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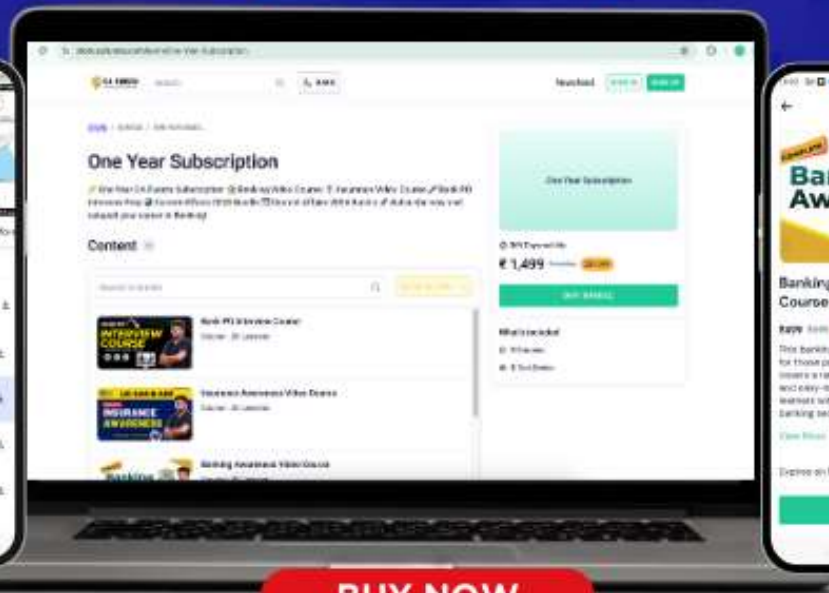
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➤ **Where will the Khelo India Para Games (KIPG) 2025 be held?**

- A) Mumbai
- B) Chennai
- C) New Delhi
- D) Hyderabad
- E) Bengaluru

Answer
C) New Delhi



Event and Location:

- **Event:** Khelo India Para Games (KIPG) 2025 is set to take place in New Delhi.
- **Date:** March 20-27, 2025.
- **Location:** New Delhi, India.



Mandates and Objectives:

- **Purpose of the Event:** KIPG 2025 aims to promote para sports in India and provide a competitive platform for para athletes.
- **Government Initiative:** The event is organized under the Khelo India initiative, highlighting the government's commitment to developing sports infrastructure and athlete support programs.



Athlete Participation:

- **Total Participants:** Around 1,230 para athletes will compete in KIPG 2025.
- **Top Competitors:** The event will feature standout para athletes from the 2024 Paris Paralympics and 2022 Asian Para Games.



Sports Disciplines:

- **Number of Sports:** Competitions will be held across six sports disciplines:
 - Para Archery
 - Para Athletics
 - Para Badminton
 - Para Powerlifting
 - Para Shooting
 - Para Table Tennis



Event Venues:

- **Jawaharlal Nehru Stadium:** Hosts Para Athletics, Para Archery, and Para Powerlifting from March 21-26.
- **Indira Gandhi Stadium Complex:** Hosts Para Badminton and Para Table Tennis from March 20-27.
- **Dr. Karni Singh Shooting Range:** Hosts Para Shooting from March 21-25.



Star Athletes Participating:

- **Harvinder Singh:** Gold Medalist, Para Archery (Paris 2024).
- **Dharambir: Gold Medalist, Club Throw (Paris 2024).**
- **Praveen Kumar:** Gold Medalist, High Jump (Paris 2024).
- **India's Performance at the Paris Paralympics 2024:**
- **Medal Tally:** India won a record 29 medals, including 7 golds.
- **Khelo India Representation:** 25 Khelo India athletes were part of the 84-member Indian contingent.
- **Khelo India Medalists:** Five Khelo India athletes won medals at Paris 2024.



Government Support for Para Sports:

- **Target Olympic Podium Scheme (TOPS):** 52 para athletes are part of the TOPS core group for the 2028 Los Angeles Olympics.
- **Focus on Para Sports:** The government considers para sports a priority sector for national sports development.



Previous Edition of KIPG:

- **First Edition:** The first Khelo India Para Games was held in December 2023 in New Delhi.
- **Sports & Venues:** It featured seven disciplines across three venues.



Second Major SAI Event in 2025:

- **KIPG 2025 follows:**
 - Khelo India Winter Games in Ladakh (January 2025).
 - Khelo India Winter Games in Gulmarg, J&K (March 9-12, 2025).



Important Terms Explained:

- **Khelo India Para Games (KIPG):** A national-level sporting event promoting para athletics and ensuring equal opportunities for disabled athletes.
- **Target Olympic Podium Scheme (TOPS):** A scheme by the Ministry of Youth Affairs & Sports to support elite athletes preparing for the Olympics and Paralympics.



Tabular Summary:

Category	Details
Why in the News?	Khelo India Para Games 2025: A Grand Sporting Event for Para Athletes
Dates	March 20-27, 2025
Location	New Delhi, India
Number of Athletes	1,230
Disciplines	Para Archery, Para Athletics, Para Badminton, Para Powerlifting, Para Shooting, Para Table Tennis
Venues	Jawaharlal Nehru Stadium, Indira Gandhi Stadium Complex, Dr. Karni Singh Shooting Range
Star Athletes	Harvinder Singh, Dharambir, Praveen Kumar
India's Paralympics 2024 Performance	29 medals (7 golds), 25 Khelo India athletes participated
Government Support for Para Sports	52 para athletes included in the TOPS core group for LA 2028



➤ **At which event will Achantu Sharath Kamal play his farewell tournament before retirement?**

- A) Asian Games 2025
- B) Paris Olympics 2024
- C) WTT Star Contender Chennai 2025
- D) ITTF World Championships 2025
- E) Commonwealth Games 2026



Answer

C) WTT Star Contender Chennai 2025



Event and Location:

- **Event:** Achantan Sharath Kamal, India's legendary table tennis player, has announced his retirement from professional table tennis.
- **Final Tournament:** WTT Star Contender Chennai at Nehru Indoor Stadium, Chennai, from March 25 to 30, 2025.
- **Age at Retirement:** 42 years.



Career Highlights & Achievements:

- **Five-time Olympian** and **India's highest-ranked table tennis player** (World Rank 42 as of 2025).
- **10-time National Champion**, making him one of India's most successful TT players.
- **13-time Commonwealth Games medallist** across five editions (2006-2022).
- **Asian Games Double Medallist.**
- **First Indian to win gold** in **Men's Singles** and Team Event at 2006 Commonwealth Games (Melbourne).
- Won **four medals at the 2022 Birmingham Commonwealth Games** (3 gold, 1 silver).
- Achieved a career-high world ranking of **30**.



Challenges & Comebacks:

- Hip injury in 2015 at the World Championships in Suzhou, China, nearly ended his career.
- Faced criticism for extending his career but proved resilience by making a strong comeback.
- TTFI suspension in 2022 caused administrative instability in Indian table tennis.
- Struggled with form before Paris 2024, but recovered at the Singapore Smash tournament, reaching the quarterfinals.



Paris Olympics & Future Role:

- Instrumental in India's men's and women's teams qualifying for the Paris Olympics 2024—a historic achievement.
- Mentored young Indian players during his final competitive phase.
- Currently serves as Co-Chair of the International Table Tennis Federation's (ITTF) Athletes Commission.
- Plans to establish a Table Tennis Academy in collaboration with the Tamil Nadu Sports Development Authority.



Legacy & Future Contributions:

- One of India's greatest table tennis players, an inspiration to young athletes.
- Ambassador for table tennis, working towards its global representation.
- Committed to coaching, administration, and athlete development post-retirement.



Important Terms Explained:

- **WTT Star Contender Chennai:** A prestigious international table tennis event, featuring top global players.
- **International Table Tennis Federation (ITTF):** The governing body for table tennis worldwide, overseeing international competitions.



SPORTS



Tabular Summary:

Category	Details
Why in the News?	Sharath Kamal announces retirement from table tennis.
Retirement Announcement	Will retire after WTT Star Contender Chennai (March 25-30, 2025).
Age & Experience	42 years old, Five-time Olympian, 10-time National Champion.
Commonwealth Games Record	13 medals across five editions (2006-2022).
Asian Games Achievements	Two medals.
Highest World Ranking	30.
Major Setbacks	Hip injury (2015), TTFI suspension (2022), Form struggles before Paris 2024.
Paris Olympics Impact	Helped India qualify as a team for the first time.
Future Plans	Co-Chair of ITTF Athletes Commission, Establishing Table Tennis Academy.
Legacy	One of India's greatest TT players, an ambassador for the sport.



➤ Which new feature has Paytm UPI introduced to simplify equity trading transactions?

- A) UPI AutoPay for Subscriptions
- B) UPI Trading Blocks
- C) Instant Fund Transfer Mode
- D) Paytm Trading Wallet
- E) Digital Stock Pledge System

Answer

B) UPI Trading Blocks



Event and Location:

- **Event:** Paytm, operated by One 97 Communications, announced the launch of UPI Trading Blocks, a feature enabling automatic payment deductions for equity trading transactions.
- **Date:** March 2025.
- **Location:** India.



