

Daily



Current Affairs

FEBRUARY 17

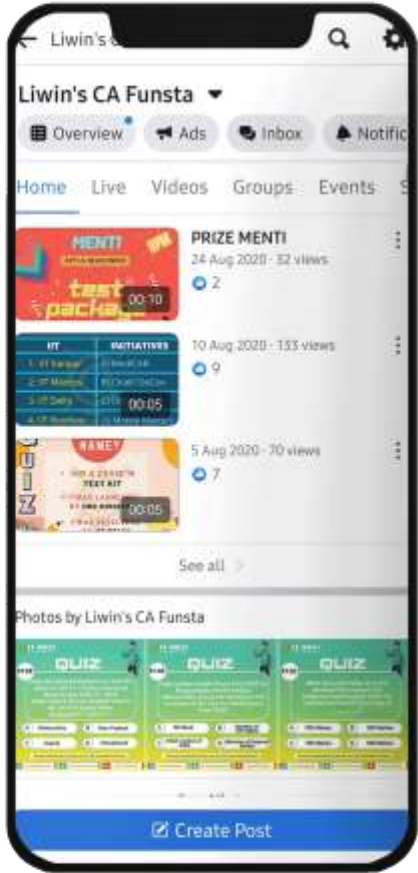
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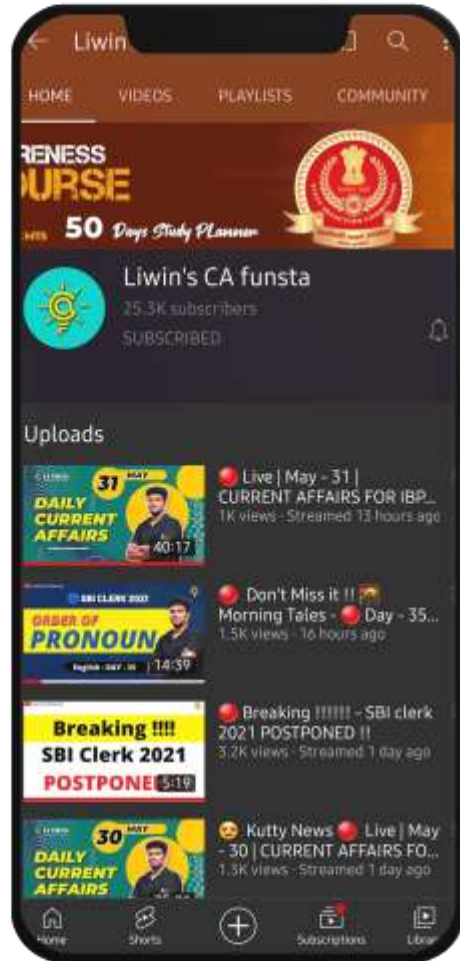
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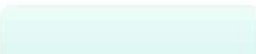


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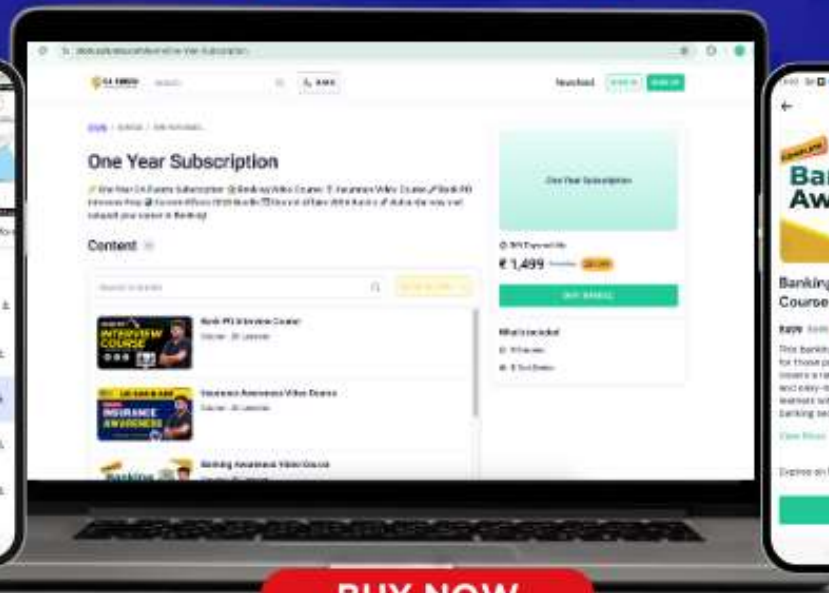
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Important Days



➤ **When is Global Tourism Resilience Day observed annually?**

- A) March 5
- B) January 20
- C) February 17
- D) April 10
- E) December 15

Answer
C) February 17



GLOBAL
TOURISM RESILIENCE
DAY
FEBRUARY 17



Important Days



Event and Location:

- **Event:** Global Tourism Resilience Day 2025 observed worldwide
- **Date:** February 17, 2025
- **Location:** Global observance led by the United Nations General Assembly



Important Days



Mandates and Objectives:

- **Global Tourism Resilience Day** was established by the United Nations General Assembly to highlight the need for a resilient and adaptable tourism industry.
- The day promotes strategies to strengthen tourism against challenges such as pandemics, climate change, and economic downturns.
- The focus is on sustainable tourism, recovery mechanisms, and cross-sector collaborations to ensure long-term economic stability and environmental conservation.
- Encourages governments, corporations, and organizations to adopt climate-friendly travel initiatives and disaster preparedness in tourism.



Important Days



Significance and Expected Impact:

- **Economic Growth:** Tourism is a major revenue generator, creating jobs, income, and foreign exchange earnings.
- **Sustainable Development:** Ecotourism and sustainable tourism contribute to the United Nations Sustainable Development Goals (SDGs), particularly in poverty alleviation, employment, and environmental protection.



Important Days



Significance and Expected Impact:

- **Tourism Recovery Strategies:** Encourages diversification of tourism activities, ensuring resilience against global crises.
- **Government and Private Sector Collaboration:** Strengthens public-private partnerships to improve tourism infrastructure and risk management strategies.



Important Days



Key Terms Explained:

- **Tourism Resilience:** The ability of the travel and tourism sector to recover and adapt to disruptions such as pandemics, economic downturns, and natural disasters.
- **Sustainable Tourism:** A form of tourism that aims to minimize environmental impact while benefiting local communities.
- **UN Sustainable Development Goals (SDGs):** A set of 17 global goals focused on promoting economic growth, environmental sustainability, and social well-being.



Important Days



Tabular Summary:

Reason for Coverage	Details
Event Name	Global Tourism Resilience Day 2025
Observed On	February 17 (annually)
Established By	United Nations General Assembly
Main Focus	Building resilience and adaptability in global tourism
Economic Importance	Tourism generates income, employment, and foreign exchange earnings
Link to SDGs	Supports poverty reduction, job creation, and environmental conservation
Challenges Addressed	Pandemics, climate change, economic downturns, natural disasters
Celebration Activities	Workshops, conferences, awareness campaigns, UN-led climate discussions
Global Collaborations	Governments, private sector, and organizations working on tourism recovery strategies



➤ **Which athlete broke the world half-marathon record in Barcelona with a time of 56 minutes and 42 seconds?**

- A) Yomif Kejelcha
- B) Eliud Kipchoge
- C) Jacob Kiplimo
- D) Geoffrey Kamworor
- E) Joyciline Jepkosgei

Answer

C) Jacob Kiplimo



SPORTS



Event and Location:

- **Event:** Jacob Kiplimo breaks the world half-marathon record in Barcelona
- **Date:** February 17, 2025
- **Location:** Barcelona, Spain



Mandates and Objectives:

- **Jacob Kiplimo of Uganda** set a new world half-marathon record, finishing 21.0975 km in 56 minutes and 42 seconds.
- He improved the previous world record by 48 seconds, surpassing **Ethiopia's Yomif Kejelcha's** time from November 2024.
- The race was held in ideal weather conditions (13°C, no wind), allowing Kiplimo to maximize his performance.
- His average speed was 22.3 km/h, completing 5 km in 13:26 and 10 km in 26:53.
- He also set a world best for 15 km with a time of 40:07.



