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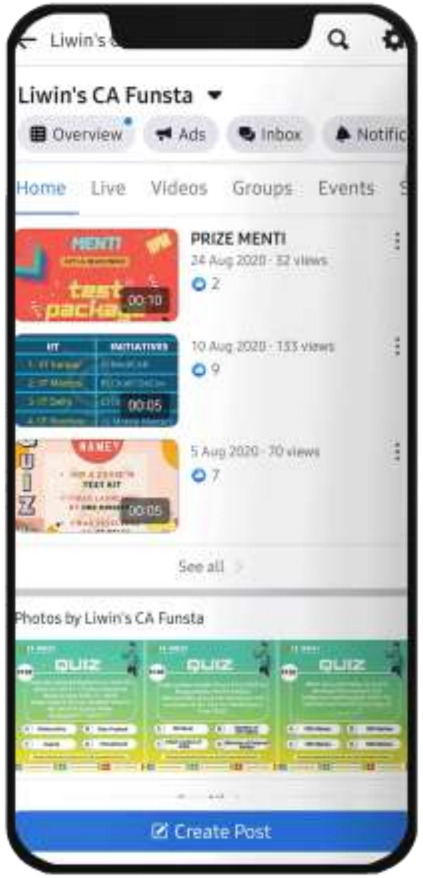

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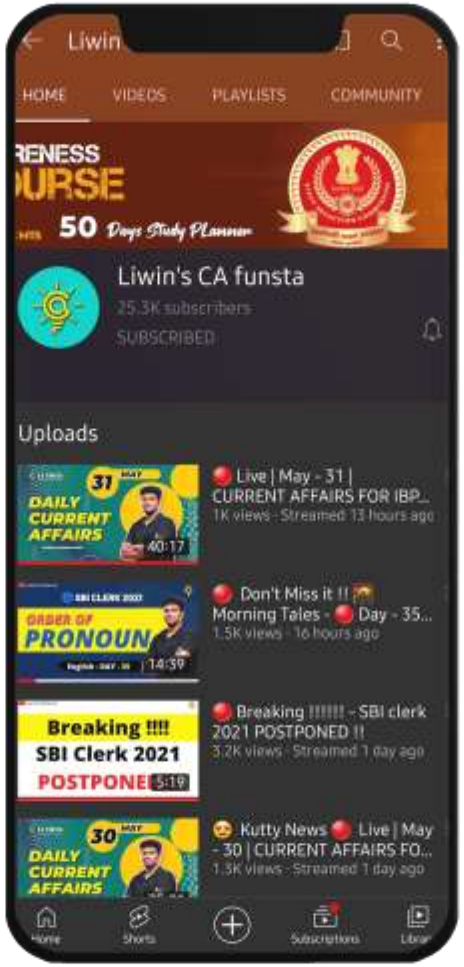

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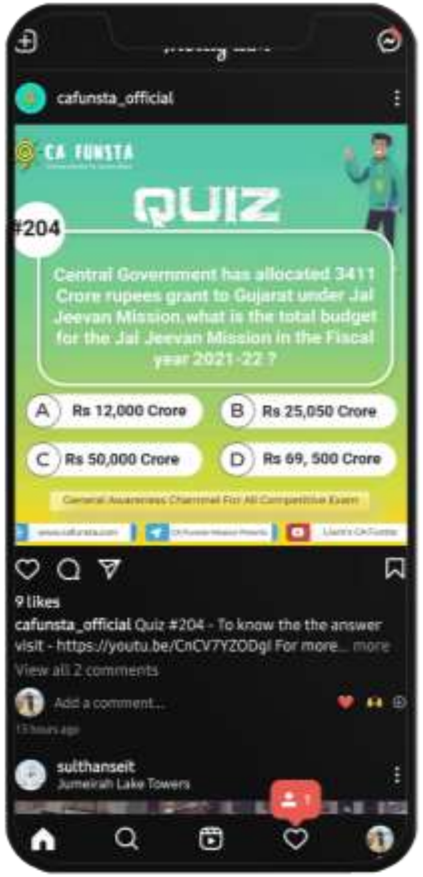

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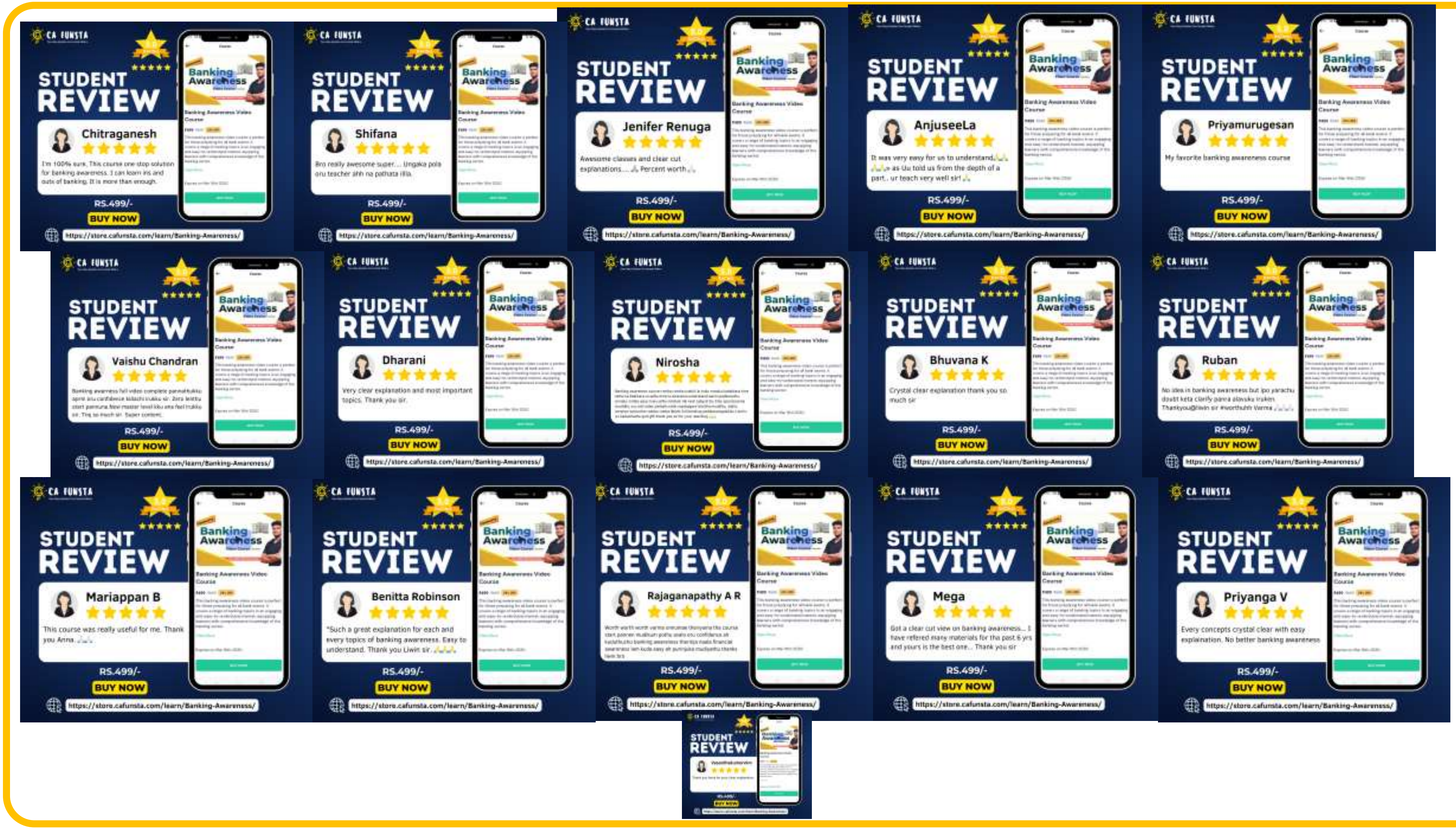
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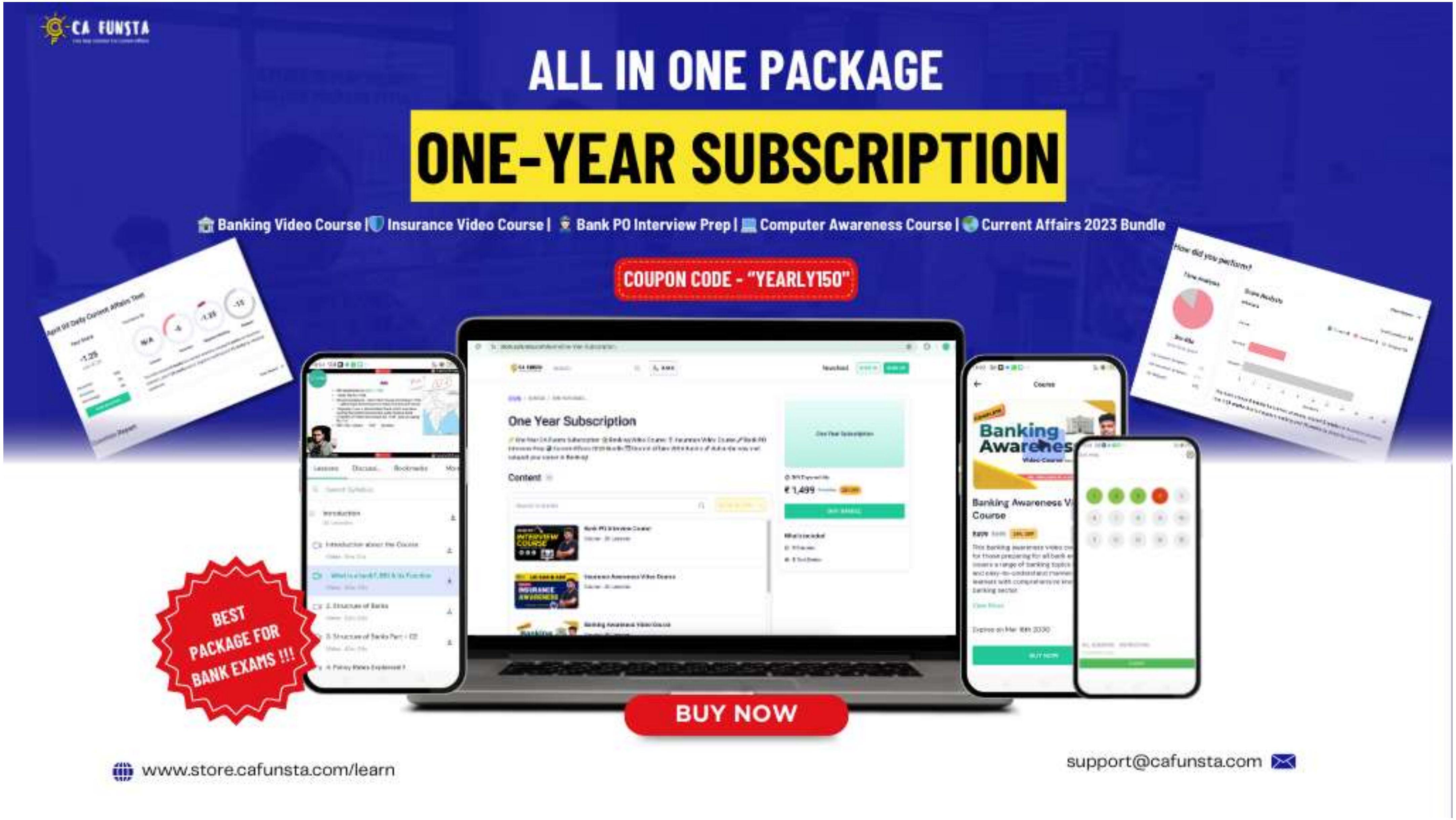
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Important Days

