questions accordingly.

During the opening months of the First World War, in the midst of the incendiary jingoism roiling Britain, the poet Dorothea Hollins of the Women's Labour League proposed that an unarmed, 1,000-strong 'Women's Peace Expeditionary Force' cross Europe 'in the teeth of the guns' and interpose itself between the warring armies in the trenches. Hollins's grand scheme did not materialise, but neither did it emerge in a vacuum; it was nurtured by a century of activism largely grounded in maternal love. Or, as her fellow peace activist Helena Swanwick wrote: the shared fear that in war 'women die, and see their babies die, but theirs is no glory; nothing but horror and shame unspeakable'.

Swanwick helped to found the Women's International League for Peace and Freedom,

an organisation dedicated to eliminating the causes of war. She hoped for 'a world in the far-off future that will not contain one soldier'. Many activists believed that if women had political power, they would not pursue war. But how true is this? Do incidences of violent conflict alter when women become leaders, or when their share of parliamentary representation rises? In what sense do women mother wars? **[A]** If you ask this question out loud, not a minute will pass before someone says 'Margaret Thatcher', the British prime minister who waged a hugely popular war in the Falklands that led to her landslide 1983 election victory. Thatcher is hardly the only woman leader celebrated for her warmongering. Think of Lakshmi Bai, Queen of Jhansi and a leader of the 1857-58 Indian Mutiny against the British; or even Emmeline Pankhurst, who led British suffragettes on a militant campaign of hunger strikes, arson and window-smashing, then, in 1914, became a **vociferous** **[B]** supporter of Britain's entry into the Great War. But these examples are anecdotal because, throughout history, women leaders have been extremely rare. Between 1950 and 2004, just 48 national leaders across 188 countries – fewer than 4 per cent of all leaders – have been female. They included 18 presidents and 30 prime ministers. Two countries, Ecuador and Madagascar, had a woman leader, each of whom served for a mere two days before being replaced by a man.

Oeindrila Dube, a professor of global conflict studies at the University of Chicago, and S P Harish at New York University – have studied four centuries of European kings and queens. They examined the reigns of 193 monarchs in 18 European polities, or political entities, between the years 1480 to 1913. Although just 18 per cent of the monarchs were queens – making their analysis less statistically reliable – they found that polities ruled by queens were 27 per cent more likely than kings to participate in inter-state conflicts. Unmarried queens were more likely to engage in wars in



which their state was attacked, perhaps because they were perceived as weak.

The fear of appearing weak affect modern women leaders too, perhaps causing them to over-compensate on issues of security and defence [C]. Women who emulate men, such as Thatcher and India's prime minister Indira Gandhi (1980-84) – who claimed to be a 'biform human being', neither man nor woman – are more likely to succeed as political leaders. They must also contend with negative stereotypes from male opponents: for example, Yahya Khan, former president of Pakistan (1969-71), said that he would have responded less violently toward Indira Gandhi during the 1971 Indo-Pakistan War if India had had a male leader. 'If that woman [Gandhi] thinks she can cow me down, I refuse to take it,' he said.

Women succeed as mediators and negotiators because of qualities traditionally perceived as feminine and maternal. In Northern Ireland, Somalia and South Africa, female participants in peace processes earned a reputation for fostering dialogue and engaging all sides. They are also often seen as honest brokers, more trustworthy and less threatening, because they act outside formal power structures. Yet despite the perception of softness and **malleability [D]**, their actions are often quite the opposite. In 2003, the Liberian peace activist Leymah Gbowee led a coalition of thousands of Muslim and Christian women in picketing, praying and fasting that helped to end the country's brutal 14-year civil war. Dubbed 'a warrior for peace', Gbowee shared the 2011 Nobel Peace Prize.

It seems that, no matter whether women are fighting for peace or for war, they must also battle against the assumption that they themselves are passive, weak or peculiar. History shows us that that isn't true, and that, in the case of Isabella I and Ferdinand V, they could be relentlessly cruel: not only did the royal couple lead the Spanish conquest of the Islamic Kingdom of Granada in 1492, expelling both Jews and Muslims, they tortured those

who remained and converted them to Christianity – in some cases burning them to death.

Nor are they always as peaceable as their personal history suggests: Aung San Suu Kyi, the de facto leader of Myanmar and a recipient of the Nobel Peace Prize in 1991 'for her non-violent struggle for democracy and human rights', has been widely condemned for failing to denounce the country's military for its campaign of ethnic cleansing against the persecuted Rohingya people, a Muslim minority in Myanmar's northern Rakhine state. According to Human Rights Watch, since 25 August 2017, more than 400,000 Rohingya Muslims have fled across the border to Bangladesh to escape the army's barrage of arson, atrocities and rape.

As Caprioli notes: 'Women leaders can indeed be forceful when confronted with violent, aggressive and dangerous international situations.' But they can also be aggressive in the cause of peace. It is, indeed, a stereotype to dismiss women as inherently peaceable. As Swanwick wrote in *The Future of the Women's Movement* (1913): 'I wish to disclaim altogether the kind of assumption ... in feminist talk of the present day.' That is, 'the assumption that men have been the barbarians who loved physical force, and that women alone were civilised and civilising. There are no signs of this in literature or history.'

26. What is implied in the passage about women leaders like Margaret Thatcher and Indira Gandhi regarding their approach to leadership?

1. They were more compassionate compared to their male counterparts.
2. They succeeded by portraying themselves as exceptions to gender norms.
3. They opposed traditional male stereotypes by embracing non-violence.



- (a) Only 1
- (b) Only 2
- (c) Only 3
- (d) Both 1 and 3
- (e) All 1, 2 and 3

27. According to the passage, what was Helena Swanwick's perspective on war and women's roles?

1. Only women could bring about the end of wars by gaining political power.
 2. Women are always passive victims in conflicts without political influence.
 3. Women's suffering in war is unique but not acknowledged through glory or honor.
- (a) Only 1
 - (b) Only 2
 - (c) Only 3
 - (d) Both 1 and 2
 - (e) All 1, 2 and 3

28. Which of the following statement(s) is/are FALSE according to the passage?

1. Aung San Suu Kyi was widely eulogized for not speaking out against ethnic violence in Myanmar.
 2. Women leaders who emulate masculine traits are more likely to be successful in politics.
 3. The study found that queens were less likely to engage in wars compared to kings in European history.
- (a) Only 1 and 2
 - (b) Both 1 and 3
 - (c) Only 3
 - (d) Only 1
 - (e) All 1, 2 and 3

29. Which of the following statement(s) is/are TRUE according to the passage?

1. The Women's International League for Peace and Freedom was founded to support the military efforts of women leaders.

2. Leymah Gbowee was recognized for her significant role in leading women to advocate for peace in Liberia.

3. Historical evidence suggests that women leaders tend to be less aggressive in international conflicts.

- (a) Only 1 and 2
- (b) Both 1 and 3
- (c) Only 2
- (d) Both 2 and 3
- (e) All 1, 2 and 3

30. In what sense do women mother wars? [A]

Which of the following best explains the meaning of "mother" as used in the underlined phrase?

- (a) To prevent wars by employing motherly instincts and empathy.
- (b) To give rise to or initiate wars, similar to how a mother brings forth life.
- (c) To pacify conflicts and reduce tensions as a maternal figure.
- (d) Both (a) and (c)
- (e) All of (a), (b) and (c)

31. Which of the following options can be the appropriate **Synonym (s) of the word '**vociferous**', as used in the above passage?**

- I. clamorous
 - II. outspoken
 - III. reserved
- (a) Both I and II
 - (b) Only II
 - (c) Only I
 - (d) Both I and III
 - (e) All I, II and III

32. The fear of appearing weak affect modern women leaders too, perhaps causing her to over-compensate on issues of security and defence . [C]

Select the number of errors in the above sentence and mark the number as your answer.



- (a) Only one
- (b) Only two
- (c) Only three
- (d) Only four
- (e) More than four

33. Which of the following options can be the appropriate **Antonym (s)** of the word '**malleability**', as used in the above passage?

- I. rigidity
- II. inflexibility
- III. stiffness
- (a) Both I and II
- (b) Only II
- (c) Only I
- (d) Both I and III
- (e) All I, II and III

Direction (34-35): In the following questions, there are two columns. In column I, three sentences are given with one blank in each of them. You have to choose the correct words for each of the blanks and match the part of column I with the part of column II in a contextually correct way.

34.

Column I	Column II
A. Many people who _____ extreme conditions may be	D. polar night and midnight sun can disrupt sleep-wake cycles and blood protein levels.
B. Despite an overall positive _____ on health and quality of life in Svalbard,	E. to primarily maintain life on Svalbard as it is, given the environmental and developmental constraints.

C. Local officials have _____ available resources

F. motivated by desires to challenge the limits of their physical and psychological abilities.

(a) AF and pursue, BE and mindset, CD and tailored

(b) AF and seek out, BD and outlook, CE and geared

(c) AD and investigate, BF and perspective, CE and oriented

(d) AE and hunt down, BF and attitude, CD and designed

(e) None of the above options.

35.

Column I	Column II
A. The bursting of firecrackers _____ the official deadline, in shameful	D. defiance of strictures from the court and the authorities, was largely responsible for the sound pollution.
B. The authorities must be _____ throughout the year	E. ways to eliminate the manufacturing of illegal crackers.
C. The firecracker industry should also be _____ in imaginative	F. instead of being proactive around festivals to check transgressions that imperil both.

(a) AE and long after, BD and alert, CF and motivated

(b) AF and far beyond, BD and watchful, CE and encouraged

(c) AD and well past, BF and vigilant, CE and incentivised

(d) AE and significant, BF and cautious, CD and inspired

(e) None of the above options



Directions (36-40): 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.

Seven percent of tested workers on dairy farms where cows were infected with bird flu caught the virus themselves, according to a new study. The study proved that more workers were catching bird flu after contact with infected animals than the numbers **(A)** in official counts, something veterinarians working in these farms had warned about since the outbreak began in March. The research was led by disease detectives at the US Centers for Disease Control and Prevention in partnership with state health departments in Colorado and Michigan. It was published Thursday in the CDC's Morbidity and Mortality Weekly Report. In response to the findings, the agency is expanding its recommendations for testing and treatment of workers on **(B)** farms. Previously, the CDC recommended testing of only those workers who had symptoms after **(C)** to infected cows. Now, officials say all workers on farms with infected cows should be tested, even if they don't have symptoms.

The CDC is also recommending that workers without symptoms receive the antiviral medication Tamiflu if they've had a high-risk exposure to infected animals when they weren't wearing adequate personal protective equipment. An example of a high-risk exposure would be a splash of raw cow's milk to the face, CDC Principal Deputy Director Dr. Nirav Shah said.

Previously, only workers with symptoms were offered Tamiflu. Every infection gives the virus an opportunity to change and become more dangerous, so the expanded recommendations are **(D)** to protect workers from the possibility of severe illness if they catch the virus and to limit its spread. The farm

workers who participated in the study were asked about their exposures, any symptoms and their use of personal protective equipment, known as PPE. Their blood was also tested for signs of antibodies, immune proteins that are left behind after the body **(E)** an infection.

36. Which of the following appropriately fits in **Option (A)?**

- I. exceeded
 - II. reflected
 - III. recorded
- (a) Both I and II
 (b) Both II and III
 (c) Both I and III
 (d) Only II
 (e) All I, II and III

37. Which of the following appropriately fits in **Option (B)?**

- I. affected
 - II. effected
 - III. inflicted
- (a) Only I
 (b) Both II and III
 (c) Both I and III
 (d) Only II
 (e) All I, II and III

38. Which of the following appropriately fits in **Option (C)?**

- I. transmission
 - II. proximity
 - III. exposure
- (a) Both I and II
 (b) Both I and III
 (c) Both II and III
 (d) Only III
 (e) All I, II and III

39. Which of the following appropriately fits in **Option (D)?**



- I. designed
II. intended
III. aimed
(a) Only III
(b) Both II and III
(c) Only I
(d) Only II
(e) All I, II and III

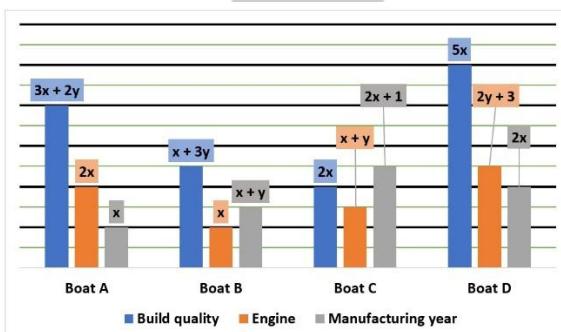
- I. fights in
II. fights out
III. fights off
(a) Both I and II
(b) Only II
(c) Both I and III
(d) Only III
(e) All I, II and III

40. Which of the following appropriately fits in Option (E)?

Quantitative Aptitude Questions

Directions (1 – 5): Answer the questions based on the information given below.

There are four boats, 'A', 'B', 'C', and 'D'. The speed of the boat in still water depends on three parameters, Build Quality, Engine, and Manufacturing year. The bar-graph given below represents the points received by each boat on the given three parameters.



Note: The speed of boat in still water is calculated on the basis of points received on the three parameters by putting it in the following formula:

Speed of boat in still water = {Build quality + 2 × (Engine) + Manufacturing year} m/s

1. If boat 'B' takes 50 seconds to cover a distance of 450 meters in upstream, then find the time taken by boat 'B' to cover the same distance in downstream.

- (a) 24 seconds
(b) 30 seconds
(c) 36 seconds

- (d) 40 seconds
(e) 45 seconds

2. Boat 'A' travelling in a river whose speed of stream is 3 m/s. It takes 28 seconds to cover a distance of 'd' km in upstream. Find the time taken by the boat to cover a distance of $(d + 84)$ meters in downstream.

- (a) 21 seconds
(b) 30 seconds
(c) 24 seconds
(d) 25 seconds
(e) 18 seconds

3. Boat 'B' and boat 'C' starts at the same time. Ratio of distance covered in downstream by boat 'B' to that by boat 'C' is 5:8. Boat 'B' takes 6.5 seconds less than that taken by boat 'C'. If the speed of stream is 6 m/s, then find the distance covered by boat 'C'.

- (a) 440 meters
(b) 525 meters
(c) 432 meters
(d) 512 meters
(e) 504 meters

4. Consider the following statements. Identify the data given in which of the following statement(s) is/are true?



I. If the speed of stream is 5 m/s, then the time taken by boat 'C' to reach a distance of 300 meters away in and return is 45 seconds.

II. If boat 'D' takes 14 seconds to cover a distance in upstream, then it takes 4 seconds less to cover the same distance in downstream. The distance covered is 210 meters.

III. Boat 'A' travelling in a river whose speed of stream is 7 m/s, then the distance covered in downstream by the boat in 40 seconds is 1 km.

- (a) I and II only
- (b) III only
- (c) II and III only
- (d) I and III only
- (e) All are true

5. Boat 'A' and boat 'C' starts at the same point in a river whose speed of stream is 3 m/s. They travel in upstream to cover a distance of 360 meters. Find the sum of time taken by both the boats to cover the distance.

- (a) 40 seconds
- (b) 75 seconds
- (c) 63 seconds
- (d) 44 seconds
- (e) 54 seconds

Directions (6 – 7): Answer the questions based on the information given below.

In the given series, one of the values is missing, which is represented by a question mark (?). If the value of 'p' is 18, then which of the following statement(s) is/are true about the missing value?

$$(p^2 + 10^2 - 5), \{(p + 2)^2 + 83\}, (p^2 + 15^2 + 6), \{(p + 7)^2 + 14\}, ?, \{(p + 11)^2 + p\}$$

6. Which of the following statement(s) is/are correct?

- I. The number is a prime number.
- II. The number is greater than 750
- III. The sum of digits of the number is 19.
- (a) Both II and III

- (b) Only III
- (c) Only II
- (d) Both I and III
- (e) Only 1

7. The given series is an increasing series (next number is greater than previous number) and it follows the same pattern. If $m = B - A$ and $n = C - A$, then find the value of $m + n$.

43, A, 97, B, C, 278

- (a) 119
- (b) 178
- (c) 196
- (d) 164
- (e) 207

8. 'A', 'B', and 'C' are three mixtures of milk and water. The ratio of quantity of milk to that of water in mixtures 'A', 'B', and 'C' is 3:2, 3:1, and 1:1, respectively. If mixtures 'A', 'B', and 'C' are mixed in the ratio 5:4:6, find the concentration of milk in the final mixture.

- (a) 80%
- (b) 60%
- (c) 75%
- (d) 55%
- (e) 45%

Directions (9 – 10): Answer the questions based on the information given below.

In a school assessment, exam of two subjects, Physics and Chemistry are held, each having 100 multiple choice questions. Every correct answer carries 1 mark. In the Physics exam, which has no negative marking, Aashish answered 'x' questions correctly. It was later found that his score in Physics was 30% below the required passing mark. In the Chemistry exam, each correct answer still earns 1 mark, while every wrong answer results in a penalty of 0.25 marks. Passing mark in Chemistry is 50% of the passing marks of Physics. Aashish



answers the same number of questions correctly in Chemistry as he did in Physics. If he answered 40 questions incorrectly in Chemistry, then marks scored by him is exactly equal to passing marks of Chemistry.

9. Find the number of questions answered correctly in both Physics and Chemistry.

- (a) 40
- (b) 30
- (c) 35
- (d) 24
- (e) 45

10. If in Chemistry, number of questions answered correctly are ' $1.2x$ ' and number of questions answered incorrectly are $(x - 15)$, then find the percentage of marks scored in Chemistry.

- (a) 40%
- (b) 32%
- (c) 42%
- (d) 37%
- (e) 45%

11. A person invested Rs. $(x - 1000)$ in scheme 'A' which offers 25% p.a., compounded annually for 2 years. He invested Rs. $(x + 1000)$ in scheme 'B', which offers simple interest of 10% p.a., for 2 years. If the sum of interest received from scheme 'A' and scheme 'B' is Rs. 6,500, then find the value of 'x'.

- (a) Rs. 8,000
- (b) Rs. 7,200
- (c) Rs. 8,400
- (d) Rs. 7,500
- (e) Rs. 9,000

12. The question consists of three statements numbered "I, II and III" given below it. You have to decide whether the data provided in the statements are sufficient to answer the question.

A person covers some distance of his journey by train and rest by bus. Find the average speed of the journey.

Statement I: The speed of train is 90 km/h.
Statement II: The distance covered by bus is 43.75% of the entire journey in 2.8 hours.
Statement III: Total time taken to cover the entire journey is 6 hours.

- (a) The data given in any one of the three statements alone is sufficient to answer the question
- (b) The data given any of the two statements combined together is sufficient to answer the question.
- (c) The data given either in both statement I and II together is sufficient to answer the question.
- (d) The data given either in statement I and III together or data in statement II and III together are sufficient to answer the question.
- (e) The data given in all three statements, statement I, statement II, and statement III together is sufficient to answer the question.

13. The question consists of two statements numbered "I and II" given below it. You have to decide whether the data provided in the statements are sufficient to answer the question.

A certain number of workers having equal efficiency are assigned to complete a work. Find the number of workers assigned to complete the work.

Statement I: If 4 workers did not joined the work, and works for 6 hours/day for 20 days, $(200/3)\%$ of the work is completed.

Statement II: If 4 more workers are assigned and works for 9 hours/day, then the work is completed 5 days before the scheduled time.

- (a) The data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- (b) The data in statement II alone are sufficient to answer the question, while the data in

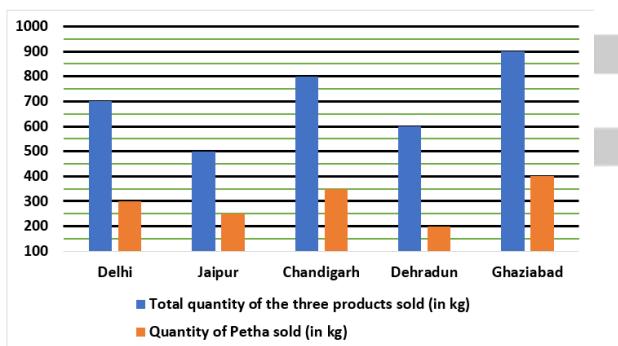


statement I alone are not sufficient to answer the question.