Significance and Expected Impact:

- **Major Record Improvement:** Kiplimo's 48-second improvement is one of the largest jumps in half-marathon history.
- **Historical Comparison:** His feat is being compared to Eliud Kipchoge's marathon world record improvement in 2018.
- **Upcoming Challenges:** Kiplimo is set to debut in the London Marathon on April 27, 2025, with the goal of challenging the marathon world record (2:00:35).
- **Women's Race:** Joyciline Jepkosgei (Kenya) won the women's race, setting a personal best and course record of 1:04:13.



Key Terms Explained:

- **Half-Marathon:** A road running event covering 21.0975 kilometers (13.1 miles).
- **Pacing Strategy:** Kiplimo initially ran at a 2:45 per km pace with pacemakers but increased speed after 3 km, leading to his record-breaking finish.
- **World Best for 15 km:** The fastest time ever recorded for a 15 km split in a race, which Kiplimo set at 40:07.



Tabular Summary:

Reason for Coverage	Details
Event	Jacob Kiplimo broke the world half-marathon record in Barcelona.
Record Time	56 minutes 42 seconds
Previous Record Holder	Yomif Kejelcha (November 2024)
Record Improvement	48 seconds faster than previous world record
Weather Conditions	13°C, no wind
Pacing Strategy	Started at 2:45/km pace, increased speed from 3rd km
Average Speed	22.3 km/h (2:41 per km)
World Best for 15 km	40:07
Upcoming Race	London Marathon (April 27, 2025)
Women's Race Winner	Joyciline Jepkosgei (Kenya) - 1:04:13 (PB & course record)



➤ Which beverage brand has replaced Thums Up as the co-presenter of IPL 2025?

- A) Coca-Cola
- B) Pepsi
- C) Campa Cola
- D) Sprite
- E) Frooti



Answer
C) Campa Cola



Event and Location:

- **Event:** Campa Cola replaces Thums Up as IPL 2025 Co-Presenter
- **Date:** February 17, 2025
- **Location:** India



Mandates and Objectives:

- **Campa Cola**, owned by **Reliance Consumer Products**, secured IPL 2025 co-presenting rights in a Rs 200 crore deal.
- This sponsorship replaces **Thums Up (Coca-Cola)**, which held the rights in IPL 2024.
- Reliance will promote Campa Cola along with its sports drinks Spinner and RasKik Gluco Energy during the IPL season.
- **Spinner**, a sports drink co-created with cricketer Muttiah Muralitharan, has signed sponsorship deals with multiple IPL teams.



Significance and Expected Impact:

- **Competition in the Beverage Market:** The move positions Campa Cola as a key challenger to Coca-Cola and Pepsi in India's soft drink market.
- **Mass Brand Exposure:** IPL 2025, one of the most-watched sporting events, will provide huge visibility for Campa Cola.
- **Increase in IPL Ad Revenue:** The tournament's ad revenue is expected to rise 8-10%, reaching Rs 4,500 crore.



Significance and Expected Impact:

- **Strategic Timing:** The IPL coincides with summer, when over half of India's soft drinks are sold annually.
- **Coca-Cola's Continued Presence:** Coca-Cola remains involved in IPL, sponsoring Chennai Super Kings and Kolkata Knight Riders.



Key Terms Explained:

- **Campa Cola:** A revived Indian cola brand, originally popular in the 1970s-90s, now owned by Reliance Consumer Products.
- **Spinner:** A sports drink co-created with Muttiah Muralitharan, which has sponsorship deals with Lucknow Super Giants, SunRisers Hyderabad, Punjab Kings, Gujarat Titans, and Mumbai Indians.
- **IPL Franchise Valuation:** The total value of IPL franchises surpassed \$12 billion in 2024, reflecting 13% growth since 2009.



Tabular Summary:

Reason for Coverage	Details
Event	Campa Cola replaces Thums Up as IPL 2025 Co-Presenter
Deal Value	Rs 200 crore
Company Acquiring Rights	Campa Cola (Reliance Consumer Products)
Previous Co-Presenter	Thums Up (Coca-Cola)
Reliance's Other Promotions	Spinner and RasKik Gluco Energy sports drinks
Spinner Sponsorship Deals	Lucknow Super Giants, SunRisers Hyderabad, Punjab Kings, Gujarat Titans, Mumbai Indians
Coca-Cola's IPL Sponsorships	Chennai Super Kings and Kolkata Knight Riders
Expected IPL Ad Revenue Increase	8-10% rise to Rs 4,500 crore
IPL Franchise Brand Value (2024)	\$12 billion, 13% increase from 2009
IPL 2025 Dates	March 21 to May 25, 2025



OBITUARY



➤ **Which renowned Bengali vocalist and composer passed away at the age of 83 in February 2025?**

- A) Hemanta Mukherjee
- B) Sandhya Mukhopadhyay
- C) Bappi Lahiri
- D) Pratul Mukhopadhyay
- E) Nachiketa Chakraborty

Answer

D) Pratul Mukhopadhyay



OBITUARY



Event and Location:

- **Event:** Noted Bengali vocalist and composer Pratul Mukhopadhyay passed away at the age of 83
- **Date:** February 17, 2025
- **Location:** West Bengal, India



OBITUARY



Mandates and Objectives:

- **Pratul Mukhopadhyay** was a renowned Bengali vocalist, lyricist, and composer known for his revolutionary and soulful music.
- He was famous for **composing Ami Banglar Gaan Gai and Dinga Bhasao Re**, which became cultural anthems in Bengal.
- His music reflected themes of **social change, revolution, and Bengali identity**, making him a significant figure in Bengal's musical and cultural history.
- His death coincided with the anniversaries of **Sandhya Mukhopadhyay and Bappi Lahiri**, deepening the sorrow in Bengal's music industry.



OBITUARY



Significance and Expected Impact:

- **Cultural Loss:** His demise marks the end of an era in Bengali music, leaving behind a legacy of socially conscious compositions.
- **Bengali Identity & Pride:** His songs continue to resonate deeply with Bengalis, reinforcing their cultural heritage and traditions.
- **Inspiration for Future Artists:** His unique style of self-taught singing, composing, and lyric writing serves as a model for aspiring musicians.
- **Preservation of Bengali Folk Music:** His contributions have played a crucial role in sustaining Bengal's folk and protest music traditions.



OBITUARY



Key Terms Explained:

- **Ami Banglar Gaan Gai:** One of Mukhopadhyay's most iconic compositions, symbolizing Bengali pride and cultural identity.
- **Dinga Bhasao Re:** A song capturing the essence of rural Bengal and its deep connection with nature.
- **Gosain Baganer Bhoot:** A popular Bengali film for which he composed the track Ek Je Chhilo Burun.



OBITUARY



Tabular Summary:

Reason for Coverage	Details
Event	Pratul Mukhopadhyay passed away at the age of 83.
Famous Songs	Ami Banglar Gaan Gai, Dinga Bhasao Re, Ek Je Chhilo Burun.
Musical Style	Focused on folk, protest music, and Bengali cultural identity.
Coincidental Dates	Passed away on the death anniversaries of Sandhya Mukhopadhyay and Bappi Lahiri.
Cultural Impact	His songs became anthems of resistance and Bengali pride.
Legacy	Inspired future artists and preserved Bengali folk traditions.



OBITUARY



➤ Which veteran Telugu actor and producer, known for introducing NTR to cinema, passed away at the age of 102?

- A) Savitri
- B) Bhanumathi Ramakrishna
- C) C Krishnaveni
- D) Anjali Devi
- E) Jamuna



Answer
C) C Krishnaveni



OBITUARY



Event and Location:

- **Event:** Veteran Telugu actor and producer C Krishnaveni passes away at 102
- **Date:** February 17, 2025
- **Location:** Hyderabad, Telangana, India



OBITUARY



Mandates and Objectives:

- **C Krishnaveni** was a pioneer in Telugu cinema, making immense contributions as an actor, producer, and singer.
- She made her acting debut in 1938 with Kacha Devayani and went on to feature in over 40 films.
- She played a pivotal role in introducing legendary figures like Nandamuri Taraka Rama Rao (NTR) and Ghantasala Venkateswara Rao to the Telugu film industry.