➢ **When was the first International Disarmament and Non-Proliferation Awareness Day observed?**

A) 2020
B) 2021
C) 2022
D) 2023
E) 2024

Answer
D) 2023

Important Days

Event and Location:

- **Event:** International Disarmament and Non-Proliferation Awareness Day.
- **Date:** March 5.
- **Location:** Global observance.

Important Days

Mandates and Objectives:

- **Raise awareness:** The day highlights the threats posed by weapons of mass destruction including nuclear, biological, and chemical weapons.
- **Educate youth:** It aims to educate young people on the importance of disarmament and non-proliferation.
- **Encourage participation:** It promotes global efforts to reduce arms proliferation and enhance security.

Important Days

History of the Day:

- **Resolution proposal:** Introduced at the UNGA in 2021 to establish this observance.
- **Resolution adoption:** Adopted by the United Nations General Assembly on December 7, 2022.
- **First observance:** The first International Disarmament and Non-Proliferation Awareness Day was held on March 5, 2023.

Important Days

Significance of the Day:

- **Global reminder:** It reminds the world of the dangers posed by weapons of mass destruction.
- **Promotes cooperation:** Encourages governments, organizations, and individuals to work together for global disarmament.
- **Enhances dialogue:** Fosters discussions and educational initiatives to promote a safer world.

United Nations Disarmament Week:

- **Observed dates:** October 24-30 annually.
- **Organized by:** United Nations Office for Disarmament Affairs (UNODA).
- **Objective:** Focuses on eliminating nuclear weapons and raising awareness on arms control.
- **Established:** During the 10th Special Session on Disarmament at the UNGA in 1978.

Important Days

United Nations Office for Disarmament Affairs (UNODA):

- **Role:** Promotes global disarmament efforts and supports treaty negotiations.
- **Functions:** Assists member states in implementing disarmament agreements and disseminates research on weapons control.
- **Headquarters:** Vienna, Austria.
- **UN Disarmament Chief:** Izumi Nakamitsu (Japan).

Important Terms Explained:

- **Weapons of Mass Destruction (WMDs):** These include nuclear, biological, and chemical weapons, which have the potential to cause massive destruction and casualties.
- **Disarmament:** The reduction or elimination of military weapons to prevent conflicts and enhance global security.
- **Non-Proliferation:** Efforts aimed at preventing the spread of nuclear, chemical, and biological weapons to additional countries or groups.

Important Days

Tabular Summary:

Aspect	Details
Event	International Disarmament and Non-Proliferation Awareness Day
Established by	United Nations General Assembly (UNGA)
Resolution Adopted	December 7, 2022
First Observed	March 5, 2023
Objective	Awareness about WMD dangers and global peace promotion
Related Observance	United Nations Disarmament Week (October 24-30)
Key Organization	United Nations Office for Disarmament Affairs (UNODA)
UNODA Headquarters	Vienna, Austria
UN Disarmament Chief	Izumi Nakamitsu (Japan)

SPORTS

➢ **Against which team did Steve Smith play his last ODI match?**

A) England
B) India
C) New Zealand
D) South Africa
E) Pakistan

Answer
B) India

SPORTS

Event and Location:

- **Event:** Steve Smith Announces Retirement from One-Day Internationals.
- **Date:** March 2025.
- **Location:** Australia.

SPORTS

Retirement Announcement:

- **Final ODI Match:** Smith’s last ODI appearance was in the Champions Trophy semifinal against India in Dubai.
- **Reason for Retirement:** To allow young players to prepare for the 2027 ODI World Cup.
- **Continued Formats:** Smith will continue playing Test cricket and T20 Internationals.

ODI Career Stats:

- **Matches Played:** 170
- **Total Runs:** 5800
- **Batting Average:** 43.28
- **Strike Rate:** 86.96
- **Centuries:** 12
- **Half-Centuries:** 35
- **Highest Score:** 164 vs New Zealand (2016)
- **Bowling Wickets:** 28 (debuted as a leg-spinning all-rounder)
- **Catches Taken:** 90
- Smith is the **12th highest run-getter** for Australia in ODIs.

SPORTS

Achievements:

- Won two ODI World Cups with Australia.

Future Plans:

- Will focus on **Test cricket** and **T20 Internationals.**
- Upcoming commitments include:
  - World Test Championship Final.
  - West Indies series.
  - Ashes series against England.

Tabular Summary:

Aspect	Details
Event	Steve Smith Announces Retirement from ODIs.
Last ODI Match	Champions Trophy semifinal vs India (Dubai).
Total ODI Matches	170.
Total Runs	5800.
Batting Average	43.28.
Strike Rate	86.96.
Centuries & Half-Centuries	12 centuries, 35 half-centuries.
Highest Score	164 vs New Zealand (2016).
Bowling & Fielding	28 wickets, 90 catches.
Major Achievements	Two-time ODI World Cup winner.
Reason for Retirement	To allow young players to prepare for 2027 ODI WC.
Future Plans	Continue playing Test and T20 cricket.
Upcoming Focus	WTC Final, West Indies series, England series.

RANKING

➢ **Which state recorded the highest number of river dolphins in India's first comprehensive survey?**

A) Bihar
B) Uttar Pradesh
C) Assam
D) West Bengal
E) Jharkhand

Answer
B) Uttar Pradesh

RANKING

Event and Location:

- **Event:** India's First River Dolphin Population Survey.
- **Date:** Conducted between 2021-2023.
- **Location:** Ganga, Brahmaputra, and Beas river basins.

RANKING

Survey Overview:

- **Conducted by:** Wildlife Institute of India (WII) in collaboration with state forest departments and organizations like WWF, Aaranyak, Turtle Survival Alliance, and Wildlife Trust of India.
- **Survey Duration:** 2021-2023.
- **Total Distance Surveyed:** 8,406 km (Ganga & Brahmaputra basins) + 101 km (Beas River).

RANKING

Dolphin Population Breakdown:

- **Total Dolphins Recorded:** 6,327.
- **Gangetic Dolphins (Platanista gangetica gangetica):** 6,324.
- **Indus River Dolphins (Platanista gangetica minor):** 3 (found in the Beas River, Punjab).

RANKING

State-wise Dolphin Distribution:

- **Uttar Pradesh:** 2,397.
- **Bihar:** 2,220.
- **West Bengal:** 815.
- **Assam:** 635.
- **Jharkhand:** 162.
- **Rajasthan & Madhya Pradesh:** 95.
- **Punjab:** 3.

RANKING

Key Findings in the Ganga Basin:

- **Surveyed Distance:** 7,109 km, covering major tributaries like Chambal, Yamuna, Rapti, Sharda, Ghaghara, Mahananda, Kosi, Gandak, and others.
- **Highest Dolphin Concentration:** 47 km Bhind-Pachnada stretch of Chambal River in UP.
- **Kanpur-Vindhyachal Stretch (380 km):** Encounter rate of 1.89 dolphins/km.
- **Narora-Kanpur Stretch (366 km):** Very low dolphin population.
- **Bihar’s Chausa-Manihari Stretch (590 km):** 1,297 dolphins recorded, making it one of the most densely populated dolphin zones.

Project Dolphin:

- **Launched:** August 15, 2020, by PM Narendra Modi.
- **Objective:** Conservation and protection of river dolphins in India.