- (c) The data either in statement I alone or in statement II alone are sufficient to answer the question.
- (d) The data given in both statements I and II together are not sufficient to answer the question.
- (e) The data in both statements I and II together are necessary to answer the question.

Directions (14 - 18): Answer the questions based on the information given below.

Panchi petha sells three products, Petha, Namkeen, and Gajak, in five cities, Delhi, Jaipur, Chandigarh, Dehradun, and Ghaziabad. The bar-graph given below shows the total quantity of three products sold together and quantity of petha sold in the given five cities. The table given below shows ratio of quantity of namkeen sold to that of gajak sold. Read the data given in the graph carefully and answer the questions that follows.



City	Ratio of quantity of namkeen to that of gajak sold
Delhi	2:3
Jaipur	2:3
Chandigarh	4:5
Dehradun	1:1
Ghaziabad	2:3

14. Find the ratio of sum of quantity of petha sold in Jaipur, Chandigarh, and Dehradun to total quantity of three products sold in Dehradun.

- (a) 2:3
- (b) 4:3
- (c) 3:5
- (d) 5:7

(e) 8:9

15. In Delhi, the three products were purchased by men, women, and children. Each person purchased 1 kg of one of the given three products. 35% of the consumers were children and all them purchased only petha. If the ratio of quantity of petha purchased by men to that of women is 5:6, then find the quantity of petha purchased by women.

- (a) 40 kg
- (b) 30 kg
- (c) 25 kg
- (d) 50 kg
- (e) 45 kg

16. In another city Faridabad, total quantity of all three products sold are ___% more than total quantity of all three products sold in Jaipur. Ratio of quantity of namkeen sold in Chandigarh to that in Faridabad is 4:5. If the quantity of petha sold is 100 kg more than that of gajak sold, then the quantity of gajak sold in Faridabad is ___ kg.

Which of the following statement(s) is/are true?

- I. 20% & 150 kg
- II. 15% & 112.5 kg
- III. 28% & 140 kg
- (a) I and II only
- (b) III only
- (c) II only
- (d) I and III only
- (e) II and III only

17. In Ghaziabad, petha sold are of two types, dry and angoori. Ratio of quantity of dry petha sold to angoori petha sold is 5:3. Per kg price of dry petha, namkeen, and gajak sold is Rs. 30, Rs. 20, and Rs. 40, respectively. If the total revenue generated from selling the three products from Ghaziabad is Rs. 31,000,



then find the per kg price of angoori petha.

- (a) Rs. 60
- (b) Rs. 80
- (c) Rs. 50
- (d) Rs. 90
- (e) Rs. 75

18. In the question, two Quantities I and II are given. You have to solve both the Quantity to establish the correct relation between Quantity-I and Quantity-II and choose the correct option.

Quantity-I: Average of quantity of gajak sold in Jaipur, Chandigarh, and Dehradun.

Quantity-II: Sum of 75% of quantity of namkeen sold in Delhi and 40% of quantity of namkeen sold in Jaipur.

- (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

19. A train starts its journey at 6:00 am reaches its destination at 5:00 pm, in two intervals. The speed of train in first interval and second interval is 60 km/h and 40 km/h, respectively. Distance covered in second interval is 'D' km while the distance covered in first interval is '4D' km. Find the time taken to cover a distance of $(D + 30)$ km at 60 km/h.

- (a) 5 hours
- (b) 2.5 hours
- (c) 6 hours
- (d) 3 hours
- (e) 4.5 hours

20. A train running at 108 km/h can cross a stationary pole in 12 seconds. It overtakes a car moving at a speed of 'x' m/s in 18 seconds. Find the time taken by another car moving at a

speed of $(x + 5)$ m/s in opposite direction to completely cross the train.

- (a) 15 seconds
- (b) 12 seconds
- (c) 20 seconds
- (d) 8 seconds
- (e) 10 seconds

21. A worker can complete a work in 171 days. Each day from second day, a new worker having equal efficiency joins the work. Find the number of days in which the work is completed.

- (a) 12
- (b) 19
- (c) 8
- (d) 15
- (e) 18

22. 'A' and 'B' started a business. 'B' invested Rs. 4,000 more than that invested by 'A'. 'B' withdraws his investment after 9 months. If 'A' invested Rs. ____ , then the ratio of profit share of 'A' to that of 'B' at the end of the year is ____.

The values given in which of the following options will fill the blanks in the same order in which it is given to make the statement true:

- I. Rs. 12,000 & 2:3
- II. Rs. 8,000 & 8:9
- III. Rs. 6,000 & 4:5
- IV. Rs. 4,000 & 2:3
- (a) II and III only
- (b) III and IV only
- (c) I, II, and IV only
- (d) II, III, and IV only
- (e) I, II, and III only

23. Working alone, 'P', 'Q', and 'R' can complete a work in 40 days, 56 days, and 35 days, respectively. 'R' works on each day till the work is finished. 'P' starts the work and works on alternate days while 'Q' joins the work on second day and works on alternate days. Find



the number of days in which the work is completed.

- (a) 20
- (b) 18
- (c) $(200/7)$
- (d) 37.5
- (e) 30

Directions (24 – 26): Answer the questions based on the information given below.

There are two quadratic equations, $x^2 - px + 48 = 0$ and $x^2 - 20x + q = 0$, denoted as (i) and (ii), respectively. The roots of both the equations are integers. They have one common root. Half of the uncommon root of equation (ii) is ones less than the uncommon root of equation (i). Common root is a single-digit number.

24. Find the value of the common root.

- (A) 4
- (b) 6
- (c) 3
- (d) 8
- (e) Cannot be determined

25. Find the value of $(q \div p)^2$.

- (a) 16
- (b) 64
- (c) 36
- (d) 81
- (e) 25

26. If a quadratic equation of is to be formed from the larger roots of both the equations, then find the equation.

- (a) $x^2 - 20x + 84 = 0$
- (b) $x^2 - 22x + 112 = 0$
- (c) $x^2 - 24x + 128 = 0$
- (d) $x^2 - 22x + 96 = 0$
- (e) $x^2 - 21x + 98 = 0$

27. What approximate value will come in place of the question mark (?) in the following question? (Note: You are not expected to calculate the exact value.)

$$24.98\% \text{ of } 1248.08 - 18.75 \times 8.12 - 14.96$$

$$\times 8.06 = ? - 11.96 \times 14.05$$

- (a) 125
- (b) 244
- (c) 316
- (d) 208
- (e) 144

28. What approximate value will come in place of the question mark (?) in the following question? (Note: You are not expected to calculate the exact value.)

$$? + 20.15\% \text{ of } 69.89 = 149.96\% \text{ of } \{(14.02)^2 - \sqrt{35}\} - 90.08\% \text{ of } 159.89$$

- (a) 58
- (b) 65
- (c) 45
- (d) 87
- (e) 127

29. What approximate value will come in place of the question mark (?) in the following question? (Note: You are not expected to calculate the exact value.)

$$?^3 + (5.98)^2 \times 5.04 = (5.16)^3 \times (2.98)^2 - (27.15)^2$$

- (a) 4
- (b) 12
- (c) 8
- (d) 6
- (e) 9

30. What approximate value will come in place of the question mark (?) in the following question? (Note: You are not expected to calculate the exact value.)

$$\sqrt{?} \times 8.78 + 9.12 \times 5.87$$

$$= 131.87 \times 13.12 \div 10.92 - 83.84$$

- (a) 20
- (b) 15



- (c) 48
(d) 22
(e) 36

31. What approximate value will come in place of the question mark (?) in the following question? (Note: You are not expected to calculate the exact value.)

$$45.08\% \text{ of } 639.89 + 32.12\% \text{ of } 249.87 =$$

$$\text{?}\% \text{ of } 799.85 + 59.89\% \text{ of } 480.14$$

- (a) 13
(b) 23
(c) 4
(d) 10
(e) 18

Directions (32 – 36): Answer the questions based on the information given below.

There are 1,500 students in a college. Some of the students like, ice cream, chocolate, and pastry, while other does not like any of the three. 320 students like only ice cream. Number of students who like only chocolate are 20 less than those who like only ice cream. 32% of total students like only pastry. Number of students who like all three are 12.5% of students who like only ice cream. Number of students who like both chocolate and pastry but not ice cream is 25% more than those who like all three. Number of students who like both ice cream and pastry but not chocolate are 20% more than those who like chocolate and pastry but not ice cream. Number of students who like both ice cream and chocolate are twice of number of students who like both chocolate and pastry but not ice cream.

32. Find the difference between number of students who like ice cream and number of students who like pastry.

- (a) 180
(b) 150
(c) 200
(d) 190

- (e) 240

33. Out of the number of students who does not like any of the given three items, 40% are boys and rest are girls. Out of the girls who does not like any three items, 66.67% are from graduate courses. Find the number of girls from graduate courses who does not like any three items.

- (a) 84
(b) 0
(c) 63
(d) 76
(e) 72

34. Sum of number of students who like ice cream and chocolate but not pastry and number of students who like chocolate and pastry but not ice cream are how much percent of number of students who like only one of the three given items?

- (a) $(20/3)\%$
(b) 10%
(c) 7.5%
(d) $(25/3)\%$
(e) 12.5%

35. Find the ratio of number of students who like more than one item to number of students who like only chocolate.

- (a) 2:3
(b) 8:15
(c) 4:7
(d) 5:12
(e) 7:10

36. Find the difference between number of students who like pastry and number of students who does not like any of the three items.

- (a) 440



- (b) 210
- (c) 630
- (d) 490
- (e) 540

37. In the question, two Quantities I and II are given. You have to solve both the Quantity to establish the correct relation between Quantity-I and Quantity-II and choose the correct option.

'A', 'B', and 'C' working together takes $(2y/3)$ days to complete a work.

Quantity-I: If working together, 'A' and 'B' can complete the work in $(10y/9)$ days, then find the time taken by 'C' alone to complete the work.

Quantity-II: If 'B' and 'C' working together takes 'y' days to complete the work, then find the time taken by 'A' alone to complete 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

38. In the question, two Quantities I and II are given. You have to solve both the Quantity to establish the correct relation between Quantity-I and Quantity-II and choose the correct option.

Quantity-I: An arc subtends an angle of 60° at the centre. If the perimeter of the sector is 64 meters, then find the radius of the sector. Take $\pi = (22/7)$

Quantity-II: Volume of a cylinder of height 5 meters is $6,930 \text{ m}^2$. Find the measure of radius of the cylinder.

- (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

39. Which of the following pair of symbols will define the relation between Quantity I and Quantity II and between Quantity II and Quantity III respectively?

- A. =
- B. >
- C. <
- D. \geq
- E. \leq
- F. # (relation cannot be established)
- (a) 'F' & D
- (b) 'C' & 'A'
- (c) 'B' & 'E'
- (d) 'A' & 'C'
- (e) 'C' & 'B'

Quantity-I: A train of length 450 meters takes 18 seconds to cross a stationary pole. Find the speed of train (in km/h).

Quantity-II: A train takes 20 seconds to cross a pole, while it takes 35 seconds to cross a 450 meters long bridge. Find the speed of train (in km/h).

Quantity-III: A boat traveling upstream, takes 30 seconds to cover a distance of 450 meters. If the speed of stream is 5 m/s, the find the speed of boat in still water (in m/s).

Directions (40 – 44): Answer the questions based on the information given below.

Five restaurants, Dominos, Pizza Hut, Chicago Pizza, La Pinoz, and US Pizza, sells three types of Pizzas, Hand Tossed, Thin Crust, and Cheese Burst. The table given below shows the number of pizzas of each type sold by the given five restaurants on first week of January. Read the data carefully and answer the questions that follows.



Restaurant	Hand Tossed	Thin Crust	Cheese Burst
Dominos	800	$2y$	600
Pizza Hut	600	x	$3x$
Chicago Pizza	750	$x + 100$	$2y$
La Pinoz	1,050	$x + y$	$3y$
US Pizza	500	y	$y + 100$

Note: a). Total number of pizzas sold = Number of Hand Tossed Pizzas + Number of Thin Crust Pizzas + Number of Cheese Burst Pizzas

40. If 60% of Thin Crust pizzas sold by Chicago Pizza and La Pinoz together are ordered on Zomato while 32% of Thin Crust and Cheese Burst sold by Dominos are ordered on Zomato, then find the sum of number of the given pizzas ordered on Zomato.

- (a) 540
- (b) 750
- (c) 600
- (d) 800
- (e) 480

41. Number of pizzas sold on second week of January by US Pizza are 60% of that sold by them on first week of January, then find the total number of pizzas sold by US Pizza on second week of January.

- (a) 800
- (b) 600
- (c) 700
- (d) 650
- (e) 900

42. Ratio of total pizzas sold by Little Caesars to that by La Pinoz is 8:7. Number of Hand Tossed pizzas sold by Little Caesars are twice of number of Thin Crust pizzas sold by them. If number of Cheese Burst pizzas sold by Little Caesars are equal to number of Cheese Burst

pizzas sold by Dominos, then find the number of Hand Tossed pizzas sold by Little Caesars.

- (a) 2,000
- (b) 800
- (c) 1,200
- (d) 1,500
- (e) 900

43. Number of Hand Tossed pizzas sold by Chicago Pizza are how much percent more than number of Cheese Burst pizzas sold by them?

- (a) 80%
- (b) $(250/3)\%$
- (c) 90%
- (d) 85%
- (e) 87.5%

44. 'p' represent 11.11% of the value of number of Thin crust pizzas sold by the restaurant which has sold highest number of total pizzas (Hand tossed + Thin crust + Cheese burst). Find the value of 60% of $p \div 12 + (p/4)$.

- (a) 12.5
- (b) 10
- (c) 15
- (d) 6.25
- (e) 7.5

45. Ratio of income of 'A' to that of 'B' is 3:5. 'A' and 'B' saves Rs. 5,000 each. If the ratio of expenditure of 'A' to that of 'B' is 1:2, then find the difference between the income of 'A' and 'B'.

- (a) Rs. 12,500
- (b) Rs. 10,000
- (c) Rs. 9,000
- (d) Rs. 8,000
- (e) Rs. 15,000

46. A Diwali light has three colours: Violet, Orange, and Green. Each colour lights up one after the other, but never simultaneously. Violet light glows for $(x + 9)$ seconds, the



orange light glows for $(x + 3)$ seconds, and the green light glows for $(x - 3)$ seconds. At a randomly chosen moment, the probability that the light is **not violet** is $(3/5)$. Based on this, find the duration for which the green light glows.

- (a) 15 seconds
- (b) 30 seconds
- (c) 24 seconds
- (d) 36 seconds
- (e) 27 seconds

47. A seller sells three items, 'A', 'B', and 'C'. Ratio of profit received on selling items 'A' to 'B' is 2:3 and 'B' to 'C' is 5:4. Sum of profit received on selling 'A' and 'C' is Rs. 5,280. If the selling price of item 'B' is Rs. 9,600, then find the profit percent earned on selling item 'B'.

- (a) 40%
- (b) 60%
- (c) 25%
- (d) 75%
- (e) 45%

48. Length of a rectangle is half of that of side of a square. Breadth of the rectangle is $(250/3)\%$ of its length. If the sum of area of square and rectangle is $1,566 \text{ m}^2$, then find the perimeter of the rectangle.

- (a) 54 meters
- (b) 56 meters
- (c) 66 meters
- (d) 42 meters
- (e) 84 meters

49. The question consists of two statements numbered "I and II" given below it. You have to decide whether the data provided in the statements are sufficient to answer the question.

There are two numbers 'a' and 'b'. Find the ratio of larger number to smaller number.

Statement I: If the sum of two numbers is increased by 25%, it becomes 70.

Statement II: HCF of the given two numbers is 4.

(a) The data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

(b) The data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

(c) The data either in statement I alone or in statement II alone are sufficient to answer the question.

(d) The data given in both statements I and II together are not sufficient to answer the question.

(e) The data in both statements I and II together are necessary to answer the question.

50. The question consists of two statements numbered "I and II" given below it. You have to decide whether the data provided in the statements are sufficient to answer the question.

A bag contains balls of 3 colours, green, yellow, and red. Find the probability of drawing a yellow ball from the bag.

Statement I: The probability of drawing a red ball from the bag randomly is $(1/4)$.

Statement II: Sum of number of green balls and red balls in the bag is 11.

(a) The data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

(b) The data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

(c) The data either in statement I alone or in statement II alone are sufficient to answer the question.



- (d) The data given in both statements I and II together are not sufficient to answer the question.
- (e) The data in both statements I and II together are necessary to answer the question.

Reasoning Ability & Computer Aptitude Questions

Directions (1-4): Study the following information carefully and answer the questions below.

'A @ B' means 'A is neither greater than nor equal to B'

'A \$ B' means 'A is neither smaller than nor equal to B'

'A # B' means 'A is not smaller than B'

'A * B' means 'A is not greater than B'

'A & B' means 'A is neither greater than nor smaller than B'

Now, in each of the following questions, assuming the given statements to be true, find which of the three conclusions I, II and III given below them is/are definitely false and give your answer accordingly.

1. Statements: D & R, O * F, B @ D, U @ O, R * U

Conclusions:

I. F * B

II. F \$ B

III. B \$ F

(a) Only I and III are false

(b) Only II is false

(c) Only II and III are false

(d) Only III is false

(e) Only I and II are false

2. Statements: A # M, Q # V, Z # E, V \$ Z, E & A

Conclusions:

I. Q \$ M

II. V \$ A

III. A \$ Z

(a) Only I and III are false

(b) Only II is false

(c) Only II and III are false

(d) Only III is false

(e) Only I and II are false

3. Statements: B & J, M \$ R, A # M, E \$ A, R * B

Conclusions:

I. E * B

II. E \$ R

III. A \$ R

(a) Only II and III are false

(b) Only III is false

(c) Only I and III are false

(d) Only II is false

(e) None of these

4. Statements: S # T, X * A, A \$ S, D @ X, T * V

Conclusions:

I. A \$ T

II. D @ A

III. V # X

(a) Only I and II are false

(b) Only I is false

(c) Only II and III are false

(d) Only III is false

(e) Only I and III are false

Directions (5-9): Study the following information carefully and answer the questions below.

Eight cake boxes viz. Black Forest, Brownie, Butterscotch, Chocolate, and Rainbow, Red velvet, Strawberry and White forest are placed one above the other in a single stack. Each cake is of different weight in kgs viz. 32, 39, 40, 42, 47, 49, 54 and 56. All the information is not necessarily in the same order. The lower-most





box is numbered as 1 and the box immediately above is numbered as 2 and so on.

Note: The weight of the cake is the multiple of the box value which is kept immediately below it. The weight of the cake in the lowermost box is the multiple of the box value of the top-most box.

Brownie cake was placed at a prime numbered position and immediately below the Red velvet cake. The weight of the cake which is second from the bottom is a prime number and less than the weight of the cake which is immediately below it. Weight of the fourth box from the bottom is an odd number.

Only three boxes are there between Red velvet cake and Black forest cake. The weight of the cake which is immediately below Black Forest cake is an even number but neither the highest weight nor the second highest weight. The cake with the third highest weight is three boxes above the Chocolate cake, which is just below the Strawberry cake. The difference between the weights of White forest cake and Butterscotch cake is an odd number, where White forest cake has more weight than both Rainbow cake and Butterscotch cake. The difference between the highest weight and the sum of the weights of Chocolate cake and Rainbow cake is not more than 15. The cake immediately below Rainbow cake doesn't have the Second highest weight.

