

Daily



Current Affairs

FEBRUARY 03

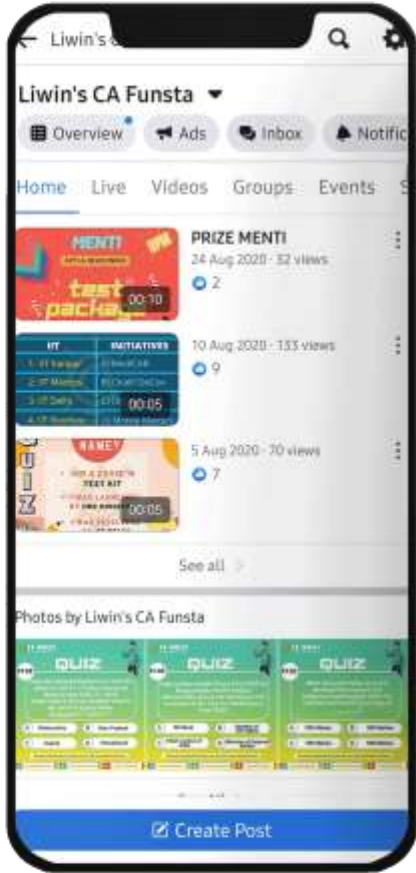
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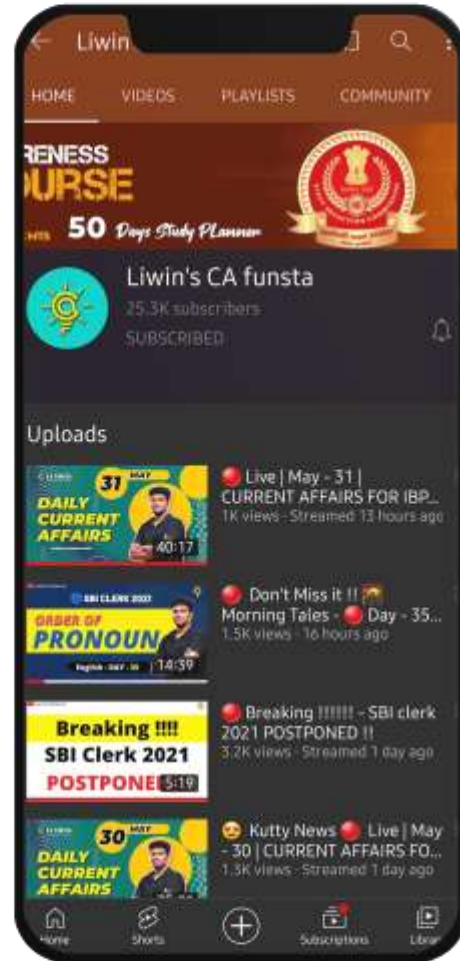
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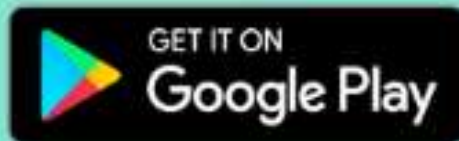
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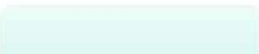


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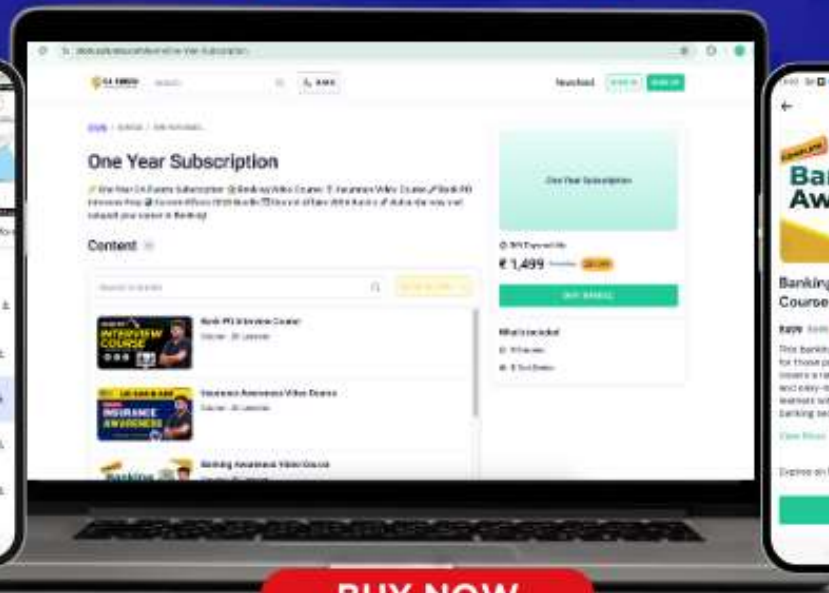


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OBITUARY



➤ **Which key electoral reform was introduced during Navin Chawla's tenure as Chief Election Commissioner?**

- A) Introduction of Voter-Verified Paper Audit Trail (VVPAT)
- B) Allowing third-gender voters to vote under the "Other" category
- C) Lowering the voting age from 21 to 18
- D) Implementing postal ballots for NRIs
- E) Introducing the NOTA (None of the Above) option



Answer

B) Allowing third-gender voters to vote under the "Other" category



OBITUARY



Event and Location:

- **Event:** Former Chief Election Commissioner (CEC)
Navin Chawla Passes Away
- **Date:** February 3, 2025
- **Location:** Delhi, India



OBITUARY



Mandates and Objectives:

- **Passing of Navin Chawla:** Former Chief Election Commissioner (CEC) of India, Navin Chawla, passed away at the age of 79 in Delhi due to cardiac arrest after surgery.
- **Service Timeline:**
 - Joined the Election Commission on May 16, 2005, as an Election Commissioner.
 - Served as the Chief Election Commissioner from April 20, 2009, to July 29, 2010.



OBITUARY



Mandates and Objectives:

- **Key Contributions:**
 - Oversaw the 2009 Lok Sabha elections, ensuring their smooth conduct.
 - Introduced electoral reforms, including allowing third-gender voters to register under the "Other" category to improve inclusivity.
 - Advocated for constitutional reforms ensuring equal treatment for the CEC and Election Commissioners in removal processes.



OBITUARY



Mandates and Objectives:

- **Condolences and Tributes:**
 - S Y Quraishi (Former CEC) praised Chawla's humor, helpful nature, and professionalism despite facing allegations of partisanship.
 - O P Rawat (Former CEC) highlighted Chawla's dedication to the Election Commission and his pride in electoral reforms.
 - Election Commission of India acknowledged Chawla's leadership and commitment to the election process.



OBITUARY



Mandates and Objectives:

- **Controversies:**
 - In 2009, allegations of partisanship led to a petition from the BJP, and CEC N Gopalaswami recommended his removal, but his tenure remained unaffected.
 - In 2006, National Democratic Alliance (NDA) leaders filed a petition to the President for his removal.
- **Personal Interests:**
 - Chawla was deeply inspired by Mother Teresa and authored her authorized biography.



OBITUARY



Important Terms Explained:

- **Chief Election Commissioner (CEC):**
 - The head of the Election Commission of India (ECI), responsible for overseeing the free and fair conduct of elections in the country.
- **Third-Gender Voter Inclusion:**
 - A historic reform introduced under Chawla's leadership, allowing third-gender individuals to register under the "Other" category in voter lists.