OBITUARY



Mandates and Objectives:

- As a producer, she backed successful films like Bhisma and Daksha Yagnam under her family-run studio.
- She was honored with the Raghupathi Venkaiah Award in 2004 for her contributions to Telugu cinema.



OBITUARY



Significance and Expected Impact:

- **Major Contributor to Telugu Cinema:** Krishnaveni was instrumental in shaping the early Telugu film industry.
- **Introduction of Legends:** Her efforts brought NTR and Ghantasala to the silver screen, changing the course of Indian cinema.
- **Multifaceted Talent:** Apart from acting, she was also a playback singer who performed her own songs in films like Keelu Gurram.
- **Inspiration for Future Generations:** Her life and career continue to inspire actors, filmmakers, and musicians in the Telugu film industry.



OBITUARY



Key Terms Explained:

- **Raghupathi Venkaiah Award:** A prestigious award given by the Andhra Pradesh government for contributions to Telugu cinema.
- **Mana Desam (1949):** The film that marked NTR's debut in the Telugu film industry, produced by C Krishnaveni.
- **Keelu Gurram (1949):** A Telugu classic in which she sang for herself and actress Anjali Devi.



OBITUARY



Tabular Summary:

Reason for Coverage	Details
Event	C Krishnaveni, veteran Telugu actor and producer, passed away at 102.
Career Highlights	Actor, Producer, Singer
Film Debut	Kacha Devayani (1938)
Number of Films Acted	Over 40
Notable Contributions	Introduced NTR and Ghantasala to Telugu cinema
Produced Films	Bhisma, Daksha Yagnam
Award Received	Raghupathi Venkaiah Award (2004)
Musical Contributions	Sang her own songs, performed for Anjali Devi in Keelu Gurram
Tributes Paid By	CM N. Chandrababu Naidu, Actor Pawan Kalyan, MAA President Vishnu Manchu



RANKING



➤ **Which state topped the 2024 Local Governance Performance Index?**

- A) Kerala
- B) Karnataka
- C) Uttar Pradesh
- D) Maharashtra
- E) Tamil Nadu

Answer
B) Karnataka



RANKING



Event and Location:

- **Event:** Karnataka secured the top rank in the 2024 Local Governance Performance Index
- **Date:** February 17, 2025
- **Location:** India



Mandates and Objectives:

- **The Local Governance Performance Index 2024** assesses states based on local administration, finances, accountability, and capacity building.
- **Karnataka** ranked **first**, surpassing **Kerala**, which previously held the top spot in 2015-16.
- **Uttar Pradesh (UP)** made a major jump, moving from **15th place to 5th**, marking a significant improvement in local governance efficiency.
- The rankings highlight states' efforts in transparency, financial management, and governance reforms.



Significance and Expected Impact:

- **Karnataka's Leadership:** The state excelled in financial management, governance structure, and local administration, setting an example for other states.
- **Uttar Pradesh's Improvement:** The state's focus on anti-corruption measures and Panchayat accountability contributed to its leap in rankings.
- **Transparency and Accountability:** The rankings emphasize the importance of clear governance structures and responsible local administration.



Significance and Expected Impact:

- **Empowerment of Local Bodies:** Strengthening Panchayati Raj institutions and urban governance is crucial for long-term sustainable governance.
- **Encouraging Other States:** The improvement of UP and the leadership of Karnataka may encourage other states to adopt similar governance models.



RANKING



Key Terms Explained:

- **Local Governance Performance Index:** A ranking system evaluating states on local body efficiency, financial management, and administrative performance.
- **Panchayat Accountability:** The process of ensuring local governing bodies are transparent and responsible for their actions.
- **Capacity Building:** Efforts to enhance skills, knowledge, and efficiency of local administrative functionaries.



RANKING



Tabular Summary:

Reason for Coverage	Details
Top-Ranked State	Karnataka secured 1st place, surpassing Kerala.
Major Improvement	Uttar Pradesh moved from 15th to 5th position.
Key Factors for Karnataka	Strong financial management, governance, and local administration.
Key Factors for UP	Transparency, anti-corruption measures, and Panchayat accountability.
Index Evaluation Parameters	Framework, finances, functions, capacity enhancement, and accountability.
Significance	Encourages stronger local governance practices across India.



➤ **What is the primary objective of Axis Bank's ₹104 crore investment in Ashoka University?**

- A) To expand the university's undergraduate programs
- B) To establish new business management courses
- C) To enhance PhD and Post-Doctoral research programs and develop advanced research labs
- D) To fund international student exchange programs
- E) To set up a new campus for Ashoka University



Answer

C) To enhance PhD and Post-Doctoral research programs and develop advanced research labs



Event and Location:

- **Event:** Axis Bank pledged ₹104 crore to Ashoka University for research development
- **Date:** February 17, 2025
- **Location:** Ashoka University, India



Mandates and Objectives:

- The investment is part of the **“Co-building Interdisciplinary Sciences and Research at Ashoka University”** initiative.
- **The funding will be used to:**
 - Strengthen PhD and Post-Doctoral programs.
 - Develop advanced research labs in Neurosciences, Behavioral Studies, and Physics.
 - Provide fellowships and research grants to scholars.
 - Expand the research ecosystem to attract global experts and top-tier scholars.



Significance and Expected Impact:

- Enhances **research infrastructure and fosters interdisciplinary studies.**
- Supports innovative solutions to global challenges, including:
 - **Climate Change** – Developing sustainable environmental solutions.
 - **Public Health** – Researching healthcare policies and medical advancements.
 - **Economic Sustainability** – Studying financial models for long-term economic growth.
- Strengthens **corporate-academic partnerships for scientific and technological advancements.**



Key Terms Explained:

- **Memorandum of Understanding (MoU):** A formal agreement between two or more parties outlining their collaborative objectives.
- **PhD and Post-Doctoral Programs:** Advanced academic research programs for scholars pursuing deep specialization in their fields.
- **Interdisciplinary Research:** A research approach that integrates knowledge from different disciplines to solve complex problems.



Tabular Summary:

Reason for Coverage	Details
Funding Announcement	Axis Bank pledged ₹104 crore to Ashoka University for research development.
Purpose	Strengthening PhD and Post-Doctoral programs, developing research labs, and providing fellowships.
Key Initiative	“Co-building Interdisciplinary Sciences and Research at Ashoka University” program.
Focus Areas	Neurosciences, Behavioral Studies, and Physics research.
Impact	Supports scholars, improves research infrastructure, and addresses global issues like climate change and public health.
Past Funding	Ashoka University raised ₹400 crore from donors in 2016 for research and education expansion.
Leadership Views	Axis Bank aims to build world-class research infrastructure; Ashoka University emphasizes interdisciplinary education.



➤ **What is the primary objective of SEBI's newly launched Related Party Transactions (RPT) portal?**

- A) To facilitate faster stock trading for investors
- B) To streamline reporting and enhance transparency in related party transactions
- C) To allow companies to bypass disclosure norms for related party transactions
- D) To enable companies to increase their market valuation
- E) To provide real-time stock price updates for listed entities



Answer

B) To streamline reporting and enhance transparency in related party transactions



Event and Location:

- **Event:** SEBI launched a new Related Party Transactions (RPT) portal to enhance corporate governance
- **Date:** February 17, 2025
- **Location:** India



Mandates and Objectives:

- **The Securities and Exchange Board of India (SEBI)** has introduced a **dedicated RPT portal** to improve corporate governance and financial transparency.
- The portal is designed to **streamline reporting of related party transactions by listed companies, ensuring consistent and timely disclosures.**
- SEBI aims to **protect investor interests by ensuring that companies accurately report their financial dealings with related parties.**
- This initiative aligns with **SEBI's broader efforts to create a transparent and accountable securities market in India.**



Significance and Expected Impact:

- **Enhanced Transparency:** The portal ensures listed companies disclose their related party transactions in a structured manner, reducing the risk of financial misconduct.
- **Simplified Compliance:** Companies can now easily upload and track RPT disclosures, minimizing errors and delays in reporting.



Significance and Expected Impact:

- **Investor Confidence:** Investors gain better access to financial information, allowing them to make informed decisions about their investments.
- **Regulatory Oversight:** SEBI can monitor compliance more effectively, ensuring companies follow proper governance standards.
- **Corporate Accountability:** The initiative strengthens governance norms, discouraging fraudulent transactions between related parties.