Mandates and Objectives:

1. Simplifying Trading Transactions

- Users can now block funds directly in their bank accounts instead of transferring money to brokerage accounts.
- Automatic payment deduction happens only when required for a trade.
- Money continues to earn interest in the user's bank account while remaining accessible for trading.



Mandates and Objectives:

2. Built on NPCI's Infrastructure

- Paytm UPI's new feature operates on the framework of the National Payments Corporation of India (NPCI).
- Payments are deducted automatically without requiring a UPI PIN at the time of trade execution.

3. User Benefits

- Instant trade execution without pre-funding brokerage accounts.
- Better capital management, as funds remain in the user's bank account until needed.
- Seamless tracking of trading transactions via the Paytm app.



Important Terms Explained:

- **UPI Trading Blocks:** A system that allows brokerage applications to block funds directly in user bank accounts, eliminating the need for manual fund transfers.
- **National Payments Corporation of India (NPCI):** The umbrella organization for UPI, RuPay, and other digital payment solutions in India.



Tabular Summary:

Category	Details
Why in the News?	Paytm launched UPI Trading Blocks for automatic payment deduction in equity trading.
Feature Name	UPI Trading Blocks
Key Benefit	Users can keep funds in their bank accounts and execute trades instantly.
Built On	NPCI's UPI infrastructure
Payment Process	Automatic deduction without needing a UPI PIN
Regulatory Issue	Paytm received an ED notice over ₹611 crore FEMA violations.
Stock Market Impact	Paytm stock fell 3% to ₹704.30 on BSE.



➤ **By which date must Indian banks migrate to SWIFT's ISO 2022 instant settlement system?**

- A) March 31, 2025
- B) June 30, 2025
- C) September 15, 2025
- D) November 25, 2025
- E) December 31, 2025

Answer

D) November 25, 2025



Event and Location:

- **Event:** Indian banks are in talks with SWIFT (Society for Worldwide Interbank Financial Telecommunication) regarding the migration to ISO 20022, a new global standard for financial messaging.
- **Deadline for Migration:** November 25, 2025.



Mandates and Objectives:

1. ISO 20022 Migration and Compliance

- ISO 20022 is a global standard for financial messaging, improving efficiency and security.
- SWIFT has mandated all banks to fully transition by November 25, 2025.
- Only four Indian banks have partially adopted ISO 20022, prompting industry-wide discussions on faster migration.



Mandates and Objectives:

2. SWIFT's Position on Migration

- SWIFT urges expedited adoption to meet the deadline.
- Penalties may be imposed on banks failing to comply after November 25, 2025.
- Traditional MT (Message Type) payment instructions will no longer be supported after the deadline.
- SWIFT is offering chargeable contingency measures for banks struggling to migrate on time.



Mandates and Objectives:

3. Indian Banks' Challenges & Possible Government Intervention

- A bankers' panel is assessing scaling up India's Structured Financial Messaging System (SFMS) as an alternative.
- SFMS, developed by RBI, is similar to SWIFT and may help ensure compliance.
- Banks may seek government intervention if the transition proves difficult.



Mandates and Objectives:

4. SWIFT's CBPR+ Timeline & Impact

- The Cross-Border Payments and Reporting Plus (CBPR+) initiative enforces the ISO 20022 transition.
- It affects all financial institutions involved in cross-border payments.



Important Terms Explained:

- **ISO 20022:** A global standard for financial messaging that improves interoperability, data richness, and security in transactions.
- **SWIFT:** The Society for Worldwide Interbank Financial Telecommunication, an international network facilitating secure financial messaging and transactions.
- **MT (Message Type) Payments:** Traditional SWIFT messages used in interbank communication, set to be phased out after November 25, 2025.
- **Structured Financial Messaging System (SFMS):** A domestic financial messaging platform developed by RBI, providing secure banking transactions similar to SWIFT.



Tabular Summary:

Category	Details
Why in the News?	Indian banks discussing migration to SWIFT's ISO 20022 system.
Deadline for Migration	November 25, 2025
Number of Indian Banks Partially Migrated	Only four
SWIFT's Action for Non-Compliance	Possible penalties, withdrawal of MT messaging support
Banking Sector's Response	Request for smoother transition & possible deadline extension
Alternative Being Considered	Scaling up RBI's Structured Financial Messaging System (SFMS)
CBPR+ Impact	Applies to all financial institutions in cross-border transactions



➤ **According to the IMF, which sector's increasing exposure by NBFCs could pose systemic risks to India's financial stability?**

- A) Agriculture and MSMEs
- B) Power and Infrastructure
- C) Healthcare and Pharmaceuticals
- D) Real Estate and Housing Finance
- E) IT and Technology

Answer

B) Power and Infrastructure



Event and Location:

- **Event:** The International Monetary Fund (IMF) has cautioned that Indian NBFCs' rising exposure to power and infrastructure sectors could create systemic financial risks.
- **Report:** Financial Sector Assessment Program (FSAP) Report.
- **Date:** March 2025.
- **Location:** India.



Mandates and Objectives:

1. Systemic Risks from NBFC Exposure

- NBFCs have significantly increased their lending to power & infra sectors, while banks have reduced direct exposure.
- If major NBFCs face financial distress, it could spread instability to:
 - Banks (which fund NBFCs).
 - Corporate bond markets.
 - Mutual funds investing in NBFCs.
- IMF warns this could create a crisis similar to the 2016 banking sector NPA crisis.



Mandates and Objectives:

2. Financial Stability Risks from Climate Change

- Climate change-related risks in agriculture and power sectors could impact financial stability.
- Short-term risks appear manageable, but long-term effects could intensify by 2040s and beyond.



Mandates and Objectives:

3. Recommendations for Strengthening NBFC Regulations

- Stronger systemic risk analysis and improved data sharing among regulators.
- Introducing countercyclical capital buffers to help NBFCs withstand economic downturns.
- Removing prudential exemptions for state-owned NBFCs to ensure compliance with liquidity norms.



Mandates and Objectives:

4. RBI's Efforts & IMF's Recommendations

- RBI has expanded oversight to cooperative banks and tightened prudential norms.
- However, the IMF suggests:
 - Further strengthening regulatory authority over NBFCs.
 - Bolstering financial resolution frameworks, including better deposit insurance payouts.
 - Providing emergency liquidity support for NBFCs, given their increasing role in financing.



Mandates and Objectives:

5. Strengthening Financial Resilience

- Developing legal and tax frameworks for asset-based and digital lending.
- Enhancing insolvency and bankruptcy laws to manage credit risks more effectively.
- Encouraging private sector participation in financial markets to improve credit access.



Important Terms Explained:

- **NBFC (Non-Banking Financial Company):** A financial institution that provides loans and financial services without holding a banking license.
- **Systemic Risk:** The risk that financial instability in one sector (e.g., NBFCs) spreads to the entire economy, affecting banks, markets, and mutual funds.
- **Countercyclical Capital Buffer:** A regulatory capital requirement that banks & NBFCs must accumulate in good times to absorb losses in downturns.



Tabular Summary:

Category	Details
Why in the News?	IMF warns NBFCs' exposure to power & infra sectors could cause financial instability.
Key Concern	If NBFCs face distress, it could spread to banks, corporate bonds, and mutual funds.
IMF Report	Financial Sector Assessment Program (FSAP) Report
Sector at Risk	Power and Infrastructure
Climate Change Risks	Impact on agriculture & power sectors manageable short-term, but rising by 2040s.
IMF Recommendations	Better risk monitoring, stronger NBFC regulation, countercyclical capital buffers.
RBI's Recent Steps	Expanded supervision, stricter prudential norms, cooperative bank oversight.
Proposed Solutions	Enhanced data sharing, private-sector financing, better insolvency processes.



ACQUISITIONS AND MERGERS



➤ Which company has Mintoak acquired to enhance its CBDC-related payment solutions?

- A) Paytm Payments Bank
- B) Razorpay
- C) Digiledge
- D) BharatPe
- E) Cashfree Payments

Answer
C) Digiledge



ACQUISITIONS AND MERGERS



Event and Location:

- **Event:** Mintoak, a PayPal-backed Indian fintech startup, has acquired Digiledge, India's first e-rupee services firm, for \$3.5 million.
- **Date:** March 2025.
- **Location:** Mumbai, India.



ACQUISITIONS AND MERGERS



Mandates and Objectives:

1. Strengthening CBDC Payment Solutions

- The Reserve Bank of India (RBI) launched a pilot for Central Bank Digital Currency (CBDC), or e-rupee, in December 2022.
- In April 2024, the pilot was expanded to include payment firms, beyond just banks.
- Mintoak's acquisition of Digiledge aims to provide comprehensive CBDC payment solutions.



ACQUISITIONS AND MERGERS



Mandates and Objectives:

2. Enhancing Services for Partner Banks

- Mintoak works with HDFC Bank, Axis Bank, and SBI.
- The acquisition will allow these banks to offer advanced CBDC-related services to their clients.

3. CEO's Statement on the Deal

- Raman Khanduja, CEO of Mintoak, stated that the acquisition will:
 - Help merchant acquirers expand their offerings.
 - Enable small and medium enterprises (SMEs) to access digital financial services.