OBITUARY



Important Terms Explained:

- **2009 Lok Sabha Elections:**
 - One of the largest democratic elections in the world, conducted under Chawla's supervision as CEC.
- **Election Commission of India (ECI):**
 - A constitutional body responsible for conducting elections in India.
 - Formed under Article 324 of the Indian Constitution.



OBITUARY



Tabular Summary:

Category	Details
Event	Former Chief Election Commissioner Navin Chawla Passes Away
Date	February 3, 2025
Location	Delhi, India
Service Timeline	Election Commissioner (2005-2009), Chief Election Commissioner (2009-2010)
Key Contributions	Oversaw 2009 Lok Sabha elections, introduced third-gender voting, advocated for electoral reforms
Electoral Reforms	Allowed third-gender voters to register under "Other" category
Advocacy	Proposed equal treatment for CEC and Election Commissioners in removal procedures
Controversies	Faced allegations of partisanship; petitions for removal filed in 2006 and 2009
Tributes	Remembered for his humor, professionalism, and dedication to electoral reforms
Personal Interests	Inspired by Mother Teresa, authored her authorized biography



➤ **What is the revised FDI limit in the insurance sector as per the Union Budget 2025-26?**

- A) 49%
- B) 74%
- C) 90%
- D) 100%
- E) 60%

Answer
D) 100%



Event and Location:

- **Event:** FDI Limit for Insurance Raised from 74% to 100%
- **Date:** February 1, 2025
- **Location:** New Delhi, India



Mandates and Objectives:

- **FDI in Insurance:** The Foreign Direct Investment (FDI) limit in the insurance sector has been increased from 74% to 100%.
- **Objective:** The move aims to attract global insurance firms, enhance market penetration, and integrate global best practices.
- **Financial Sector Reforms:** The budget also introduced major reforms in pension, KYC simplification, company mergers, and Bilateral Investment Treaties (BITs).



Mandates and Objectives:

- **Pension Sector Reforms:** A new regulatory forum will be set up to develop pension products and increase private sector participation.
- **KYC Simplification:** A revamped Central KYC Registry will be introduced in 2025, streamlining periodic compliance updates.
- **Company Mergers:** Fast-track mergers and simplified approval processes will be implemented to improve restructuring efficiency.
- **Bilateral Investment Treaties (BITs) Revamp:** The BIT framework will be revised to make it more investor-friendly and encourage long-term foreign investment.



Important Terms Explained:

- **Foreign Direct Investment (FDI) in Insurance:**
 - The percentage of foreign capital allowed in the insurance sector.
 - Previously capped at 74%, now increased to 100%.
 - This reform will bring in more global insurers and enhance capital inflow.
- **Bilateral Investment Treaties (BITs):**
 - Agreements between two countries to promote and protect foreign investment.
 - The revamped BIT framework will ensure foreign investments contribute to India's economic growth.



Important Terms Explained:

- **Central KYC Registry (CKYCR):**
 - A centralized system for KYC (Know Your Customer) records to simplify compliance processes.
 - The revamped CKYCR in 2025 will allow easier access and periodic updates.
- **Fast-Track Mergers:**
 - A simplified process for company mergers to reduce delays and encourage business restructuring.
 - The new rules will streamline approvals and expand the scope of mergers.



Tabular Summary:

Category	Details
Event	FDI Limit for Insurance Raised from 74% to 100%
Date	February 1, 2025
Location	New Delhi, India
FDI in Insurance	Increased from 74% to 100%
Objective	To attract foreign investment and boost market penetration
Pension Sector Reforms	New regulatory forum to develop pension products
KYC Simplification	Revamped Central KYC Registry in 2025
Company Mergers	Simplified fast-track merger approvals
Bilateral Investment Treaties (BITs)	Revised to be more investor-friendly



➤ **What was the year-on-year growth in India's digital payments as of September 2024, according to RBI's Digital Payments Index (RBI-DPI)?**

- A) 8.5%
- B) 11.11%
- C) 10.2%
- D) 12.5%
- E) 9.75%

Answer
B) 11.11%



Event and Location:

- **Event:** Rise in India's Digital Payments as per RBI's Digital Payments Index (RBI-DPI)
- **Date:** January 29, 2025 (Reported)
- **Location:** India



Mandates and Objectives:

- **Digital Payments Growth:**
 - Digital payments in India saw an 11.11% year-on-year rise as of September 2024, with RBI's Digital Payments Index (RBI-DPI) reaching 465.33, up from 445.5 in March 2024.



Mandates and Objectives:

- **Parameters of RBI-DPI:**
 - The RBI-DPI is a composite index introduced in March 2018 to measure the extent of digital payment adoption across India.
 - The index tracks five broad parameters, each with specific weightage:
 1. **Payment Enablers (25%)**
 2. **Payment Infrastructure – Demand-side factors (10%)**
 3. **Payment Infrastructure – Supply-side factors (15%)**
 4. **Payment Performance (45%)**
 5. **Consumer Centricity (5%)**



Mandates and Objectives:

- **Drivers of Growth:**
 - Growth in digital payments was attributed to improvements in payment infrastructure and payment performance across the country.
- **Semi-Annual Publication:**
 - Since March 2021, the RBI-DPI has been published on a semi-annual basis with a lag of four months.



Important Terms Explained:

- **RBI-Digital Payments Index (RBI-DPI):**
 - A composite index created by the Reserve Bank of India (RBI) to monitor and measure the penetration and adoption of digital payments in the country.
- **Digital Payments:**
 - Transactions carried out electronically via modes like UPI, net banking, mobile wallets, debit/credit cards, etc., eliminating the need for cash.



Important Terms Explained:

- **Payment Enablers:**
 - Factors like the availability of digital devices, internet penetration, and bank accounts that facilitate digital payment adoption.
- **Payment Infrastructure:**
 - Divided into demand-side (user adoption) and supply-side (availability of digital payment options), influencing the ease and reach of digital payments.



Tabular Summary:

Category	Details
Event	Rise in Digital Payments as per RBI-DPI
Date (Reported)	January 29, 2025
Digital Payments Index (Sept 2024)	465.33
Digital Payments Index (March 2024)	445.5
Year-on-Year Growth	11.11%
Parameters of RBI-DPI	Payment Enablers (25%), Infrastructure (25%), Performance (45%), Consumer Centricity (5%)
Key Drivers	Growth in payment infrastructure and performance



- What is the maximum monetary penalty under the revised framework of the Payment and Settlement Systems (PSS) Act?
- A) ₹5 lakh
 - B) ₹10 lakh
 - C) Twice the amount involved in the contravention, if quantifiable
 - D) Both B and C
 - E) ₹25,000 per day for continuing defaults



Answer
D) Both B and C



Event and Location:

- **Event:** RBI Tightens Norms Under Payment and Settlement Systems (PSS) Act
- **Date:** January 30, 2025
- **Location:** India



Mandates and Objectives:

- **Revised Penalty Framework:**
 - RBI has tightened norms for monetary penalties under the Payment and Settlement Systems (PSS) Act, 2007.
 - The maximum penalty is ₹10 lakh or twice the amount involved in the contravention, whichever is higher.
- **For Continuing Contraventions:**
 - Additional penalty of ₹25,000 per day can be imposed for ongoing defaults.



Mandates and Objectives:

- **Offences and Contraventions Covered:**
 - Operating a payment system without authorization.
 - Prohibited disclosure of sensitive information.
 - Failure to pay imposed penalties within the stipulated period.
- **Jan Vishwas (Amendment of Provisions) Act, 2023:**
 - The penalty limit was raised from ₹5 lakh to ₹10 lakh as per this Act, which came into force on January 22, 2024.