Key Terms Explained:

- **Related Party Transactions (RPTs):** Business transactions between a company and its subsidiaries, directors, key executives, or their relatives.
- **Securities and Exchange Board of India (SEBI):** The regulatory body for India's securities market, responsible for ensuring market integrity and investor protection.
- **Material RPTs:** Transactions exceeding ₹1,000 crore or 10% of a company's annual consolidated turnover, requiring prior shareholder approval.



Tabular Summary:

Reason for Coverage	Details
New SEBI Initiative	SEBI launched a dedicated Related Party Transactions (RPT) portal.
Purpose	The portal ensures timely and accurate disclosures of RPTs by listed companies.
Regulatory Changes	In 2021, SEBI mandated prior shareholder approval for material RPTs exceeding ₹1,000 crore or 10% of turnover.
Recent SEBI Rules	In July 2023, SEBI introduced stricter timelines (12 to 24 hours) for corporate disclosures.
Impact on Investors	Greater transparency in financial dealings, aiding informed investment decisions.
Impact on Companies	Listed companies must ensure compliance with disclosure norms, reducing non-compliance risks.
Market Regulation	SEBI strengthens corporate governance and financial transparency.



- **What is the primary objective of Bank of Maharashtra setting up a branch in GIFT City?**
- A) To expand its offshore banking operations and financial services
 - B) To relocate its headquarters from Pune to Gujarat
 - C) To open a digital-only bank for Gujarat's residents
 - D) To provide agricultural loans to farmers in Gujarat
 - E) To replace other public sector banks in GIFT City



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

Answer

A) To expand its offshore banking operations and financial services



Event and Location:

- **Event:** RBI approved Bank of Maharashtra to establish a branch in GIFT City
- **Date:** February 17, 2025
- **Location:** GIFT City, Gujarat



Mandates and Objectives:

- **The Reserve Bank of India (RBI)** approved **Bank of Maharashtra (BoM)** to set up a branch in GIFT City for offshore banking operations.
- **BoM** already operates **101 branches** in **Gujarat** and aims to grow its business by **25% to ₹15,000 crore by Q2 FY25**.
- The new branch will allow BoM to offer international banking services and expand its financial presence in **India's first International Financial Services Centre (IFSC)**.



Significance and Expected Impact:

- **Strengthening Offshore Banking:** The branch will enable cross-border financial transactions, supporting international businesses.
- **Boosting Business Growth:** BoM's target of ₹15,000 crore by Q2 FY25 aligns with its long-term expansion plans.
- **Enhancing GIFT City's Status:** RBI's recent allowance for foreign currency accounts under the Liberalised Remittance Scheme (LRS) makes GIFT City more attractive.
- **Positioning India as a Global Financial Hub:** More banks expanding to GIFT City strengthens India's role in global finance and offshore banking.



Key Terms Explained:

- **GIFT City (Gujarat International Finance Tec-City):** India's first International Financial Services Centre (IFSC), established in 2011, designed to compete with global financial hubs.
- **Liberalised Remittance Scheme (LRS):** An RBI initiative allowing Indian residents to open foreign currency accounts and remit funds for permitted transactions.
- **Offshore Banking:** Financial services provided by a bank outside its home country, often catering to international trade and investment needs.



Tabular Summary:

Reason for Coverage	Details
Event	RBI approved Bank of Maharashtra to set up a branch in GIFT City, Gujarat.
Objective	Expand offshore banking operations and financial services.
Bank's Presence in Gujarat	101 branches in the state, aiming to grow business by 25% to ₹15,000 crore by Q2 FY25.
GIFT City Overview	India's first IFSC, established in 2011, aimed at attracting global financial institutions.
RBI's LRS Rule Update	Indian residents can now open foreign currency accounts in GIFT City.
Impact on Indian Finance	Strengthens India's position as a global financial hub.



➤ **Why are Indian banks expected to experience a decline in their net interest margins (NIMs) in FY26?**

- A) Increased competition from foreign banks
- B) RBI's 25 bps rate cut reducing lending rates
- C) Rising loan defaults in the banking sector
- D) Government-imposed restrictions on lending
- E) Increase in corporate tax rates affecting bank profits



Answer

B) RBI's 25 bps rate cut reducing lending rates



Event and Location:

- **Event:** Fitch Ratings predicts a 10 bps decline in Indian banks' net interest margins in FY26
- **Date:** February 17, 2025
- **Location:** India



Mandates and Objectives:

- **Fitch Ratings projects** that Indian banks' net interest margins (NIMs) will shrink by 10 basis points (bps) in FY26.
- The decline follows **RBI's policy rate** cut of 25 bps to 6.25% in February 2025, the first rate cut in nearly five years.
- **Lower lending rates** will reduce banks' earnings from interest, while deposit rates will adjust more slowly, putting pressure on margins.
- **Liquidity constraints** could further impact banks' ability to pass on rate cuts to depositors.



Significance and Expected Impact:

- **Loan Repricing:** Floating rate loans, such as housing and SME loans, will immediately see lower interest rates, reducing banks' earnings.
- **Deposit Lag Effect:** Deposit rates adjust slower than lending rates, leading to temporary margin pressure.
- **Liquidity Constraints:** Banks may face additional margin compression if liquidity tightens and deposit costs remain high.



Significance and Expected Impact:

- **Long-Term Impact:** Net interest margins (NIMs) may stabilize around 3%, down from 3.5% in FY24, due to slower loan growth and lower returns on assets.
- **Profitability Challenge:** Banks will have to balance deposit rate adjustments, loan pricing, and liquidity management to sustain profits in a low-interest-rate environment.



Key Terms Explained:

- **Net Interest Margin (NIM):** The difference between a bank's interest income from loans and the interest it pays on deposits, expressed as a percentage of total assets.
- **Basis Points (bps):** A unit of measure in finance, where 1 bps = 0.01%. A 10 bps decline means a 0.10% reduction.
- **Liquidity:** The availability of cash and easily convertible assets in the banking system, affecting banks' ability to lend and manage interest rates.
- **Floating Rate Loans:** Loans where the interest rate changes based on an external benchmark, such as the RBI's repo rate.



Tabular Summary:

Reason for Coverage	Details
Projected NIM Decline	Fitch Ratings predicts a 10 bps drop in Indian banks' net interest margins in FY26.
RBI Rate Cut	RBI reduced the policy rate by 25 bps to 6.25% in February 2025.
Loan Repricing Effect	Floating rate loans like housing and SME loans will see lower interest rates.
Deposit Rate Lag	Banks face short-term margin pressure as deposit rates adjust slower than lending rates.
Liquidity Conditions	Banking system liquidity peaked at ₹3 trillion in Jan 2025, remained above ₹2 trillion in mid-February.
Long-Term Outlook	NIMs expected to settle around 3% due to slower loan growth and lower yields.
Potential Risks	If liquidity tightens, deposit costs may remain high, worsening margin decline.



➤ **Which two streaming platforms merged to create JioHotstar?**

- A) Netflix and Amazon Prime Video
- B) JioCinema and Disney+ Hotstar
- C) SonyLIV and ZEE5
- D) Voot and Apple TV+
- E) Hulu and Peacock



Answer

B) JioCinema and Disney+ Hotstar



Event and Location:

- **Event:** JioCinema and Disney+ Hotstar merge to create JioHotstar
- **Date:** February 17, 2025
- **Location:** India



Mandates and Objectives:

- **Reliance Industries and Disney** have merged their streaming platforms, **JioCinema and Disney+ Hotstar**, to launch **JioHotstar**.
- The merger consolidates India's digital streaming industry, creating a single platform with a vast content library.
- **JioHotstar** offers a mix of live sports, premium entertainment, and international content, making it one of the most diverse OTT platforms in India.
- **Existing users of JioCinema and Disney+ Hotstar** must transition to JioHotstar for continued access.



Significance and Expected Impact:

- **Unified Streaming Experience:** JioHotstar integrates the best content from both platforms into a single destination.
- **Massive Sports Coverage:** Users can access IPL, ICC tournaments, EPL, and other live sporting events.
- **Global Content Hub:** Includes Disney, Warner Bros., HBO, Peacock, and Paramount content.
- **Competitive Market Strategy:** JioHotstar competes with Netflix, Amazon Prime Video, and SonyLIV in the OTT space.
- **Localized Experience:** Available in over 19 Indian languages, making it accessible to a diverse audience.