ACQUISITIONS AND MERGERS



Mandates and Objectives:

4. CBDC Adoption in India

- **January 2025:** Cred and MobiKwik became the first fintech platforms to enable CBDC payments.
- Other players seeking to join the CBDC pilot:
 - **Google Pay** (Alphabet Inc.)
 - **PhonePe** (Walmart-backed)
 - **Amazon Pay**



ACQUISITIONS AND MERGERS



Important Terms Explained:

- **Central Bank Digital Currency (CBDC):** A digital version of fiat currency, issued and regulated by a central bank (RBI in India).
- **Mintoak:** A fintech startup backed by PayPal that provides merchant payment services to banks.
- **Digiledge:** India's first e-rupee services firm, specializing in CBDC and bill payment solutions.



ACQUISITIONS AND MERGERS



Tabular Summary:

Category	Details
Why in the News?	Mintoak acquires Digiledge for \$3.5 million to enhance CBDC payments.
Acquirer	Mintoak (PayPal-backed fintech firm)
Acquired Company	Digiledge (India's first e-rupee services firm)
Deal Value	\$3.5 million
Key Objective	Expand CBDC-related payment solutions for partner banks.
Partner Banks	HDFC Bank, Axis Bank, SBI
CBDC Pilot Expansion	April 2024 - Included payment firms beyond banks.
Fintechs Using CBDC	Cred, MobiKwik, Google Pay, PhonePe, Amazon Pay



ACQUISITIONS AND MERGERS



➤ **After acquiring SBI's stake, what will be the ownership status of Jio Payments Bank?**

- A) Joint venture between SBI and Jio Financial Services
- B) Fully owned by State Bank of India
- C) Fully owned subsidiary of Jio Financial Services
- D) Public-private partnership with government involvement
- E) Majority owned by foreign investors



Answer

C) Fully owned subsidiary of Jio Financial Services



ACQUISITIONS AND MERGERS



Event and Location:

- **Event:** Jio Financial Services (JFS) announced the acquisition of State Bank of India (SBI)'s stake in Jio Payments Bank (JPBL) for ₹104.5 crore.
- **Date:** March 4, 2025.
- **Location:** India.



ACQUISITIONS AND MERGERS



Mandates and Objectives:

1. Acquisition Details

- JFS purchased 7,90,80,000 equity shares of Jio Payments Bank (JPBL) from SBI.
- The price per share was ₹13.22, totaling ₹104.5 crore.
- Before the acquisition, JFS held 82.17% of JPBL's paid-up equity capital, with SBI holding the rest.
- Post-acquisition, JPBL will become a wholly owned subsidiary of Jio Financial Services.



ACQUISITIONS AND MERGERS



Mandates and Objectives:

2. Regulatory Approvals & Completion Timeline

- The transaction requires Reserve Bank of India (RBI) approval.
- Expected to be completed within 45 days after receiving regulatory clearance.

3. SBI's Official Statement

- SBI's Executive Committee approved the divestment of its entire stake in JPBL.
- SBI confirmed the transaction in an exchange notification, stating the sale is subject to regulatory approvals.



ACQUISITIONS AND MERGERS



Mandates and Objectives:

4. No Related Party Involvement

- JFS clarified that no promoters, promoter groups, or affiliated companies have a direct or indirect interest in the acquisition.



ACQUISITIONS AND MERGERS



Impact of the Acquisition:

- **Jio Payments Bank** will become a fully owned subsidiary of Jio Financial Services, consolidating its control over the payments banking sector.
- Strengthens Jio Financial's position in **the digital banking and fintech space**.
- **SBI's exit from JPBL** aligns with its strategic focus on core banking operations.



ACQUISITIONS AND MERGERS



Important Terms Explained:

- **Jio Payments Bank:** A digital payments bank that provides small savings accounts, UPI payments, and digital banking solutions.
- **Payments Bank:** A type of bank licensed by RBI, allowing deposits up to ₹2 lakh, but cannot issue loans or credit cards.
- **Jio Financial Services (JFS):** The financial arm of Reliance Industries, focusing on fintech, digital banking, and NBFC services.



ACQUISITIONS AND MERGERS



Tabular Summary:

Category	Details
Why in the News?	Jio Financial acquired SBI's stake in Jio Payments Bank for ₹104.5 crore.
Stake Sold by SBI	7,90,80,000 equity shares at ₹13.22 per share.
Current Ownership of JPBL	JFS held 82.17% before acquisition.
New Ownership of JPBL	Wholly owned by Jio Financial Services.
Regulatory Approval	Transaction requires RBI clearance.
Expected Completion	Within 45 days post-RBI approval.
SBI's Statement	Confirmed divestment in an exchange notification.
Strategic Impact	Jio strengthens its position in the payments banking sector.



APPOINTMENTS



➤ **Who has been appointed as the CEO of Government e Marketplace (GeM) effective March 3, 2025?**

- A) Sanjay Malhotra
- B) Ajay Bhadoo
- C) Rajesh Kumar Singh
- D) Tapan Kumar Deka
- E) Arvind Panagariya

Answer

B) Ajay Bhadoo



APPOINTMENTS



Event and Location:

- **Event:** Ajay Bhadoo appointed as CEO of Government e Marketplace (GeM).
- **Date:** March 3, 2025.
- **Location:** India.



APPOINTMENTS



Mandates and Objectives:

- **Role of Ajay Bhadoo:** He will oversee the transformation of GeM into a next-generation digital marketplace, improving accessibility for startups, small businesses, and government buyers.
- **Government Procurement Efficiency:** His leadership will focus on ensuring transparency, efficiency, and growth in government procurement through the GeM platform.



APPOINTMENTS



Professional Background:

- **IAS Batch and Cadre:** Ajay Bhadoo is a 1999-batch IAS officer from the Gujarat cadre with extensive experience in governance, urban infrastructure development, and policy implementation.
- **Previous Key Roles:** He has served as Deputy Election Commissioner at the Election Commission of India, Joint Secretary to former President Ram Nath Kovind, CEO of Gujarat Maritime Board, and Commissioner of Rajkot & Vadodara Municipal Corporations.



APPOINTMENTS



Educational Background:

- **Academic Qualifications:** He holds a degree in Civil Engineering and a Master's in Business Law from the National Law School of India University, Bengaluru.



GeM Growth and Impact:

- **Startup and Women Participation:** Startups have fulfilled orders worth ₹35,950 crore, while women entrepreneurs make up 8 percent of the total seller base.



APPOINTMENTS



Strategic Transition of GeM:

- **Digital Transformation:** GeM is undergoing a major upgrade into a next-generation digital marketplace with Tata Consultancy Services (TCS), aiming to improve efficiency and ease of government procurement.



APPOINTMENTS



Important Terms Explained:

- **Government e Marketplace (GeM):** It is India's largest digital platform for government procurement, ensuring transparency and efficiency in public procurement processes.
- **Tata Consultancy Services (TCS):** A leading Indian IT service provider responsible for upgrading GeM into an advanced digital marketplace.
- **Micro and Small Enterprises (MSEs):** These small businesses benefit from government initiatives under GeM, helping them gain access to procurement opportunities.



APPOINTMENTS



Tabular Summary:

Category	Details
Name of the Appointee	Ajay Bhadoo
IAS Batch & Cadre	1999, Gujarat
Current Position	Additional Secretary, Department of Commerce
New Role	CEO of Government e Marketplace (GeM)
Effective Date	March 3, 2025
Educational Background	Civil Engineering, Master's in Business Law (NLSIU Bengaluru)
Past Key Roles	Deputy Election Commissioner, Joint Secretary to President, CEO of Gujarat Maritime Board
GeM Gross Merchandise Value	₹4.58 lakh crore
Women Entrepreneurs on GeM	8% of total sellers
Startups' Order Fulfillment	₹35,950 crore
Women MSEs Order Fulfillment	₹46,615 crore



APPOINTMENTS



- **Which departments will Dr. Ajit Ratnakar Joshi oversee as RBI's Executive Director?**
- A) Banking Regulation and Financial Markets
 - B) Department of Economic and Policy Research & Monetary Policy Department
 - C) Department of Statistics and Information Management & Financial Stability Department
 - D) Foreign Exchange Department & Currency Management Department
 - E) Department of Payment and Settlement Systems & Risk Monitoring Department



Answer

C) Department of Statistics and Information Management & Financial Stability Department



APPOINTMENTS



Event and Location:

- **Event:** The Reserve Bank of India (RBI) appointed Dr. Ajit Ratnakar Joshi as Executive Director (ED).
- **Date:** March 3, 2025.
- **Location:** Reserve Bank of India, Mumbai.



APPOINTMENTS



Mandates and Objectives:

- **Appointment Details:** Dr. Ajit Ratnakar Joshi took charge as Executive Director (ED) of RBI, overseeing:
 - Department of Statistics and Information Management (DSIM)
 - Financial Stability Department (FSD)



APPOINTMENTS



Significance of the Role:

- **DSIM** handles **data analysis, economic indicators, and statistical research** for monetary policy formulation.
- **FSD** focuses on **risk assessment, financial stability reports, and systemic risk mitigation** in the banking sector.



Professional Background of Dr. Ajit Ratnakar Joshi:

1. Previous Role:

- Served as Principal Adviser in the Department of Statistics and Information Management.
- Contributed to macroeconomic statistics, risk management, and data governance.

2. Expertise & Experience:

- Over 30 years of experience in statistics, IT, and cyber risk management.
- Actively participated in working groups on macroeconomic policy and financial stability.
- Served as a faculty member at the Institute of Development and Research in Banking Technology (IDRBT), Hyderabad.