Mandates and Objectives:

- **Compounding of Offences:**
 - RBI officers are empowered to compound contraventions (excluding offences punishable by imprisonment).
 - Only material contraventions will be considered for enforcement actions.
- **Enforcement Action Procedures:**
 - Framework outlines processes for imposing monetary penalties and determining the amount based on the nature of contraventions.



Important Terms Explained:

- **Payment and Settlement Systems (PSS) Act, 2007:**
 - Legislation to regulate payment systems in India, ensuring secure and efficient payment and settlement mechanisms.
- **Compounding of Offences:**
 - A process by which the accused can avoid prosecution by agreeing to pay a penalty, provided the offence does not mandate imprisonment.
- **Jan Vishwas (Amendment of Provisions) Act, 2023:**
 - A law aimed at decriminalizing minor offences and promoting ease of doing business by amending penalties across multiple laws.



Tabular Summary:

Category	Details
Event	RBI Tightens Norms Under Payment and Settlement Systems Act
Date	January 30, 2025
Key Change	Maximum penalty increased to ₹10 lakh or twice the amount involved in contravention
Continuing Defaults Penalty	₹25,000 per day for ongoing contraventions
Framework Guidelines	Covers unauthorized payment operations, prohibited disclosures, and penalty defaults
Legislative Basis	Amendment under Jan Vishwas Act, 2023
Authority for Enforcement	RBI officers authorized to impose penalties or compound offences



➤ What percentage of the total Union Budget is allocated for gender budgeting in FY 2025-26?

- A) 5.6%
- B) 6.8%
- C) 8.86%
- D) 10.2%
- E) 7.5%

Answer
C) 8.86%



Event and Location:

- **Event:** Gender Budgeting in 2025-26: A Step Toward Inclusive Growth
- **Date:** February 1, 2025
- **Location:** New Delhi, India



Mandates and Objectives:

- **Gender Budget Allocation Increase:** The share of gender budgeting in the Union Budget 2025-26 has increased to 8.86%, compared to 6.8% in FY 2024-25.
- **Total Gender Budget:** The allocation has risen to ₹4.49 lakh crore, reflecting a 37.25% increase from ₹3.27 lakh crore in FY 2024-25.
- **Reporting Ministries and UTs:** A total of 49 ministries/departments and 5 Union Territories (UTs) have reported gender-specific allocations, the highest ever in Gender Budget Statement (GBS) history.



Mandates and Objectives:

- **Newly Reporting Ministries:** 11 ministries and departments have contributed to GBS for the first time, including Ministry of Railways, Department of Financial Services, and Ministry of Panchayati Raj.
- **Gender Budget Breakdown:**
 - **Part A (100% women-specific schemes):**
₹1,05,535.40 crore (23.50% of total GBS).
 - **Part B (30-99% allocation for women):**
₹3,26,672.00 crore (72.75% of total GBS).
 - **Part C (Below 30% allocation for women):**
₹16,821.28 crore (3.75% of total GBS).



Mandates and Objectives:

- **Challenges in Allocation:** Part A allocation (100% women-specific schemes) has stagnated, and schemes like Jal Jeevan Mission (JJM) saw a decline in women's share from 49% to 31%.
- **Implementation Gaps:** Only 23% of houses under PMAY-G were allotted to women, despite reflecting women's ownership in budget statements.
- **Call for Gender-Oriented Audits:** There is a need for regular audits to ensure the budget leads to real empowerment rather than just an accounting exercise.



Important Terms Explained:

- **Gender Budgeting:**
 - A fiscal policy tool that ensures budgetary allocations address gender inequality and empower women.
 - Introduced in India's budget process in FY 2005-06.
- **Gender Budget Statement (GBS):**
 - A document within the Union Budget that outlines the government's financial commitment to gender equity.
 - Divided into Part A, Part B, and Part C, categorizing budget allocations based on their impact on women.



Important Terms Explained:

- **Jal Jeevan Mission (JJM):**
 - A flagship program aimed at providing tap water connections to rural households.
 - The allocation share for women in JJM declined from 49% to 31% in FY 2025-26.
- **Pradhan Mantri Awaas Yojana–Grameen (PMAY-G):**
 - A scheme ensuring housing for the rural poor, with women as co-owners or sole owners in many cases.
 - Only 23% of houses were allotted to women despite high budgetary allocation.



Tabular Summary:

Category	Details
Event	Gender Budgeting in 2025-26: A Step Toward Inclusive Growth
Date	February 1, 2025
Location	New Delhi, India
Total Gender Budget Allocation	₹4.49 lakh crore (up 37.25% from ₹3.27 lakh crore in FY 2024-25)
Gender Budget Share in Union Budget	8.86% (up from 6.8% in FY 2024-25)
Number of Reporting Ministries/Departments	49 (up from 38 in FY 2024-25)
Number of Reporting UTs	5 UTs included
Newly Reporting Ministries/Departments	11 new ministries including Ministry of Railways, Department of Financial Services



Tabular Summary:

Category	Details
Part A (100% women-specific schemes)	₹1,05,535.40 crore (23.50% of total GBS)
Part B (30-99% allocation for women)	₹3,26,672.00 crore (72.75% of total GBS)
Part C (Below 30% allocation for women)	₹16,821.28 crore (3.75% of total GBS)
GBS as % of Total Expenditure	9% in FY 2025-26
Top Ministry with Highest Allocation	Ministry of Women & Child Development (81.79%)
Challenges	Decline in JJM allocation for women, PMAY-G implementation gaps
Areas for Improvement	Better reporting mechanisms, gender audits, and improved execution



➤ What was the estimated growth in Gross Value Added (GVA) for the unincorporated sector during the ASUSE 2023-24 period?

- A) 10.01%
- B) 12.84%
- C) 16.52%
- D) 26.17%
- E) 28.12%

Answer
C) 16.52%



Event and Location:

- **Event:** Release of Annual Survey of Unincorporated Sector Enterprises (ASUSE) Results for 2023-24
- **Date:** January 29, 2025
- **Location:** India



Mandates and Objectives:

- **Survey Objectives:**
 - To assess the economic performance of the unincorporated non-agricultural sector in terms of establishments, workforce, Gross Value Added (GVA), and adoption of digital practices.
 - Highlight the sector's contributions to employment, inclusivity, and GDP.



Mandates and Objectives:

- **Key Findings:**
 - **Establishment Growth:** The sector grew by 12.84%, increasing from 6.50 crore (2022-23) to 7.34 crore (2023-24).
 - **Employment Growth:** Worker count rose by 10.01%, exceeding 12 crore, with notable female participation growth (from 25.63% to 28.12%).
 - **GVA Growth:** Gross Value Added surged by 16.52%, with the Other Services sector showing a 26.17% increase.



Mandates and Objectives:

- **Digital and Financial Inclusion:**
 - Use of the internet for business rose from 21.10% (2022-23) to 26.70% (2023-24).
 - Average fixed assets per establishment increased to ₹3,24,075, while outstanding loans rose to ₹53,710, indicating improved capital investment and loan accessibility.



Key Results and Sectoral Insights:

- **Sectoral Contributions:**
 - **Manufacturing Sector:**
 - Female proprietors led 58% of establishments (up by 4 percentage points from the previous year).
 - **Other Services Sector:**
 - Exhibited the highest growth in establishments (23.55%) and GVA.