5. What is the weight of the Rainbow cake?

- (a) 42kg
- (b) 47kg
- (c) 39kg
- (d) 54kg
- (e) None of these

6. If all the boxes are arranged in the increasing order of their weights from top to bottom, then how many cakes remain unchanged in their position?

- (a) One
- (b) Two
- (c) Three
- (d) More than three

(e) None

7. Which of the following cake has the fourth lowest weight?

- (a) The cake is placed at the top-most position
- (b) Rainbow cake
- (c) Butterscotch cake
- (d) The cake placed third from the bottom-most position
- (e) None of these

8. Four of the following five are alike in a certain way and hence form a group. Find the one that doesn't belong to that group.

- (a) Box 2 – 39kg
- (b) Strawberry – 32kg
- (c) Box 3 – White forest
- (d) Chocolate – 54kg
- (e) Box 6 – Rainbow

Directions (9-12): Study the following information carefully and answer the questions below.

In a certain code language:

Mohan different functions need smoker is coded as 14&G, 16&E, 15\$M, 10\$D, 14\$N

Captures denial sum motor loses is coded as 20\$O, 13\$M, 8&L, 7&S, 14&R

Positional thinks blindly submission lucrative is coded as 19\$R, 12\$H, 23\$H, 19\$A, 21&B

Previous organisation need implemented function is coded as 17\$D, 19\$F, 10\$D, 16&O, 18\$M

9. "Magical survived" is coded as ____.

- (a) 12&Q, 18\$F
- (b) 17&O, 19&Z
- (c) 19\$O, 17&Z
- (d) 12&F, 18\$Q
- (e) 15&V, 18\$F

10. "study today" is coded as ____.

- (a) 24\$T, 21\$C



- (b) 24&C, 21\$T
- (c) 21&T, 24&C
- (d) 21&C, 24&T
- (e) None of the above

11. ____ is coded as "18&U."

- (a) DIVINES
- (b) DIVORCE
- (c) DIVERGENT
- (d) DIVERSE
- (e) All of the above

12. "Laptops Charger" is coded as ____.

- (a) 19&Z, 17&P
- (b) 17&O, 19&Z
- (c) 19\$O, 17&Z
- (d) 19&O, 17&Z
- (e) 19\$O, 17\$Z

13. In the questions given below, a Statement has been given in each question followed by two Courses of Actions. You have to identify the correct option that will help solve the problem mentioned in the statement.

Statement: The challenges that the mountain trail and campsite face are not an exception; other popular trails too grapple with similar waste issues.

Course of Action:

- (I) Overnight Camping on the trails should be banned for travelers as well as locals
- (II) Strict fines should be imposed on the foreigners visiting the place
- (a) Only I follows
- (b) None follows
- (c) Either I or II follows
- (d) Only II follows
- (e) Both follow

14. Statement: "Poor growth in corporate tax collection pulled down overall rise in gross direct tax mobilization in the first half of the current year, ruling out any pickup in growth in the first half of the year, indicating that the

government will find it difficult to meet its tax target for the year."

Inferences:

- (I) Corporate tax collection rose only in the first quarter of the current year.
- (II) Industrial production slowed down in the first half of the year.
- (III) The government has achieved the target of corporate tax collection in comparison to previous year.
- (IV) Poor tax collection in the corporate pulled down the economy.
- (V) The government is likely to face difficulties in achieving the target of collection of corporate tax due to slowdown in production and the government has forecast a growth in corporate tax.

Which of the inferences numbered (I), (II), (III), (IV), and (V) can be concluded from the fact/information given in the statement?

- (a) Only II
- (b) Only II and V
- (c) Only III and IV
- (d) Only IV
- (e) Only III

15. If in the following numbers, the digits at even positions from the left end are dropped and the remaining digits are added within the number then which of the number yields less than twenty?

- I. 638192547
- II. 392567185
- III. 928493571
- (a) Only I
- (b) Both II and III
- (c) Only II
- (d) All I, II, and III
- (e) None

Direction (16-18): Each of the questions below consists of a question and two statements given below it. You have to decide whether the data provided in the statements are sufficient to answer the question:



16. Whether D is the granddaughter of A?

Statement 1: A is the mother of B. B is the brother of C. C is the father of D.

Statement 2: E is the daughter of I. A is the son of I. D is the son of E.

(a) Statement 1 alone is sufficient to answer the question while statement 2 alone is not sufficient to answer the question

(b) Statement 2 alone is sufficient to answer the question while statement 1 alone is not sufficient to answer the question

(c) Either Statement 1 or statement 2 alone is sufficient to answer the question

(d) Both Statement 1 and statement 2 together are not sufficient to answer the question

(e) Both Statement 1 and Statement 2 together are sufficient to answer the question

17. Who amongst A, B, C, D and E is the tallest?

I. A is taller than B but shorter than C. D is taller than E, but not the tallest.

II. Two people are taller than B.

(a) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

(b) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

(c) If the data either in statement I alone or in statement II alone are sufficient to answer the question.

(d) If the data even in both statements I and II together are not sufficient to answer the question.

(e) If the data in both statements I and II together are necessary to answer the question.

18. What does 'pa' mean in a certain code language?

I. In that code language 'ka ta ma' means 'you it first' and 'pa le ta' means 'I saw it'.

II. In that code language 'da se ma' means 'she stood first' and 'te ma le' means 'he first saw'.

(a) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

(b) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

(c) If the data either in statement I alone or in statement II alone are sufficient to answer the question.

(d) If the data even in both statements I and II together are not sufficient to answer the question.

(e) If the data in both statements I and II together are necessary to answer the question.

Directions (19-23): Study the following information carefully and answer the questions below.

Eight persons – A, B, C, D, E, F, G, and H are sitting at a circular table in such a way that some are facing the centre, whereas some are facing away from the centre. The ages of each of the persons are different viz.- 13, 14, 15, 21, 25, 26, 27, and 28 years. All the information is not necessarily in the same order.

Note: The ages of the persons sitting together neither have a common factor nor a common multiple. Not more than two persons sitting together are facing in the same direction.

E, whose age is an even number, sits third to the left of the one whose age is 13 years, both are facing in the opposite direction. A person sitting immediately right of E sits second to the left of A, who sits facing away from the centre. Two persons are sitting between A and the one whose age is 14 years. The age of neither E nor D is 14 years. B is 12 years younger than G, who sits second to the left of C, who sits facing the centre. G sits immediately right of the one whose age is 21 years; both are facing in the opposite direction. Neither A nor F sits adjacent to C, whose age is not 14 years. One person sits between the one whose age is 28 years and H,



who sits immediately left of B. The one whose age is 28 years and A are not sitting together. F is neither 15 years nor sits adjacent to the one whose age is a perfect square. The one whose age is 26 years and F are facing the same direction.

19. What is the position of D with respect to the one whose age is 25 years?

- (a) Second to the right
- (b) Immediate right
- (c) Third to the right
- (d) Second to the left
- (e) None of these

20. Who among the following persons sitting to the immediate right of the one whose age is 14 years?

- (a) The one whose age is 15 years
- (b) B
- (c) The one who sits second to the left of G
- (d) Both A and C
- (e) None of these.

21. Age of who among the following person is 21 years?

- (a) B
- (b) The one who sits second to the right of E
- (c) C
- (d) Both B and C
- (e) E

22. How many persons are sitting between E and the one whose age is 15 years when counted to the left of E?

- (a) Two
- (b) As many persons are sitting between H and A when counted to the right of A
- (c) Three
- (d) As many persons are sitting between C and the one whose age is 21 years
- (e) None of these

23. Which of the following statement is/are not true?

- I. The one whose age is 28 years sits second to the left of H.
 - II. Three persons are sitting between G and the one whose age is 13 years
 - III. The one whose age is 27 years sits second to the right of D
- (a) Both II and III
 - (b) Both I and III
 - (c) Only I
 - (d) Both I and II
 - (e) None of these

Directions (24-28): Study the following information carefully and answer the questions below.

Input: range proper height lovely breaking cast famous

Step I-cast range proper height lovely breaking famous

Step II-cast height range proper lovely breaking famous

Step III-cast height lovely range proper breaking famous

Step IV-cast height lovely proper range breaking famous

And Step IV is the last step of the above arrangement. As per the rules followed in the given steps, find out the steps for the given input.

Input: touch growing system low track makeup carrot

24. Which of the following will be the last step?

- (a) low system track carrot touch growing makeup
- (b) low system carrot track growing touch makeup
- (c) low system track carrot growing makeup touch
- (d) low system track carrot growing touch makeup
- (e) None of these



25. Which of the following is fifth from the right end in step III?

- (a) carrot
- (b) growing
- (c) system
- (d) track
- (e) None of these

26. In step IV, 'low' is related to 'track' and 'makeup' is related to 'touch', in the same way, 'growing' is related to-

- (a) carrot
- (b) system
- (c) track
- (d) makeup
- (e) None of these

27. Which of the following is exactly in the middle in step II?

- (a) system
- (b) makeup
- (c) growing
- (d) track
- (e) None of these

28. In which of the following steps, 'track touch growing' come in the same order?

- (a) Step V
- (b) Step II
- (c) Step IV
- (d) Step III
- (e) None of these

Directions (29-33): Study the following information carefully and answer the questions below.

Eight persons – B, D, G, K, N, T, W, and Z from a three generation family visits a place in different month viz.- January, April, August, and November of the same year. Each person visits on either the 5th or 8th of the same months. Only one person visits on each date. Two married

couples are there in the family. All the information is not necessary in the same order. G's father-in-law visited on an even date of the month having an odd number of days. One person visited between G's father-in-law and G, who is the only son of Z. D, who is the mother of N, visited three persons before K. K is the mother-in-law of D and visited just after W, who is the only son of G. Not more than two persons visited between G and G's son. T visited just before D's father and is the sister-in-law of D. T is an unmarried member of the family. The number of persons visited before B is one less than the number of persons visited after N.

29. How W is related to D?

- (a) Nephew
- (b) Husband
- (c) Grand Son
- (d) Son
- (e) None of these

30. How many persons are visited between G's wife and K's husband?

- (a) As many persons visited after N's brother
- (b) Three
- (c) As many persons visited before Z
- (d) Both A and C
- (e) None of these

31. Who among the following person visited just after B's daughter?

- (a) G
- (b) The one who visited three persons after B
- (c) G's daughter
- (d) T
- (e) None of these

32. Four of the five are related to each other in a certain way and thus form a group, find the odd one out?

- (a) TZ
- (b) KN
- (c) WD
- (d) BG



(e) NZ

33. Which of the following statements is/are not true?

- I. T is the maternal Aunt of N
- II. D visited three persons after B.
- III. K's husband visited just after T's brother
- (a) Both I and III
- (b) Only III
- (c) Only I
- (d) Both II and I
- (e) None of these

Directions (34-36): Study the following information carefully and answer the questions below.

A%B(10) - A is 13m north of B

A&B(15) - A is 18m south of B

A+B(8) - A is 11m east of B

A©B(12) - A is 15m west of B

D+E(17), F©G(9), G&D(12), H%F(6), E©J(5),

K+H(16)

Note: If D&+E, then it means that D is to the south east of E and the distance is not considered.

34. What is the shortest distance between the points E and H?

- (a) 10 m
- (b) 12 m
- (c) 9 m
- (d) 8 m
- (e) None of These

35. Point G is in which direction with respect to Point J?

- (a) %+
- (b) +©
- (c) &+
- (d) ©+
- (e) Cannot Be Determined

36. Point J is in ___ direction and ___ m away from Point H.

- (a) & and 9 m
- (b) % and 6 m
- (c) © and 5 m
- (d) + and 4 m
- (e) None of These

Direction (37-38): Each of the questions below consists of a question and two statements, numbered I and II given below it.

A#B means A is the father of B

A?B means A is the daughter of B

A&B means A is the son of B

A!B means A is the mother of B

A%B means A is the husband of B

A@B means A is the sibling of B

A+B means A is the aunt of B

A*B means A is Uncle of B

37. How is X related to G?

- I) X#P?E@B; B@G
- II) G%T!S; B+I; G@B
- III) L#B@G; X#I
- (a) Only II
- (b) Only I
- (c) Either only I or only II
- (d) Either only I or only III
- (e) Only III

38. Who among the following person is the father-in-law of T?

- I) H!E!T; B*T
- II) E+S&T; I@T
- III) T%G?L#B*Q
- (a) Only II
- (b) Only I
- (c) Either only I or only II
- (d) Either only I or only III
- (e) Only III

Directions (39-43): Study the following information carefully and answer the questions below.



There are eight cricket players, A to H, and eight hockey players, L to S, sitting on the two square tables such that four persons are seated at the corner and four persons are seated in the middle of each side of the table but not necessarily in the same order. The square tables are such that one is small and the second is large with a small inside the larger one. The persons sitting on the outer square table are facing the centre and the persons sitting on the inner square table are facing outside the centre. So in this way, the Hockey players are facing the cricket players when they are sitting on the same sides of the table. The Hockey players are sitting at the larger one.

O sits second to the left of R. R sits third to the right of M who sits at the middle of the table. One person sits between M and L. C sits third to the left of the one who faces L. The one who sits opposite C sits second to the left of B. The number of persons seated between C and B when counted from the right of B is the same as between R and the one who sits immediately left of N. Q sits third to the right of the one who faces F. Q sits at the corner of the table. F neither faces N nor L. The number of persons seated between F and B is the same as between F and D. P neither sits opposite to D nor F. The one who faces P sits third to the right of H. Neither N nor L sits opposite to E. G sits immediately right of E.

39. Who among the following person sits second to the right of one who faces G?
- The one who sits opposite to P
 - The one who sits immediate right of O
 - M
 - The one who sits second to the left of N
 - The one who sits immediate left of Q

40. Who among the following person faces D?
- The one who sits second to the right of Q
 - M
 - The one who sits immediate left of R
 - P
 - The one who sits second to the left of N

41. Which of the following statement is true?

- H sits at the middle of the table
 - E and P are sitting opposite to each other
 - G sits third to the left of B
- Only II
 - Only I and III
 - Only III
 - All I, II and III
 - None of these

42. Four of the following five are alike in a certain way thus forms a group. Find the odd one which does not belong to the group?

- The one who sits immediate left of N
- The one who sits immediate left of S
- The one who faces D
- Q
- A

43. If A and S are interchanged their position in the same way R and E interchanged their position. Then who among the following person sits immediate left of A?

- The one who sits immediate right of H
- O
- The one who sits immediate left of L
- The one who faces R
- P

44. If in the following words each letter is arranged in the alphabetical order from the left end, then which of the following words the third letter from the right end is consonant?

- CONCRETE
 - DISCOVER
 - HOSPITAL
- Only I
 - Both I and II
 - Both II and III
 - All I, II, and III
 - None



Direction (45-47): Read the following information carefully and answer the below questions.

A @ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J O ^ T 3 U % & F 8 H * 9 M

Step 1: If the vowel is immediately followed by a symbol, then the vowels are arranged in alphabetical order immediately after M.

Step 2: After completing Step1, If the number is immediately followed by a symbol, then the numbers are arranged immediately before H in ascending order.

Step 3: After completing Step2, If the consonant is immediately preceded as well as immediately followed by a symbol, then the consonants are arranged in alphabetical order immediately after U.

45. Which of the following element is exactly between “4” and “H” in step 3?

- (a) &
- (b) F
- (c) 8
- (d) ^
- (e) None

46. How many such consonants are there which are immediately preceded by symbols in step 3?

- (a) None
- (b) One
- (c) Two
- (d) Three
- (e) More than three

47. The element “BTI” is related to “?N4” then in the same way “856” is related to __ in step 3?

- (a) F83
- (b) 9OU
- (c) *MA
- (d) MOU
- (e) &F3

Direction (48-50): Read the paragraph given below and choose the required option as your answer:

Kaiser Family Foundation reports that on average, children are spending almost seven and a half hours staring at screens. Moreover, children are now learning how to use gadgets first even before they can walk or even tie their shoelace. Most parents who give in to their children's whims can't see the effects but governments and experts are calling on families to reduce their toddler's exposure to these gadgets.

48. Conclusions:

- I). The Governments and experts are able to see the ill-effects of modern gadgets on children's development
- II). Despite numerous studies revealing the negative effects of modern gadgets on children, some experts are still positive about the rise of technology.
- (a) Only II
- (b) None
- (c) Either I or II
- (d) Only I
- (e) Both I and II

49. Which of the following would strengthen the argument being made in the paragraph above?

- I). The American Academy of Paediatrics discourages tech use for children under the age of two saying that it changes the nature of childhood.
- II). Digital gadgets are changing the entire childhood lifestyle, even providing more acceptance to TVs, toys, playgrounds, and storybooks.
- (a) Both I and II
- (b) Only I
- (c) Only II
- (d) Either I or II
- (e) Neither I nor II



50. Find the suitable assumption from the given options

I). All children have an exposure to mobile phones and gadgets these days

II). The children who aren't exposed to gadgets are found to have better behavioral traits

- (a) Both (I) and (II)
- (b) Only (I)
- (c) Only (II)
- (d) Neither (I) nor (II)
- (e) Either (I) or (II)

General/ Financial Awareness Answer Key with Explanation

1. Answer: E

Explanation

Governor, Reserve Bank of India (RBI) inaugurated the 5th Digital Payments Awareness Week (DPAW). DPAW is an initiative to highlight the impact and importance of digital payments and to create awareness about safe usage of digital payment products. During the week, RBI, along with payment system operators, banks and other stakeholders, conducts nationwide awareness activities, including multimedia campaigns, on-ground educational programs and social media-based outreach.

The DPAW shall be observed from March 10 to 16, 2025. Under the mission 'Har Payment Digital', the theme for the current year is 'India Pays Digitally'. This theme reflects India's transformative journey toward a digitally empowered citizenry, with the ubiquity and convenience of digital payments.

2. Answer: C

Explanation

The Economic Survey observes that stability in the banking sector is underscored by declining asset impairments, robust capital buffers, and strong operational performance. The gross non-performing assets (NPAs) in the banking system have declined to a 12-year low of 2.6 per cent of gross loans and advances. The capital-to-risk-weighted assets ratio (CRAR) for Schedule Commercial Banks stands at 16.7 per cent as of September 2024, well above the norm, says the Survey.

3. Answer: E

Explanation

The Centre has announced the addition of four new Ramsar sites in India.

The Centre has announced the addition of four new Ramsar sites in India, increasing the total to 89.

The newly designated Ramsar sites include Sakkarakottai Bird Sanctuary and Therthalangal Bird Sanctuary in Tamil Nadu.

Khecheopalri Wetland in Sikkim and Udhwa Lake in Jharkhand have been designated as Ramsar sites, marking a significant milestone for both states as they secure their first-ever Ramsar site recognition.

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)

Four new Ramsar sites are:

- (1) Sakkarakottai Bird Sanctuary, Tamil Nadu
- (2) Therthalangal Bird Sanctuary, Tamil Nadu
- (3) Khecheopalri Wetland, Sikkim
- (4) Udhwa Lake, Jharkhand

4. Answer: A

Explanation

Prasar Bharati-Shared Audio-Visuals for Broadcast and Dissemination (PB-SHABD) Service

Anniversary & Extension: Completed one year this month, extended till March 2026.

Free Access: Media organizations, especially smaller ones, will continue to benefit.

News portals can access Doordarshan & All India Radio's trusted content.

5. Answer: A

Explanation

Legendary former cricketer Sachin Tendulkar was honoured with the BCCI's Lifetime



Achievement Award at the BCCI's Board annual gala in Mumbai on 1st February 2025. Overall, Tendulkar will be the 31st recipient of the award, which was instituted in 1994 in the honour of India's first captain Col. C K Nayudu. 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. C.K. Nayudu.

6. Answer: B

Explanation

Elon Musk's X launched a digital wallet and peer-to-peer payment services in partnership with Visa, its first partner for the upcoming "X Money Account" service.