RANKING

Tabular Summary:

Aspect	Details
Event	India's First River Dolphin Population Survey.
Total Dolphins Recorded	6,327 (Gangetic: 6,324, Indus: 3).
Survey Period	2021-2023.
Surveyed Rivers	Ganga, Brahmaputra, Beas & tributaries.
Total Distance Surveyed	8,507 km.
Highest Dolphin Population (State-wise)	UP (2,397), Bihar (2,220), West Bengal (815), Assam (635).
Project Dolphin Launch	August 15, 2020, by PM Modi.
Survey Conducted by	WII, State Forest Depts., WWF, Aaranyak, Turtle Survival Alliance, Wildlife Trust of India.

- What is the total value of ₹2000 notes still in circulation as per RBI's latest update?

A) ₹5,000 crore
B) ₹6,471 crore
C) ₹10,000 crore
D) ₹8,500 crore
E) ₹7,200 crore

Answer
B) ₹6,471 crore

Event and Location:

- **Event:** RBI’s Update on the Exchange and Deposit of ₹2000 Notes.
- **Date:** March 2025.
- **Location:** India.

Current Status of ₹2000 Notes in Circulation:

- **Withdrawal Announcement:** The ₹2000 note withdrawal was announced by RBI on May 19, 2023.
- **Notes Returned:** 98.18% of the total ₹2000 notes have already been deposited or exchanged.
- **Remaining Notes:** As of now, ₹6,471 crore worth of ₹2000 notes are still in circulation.

Initial Exchange and Deposit Period:

- **Bank Deposit Window:** RBI initially allowed individuals to exchange or deposit ₹2000 notes at banks until October 7, 2023.

Extended Deposit Facility at RBI Offices:

- **Continuation:** After bank exchanges closed on October 7, 2023, RBI allowed deposits at its offices from October 9, 2023, onwards.
- **Objective:** Ensures that those who missed the initial deadline still have a way to deposit their notes.

Modes of Depositing ₹2000 Notes:

- **Direct Deposit at RBI Offices:** Individuals can visit designated RBI offices to deposit their ₹2000 notes into their bank accounts.
- **Sending via India Post:** Those unable to visit an RBI office can send their ₹2000 notes through India Post to RBI offices for deposit.

List of RBI Offices Accepting ₹2000 Notes:

- Deposits can be made at RBI’s regional offices in Ahmedabad, Bengaluru, Belapur, Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Jammu & Kashmir, Kanpur, Lucknow, Mumbai, Nagpur, New Delhi, Patna, Jaipur, Hyderabad, Kolkata, and Thiruvananthapuram.

Significance of the Move:

- **Public Convenience:** Ensures individuals are not inconvenienced by the withdrawal of ₹2000 notes.
- **Alternative Option:** Allows those who missed the initial period to still deposit their notes.
- **Financial Stability:** Reduces the circulation of high-value currency notes while maintaining economic stability.

BANKING AND FINANCE

Tabular Summary:

Aspect	Details
Event	RBI’s update on the exchange and deposit of ₹2000 notes.
Total Notes Remaining	₹6,471 crore worth of ₹2000 notes still in circulation.
Withdrawal Announcement	May 19, 2023.
Initial Deposit Period	Until October 7, 2023, at banks.
Extended Deposit Facility	From October 9, 2023, at RBI offices.
Modes of Deposit	1. Direct deposit at RBI offices. 2. Sending via India Post.
RBI Offices Accepting Notes	19 regional offices across India.
Significance	Ensures convenience, provides alternatives, and maintains financial stability.

- **Why have digital lenders and microfinance companies approached the RBI?**

  A) To request a ban on small-ticket loans
  B) To introduce a formula for calculating interest rates on small loans
  C) To increase the interest rate cap on microfinance loans
  D) To reduce the regulatory oversight on lending institutions
  E) To seek exemptions from RBI guidelines on non-bank financing

Answer

B) To introduce a formula for calculating interest rates on small loans

Event and Location:

- **Event:** Digital Lenders and Microfinance Companies Urge RBI for Interest Rate Formula.
- **Date:** March 6, 2025.
- **Location:** India.

Key Issue:

- Several **digital lenders and microfinance companies** have urged **the Reserve Bank of India (RBI)** to introduce **a formula for calculating interest rates on small-ticket loans.**

Reasons for the Demand:

- **Fair Pricing:** A regulatory formula would ensure that interest rates are set fairly and transparently.
- **Prevent Business Disruptions:** Lenders argue that clear regulations prevent sudden market shocks.
- **Reduce Regulatory Risks:** Establishing a formula can help reduce the risk of regulatory actions against lending institutions.
- **International Best Practices:** The industry wants a framework modeled after global practices.

Background – RBI's Regulatory Actions:

- **October 2024 Ban:** The RBI imposed a ban on certain NBFCs over concerns of excessive interest rates and high mark-ups above funding costs.

Affected Companies:

- Navi Finserv
- Asirvad Micro Finance
- Arohan Financial Services

Significance of the Move:

- Brings transparency in loan pricing.
- Protects borrowers from predatory lending practices.
- Ensures stability in the digital lending and microfinance sector.

Tabular Summary:

Aspect	Details
Event	Digital lenders and microfinance firms seek RBI formula for interest rates.
Issue	Need for a regulatory formula for small-ticket loan interest rates.
Regulatory Concerns	High mark-ups, excessive pricing, lack of transparency.
RBI’s Past Actions	Ban on Navi Finserv, Asirvad Micro Finance, Arohan Financial Services.
Objective of the Demand	Fair pricing, business stability, reduced regulatory risks.
Global Benchmarking	Industry seeks a model based on international best practices.
Significance	Ensures transparency, protects borrowers, stabilizes lending sector.

BANKING AND FINANCE

➢ **What is the total amount of liquidity infusion announced by the RBI to address the liquidity deficit?**

A) ₹50,000 crore
B) ₹75,000 crore
C) ₹1 lakh crore
D) ₹1.5 lakh crore
E) ₹2 lakh crore

Answer
C) ₹1 lakh crore

Event and Location:

- **Event:** RBI Announces Liquidity Measures to Address Deficit.
- **Date:** March 6, 2025.
- **Location:** India.

RBI’s Liquidity Injection Measures:

- **The Reserve Bank of India (RBI)** announced **₹1 lakh crore bond purchases** and **a $10 billion forex swap** to ease the liquidity crunch.
- The measures aim to stabilize the banking system ahead of March 15 advance tax payments.

Breakdown of Measures:

1. **Open Market Operation (OMO) Bond Purchases**
   - **Total Amount**: ₹1 lakh crore.
   - **Tranches**: ₹50,000 crore each on March 12 and March 18, 2025.
   - **Purpose**: To inject liquidity into the banking system and ensure smooth monetary policy transmission.
2. **USD/INR Forex Swap Auction**
   - **Total Amount**: $10 billion (₹83,000 crore approx.).
   - **Tenor**: 36 months (3 years).
   - **Auction Date**: March 24, 2025.
   - **Purpose**: To enhance forex reserves and infuse rupee liquidity.

Reason for RBI's Action:

- **Liquidity deficit:** Increased from ₹65,000 crore in December 2024 to ₹2.07 lakh crore in January 2025 before slightly easing to ₹1.59 lakh crore in February 2025.
- **Advance Tax Outflows:** March 15 deadline expected to tighten liquidity further.
- **Market Volatility:** Forex interventions and capital flow fluctuations have impacted liquidity.
- **Bond Market Stress:** Rising corporate bond yields and certificate of deposit (CD) rates indicate liquidity tightness.

Impact on Financial Markets:

- **Bond Market:** Corporate bond yield spreads remain elevated despite repo rate cuts.
- **Stock Market:** Liquidity infusion expected to boost investor sentiment.
- **Monetary Policy Transmission:** Ensures lower policy rates reach borrowers effectively.

Tabular Summary:

Aspect	Details
Event	RBI announces liquidity measures to address deficit.
Total Liquidity Injection	₹1 lakh crore (OMO) + $10 billion swap.
OMO Bond Purchases	₹1 lakh crore in two tranches (₹50,000 crore each).
USD/INR Swap Auction	$10 billion for 36 months, to be held on March 24.
Liquidity Deficit Trend	₹65,000 crore (Dec 2024) → ₹2.07 lakh crore (Jan 2025) → ₹1.59 lakh crore (Feb 2025).
Reason for Action	Advance tax outflows, market volatility, rising credit demand.
Impact on Market	Supports bond market, monetary policy transmission, banking liquidity.

- **What is the current deposit insurance limit under the Deposit Insurance and Credit Guarantee Corporation (DICGC)?**

A) ₹1 lakh
B) ₹2 lakh
C) ₹3 lakh
D) ₹5 lakh
E) ₹10 lakh

Answer
D) ₹5 lakh

Event and Location:

- **Event:** Government Considering Hike in Deposit Insurance Limit.
- **Date:** March 5, 2025.
- **Location:** India.

Current Deposit Insurance Limit & Proposed Hike:

- **Present Limit:** ₹5 lakh per depositor per bank (set in February 2020 after the PMC Bank crisis).
- **Proposed Increase:** The government is actively considering raising this limit.
- **Reason:** Recent failure of New India Co-operative Bank led to discussions on enhancing depositor protection.

Impact on Banks' Profitability (ICRA Report):

- Banks must pay **higher insurance premiums** to the **Deposit Insurance and Credit Guarantee Corporation (DICGC).**
- **Estimated impact on profit after tax (PAT):** ₹1,800 crore to ₹12,000 crore annually.
- **Return on Assets (RoA) decline:** 0.01% - 0.04%.
- **Return on Equity (RoE) decline:** 0.07% - 0.4%.

Deposit Insurance Coverage Statistics (March 2024):

- **97.8%** of bank accounts were **fully covered** under the **₹5 lakh limit.**
- **Insured Deposit Ratio (IDR):** 43.1% of total bank deposits.
- Under different scenarios, IDR could increase to 47-66.5%, reducing bank profitability further.