Key Results and Sectoral Insights:

- **State Performance:**
 - Highest Number of Establishments: Uttar Pradesh, followed by West Bengal and Maharashtra.
 - **Top GVA Contributors:** Maharashtra, Uttar Pradesh, and Gujarat.
- **Digital Transformation:**
 - Internet usage in trading establishments rose by 10 percentage points, reflecting increased digital adoption.



Important Terms Explained:

- **Unincorporated Sector:**
 - Businesses not formally registered as corporations, operating as sole proprietorships, partnerships, SHGs, or cooperatives.
- **Gross Value Added (GVA):**
 - Measures the economic contribution of a sector to the overall economy.
- **Digital Adoption:**
 - Refers to the use of digital tools like the internet for entrepreneurial purposes.



Tabular Summary:

Category	Details
Event	ASUSE Results for 2023-24
Date	January 29, 2025
Key Growth Metrics	12.84% in establishments, 10.01% in workers, 16.52% in GVA
Top Performing Sector	Other Services (23.55% establishment growth, 26.17% GVA growth)
State with Most Establishments	Uttar Pradesh
Female Leadership in Manufacturing	58% of establishments led by women
Digital Adoption Increase	26.70% (from 21.10% in 2022-23)
Fixed Assets Growth	₹3,24,075 average per establishment



AWARDS



➤ **Who won the Best New Age, Ambient, or Chant Album at the 67th Grammy Awards 2025?**

- A) Kehlani – "After Hours"
- B) Beyoncé – "Cowboy Carter"
- C) Chandrika Tandon – "Triveni"
- D) J. Cole – "The Off-Season"
- E) Bear McCreary – "God of War Ragnarök: Valhalla"

Answer

C) Chandrika Tandon – "Triveni"



AWARDS



Event and Location:

- **Event:** Grammy Awards 2025 – Complete List of Winners and Highlights
- **Date:** February 2, 2025
- **Location:** Crypto.com Arena, Los Angeles, California, USA



AWARDS



Mandates and Objectives:

- **67th Annual Grammy Awards:** The Grammy Awards 2025 were held on February 2, 2025, at the Crypto.com Arena in Los Angeles, celebrating musical excellence across various genres.
- **Beyoncé's Historic Win:** She won Album of the Year for "Cowboy Carter", making her the first Black woman in 26 years to win this award. She also won Best Country Album and Best Country Duo/Group Performance with Miley Cyrus for "II MOST WANTED".



AWARDS



Mandates and Objectives:

- **Kendrick Lamar's Achievements:** He won Record of the Year and Song of the Year for "Not Like Us", showcasing his powerful lyrics and cultural influence.
- **New Talent Recognition:**
 - Chappell Roan won Best New Artist, highlighting the rise of fresh voices in the music industry.
 - Sabrina Carpenter won Best Pop Solo Performance ("Espresso") and Best Pop Vocal Album ("Short n' Sweet").



Mandates and Objectives:

- **Chandrika Tandon's Grammy Win:**
 - Indian-American musician Chandrika Tandon won Best New Age, Ambient, or Chant Album for "Triveni", a collaboration with Wouter Kellerman (South Africa) and Eru Matsumoto (Japan-USA).
 - The album blends Indian Sanskrit mantras, South African flute, and Japanese-American cello harmonies, creating a unique cross-cultural experience.
 - Tandon, also a business leader and philanthropist, previously donated \$100 million to NYU, leading to the renaming of the NYU Tandon School of Engineering.



AWARDS



Mandates and Objectives:

- **Tribute to Late Legends:** The Recording Academy honored President Jimmy Carter posthumously for his contributions to culture and music.
- **Dr. Dre Global Impact Award:** Alicia Keys received this prestigious award for her impact on the global music industry.



Important Terms Explained:

- **Grammy Awards:**
 - Prestigious music awards presented annually by The Recording Academy (USA) to recognize excellence in the music industry.
- **Album of the Year:**
 - One of the biggest honors at the Grammys, awarded to the best full-length album of the year.
 - Beyoncé's "Cowboy Carter" made history as the first country album by a Black woman to win this category.



AWARDS



Important Terms Explained:

- **Best New Age, Ambient, or Chant Album:**
 - Awarded to albums focusing on meditation, healing, and ambient soundscapes.
 - Chandrika Tandon's "Triveni" won this category, blending spiritual and modern musical elements.
- **Dr. Dre Global Impact Award:**
 - Given to artists who have made significant contributions to the global music industry.
 - In 2025, Alicia Keys won this award.



AWARDS



Tabular Summary:

Category	Details
Event	Grammy Awards 2025 – Complete List of Winners and Highlights
Date	February 2, 2025
Location	Crypto.com Arena, Los Angeles, California, USA
Album of the Year	Beyoncé – "Cowboy Carter"
Record of the Year	Kendrick Lamar – "Not Like Us"
Song of the Year	Kendrick Lamar – "Not Like Us"
Best New Artist	Chappell Roan
Best Pop Solo Performance	Sabrina Carpenter – "Espresso"
Best Pop Vocal Album	Sabrina Carpenter – "Short n' Sweet"
Best Country Album	Beyoncé – "Cowboy Carter"
Best Country Duo/Group Performance	Beyoncé & Miley Cyrus – "II MOST WANTED"



AWARDS



Tabular Summary:

Category	Details
Best Rap Album	J. Cole – "The Off-Season"
Best Rock Album	The Black Crowes – "Shake Your Money Maker"
Best R&B Song	Kehlani – "After Hours"
Best Dance/Electronic Performance	Justice & Tame Impala – "We Are the People"
Best Score Soundtrack	Bear McCreary – "God of War Ragnarök: Valhalla"
Best New Age, Ambient, or Chant Album	Chandrika Tandon – "Triveni"
Dr. Dre Global Impact Award	Alicia Keys
Tribute to Late Legends	Posthumous award for President Jimmy Carter



➤ **What is the primary impact of the drift of the Earth's north magnetic pole from Canada to Siberia?**

- A) Increased solar wind activity in the Earth's atmosphere
- B) Enhanced particle penetration in the Canadian region
- C) Changes in charged particle penetration altitudes in the mid-high latitudes
- D) Stabilization of the Earth's magnetic field strength
- E) Decreased auroral activity in the Siberian region



Answer

C) Changes in charged particle penetration altitudes in the mid-high latitudes



Event and Location:

- **Event:** Drift of the Earth's North Magnetic Pole from Canada to Siberia
- **Date:** 29 January 2025 (Reported by PIB Delhi)
- **Location:** Earth's Magnetosphere



Mandates and Objectives:

- **Magnetic Pole Drift:**
 - The north magnetic pole has shifted from Canada to Siberia over the past century, with the drift accelerating to 50 km/year by 2020.
 - This shift affects charged particle dynamics in the Earth's magnetosphere, impacting penetration altitudes and space weather.



Mandates and Objectives:

- **Impact on Charged Particles:**
 - Charged particles like protons, electrons, quarks, and ions are influenced by the Earth's magnetic field.
 - The drift has caused stronger magnetic fields over Siberia, raising particle penetration altitudes by 400-1200 kilometers, while weakening the field over Canada.
 - Particles over Siberia are deflected outward, preventing them from approaching the Earth's atmosphere deeply.



Mandates and Objectives:

- **Simulation and Findings by Indian Institute of Geomagnetism (IIG):**
 - Researchers simulated particle trajectories using the IGRF-13 (International Geomagnetic Reference Field) model.
 - Results showed that in 1900, stronger magnetic fields in Canada kept particles at higher altitudes, but by 2020, the magnetic field shifted to Siberia, altering particle behavior.