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

7. Answer: E

Explanation

In February 2025, the Defence Research and Development Organisation (DRDO) successfully conducted three successive flight trials of the VSHORAD system from Chandipur off the coast of Odisha.

Very Short-Range Air Defence (VSHORAD)

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

8. Answer: E

Explanation

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.

Jumpp integrates banking, saving, payments, investing, and borrowing services.

Finvasia founded in 2009 by Tajinder Pal Singh and Sarjeet Singh.

Finvasia operates in 12 countries.

9. Answer: A

Explanation

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.

10. Answer: D

Explanation

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

11. Answer: C

Explanation





Maharashtra is set to establish the first Artificial Intelligence (AI) university in the country and a task force has been formed for the planning and implementation of the project.

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.

12. Answer: A

Explanation

Monetary Policy Committee (MPC) meeting of the Reserve Bank of India (RBI), which was held in February 2025.

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.

RBI's rate-setting panel projects India's GDP growth at 6.7% for FY26 and 6.4% for 2024-25.

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

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.

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.

13. Answer: E

Explanation

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.

14. Answer: B

Explanation

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.

15. Answer: A

Explanation

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.

16. Answer: D

Explanation

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, now known as the Shiv Shakti point 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.

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.

17. Answer: A



Explanation

IDFC FIRST Bank, in collaboration with Ikonz Studios, has introduced the latest AI avatar of Bollywood superstar Amitabh Bachchan at 10 additional branches across five new cities: Delhi, Gurugram, Ahmedabad, Bangalore, and Hyderabad.

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

18. Answer: A

Explanation

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

The SBI Mutual Fund is a Joint Venture (JV) between one of India's largest and most profitable banks, the State Bank of India, and Amundi, which is a French asset management company.

19. Answer: A

Explanation

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.

Market Intervention Scheme (MIS) is a component of PM-AASHA (Pradhan Mantri Annadata Aay SanraksHan Abhiyan) scheme.

20. Answer: A

Explanation

In February 2025, The Reserve Bank of India (RBI) imposed a penalty of Rs 66.60 lakh and Rs 33.10 lakh on The Hongkong and Shanghai Banking Corporation Limited (HSBC) and IIFL Samasta Finance, respectively, for violating norms.

The RBI has imposed penalties on The Hongkong and Shanghai Banking Corporation Limited (Rs 66.6 lakh)

Reason: For non-compliance with certain regulations, including 'Know Your Customer' and 'Interest Rates on Deposits'.

A penalty of Rs 33.1 lakh has also been imposed on IIFL Samasta Finance Limited

Reason: For non-compliance with certain provisions of the 'Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016' and Know Your Customer (KYC) Directions.

21. Answer: D

Explanation

A Surya Prakash - Literature and Education-Journalism

Anant Nag-Art

Pankaj Patel- **Trade and Industry**

Jose Chacko Periappuram-**Medicine**

Manohar Joshi(Posthumous)-**Public Affairs**

The Padma Awards are one of the highest civilian honours of India announced annually on the eve of Republic Day.

The awards are given in three categories: Padma Vibhushan (for exceptional and distinguished service), Padma Bhushan (distinguished service of higher order) and Padma Shri (distinguished service).

In 2025, the President will confer 139 Padma Awards including a duo case (in a duo case, the Award is counted as one). It includes 7 Padma



Vibhushan, 19 Padma Bhushan, and 113 Padma Shri Awards.

22. Answer: B

Explanation

Bank of Baroda, one of India's leading public sector banks, has been awarded the prestigious ISO 22301:2019 Business Continuity Management System (BCMS) certification by the British Standards Institution (BSI).

Significance: Recognizes operational resilience & risk management.

Aligns with global best practices in business continuity planning.

Objective: Ensures uninterrupted services during disruptions.

International Benchmark: Focuses on minimizing operational disruptions and swift recovery during crises.

23. Answer: C

Explanation

Microsoft will retire its calling and messaging service Skype to focus on Microsoft Teams after 21 years of successful run.

Microsoft paid \$8.5 billion in 2011 to acquire what was once a dominant player in voice and video calls over the internet.

Skype will be available till May 5 this year.

24. Answer: E

Explanation

Reserve Bank has been conducting Financial Literacy Week (FLW) every year since 2016 to promote financial literacy. Governor Shri Sanjay Malhotra launched the tenth edition of Financial Literacy Week (FLW) 2025 and the theme for the current year is Financial Literacy: Women's Prosperity"

The FLW 2025 will be observed between February 24 and 28, 2025.

25. Answer: C

Explanation

Prime Minister Narendra Modi visited Reliance Foundation's Vantara, a wildlife rescue,

rehabilitation, and conservation center in Gujarat's Jamnagar and inaugurated the Wildlife Rescue and Rehabilitation Centre.

PM Modi interacted with wildlife – patted an Okapi, fed a one-horned Rhino calf, and witnessed an Asiatic Lion MRI.

Home to 2,000+ species & 1.5 lakh rescued, endangered, and threatened animals.

Spread over 3,500 acres, featuring the world's largest Cheetah conservation project

26. Answer: C

Explanation

Paytm has partnered with RBL Bank to boost digital payment adoption among the bank's merchant partners.

As part of the initiative, Paytm will provide Soundbox and card machines to RBL Bank's merchants for seamless and efficient transactions.

27. Answer: A

Explanation

The annual Pritzker Architecture Prize has been awarded to Liu Jiakun of China, who earned the field's highest honor for "affirming architecture that celebrates the lives of ordinary citizens."

Liu, 68, becomes the 54th laureate of the prize, considered akin to a Nobel in the field of architecture.

28. Answer: B

Explanation

Tuhin Kanta Pandey- Sebi Chairman

V Anantha Nageswaran- **Chief economic adviser (CEA)**

V. Narayanan-**Indian Space Research Organisation (ISRO) Chairman**

CS Setty- Indian Banks' Association (IBA) Chairman

Dr Mayank Sharma - Controller General of Defence Accounts

29. Answer: B

Explanation



In March 2025, State Bank of India (SBI) launched a collateral-free digital SME (small and medium enterprise) loan product 'SBI Asmita' for women entrepreneurs to help them expand their business. It also launched the 'Nari Shakti' platinum debit card, a RuPay-powered card designed exclusively to cater to the needs of women across various segments.

'Nari Shakti' Platinum Debit Card –
Made from 100% recycled plastic.

RuPay-powered, offering benefits in shopping, travel, lifestyle, and insurance.

API-based lending ecosystem for seamless loan processing

30. Answer: B

Explanation

HDFC Bank has introduced Project HAKK to offer support and services to Indian Air Force (IAF) pensioners, veterans, and their families. In this regard, the bank has signed a Memorandum of Understanding (MoU) with the IAF, represented by the office of the Assistant Chief of Air Staff - Accounts & Air Veterans, and CSC Academy.

Project HAKK: Hawai Anubhavi Kalyan Kendra

31. Answer: E

Explanation

Union Minister for Environment, Forest, and Climate Change, Bhupender Yadav, inaugurated the 24th edition of World Sustainable Development Summit (WSDS) 2025 in New Delhi. In the mid-point review of sustainable development goals, out of the 169 targets, only 13% are on track while 18% of the targets are not even tracked.

Theme: Strengthening global partnerships for sustainable development and climate solutions.

India's Climate Leadership:

International Solar Alliance (ISA)

Coalition for Disaster Resilient Infrastructure (CDRI)

Mission Lifestyle for Environment (LiFE)

India's Climate Leadership: India reduced greenhouse gas emissions by 7.93% in 2020.

India's Long-term Vision

Viksit Bharat 2047: India's goal to become a developed nation by 2047.

Net-zero emissions target: To achieve net-zero by 2070.

Emission intensity of GDP reduced by 36% from 2005 to 2020.

The Energy and Resources Institute (TERI)

TERI is a research and policy think tank in India that works to create a sustainable future.

It was established in 1974 by the Tata Group.

32. Answer: A

Explanation

The Government of India has recently established eco-sensitive zones (ESZs) around the Shikari Devi Wildlife Sanctuary in Mandi district, Himachal Pradesh.

Sanctuary Overview

Shikari Devi Wildlife Sanctuary is located in the Himalayas.

It encompasses diverse forest types and habitats, ranging from 1,800 to 3,400 metres in altitude.

The sanctuary is named after the goddess Shikari Devi, with a temple dedicated to her.

The ESZ includes 43 villages from the Nachan and Karsog Forest Divisions.

It aims to limit human activities, particularly those that could harm wildlife, while allowing sustainable practices like organic farming.

33. Answer: B

Explanation

Securities and Exchange Board of India (Sebi) has launched an eLearning course in collaboration with the National Institute of Securities Markets (NISM) on municipal bonds to help municipal corporation officials and urban local bodies gain the knowledge and skills needed to use bonds for financing development projects. Recently, Sebi has issued guidelines requiring research analysts to maintain a deposit based on their client base, ranging from ₹1 lakh for up to 150 clients to ₹10 lakh for over 1,000 clients.



34. Answer: C

Explanation

In January 2025, The Reserve Bank of India (RBI) reconstituted the Standing External Advisory Committee (SEAC) to evaluate applications for universal banks and small finance banks.

The five-member panel will be chaired by MK Jain, former deputy governor of the Reserve Bank of India.

This is the second external committee for such a purpose. The first one, set up in March 2021 was headed by former deputy governor Shyama Gopinath.

The tenure of the panel will be for three years. The licensing window for both universal banks as well as small finance banks was made on-tap in 2019. Since then, only two small finance banks Shivalik and Unity received banking licences from the regulator.

The new committee would evaluate applications by AU Small Finance Bank and microfinance company VFS Capital.

Other members include Revathy Iyer, director, central board, RBI; Parvathy V Sundaram, former executive director, RBI; Hemant G Contractor, former MD, State Bank of India, and former Chairman, Pension Fund Regulatory and Development Authority; and N. S. Kannan, former MD & CEO, ICICI Prudential Life Insurance.

35. Answer: C

Explanation

IDFC FIRST Bank, in collaboration with RuPay, India's global card payment network, has introduced the UPI-enabled RuPay Credit Card – FIRST EARN. This innovative credit card is secured against a Fixed Deposit, making it accessible to everyone instantly through an online application process.

Interest on Fixed Deposit: Earn 7.25% p.a. interest on 1 year 1 day FD.

Comprehensive Protection:

Complimentary roadside assistance worth Rs1,399.

Lost card liability cover of Rs25,000.

Personal accident cover of Rs2,00,000.

About IDFC First Bank:

Headquarters: Mumbai

Founded: October 2015

CEO: V. Vaidyanathan

36. Answer: E

Explanation

In December 2024, External Affairs Minister S Jaishankar was awarded the Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership by the South Indian Education Society (SIES).

37. Answer: C

Explanation

Non-banking finance company (NBFC) Aditya Birla Capital has become the first financial services company to integrate lending, insurance, and investments on the Open Network for Digital Commerce (ONDC) -the government initiative to create an open, interoperable e-commerce network.

CEO of Aditya Birla Capital – Vishakha Mulye
CEO of ONDC – T. Koshy

ONDC is a network of interconnected e-marketplaces through which sellers, including brands, can list and sell their products directly to customers bypassing any middlemen or intermediaries.

It allows transitioning from a platform-centric model to an open source network for buying and selling goods and services.

38. Answer: C

Explanation

The Reserve Bank of India (RBI) has asked banks to integrate their internal compliance monitoring systems with its advanced supervisory platform Daksh, which was launched in the year 2022.

Daksh is an Advanced Supervisory Monitoring System of the RBI

It was launched in 2022.

It is working under Board for Financial Supervision (BFS).

Straight-through processing (STP) is a method that automates the processing of financial



transactions, eliminating the need for manual intervention.

39. Answer: A

Explanation

PM Narendra Modi released Rs 100 commemorative coin to mark the birth centenary celebration of former Prime Minister late Atal Bihari Vajpayee. The ₹100 commemorative coin will be a pure silver coin with 200 serrations having a 44 millimeter and the coin will weigh 40 grams.

40. Answer: C

Explanation

Revenue Secretary Sanjay Malhotra has been appointed as the 26th Governor of the Reserve Bank of India (RBI). He will take charge from 11th December 2024 for three years.

Replaced: Shaktikanta Das

Related Info

Tenure: 3 years, extension of 2 years

1 Governor, 4 Deputy Governor of RBI

Dr. M. D. Patra

Shri M. Rajeshwar Rao

Shri T. Rabi Sankar

Shri Swaminathan J.

41. Answer: A

Explanation

The primary objective of the RBI's monetary policy is to maintain price stability while keeping in mind the objective of growth. The Government and the RBI have set a 4% inflation target with the upper tolerance limit at 6% and the lower level at 2%.

The Centre in 2016 gave a mandate to the RBI to keep the retail inflation at 4% with a margin of 2% on either side for a five-year period ending 31st March, 2021

However, 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).

42. Answer: A

Explanation

A hawkish stance is focused on addressing inflationary pressures, often by increasing interest rates or adopting restrictive measures to control rising prices. This approach seeks to cool down an overheating economy, even if it means slowing down growth.

43. Answer: B

Explanation

The correct answer is Radio Frequency Identification. NETC FASTag is RFID passive tag used for making toll payments directly from the customer linked prepaid or saving/current account. It is affixed on the windscreen of the vehicle & enables drive through toll plazas, without stopping for any toll payments.

44. Answer: E

Explanation

N.R. Narayana Murthy, Infosys (2003), Uday Kotak, Kotak Mahindra Bank (2014), Kiran Mazumdar-Shaw, Biocon (2020), and Vellayan Subbiah, Cholamandalam Investment and Finance and Tube Investments of India (2024) have bagged the World Entrepreneur Of The Year™ title.

45. Answer: B

Explanation

In a bid to promote digital payments banks in the country, the Reserve Bank of India (RBI) announced that it has increased the maximum end of day balance for payment banks to ₹2 lakh. Earlier, the limit was ₹1 lakh.

46. Answer: A

Explanation

Special Mention Account (SMA): A category of accounts in banking where the borrower's repayment is overdue by a certain period but is not classified as a NPA. These accounts are closely monitored by banks to prevent them from becoming NPAs. SMAs are typically categorized into SMA-0, SMA-1, and SMA-2



based on the number of days the payment is overdue.

47. Answer: C

Explanation

The DICGC insures all deposits such as Savings, Fixed, Current, Recurring etc. Each depositor in a bank is insured up to a maximum of ₹5,00,000 (Rupees Five Lakhs) for both principal and interest amount held by him/her in the same right and capacity.

The Deposit Insurance and Credit Guarantee Corporation (DICGC) raised the limit of insurance cover for depositors from ₹1 lakh to ₹5 lakh per depositor on February 4, 2020.

48. Answer: B

Explanation

The Securitisation and Reconstruction of Financial Assets and Enforcement of Security

Interest Act (SARFAESI Act), enacted in 2002, provides Indian banks and financial institutions with an effective legal framework to recover loans and reduce Non-Performing Assets (NPAs).

49. Answer: A

Explanation

Any non-bank entity intending to set up WLAs should have a minimum net worth of Rs. 100 crore.

50. Answer: B

Explanation

RBI has authorized NPCI for settlements on Trade Receivable Discounting System (TReDS) which is designed to bring the stakeholders and participants together for discounting, trading and settlement of the invoices.

General English Answer Key with Explanation

1. Answer: B

Explanation: The above paragraph has two errors.

1. "compare" should be "compares", since the subject "A new working paper" is singular, requiring a singular verb, also the verb should be identical to "analyses" to maintain parallelism.

2. The phrase "The more significant finding is that.." is incorrect because "more" is used when comparing two things. Since no explicit comparison is being made here, the correct word is "most," which indicates the highest degree of significance among all findings.

2. Answer: C

Explanation: The above paragraph has three errors.

1. replace "regulator leadership" with "regulator's leadership" to show the possessive form. "Regulator leadership" is incorrect because it lacks a possessive form, making the relationship between "regulator" and "leadership" unclear. It suggests leadership in a

general sense, without clearly indicating that the leadership belongs to the regulator.

2. The phrase "In its response" contains a grammatical error. "It's" is a contraction for "it is" or "it has," which is incorrect in this context. The correct form should be "its," a possessive pronoun indicating ownership.

3. Replace the adverb "recently" with the adjective "recent" to modify the noun "past".

3. Answer: E

Explanation: The above paragraph is grammatically and contextually correct.

4. Answer: C

Explanation:

1. "On August 2014": The correct preposition is "in" when referring to a month and year. So, it should be "in August 2014." The preposition "on" is used to refer to specific time periods, such as days of the week, dates, and special days.

2. The word "assess" is incorrectly used because it is a verb, meaning "to evaluate or



estimate." However, in this context, the writer is referring to the ability to reach or use something, which requires the noun "access", not a verb.

3. Not only....but also will be followed by a similar form of a verb. Replace "help" with "helped".

5. Answer: D

Explanation:

ADH: Despite the assiduous efforts, the project still faced multiple delays, leading to a significant overhaul of the initial timelines.

Assiduous: showing great care and perseverance.

BFI: The incident raised serious disquisitions about the company's ethical practices, highlighting the need for greater accountability in leadership.

Disquisitions: formal discussions or inquiries into a subject.

CEG: The CEO acquiesced to the mismanagement of resources, but praised the team for their dedication to solving the issues.

Acquiesced: accepted something reluctantly but without protest.

6. Answer: B

Explanation: We need a Result & Reason category connector.

Sentence:

The collaborative efforts of scientists and researchers across borders have accelerated the pace of medical discoveries; consequently, breakthroughs in healthcare are occurring at an unprecedented rate.

7. Answer: C

Explanation: We need an Additional category connector.

Sentence:

The initial success of the marketing campaign exceeded expectations; furthermore, it generated increased brand awareness and customer engagement.

8. Answer: C

Explanation: We need a contrast category connector.

"However" is appropriate with the context.

Sentence:

The restaurant had an extensive menu featuring a variety of cuisines; however, the chef's specialty, a fusion dish combining traditional flavours with a modern twist, stood out as the unequivocal highlight of the dining experience.

(The sentence seeks to convey that the restaurant had a large menu with different types of cuisines, but the chef's special dish, which mixed traditional flavors with a modern style, was clearly the best part of the dining experience.)

9. Answer: D

Explanation: We need an additional category connector.

"Additionally" is appropriate with the context.

Sentence:

The research paper presented compelling arguments; additionally, the author included a comprehensive bibliography to support their claims.

10. Answer: B

Explanation: We need a result & reason category connector.

The educational reforms implemented by the government aimed to enhance student performance; consequently, new teaching methodologies were introduced, and curriculum revisions were made to foster a more dynamic and engaging learning environment.

11. Answer: C

Explanation: The correct order is:

(i) Priya: Have you noticed how technology has (B) evolved the way we learn and teach?

Nikhil: Absolutely! It's amazing to see how (A) complete learning tools have become. They are now much more (C) engaging and can (D) adapt to different learning styles.



12. Answer: D

Explanation: The correct order is:

(ii) Priya: Yes, the (A) integration of digital tools in classrooms has made education more (D) dynamic. Students can now access a wealth of (C) resources from around the world, breaking down (B) barriers that once limited learning.

13. Answer: E

Explanation: The above sentence is correctly arranged.

14. Answer: B

Solution: The correct order is:

(iv) Priya: Another advantage is the (D) flexibility it offers. With online courses, students can (C) learn at their own pace and (B) whenever it suits them, making education more (A) accessible to everyone.

15. Answer: D

Explanation: The correct order is:

(v) Nikhil: True, but we also need to consider the (A) challenges that come with this shift. For instance, not all students have (D) equitable access to technology, which can create a (C) gap in the quality of education they receive.

Priya: Absolutely, addressing these barriers is (B) crucial to ensure everyone benefits from technological advancements.