Impact on Deposit Insurance Fund Reserve Ratio (RR):

- **Current Reserve Ratio (RR):** 2.1%.
- If deposit insurance is increased, RR is expected to fall to 1.5-2.1%.

Tabular Summary:

Aspect	Details
Event	Government considering a hike in deposit insurance beyond ₹5 lakh.
Current Insurance Limit	₹5 lakh per depositor per bank.
Reason for Proposal	Recent New India Co-operative Bank failure.
Estimated Profit Impact on Banks	₹1,800 crore to ₹12,000 crore annually.
Decline in RoA	0.01% - 0.04%.
Decline in RoE	0.07% - 0.4%.
Insured Deposit Ratio (IDR)	43.1% (could rise to 47-66.5%).
Reserve Ratio (RR) Impact	Could decline from 2.1% to 1.5-2.1%.

- **How much borrowing budget has LIC Housing Finance approved for FY 2025-26?**

A) ₹1.10 lakh crore
B) ₹1.15 lakh crore
C) ₹1.20 lakh crore
D) ₹1.23 lakh crore
E) ₹1.30 lakh crore

Answer
D) ₹1.23 lakh crore

Event and Location:

- **Event:** LIC Housing Finance Approves ₹1.23 Lakh Crore Borrowing Budget for FY26.
- **Date:** March 5, 2025.
- **Location:** India.

Key Decision:

- **The board of LIC Housing Finance** has approved borrowing **₹1.23 lakh crore** for the financial year 2025-26.

Borrowing Instruments & Sources:

- **The funds will be raised through multiple sources, including:**
  - Loans from financial institutions.
  - Issue of redeemable non-convertible debentures (NCDs).
  - Zero-coupon bonds, subordinate debt, and upper Tier II bonds.
  - Commercial paper and external commercial borrowing (ECB).
  - Foreign currency bonds and securitization (private/public issue).
  - Refinancing from the National Housing Bank (NHB).
  - Deposits from public, corporates, and trusts.

Stock Market Impact:

- LIC Housing Finance’s share price **rose by 3.49%.**
- It closed at **₹521.20 per share on BSE.**

Objective of the Borrowing:

- **Streamlining the financing process** across multiple tranches.
- **Ensuring liquidity and capital availability** for housing finance operations.

Tabular Summary:

Aspect	Details
Event	LIC Housing Finance approves ₹1.23 lakh crore borrowing for FY26.
Total Borrowing Budget	₹1,22,500 crore (₹1.23 lakh crore).
Approved Borrowing Instruments	NCDs, bonds, commercial papers, ECB, NHB refinance, public deposits.
Stock Performance	LIC Housing Finance shares rose 3.49% to ₹521.20 on BSE.
Purpose	To ensure liquidity and streamline financing processes.

- What is the projected value of India's housing finance market by 2029-30 according to CareEdge Ratings?

A) ₹50-55 trillion
B) ₹60-65 trillion
C) ₹70-75 trillion
D) ₹77-81 trillion
E) ₹85-90 trillion

Answer
D) ₹77-81 trillion

Event and Location:

- **Event:** Housing Finance Market Growth Projection by CareEdge Ratings.
- **Date:** March 5, 2025.
- **Location:** India.

Market Growth Projection:

- **The housing finance market,** currently valued at ₹33 trillion, is expected to reach ₹77-81 trillion by 2029-30.
- The market is projected to grow at a CAGR of 15-16% from 2024-25 to 2029-30.

Key Growth Drivers:

- **Robust structural elements** in the housing finance sector.
- **Government incentives** promoting homeownership.
- **Increased demand for residential properties,** which have grown 74% since 2019 to 4.6 lakh units in 2024.

Bank vs. HFC Market Share:

- **Banks dominate** the housing loan sector with a 74.5% market share (as of March 31, 2024).
- **Housing Finance Companies (HFCs)** hold a 19% market share, which remains stable.
- HFCs' loan portfolio grew by 13.2% in 2023-24, reaching ₹9.6 trillion.

HFC Growth & Asset Quality Improvement:

- **HFCs' year-on-year growth forecast:**
  - 2024-25: 12.7% growth.
  - 2025-26: 13.5% growth.
- **Gross Non-Performing Assets (GNPA) of HFCs:**
  - Reduced to 2.2% (March 31, 2024) from 4.3% (March 31, 2022).

Market Trends & Opportunities:

- **Retail segment** remains the primary driver of HFC growth.
- **Banks benefit** from a cost-of-funds advantage, reach, and portfolio buyouts.
- **Co-lending arrangements** continue to support housing finance expansion.

Tabular Summary:

Aspect	Details
Event	Housing finance market growth projection by CareEdge Ratings.
Current Market Value	₹33 trillion.
Projected Market Value (2029-30)	₹77-81 trillion.
Expected CAGR (2024-30)	15-16%.
HFCs’ Market Share	19% (Stable).
Banks' Market Share	74.5% (as of March 31, 2024).
HFC Loan Portfolio (2023-24)	₹9.6 trillion (13.2% growth).
HFC Growth Forecast	12.7% (2024-25), 13.5% (2025-26).
Improvement in Asset Quality	GNPA reduced from 4.3% (2022) to 2.2% (2024).

- **Which instrument aboard Aditya-L1 captured the first-ever image of a solar flare 'kernel'?**

A) SoLEXS
B) HEL1OS
C) SUIT
D) XPoSat
E) MACE

Answer
C) SUIT

Event and Location:

- **Event:** Aditya-L1 Captures First-Ever Image of a Solar Flare ‘Kernel’.
- **Date:** February 22, 2024 (Observation Date).
- **Location:** Orbiting at Lagrange Point L1 (1.5 million km from Earth).

Mission Overview:

- **Launch Date:** Aditya-L1 was launched on September 2, 2023.
- **Orbit Placement:** The satellite reached Lagrange Point L1 on January 6, 2024.
- **Orbit Type:** Placed in a halo orbit at L1, ensuring continuous solar observations.
- **Mission Objective:** To study the Sun without obstructions such as eclipses.

Key Observations and Instruments:

- **Solar Ultraviolet Imaging Telescope (SUIT):**
  - Captured the first-ever image of a solar flare 'kernel' in the Near Ultraviolet (NUV) band.
  - Observes the Sun in 11 different wavelengths.
  - Studies various layers of the solar atmosphere, including the photosphere and chromosphere.
- **Other Instruments:**
  - SoLEXS & HEL1OS: Analyze solar X-rays, detect flare activity, and study energy bursts.

Major Discovery: X6.3-Class Solar Flare

- SUIT detected **an X6.3-class solar flare,** one of the most intense solar eruptions.
- The brightening in the NUV range was observed in unprecedented detail.
- This confirms how solar energy moves through different atmospheric layers.

Understanding Solar Flares:

- **Definition**: Sudden bursts of energy caused by the Sun's magnetic field activity.
- **Impact**: Releases radiation and charged particles that can disrupt Earth's communication systems and space weather.
- **Scientific Importance:** Aditya-L1 helps track how flare energy spreads across different solar layers.

Scientific Significance:

- **NUV observations of solar flares** were rare before Aditya-L1 due to a lack of telescopes capable of such imaging.
- Findings confirm **a direct link between flare energy and temperature changes** in the Sun's corona.
- This discovery helps improve space weather predictions.

Future of Aditya-L1:

- Continuous data collection to study the Sun’s influence on space weather.
- More discoveries are expected in the coming years.
- Findings have been published in **The Astrophysical Journal Letters.**

Tabular Summary:

Aspect	Details
Event	Aditya-L1 captures the first-ever image of a solar flare 'kernel'.
Orbit Type	Halo orbit at Lagrange Point L1 (1.5 million km from Earth).
Key Discovery	First-ever image of a solar flare 'kernel'.
Major Event	X6.3-class solar flare observed on February 22, 2024.
Main Instrument	SUIT (Solar Ultraviolet Imaging Telescope).
Other Instruments	SoLEXS, HEL1OS (Solar X-ray studies).
Scientific Impact	Enhanced understanding of solar energy movement & flares.
Data Publication	The Astrophysical Journal Letters.

- **Which company developed the Blue Ghost lunar lander?**

A) Intuitive Machines
B) Astrobotic Technologies
C) Firefly Aerospace
D) SpaceX
E) ispace

Answer
C) Firefly Aerospace

Event and Location:

- **Event:** Blue Ghost Lands on the Moon.
- **Date:** March 3, 2025.
- **Location:** 20° North of the Moon's equator (nearside).

Mission Overview:

- **Mission Name:** Blue Ghost.
- **Developed by:** Firefly Aerospace (USA).
- **Mission Type:** Lander-only, no rover.
- **Payloads:** 10 scientific instruments, primarily for NASA.
- **Operational Duration:** ~14 Earth days (one lunar day).

Mission Objectives:

- **Robotic Drilling Tests:** Examining lunar surface and sub-surface properties.
- **Surface & Dust Studies:** Researching dust mitigation techniques for future lunar missions.
- **High-Definition Imaging:** Capturing a solar eclipse on March 14, 2025.

Commercial Lunar Payload Services (CLPS) Initiative:

- **NASA's program** to contract private companies for Moon missions.
- Supports **the Artemis program** for a long-term human presence on the Moon.
- Encourages **private sector participation** in lunar exploration.

Other Private Lunar Missions:

- **Past Missions:**
  - **Intuitive Machines – Odysseus (Feb 2024):** First private spacecraft to land on the Moon, faced landing difficulties but remained operational.
  - **Astrobotic Technologies – Peregrine (Jan 2024):** Mission failed before reaching the Moon.