Mandates and Objectives:

- **Real-World Implications:**
 - **Satellite Orbits:** Variations in particle penetration can change atmospheric density, causing drag on satellites and affecting their trajectories.
 - **Atmospheric Heating:** Particles depositing energy heat the atmosphere, further influencing satellite paths.



Important Terms Explained:

- **Magnetosphere:**
 - A region around Earth dominated by its magnetic field, protecting the planet from harmful solar winds and charged particles.
- **Charged Particles in Magnetosphere:**
 - Include protons, electrons, and ions, which interact with Earth's magnetic field, influencing phenomena like auroras (Northern Lights).
- **IGRF-13 Model:**
 - The International Geomagnetic Reference Field provides a mathematical representation of Earth's magnetic field for simulating particle behavior.



Important Terms Explained:

- **Penetration Altitude:**
 - The lowest altitude that energetic particles can reach in the atmosphere before being deflected by magnetic forces.
- **Geomagnetic Field Variations:**
 - Changes in the magnetic field caused by pole shifts or solar activity, influencing particle dynamics and satellite operations.



Tabular Summary:

Category	Details
Event	Drift of Earth's North Magnetic Pole from Canada to Siberia
Date	29 January 2025 (Reported)
Location	Magnetosphere, Mid-High Latitudes
Drift Rate	~50 km/year (2020)
Simulation Model Used	IGRF-13
Impact on Charged Particles	Raised penetration altitudes over Siberia by 400-1200 km
Effect on Canada	Weakened magnetic field, reduced particle altitudes
Satellite Impact	Altered atmospheric drag, heating due to particle collisions
Key Institution	Indian Institute of Geomagnetism (IIG), DST



➤ **What was the primary objective of the VSHORADS missile system tested by DRDO?**

- A) To engage enemy submarines
- B) To target low-altitude aerial threats like drones
- C) To counter ballistic missile attacks
- D) To improve naval surface-to-air defence
- E) To enhance space-based surveillance



Answer

B) To target low-altitude aerial threats like drones



Event and Location:

- **Event:** DRDO Conducts Three Back-to-Back VSHORADS Trials
- **Date:** February 1, 2025
- **Location:** Chandipur, Odisha



Mandates and Objectives:

- DRDO successfully conducted **three consecutive flight trials of VSHORADS.**
- The trials aimed to **enhance India's air defence capabilities against low-altitude aerial threats.**
- The missile system was tested **in its final deployment configuration, executed by two field operators.**
- All three missiles successfully **intercepted and destroyed their high-speed aerial targets.**



Mandates and Objectives:

- **Telemetry, Electro-Optical Tracking System, and Radar** confirmed the system's accuracy and reliability.
- Designed by **Research Centre Imarat (RCI)** in collaboration with other DRDO labs for Army, Navy, and Air Force.



Important Terms Explained:

- **VSHORADS (Very Short-Range Air Defence System):** A man-portable missile system (MANPADS) developed to counter low-flying aerial threats like drones and loitering munitions.
- **MANPADS (Man-Portable Air Defence System):** A shoulder-fired missile system providing quick reaction capability against enemy aircraft and UAVs.
- **Loitering Munitions:** Unmanned aerial vehicles (UAVs) that hover over a target before striking for precision attacks.
- **Telemetry & Electro-Optical Tracking:** Systems used to monitor missile performance and track targets with real-time data analysis.



Tabular Summary:

Category	Details
Event	DRDO Conducts Three Back-to-Back VSHORADS Trials
Date	February 1, 2025
Location	Chandipur, Odisha
Missile System	Very Short-Range Air Defence System (VSHORADS)
Objective	To test interception of low-altitude aerial threats
Target Type	High-speed drones and loitering munitions
Trial Outcome	Successfully intercepted and destroyed all targets
Tracking Systems Used	Telemetry, Electro-Optical Tracking, Radar
Developing Agency	DRDO (Research Centre Imarat & other labs)
Military Application	Army, Navy, and Air Force
Defence Minister's Remarks	Praised DRDO and partners for the achievement



➤ **What was the primary focus of India's Defence Ministry's pilot study on Lethal Autonomous Weapons Systems (LAWS)?**

- A) Increasing the production of AI-based weapons for export
- B) Examining AI's role in military strategy and the ethical implications of autonomous weapons
- C) Developing nuclear-capable AI-powered drones
- D) Enhancing cyber warfare capabilities against enemy nations
- E) Establishing AI-based social welfare programs for veterans



Answer

B) Examining AI's role in military strategy and the ethical implications of autonomous weapons



Event and Location:

- **Event:** DRDO Conducts Three Back-to-Back VSHORADS Trials
- **Date:** February 1, 2025
- **Location:** Chandipur, Odisha



Mandates and Objectives:

- **Pilot Study on LAWS:** The Defence Ministry of India, in collaboration with the Manohar Parrikar Institute of Defence Studies and Analyses, conducted a pilot study on Lethal Autonomous Weapons Systems (LAWS) in February 2025.
- **Role of AI in Defence:** The study explored how Artificial Intelligence (AI) can be integrated into India's military strategy while assessing ethical, legal, and accountability concerns in autonomous warfare.
- **Strategic Autonomy in Warfare:** AI-based autonomous military systems can make quicker and more efficient combat decisions, reducing human intervention in warfare.



Mandates and Objectives:

- **Challenges in AI Adoption:**
 - India is still in the early stages of AI integration in defence.
 - International export controls on AI components limit India's ability to acquire advanced technology.
 - Developing sovereign AI capabilities is crucial to reducing reliance on foreign nations.
- **India's Position in the Global AI Arms Race:**
 - Over 50 countries, including the U.S., China, and Russia, are developing AI for defence.
 - India must rapidly develop its AI capabilities to remain competitive.



Mandates and Objectives:

- **India's AI Defence Strategy:**
 - Established the Defence AI Council and Defence AI Project Agency.
 - Identified 75 priority areas for AI integration in military operations.
 - Collaborating with the Innovations for Defence Excellence (iDEX) initiative to promote AI-based defence startups.
- **India's Stance on Responsible AI Use:**
 - India has called for global discussions on LAWS at the United Nations.
 - Although it abstained from the 2024 UNGA resolution on LAWS, India supports AI use within international humanitarian law frameworks.



Mandates and Objectives:

- **Framework for Trustworthy AI in Defence:**
 - India has adopted five core principles for evaluating AI systems in defence:
 1. **Reliability**
 2. **Transparency**
 3. **Fairness**
 4. **Privacy**
 5. **Safety**



Important Terms Explained:

- **Lethal Autonomous Weapons Systems (LAWS):**
 - AI-driven military weapons that can engage targets without human intervention.
 - Raises ethical and legal concerns regarding accountability and decision-making in warfare.
- **Defence AI Council & Defence AI Project Agency:**
 - Indian government bodies tasked with AI integration in defence.
 - Overseeing policy, development, and implementation of AI in India's military operations.



Important Terms Explained:

- **Innovations for Defence Excellence (iDEX):**
 - A government initiative to support defence startups focused on AI, robotics, and emerging technologies.
 - Encourages public-private partnerships to drive innovation in defence technology.
- **United Nations & LAWS Discussions:**
 - India supports UN-led discussions on responsible AI use in military applications.
 - India abstained from a 2024 UNGA resolution on LAWS, advocating for further research and regulation.