16. Answer: C

Explanation:

The correct arrangement:

The recent documentary has showcased the alarming rate at which climate change is impacting the world's biodiversity. It has also highlighted how endangering ecosystems is crucial for preserving the balance of our environment and restoring future generations. Endangering: In this context, "endangering" refers to putting ecosystems at risk or threatening their survival, which can disrupt the balance of the environment.

Crucial: This word signifies something that is extremely important or essential.

Showcased: This term means to display or present something in a prominent way.

Preserving: In this context, "preserving" means to protect and maintain ecosystems to ensure their survival for future generations.

Impacting: This word refers to having a significant effect or influence.

17. Answer: E

Explanation:

Correct arrangement: The recent surge in urban gardening has led to a renewed interest in sustainable practices that promote food security. It has encouraged individuals to take initiatives in producing their own food and diminish the reliance on commercial sources.

Led to: Caused to happen or resulted in.

Promote: Support or actively encourage.

Encouraged: gave support, confidence, or hope to someone.

Initiatives: New plans or strategies to achieve something.

Diminish: Make or become less.

18. Answer: C

Explanation:

Elicit: To draw out or bring forth a response or reaction.

Option A and C used it in the same way.

Illicit: Forbidden by law, rules, or custom; illegal.

Option B used it in the same way.

19. Answer: A

Explanation:

Cite: To quote or refer to a source as evidence.

Option A and C used it in the same way.

Site: A location or place, especially for a particular purpose.

Option B used it in the same way.

20. Answer: D

Explanation:



Principal: Referring to the head of a school or organisation.

Option a used it in the same way.

Principle: A fundamental truth or proposition serving as the foundation for belief or action.

Option b used it in the same way, and **c** also fits well as it refers to a fundamental reason.

21. Answer: C

Explanation: Part (R) contains an error. The phrase "executions was conducted" is incorrect because the subject "executions" is plural, so the verb should also be plural. The correct form is "executions were conducted."

Correct sentence:

"As World War II progressed, many of the camps were converted into extermination centers, where mass executions were conducted as part of Hitler's 'Final Solution' to eliminate Jewish people from Europe."

22. By the end of the war, millions had served(p) in these camps, and their horrors perished(q) as a sobering reminder of the justice(r) committed under Hitler's rule, leading to global calls for atrocities(s) and human rights protections.

22. Answer: C

Explanation: By the end of the war, millions had perished(q) in these camps, and their horrors served(p) as a sobering reminder of the atrocities(s) committed under Hitler's rule, leading to global calls for justice(r) and human rights protections.

23. Answer: B

Explanation: The correct sequence after rearrangement is: CAEBD

C introduces the main topic: Hitler's establishment of concentration camps across Europe and their original purpose — to detain and oppress those deemed enemies by the Nazi regime. A builds on C by detailing the types of prisoners initially held in the camps, as well as how the range of targeted groups expanded to

include Jewish people, Romani individuals, LGBTQ+ people, and other marginalized groups. AE is a mandatory pair. E follows A detailing the cruel conditions prisoners faced, providing insight into the camp's function and the treatment of detainees. B then explains a significant change that occurred during World War II, when many camps were transformed into extermination centers as part of the "Final Solution," Hitler's plan to exterminate Jewish people. D concludes by discussing the aftermath and broader impact of the camps, noting that millions perished, and the atrocities committed sparked global demands for justice and human rights protections.

24. Answer: A

Explanation: The correct sequence after rearrangement is: CAEBD

25. Answer: D

Explanation: The correct sequence after rearrangement is: CAEBD

26. Answer: B

Explanation: The passage suggests that women like Margaret Thatcher and Indira Gandhi succeeded by adopting traits that made them seem more like male leaders, as Thatcher is described as "emulating men" and Indira Gandhi as considering herself a "biform human being" who is neither man nor woman.

Refer to: *"Women who emulate men, such as Thatcher and India's prime minister Indira Gandhi (1980-84) – who claimed to be a 'biform human being', neither man nor woman – are more likely to succeed as political leaders."*

Other options are incorrect:

1. The passage does not describe Margaret Thatcher or Indira Gandhi as being more compassionate than male leaders. Instead, it discusses how women like them were perceived as emulating male leaders and often overcompensating on issues of security and defense.



3. This is incorrect because both Margaret Thatcher and Indira Gandhi did not embrace non-violence. In fact, they are described as having led military conflicts—Thatcher in the Falklands War and Indira Gandhi in the Indo-Pakistan War. Therefore, they did not oppose traditional male stereotypes by adopting a non-violent approach.

27. Answer: C

Explanation: Helena Swanwick believed that while women suffer deeply in war, their suffering is not recognized or glorified like men's actions in conflict.

Refer to: "...the shared fear that in war 'women die, and see their babies die, but theirs is no glory; nothing but horror and shame unspeakable'."

Other options are incorrect:

1. The passage says that many activists believed women would not pursue war if they had political power, but it does not suggest that Helena Swanwick specifically believed that women alone could end wars by gaining power.

2. The passage discusses women actively engaging in peace processes and political movements, like forming the Women's International League for Peace and Freedom, showing that they were not passive victims.

28. Answer: B

Explanation: Both Statements 1 and 3 are false. Statement 1 is False – Aung San Suu Kyi was widely condemned, not eulogized, for failing to speak out against the violence toward the Rohingya in Myanmar.

Refer to: "Aung San Suu Kyi...has been widely condemned for failing to denounce the country's military for its campaign of ethnic cleansing against the persecuted Rohingya people..."

Statement 3 is False – The study found that queens were actually more likely to engage in wars compared to kings, making this statement incorrect.

Refer to: "They found that polities ruled by queens were 27 per cent more likely than kings to participate in inter-state conflicts."

Statement 2 is True – Women who emulate masculine traits, such as Margaret Thatcher and Indira Gandhi, tend to be more successful in leadership roles.

Refer to: "Women who emulate men, such as Thatcher and India's prime minister Indira Gandhi...are more likely to succeed as political leaders."

29. Answer: C

Explanation: Only Statement 2 is true.

Refer to: "In 2003, the Liberian peace activist Leymah Gbowee led a coalition of thousands of Muslim and Christian women in picketing, praying and fasting that helped to end the country's brutal 14-year civil war. Dubbed 'a warrior for peace', Gbowee shared the 2011 Nobel Peace Prize."

Statement 1 is False: The passage states that the organization was dedicated to eliminating the causes of war, not to support military efforts.

Refer to: "Swanwick helped to found the Women's International League for Peace and Freedom, an organisation dedicated to eliminating the causes of war."

Statement 3 is False: The research indicated that queens were actually more likely to engage in wars than kings.

Refer to: "they found that polities ruled by queens were 27 per cent more likely than kings to participate in inter-state conflicts."

30. Answer: B

Explanation: In this context, "mother" is used metaphorically to mean giving rise to or initiating wars, not in the nurturing sense. It doesn't refer to the nurturing, caregiving role traditionally associated with mothers, but rather to the idea of "bringing forth" or "giving rise" to something, similar to how a mother brings a child into the world.



31. Answer: A

Explanation: 'Vociferous' means expressing opinions or complaints loudly and forcefully. Clamorous and outspoken, are synonyms, both of which capture the loud and forceful expression of opinions.

Reserved is the opposite of vociferous, as it implies restraint or quietness. Therefore, options I and II are correct.

32. Answer: B

Explanation: There are two errors in the sentence.

1. The subject of the sentence is "The fear," which is singular. Therefore, the verb needs to be in the singular form as well. So, "affect" should be changed to "affects" to maintain subject-verb agreement.
2. The pronoun "her" is used to refer to "modern women leaders," which is plural. To maintain agreement between the pronoun and the noun it refers to, "her" should be changed to "them" since "leaders" is plural.

33. Answer: E

Explanation: Malleability refers to the quality of being easily shaped or influenced. Therefore, antonyms would relate to things that are firm, unyielding, or difficult to shape.

Rigidity, inflexibility, and stiffness are all suitable antonyms for malleability as they imply something that cannot be easily bent or altered.

34. Answer: B

Explanation:

"seek out" fits here because it implies actively looking for or pursuing something specific—in this case, extreme conditions.

"outlook" fits well here because it refers to a general attitude, perspective, or expectation regarding health and quality of life.

"geared" fits well here because it means adjusted, directed, or organized with a specific purpose or outcome in mind.

Meaning of other words:

Pursue: to follow or try to achieve something.

Mindset: a fixed way of thinking or approach.

Tailored: customized or adapted for a specific purpose.

Investigate: to examine or look into closely.

Perspective: a particular view or outlook.

Oriented: directed or focused toward something.

Hunt down: to search for and capture or locate.

Attitude: a way of thinking or feeling about something.

Designed: created or planned with a specific purpose in mind.

Complete sentences:

A-F: Many people who seek out extreme conditions may be motivated by desires to challenge the limits of their physical and psychological abilities.

B-D: Despite an overall positive outlook on health and quality of life in Svalbard, polar night and midnight sun can disrupt sleep-wake cycles and blood protein levels.

C-E: Local officials have geared available resources to primarily maintain life on Svalbard as it is, given the environmental and developmental constraints.

35. Answer: C

Explanation:

"well past" conveys a significant lapse of time after a specific limit. It is used to emphasize that firecrackers were set off far beyond the "official deadline".

"vigilant" fits well because it conveys the idea that authorities need to be constantly alert and watchful throughout the year.



"incentivised" fits because it suggests that the firecracker industry should be motivated or given incentives to encourage a shift away from producing illegal crackers.

Meaning of other words:

Long after: A considerable time after a specific event or time.

Alert: Being attentive and ready to respond to potential danger or change.

Motivated: Driven to take action or achieve goals, often due to desire or incentive.

Far beyond: Exceeding a certain limit or point, often in time or distance.

Watchful: Being observant and careful, often to detect problems or changes.

Encouraged: Given support or confidence to take action or pursue goals.

Significant: Having importance or meaning; noteworthy.

Cautious: Careful to avoid potential problems or dangers; prudent.

Inspired: Stimulated to act or create, often due to a motivating influence or idea.

Complete sentences:

A-D: The bursting of firecrackers well past the official deadline, in shameful defiance of strictures from the court and the authorities, was largely responsible for the sound pollution.

B-F: The authorities must be vigilant throughout the year instead of being proactive around festivals to check transgressions that imperil both.

C-E: The firecracker industry should also be incentivised in imaginative ways to eliminate the manufacturing of illegal crackers.

36. Answer: B

Explanation: We need a word that describes the relationship between actual cases of bird flu among workers and the way those cases are

represented in official counts. The sentence seeks to convey that more workers were infected than is indicated in official reports. Both "recorded" and "reflected" fit the context as they imply that the official counts may not fully represent the actual number of cases observed on the farms. "Exceeded" would imply that the official numbers were actually higher than the cases observed on the farms, which contradicts the intended meaning of the sentence. "Exceeded" also doesn't fit grammatically.

37. Answer: A

Explanation: We need an adjective that accurately describes farms impacted by the virus, where workers may be exposed to bird flu. The sentence is discussing expanded safety recommendations due to the virus's presence on these farms. "Affected" implies that the farms are influenced or impacted by the virus. This is the most appropriate choice. "Effectuated" is incorrect, as "effectuated" generally means something has been caused or brought about rather than being impacted by something else. "Inflicted" is also incorrect because it suggests that harm or damage is imposed intentionally, which does not fit here since the virus presence is not inflicted.

38. Answer: C

Explanation: In this sentence, we need a word that describes the type of 'contact or experience' that workers had with infected cows, leading to symptoms. The sentence implies that workers developed symptoms after being in a situation that involved risk of infection. "Proximity" means being near something, which makes sense as it implies closeness to the infected cows, though it's indirect about actual contact. "Exposure" is the most precise term in medical contexts, referring directly to coming into contact with something infectious.

"Transmission" refers to the act of disease passing from one source to another, which



doesn't quite fit because it suggests the disease has already transferred, rather than the potential for exposure. It's less appropriate for describing only contact.

39. Answer: E

Explanation: The sentence requires a word that conveys purpose or intent. It describes why the expanded recommendations were put in place — specifically, to protect workers from severe illness and limit the virus's spread. All options fit appropriately. "Designed" indicates that the recommendations were specifically created to achieve protection. "Intended" implies the recommendations have a set purpose focused on worker safety and virus containment. "Aimed" conveys that the recommendations are directed at achieving these protective goals.

40. Answer: D

Explanation: The sentence discusses the body's immune response, specifically the process of fighting off an infection, after which antibodies are left behind. We need a phrase that accurately conveys the body's action of 'defending against and overcoming an infection'. "Fights off" is the correct choice because it means to resist and eliminate an infection. It directly implies that the body has actively worked to overcome the infection, leaving antibodies behind as a result.

"Fights in" suggests something like engaging in a fight within an area, which doesn't make sense. "Fights out" is an incorrect phrase.

Quantitative Aptitude Answer Key with Explanation

1. Solution:

ATQ,

Speed of boat 'B' in still water = 12 m/s

(From common solution)

Let the speed of stream be 's' m/s.

$$\text{Time taken to cover the distance in upstream} = \frac{450}{12 - s} = 50$$

$$\text{Or, } 12 - s = \frac{450}{50}$$

$$\text{Or, } 12 - s = 9$$

$$\text{Or, } s = 12 - 9$$

$$\text{So, } s = 3$$

$$\text{Speed of stream} = s = 3 \text{ m/s}$$

$$\text{Speed of stream} = s = 3 \text{ m/s}$$

$$\text{Speed of boat 'B' in downstream} = 12 + 3 = 15 \text{ m/s}$$

$$\text{Therefore, the required time} = (450/15) = 30 \text{ seconds}$$

Hence, option B.

Common solution:

If we observe from the given graph:

Value for build quality of boat 'B' = Value for manufacturing year for boat 'C' = Value for Engine of boat 'D'

$$x + 3y = 2x + 1 = 2y + 3$$

$$\text{Or, } x + 3y = 2x + 1$$

$$\text{Or, } 3y + x - 2x = 1$$

$$\text{Or, } 3y - x = 1$$

.....(i)

$$2x + 1 = 2y + 3$$

$$\text{Or, } 2x - 2y = 3 - 1$$

$$\text{Or, } 2x - 2y = 2$$

Divide the above equation by 2, we get,

$$\text{So, } x - y = 1$$

.....(ii)

On adding equation (i) and equation (ii), we get,

$$3y - x + x - y = 1 + 1$$

$$\text{Or, } 2y = 2$$

$$\text{So, } y = (2/2) = 1$$

Put the value of 'x' in equation (ii), we get,

$$x - 1 = 1$$

$$\text{Or, } x = 1 + 1$$

$$\text{So, } x = 2$$

**For Boat 'A':**

$$\begin{aligned}\text{Value of build quality for boat 'A'} &= 3x + 2y = (3 \times 2) + (2 \times 1) \\ &= 6 + 2 = 8\end{aligned}$$

$$\text{Value of engine for boat 'A'} = 2x = (2 \times 2) = 4$$

$$\text{Value of manufacturing year for boat 'A'} = x = 2$$

$$\begin{aligned}\text{So, speed of boat 'A' in still water} &= 8 + (4 \times 2) + 2 \\ &= 8 + 8 + 2 = 18 \text{ m/s}\end{aligned}$$

Similarly,

$$\text{Speed of boat 'B' in still water} = 12 \text{ m/s}$$

$$\text{Speed of boat 'C' in still water} = 15 \text{ m/s}$$

$$\text{Speed of boat 'D' in still water} = 24 \text{ m/s}$$

2. Solution:

We know that,

$$\text{Distance} = \text{Speed} \times \text{Time}$$

$$\text{Speed of boat in upstream} = \text{Speed of boat in still water} - \text{Speed of stream}$$

$$\text{Speed of boat in downstream} = \text{Speed of boat in still water} + \text{Speed of stream}$$

ATQ,

$$\text{Speed of boat 'A' in still water} = 18 \text{ m/s}$$

(From common solution)

$$\begin{aligned}\text{Speed of boat in upstream} &= 18 - 3 = 15 \text{ m/s} \\ \text{Speed of boat in downstream} &= 18 + 3 = 21 \text{ m/s}\end{aligned}$$

$$\text{Distance covered by boat in upstream} = d = 15 \times 28 = 420 \text{ meters}$$

$$\text{Required distance} = d + 84 = 420 + 84 =$$

$$504 \text{ meters}$$

$$\text{So, the required time} = (504/21) = 24 \text{ seconds.}$$

Hence, option C.

3. Solution:

We know that,

$$\text{Distance} = \text{Speed} \times \text{Time}$$

$$\text{Speed of boat in downstream} = \text{Speed of}$$

boat in still water + Speed of stream

ATQ,

$$\text{Speed of boat B} = 12 \text{ m/s}$$

(From common solution)

$$\text{Speed of boat C} = 15 \text{ m/s}$$

(From common solution)

$$\text{Speed of boat 'B' in downstream} = 12 + 6 = 18 \text{ m/s}$$

$$\text{Speed of boat 'C' in downstream} = 15 + 6 = 21 \text{ m/s}$$

Let the distance covered by boat 'B' = '5d' meters

$$\text{So, the distance covered by boat 'C'} = (8/5) \times 5d = '8d' \text{ meters}$$

$$\text{Required time difference} = \frac{8d}{21} - \frac{5d}{18} = 6.5$$

$$\text{Or, } \frac{d \times (8 \times 6 - 5 \times 7)}{126} = 6.5$$

$$\text{Or, } d \times (48 - 35) = 6.5 \times 126$$

$$\text{Or, } d = (13/2) \times 126 \times (1/13)$$

$$\text{So, } d = 63$$

$$\text{Therefore, the distance covered by boat 'C'} = 8d = 8 \times 63 = 504 \text{ meters}$$

Hence, option E.

4. Solution:

We know that,

$$\text{Distance} = \text{Speed} \times \text{Time}$$

$$\text{Speed of boat in upstream} = \text{Speed of boat in still water} - \text{Speed of stream}$$

$$\text{Speed of boat in downstream} = \text{Speed of boat in still water} + \text{Speed of stream}$$

ATQ,

For statement I:

$$\text{Speed of boat 'C' in still water} = 15 \text{ m/s}$$

(From common solution)

$$\text{Speed in upstream} = 15 - 5 = 10 \text{ m/s}$$

$$\text{Speed in downstream} = 15 + 5 = 20 \text{ m/s}$$

$$\text{Required time} = (300/10) + (300/20) = 30 + 15 = 45 \text{ seconds}$$

Therefore, the data given in statement-I is true.

**For statement II:**

Speed of boat 'D' in still water = 24 m/s

(From common solution)

Let the speed of stream be 's' m/s and distance covered be 'd' meters.

Speed in upstream = $(24 - s)$ m/s

Speed in downstream = $(24 + s)$ m/s

$$\text{Time taken to cover distance in upstream} = \frac{d}{24 - s} = 14$$

$$\text{Or, } d = 14 \times (24 - s) \quad \dots \text{(i)}$$

$$\text{Time taken to cover the distance in downstream} = \frac{d}{24 + s} = 14 - 4$$

Put the value of 'd' from equation (i) in the above equation, we get,

$$\text{Or, } \frac{14 \times (24 - s)}{24 + s} = 10$$

$$\text{Or, } 7 \times (24 - s) = 5 \times (24 + s)$$

$$\text{Or, } 168 - 7s = 120 + 5s$$

$$\text{Or, } 5s + 7s = 168 - 120$$

$$\text{So, } s = (48/12) = 4$$

Put the value of 'd' in equation (i), we get,

$$d = 14 \times (24 - 4) = 14 \times 20 = 280$$

So, the distance covered = $d = 280$ meters

Therefore, the data given in statement-II is false.

For statement III:

Speed of boat 'A' in still water = 18 m/s

(From common solution)

Speed of boat in downstream = $18 + 7 = 25$ seconds

So, the required distance = $25 \times 40 = 1,000$ meters = 1 km

Therefore, the data given in statement-III is true.