Professional Background of Dr. Ajit Ratnakar Joshi:

3. Academic Qualifications:

- Master's degree in Statistics from Nagpur University.
- Ph.D. in Monetary Economics from IIT Madras.
- Diploma in Development Policy and Planning from Institute of Economic Growth, Delhi.
- Certified Associate of the Indian Institute of Banking and Finance (CAIIB).



APPOINTMENTS



Important Terms Explained:

- **Department of Statistics and Information Management (DSIM):**
 - The primary statistical research unit of RBI.
 - Supports monetary policy formulation and economic data analysis.
- **Financial Stability Department (FSD):**
 - Assesses risks to financial stability and systemic vulnerabilities in the banking sector.
 - Publishes the Financial Stability Report (FSR).



APPOINTMENTS



Important Terms Explained:

- **Certified Associate of the Indian Institute of Banking and Finance (CAIIB):**
 - A professional certification for banking and finance professionals, enhancing expertise in risk management and monetary policy.



APPOINTMENTS



Tabular Summary:

Category	Details
Why in the News?	RBI appointed Dr. Ajit Ratnakar Joshi as Executive Director (ED).
New RBI Executive Director (ED)	Dr. Ajit Ratnakar Joshi
Departments Overseen	Department of Statistics & Information Management, Financial Stability Department
Previous Role	Principal Adviser in DSIM
Experience	30+ years in statistics, IT, and cyber risk management
Academic Background	Master's in Statistics (Nagpur University), Ph.D. in Monetary Economics (IIT Madras), CAIIB certification



AWARDS



➤ **At which event was Dr. Suborno Bose honored with the 'Lifetime Achievement in Hospitality and Education Through Technology' award?**

- A) Global Hospitality Summit 2025
- B) Vibrant Bharat Global Summit 2025
- C) World Tourism Congress 2025
- D) International AI in Hospitality Forum 2025
- E) India Tourism Excellence Awards 2025



Answer

B) Vibrant Bharat Global Summit 2025



AWARDS



Event and Location:

- **Event:** Dr. Suborno Bose, Chairman of the International Institute of Hotel Management (IIHM), was honored for integrating AI and technology into hospitality education.
- **Date:** March 2025.
- **Location:** Vibrant Bharat Global Summit 2025.



AWARDS



Mandates and Objectives:

- **Purpose of the Award:**
 - Recognizes Dr. Suborno Bose's contributions to advancing hospitality education through AI and digital technology.
 - Acknowledges IIHM's leadership in AI-driven learning for the hospitality industry.



Key Highlights of Dr. Bose's Achievements:

1. Award & Contributions:

- Received the 'Lifetime Achievement in Hospitality and Education Through Technology' award.
- Award presented by Union Tourism Minister Gajendra Shekhawat.
- Recognized for his pioneering work in AI adoption for hospitality education.



Key Highlights of Dr. Bose's Achievements:

2. Launch of Dr. Bose's Book:

- **Title:** Harmonizing Human Touch and AI in Tourism & Hospitality.
- **Focus:**
 - AI's impact on guest satisfaction, sustainability, and operational efficiency.
 - Topics include predictive maintenance, sentiment analysis, and zero-waste initiatives.
- Union Minister Gajendra Shekhawat praised the book as a valuable research document.



Key Highlights of Dr. Bose's Achievements:

3. IIM's AI Initiatives in Hospitality Education:

- **Global Knowledge Sharing Declaration:**
 - Signed by 50+ countries.
 - Promotes AI integration in hospitality education worldwide.
 - Focuses on inclusivity, human values, and sustainability.
- **Dr. Bose's Perspective on AI:**
 - "AI is not artificial—it is Advanced Intelligence."



Key Highlights of Dr. Bose's Achievements:

4. Launch of 'NamAste IIM HospitalityGPT':

- First AI-powered knowledge engine for the hospitality industry.
- Built for students, faculty, and professionals.
- Uses a customized Large Language Model (LLM) for hospitality-focused learning.
- Chef Sanjeev Kapoor praised it as a specialized tool for hospitality professionals.



IIHM's Role in Shaping the Future of Hospitality:

- Leading the integration of AI-driven education in hospitality.
- Bridging technology and human-centric hospitality services.
- Positioning India as a global leader in AI-integrated hospitality education.



Important Terms Explained:

- **International Institute of Hotel Management (IIHM):** A leading hospitality education institute specializing in AI-driven learning and global hospitality innovations.
- **NamAlste IIHM HospitalityGPT:** A generative AI-powered learning platform designed for hospitality students and professionals.



AWARDS



Tabular Summary:

Category	Details
Why in the News?	Dr. Suborno Bose honored for AI-driven transformation in hospitality education.
Award	Lifetime Achievement in Hospitality and Education Through Technology
Awarded By	Union Tourism Minister Gajendra Shekhawat
Event	Vibrant Bharat Global Summit 2025
Key Recognition	Pioneering AI-driven hospitality education
Book Launched	Harmonizing Human Touch and AI in Tourism & Hospitality
Book Focus	AI's role in guest satisfaction, sustainability, and efficiency
Global Initiative	Global Knowledge Sharing Declaration (signed by 50+ countries)
Major AI Innovation	NamAlste IIHM HospitalityGPT
Endorsement	Chef Sanjeev Kapoor praised IIHM's AI initiatives
Impact	Strengthening AI-powered learning and hospitality education globally



➤ **Which organization conducted the high-altitude trial of the Integrated Life Support System (ILSS) for the Tejas aircraft?**

- A) Hindustan Aeronautics Limited (HAL)
- B) Indian Air Force (IAF)
- C) Defence Research and Development Organisation (DRDO)
- D) Bharat Electronics Limited (BEL)
- E) Indian Space Research Organisation (ISRO)



Answer

C) Defence Research and Development Organisation (DRDO)



Event and Location:

- **Event:** DRDO conducts a high-altitude trial of the Integrated Life Support System (ILSS) for Tejas aircraft.
- **Date:** March 2025.
- **Location:** Bengaluru, India.



Mandates and Objectives:

- **Purpose of the Trial:** The trial aimed to test the effectiveness of the On-Board Oxygen Generating System (OBOGS)-based ILSS, ensuring its functionality under extreme flight conditions.
- **Implementation in Aircraft:** The system was tested on the LCA-PV-3 aircraft and is being considered for future implementation in the MiG 29K and other fighter aircraft.



System Features:

- **Technology Used:** The ILSS is based on OBOGS technology, which generates and manages breathable oxygen for aircrew in real time.
- **Elimination of Liquid Oxygen Cylinders:** The system eliminates the need for traditional liquid oxygen cylinder-based systems, enhancing safety and operational efficiency.



Testing and Certification:

- **Conducting Agency:** The trial was conducted by DRDO's Defence Bio-Engineering & Electro Medical Laboratory (DEBEL) in Bengaluru.
- **Aircraft Used:** The system was tested on LCA-PV-3, developed by Hindustan Aeronautics Limited (HAL) and Aeronautical Development Agency (ADA).
- **Altitude Testing:** The ILSS was successfully tested under high-altitude conditions up to 50,000 feet to evaluate its performance.
- **Certification:** The Centre for Military Airworthiness & Certification (CEMILAC) granted flight clearance after ensuring compliance with stringent aero-medical standards.



Performance and Capabilities:

- **Key Assessments:** The ILSS was tested for oxygen concentration, demand breathing, and aerobatic manoeuvres at high altitudes.
- **Results:** The system met all specified functional requirements and performance parameters, proving its reliability for operational deployment.



Potential for Broader Implementation:

- **Future Aircraft Integration:** The ILSS can be adapted for use in the MiG 29K and other fighter aircraft.
- **Indigenous Development:** The system has been developed with 90% indigenous content, promoting self-reliance in defence technology.
- **Manufacturing Partner:** The system is being manufactured by Larsen & Toubro (L&T) as the development-cum-production partner.



Important Terms Explained:

- **Integrated Life Support System (ILSS):** A technology used in fighter aircraft to provide oxygen supply to pilots during high-altitude operations, ensuring flight safety and endurance.
- **On-Board Oxygen Generating System (OBOGS):** A system that eliminates the need for liquid oxygen cylinders by generating breathable oxygen in real-time for pilots.
- **LCA Tejas:** A lightweight, multirole fighter aircraft developed by Hindustan Aeronautics Limited (HAL) for the Indian Air Force.



Tabular Summary:

Category	Details
Why in the news?	DRDO Conducts High-Altitude Trial of Integrated Life Support System for Tejas Aircraft
System Name	Integrated Life Support System (ILSS)
Technology Used	On-Board Oxygen Generating System (OBOGS)
Test Conducted By	DRDO's DEBEL Lab
Aircraft Used for Testing	LCA-PV-3 (HAL/ADA)
Maximum Altitude Tested	50,000 feet
Certifying Authority	CEMILAC
Potential for Other Aircraft	MiG 29K and other series
Manufacturing Partner	Larsen & Toubro (L&T)
Indigenous Content	90%
Key Benefits	Eliminates need for liquid oxygen, ensures real-time oxygen generation



➤ Which Indian state has approved the Unified Pension Scheme (UPS) and a new Excise Policy for 2025?