DEFENCE



Tabular Summary:

Category	Details
Event	India's Defence Ministry Pilot Study on LAWS
Date	February 2025
Location	India
Collaborating Institution	Manohar Parrikar Institute of Defence Studies and Analyses (MP-IDSA)
Objective	Assess AI's role in military strategy and ethical concerns of autonomous weapons
Strategic Focus	AI integration in defence, ensuring strategic autonomy
Challenges in AI Adoption	Dependence on foreign AI components, export controls, early-stage development
Global AI Competition	Over 50 countries, including the U.S., China, and Russia, developing AI for defence
Defence AI Initiatives	Defence AI Council, Defence AI Project Agency, iDEX initiative
India's Stance on LAWS	Supports UN discussions, abstained from 2024 UNGA resolution
AI Evaluation Principles	Reliability, Transparency, Fairness, Privacy, Safety



INTERNATIONAL AFFAIRS



➤ **What was the primary reason cited by the U.S. for imposing tariffs on Mexico, Canada, and China?**

- A) To increase government revenue
- B) To curb fentanyl trafficking and illegal immigration
- C) To reduce the U.S. trade deficit with China
- D) To encourage domestic production of automobiles
- E) To weaken the economies of competing nations



Answer

B) To curb fentanyl trafficking and illegal immigration



INTERNATIONAL AFFAIRS



Event and Location:

- **Event:** U.S. Tariffs on Mexico, Canada, and China
- **Date:** February 1, 2025
- **Location:** United States of America



Mandates and Objectives:

- **U.S. Tariff Announcement:** On February 1, 2025, U.S. President Donald Trump issued an executive order imposing tariffs on imports from Mexico, Canada, and China.
- **Tariff Details:**
 - 10% tariffs on all imports from China.
 - 25% tariffs on imports from Mexico and Canada.
 - 10% tariffs on energy imports from Canada, including oil, natural gas, and electricity.
 - No exemptions were provided, affecting industries such as lumber, steel, and automobiles.
 - A mechanism was included to increase tariffs further if other countries retaliated.



Justification for Tariffs:

- **National security concerns** were cited as the primary reason for the tariffs.
- **Mexico and Canada** were urged to curb illegal immigration into the U.S..
- All three countries were pressed to restrict the production and export of illicit fentanyl.
- The White House defended the tariffs as necessary to protect American interests despite economic risks.



Reactions from Canada and Mexico:

- **Canada's Response:**
 - Prime Minister Justin Trudeau condemned the tariffs, calling them a betrayal of U.S.-Canada relations.
 - Canada retaliated with 25% tariffs on \$155 billion worth of U.S. imports, including alcohol and fruit.
 - Trudeau urged Canadians to buy domestic products over American goods.
- **Mexico's Response:**
 - President Claudia Sheinbaum rejected U.S. claims of ties between Mexican officials and criminal organizations.
 - Mexico imposed retaliatory tariffs and other economic measures against the U.S.



Economic and Political Implications:

- **Impact on Inflation:**
 - Experts predict higher prices for groceries, fuel, housing, and automobiles.
 - The Budget Lab at Yale estimated that U.S. households would lose an average of \$1,170 in income due to the tariffs.
 - The Trump administration acknowledged potential fuel and energy price hikes but insisted that national security takes priority.



Economic and Political Implications:

- **Trade War Consequences:**
 - Analysts warn that an escalating trade war could harm economic growth in North America.
 - The tariffs undermine free trade agreements like the United States-Mexico-Canada Agreement (USMCA).
 - Global economic uncertainty could increase, affecting investments and supply chains.



Economic and Political Implications:

- **Political Reactions in the U.S.:**
 - Democrats criticized the move, arguing it would worsen inflation and increase costs for consumers.
 - Senate Democratic leader Chuck Schumer highlighted expected price increases for tomatoes, cars, and essential goods.



Important Terms Explained:

- **Tariffs:**
 - Taxes imposed on imported goods, making them more expensive in the domestic market to protect local industries or influence trade policies.
- **Fentanyl Crisis:**
 - Fentanyl is a synthetic opioid that has contributed to a severe drug crisis in the U.S..
 - The U.S. blames Mexico and China for the illegal production and trafficking of fentanyl.



Important Terms Explained:

- **United States-Mexico-Canada Agreement (USMCA):**
 - A trade agreement between the U.S., Canada, and Mexico, replacing NAFTA in 2020.
 - These tariffs contradict the principles of free trade under USMCA.



INTERNATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	U.S. Tariffs on Mexico, Canada, and China
Date	February 1, 2025
Location	United States of America
Tariff Details	10% on Chinese imports, 25% on Mexican & Canadian imports
Energy Tariffs	10% on oil, natural gas, and electricity from Canada
Justification	National security, fentanyl crisis, illegal immigration
Canada's Response	25% retaliatory tariffs on \$155B U.S. goods, boycott of American products
Mexico's Response	Rejected U.S. claims, imposed retaliatory tariffs
Economic Impact	Inflation, supply chain disruptions, potential recession
Political Impact	Criticism from U.S. Democrats, trade war concerns
Global Trade Concerns	Undermines USMCA, risks economic instability



➤ **What is the primary function of the Kavach system in Indian Railways?**

- A) Increasing train speed and efficiency
- B) Enhancing railway station infrastructure
- C) Automatically applying brakes to prevent collisions
- D) Managing railway ticket reservations
- E) Reducing fuel consumption in locomotives



Answer

C) Automatically applying brakes to prevent collisions



Event and Location:

- **Event: Kavach:** India's Pledge to Safer Railways
- **Date:** February 1, 2025
- **Location:** Entire Indian Railway Network



Mandates and Objectives:

- **Nationwide Implementation:** India will implement the Kavach Automatic Train Protection (ATP) system across its entire railway network within six years.
- **Safety Enhancement:** The indigenously developed Kavach system is designed to automatically prevent train collisions by applying brakes when a train exceeds speed limits or approaches a signal at danger.
- **Certified Safety Standards:** Kavach has earned Safety Integrity Level 4 (SIL-4) certification, which is the highest safety rating, ensuring reliability in railway operations.



Mandates and Objectives:

- **Budget Allocation:** The government has allocated ₹2.65 lakh crore for railway infrastructure and safety systems, including Kavach, in the Union Budget 2025-26.
- **Technology Upgrades:** The latest Kavach Version 4.0, approved in July 2024, features enhanced location accuracy and improved signal aspect information to adapt to India's diverse geographical and weather conditions.
- **Public-Private Partnership Approach:** Kavach will be implemented through a public-private partnership (PPP) model, ensuring innovation while retaining government oversight.



Mandates and Objectives:

- **Indigenous Manufacturing:** Kavach is being developed by Indian Original Equipment Manufacturers (OEMs) such as Medha Servo Drives, HBL Power Systems, and Kernex Microsystems.
- **Deployment Responsibility:** RailTel and Quadrant FutureTek are leading the deployment, with approval from the Research Designs & Standards Organisation (RDSO) in September 2024.



Important Terms Explained:

- **Kavach Automatic Train Protection (ATP) System:**
 - A collision-prevention system designed to automatically apply brakes when a train crosses speed limits or ignores signals.
 - Developed indigenously as part of Indian Railways' modernization efforts.
- **Safety Integrity Level 4 (SIL-4) Certification:**
 - The highest level of safety certification for railway systems.
 - Ensures that accidents caused by human error are minimized through automated safety mechanisms.



Important Terms Explained:

- **Public-Private Partnership (PPP) Model:**
 - A collaboration where private companies contribute to technology development, while the government retains regulatory control over infrastructure.
- **RailTel:**
 - A Ministry of Railways PSU responsible for developing and maintaining railway communication networks.
 - Key player in modernizing railway technology and Kavach implementation.