Therefore, the data given in both statement-I and statement-III are true.

Hence, option D

5. Solution:

We know that,

Distance = Speed × Time

Speed of boat in upstream = Speed of boat in still water – Speed of stream

Speed of boat in downstream = Speed of boat in still water + Speed of stream

ATQ,

Speed of boat 'A' in still water = 18 m/s

(From common solution)

Speed of boat 'C' in still water = 15 m/s

(From common solution)

Speed of boat 'A' in upstream = $18 - 3 = 15$ m/s

Speed of boat 'C' in upstream = $15 - 3 = 12$ m/s

Time taken by boat 'A' = $(360/15) = 24$ seconds

Time taken by boat 'C' = $(360/12) = 30$ seconds

So, the required sum of time = $24 + 30 =$

54 seconds

Hence, option E.

6. Solution:

The given series is:

$$(p^2 + 10^2 - 5), \{(p + 2)^2 + 83\}, (p^2 + 15^2 + 6), \{(p + 7)^2 + 14\}, ?, \{(p + 11)^2 + p\}$$

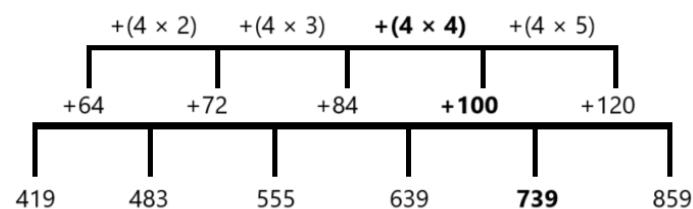
$$\text{Or, } (18^2 + 10^2 - 5), \{(18 + 2)^2 + 83\}, (18^2 + 15^2 + 6), \{(18 + 7)^2 + 14\}, ?, \{(18 + 11)^2 + 18\}$$

$$\text{Or, } (324 + 100 - 5), (20^2 + 83), (324 + 225 + 6), (25^2 + 14), ?, (29^2 + 18)$$

$$\text{Or, } 419, (400 + 83), 555, (625 + 14), ?, (841 + 18)$$

$$419, 483, 555, 639, ?, 859$$

The given series is based on the following pattern,



Therefore, 739 should come in place of ?.

For statement I:

To check if a number of a prime number or not, we must check the divisibility by all prime numbers less than or equal to the square root of the number. This is because if a number 'n' has a divisor larger than its square



root, the corresponding smaller divisor must already have been tested.

For 739, the square root = $\sqrt{739} \sim 27$

Prime numbers less than 27 are, 2, 3, 5, 7, 11, 13, 17, 19, and 23.

$$739 \div 2 = 2 \times 369 + 1$$

Since, the remainder is 1, so 739 is not divisible by 2.

$$739 \div 3 = 3 \times 246 + 1$$

Since, the remainder is 1, so 739 is not divisible by 3.

$$739 \div 5 = 5 \times 147 + 4$$

Since, the remainder is 4, so 739 is not divisible by 5.

$$739 \div 7 = 7 \times 105 + 4$$

Since, the remainder is 4, so 739 is not divisible by 7.

$$739 \div 11 = 11 \times 67 + 2$$

Since, the remainder is 2, so 739 is not divisible by 11.

$$739 \div 13 = 13 \times 56 + 11$$

Since, the remainder is 11, so 739 is not divisible by 13.

$$739 \div 17 = 17 \times 43 + 8$$

Since, the remainder is 8, so 739 is not divisible by 17.

$$739 \div 19 = 19 \times 38 + 17$$

Since, the remainder is 17, so 739 is not divisible by 19.

$$739 \div 23 = 23 \times 32 + 3$$

Since, the remainder is 3, so 739 is not divisible by 3.

So, 739 is a prime number.

Therefore, statement I is true.

For statement II:

$$739 < 750$$

So, the data given in statement II is false.

For statement III:

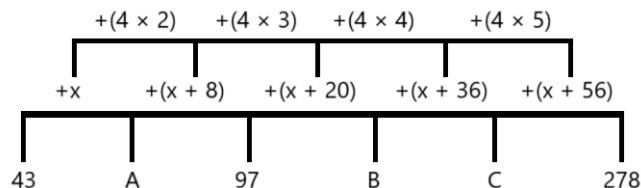
$$\text{Sum of digits of number } 739 = 7 + 3 + 9 = 19$$

So, the data given in statement III is true.

Therefore, data given in both statement-I and statement=III is true.

Hence, option D.

7. Solution:



$$43 + x + x + 8 = 97$$

$$\text{Or, } 2x + 51 = 97$$

$$\text{Or, } 2x = 97 - 51$$

$$\text{So, } x = (46/2) = 23$$

$$A = 43 + x = 43 + 23 = 66$$

$$B = 97 + x + 20 = 117 + 23 = 140$$

$$C = B + x + 36 = 140 + 23 + 36 = 199$$

$$\text{So, } m = B - A = 140 - 66 = 74$$

$$\text{And } n = C - A = 199 - 66 = 133$$

$$\text{So, } m + n = 74 + 133 = 207$$

Hence, option E.

8. Solution:

Let the total volume of mixture 'A' be '50x' ml.

So, total volume of mixture 'B' = $(4/5) \times 50x = 40x$ ml

So, total volume of mixture 'C' = $(6/5) \times$





$$50x = '60x' \text{ ml}$$

Sum of total volume of mixture 'A', 'B', and 'C' = $50x + 40x + 60x = '150x'$ ml

Quantity of milk in mixture 'A' = $(3/5) \times 50x = '30x'$ ml

Quantity of milk in mixture 'B' = $(3/4) \times 40 = '30x'$ ml

Quantity of milk in mixture 'C' = $(1/2) \times 60x = '30x'$ ml

Sum of quantity of milk in mixture 'A', 'B', and 'C' = $30x + 30x + 30x = '90x'$ ml

So, the required concentration of milk in the final mixture = $(90x/150x) \times 100 = 60\%$

Hence, option B.

9. Solution:

ATQ,

Number of questions answered correctly in both Physics and Chemistry = $x = 3$

Hence, option C.

Common solution:

For Physics:

$$\text{Total marks} = 100 \times 1 = 100$$

Let the passing marks be 'P'.

$$\text{Marks scored by Aashish} = x \times 1 + 0.3 \times P = P$$

$$\text{So, } x = 0.7P \quad \dots\dots(i)$$

For Chemistry:

$$\text{Total marks} = 100 \times 1 = 100$$

$$\text{Passing marks} = 50\% \text{ of } P = 0.5P$$

$$\text{Marks scored in Chemistry} = x \times 1 - 40 \times 0.25 = 0.5P$$

$$\text{Or, } x - 10 = 0.5P$$

Put the value of 'P' from equation (i) in the above equation, we get,

$$0.7P - 10 = 0.5P$$

$$\text{Or, } 0.7P - 0.5P = 10$$

$$\text{Or, } 0.2P = 10$$

$$\text{So, } P = (10/0.2) = 50$$

Put the value of 'P' in equation (i), we get,

$$x = 0.7P = 0.7 \times 50 = 35$$

Passing marks in Physics = $P = 50$

Passing marks in Chemistry = $0.5P = 0.5$

$$\times 50 = 25$$

So, number of questions answered correctly = $x = 35$

10. Solution:

ATQ,

$$\text{Total marks} = 100$$

(From common solution)

$$x = 35$$

(From common solution)

$$\text{Number of questions answered correctly} = 1.2x = 1.2 \times 35 = 42$$

$$\text{So, marks scored from correct answers} = 42 \times 1 = 42$$

$$\text{Number of questions answered incorrectly} = x - 15 = 35 - 15 = 20$$

$$\text{So, the negative marks scored} = 20 \times 0.25 = 5$$

$$\text{Marks scored} = 42 - 5 = 37$$

$$\text{So, the percentage of marks scored} = (37/100) = 37\%$$

Hence, option D.

11. Solution:

$$\text{Simple interest} = \text{Principal} \times (\text{Rate}/100) \times \text{Time}$$

$$\text{Amount} = \text{Principal} \times \left(1 + \frac{\text{Rate}}{100}\right)^{\text{Time}}$$

ATQ,



**For scheme 'A':**

$$\begin{aligned}\text{Compound interest received} &= (x - 1000) \times \left(1 + \frac{25}{100}\right)^2 - (x - 1000) \\ &= (x - 1000) \times \left(\frac{5}{4}\right)^2 - (x - 1000) \\ &= (x - 1000) \times \left(\frac{25}{16} - 1\right) \\ &= \text{Rs. } \frac{9 \times (x - 1000)}{16}\end{aligned}$$

For scheme 'B':

$$\begin{aligned}\text{Simple interest received} &= (x + 1000) \times (10/100) \times 2 = 0.2 \times (x + 1000) \\ &= \text{Rs. } \frac{x + 1000}{5}\end{aligned}$$

Sum of interest received from scheme A and scheme B

$$\begin{aligned}&= \frac{9 \times (x - 1000)}{16} + \frac{x + 1000}{5} = 6500 \\ \text{Or, } &\frac{5 \times 9 \times (x - 1000) + 16 \times (x + 1000)}{80} = 6500\end{aligned}$$

$$\text{Or, } 45 \times (x - 1000) + 16 \times (x + 1000) = 6500 \times 80$$

$$\text{Or, } 45x - 45000 + 16x + 16000 = 520000$$

$$\text{Or, } 61x = 520000 + 29000$$

$$\text{Or, } x = (549000/61)$$

$$\text{So, } x = 9000$$

Hence, option E.

12. Solution:

We know that,

$$\text{Distance} = \text{Speed} \times \text{Time}$$

$$\text{Average speed} = \frac{\text{Total distance}}{\text{Total time}}$$

Statement I:

$$\text{Speed of train} = 90 \text{ km/h}$$

We have no further information to calculate the average speed of the journey.

So, data in statement I alone is not sufficient to answer the question.

Statement II:

Let the total distance for the entire journey be '16d' km.

$$\text{So, distance covered by bus} = 0.4375 \times 16d = '7d' \text{ km}$$

$$\text{Distance covered on train} = 16d - 7d = '9d' \text{ km}$$

Time taken by bus to cover the distance = 2.8 hours

We have no further information to calculate the average speed of the journey.

So, data in statement II alone is not sufficient to answer the question.

Statement III:

Total time for the entire journey = 6 hours

We have no further information to calculate the average speed of the journey.

So, data in statement III alone is not sufficient to answer the question.

Combining statement-I and statement-II:

$$\text{Speed of train} = 90 \text{ km/h}$$

$$\text{Total distance} = '16d' \text{ km}$$

$$\text{Distance covered on train} = '9d' \text{ km}$$

$$\text{Distance covered by bus} = '7d' \text{ km}$$

Time taken by bus to cover the distance = 2.8 hours

$$\text{Time taken by train to cover the distance} = (9d/90) = (d/10) \text{ hours}$$

$$\text{Average speed} = \frac{16d}{\frac{d}{10} + 2.8} = \frac{160d}{d + 28} \text{ hours}$$

We have no further information to calculate the average speed of the journey.

So, the data given in statement-I and statement-II together is not sufficient to answer the question.

Combining statement-I and statement-III:

$$\text{Speed of train} = 90 \text{ km/h}$$

Total time for the entire journey = 6 hours

We have no further information to calculate the average speed of the journey.

So, the data given in statement-I and statement-III together is not sufficient to answer the question.





Combining statement-II and statement-III:

Total distance = '16d' km

Distance covered on train = '9d' km

Distance covered by bus = '7d' km

Time taken by bus to cover its distance = 2.8 hours

Total time for the entire journey = 6 hours

So, time taken by train to cover its distance = 6 - 2.8 = 3.2 hours

$$\text{Average speed} = \frac{16d}{6} = \frac{8d}{3} \text{ km/h}$$

We have no further information to calculate the average speed of the journey.

So, the data given in statement-II and statement-III together is not sufficient to answer the question.

Combining all three statements:

Speed of train = 90 km/h

Total distance = 16d

Distance covered by bus = '7d' km

Distance covered on train = '9d' km

Time taken by bus to cover its distance = 2.8 hours

Total time for the entire journey = 6 hours

Time taken by train = 6 - 2.8 = 3.2 hours

Speed of train = $(9d/3.2) = 90$

$$\text{Or, } d = 90 \times (3.2/9)$$

$$\text{So, } d = 32$$

$$\text{Total distance} = 16d = 16 \times 32 = 512 \text{ km}$$

$$\text{So, the average speed} = (512/6) = (256/3) \text{ km/h}$$

Therefore, the data in all three statements together are required to answer the question.

Hence, option E

13.Solution:

We know that,

$$\text{Total work} = \text{Efficiency} \times \text{Time}$$

Let 'x' number of men are assigned to complete the work and efficiency of a man be 'M' units/day.

Statement I:

$$(2/3) \times \text{Total work} = (x - 4) \times M \times 6 \times 20$$

$$\text{Or, Total work} = (x - 4) \times M \times 120 \times (3/2)$$

$$\text{So, Total work} = \{(x - 4) \times M \times 180\} \text{ units}$$

We have no further information to calculate the number of men.

So, data in statement I alone is not sufficient to answer the question.

Statement II:

Let the scheduled time to complete the work be 'd' days.

$$\text{Total work} = \{(x + 4) \times M \times (d - 5) \times 9\} \text{ units}$$

So, data in statement II alone is not sufficient to answer the question.

Combining statement-I and statement-II:

$$\text{Total work} = (x - 4) \times M \times 180 = (x + 4) \times M \times (d - 5) \times 9$$

$$\text{So, } (x - 4) \times 20 = (x + 4) \times (d - 5)$$

We have no further information to calculate the number of men.

So, the data given in both statements I and II together are not sufficient to answer the question.

Hence, option D.

14.Solution:

Sum of quantity of petha sold in Jaipur, Chandigarh, and Dehradun = 250 + 350 + 200

$$= 800 \text{ kg}$$

Total quantity of the three products sold in Dehradun = 600 kg

$$\text{Required ratio} = 800:600 = 4:3$$

Hence, option B.

Common solution:



**For Delhi:**

Total quantity of three products sold together = 700 kg

Quantity of Petha sold = 300 kg

So, quantity of namkeen and gajak sold together = $700 - 300 = 400$ kg

Quantity of namkeen sold = $(2/5) \times 400 = 160$ kg

So, quantity of gajak sold = $400 - 160 = 240$ kg

City	Quantity of petha sold (in kg)	Quantity of namkeen sold (in kg)	Quantity of gajak sold (in kg)	Total quantity of all three products sold together (in kg)
Delhi	300	160	240	700
Jaipur	250	100	150	500
Chandigarh	350	200	250	800
Dehradun	200	200	200	600
Ghaziabad	400	200	300	900

15. Solution:

Total quantity of three products sold in Delhi = 700 kg (From common solution)

Quantity of petha sold in Delhi = 300 kg

Quantity of petha purchased by children = $0.35 \times 700 = 245$ kg

Remaining quantity = $300 - 245 = 55$ kg

Quantity of petha purchased by women = $(6/11) \times 55 = 30$ kg

Hence, option B.

16. Solution:

ATQ,

Total quantity of all three products sold in Jaipur = 500 kg

(From common solution)

Quantity of namkeen sold in Chandigarh = 200 kg

(From common solution)

So, the quantity of namkeen sold in Faridabad = $(5/4) \times 400 = 250$ kg

Let the quantity of gajak sold in Faridabad be 'x' kg.

So, the quantity of petha sold in Faridabad = $(x + 100)$ kg

For statement I:

Total quantity of all three products sold in Faridabad = $1.2 \times 500 = 600$ kg

So, sum of quantity of petha and gajak sold in Faridabad = $x + x + 100 = 600 - 250$

Or, $2x = 350 - 100$

So, $x = (250/2) = 125$

Quantity of gajak sold in Faridabad = $x = 125$ kg

Therefore, the data given in statement-I is false.

For statement II:

Total quantity of all three products sold in Faridabad = $1.15 \times 500 = 575$ kg

So, sum of quantity of petha and gajak sold in Faridabad = $x + x + 100 = 575 - 250$

Or, $2x = 325 - 100$

So, $x = (225/2) = 112.5$

Quantity of gajak sold in Faridabad = $x = 112.5$ kg

Therefore, the data given in statement-II is true.

For statement III:

Total quantity of all three products sold in Faridabad = $1.28 \times 500 = 640$ kg

So, sum of quantity of petha and gajak sold in Faridabad = $x + x + 100 = 640 - 250$

Or, $2x = 390 - 100$

So, $x = (290/2) = 145$

Quantity of gajak sold in Faridabad = $x = 145$ kg

Therefore, the data given in statement-III is false.

Therefore, the data given in statement only is true.

Hence, option C.

17. Solution:

Total quantity of petha sold = 400 kg

(From common solution)

Quantity of namkeen sold = 200 kg



(From common solution)

Quantity of gajak sold = 300 kg

(From common solution)

Quantity of dry petha sold = $(5/8) \times 400$

= 250 kg

Quantity of angoori petha sold = 400 -
250 = 150 kg

Let the per kg price of angoori petha be
Rs. 'x'.

$$\text{Total revenue} = (250 \times 30) + (150 \times x) + (200 \times 20) + (300 \times 40) = 31000$$

$$\text{Or, } 7500 + 150x + 4000 + 12000 = 31000$$

$$\text{Or, } 150x = 31000 - 23500$$

$$\text{So, } x = (7500/150) = \text{Rs. 50}$$

Therefore, per kg price of angoori petha
is Rs. 50.

Hence, option C.

18. Solution:

Quantity-I:

From common solution:

Quantity of gajak sold in Jaipur = 150 kg

Quantity of gajak sold in Chandigarh = 250 kg

Quantity of gajak sold in Dehradun = 200 kg

$$\text{So, the required average} = \frac{150 + 250 + 200}{3} = \frac{600}{3} = 200 \text{ kg}$$

Quantity-II:

From common solution:

Quantity of namkeen sold in Delhi = 160 kg

Quantity of namkeen sold in Jaipur = 100 kg

$$\text{So, the required sum} = (0.75 \times 160) + (0.4 \times 100) = 120 + 40 = 160 \text{ kg}$$

Comparing Quantity-I and Quantity-II:

Quantity-I = 200 kg

Quantity-II = 160 kg

Therefore, Quantity-I > Quantity-II

Hence, option A.

19. Solution:

ATQ

Total time taken to complete the journey

= 11 hours

We know that

$$\text{Average speed} = \frac{\text{Total distance}}{\text{Total time}}$$

Distance covered in second interval is 'D' km. (given)

So, the distance covered in first interval = $(4 \times D)$ km

$$\text{Total time taken to reach its destination} = \frac{4D}{60} + \frac{D}{40} = 11$$

$$\text{Or, } \frac{8D + 3D}{120} = 11$$

$$\text{Or, } \frac{11 \times D}{120} = 11$$

$$\text{So, } D = 120$$

$$\text{Required distance} = D + 30 = 120 + 30 = 150 \text{ km}$$

$$\text{So, the required time} = (150/60) = 2.5 \text{ hours}$$

Hence, option B.

20. Solution:

We know,

$$\text{Distance} = \text{Speed} \times \text{Time}$$

$$\text{Speed of train} = 108 \text{ km/h}$$

$$= 108 \times (5/18) = 30 \text{ m/s}$$

$$\text{So, the length of train} = 30 \times 12 = 360 \text{ meters}$$

When first car is moving in same direction at 'x' m/s.

$$\text{Relative speed} = (30 - x) \text{ m/s}$$

$$\text{Time taken by train to overtake the first car} = \frac{360}{30 - x} = 18$$

$$\text{Or, } 30 - x = 20$$

$$\text{So, } x = 30 - 20 = 10$$

$$\text{Speed of second car} = x + 5 = 10 + 5 = 15 \text{ m/s}$$

$$\text{Relative speed of train and second car} = 30 + 15 = 45 \text{ m/s}$$

$$\text{So, the required time} = (360/45) = 8 \text{ seconds}$$

Hence, option D.