Other Private Lunar Missions:

- **Upcoming 2025 Missions:**
  - **Intuitive Machines** – Athena (IM-2): Launched on Feb 26, landing scheduled for March 6 in the lunar south pole region.
  - **ispace (Japan)** – Hakuto-R Mission 2: Expected in May/June, carrying a lander (Resilience) and a rover (Micro).
  - **Astrobotic Technologies** – New Mission (TBA): Expected later in 2025.
  - **Intuitive Machines** – IM-3: Possible launch by the end of 2025.

Growing Private Sector Involvement in Lunar Exploration:

- More frequent **private lunar landings.**
- **NASA's CLPS initiative** contracts multiple companies for Moon missions.
- New technologies being developed for **lunar exploration and resource utilization.**

Tabular Summary:

Aspect	Details
Event	Blue Ghost lands on the Moon.
Mission Name	Blue Ghost.
Company	Firefly Aerospace (USA).
Landing Date	March 3, 2025.
Landing Site	20° North, Nearside of Moon.
Mission Type	Lander-only, no rover.
Payloads	10 (Primarily NASA instruments).
Objectives	Drilling tests, surface studies, dust mitigation, solar eclipse imaging.
Duration	14 Earth days (one lunar day).
Other Private Missions	Odysseus (2024), Peregrine (failed), IM-2, Hakuto-R, IM-3, Astrobotic (2025).
NASA Initiative	Commercial Lunar Payload Services (CLPS).
Significance	Growing private participation in lunar exploration.

NATIONAL AFFAIRS

- **Where is Vantara, the newly inaugurated animal rescue and conservation center, located?**

A) Madhya Pradesh
B) Rajasthan
C) Gujarat
D) Maharashtra
E) Karnataka

Answer
C) Gujarat

Event and Location:

- **Event:** PM Modi Inaugurates Vantara, an Animal Rescue and Conservation Centre.
- **Date:** March 2025.
- **Location:** Jamnagar, Gujarat.

Key Highlights of PM Modi's Visit to Vantara:

- **Inauguration and Presence:** PM Modi inaugurated Vantara in Jamnagar, Gujarat, with the presence of Reliance Industries Chairman Mukesh Ambani, Nita Ambani, Anant Ambani, and Radhika Merchant.
- **Wildlife Hospital Facilities:** The facility is equipped with MRI, CT scans, and ICUs. PM Modi witnessed an Asiatic Lion undergoing MRI and a rescued Leopard undergoing life-saving surgery.
- **Interaction with Rescued Animals:** PM Modi interacted with various species, including Asiatic Lion cubs, a White Lion cub (born at Vantara), a Clouded Leopard cub, and Caracal cubs bred for release into the wild. He also met a Golden Tiger and four Snow Tigers rescued from a circus.

Key Highlights of PM Modi’s Visit to Vantara:

- **Conservation Initiatives:** Vantara protects key species such as Asiatic Lions, Snow Leopards, and One-Horned Rhinoceroses, providing them with habitats that mimic their natural environments.
- **Additional Animal Encounters:** PM Modi interacted with Okapi, Chimpanzees, Orangutans, Hippopotamus, Crocodiles, Zebras, Giant Otters, Bongo (antelope), Tapir, Seals, and Leopard cubs. He also observed a Python, a two-headed snake, and a two-headed turtle.

Key Highlights of PM Modi’s Visit to Vantara:

- **Elephant Care:** Vantara houses India's largest elephant hospital, featuring hydrotherapy pools for treating arthritis and foot problems in elephants.
- **Wildlife Conservation Advocacy:** On World Wildlife Day, PM Modi took a lion safari in Gir National Park and emphasized the importance of protecting biodiversity for future generations.

CA FUNSTA

Tabular Summary:

Aspect	Details
Event	PM Modi inaugurates Vantara, an animal rescue and conservation centre.
Location	Jamnagar, Gujarat.
Attendees	PM Modi, Mukesh Ambani, Nita Ambani, Anant Ambani, Radhika Merchant.
Wildlife Hospital	Equipped with MRI, CT scans, ICUs; witnessed lion MRI and leopard surgery.
Key Animals	Asiatic Lion cubs, White Lion cub, Clouded Leopard cub, Caracals, Golden Tiger, Snow Tigers.
Rare Animals	Okapi, Orangutans, Chimpanzees, Snow Leopards, Giant Otter, Tapir, Seals, Bongo.
Unique Rescues	Two-headed snake, Two-headed turtle, Circus-rescued Snow Tigers.
Conservation Efforts	Protects Asiatic Lions, Snow Leopards, One-Horned Rhinos; releases Caracals into the wild.
Elephant Care	Largest elephant hospital, hydrotherapy for arthritis recovery.
Additional Activities	Released parrots, walked among zebras, fed giraffes and a rhino calf.
PM Modi's Advocacy	Celebrated World Wildlife Day, took lion safari in Gir National Park.

NATIONAL AFFAIRS

- **What is the primary objective of the Cities Coalition for Circularity (C-3) initiative?**

A) Promoting space research and innovation
B) Strengthening urban sustainability through circular economy principles
C) Increasing global trade partnerships
D) Developing renewable energy projects in rural areas
E) Expanding digital connectivity in cities

Answer

B) Strengthening urban sustainability through circular economy principles

Event and Location:

- **Event:** Launch of Cities Coalition for Circularity (C-3).
- **Date:** March 3, 2025.
- **Location:** Global initiative led by India.

Objective:

- **Urban Sustainability:** Strengthens urban sustainability by fostering collaboration among cities, policymakers, industry leaders, and development partners.
- **Waste Management:** Focuses on implementing sustainable waste management and circular economy practices.
- **Circular Economy:** Encourages the adoption of 3R principles (Reduce, Reuse, Recycle) to enhance resource efficiency.

Global Participation:

- **Multi-Nation Alliance:** Brings together multiple countries to promote knowledge exchange and best practices in circular economy development.

Pro-Planet People Approach (P-3):

- **India’s Commitment:** Aligns with India's Pro-Planet People (P-3) initiative, which emphasizes sustainable living and environmental conservation.
- **Leadership Role:** PM Modi reaffirmed India’s willingness to lead and share its experiences in circular economy development.

NATIONAL AFFAIRS

Formation of Working Group:

- **Proposal:** A working group of member nations will be established to finalize the coalition's structure and operational framework.

CITIIS 2.0 Agreement:

- **Funding:** A Memorandum of Understanding (MoU) was signed in Jaipur, securing ₹1,800 crore for urban sustainability projects.
- **Cities Covered:** 18 cities across 14 states will serve as models for sustainable urban development.

Historical Background:

- **Regional 3R Forum:** Established in 2009 to promote waste management and sustainability in the Asia-Pacific region.
- **Hanoi 3R Declaration (2013-2023):** Outlined 33 voluntary goals aimed at transitioning to a circular economy.

Tabular Summary:

Aspect	Details
Event	Launch of Cities Coalition for Circularity (C-3).
Date	March 3, 2025.
Objective	Promote urban sustainability, circular economy, and waste management.
Key Participants	Policymakers, industry leaders, researchers, development partners.
India's Approach	Pro-Planet People (P-3), 3R principles (Reduce, Reuse, Recycle).
PM Modi's Proposal	Formation of a working group for structuring the coalition.
CITIIS 2.0 MoU	₹1,800 crore allocated for 18 cities across 14 states.
Historical Background	Regional 3R Forum (2009), Hanoi 3R Declaration (2013-2023).

NATIONAL AFFAIRS

➢ Which initiative under the Chhattisgarh Budget 2025 aims to promote governance, infrastructure, technology, and industrial growth?

A) Mukhyamantri Mobile Tower Scheme
B) GATI Initiative
C) Krishak Unnati Yojana
D) Chhattisgarh Growth and Stability Fund
E) Business Reform Action Plan

Answer

B) GATI Initiative

NATIONAL AFFAIRS

Event and Location:

- **Event:** Chhattisgarh Budget 2025 Presentation.
- **Date:** March 4, 2025.
- **Location:** Chhattisgarh Legislative Assembly.

Total Budget:

- **Total Allocation:** ₹1,65,000 crore.
- **Focus Areas:** Capital expenditure, ease of doing business, digital governance, infrastructure development, and welfare schemes.

Key Reforms & Initiatives:

- **GATI Initiative:**
  - **Full Form:** Good Governance, Accelerating Infrastructure, Technology, Industrial Growth.
  - **Objective**: Cuts red-tapism, improves ease of doing business, and accelerates economic growth.
- **Business Reform Action Plan:**
  - **Phase 1:** Implementation of 216 reforms in 20 departments.
  - **Objective**: Digital transformation, paperless administration, and simplification of land registration.
  - **Major Land Reform:** Reduction of fees for asset division and relinquishment to ₹500.

Economic Indicators:

- **GSDP Growth:**
  - Projected at ₹6,35,918 crore (12% increase from 2024-25).
- **Capital Expenditure:**
  - Increased by 18% from ₹22,300 crore to ₹26,341 crore.
  - ₹2,000 crore allocated for road construction (highest in state history).
  - Development of Road Plan 2030 to enhance connectivity.
- **Fiscal Deficit:**
  - Increased from 2.90% to 2.97% of GSDP.

Infrastructure & Connectivity:

- **Mukhyamantri Mobile Tower Scheme:**
  - **Objective**: Expands connectivity in tribal regions like Bastar and Sarguja.
- **Mukhyamantri Parivahan Yojana:**
  - **Objective**: Provides transport services linking gram panchayats with district headquarters.