- A) Himachal Pradesh
- B) Uttarakhand
- C) Uttar Pradesh
- D) Madhya Pradesh
- E) Rajasthan

Answer
B) Uttarakhand



Event and Location:

- **Event:** Uttarakhand Cabinet approves the Unified Pension Scheme (UPS) and the New Excise Policy for 2025.
- **Date:** March 2025.
- **Location:** Uttarakhand, India.



Mandates and Objectives:

- **Objective of Unified Pension Scheme:** The scheme provides government employees under NPS with an assured pension post-retirement, ensuring financial security.
- **Objective of Excise Policy 2025:** The policy aims to regulate liquor sales, protect public sentiments, and increase state revenue.



Unified Pension Scheme (UPS):

- **Scheme Approval:** The UPS has been introduced as an optional scheme for government employees under the National Pension System (NPS).
- **Financial Security:** It ensures a stable pension payout post-retirement, reducing uncertainties for pensioners.
- **Implementation Date:** The scheme will come into effect from April 1, 2025.
- **Alignment with Central Government:** The scheme aligns with the national vision of providing pension security for all public sector workers.



Excise Policy 2025:

- **Liquor Sale Restrictions:** The policy prohibits liquor licenses near temples and religious places to respect cultural sentiments.
- **Control Over Liquor Sales:** Sub-shops and metro liquor sales have been abolished to curb unauthorized alcohol distribution.
- **MRP Regulation Enforcement:** If liquor shops overcharge beyond the Maximum Retail Price (MRP), their licenses will be canceled.



Excise Revenue Targets:

- **2023-24:** Revenue of ₹4,038.69 crore (exceeding the ₹4,000 crore target).
- **2024-25:** ₹4,000 crore collected so far (against the ₹4,439 crore target).
- **2025-26:** Revenue target set at ₹5,060 crore.



Promotion of Literature and Culture:

- **Financial Aid to Writers:** The government has provided financial assistance to 45 writers to support literary contributions.
- **Introduction of New Literary Awards:** 21 new literary awards have been introduced along with the Uttarakhand Sahitya Bhushan award.
- **Cultural Preservation:** The initiative reflects the government's commitment to preserving Uttarakhand's literary and cultural heritage.



Important Terms Explained:

- **Unified Pension Scheme (UPS):** A pension scheme aimed at providing government employees under NPS with an assured pension post-retirement.
- **National Pension System (NPS):** A government-backed pension scheme offering retirement benefits to public and private sector employees.
- **Maximum Retail Price (MRP):** The highest price at which a product can be legally sold, ensuring consumer protection.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Why in News?	Uttarakhand Cabinet approves Unified Pension Scheme and New Excise Policy for 2025
Unified Pension Scheme (UPS)	Optional for NPS employees, ensures assured pension payout, effective from April 1, 2025
Excise Policy 2025	Ban on liquor licenses near religious places, strict sales control, MRP regulation enforcement
Excise Revenue Targets	2023-24: ₹4,038.69 crore (target ₹4,000 crore)
	2024-25: ₹4,000 crore collected (target ₹4,439 crore)
	2025-26: ₹5,060 crore target
Literature and Culture Promotion	Financial aid for 45 writers, 21 new literary awards introduced, Uttarakhand Sahitya Bhushan award continued



➤ **The Govindghat to Hemkund Sahib Ji and Sonprayag to Kedarnath Ropeway Projects have been approved under which government program?**

- A) Bharatmala Pariyojana
- B) Sagarmala Programme
- C) National Ropeways Development Programme – Parvatmala Pariyojana
- D) Pradhan Mantri Gram Sadak Yojana
- E) Smart Cities Mission



Answer

C) National Ropeways Development Programme – Parvatmala Pariyojana



Event and Location:

- **Event:** The Government of India has approved the Govindghat to Hemkund Sahib Ji Ropeway Project and the Sonprayag to Kedarnath Ropeway Project under the National Ropeways Development Programme – Parvatmala Pariyojana.
- **Date:** March 2025.
- **Location:** Uttarakhand, India.



Mandates and Objectives:

- Both ropeway projects aim to provide **all-weather, last-mile connectivity** to major pilgrimage sites in Uttarakhand, enhancing accessibility, promoting tourism, and generating employment.



Govindghat to Hemkund Sahib Ji Ropeway Project:

- **Approval & Cost:** Sanctioned by Cabinet Committee on Economic Affairs (CCEA) with an estimated ₹2,730.13 crore investment.
- **Development Mode:** Implemented under the Design, Build, Finance, Operate, and Transfer (DBFOT) model in a Public-Private Partnership (PPP) framework.
- **Technology Used:** Monocable Detachable Gondola (MDG) – 10.55 km (Govindghat to Ghangaria) and Tricable Detachable Gondola (3S) – 1.85 km (Ghangaria to Hemkund Sahib Ji).



Govindghat to Hemkund Sahib Ji Ropeway Project:

- **Passenger Capacity:** Designed to transport 1,100 passengers per hour per direction (PPHPD), facilitating 11,000 passengers per day.
- **Current Travel Challenge:** The journey currently involves a 21 km steep uphill trek, making accessibility difficult.
- **Tourism Impact:** Enhances access to Hemkund Sahib Ji and Valley of Flowers, a UNESCO World Heritage Site.
- **Environmental Benefit:** Reduces reliance on ponies and foot traffic, lowering carbon footprint.



Sonprayag to Kedarnath Ropeway Project:

- **Approval & Cost:** Sanctioned by CCEA with an estimated ₹4,081.28 crore investment.
- **Development Mode:** Implemented under DBFOT model in a PPP framework.
- **Technology Used:** Tri-Cable Detachable Gondola (3S), an advanced ropeway system ensuring stability in extreme conditions.
- **Passenger Capacity:** Designed to transport 1,800 passengers per hour per direction (PPHPD), facilitating 18,000 passengers per day.



Sonprayag to Kedarnath Ropeway Project:

- **Travel Time Reduction:** Cuts journey time from 8-9 hours to just 36 minutes.
- **Current Travel Challenge:** The journey involves a 16 km steep uphill trek from Gaurikund, which is exhausting for pilgrims.
- **Tourism Impact:** Improves access to Kedarnath Dham, one of the 12 Jyotirlingas, attracting 20 lakh pilgrims annually.
- **Environmental Benefit:** Reduces reliance on ponies, palanquins, and helicopters, contributing to eco-friendly pilgrimage travel.



About the Pilgrimage Sites:

- **Hemkund Sahib Ji:** A high-altitude Sikh pilgrimage site located at 15,000 feet in Chamoli district, Uttarakhand. The Gurudwara remains open from May to September, attracting 1.5 to 2 lakh pilgrims annually.
- **Kedarnath Temple:** One of the 12 Jyotirlingas, situated at an altitude of 3,583 meters (11,968 ft) in Rudraprayag district, Uttarakhand. The temple is open for 6-7 months (April-May to October-November) and sees a footfall of 20 lakh pilgrims annually.



Important Terms Explained:

- **National Ropeways Development Programme – Parvatmala Pariyojana:** A government initiative aimed at improving ropeway connectivity in hilly regions to enhance accessibility and tourism.
- **Design, Build, Finance, Operate, and Transfer (DBFOT) Model:** A PPP-based infrastructure model where private companies finance, build, operate, and later transfer the project back to the government.
- **Tri-Cable Detachable Gondola (3S):** An advanced ropeway technology offering high passenger capacity and stable operations in steep, high-altitude areas.



NATIONAL AFFAIRS



Tabular Summary:

Category	Govindghat to Hemkund Sahib Ji Ropeway	Sonprayag to Kedarnath Ropeway
Approval By	CCEA	CCEA
Development Programme	Parvatmala Pariyojana	Parvatmala Pariyojana
Total Length	12.4 km	12.9 km
Estimated Cost	₹2,730.13 crore	₹4,081.28 crore
Technology Used	MDG (10.55 km) & 3S (1.85 km)	3S
Passenger Capacity	1,100 PPHPD (11,000 daily)	1,800 PPHPD (18,000 daily)
Current Travel Challenge	21 km steep uphill trek	16 km trek from Gaurikund
Travel Time Reduction	Significant reduction	From 8-9 hours to 36 minutes
Employment Opportunities	Construction, tourism, hospitality	Construction, tourism, hospitality



➤ Which two locations have been selected for the expansion of the Cheetah Reintroduction Project in India?

- A) Ranthambore National Park & Sariska Tiger Reserve
- B) Banni Grasslands & Gandhisagar Sanctuary
- C) Jim Corbett National Park & Kaziranga National Park
- D) Panna Tiger Reserve & Nauradehi Wildlife Sanctuary
- E) Gir National Park & Sundarbans National Park



Answer

B) Banni Grasslands & Gandhisagar Sanctuary



Event and Location:

- **Event:** The Government of India has announced the expansion of the Cheetah Reintroduction Project beyond Kuno National Park, Madhya Pradesh, to Banni Grasslands in Gujarat and Gandhisagar Sanctuary in Madhya Pradesh.
- **Date:** March 2025.
- **Location:** Gujarat & Madhya Pradesh, India.