Important Terms Explained:

- **Research Designs & Standards Organisation (RDSO):**
 - Railway technical standards body responsible for approving safety technologies in Indian Railways.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Kavach: India's Pledge to Safer Railways
Date	February 1, 2025
Location	Entire Indian Railway Network
Implementation Timeline	Full deployment in six years
Primary Objective	Prevent train collisions using automatic braking
Safety Certification	Safety Integrity Level 4 (SIL-4)
Budget Allocation	₹2.65 lakh crore for railway safety and infrastructure
Technology Upgrades	Kavach 4.0 (Approved July 2024) with better location accuracy
Manufacturing Companies	Medha Servo Drives, HBL Power Systems, Kernex Microsystems
Deployment Partners	RailTel & Quadrant FutureTek
Regulatory Clearance	Approved by RDSO in September 2024
PPP Model	Public-private partnership for development & implementation
Impact on Railways	Enhanced safety, reduced human errors, and modernized operations



➤ **What is the primary objective of the PM-JANMAN Package?**

- A) Providing financial aid to MSMEs
- B) Uplifting Particularly Vulnerable Tribal Groups (PVTGs) through infrastructure and social development
- C) Promoting digital education in urban schools
- D) Enhancing urban transportation systems
- E) Expanding international trade agreements



Answer

B) Uplifting Particularly Vulnerable Tribal Groups (PVTGs) through infrastructure and social development



Event and Location:

- **Event:** PM-JANMAN Package for Particularly Vulnerable Tribal Groups (PVTGs)
- **Date:** November 2023 (Launch)
- **Location:** Across 22,000 villages in India



Mandates and Objectives:

- **Launch of PM-JANMAN Package:** The Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) was launched in November 2023 to improve the living standards of Particularly Vulnerable Tribal Groups (PVTGs).
- **Major Infrastructure Development:** The initiative aims to construct 4.9 lakh pucca homes, develop 8,000 km of roads, and provide piped water to ensure better connectivity and living conditions for PVTG communities.
- **Healthcare Facilities:** The scheme introduces 1,000 mobile medical units to improve healthcare access in remote tribal regions.



Mandates and Objectives:

- **Education and Skill Development:** Establishing 2,500 anganwadi centers and vocational training facilities to enhance early childhood education and employment opportunities.
- **Renewable Energy Access:** 1 lakh households will receive off-grid solar power systems, ensuring access to clean and sustainable energy.



Mandates and Objectives:

- **Recent Developments:** The Ministry of Tribal Affairs has approved the expedited sanctioning of homes under the scheme, ensuring faster implementation and better housing access for tribal families.
- **Implementation Strategy:** The central government, various ministries, and state governments will collaborate for effective implementation, with regular monitoring and assessments to track progress.



Important Terms Explained:

- **Particularly Vulnerable Tribal Groups (PVTGs):**
 - A sub-classification of Scheduled Tribes (STs) that are more marginalized due to low literacy rates, economic backwardness, and geographic isolation.
 - There are 75 PVTG groups in India, as identified by the Ministry of Tribal Affairs.



Important Terms Explained:

- **Anganwadi Centers:**
 - Government-run childcare and nutrition centers that focus on early childhood education, maternal healthcare, and nutritional support for children under six years old.
- **Van Dhan Vikas Kendras (VDVKs):**
 - Centers aimed at boosting tribal entrepreneurship by promoting value addition to forest products collected by tribal communities.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	PM-JANMAN Package for Particularly Vulnerable Tribal Groups (PVTGs)
Date	November 2023 (Launch)
Location	Across 22,000 villages in India
Scheme Objective	Upliftment of PVTGs through infrastructure and social development
Key Components	Housing, Infrastructure, Healthcare, Education, Skill Development, Energy
Housing Component	4.9 lakh pucca homes for PVTG families
Infrastructure Development	8,000 km of roads to connect remote tribal areas
Healthcare Access	1,000 mobile medical units for remote healthcare
Educational Facilities	2,500 anganwadi centers & vocational training facilities
Renewable Energy Initiative	1 lakh households to receive off-grid solar power
Piped Water Access	Ensuring clean drinking water supply to PVTG households
Recent Development	Expedited sanctioning of homes by Ministry of Tribal Affairs
Implementation Strategy	Multi-ministerial approach with state and central government collaboration



➤ **What is the projected Kharif foodgrain production for 2024, as per the Economic Survey 2024-25?**

- A) 124.59 Lakh Metric Tonnes (LMT)
- B) 95.58 Lakh Metric Tonnes (LMT)
- C) 1647.05 Lakh Metric Tonnes (LMT)
- D) 184.02 Lakh Metric Tonnes (LMT)
- E) 133.16 Lakh Metric Tonnes (LMT)



Answer

C) 1647.05 Lakh Metric Tonnes (LMT)



Event and Location:

- **Event:** Economic Survey 2024-25 Highlights the Resilience and Growth of India's Agriculture Sector
- **Date:** January 31, 2025
- **Location:** New Delhi, India



Mandates and Objectives:

- **Agriculture as a Pillar of the Economy:**
 - The Agriculture and Allied Activities sector contributes 16% to GDP and showed a 5% average annual growth from FY17 to FY23.
 - In the second quarter of FY25, agriculture recorded a 3.5% growth rate.
 - Kharif foodgrain production for 2024 is projected to reach 1647.05 LMT, an increase of 89.37 LMT over the previous year.



Mandates and Objectives:

- **Government Initiatives for Growth:**
 - Doubling Farmers' Income (DFI): Strategies like promoting high-yield crops, diversification, and climate-resilient agriculture.
 - **Minimum Support Price (MSP):**
 - MSP for arhar and bajra increased by 59% and 77% over the production cost.
 - MSP for masur rose by 89%, while rapeseed MSP increased by 98%.
 - **Irrigation Development:**
 - Under the Per Drop More Crop (PDMC) initiative, ₹21,968.75 crore was allocated, covering 95.58 lakh ha of land.



Mandates and Objectives:

- **Focus on Allied Sectors:**
 - The livestock sector contributed 5.5% to total GVA and grew at a 12.99% CAGR, generating ₹17.25 lakh crore in FY23.
 - Fisheries production reached 184.02 lakh tonnes in FY23, up from 95.79 lakh tonnes in FY14.
 - Floriculture has emerged as a sunrise industry, with a 14.55% growth in exports from FY24 to FY25.



Mandates and Objectives:

- **Digital and Technological Integration:**
 - e-NAM and other digital platforms are promoting price discovery and market efficiency.
 - 100% e-KYC compliance for the Public Distribution System (PDS) aligns with the One Nation, One Ration Card (ONORC) scheme.



Important Terms Explained:

- **Minimum Support Price (MSP):**
 - A price set by the government to ensure farmers receive fair compensation for their produce, even if market prices fall below production costs.
- **Per Drop More Crop (PDMC):**
 - A component of the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), promoting water efficiency through micro-irrigation.
- **e-NAM (National Agriculture Market):**
 - A digital trading platform for agricultural commodities, enhancing price discovery and market access for farmers.