Technology & Industrial Growth:

- **Technology Reforms:**
  - Digitization of courts for faster judicial processes.
  - Creation of State Data Center for cybersecurity and data management.
  - Emergency response systems for disaster management.
- **Industrial Boost:**
  - Industry budget tripled to encourage investment.
  - National Institute of Fashion Technology (NIFT) to be established.

Pension & Fiscal Stability Funds:

- **Chhattisgarh Pension Fund:**
  - Ensures secure pensions for government employees.
- **Chhattisgarh Growth and Stability Fund:**
  - First-of-its-kind initiative in India for financial stability.

Welfare Schemes:

- **Krishak Unnati Yojana (Farmers):**
  - ₹10,000 crore allocated for agricultural development.
- **Pradhanmantri Awas Yojana (Rural Housing):**
  - ₹8,500 crore allocated for rural housing projects.
- **Mahtari Vandan Yojana (Women Welfare):**
  - ₹5,500 crore allocated for cash assistance to married women.

Tax & Price Reductions:

- **Petrol Price Cut:**
  - VAT on petrol reduced by ₹1 per litre (effective April 1, 2025).
- **No New Taxes Introduced:**
  - Ensuring financial relief for citizens.

Tabular Summary:

Aspect	Details
Event	Chhattisgarh Budget 2025 Presentation.
Total Budget	₹1,65,000 crore.
Focus Areas	Capital expenditure, digital governance, welfare schemes.
Key Initiative	GATI Initiative (Good Governance, Accelerating Infrastructure, Technology, Industrial Growth).
Business Reforms	216 reforms in 20 departments, simplified land registration.
GSDP Growth	₹6,35,918 crore (12% increase).
Capital Expenditure	₹26,341 crore (18% increase).
Fiscal Deficit	2.97% of GSDP.

NATIONAL AFFAIRS

Tabular Summary:

Aspect	Details
Infrastructure Schemes	Mukhyamantri Mobile Tower Scheme, Mukhyamantri Parivahan Yojana.
Technology Reforms	Court digitalization, State Data Center, emergency response systems.
Industry Boost	NIFT establishment, industry budget tripled.
Welfare Schemes	Krishak Unnati Yojana (₹10,000 crore), Mahtari Vandan Yojana (₹5,500 crore), Pradhanmantri Awas Yojana (₹8,500 crore).
Tax Reduction	VAT on petrol reduced by ₹1/litre.
Political Response	CM Vishnu Deo Sai praised it, opposition criticized the budget.

➢ **What is India's annual Green Hydrogen production target under the National Green Hydrogen Mission (NGHM) for 2030?**

A) 2 million metric tons
B) 5 million metric tons
C) 7 million metric tons
D) 10 million metric tons
E) 15 million metric tons

Answer

B) 5 million metric tons

Event and Location:

- **Event:** India's Leadership in Green Hydrogen – Key Developments.
- **Date:** March 2025.
- **Location:** New Delhi.

NATIONAL AFFAIRS

National Green Hydrogen Mission (NGHM):

- **Launch & Budget:** Launched with an allocation of ₹19,744 crore to promote hydrogen production, storage, and application.
- **Green Hydrogen Production Capacity:** India has awarded 4,12,000 TPA (tons per annum) of Green Hydrogen production.
- **Electrolyser Manufacturing:** Approved 3 GW of electrolyser manufacturing capacity per year.
- **Safety & Scalability Standards:** Published 88 standards for hydrogen adoption.
- **Pilot Projects:** Seven projects launched across transportation, shipping, steel, and storage sectors.

2030 Green Hydrogen Targets:

- **Production Goal:** 5 million metric tons (MMT) of Green Hydrogen annually.
- **Electrolyser Capacity:** 60-100 GW installed capacity.
- **Renewable Energy for Hydrogen:** 125 GW additional capacity.
- **CO_2 Emissions Reduction:** 50 million metric tons per year.
- **Fossil Fuel Import Savings:** ₹1 lakh crore annually.
- Investment Attraction: ₹8 lakh crore expected in the sector.

Hydrogen-Powered Truck Trials:

- **Significance:** Aims to reduce fossil fuel dependence and enhance energy security.

Key Hydrogen Truck Routes:

- **Faridabad–Delhi NCR**
- **Ahmedabad–Surat–Vadodara**

Indian Oil Corporation Limited (IOCL) Hydrogen Refueling Stations:

- Faridabad
- Vadodara
- Pune
- Balasore

Role of Leadership & Stakeholder Participation:

- **Shri Nitin Gadkari** praised for his leadership in hydrogen mobility innovation.
- **Shri Pralhad Joshi** urged industry leaders and policymakers to collaborate.
- Emphasis on hydrogen's role in India's green energy transition.

CA FUNSTA

Tabular Summary:

Aspect	Details
Event	India's Leadership in Green Hydrogen – Key Developments.
Mission Name	National Green Hydrogen Mission (NGHM).
Budget Allocation	₹19,744 crore.
Hydrogen Production Target (2030)	5 MMT annually.
Electrolyser Capacity (2030)	60-100 GW.
Renewable Energy Capacity for Hydrogen (2030)	125 GW.
CO_2 Reduction (Annually)	50 million metric tons.
Expected Import Savings	₹1 lakh crore.
Expected Investments	₹8 lakh crore.
Hydrogen-Powered Truck Routes	Faridabad–Delhi NCR, Ahmedabad–Surat–Vadodara.
Hydrogen Refueling Stations (IOCL)	Faridabad, Vadodara, Pune, Balasore.
Key Leaders	PM Narendra Modi, Shri Pralhad Joshi, Shri Nitin Gadkari.

- **Which city has India proposed to host the World Circular Economy Forum (WCEF) 2026?**

A) Mumbai
B) New Delhi
C) Jaipur
D) Bengaluru
E) Hyderabad

Answer
B) New Delhi

NATIONAL AFFAIRS

Event and Location:

- **Event:** India's Circular Economy Growth Projections.
- **Date:** March 2025.
- **Location:** 12th Regional 3R and Circular Economy Forum, Asia-Pacific.

India’s Circular Economy Potential:

- **Market Growth:** Expected to generate $2 trillion+ by 2050.
- **Job Creation:** Projected to create 10 million jobs by 2050.
- **Global Impact:** Estimated $4.5 trillion contribution to the world economy by 2030.

India’s Bid for World Circular Economy Forum 2026:

- **Proposal:** India has applied to host WCEF 2026.
- **Upcoming WCEF:** WCEF 2025 will be held in São Paulo, Brazil.

NATIONAL AFFAIRS

Plastic Waste Management & Policy Initiatives:

- **Plastic Waste Management Rules (2016):** Established strict waste reduction guidelines.
- **Single-Use Plastic Ban (2022):** Nationwide restriction on single-use plastics.
- **Eco-Mark Rules under Mission LiFE:** Encourages environmentally friendly products.
- **Circular Economy Action Plans:** Finalized for 10 waste categories.
- **Extended Producer Responsibility (EPR):** Enforced in plastics, e-waste, construction, and metal recycling sectors.

NATIONAL AFFAIRS

Major Developments at the Forum:

- **SBM Waste to Wealth PMS Portal:**
  - Developed under Swachh Bharat Mission (SBM).
  - Improves project monitoring and data management.
  - Facilitates resource sharing for waste-to-value initiatives.
- **IFC Document Reference Guide:**
  - Covers business models for solid waste management (SWM).
  - Discusses waste-to-energy, biomethanation, and bioremediation.
  - Aims to help municipalities and private sectors in waste management.

Major Developments at the Forum:

- **MoU Between CSIR & MoHUA:**
  - Council of Scientific and Industrial Research (CSIR) and Ministry of Housing and Urban Affairs (MoHUA) signed an MoU.
  - **Focus**: Scientific research for urban waste management solutions.
- **'India's Circular Sutra' Report:**
  - A compendium of best practices in Reduce, Reuse, and Recycle (3R) principles.
  - Provides case studies for urban local bodies to implement circular economy strategies.

Major Developments at the Forum:

- **CEEW Report on Solid Waste Management:**
  - Conducted by Council on Energy, Environment, and Water (CEEW).
  - Focuses on sustainable waste solutions for million-plus cities.

Technical & Heritage Visits in Jaipur:

- **Technical Site Visits:**
  - Waste-to-Energy Plant & Sanitary Landfill (Langariyawas).
  - Dehlawas Sewage Treatment Plant – study of waste processing & energy recovery.
- **Cultural Heritage Visits:**
  - Hawa Mahal, City Palace, Albert Hall, Patrika Gate.
  - Showcased Jaipur’s architectural heritage and historical significance.

Tabular Summary:

Aspect	Details
Event	India's Circular Economy Growth Projections.
Market Value by 2050	$2 trillion+.
Job Creation by 2050	10 million.
India's WCEF 2026 Bid	Proposed to host in New Delhi.
Next WCEF Location (2025)	São Paulo, Brazil.
Key Policy Initiatives	Plastic Waste Management Rules (2016), Single-Use Plastic Ban (2022), EPR in multiple sectors.
Major MoU Signed	CSIR & MoHUA for scientific research in waste management.
New Platforms & Reports	SBM Waste to Wealth PMS Portal, IFC Document Reference Guide, India's Circular Sutra, CEEW Report.
Technical Site Visits	Waste-to-Energy Plant, Sanitary Landfill, Dehlawas Sewage Plant.
Heritage Site Visits	Hawa Mahal, City Palace, Albert Hall, Patrika Gate.