Mandates and Objectives:

- **Project Background:** Cheetahs were declared extinct in India in 1952 due to habitat loss and excessive hunting. In 2022, the Government of India launched the world's first intercontinental translocation of big cats, introducing African cheetahs into India.
- **Objective of Expansion:** The inclusion of Banni Grasslands and Gandhisagar Sanctuary aims to establish additional habitats, ensuring long-term survival, genetic diversity, and ecosystem balance for the reintroduced cheetahs.



Cheetah Reintroduction at Kuno National Park:

- **First Batch:** 8 cheetahs arrived from Namibia in September 2022.
- **Second Batch:** 12 cheetahs were brought from South Africa in February 2023.
- **Mortality Rate:** 7 adult cheetahs died due to health issues like septicemia.
- **Reproduction Success:** 17 cubs were born, of which 12 survived.



New Cheetah Habitats Identified:

1. Banni Grasslands, Gujarat

- **Location:** Kutch district, Gujarat.
- **Area:** 2,500 sq km of protected grassland.
- **Key Features:**
 - One of the largest tropical grasslands in Asia.
 - Home to Banni buffalo, Kankrej cattle, camels, and over 250 bird species.
 - Semi-arid landscape resembling African savannas, making it ideal for cheetahs.



New Cheetah Habitats Identified:

2. Gandhisagar Sanctuary, Madhya Pradesh

- **Location:** Mandsaur & Neemuch districts, Madhya Pradesh.
- **Key Features:**
 - Surrounds Gandhisagar Dam backwaters, offering ample prey base.
 - Home to wild dogs (dholes), chinkaras, leopards, otters, and crocodiles.
 - Dry, semi-arid terrain similar to cheetah-friendly landscapes in Africa.



Scientific & Conservation Significance:

- **Enhancing Biodiversity:** Cheetahs regulate prey populations, contributing to ecological balance.
- **Strengthening Genetic Diversity:** Expanding cheetah habitats reduces the risk of inbreeding.
- **Restoring Historic Cheetah Population:** Part of India's plan to introduce 50 cheetahs over five years.



Challenges and Future Prospects:

1. Mortality and Health Issues:

- The death of seven cheetahs in Kuno highlights the need for better veterinary care and habitat monitoring.

2. Human-Wildlife Conflict:

- Cheetahs require large open spaces with minimal human disturbance.
- Community engagement is essential to reduce human-cheetah conflicts.



Challenges and Future Prospects:

3. Habitat Adaptation:

- Banni Grasslands and Gandhisagar Sanctuary differ from Kuno's environment.
- Successful adaptation depends on prey availability, territorial adjustments, and disease control.



Important Terms Explained:

- **Cheetah Reintroduction Project:** A conservation initiative to bring back cheetahs to India through intercontinental translocation.
- **Banni Grasslands:** One of Asia's largest tropical grasslands, located in Gujarat, known for its biodiversity.
- **Gandhisagar Sanctuary:** A protected wildlife reserve in Madhya Pradesh, offering suitable conditions for cheetah survival.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Why in the News?	Expansion of Cheetah Reintroduction Project to Banni Grasslands & Gandhisagar Sanctuary
Project Background	Cheetahs declared extinct in India in 1952; reintroduced from Africa
Cheetah Introduction in Kuno	8 from Namibia (2022), 12 from South Africa (2023), 7 adult cheetah deaths, 12 cubs survived
New Habitats	Banni Grasslands (Gujarat) & Gandhisagar Sanctuary (Madhya Pradesh)
Banni Grasslands Features	2,500 sq km area, semi-arid landscape, home to Banni buffalo & 250+ bird species
Gandhisagar Sanctuary Features	Located in Mandsaur & Neemuch, home to dholes, leopards, chinkaras, & crocodiles
Scientific Significance	Enhances biodiversity, strengthens genetic diversity, restores India's cheetah population
Challenges	Mortality issues, habitat adaptation, human-wildlife conflict
Future Prospects	Expanding cheetah habitats, improving conservation strategies, continuous monitoring



➤ Which wildlife conservation project has received ₹2,900 crore for the long-term protection of Asiatic lions in Gujarat?

- A) Project Cheetah
- B) Project Lion
- C) Project Elephant
- D) Project Tiger
- E) Project Snow Leopard



Answer
B) Project Lion



Event and Location:

- **Event:** Prime Minister Narendra Modi chaired the seventh National Board for Wildlife (NBWL) meeting at Sasan, Junagadh, Gujarat, where he announced the 16th Asiatic Lion Population Estimation and several key conservation initiatives.
- **Date:** March 2025.
- **Location:** Sasan, Junagadh, Gujarat.



Mandates and Objectives:

- **Objective of Population Estimation:** The 16th Asiatic Lion Population Estimation, scheduled for May 2024, aims to assess lion population trends, habitat conditions, and conservation challenges in Gujarat.
- **Conservation Focus:** PM Modi highlighted the steady rise in the Asiatic lion population, emphasizing the role of tribal communities and women in preserving lion habitats.



Key Announcements:

1. National Referral Centre for Wildlife – Junagadh

- To be established over 20.24 hectares in New Pipalya, Junagadh.
- Aims to monitor wildlife health, manage diseases, and conduct conservation research.

2. Centre of Excellence for Human-Wildlife Conflict Management – Coimbatore

- To be set up at SACON, Coimbatore, Tamil Nadu.
- Focuses on scientific solutions for mitigating human-wildlife conflicts and implementing sustainable co-existence strategies.



Key Announcements:

3. Book on River Dolphins

- PM Modi unveiled a book highlighting river dolphin conservation, emphasizing the importance of protecting aquatic biodiversity.



National Board for Wildlife (NBWL):

- **Statutory advisory body** for wildlife conservation policies.
- **Chairperson:** PM Narendra Modi.
- **Vice-Chairperson: Bhupender Yadav**, Union Minister of Environment, Forest & Climate Change.
- Includes **state representatives, wildlife experts, NGOs, and the Chief of Army Staff.**



Project Lion – ₹2,900 Crore Conservation Initiative:

- Approved by the central government to **protect and expand Asiatic lion populations.**
- Focuses on **habitat improvement, disease prevention, and wildlife corridor development.**



Current Status of Asiatic Lions in Gujarat:

- Found across **30,000 sq km** in **53 talukas** of **9 districts**.
- **Greater Gir region** remains the primary habitat, supported by **multiple conservation projects**.



Strengthening Conservation Infrastructure in Gir:

- 1. Standard Operating Procedures (SOPs) for Railways**
 - Implemented to prevent lion fatalities on railway tracks in collaboration with Indian Railways.
- 2. High-Tech Wildlife Monitoring Centre – Sasan, Gir**
 - Uses advanced tracking technology to monitor lions and other wildlife species.
- 3. Advanced Wildlife Hospital – Sasan, Gir**
 - Established to enhance medical care, rescue operations, and rehabilitation of injured wildlife.



Important Terms Explained:

- **Asiatic Lion Population Estimation:** A periodic survey to track the population growth, habitat conditions, and health of Asiatic lions in Gujarat.
- **Project Lion:** A government initiative dedicated to protecting and expanding Asiatic lion habitats, ensuring their long-term survival.
- **National Board for Wildlife (NBWL):** The apex advisory body for wildlife conservation policies in India.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Why in the News?	PM Modi chaired the 7th National Board for Wildlife (NBWL) meeting in Junagadh, Gujarat, announcing the 16th Asiatic Lion Population Estimation and major conservation initiatives.
Asiatic Lion Population Estimation	Scheduled for May 2024 to assess population trends, habitat conditions, and conservation challenges.
Key Announcements	National Referral Centre for Wildlife in Junagadh, Centre of Excellence for Human-Wildlife Conflict Management in Coimbatore, Book on River Dolphins released.
Project Lion	The government has approved ₹2,900 crore for the long-term conservation of Asiatic lions, focusing on habitat improvement and disease prevention.
Asiatic Lions' Habitat	Asiatic lions inhabit 30,000 sq km across 53 talukas in 9 districts of Gujarat, with Greater Gir as the primary habitat.
Lion Protection Measures	SOPs for Railways, High-Tech Wildlife Monitoring Centre, Advanced Wildlife Hospital in Sasan, Gir.



➤ Which region is the focus of the second edition of Vividhta Ka Amrit Mahotsav?

- A) North-East India
- B) South India
- C) Western India
- D) Central India
- E) Union Territories

Answer
B) South India



Event and Location:

- **Event:** President Droupadi Murmu inaugurated the second edition of Vividhta Ka Amrit Mahotsav at Rashtrapati Bhavan.
- **Date:** March 5, 2025.
- **Location:** Rashtrapati Bhavan, New Delhi.



Mandates and Objectives:

- **Purpose of the Festival:** The event celebrates India's cultural diversity through multiple regional editions, providing a platform for artisans, performers, writers, and culinary experts to showcase their talent.
- **Theme of the Second Edition:** The 2025 edition focuses on South India, featuring the states of Karnataka, Kerala, Tamil Nadu, Telangana, and Andhra Pradesh, along with the Union Territories of Lakshadweep and Puducherry.



Key Attractions of Vividhta Ka Amrit Mahotsav:

1. Cultural Showcasing:

- Handicrafts and handloom exhibitions featuring traditional South Indian textiles.
- Performances highlighting classical and folk art forms from the region.
- Literary discussions exploring the history and traditions of South India.
- Food courts offering authentic regional delicacies.