Key Terms Explained:

- **OTT (Over-the-Top) Platform:** A digital streaming service that provides content over the internet without traditional cable or satellite.
- **Subscription Model:** JioHotstar offers ₹149 for 3 months (with ads) and ₹499 for 3 months (ad-free).
- **AI-Powered Recommendations:** JioHotstar will use artificial intelligence to personalize content suggestions.



Tabular Summary:

Reason for Coverage	Details
Event	JioCinema and Disney+ Hotstar merge to form JioHotstar
Companies Involved	Reliance Industries & Disney
Platform Transition	JioCinema & Disney+ Hotstar now redirect to JioHotstar
Subscription Plans	₹149 (with ads), ₹499 (ad-free) for 3 months
Content Offerings	IPL, ICC, EPL, Disney, Warner Bros., HBO, Paramount, Peacock
User Experience	AI-based recommendations, available in 19+ languages
Impact on Users	Must shift to JioHotstar for continued access



AWARDS



➤ Who won the 'Sportstar of the Year (Male)' award at the 2025 Sportstar Aces Awards?

- A) Virat Kohli
- B) Neeraj Chopra
- C) P.R. Sreejesh
- D) Swapnil Kusale
- E) Satwiksairaj Rankireddy

Answer
C) P.R. Sreejesh



AWARDS



Event and Location:

- **Event:** 2025 Sportstar Aces Awards honored India's top athletes
- **Date:** February 14, 2025
- **Location:** Taj Mahal Palace, Mumbai



AWARDS



Mandates and Objectives:

- **The Sportstar Aces Awards 2025** recognized India's finest athletes across various sports categories.
- **P.R. Sreejesh (Hockey)** won the '**Sportstar of the Year (Male)**' award for his key role in India's 2024 Paris Olympics bronze medal win.
- **Manu Bhaker (Shooting)** won '**Sportstar of the Year (Female)**' and '**Sportswoman of the Year (Olympic Sport)**' awards for her two Olympic medals.
- **Mumbai Cricket Team** was honored as '**Club/State Team of the Year**' for winning the 2023-24 Ranji Trophy.
- **Indian Men's & Women's Chess Teams** were named '**National Team of the Year**' after winning gold at the 45th Chess Olympiad.



Significance and Expected Impact:

- **Recognizing India's Sports Achievements:** The awards celebrated Olympic, non-Olympic, and para-sports excellence.
- **Encouraging Emerging Athletes:** Young talents like Parth Manek (Shooting) and Neha Sangwan (Wrestling) were recognized.
- **Promoting Inclusivity in Sports:** Para-athletes like Avani Lekhara, Navdeep Singh, and Harvinder Singh were honored as Super Achievers.
- **Honoring Lifetime Contributions:** Gurbux Singh and Mary D'Souza Sequeira were awarded for their lifelong dedication to hockey.



AWARDS



Key Terms Explained:

- **Sportstar Aces Awards:** Annual sports awards recognizing India's best athletes across various sports categories.
- **National Team of the Year:** Award given to India's Chess Teams for winning gold at the 45th Chess Olympiad.
- **Super Achievers Para Athletes:** A category celebrating top-performing para-athletes in Indian sports.



AWARDS



Tabular Summary:

Reason for Coverage	Details
Event Name	Sportstar Aces Awards 2025
Event Date & Venue	February 14, 2025, Taj Mahal Palace, Mumbai
Sportstar of the Year (Male)	P.R. Sreejesh (Hockey)
Sportstar of the Year (Female)	Manu Bhaker (Shooting)
National Team of the Year	Indian Men's & Women's Chess Teams (Gold at 45th Chess Olympiad)
Club/State Team of the Year	Mumbai Cricket Team (2023-24 Ranji Trophy Champions)
Lifetime Achievement Award (Male)	Gurbux Singh (Hockey)
Lifetime Achievement Award (Female)	Mary D'Souza Sequeira (Hockey)
Coach of the Year	Jaspal Rana (Shooting)
Super Achievers Para Athletes	Avani Lekhara (Shooting), Navdeep Singh (Para-Athletics), Harvinder Singh (Para-Archery)



➤ **What is the significance of the \$200 million Akash missile deal between India and the Philippines?**

- A) It marks the first-ever defense export deal between India and the Philippines
- B) It strengthens India's defense ties with China
- C) It enhances the Philippines' air defense amid regional tensions
- D) It is part of the Philippines' space exploration program
- E) It focuses on India's domestic defense manufacturing only



Answer

C) It enhances the Philippines' air defense amid regional tensions



Event and Location:

- **Event:** India and the Philippines are finalizing a \$200 million deal for the Akash missile system
- **Date:** February 17, 2025
- **Location:** India and the Philippines



Mandates and Objectives:

- India is set to export **the Akash surface-to-air missile system to the Philippines for \$200 million.**
- The deal aims to strengthen **the Philippines' air defense capabilities**, especially amid rising regional tensions in the South China Sea.
- This sale is part of **India's broader defense export strategy**, reinforcing its position in the global arms market.
- **The Defence Research and Development Organisation (DRDO)** developed the Akash system, making it an attractive option due to **cost-effectiveness, mobility, and operational efficiency.**



Significance and Expected Impact:

- **Air Defense Upgrade:** The Akash missile system will enhance the Philippines' ability to counter aerial threats.
- **Strengthening Strategic Ties:** The deal deepens military relations between India and the Philippines, building on previous defense agreements.
- **Countering Regional Tensions:** With increasing China-Philippines disputes in the South China Sea, the Philippines is investing in stronger defense mechanisms.



Significance and Expected Impact:

- **Boost to India's Defense Exports:** India's defense exports have risen 150% since 2020, reaching \$2.40 billion by March 2024.
- **Global Interest:** Other countries, such as Brazil and Egypt, are also showing interest in Indian missile technology.



Key Terms Explained:

- **Akash Missile System:** A medium-range, surface-to-air missile with a 25 km range, capable of targeting aircraft, cruise missiles, and air-to-surface missiles.
- **Defence Research and Development Organisation (DRDO):** India's premier defense research agency, responsible for developing advanced military technologies.
- **BrahMos Missile System:** A supersonic cruise missile jointly developed by India and Russia, previously exported to the Philippines for \$375 million in 2022.
- **Surface-to-Air Missile (SAM):** A missile designed to be launched from the ground to destroy aerial threats like enemy aircraft and missiles.



DEFENCE



Tabular Summary:

Reason for Coverage	Details
India-Philippines Defense Deal	The Philippines is set to buy the Akash missile system from India for \$200 million.
Akash Missile Features	Medium-range surface-to-air missile with a 25 km range, developed by DRDO.
Deal Components	Likely to include multiple launchers and radar systems.
Strategic Importance	Enhances Philippines' air defense amid China-related tensions.
India's Defense Export Growth	150% rise since 2020, reaching \$2.40 billion by March 2024.
Previous Deals	The Philippines purchased the BrahMos missile system for \$375 million in 2022.
Future Global Demand	Countries like Brazil and Egypt are interested in India's defense technology.



- **What is a major agenda of the 17th BRICS Summit in Rio de Janeiro?**
- A) Strengthening global governance and economic cooperation among member countries
 - B) Establishing a military alliance against Western nations
 - C) Merging BRICS with the European Union
 - D) Discussing the dissolution of the BRICS bloc
 - E) Promoting the adoption of the U.S. dollar as a global currency



Answer

- A) Strengthening global governance and economic cooperation among member countries**



Event and Location:

- **Event:** Brazil to host the 17th BRICS Summit in Rio de Janeiro
- **Date:** July 6-7, 2025
- **Location:** Rio de Janeiro, Brazil



Mandates and Objectives:

- **The 17th BRICS Summit** will bring together leaders from **Brazil, Russia, India, China, South Africa**, and newly added members like **Iran, Egypt, Ethiopia, UAE, and Saudi Arabia**.
- The summit will focus on **strengthening global governance reforms, economic cooperation, and financial sovereignty among member nations**.
- Discussions will include potential new financial mechanisms that reduce dependence on the U.S. dollar for international trade.
- **The BRICS bloc continues** to expand, with **Turkey, Azerbaijan, and Malaysia** expressing interest in joining.