➢ **Which act was referred to by the Supreme Court while recognizing disability rights as a fundamental right?**

A) The Protection of Human Rights Act, 1993
B) The Rights of Persons with Disabilities (RPwD) Act, 2016
C) The National Policy for Persons with Disabilities, 2006
D) The Equal Opportunity Act, 2007
E) The Social Justice and Empowerment Act, 2015

Answer

B) The Rights of Persons with Disabilities (RPwD) Act, 2016

NATIONAL AFFAIRS

Event and Location:

- **Event:** Supreme Court Recognizes Disability Rights as Fundamental.
- **Date:** March 4, 2025.
- **Location:** Supreme Court of India.

Recognition of Fundamental Right:

- **Judgment:** The Supreme Court ruled that protection against disability-based discrimination is a fundamental right.
- **Legal Basis:** The ruling aligns with the Rights of Persons with Disabilities (RPwD) Act, 2016 and international conventions.

Judicial Service Participation for Visually Impaired:

- **Ruling:** Visually impaired candidates are eligible to participate in judicial service recruitment.
- **Implementation:** Authorities must complete the selection process within three months.

Striking Down Discriminatory Rules:

- **Madhya Pradesh Judicial Service Examination Rules, 1994:**
  - Rule 6A was struck down for excluding visually impaired candidates.
  - Proviso to Rule 7 was nullified for violating the equality doctrine, as it required either a three-year practice period or 70% marks in the first attempt.

Reasonable Accommodation:

- **Equal Opportunity:** The state must provide reasonable accommodations to ensure equal access for persons with disabilities (PwDs) in public services.
- **Affirmative Action:** Authorities must adopt relaxations in eligibility criteria similar to SC/ST candidates.
- **Separate Cut-Off Lists:** Specific cut-off marks for visually impaired candidates must be maintained.

Reference to Achievers with Disabilities:

- The court cited examples of **visually impaired legal professionals** who have excelled in the field, proving that **disability is not a barrier** to success.

Tabular Summary:

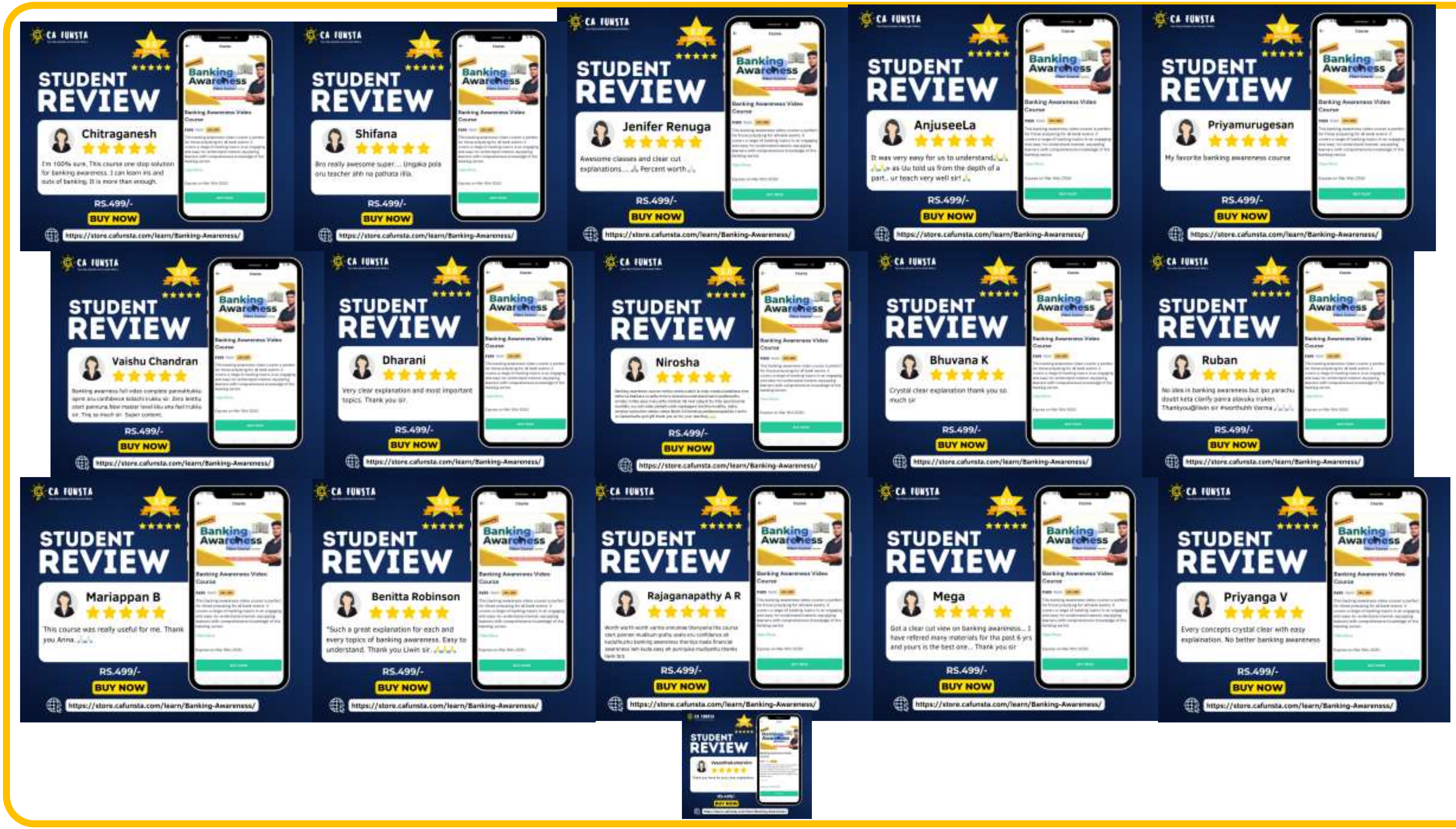
Aspect	Details
Event	Supreme Court recognizes disability rights as fundamental.
Date of Judgment	March 4, 2025.
Bench Composition	Justices J B Pardiwala and R Mahadevan.
Key Law Referred	Rights of Persons with Disabilities (RPwD) Act, 2016.
Implication of Judgment	Disability-based discrimination recognized as a fundamental right.
Struck Down Rules	Rule 6A and Rule 7 (MP Judicial Service Rules, 1994).
Eligibility of Visually Impaired	Allowed to participate in judicial service recruitment.
Reasonable Accommodation	Relaxations and separate cut-off lists for PwDs.
Deadline for Selection Process	Three months from the date of judgment.
Impact	Promotes inclusion, equality, and affirmative action for PwDs.

QUICK RECALL

- International Disarmament and Non-Proliferation Awareness Day is observed annually on March 5.
- Steve Smith announced his retirement from One-Day Internationals (ODIs).
- India’s first river dolphin population survey recorded 6,327 dolphins across three river basins.
- RBI continues to accept ₹2000 notes for deposit despite 98.18% being returned.
- Digital lenders and microfinance firms seek RBI guidelines on interest rate calculation.
- The RBI will inject ₹1 lakh crore via OMO bond purchases in March 2025.
- The government is considering raising the deposit insurance limit beyond ₹5 lakh.
- LIC Housing Finance approved a ₹1.23 lakh crore borrowing budget for FY26.
- India’s housing finance market is projected to reach ₹77-81 trillion by 2029-30.

QUICK RECALL

- Aditya-L1 captured the first-ever image of a solar flare ‘kernel’ in NUV light.
- Blue Ghost, developed by Firefly Aerospace, successfully landed on the Moon on March 3, 2025.
- PM Modi inaugurated Vantara, an animal rescue and conservation centre in Jamnagar, Gujarat.
- India launched the Cities Coalition for Circularity (C-3) on March 3, 2025.
- Chhattisgarh government presented a ₹1,65,000 crore budget for FY 2025.
- India launched the National Green Hydrogen Mission with a budget of ₹19,744 crore.
- India’s circular economy is expected to generate $2 trillion+ market value by 2050.
- The Supreme Court ruled that disability rights are a fundamental right under the Constitution.