Important Terms Explained:

- **Doubling Farmers' Income (DFI) Report:**
 - A 2016 report outlining strategies to double farmers' income by 2022, focusing on productivity, cropping intensity, and diversification.
- **One Nation, One Ration Card (ONORC):**
 - A scheme enabling PDS beneficiaries to access rations anywhere in India, ensuring food security for migrant populations.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Event	Economic Survey 2024-25: Highlights of India's Agriculture Sector
Date	January 31, 2025
Location	New Delhi, India
Kharif Foodgrain Production	Projected to reach 1647.05 LMT, up by 89.37 LMT over the previous year
Sector Contribution to GDP	16%
Growth Rate (FY17-FY23)	5% annually
Livestock Sector Growth	Contributed 5.5% to GVA, grew at 12.99% CAGR
MSP for Key Crops	Arhar (+59%), Bajra (+77%), Masur (+89%), Rapeseed (+98%)
Digital Initiatives	e-NAM, ONORC, Digital Agriculture Mission
Public Distribution System	100% e-KYC compliance to enhance efficiency
Irrigation Development	PDMC covered 95.58 lakh ha, with ₹21,968.75 crore allocated



QUICK RECALL



- **Former Chief Election Commissioner Navin Chawla passed away on February 3, 2025, in Delhi.**
- **FDI in Insurance Increased from 74% to 100% to attract foreign investment.**
- **Digital payments in India grew by 11.11% year-on-year as of September 2024, as per RBI-DPI.**
- **RBI revised norms under the PSS Act, raising maximum monetary penalties to ₹10 lakh or twice the contravention amount.**
- **Gender Budget Share Increased to 8.86% of Union Budget, up from 6.8% in FY 2024-25.**
- **The unincorporated sector grew by 12.84% in establishments and 16.52% in GVA in 2023-24.**
- **The 67th Annual Grammy Awards were held on February 2, 2025, at Crypto.com Arena in Los Angeles.**
- **The Earth's north magnetic pole has shifted from Canada to Siberia, impacting charged particle dynamics.**



QUICK RECALL



- **DRDO conducted three back-to-back VSHORADS missile flight tests.**
- **India's Defence Ministry conducted a pilot study on Lethal Autonomous Weapons Systems in February 2025.**
- **U.S. President Donald Trump imposed tariffs on imports from Mexico, Canada, and China on February 1, 2025.**
- **India plans to fully implement the Kavach Automatic Train Protection system across its railway network within six years.**
- **The PM-JANMAN Package was launched in November 2023 to uplift Particularly Vulnerable Tribal Groups.**
- **India's agriculture sector grew at 5% annually between FY17 and FY23, as per the Economic Survey.**



CA FUNSTA

STUDENT REVIEW

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STUDENT REVIEW

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Very clear explanation and most important topics. Thank you sir.

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Banking awareness course really excellent it really made me confident to start preparing for all bank exams. I really enjoyed the way you explained the topics. It was very easy to understand and you explained the topics in a very simple way. Thank you sir.

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Ruban
★★★★★

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Benitta Robinson
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"Such a great explanation for each and every topics of banking awareness. Easy to understand. Thank you Uwin sir."

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★★★★★

Worth worth worth video awesome Ohyantha the course start panam. Matham pola. Annu ou confidence ak kuthuku banking awareness thetha ma. Financial year maam wathaku easy ak panvuka matham. Thanku sir.

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Mega
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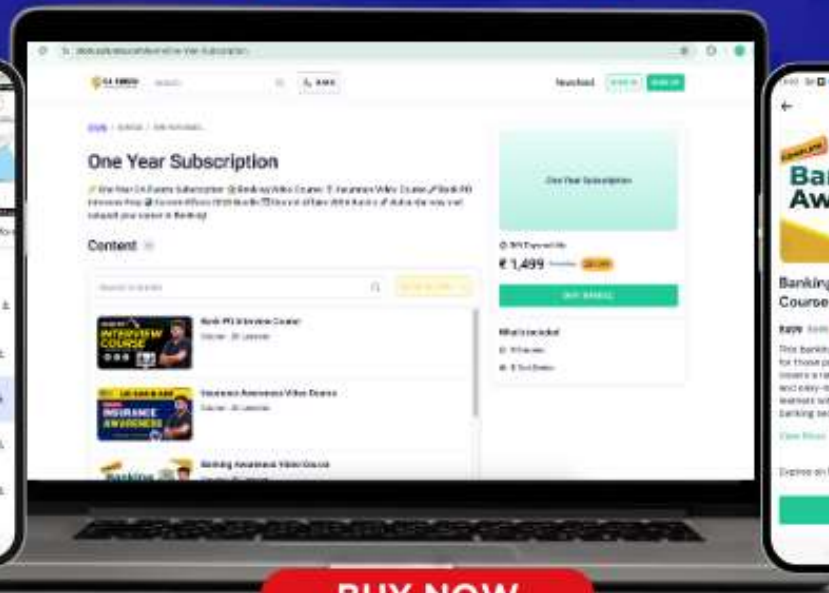
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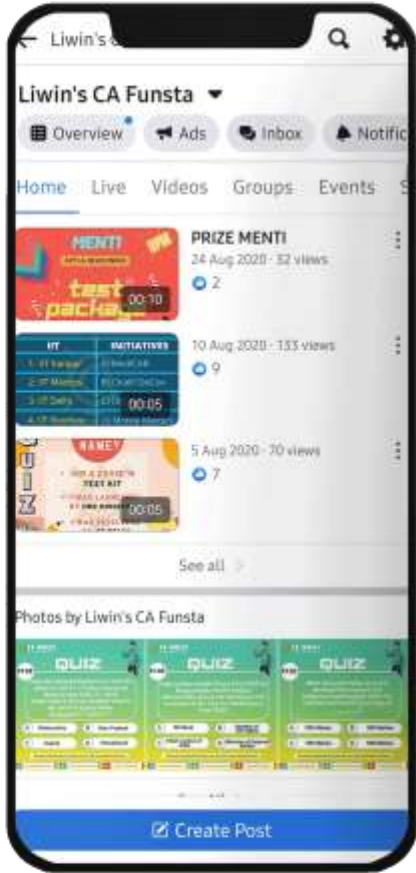
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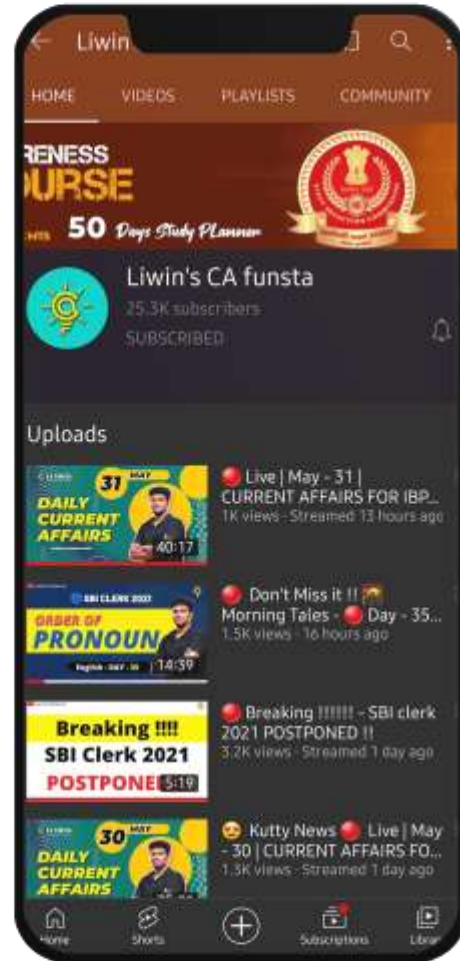


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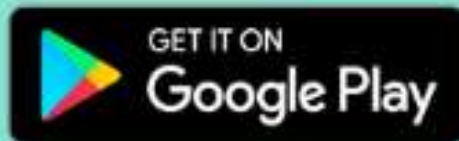
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