Significance and Expected Impact:

- **Expansion of BRICS Influence:** The inclusion of new members strengthens BRICS' role in shaping global trade, finance, and diplomacy.
- **Financial Sovereignty:** Discussions may center around alternative currencies or payment systems, reducing reliance on Western financial structures.
- **U.S. Response and Tariff Threats:** U.S. President Donald Trump has warned BRICS nations of 100% tariffs if they attempt to challenge the dominance of the U.S. dollar.



Significance and Expected Impact:

- **Strengthening Global South Cooperation:** The summit will highlight efforts to create a balanced and fair international economic order.
- **Challenges and Opportunities:** While BRICS aims to reduce Western financial dependence, the U.S. tariff threat presents a potential economic and political challenge.



Key Terms Explained:

- **BRICS (Brazil, Russia, India, China, South Africa):** A major international bloc focused on economic cooperation, global governance reforms, and trade expansion.
- **Financial Sovereignty:** The ability of nations to conduct trade and economic transactions without relying on a single dominant currency like the U.S. dollar.
- **U.S. Tariff Threat:** A warning from President Donald Trump to impose 100% tariffs on BRICS nations if they establish a new financial system outside U.S. influence.



INTERNATIONAL AFFAIRS



Tabular Summary:

Reason for Coverage	Details
Event	17 th BRICS Summit in Rio de Janeiro, Brazil
Summit Dates	July 6-7, 2025
Main Agenda	Global governance reforms, economic cooperation, financial sovereignty
Expansion of BRICS	New members include Iran, Egypt, Ethiopia, UAE, Saudi Arabia
Countries Seeking Membership	Turkey, Azerbaijan, Malaysia
U.S. Tariff Threat	President Donald Trump warns of 100% tariffs if BRICS moves away from the U.S. dollar
BRICS Establishment	Founded in 2009, South Africa joined in 2010
Strategic Impact	Could reshape global financial and economic systems



➤ **What is the primary objective of Meta's Project Waterworth?**

- A) To establish a new social media platform for emerging markets
- B) To improve global digital connectivity and support AI, cloud computing, and business operations
- C) To replace existing undersea cables with satellite-based internet
- D) To provide free internet access to select developing countries
- E) To focus solely on India's domestic internet infrastructure



Answer

B) To improve global digital connectivity and support AI, cloud computing, and business operations



Event and Location:

- **Event:** Meta announced Project Waterworth, a 50,000 km undersea cable for global digital connectivity
- **Date:** February 17, 2025
- **Location:** India, US, Brazil, South Africa
(**Total:** 5 continents)



Mandates and Objectives:

- **Project Waterworth** is an undersea cable project spanning 50,000 km, connecting India, the United States, Brazil, South Africa, and other regions.
- The initiative is aimed at **enhancing digital connectivity, providing faster and more reliable internet services across continents.**
- It will play a crucial role in supporting **artificial intelligence (AI), cloud computing, and global business operations.**
- The cable will be laid at depths of up to **7,000 meters, using advanced burial techniques** to ensure durability in seismic-prone areas.



Significance and Expected Impact:

- **Boosting Digital Infrastructure:** Enhances India-US connectivity, supporting India's growing digital economy and technology sector.
- **Strengthening Global Communication:** Enables faster data transfer, improving business operations, finance, education, and e-commerce.
- **Enhancing AI and Cloud Services:** Provides the high-speed, high-capacity network essential for real-time data processing and AI development.



Significance and Expected Impact:

- **Lower Internet Costs:** Increased bandwidth availability may lead to lower costs for internet services in connected regions.
- **Supporting Economic Growth:** Strengthens international trade, digital inclusion, and technology-driven industries.



Key Terms Explained:

- **Undersea Cable:** A fiber-optic cable laid on the ocean floor to transmit internet and telecommunications data between continents.
- **Cloud Computing:** The delivery of computing services such as storage, processing, and networking over the internet.
- **Artificial Intelligence (AI):** Advanced computing systems that enable machines to learn, analyze, and make decisions in real-time.



INTERNATIONAL AFFAIRS



Tabular Summary:

Reason for Coverage	Details
Project Name	Project Waterworth
Cable Length	50,000 km
Connected Regions	India, US, Brazil, South Africa (5 continents)
Technology Used	Deep-water routing (up to 7,000m), advanced burial techniques
Main Objective	Improve digital connectivity, support AI, cloud computing, and global trade
Company Behind the Project	Meta (Parent of Facebook, Instagram, WhatsApp)
Strategic Importance for India	Enhances digital infrastructure, lowers internet costs, boosts economic growth
Potential Impact	Stronger global internet backbone, digital inclusion, improved AI capabilities



➤ Which organization launched the “Imagine a world with more women in science” campaign?

- A) World Economic Forum
- B) United Nations Development Programme (UNDP)
- C) United Nations Educational, Scientific and Cultural Organization (UNESCO)
- D) International Labour Organization (ILO)
- E) World Health Organization (WHO)



Answer

C) United Nations Educational, Scientific and Cultural Organization (UNESCO)



Event and Location:

- **Event:** UNESCO launches “Imagine a world with more women in science” campaign
- **Date:** February 11, 2025 (International Day of Women and Girls in Science)
- **Location:** Global Initiative



Mandates and Objectives:

- **UNESCO** introduced this campaign to mark the **10th anniversary of the International Day of Women and Girls in Science (February 11)**.
- The initiative aims to increase the representation of **women in STEMM (Science, Technology, Engineering, Mathematics & Medicine)**.
- The campaign promotes **#EveryVoiceInScience** to highlight the importance of gender diversity in scientific innovation.
- **The United Nations General Assembly (UNGA)** declared **February 11 as the International Day of Women and Girls in Science** in 2015 to address the gender gap in STEM fields.



Significance and Expected Impact:

- **Bridging the Gender Gap in Science:**
 - Globally, women make up only one-third of scientists, with only 1 in 10 leadership positions in STEM held by women.
 - In India, 43% of STEMM enrolment is female, but only 18.6% of scientists are women.
 - Women-led R&D projects account for only 25%.
- **Encouraging Female Participation in Science:**
 - Increase female representation in scientific boards and leadership roles.
 - Incorporate contributions of women scientists in textbooks to inspire young girls.



Significance and Expected Impact:

- **Creating Inclusive Workspaces in STEM Fields:**
 - Address workplace bias, discrimination, and gender stereotypes.
 - Ensure policies for diversity, equity, and inclusion.
 - Implement mentorship programs to encourage women in scientific careers.



Key Terms Explained:

- **STEMM:** Stands for Science, Technology, Engineering, Mathematics, and Medicine, where women remain underrepresented in leadership roles.
- **#EveryVoiceInScience:** A campaign-driven hashtag to promote inclusivity and visibility of women in science.
- **International Day of Women and Girls in Science (February 11):** A UN-recognized day dedicated to gender equality in STEMM fields.



INTERNATIONAL AFFAIRS



Tabular Summary:

Reason for Coverage	Details
Event	UNESCO launched “Imagine a world with more women in science” campaign
Occasion	10th anniversary of the International Day of Women and Girls in Science
Date of Observance	February 11 (annually)
Global Representation	Women make up only one-third of the global scientific community
India’s Scenario	43% of STEMM enrolment is female, but only 18.6% of scientists are women
Leadership Roles	Only 1 in 10 STEM leadership roles are held by women
Campaign Hashtag	#EveryVoiceInScience
Challenges Faced	Gender stereotypes, lack of role models, workplace discrimination
Solutions Proposed	Inclusion of women in STEM education, leadership, and workplace policies
UNESCO Headquarters	Paris, France



- **What is the primary objective of the National Tribal Festival 'Aadi Mahotsav'?**
- A) To showcase the technological advancements of tribal communities
 - B) To promote tribal culture, heritage, and economic empowerment
 - C) To conduct research on tribal medical practices
 - D) To encourage urban development in tribal areas
 - E) To integrate tribal traditions with modern corporate industries



Answer

B) To promote tribal culture, heritage, and economic empowerment



Event and Location:

- **Event:** President Droupadi Murmu inaugurated the National Tribal Festival 'Aadi Mahotsav' in New Delhi
- **Date:** February 16, 2025
- **Location:** Major Dhyan Chand National Stadium, New Delhi



Mandates and Objectives:

- **The National Tribal Festival 'Aadi Mahotsav'** was inaugurated to celebrate and promote India's tribal culture, heritage, and traditions.
- Organized by **the Ministry of Tribal Affairs**, the festival serves as a platform for tribal entrepreneurs, artisans, and artists to showcase their crafts, food, attire, jewelry, and traditional knowledge.
- The event aims **to bridge the gap between tribal communities and the broader market**, creating economic opportunities and strengthening sustainable development practices.