21. Solution:



We know that,

$$\text{Total work} = \text{Efficiency} \times \text{Time}$$

$$\text{Sum of } n \text{ terms of an arithmetic progression} = \frac{n}{2} \times \{2a + (n - 1) \times d\}$$

Where, 'n' is the number of terms, 'a' is the first term of the A.P., and 'd' is the common difference.

ATQ,

Let the efficiency of each worker be 'x' units/day.

$$\text{So, total work} = 171 \times x = '171x' \text{ days}$$

Let the number of days taken to complete the work be 'n'.

$$\text{Work done on first day} = x \times 1 = 'x' \text{ units}$$

$$\text{Work done on second day} = (x + x) \times 1 = '2x' \text{ units}$$

$$\text{Work done on third day} = (x + x + x) \times 1 = '3x' \text{ units}$$

And so on.....,

$$\text{So, the common difference} = 2x - x = 'x'$$

$$\text{Total work} = \frac{n}{2} \times \{2 \times x + (n - 1) \times x\} = 171x$$

$$\text{Or, } \frac{n}{2} \times x \times (2 + n - 1) = 171x$$

$$\text{Or, } n \times (n + 1) = 171 \times 2$$

$$\text{Or, } n^2 + n - 342 = 0$$

$$\text{Or, } n^2 - 18n + 19n - 342 = 0$$

$$\text{Or, } n \times (n - 18) + 19 \times (n - 18) = 0$$

$$\text{Or, } (n + 19) \times (n - 18) = 0$$

Since, the number of days cannot be negative.

$$\text{So, } n = 18$$

Therefore, the required number of days = n = 18 days

Hence, option E.

22. Solution:

We know that,

$$\text{Total investment} = \text{Sum invested} \times \text{Time}$$

Profit share \propto Total investment

ATQ,

For statement I:

$$\text{Sum invested by 'A'} = \text{Rs. } 12,000$$

$$\text{So, sum invested by 'B'} = 12000 + 4000 =$$

Rs. 16,000

$$\text{Total investment of 'A'} = 12000 \times 12 = \\ 144000$$

$$\text{Total investment of 'B'} = 16000 \times 9 = \\ 144000$$

$$\text{So, profit share of 'A' to profit share of 'B'} \\ = 144000:144000 = 1:1$$

Therefore, the data given in statement-I is false.

For statement II:

$$\text{Sum invested by 'A'} = \text{Rs. } 8,000$$

$$\text{So, sum invested by 'B'} = 8000 + 4000 = \\ \text{Rs. } 12,000$$

$$\text{Total investment of 'A'} = 8000 \times 12 = \\ 96000$$

$$\text{Total investment of 'B'} = 12000 \times 9 = \\ 108000$$

$$\text{So, profit share of 'A' to profit share of 'B'} \\ = 96000:108000 = 8:9$$

Therefore, the data given in statement-II is true.

For statement III:

$$\text{Sum invested by 'A'} = \text{Rs. } 6,000$$

$$\text{So, sum invested by 'B'} = 6000 + 4000 = \\ \text{Rs. } 10,000$$

$$\text{Total investment of 'A'} = 6000 \times 12 = \\ 72000$$

$$\text{Total investment of 'B'} = 10000 \times 9 = \\ 90000$$

$$\text{So, profit share of 'A' to profit share of 'B'} \\ = 72000:90000 = 4:5$$

Therefore, the data given in statement-III is true.

For statement IV:

$$\text{Sum invested by 'A'} = \text{Rs. } 4,000$$

$$\text{So, sum invested by 'B'} = 4000 + 4000 = \\ \text{Rs. } 8,000$$

$$\text{Total investment of 'A'} = 4000 \times 12 =$$





48000

Total investment of 'B' = $8000 \times 9 = 72000$

So, profit share of 'A' to profit share of 'B'
 $= 48000:72000 = 2:3$

Therefore, the data given in statement-IV
 is true.

Therefore, the data given in statement-II,
 statement-III, and statement-IV are true.
 Hence, option D.

23.Solution:

We know that,

Total work = Efficiency \times Time

ATQ,

Let the total work be LCM (35, 40, and 56) = 280 units

Efficiency of 'P' = $(280/40) = 7$ units/day

Similarly,

Efficiency of 'Q' = 5 units/day

Efficiency of 'R' = 8 units/day

On first day, 'R' and 'P' will work. So, work done
 on first day = $(8 + 7) \times 1 = 15$ units

On second day, 'R' and 'Q' will work. So, work
 done on second day = $(8 + 5) \times 1 = 13$ units

On third day, again 'R' and 'P' will work and on
 fourth day, again 'R' and 'Q' will work, and so
 on, till the work is finished.

Work done on the first two days = $15 + 13 = 28$
 units

We know that, total work = Efficiency \times Time
 taken

So, the required number of days = $\left(\frac{280}{28}\right) \times 2 = 20$

Hence, option A.

24.Solution:

Common solution = m = 6

(From common solution)

Hence, option B.

Common solution:

We know that,

For a quadratic equation of type $x^2 - bx + c = 0$,
 'b' is the sum of roots and 'c' is product of roots.

ATQ,

Let the common root be 'm' and the
 uncommon root of equation (ii) be '2n'.

So, uncommon root of equation (i) =
 $(2n/2) + 1 = (n + 1)$

So, roots of equation (i) $x^2 - px + 48 = 0$,
 are $(n + 1)$ and m.

$$m \times (n + 1) = 48$$

$$\dots\dots(iii)$$

Roots of equation (ii) $x^2 - 20x + q = 0$ are
 m and $2n$.

$$m + 2n = 20$$

$$\text{Or, } m = 20 - 2n$$

$$\dots\dots(iv)$$

Put the value of 'm' from equation (iv) in
 equation (iii), we get,

$$(20 - 2n) \times (n + 1) = 48$$

$$\text{Or, } 2 \times (10 - n) \times (n + 1) = 48$$

$$\text{Or, } (10 - n) \times (n + 1) = (48/2)$$

$$\text{Or, } 10n + 10 - n^2 - n = 24$$

$$\text{Or, } 9n + 10 - n^2 = 24$$

$$\text{Or, } n^2 - 9n + 24 - 10 = 0$$

$$\text{Or, } n^2 - 9n + 14 = 0$$

$$\text{Or, } n^2 - 2n - 7n + 14 = 0$$

$$\text{Or, } (n - 2) - 7 \times (n - 2) = 0$$

$$\text{Or, } (n - 2) \times (n - 7) = 0$$

$$\text{So, } n = 2 \text{ or, } n = 7$$

Case I:

When $n = 2$,

Put the value of 'n' in equation (iv), we
 get,

$$m = 20 - (2 \times 2) = 20 - 4 = 16$$

Roots of equation (i) are $(n + 1)$ and m,
 i.e.,

$$(n + 1) = 2 + 1 = 3$$

$$m = 16$$

Since, common root is a single-digit



number, so it is not possible.

Case II:

When $n = 7$,

Put the value of 'n' in equation (iv), we get,

$$m = 20 - (2 \times 7) = 20 - 14 = 6$$

Since, the common root is a single-digit number. So, it satisfies the given conditions.

For Equation (i):

The equation is $x^2 - px + 48 = 0$

Roots of the equation are 'm' and $(n + 1)$.

$$m = 6$$

$$n + 1 = 7 + 1 = 8$$

$$p = \text{Sum of roots} = 6 + 8 = 14$$

For equation (ii):

The equation is $x^2 - 20x + q = 0$

Roots of the equations are 'm' and '2n'.

$$m = 6$$

$$2n = 2 \times 7 = 14$$

Product of the root of the equations = $q = 6 \times 14 = 84$

25.Solution:

ATQ,

$$q = 84$$

(From common solution)

$$p = 14$$

(From common solution)

$$(q \div p)^2 = (84 \div 14)^2 = 6^2 = 36$$

Hence, option C.

26.Solution:

ATQ,

From common solution:

Larger root of equation (i) is 8.

Larger root of equation (ii) is 14.

We know that,

For a quadratic equation of type $x^2 - bx + c = 0$, 'b' is the sum of roots and 'c' is product of roots.

So, the required equation is: $x^2 - (8 + 14) \times x + (8 \times 14) = 0$

$$So, x^2 - 22x + 112 = 0$$

Hence, option B.

27. Solution:

$$24.98\% \text{ of } 1248.08 - 18.75 \times 8.12 - 14.96$$

$$\times 8.06 = ? - 11.96 \times 14.05$$

$$\text{Or, } 25\% \text{ of } 1248 - 19 \times 8 - 15 \times 8 \sim ? - 12 \times 14$$

$$\text{Or, } 0.25 \times 1248 - 152 - 120 \sim ? - 168$$

$$\text{Or, } 312 - 272 + 168 \sim ?$$

$$\text{So, } ? \sim 208$$

Hence, option D.

28.Solution:

$$? + 20.15\% \text{ of } 69.89 = 149.96\% \text{ of }$$

$$\{(14.02)^2 - \sqrt{35}\} - 90.08\% \text{ of } 159.89$$

$$\text{Or, } ? + 20\% \text{ of } 70 \sim 150\% \text{ of } (14^2 - \sqrt{36})$$

$$- 90\% \text{ of } 160$$

$$\text{Or, } ? + 0.2 \times 70 \sim 1.5 \times (196 - 6) - 0.9 \times 160$$

$$\text{Or, } ? + 14 \sim 1.5 \times 190 - 144$$

$$\text{Or, } ? \sim 285 - 144 - 14$$

$$\text{Or, } ? \sim 285 - 158$$

$$\text{So, } ? \sim 127$$

Hence, option E.

29.Solution:

$$?^3 + (5.98)^2 \times 5.04 = (5.16)^3 \times (2.98)^2 - (27.15)^2$$

$$\text{Or, } ?^3 + (6^2 \times 5) \sim 5^3 \times 3^2 - 27^2$$

$$\text{Or, } ?^3 + (36 \times 5) \sim 125 \times 9 - 729$$

$$\text{Or, } ?^3 + 180 \sim 1125 - 729$$

$$\text{Or, } ?^3 \sim 396 - 180$$

$$\text{Or, } ?^3 \sim 216$$

$$\text{Or, } ?^3 \sim 6^3$$

$$\text{So, } ? \sim 6$$



Hence, option D.

30. Solution:

$$\begin{aligned}
 & \sqrt{?} \times 8.78 + 9.12 \times 5.87 \\
 &= 131.87 \times 13.12 \div 10.92 - 83.84 \\
 \text{Or, } & \sqrt{?} \times 9 + 9 \times 6 \sim 132 \times 13 \div 11 - 84 \\
 \text{Or, } & 3 \times \sqrt{?} + 54 \sim 132 \times (13/11) - 84 \\
 \text{Or, } & 3 \times \sqrt{?} \sim (12 \times 13) - 84 - 54 \\
 \text{Or, } & 3 \times \sqrt{?} \sim 156 - 138 \\
 \text{Or, } & 3 \times \sqrt{?} \sim 18 \\
 \text{Or, } & \sqrt{?} \sim (18/3) \\
 \text{Or, } & \sqrt{?} \sim 6 \\
 \text{On squaring the above equation, we get,} \\
 & ? \sim 36 \\
 \text{Hence, option E.}
 \end{aligned}$$

31. Solution:

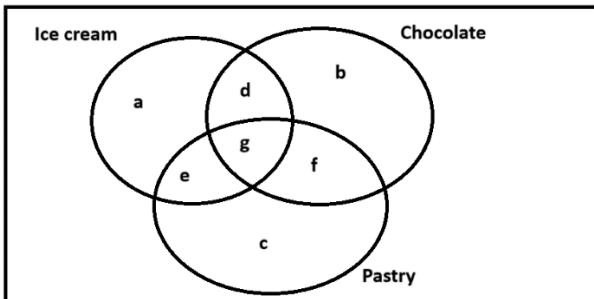
$$\begin{aligned}
 & 45.08\% \text{ of } 639.89 + 32.12\% \text{ of } 249.87 = \\
 & \% \text{ of } 799.85 + 59.89\% \text{ of } 480.14 \\
 \text{Or, } & 45\% \text{ of } 640 + 32\% \text{ of } 250 \sim \% \text{ of } 800 \\
 & + 60\% \text{ of } 480 \\
 \text{Or, } & (0.45 \times 640) + (0.32 \times 250) \sim (?/100) \\
 & \times 800 + (0.6 \times 480) \\
 \text{Or, } & 288 + 80 \sim ? \times 8 + 288 \\
 \text{Or, } & ? \times 8 \sim 80 \\
 \text{Or, } & ? \sim (80/8) \\
 \text{So, } & ? \sim 10 \\
 \text{Hence, option D.}
 \end{aligned}$$

32. Solution:

$$\begin{aligned}
 \text{ATQ,} \\
 & \text{Number of students who like ice cream =} \\
 & 480 \\
 & (\text{From common solution}) \\
 & \text{Number of students who like pastry =} \\
 & 630 \\
 & (\text{From common solution}) \\
 \text{So, the required difference =} & 630 - 480 = \\
 & 150 \\
 \text{Hence, option B.}
 \end{aligned}$$

Common solution:

Total number of students = 1500



Number of students who like only ice cream = a = 320

Number of students who like only chocolate = b = 320 - 20 = 300

Number of students who like only pastry = c = 0.32 × 1500 = 480

Number of students who like all three = g = 0.125 × 320 = 40

Number of students who like both chocolate and pastry but not ice cream = f = 1.25 × 40 = 50

Number of students who like both ice cream and pastry but not chocolate = e = 1.2 × 50 = 60

Number of students who like both ice cream and chocolate = d + g = 2 × 50

Or, d + 40 = 100

So, d = 100 - 40 = 60

So, number of students who like both ice cream and chocolate but not pastry = d = 60

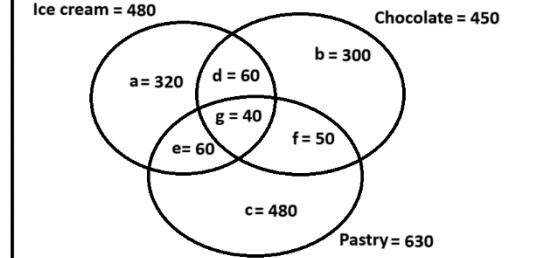
Number of students who does not like any of the three = 1500 - (a + b + c + d + e + f + g)

= 1500 - (320 + 300 + 480 + 40 + 50 + 60 + 60)

= 1500 - 1310

= 190

Total number of students = 1500



33. Solution:





ATQ,

From common solution:

Number of students who does not like any of the given three items = 190

Number of girls who does not like any three items = $0.6 \times 190 = 114$

So, the number of girls from graduate courses who does not like any three items

$$= (2/3) \times 114 = 76$$

Hence, option D.

34.Solution:

ATQ,

From common solution:

Number of students who like ice cream and chocolate but not pastry = 60

Number of students who like chocolate and pastry but not ice cream = 50

Number of students who like only one of the three items = $320 + 300 + 480 = 1100$

So, sum of number of students who like ice cream and chocolate but not pastry and number of students who like chocolate and pastry but not ice cream = $60 + 50 = 110$

So, the required percentage = $(110/1100) \times 100 = 10\%$

Hence, option B.

35.Solution:

ATQ,

Number of students who like more than one item = $60 + 60 + 50 + 40 = 210$

Number of students who like only chocolate = 300

So, the required ratio = $210:300 = 7:10$

Hence, option 5.

36.Solution:

ATQ,

From common solution:

Number of students who like pastry =

630

Number of students who does not like any three items = 190

So, the required difference = $630 - 190 = 440$

Hence, option A.

37. Solution:

We know that,

Total work = Efficiency \times Time taken

Let the total work be 1 unit.

Time taken by 'A', 'B', and 'C' together to complete the work = $(2y/3)$ days

So, efficiency of A, B, and C together = $\frac{1}{2y} = \frac{3}{2y}$ units/day

Quantity-I:

Time taken by 'A' and 'B' together to complete the work = $(10y/9)$ days

So, efficiency of A and B together = $\frac{1}{10y} = \frac{9}{10y}$ units/day

Efficiency of C = Efficiency of A, B and C together – Efficiency of A and B together

$$= \frac{3}{2y} - \frac{9}{10y} = \frac{15 - 9}{10y}$$

$$= \frac{6}{10y} = \frac{3}{5y}$$

So, time taken by C alone to complete the work = $\frac{1}{\frac{3}{5y}} = \frac{5y}{3}$ days

Quantity-II:

Time taken by 'B' and 'C' together to complete the work = 'y' days

So, efficiency of B and C together = $\frac{1}{y}$ units/day

Efficiency of A = Efficiency of A, B and C together – Efficiency of B and C together

$$= \frac{3}{2y} - \frac{1}{y} = \frac{3 - 2}{2y}$$

$$= \frac{1}{2y}$$

So, time taken by A alone to complete the work = $\frac{1}{\frac{1}{2y}} = 2y$ days

Comparing Quantity-I and Quantity-II:

Quantity-I = $(5y/3)$ days

Quantity-II = '2y' days

Since, 'y' is a natural number.

So, Quantity-I < Quantity-II





Hence, option B.

38. Solution:

Quantity-I:

Let the radius be 'r' meters.

$$\text{Perimeter of sector} = \frac{\theta}{360} \times 2\pi r + 2r$$

$$\text{Or, } 64 = \frac{60}{360} \times 2 \times \frac{22}{7} \times r + 2r$$

$$\text{Or, } 64 = \frac{22r}{21} + 2r$$

On dividing the above equation by 2, we get,

$$32 = \frac{11r}{21} + r$$

$$\text{Or, } 32 = \frac{32r}{21}$$

$$\text{So, } r = 21$$

Therefore, radius = r = 21 cm

Quantity-II:

Let the radius of cylinder be 'R' cm.

Volume of cylinder = $\pi \times r^2 \times h$

$$\text{Or, } 6930 = \frac{22}{7} \times r^2 \times 5$$

$$\text{Or, } r^2 = 6930 \times \frac{7}{22} \times \frac{1}{5}$$

$$\text{Or, } r^2 = 441$$

Since measurement of radius cannot be negative.

$$\text{So, } r = 21$$

Therefore, radius of the cylinder = r = 21 meters

Comparing Quantity-I and Quantity-II:

Quantity-I = 21 meters

Quantity-II = 21 meters

Therefore, Quantity-I = Quantity-II

Hence, option D.

39. Solution:

We know that,

$$\text{Distance} = \text{Speed} \times \text{Time}$$

Quantity I:

$$\begin{aligned}\text{Speed of train} &= (450/18) = 25 \text{ m/s} = 25 \times \\ &(18/5) \\ &= 90 \text{ km/h}\end{aligned}$$

Quantity II:

Let the length of train and speed of train be 'l' meters and 'x' meters, respectively.

$$\text{Time taken to cross a pole} = \frac{l}{x} = 20$$

$$\text{So, } l = 20x \quad \dots\dots(i)$$

$$\text{Time taken to cross bridge} = \frac{l + 450}{x} = 35$$

$$\text{Or, } l + 450 = 35x$$

Put the value of 'l' from equation (i), in the above equation, we get,

$$20x + 450 = 35x$$

$$\text{Or, } 35x - 20x = 450$$

$$\text{Or, } 15x = 450$$

$$\text{So, } x = (450/15) = 30$$

Therefore, the speed of train = x = 30 m/s = 30 $\times (18/5)$

$$= 108 \text{ km/h}$$

Quantity III:

Let the speed of boat in still water be 'b' m/s.