Key Attractions of Vividhta Ka Amrit Mahotsav:

2. Participation & Economic Empowerment:

- Around 500 artisans and weavers are participating in the event.
- The festival encourages public interaction with artists and cultural experts.
- Aims to boost morale and provide economic support for local craftsmen.



Structure of the Mahotsav:

The festival is divided into seven editions, each focusing on a different region of India:

- 1. North-East India**
- 2. South India (Current Edition)**
- 3. North India**
- 4. East India**
- 5. West India**
- 6. Central India**
- 7. Union Territories**



NATIONAL AFFAIRS



Event Details:

- **Public Dates:** March 6 – March 9, 2025
- **Timings:** 10 AM – 8 PM
- **Venue:** Rashtrapati Bhavan (Entry through Gate No. 35)
- **Online Booking:** visit.rashtrapatibhavan.gov.in



Important Terms Explained:

- **Vividhta Ka Amrit Mahotsav:** A cultural festival celebrating India's regional heritage, providing artisans with a national platform.
- **Handloom & Handicrafts Exhibition:** A showcase of traditional weaving and handicraft skills from different Indian states.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Why in the News?	Vividhta Ka Amrit Mahotsav inaugurated by President Droupadi Murmu at Rashtrapati Bhavan
Focus Region	South India (Karnataka, Kerala, Tamil Nadu, Telangana, Andhra Pradesh, Lakshadweep, Puducherry)
Number of Participants	Around 500 artisans and weavers
Key Attractions	Cultural performances, handicrafts, handloom exhibitions, literary discussions, food courts
Public Dates	March 6 – March 9, 2025
Timings	10 AM – 8 PM
Entry Gate	Gate No. 35, Rashtrapati Bhavan
Online Booking	visit.rashtrapatibhavan.gov.in
Overall Aim	Showcasing India's cultural diversity and empowering artisans



➤ **At which global event did Union Minister Jyotiraditya Scindia showcase India's telecom advancements in 2025?**

- A) World Economic Forum 2025
- B) Mobile World Congress (MWC) 2025
- C) G20 Digital Summit 2025
- D) BRICS Technology Summit 2025
- E) UN Digital Governance Forum 2025



Answer

B) Mobile World Congress (MWC) 2025



Event and Location:

- **Event:** Union Minister for Communications Shri Jyotiraditya M. Scindia led India's delegation at the Mobile World Congress (MWC) 2025 in Barcelona, Spain.
- **Date:** March 2025.
- **Location:** Barcelona, Spain.



Mandates and Objectives:

- **Purpose of India's Participation:**
 - To showcase India's rapid telecom advancements, including 5G expansion, lowest data tariffs, indigenous telecom infrastructure, and cybersecurity measures.
 - To strengthen global collaborations and foster investments in India's telecom sector.



Key Highlights of India's Participation at MWC 2025:

1. Minister's Engagements & Key Sessions:

- **Addressed discussions on:**
 - "Global Tech Governance: Rising to the Challenge."
 - "Balancing Innovation & Regulation: Global Perspectives on Telecom Policy."
- Highlighted **India's four-step approach** to telecom development:
 - Spectrum management
 - Market stability
 - Telecom regulatory reforms
 - Cybersecurity measures for consumer protection



Key Highlights of India's Participation at MWC 2025:

2. India's Telecom Achievements Showcased:

- India has the world's fastest 5G rollout and lowest data tariffs.
- Displayed India's indigenous 4G/5G technology stack, emphasizing telecom self-reliance.
- Showcased Aadhaar and BharatNet as successful digital inclusion initiatives.
- Reinforced India's commitment to sustainable, inclusive, and trustworthy tech governance.



Key Highlights of India's Participation at MWC 2025:

3. Unveiling of India Mobile Congress 2025 & Bharat Pavilion:

- Shri Scindia unveiled the curtain-raiser for India Mobile Congress 2025.
- Inaugurated the Bharat Pavilion, featuring:
 - 38 Indian telecom equipment manufacturers showcasing innovative telecom products.
 - Supported by Telecom Equipment & Services Export Promotion Council (TEPC) and the Department of Telecommunications (DoT).



Key Highlights of India's Participation at MWC 2025:

4. Launch of Indigenous Tech at MWC 2025:

- Inaugurated VVDN's AI-based Wi-Fi 7, an indigenous telecom innovation.
- Explored emerging technologies at booths of Meta, Google Cloud, and other global tech giants.



Key Highlights of India's Participation at MWC 2025:

5. Strategic Industry Engagements:

- Engaged with global telecom leaders, including:
 - Qualcomm, Cisco, Mavenir, Ericsson, Nokia, AMD, AT&T, Airtel, BSNL, CDOT, TEPC.
- Hosted a CEO dinner meeting to foster international collaborations.
- Held bilateral talks with the U.S. Federal Communications Commission (FCC) to strengthen telecom partnerships.



MWC 2025: India's Role & Global Impact:

- **MWC 2025 Theme:** "Converge. Connect. Create."
- Hosted over 101,000 attendees from 200+ countries.
- Featured 2,700+ exhibitors and 1,200+ speakers.
- Focused on 5G, AI, IoT, digital transformation, and future connectivity.
- India played a key role in shaping global telecom policies, investments, and digital innovation.



Important Terms Explained:

- **Mobile World Congress (MWC):** The world's largest telecom event, bringing together industry leaders, policymakers, and tech innovators.
- **Bharat Pavilion:** A dedicated exhibition showcasing India's telecom advancements, equipment manufacturers, and government-backed digital initiatives.
- **VVDN's AI-based Wi-Fi 7:** A next-generation wireless networking technology developed in India, supporting high-speed internet and AI integration.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Why in the News?	Union Minister Scindia showcased India's telecom progress at MWC 2025 in Barcelona, Spain.
Event	Mobile World Congress (MWC) 2025
India's Representative	Union Minister for Communications, Shri Jyotiraditya M. Scindia
Key Themes	India's 5G rollout, lowest data tariffs, indigenous 4G/5G stack, cybersecurity
Key Sessions Addressed	Global Tech Governance, Balancing Innovation & Regulation
India's Initiatives Showcased	Aadhaar, BharatNet, spectrum management, telecom regulatory reforms
Bharat Pavilion Features	38 Indian telecom manufacturers, supported by TEPC and DoT



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Technology Unveiled	VVDN's AI-based Wi-Fi 7
Major Tech Booths Visited	Meta, Google Cloud
Industry Engagements	Qualcomm, Cisco, Ericsson, Nokia, AT&T, Airtel, BSNL, CDOT, TEPC
Bilateral Meetings	U.S. Federal Communications Commission (FCC)
MWC 2025 Theme	"Converge. Connect. Create."
MWC 2025 Key Stats	101,000+ attendees, 2,700+ exhibitors, 1,200+ speakers
India's Impact	Shaping global telecom policies, fostering innovation, attracting investments



➤ As per PM Modi, how many first-time women, SC, and ST entrepreneurs will receive loans of up to ₹2 crore?

- A) 2 lakh
- B) 3 lakh
- C) 5 lakh
- D) 7 lakh
- E) 10 lakh

Answer
C) 5 lakh



Event and Location:

- **Event:** Prime Minister Narendra Modi addressed a post-Budget webinar focused on Micro, Small, and Medium Enterprises (MSMEs).
- **Date:** March 2025.
- **Location:** New Delhi, India.



Mandates and Objectives:

1. Enhancing Credit Access for MSMEs

- PM Modi emphasized the need for new credit delivery models to provide timely and low-cost financing to over six crore MSMEs.
- 5 lakh first-time women, SC, and ST entrepreneurs will be given loans of up to ₹2 crore.

2. Need for Mentorship Programs

- MSMEs require not just financial assistance, but also guidance.
- PM Modi urged industries to set up mentorship programs to support MSMEs.



Mandates and Objectives:

3. Global Economic Opportunities for India

- The global economic and political environment is uncertain, making India a key growth center.
- Countries worldwide are seeking stronger economic partnerships with India.



Impact of Production-Linked Incentive (PLI) Scheme:

- **Introduced for 14 sectors, leading to:**
 - Investment of ₹1.5 lakh crore.
 - Total production worth ₹13 lakh crore.

Ease of Doing Business Reforms:

- **40,000+ compliances removed** at central and state levels.
- Created a **favorable environment for manufacturing and exports.**



Call for Strengthening Manufacturing & Exports:

- PM Modi highlighted that **India's manufacturing sector** must capitalize on **increased global demand**.



Important Terms Explained:

- **Production-Linked Incentive (PLI) Scheme:** A government initiative providing financial incentives to manufacturers to boost domestic production and exports.
- **Micro, Small, and Medium Enterprises (MSMEs):** Businesses classified based on investment and turnover criteria, playing a crucial role in India's economy.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Why in the News?	PM Modi called for new credit delivery models for MSMEs.
Event	Post-Budget Webinar on MSMEs
Key Announcement	5 lakh first-time women, SC & ST entrepreneurs to receive loans up to ₹2 crore.
Credit Delivery Model	Ensuring timely, low-cost credit access for MSMEs.
Mentorship for MSMEs	Industries should establish mentorship programs.
PLI Scheme Impact	₹1.5 lakh crore investment, ₹13 lakh crore production.
Ease of Doing Business	40,000+ compliances removed.
Global Economic Focus	India seen as a global growth center.
Call to Action	Strengthening India's manufacturing & exports.