Significance and Expected Impact:

- **Tribal Cultural Promotion:** The festival highlights traditional tribal handicrafts, folk performances, and medicinal practices.
- **Economic Empowerment:** The event enables tribal entrepreneurs to access national and international markets.
- **Educational and Healthcare Support:** Government initiatives like Eklavya Model Residential Schools (EMRS) and National Mission on Tribal Health were highlighted as key steps in tribal development.



Significance and Expected Impact:

- **Government Initiatives:**
 - **Tribal Development Budget** increased fivefold to ₹1.25 lakh crore.
 - **Tribal Welfare Budget** tripled to ₹15,000 crore.
 - **30 new medical colleges** were established in tribal-dominated regions.
 - **National Mission on Tribal Health** launched to address specific health concerns, including eradicating sickle cell anemia by 2047.
- **Education Growth:** Over 1.25 lakh tribal students are studying in more than 470 Eklavya Model Residential Schools (EMRS) to bridge the education gap in remote areas.



Key Terms Explained:

- **Aadi Mahotsav:** An annual National Tribal Festival celebrating India's tribal culture, organized by the Ministry of Tribal Affairs.
- **Eklavya Model Residential Schools (EMRS):** Government-run boarding schools for tribal students aimed at improving education accessibility.
- **National Mission on Tribal Health:** A government initiative focused on enhancing healthcare services for tribal populations, including efforts to eradicate sickle cell anemia by 2047.



NATIONAL AFFAIRS



Tabular Summary:

Reason for Coverage	Details
Event Name	National Tribal Festival 'Aadi Mahotsav'
Inaugurated By	President Droupadi Murmu
Venue	Major Dhyan Chand National Stadium, New Delhi
Event Duration	February 16 to 24, 2025
Purpose	To promote tribal culture, heritage, and economic empowerment
Key Highlights	Showcases tribal crafts, food, attire, jewelry, traditional medicine, and sports
Tribal Budget Growth	Increased fivefold to ₹1.25 lakh crore
Welfare Budget Growth	Increased threefold to ₹15,000 crore
Education Initiatives	1.25 lakh students in 470+ Eklavya Model Residential Schools (EMRS)
Healthcare Initiatives	30 new medical colleges & National Mission on Tribal Health
Cultural Attractions	Folk dances, music, storytelling, handicrafts, and traditional food stalls
Government's Message	Tribal development is essential for India's overall progress



➤ **What is the primary objective of BHARAT TEX 2025?**

- A) To promote Indian traditional handicrafts only
- B) To showcase India's textile industry and foster global collaborations
- C) To introduce new laws for the textile sector
- D) To promote only sustainable textiles and ban synthetic fibers
- E) To provide a platform for small-scale textile businesses only



Answer

B) To showcase India's textile industry and foster global collaborations



Event and Location:

- **Event:** BHARAT TEX 2025, a premier global textile event, to be held in India
- **Date:** February 14-17, 2025
- **Location:** Bharat Mandapam, New Delhi & India Expo Centre & Mart, Greater Noida



Mandates and Objectives:

- **BHARAT TEX 2025** is one of the largest global textile events, backed by the Ministry of Textiles.
- The event aims to showcase India's textile industry, promote international partnerships, and highlight technological advancements.
- It will feature over 5,000 exhibitors and 6,000 international buyers from 110 countries, expecting 120,000+ visitors.
- The exhibition will focus on **apparel, home furnishings, technical textiles, sustainable textiles, and fashion accessories.**



Significance and Expected Impact:

- **Strengthening India's Global Textile Presence:** The event provides a global platform for Indian textile manufacturers and exporters.
- **Boosting Export Potential:** By attracting buyers from 110+ countries, it promotes India's textile exports and foreign trade.
- **Encouraging Innovation and Sustainability:** Special sections will showcase sustainable textiles, recycled fabrics, and eco-friendly production methods.



Significance and Expected Impact:

- **Enhancing Industry Growth:** The event will bring together industry leaders, technology providers, and policymakers to discuss textile sector advancements.
- **Showcasing Advanced Machinery & Equipment:** Cutting-edge spinning, weaving, dyeing, and finishing technologies will be presented.



Key Terms Explained:

- **Technical Textiles:** Textiles designed for specialized applications such as medical, geotextiles, and automotive textiles.
- **Sustainable Textiles:** Eco-friendly textiles made from organic fibers, recycled materials, and green manufacturing practices.
- **Textile Machinery:** Advanced spinning, weaving, and dyeing equipment that improves efficiency and sustainability in textile production.



NATIONAL AFFAIRS



Tabular Summary:

Reason for Coverage	Details
Event Name	BHARAT TEX 2025
Event Dates	February 14-17, 2025
Venues	Bharat Mandapam, New Delhi & India Expo Centre & Mart, Greater Noida
Key Objective	Showcase India's textile industry and promote global collaborations
Expected Participants	5,000+ exhibitors, 6,000+ international buyers, 120,000+ visitors
Major Focus Areas	Apparel, home textiles, sustainable textiles, technical textiles, and fashion accessories
Sustainability Focus	Eco-friendly fabrics, recycled materials, and sustainable manufacturing
Technological Innovations	Advanced spinning, weaving, dyeing, and finishing machinery
Economic Impact	Boosts India's textile exports and strengthens international trade relations



➤ **What is the primary objective of the Deregulation Commission announced by Prime Minister Narendra Modi?**

- A) To introduce new laws that increase government oversight in business operations
- B) To eliminate outdated regulations and reduce bureaucratic hurdles in governance
- C) To privatize all public sector enterprises in India
- D) To increase tax rates for large corporations and foreign investors
- E) To replace the Reserve Bank of India with a new regulatory body



Answer

B) To eliminate outdated regulations and reduce bureaucratic hurdles in governance



NATIONAL AFFAIRS



Event and Location:

- **Event:** Prime Minister Narendra Modi announced the formation of a Deregulation Commission
- **Date:** February 17, 2025
- **Location:** India



Mandates and Objectives:

- **The Deregulation Commission** aims to minimize the role of the government in business operations by eliminating obsolete regulations.
- The government has already removed hundreds of outdated compliances and is expanding this effort through **Jan Vishwas 2.0**.
- **The key focus areas include:**
 - Enhancing ease of doing business by simplifying governance structures.
 - Encouraging private sector participation in key industries like nuclear energy, space, mining, and power distribution.
 - Eliminating bureaucratic hurdles that slow economic growth and investment.



Significance and Expected Impact:

- **Boosting Private Sector Growth:** The move will allow greater private sector involvement in key industries, making India a more business-friendly economy.
- **Improving Governance Efficiency:** The reduction of unnecessary government interventions will create a more dynamic economic environment.
- **Property Rights Reforms:** The Svamitva Yojana aims to provide legal property rights to villagers, unlocking ₹100 lakh crore worth of assets.



Significance and Expected Impact:

- **Strengthening Banking and Financial Inclusion:**
 - Public sector banks have recorded ₹1.25 lakh crore in profits in nine months due to financial sector reforms.
 - Mudra Yojana has disbursed ₹32 lakh crore to small businesses, boosting entrepreneurship.
- **Justice System Modernization:** The implementation of Bharatiya Nyaya Sanhita (BNS) is set to modernize outdated colonial-era laws and improve judicial efficiency.