So, speed of boat in upstream = (b - 5) m/s

$$\text{Time taken by to cover the distance} = \frac{450}{b - 5} = 30$$

$$\text{Or, } b - 5 = \frac{450}{30}$$

$$\text{Or, } b - 5 = 15$$

$$\text{So, } b = 15 + 5 = 20$$

Therefore, speed of boat in still water = b = 20 m/s = $20 \times (18/5)$

$$= 72 \text{ km/h}$$





Comparing Quantity-I, Quantity-II, and Quantity-III:

Quantity-I = 90 km/h

Quantity-II = 108 km/h

Quantity-III = 72 km/h

So, Quantity-I < Quantity-II > Quantity-III

Therefore, C & B

Hence, option E.

40. Solution:

ATQ,

Sum of Thin Crust pizzas sold by Chicago

Pizza and La Pinoz = $350 + 450 = 800$

Sum of number of Thin Crust and Cheese

Burst sold by Dominos = $400 + 600 =$

1,000

So, the sum of number of the given pizzas ordered on Zomato = $(0.6 \times 800) + (0.32 \times 1000)$

$$= 480 + 320 = 800$$

Hence, option D.

Common solution:

Total number of pizzas sold by Pizza Hut = 600

$$+ x + 3x = 1600$$

Or, $4x = 1600 - 600$

$$\text{Or, } x = (1000/4)$$

$$\text{So, } x = 25 \dots \text{(i)}$$

Total number of pizzas sold by La Pinoz

$$= 1050 + x + y + 3y = 2100$$

$$\text{Or, } x + 4y = 2100 - 1050$$

Put the value of 'x' from equation (i), in the above equation, we get,

$$250 + 4y = 1050$$

$$\text{Or, } 4y = 1050 - 250$$

$$\text{Or, } y = (800/4)$$

$$\text{So, } y = 200 \dots \text{(ii)}$$

Number of Thin Crust pizzas sold by

$$\text{Dominos} = 2y = 2 \times 200 = 400$$

Number of Thin Crust pizzas sold by

$$\text{Pizza Hut} = x = 250$$

Similarly,

Restaurant	Hand Tossed	Thin Crust	Cheese Burst
Dominos	800	400	600
Pizza Hut	600	250	750
Chicago Pizza	750	350	400
La Pinoz	1,050	450	600
US Pizza	500	200	300

41. Solution:

ATQ,

Sum of total number of Pizzas sold by US Pizzas on first week of January = $500 + 200 + 300 = 1,000$

So, the sum of total number of pizzas sold by US Pizza on second week of January = $0.6 \times 1000 = 600$

Hence, option B.

42. Solution:

ATQ,

Sum of total number of pizzas sold by La Pinoz = $1050 + 450 + 600 = 2100$

So, sum of total number of pizzas sold by Little Caesars = $(8/7) \times 2100 = 2,400$

Let the number of Thin Crust pizzas sold by Little Caesars be 'x'.

So, the number of Hand Tossed pizzas sold by Little Caesars = $2 \times x = '2x'$

Number of Cheese Burst pizzas sold by Dominos = Number of Cheese Burst pizzas sold by Dominos = 600

Total number of pizzas sold by Little Caesars = $2x + x + 600 = 2400$

$$\text{Or, } 3x = 2400 - 600$$





Or, $x = (1800/3)$

So, $x = 600$

Therefore, number of Hand Tossed pizzas sold by Little Caesars = $2x = 2 \times 600 = 1,200$

Hence, option C.

43.Solution:

ATQ,

Number of Hand Tossed pizzas sold by Chicago Pizza = 750

(From common solution)

Number of Cheese Bursts pizzas sold by Chicago Pizza = 400

(From common solution)

$$\text{So, the required percentage} = \frac{750 - 400}{400} \times 100 = \frac{350}{400} \times 100 \\ = 87.5\%$$

Hence, option E.

44.Solution:

ATQ,

Total number of pizzas sold by Dominos = $800 + 400 + 600 = 1,800$

Total number of pizzas sold by Pizza Hut = $600 + 250 + 750 = 1,600$

Total number of pizzas sold by Chicago Pizza = $750 + 350 + 400 = 1,500$

Total number of pizzas sold by La Pinoz = $1050 + 450 + 600 = 2,100$

Total number of pizzas sold by US Pizza = $500 + 200 + 300 = 1,000$

So, La Pinoz sold the highest number of Pizzas

Number of Thin crust pizzas sold by La Pinoz = 450

$$p = (1/9) \times 450 = 50$$

$$60\% \text{ of } p \div 12 + (p/8) = 60\% \text{ of } 50 \div 12 + (50/4)$$

$$= (0.6 \times 50) \div 12 + 12.5 = (30 \div 12) + 12.5 \\ = 2.5 + 12.5 = 15$$

Hence, option C.

45.Solution:

ATQ,

Let the income and expenditure of 'A' be Rs. '3x' and Rs. 'y', respectively.

So, the income of 'B' = $(5/3) \times 3x = \text{Rs. } 5x'$

So, the expenditure of 'B' = $2 \times y = \text{Rs. } 2y'$

Savings of 'A' = $3x - y = 5000 \dots\dots(i)$

Savings of 'B' = $5x - 2y = 5000 \dots\dots(ii)$

Multiply equation (i) with 2, and then subtract equation (ii) from it, we get,

$$2 \times (3x - y) - 5x + 2y = (2 \times 5000) - 5000$$

$$\text{Or, } 6x - 2y - 5x + 2y = 10000 - 5000$$

$$\text{So, } x = 5000$$

Therefore, the difference between income of 'A' and 'B' = $5x - 3x = 2x = 2 \times 5000 = \text{Rs. } 10,000$

Hence, option B.

46.Solution:

ATQ,

Total time for which all light glows = $x + 9 + x + 3 + x - 3 = (3x + 9)$ seconds

$$\text{Probability that the light glowing is violet} = \frac{x + 9}{3x + 9}$$

$$\text{Probability that the light glowing is not violet} = 1 - \frac{x + 9}{3x + 9} = \frac{3}{5}$$

$$\text{Or, } \frac{3x + 9 - x - 9}{3x + 9} = \frac{3}{5}$$

$$\text{Or, } 5 \times 2x = 3 \times (3x + 9)$$

$$\text{Or, } 10x = 9x + 27$$

$$\text{Or, } 10x - 9x = 27$$

$$\text{So, } x = 27$$

Therefore, the duration for which green light glows = $x - 3 = 27 - 3$

$$= 24 \text{ seconds}$$

Hence, option C.

47.Solution:

ATQ,

Let the profit earned on selling item 'B' be Rs. '15x'.

So, the profit earned on selling item 'A' = $(2/3) \times 15x = \text{Rs. } 10x'$

Profit earned on selling item 'C' = $(4/5) \times$





$15x = \text{Rs. } 12x'$

Sum of profit received on selling item 'A' and 'C' = $10x + 12x = 5280$

Or, $22x = 5280$

So, $x = (5280/22) = 240$

Profit received on selling item 'B' = $15x = 15 \times 240 = \text{Rs. } 3,600$

Cost price of item 'B' = $9600 - 3600 = \text{Rs. } 6,000$

So, the profit percentage = $(3600/6000) \times 100 = 60\%$

Hence, option B.

48. Solution:

Let the side of square be '24x' meters.

ATQ,

Length of rectangle = $(24x/2) = 12x$ meters

Breadth of rectangle = $(5/6) \times 12x = 10x$ meters

Sum of area of square and rectangle =
(Side of square)² + (Length × Breadth) =
 $1,566$

Or, $(24x)^2 + (12x \times 10x) = 1566$

Or, $576x^2 + 120x^2 = 1566$

Or, $696x^2 = 1566$

Or, $x^2 = (1566/696)$

Or, $x^2 = (9/4)$

Since measure of sides of square and rectangle cannot be negative.

So, $x = (3/2)$

Length of rectangle = $12x = 12 \times (3/2) = 18$ meters

Breadth of rectangle = $10x = 10 \times (3/2) = 15$ meters

Perimeter of rectangle = $2 \times (\text{Length} + \text{Breadth})$

= $2 \times (18 + 15) = 2 \times 33$

= 66 meters

Hence, option C.

49. Solution:

From statement I:

According to the statement,

$$1.25 \times (a + b) = 70$$

$$\text{Or, } a + b = (70/1.25)$$

$$\text{So, } a + b = 56 \quad \dots\dots(i)$$

We have no further information to find the value of the given two numbers.

So, the data given in statement I alone is not sufficient to answer the question.

From statement II:

Let the HCF of two numbers be 'h'.

$$\text{So, } h = 4$$

$$\text{Let } a = h \times x \text{ and } b = h \times y$$

$$\text{So, } a = 4x \text{ and } b = 4y$$

Where, 'x' and 'y' are co-primes.

We have no further information to find the value of the given two numbers.

So, the data given in statement I alone is not sufficient to answer the question.

Combining statement I and statement II:

$$a + b = 56$$

$$a = 4x \text{ and } b = 4y$$

$$\text{So, } 4x + 4y = 56$$

$$\text{Or, } 4 \times (x + y) = 56$$

$$\text{Or, } x + y = (56/4)$$

$$\text{So, } x + y = 14$$

'x' and 'y' are co-primes and there are multiple values possible for 'x' and 'y'.

So, data given in both statements I and II together are not sufficient to answer the question.

Hence, option D.

50. Solution:

Let, the number of green, yellow, and red balls be 'x', 'y', and 'z', respectively.

Let, the total number of balls in the bag be 'T'.

$$\text{So, } x + y + z = T \quad \dots\dots(i)$$

Statement I:



10. Answer: C
11. Answer: E
12. Answer: D

Solution:

Numbers: The number in the code is the absolute difference between the letters of highest and lowest positional value in the English alphabetical order.

Symbols: If the number of letters in the word is odd then it will be coded as ‘&’ and if the number of letters on the word is even then it will be coded as ‘\$’.

Alphabet: The alphabet is coded as the previous letter of the 3rd letter from the left end of the word in the English alphabetical order.

13. Answer: A

Solution:

The problem given in the statement is that the mountain trails are facing a huge problem of waste. Obviously it is being left like that by the visitors.

Looking at statement (I); if camping is disallowed, people will visit the place and come back. If they are allowed to get comfortable there they will organize parties, picnics and leave more waste above. So, though partially it does help solve the problem

Statement (II) however doesn't solve the problem as it is not only the foreigners who leave the trash. Most people who go there are responsible. So, this will not solve or lessen the problem.

Hence, option (a) is the correct choice.

14. Answer: B

Solution:

Only inference (II) and (V) can be concluded. Inference (III) talks about the positive aspect, which is contrary to the details given in the passage. Nothing has been directly and in detail mentioned about inference(IV). Hence option (b) is correct.

15. Answer: C

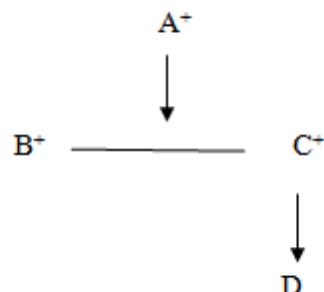
Solution:

- I. 638192547->6+8+9+5+7->35
II. 392567185->3+2+6+1+5->17
III. 928493571->9+8+9+5+1->32

16. Answer: B

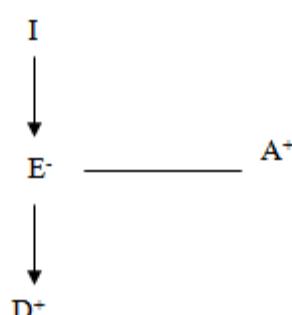
Solution:

Statement 1:



We couldn't find out whether D is the granddaughter of A.

Statement 2:



We can find out D is not granddaughter of A.

17. Answer: A

Solution:

From I, C>A>B and D>E, D is not the tallest.

Hence C is the tallest.

The tallest person cannot be determined from statement II alone.

18. Answer: E

Solution:

From I,

ka ta ma : you it first

pa le ta : I saw it

So, 'ta' means 'it'.

Hence statement I alone is not sufficient



From II, 'le' means 'saw'.

da se ma : she stood first

te ma le : he first saw

so, 'ma' means 'first'.

Statement II alone is not sufficient

From I and II,

'pa' means 'I'.

Both statement I and Statement II are sufficient

19. Answer: B

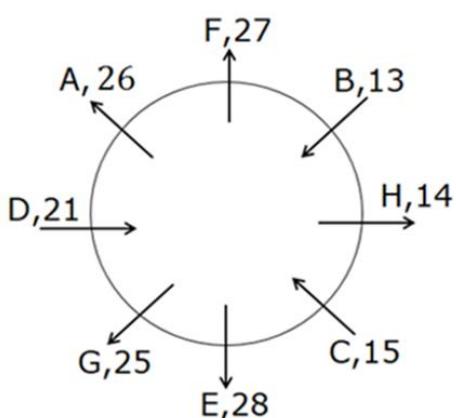
20. Answer: D

21. Answer: B

22. Answer: E

23. Answer: C

Solution:



24. Answer: D

25. Answer: D

26. Answer: A

27. Answer: C

28. Answer: D

Solution:

Logic: Count the vowels in each word and arrange the words in ascending order based on the vowel count. If multiple words have the same number of vowels, sort them alphabetically by the first letter.

Input: touch growing system low track makeup carrot

Step I-low touch growing system track makeup carrot

Step II-low system touch growing track makeup carrot

Step III-low system track touch growing makeup carrot

Step IV-low system track carrot touch growing makeup

Step V-low system track carrot growing touch makeup

29. Answer: D

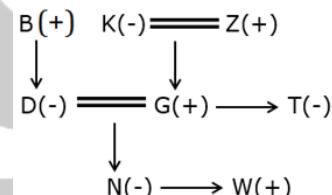
30. Answer: A

31. Answer: C

32. Answer: E

33. Answer: A

Solution:



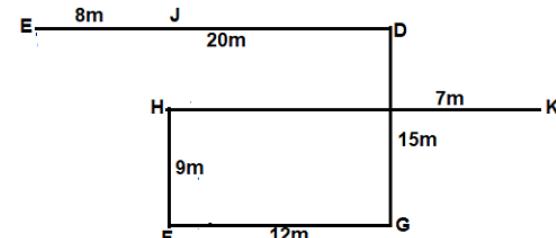
Case (1a)	
Month/Date	Name
JAN 5	T
JAN 8	B
APR 5	Z
APR 8	G
AUG 5	D
AUG 8	N
NOV 5	W
NOV 8	K

34. Answer: A

35. Answer: C

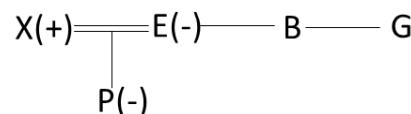
36. Answer: B

Solution:



37. Answer: B

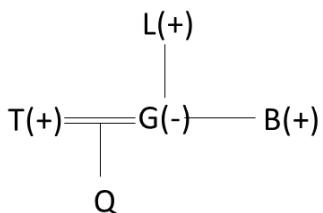
Solution:





38. Answer: E

Solution:



39. Answer: D

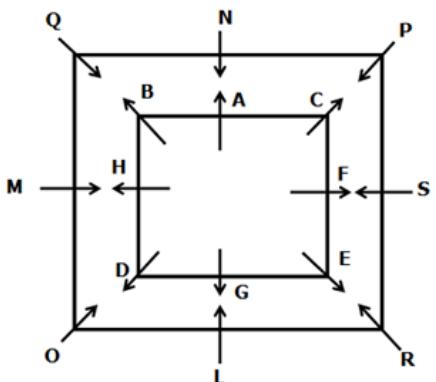
40. Answer: A

41. Answer: B

42. Answer: E

43. Answer: D

Solution:



44. Answer: C

Solution:

I). CONCRETE --> CCEENORT

II). DISCOVER --> CDEIORSV

III). HOSPITAL --> AHILOPST

45. Answer: A

Solution:

A @ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J 0 ^ T 3 U
% & F 8 H * 9 M

Step 1: If the vowel is immediately followed by symbol, then the vowels are arranged in alphabetical order immediately after M

A @ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J 0 ^ T 3 U
% & F 8 H * 9 M@ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J ^ T 3 % & F
8 H * 9 M A O U

Step 2: After completing Step1, If the number is immediately followed by a symbol, then the

numbers are arranged immediately before H in ascending order.

@ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J ^ T 3 % & F
8 H * 9 M A O U@ ! 2 B \$ T I + P ? W @ N 4 L 7 J ^ T % & F 8 3 5
6 H * 9 M A O U

Step 3: After completing Step2, If the consonant is immediately preceded as well as immediately followed by a symbol, then the consonants are arranged in alphabetical order immediately after U.

@ ! 2 B \$ T I + P ? W @ N 4 L 7 J ^ T % & F 8 3 5
6 H * 9 M A O U@ ! 2 B \$ T I + ? @ N 4 L 7 J ^ % & F 8 3 5 6 H *
9 M A O U P T W

46. Answer: D

Solution:

A @ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J 0 ^ T 3 U
% & F 8 H * 9 M

Step 1: If the vowel is immediately followed by symbol, then the vowels are arranged in alphabetical order immediately after M

A @ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J 0 ^ T 3 U
% & F 8 H * 9 M@ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J ^ T 3 % & F
8 H * 9 M A O U

Step 2: After completing Step1, If the number is immediately followed by a symbol, then the numbers are arranged immediately before H in ascending order.

@ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J ^ T 3 % & F
8 H * 9 M A O U@ ! 2 B \$ T I + P ? W @ N 4 L 7 J ^ T % & F 8 3 5
6 H * 9 M A O U

Step 3: After completing Step2, If the consonant is immediately preceded as well as immediately followed by a symbol, then the consonants are arranged in alphabetical order immediately after U.

@ ! 2 B \$ T I + P ? W @ N 4 L 7 J ^ T % & F 8 3 5
6 H * 9 M A O U@ ! 2 B \$ T I + ? @ N 4 L 7 J ^ % & F 8 3 5 6 H *
9 M A O U P T W

47. Answer: C

Solution:



A @ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J O ^ T 3 U % & F 8 H * 9 M

Step 1: If the vowel is immediately followed by symbol, then the vowels are arranged in alphabetical order immediately after M

A @ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J O ^ T 3 U % & F 8 H * 9 M

@ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J ^ T 3 % & F 8 H * 9 M A O U

Step 2: After completing Step1, If the number is immediately followed by a symbol, then the numbers are arranged immediately before H in ascending order.

@ ! 2 B 6 \$ T I 5 + P ? W @ N 4 L 7 J ^ T 3 % & F 8 H * 9 M A O U

@ ! 2 B \$ T I + P ? W @ N 4 L 7 J ^ T % & F 8 3 5 6 H * 9 M A O U

Step 3: After completing Step2, If the consonant is immediately preceded as well as immediately followed by a symbol, then the consonants are arranged in alphabetical order immediately after U.

@ ! 2 B \$ T I + P ? W @ N 4 L 7 J ^ T % & F 8 3 5 6 H * 9 M A O U

@ ! 2 B \$ T I + ? @ N 4 L 7 J ^ % & F 8 3 5 6 H * 9 M A O U P T W

48. Answer: D

Solution:

As we see the last line of the passage, suggests that the exposure of children to gadgets should be controlled. The best continuation or

conclusion to the overall idea would be the one given in conclusion (I).

Conclusion (II) talks about the optimism surrounding the use of gadgets which can't be ignored but for sure can't be found in the passage.

So, the correct option is (d)

49. Answer: B

Solution:

Statement I says that the children's behaviour is being affected due to the gadgets and that supports the arguments already being made in the paragraph.

Statement II however, discusses the opposite. So, this can be ruled out.

Hence, option (b) is the correct answer.

50. Answer: A

Solution:

Both the given statements stand true for being the assumptions because, only when we assume that every child has access to gadgets, we can reach a conclusion that gadgets impact the kids negatively.

Also, the paragraph clearly states that due to gadget use, due to gadget exposure etc the effects can be seen as if it is confirmed that the absence of gadget use can negate the ill-effects.

So, both the statements are true.



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