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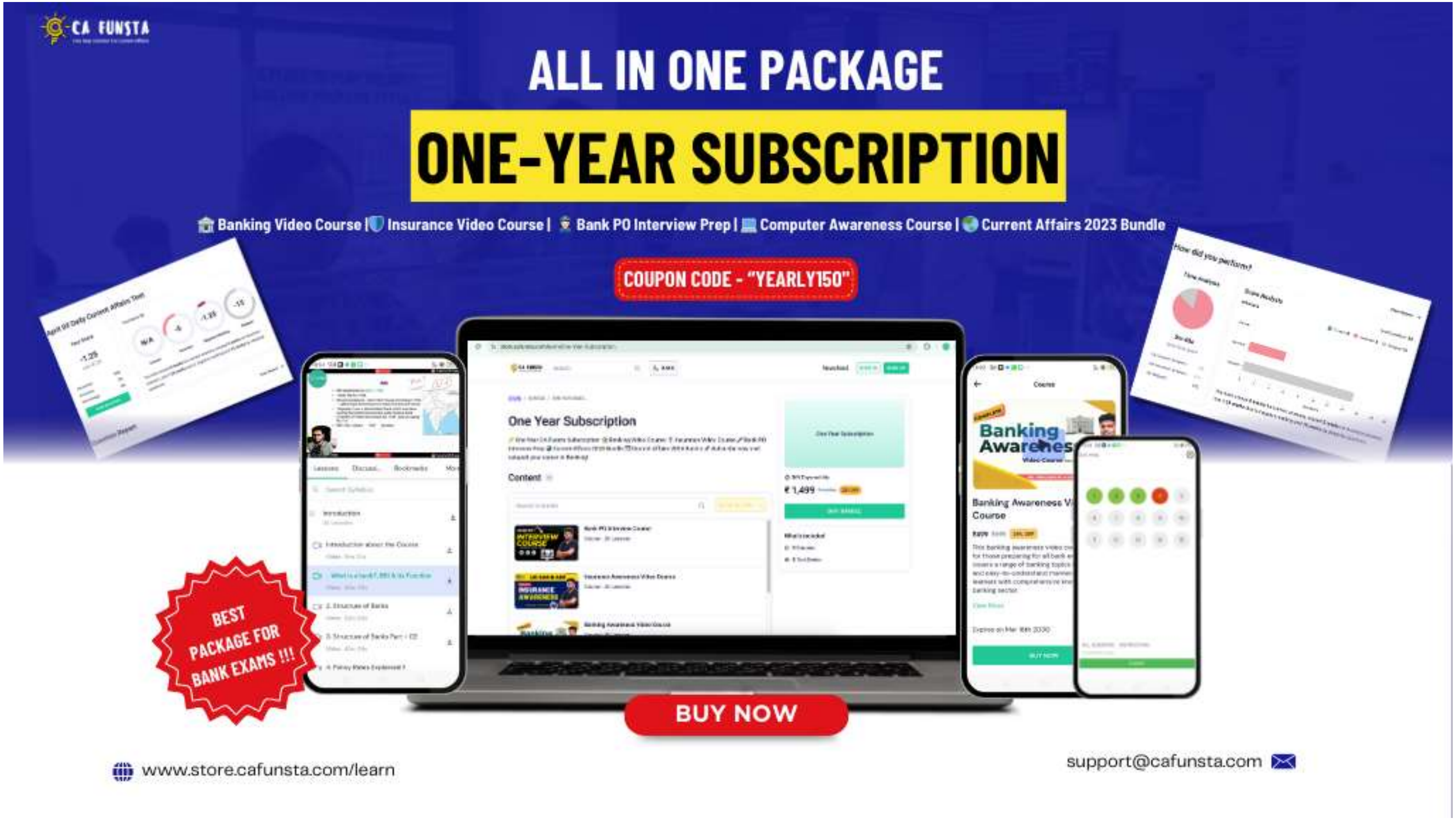
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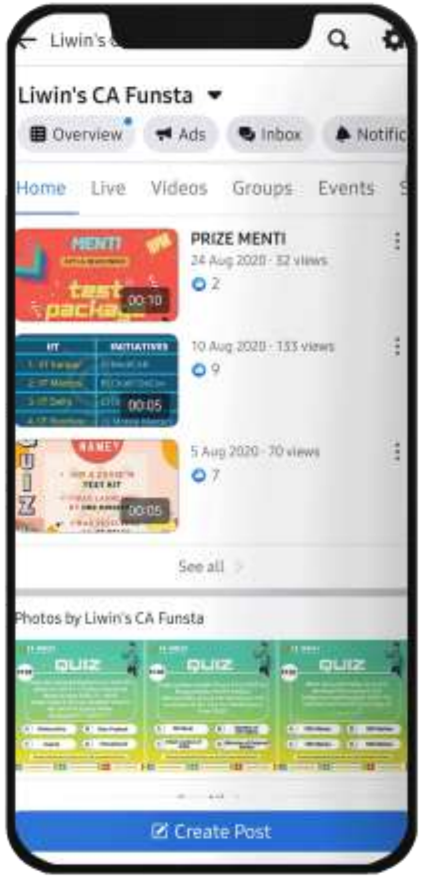

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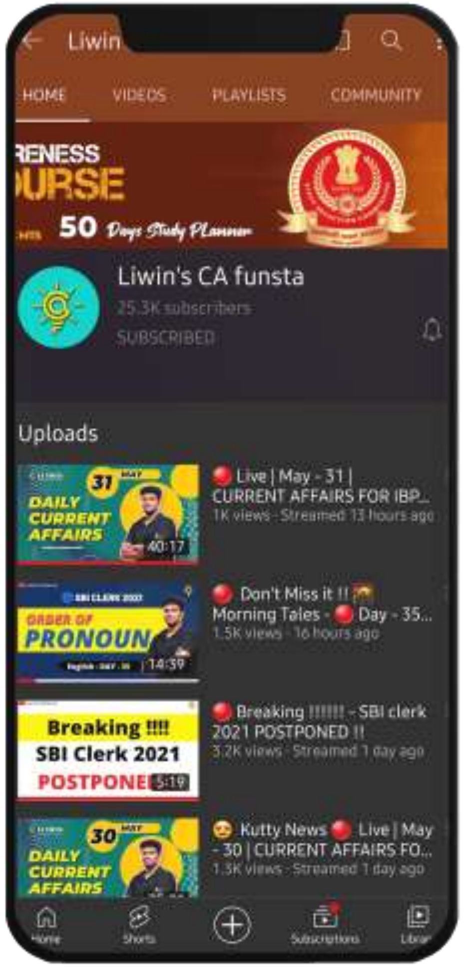

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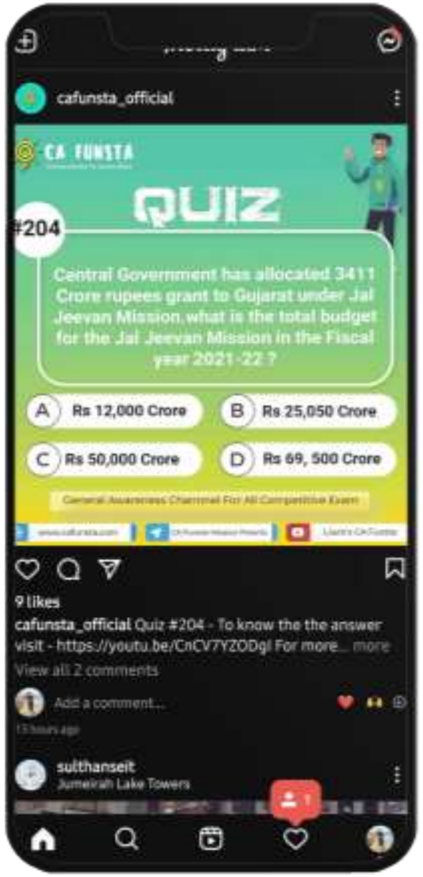

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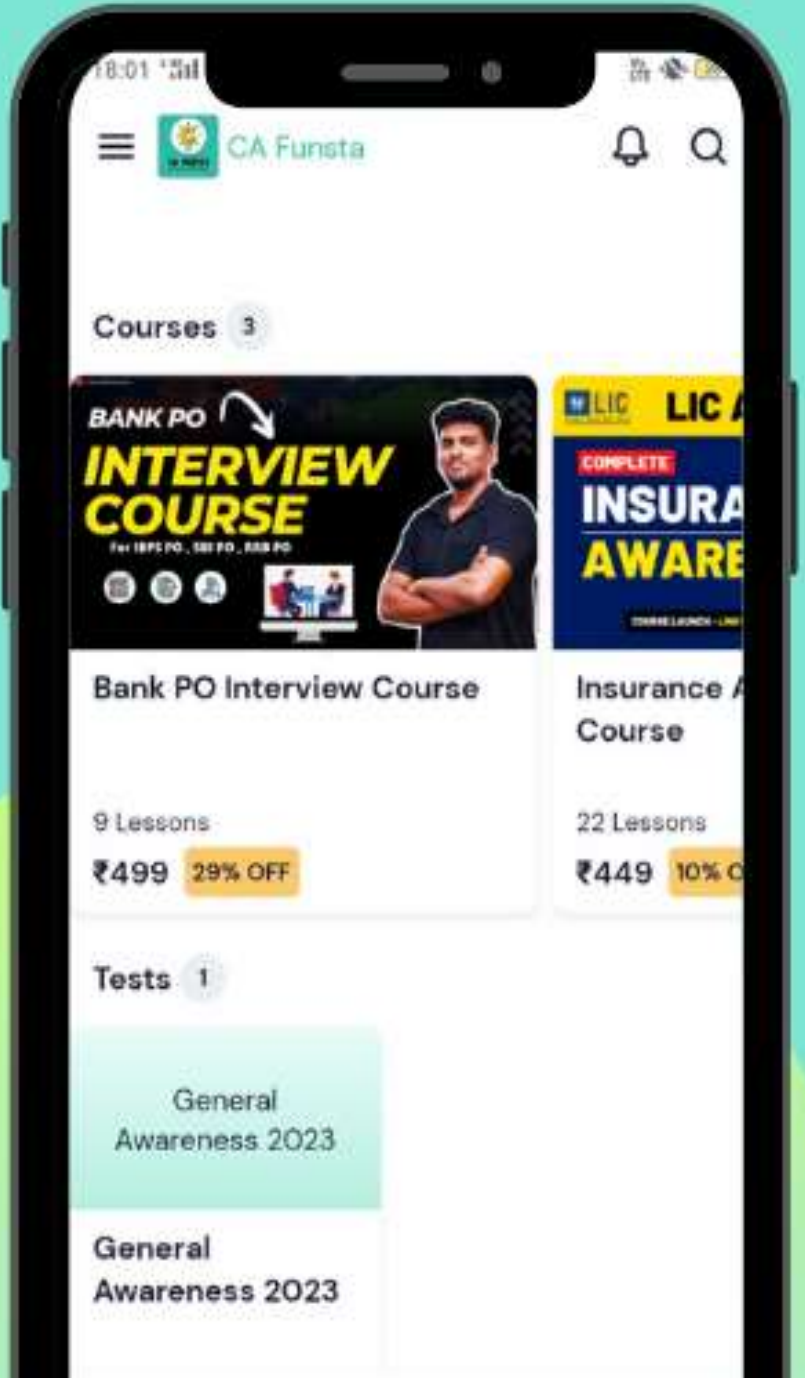
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