Key Terms Explained:

- **Deregulation:** The process of reducing government controls and restrictions in business operations to promote efficiency.
- **Jan Vishwas 2.0:** A government initiative aimed at removing outdated laws and easing regulatory compliance for businesses.
- **Svमित्वा Yojana:** A property rights reform scheme that uses drones and GIS mapping to provide legal land documentation to villagers.
- **Bharatiya Nyaya Sanhita (BNS):** A new legal framework replacing colonial-era laws to modernize India's justice system.



NATIONAL AFFAIRS



Tabular Summary:

Reason for Coverage	Details
Event	Government announced the Deregulation Commission to reduce bureaucratic hurdles.
Key Objective	Minimize government interference in business and economic activities.
Jan Vishwas 2.0	Initiative to remove outdated compliance regulations.
Industries Opened to Private Sector	Nuclear energy, space exploration, commercial mining, power distribution.
Svमित्वा Yojana	Uses drones and GIS technology to provide legal property rights to villagers.
Banking Sector Reforms	Public sector banks recorded ₹1.25 lakh crore in profits, Mudra Yojana disbursed ₹32 lakh crore.
Justice Reforms	Bharatiya Nyaya Sanhita (BNS) implemented to replace colonial-era laws.
Economic Impact	Strengthens ease of doing business, private sector investment, and financial inclusion.



QUICK RECALL



- **Global Tourism Resilience Day is observed annually on February 17.**
- **Jacob Kiplimo broke the world half-marathon record with a time of 56 minutes and 42 seconds.**
- **Campa Cola has replaced Thums Up as the IPL 2025 co-presenting sponsor.**
- **Renowned Bengali vocalist and composer Pratul Mukhopadhyay passed away at the age of 83.**
- **Veteran Telugu actor and producer C Krishnaveni passed away at the age of 102 in Hyderabad.**
- **Karnataka secured the first position in the 2024 Local Governance Performance Index.**
- **Axis Bank funding amount to Ashoka University: ₹104 crore over four years**
- **SEBI launched a dedicated portal for reporting Related Party Transactions (RPTs).**
- **The RBI has approved Bank of Maharashtra to establish a branch in GIFT City, Gujarat.**



QUICK RECALL



- **Fitch Ratings projection for Indian banks: 10 basis points decline in net interest margins in FY26**
- **Reliance and Disney merged JioCinema and Disney+ Hotstar to launch JioHotstar.**
- **The Sportstar Aces Awards 2025 honored India's top athletes at the Taj Mahal Palace, Mumbai.**
- **India and the Philippines are finalizing a \$200 million deal for the Akash missile system.**
- **Brazil will host the 17th BRICS Summit in Rio de Janeiro on July 6-7, 2025.**
- **Meta has launched Project Waterworth, a 50,000 km undersea cable to boost global digital connectivity.**



QUICK RECALL



- **UNESCO launched the “Imagine a world with more women in science” campaign on February 11, 2025.**
- **President Droupadi Murmu inaugurated the National Tribal Festival ‘Aadi Mahotsav’ in New Delhi.**
- **BHARAT TEX 2025 will be held from February 14 to 17, 2025, in New Delhi and Greater Noida.**
- **The government has announced the formation of a Deregulation Commission to reduce bureaucratic hurdles.**



CA FUNSTA

STUDENT REVIEW ★★★★★

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Banking awareness full video complete pannathuku apre au carthavaia bhaskarulu sir. Zera lettu start pannaru. Now master level ku ana feel irukko. ee. The go to book sir. Super content.

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Nirosha ★★★★★

Banking awareness course really useful and it is very much needed in this time. It is a course which is very much needed in this time. It is a course which is very much needed in this time. It is a course which is very much needed in this time.

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Ruban ★★★★★

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Benitta Robinson ★★★★★

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Rajaganapathy A R ★★★★★

Worth worth worth very awesome. Oh yes the course start panan. Mathura pola. Annu oru confidence. It is helpful to banking awareness. It is a course which is very much needed in this time. It is a course which is very much needed in this time.

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Mega ★★★★★

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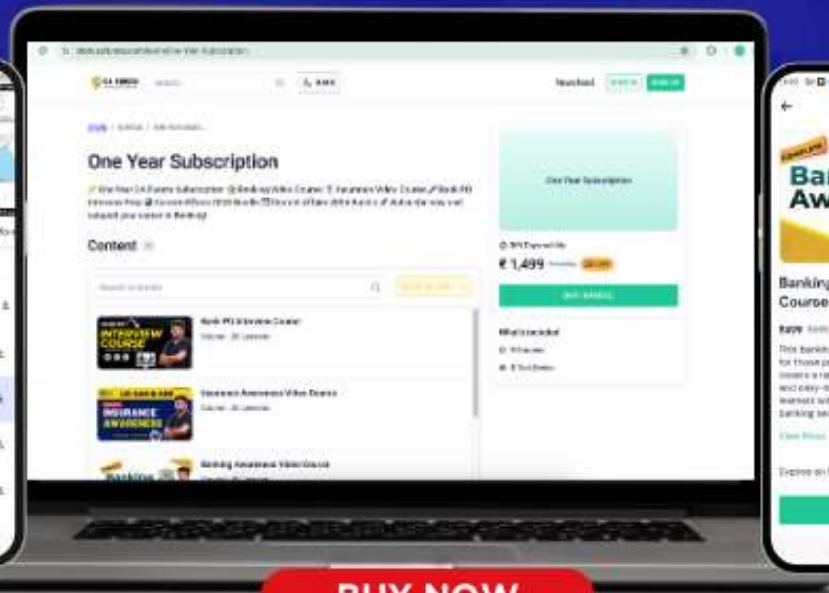
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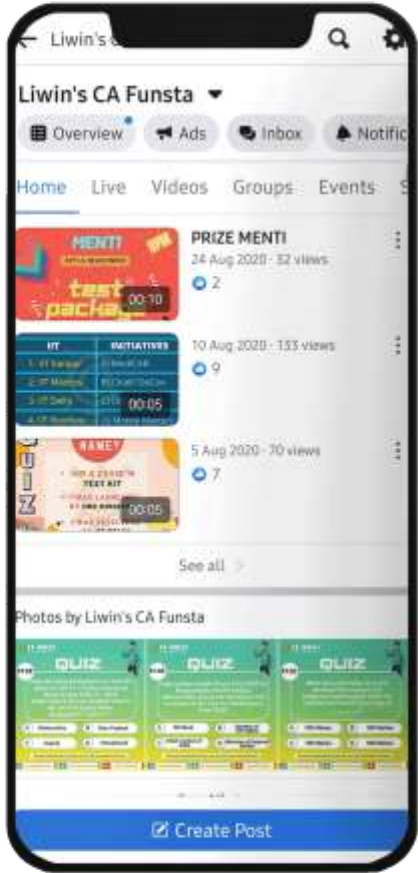
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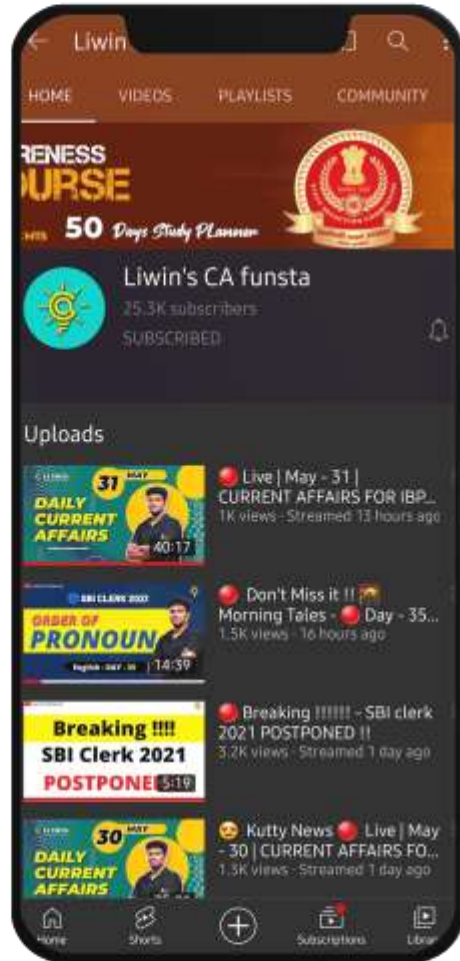


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