➤ **By what percentage did credit monitoring by women in India increase in 2024?**

- A) 25%
- B) 32%
- C) 42%
- D) 50%
- E) 60%

Answer
C) 42%



Event and Location:

- **Event:** A report by TransUnion CIBIL, NITI Aayog's Women Entrepreneurship Platform (WEP), and MicroSave Consulting (MSC) highlights a 42% increase in credit monitoring by women in 2024.
- **Date:** March 2025.
- **Location:** India.



Mandates and Objectives:

1. Increase in Credit Monitoring by Women

- 27 million women borrowers were actively monitoring their credit in December 2024, compared to 19 million in December 2023 (42% increase).
- Growth primarily seen among semi-urban and rural borrowers and women under 30 years of age.

2. Increase in Women Borrowers & Loan Growth

- Women availing credit grew at a CAGR of 22% from 2019 to 2024.
- 60% of new women borrowers came from semi-urban and rural areas.



Mandates and Objectives:

3. Credit Utilization by Women in 2024

- Consumption loans remain the most preferred loan type among women.
- 36% of women held active consumption loans in December 2024 (up from 33% in December 2019).
- Agricultural and gold loans were held by 34% of women borrowers in December 2024 (up from 32% in 2019).



Mandates and Objectives:

4. Rise in Business Loans for Women

- The number of new business loan accounts opened by women increased by 37 lakh in 2024.
- Total business loan disbursement in 2024: ₹1.9 lakh crore (compared to ₹0.7 lakh crore in 2019).
- Women holding live business loans in December 2024: 16% (up from 9% in 2019).
- However, business loans still constituted only 3% of the total loans availed by women borrowers.



Important Terms Explained:

- **Credit Monitoring:** The process of tracking credit score and borrowing behavior, crucial for improving financial discipline and loan eligibility.
- **Consumption Loans:** Loans taken for personal expenses, including credit card loans, personal loans, and consumer durable loans.
- **TransUnion CIBIL:** A credit bureau that maintains records of individuals' and businesses' credit history.
- **Women Entrepreneurship Platform (WEP):** An initiative by NITI Aayog to support women-led businesses and financial inclusion.



NATIONAL AFFAIRS



Tabular Summary:

Category	Details
Why in the News?	Credit monitoring by women in India increased by 42% in 2024.
Total Women Monitoring Credit (Dec 2024)	27 million (up from 19 million in Dec 2023, 42% growth)
Growth Drivers	More borrowers from semi-urban and rural areas, and women under 30.
CAGR of Women Borrowers (2019-2024)	22%
Most Preferred Loan Type	Consumption Loans (held by 36% of women borrowers in 2024).
Growth in Business Loans (2019-2024)	From 9% to 16% of women borrowers.
Total Business Loan Disbursement (2024)	₹1.9 lakh crore (compared to ₹0.7 lakh crore in 2019).
Business Loan Share in Total Women Borrowing	Only 3%.
Agri & Gold Loans (2024)	Held by 34% of women borrowers.



QUICK RECALL



- **Khelo India Para Games 2025 will be held from March 20-27 in New Delhi.**
- **Achanta Sharath Kamal will retire after WTT Star Contender Chennai 2025.**
- **Paytm introduced UPI Trading Blocks for automatic payment deduction in equity trading.**
- **Indian banks must migrate to SWIFT's ISO 20022 settlement system by November 25 2025.**
- **IMF warned NBFCs' rising exposure to power and infrastructure sectors could pose systemic risks.**
- **Mintoak acquired Digiledge for \$3.5 million to enhance CBDC payment solutions.**
- **Jio Financial acquired SBI's stake in Jio Payments Bank for ₹104.5 crore.**
- **Ajay Bhadoo has been appointed as the CEO of Government e Marketplace GeM.**
- **RBI appointed Dr. Ajit Ratnakar Joshi as Executive Director on March 3 2025.**



QUICK RECALL



- **Dr. Suborno Bose received the Lifetime Achievement in Hospitality and Education Through Technology award.**
- **DRDO conducted a high-altitude trial of the Integrated Life Support System ILSS for Tejas.**
- **Uttarakhand Cabinet approved the Unified Pension Scheme and the New Excise Policy for 2025.**
- **Govindghat to Hemkund Sahib Ji and Sonprayag to Kedarnath Ropeway Projects have been approved under Parvatmala Pariyojana.**
- **India expands the Cheetah Reintroduction Project to Banni Grasslands Gujarat and Gandhisagar Sanctuary MP.**



QUICK RECALL



- **PM Modi chaired the 7th NBWL meeting in Junagadh Gujarat focusing on wildlife conservation.**
- **President Droupadi Murmu inaugurated the second edition of Vividhta Ka Amrit Mahotsav on March 5 2025.**
- **Union Minister Jyotiraditya Scindia represented India at Mobile World Congress MWC 2025 in Barcelona Spain.**
- **PM Modi emphasized the need for new credit delivery models for MSMEs.**
- **Credit monitoring by women in India increased by 42% in 2024.**

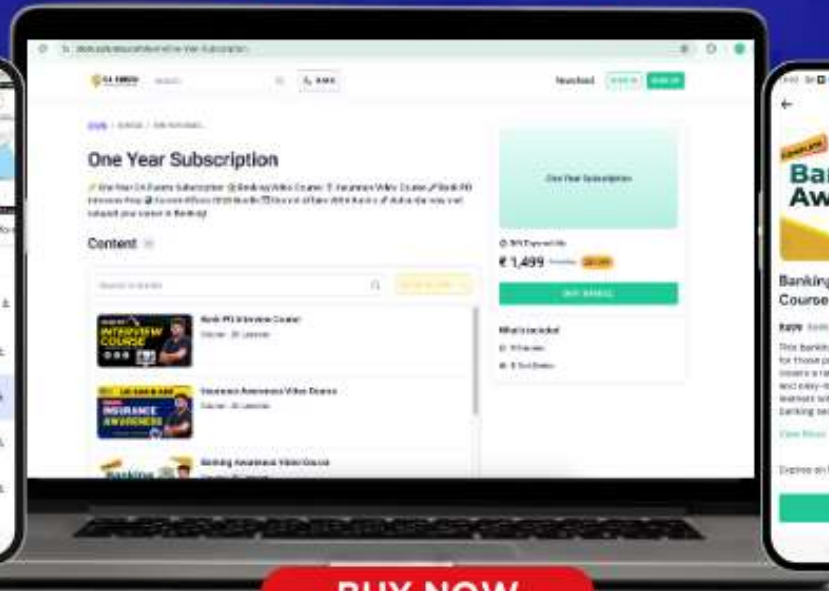


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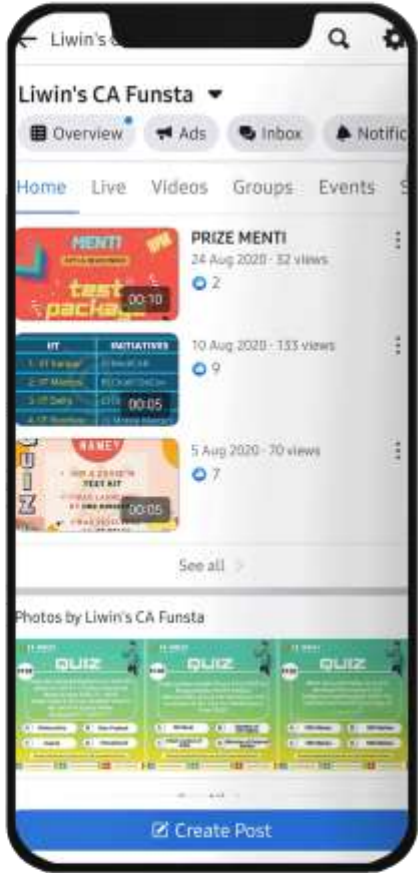
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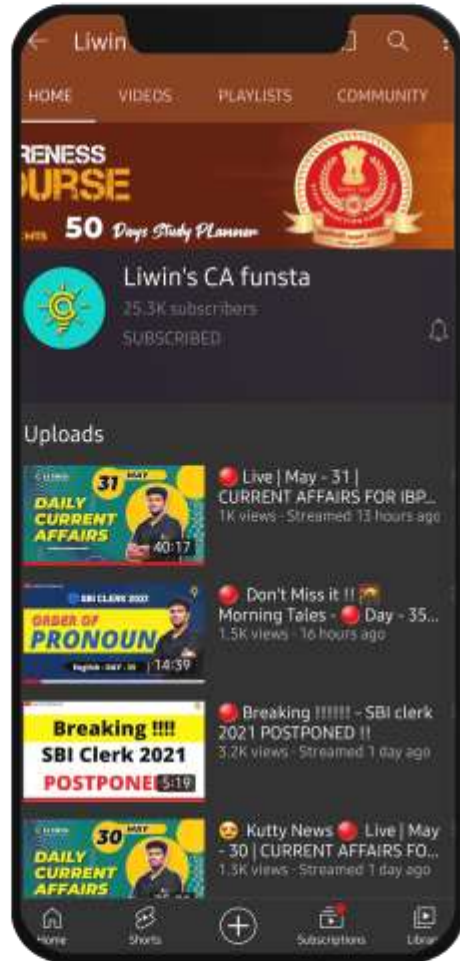


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