

Daily



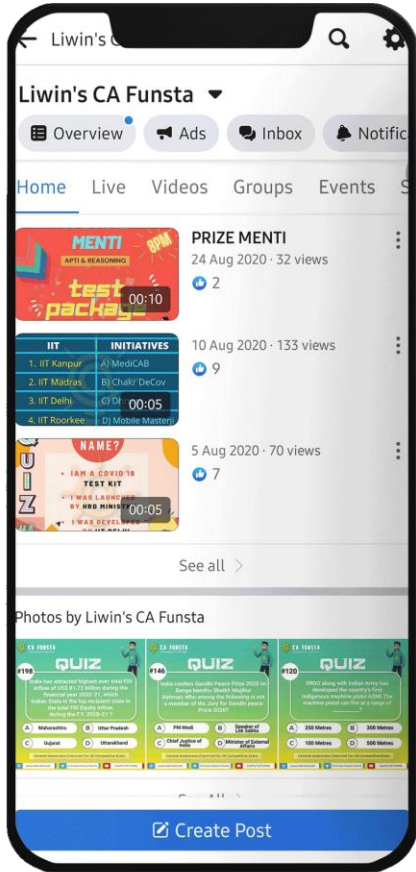
# Current Affairs

MARCH 12

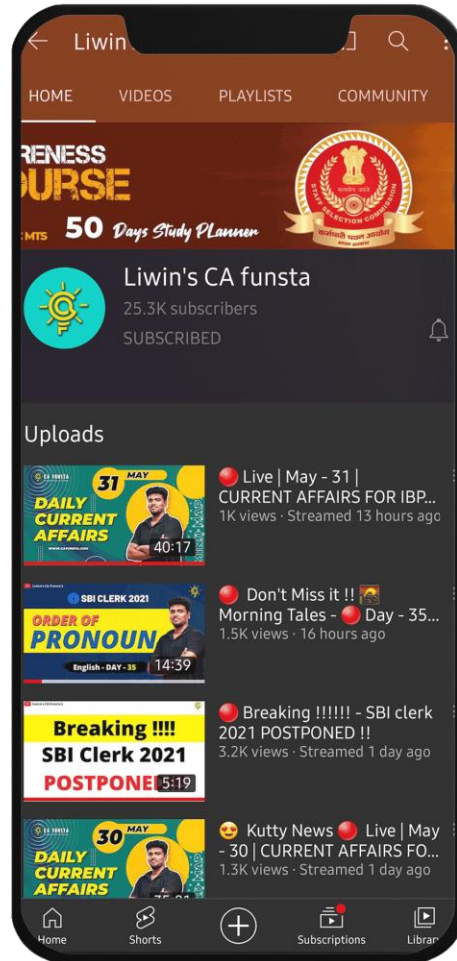
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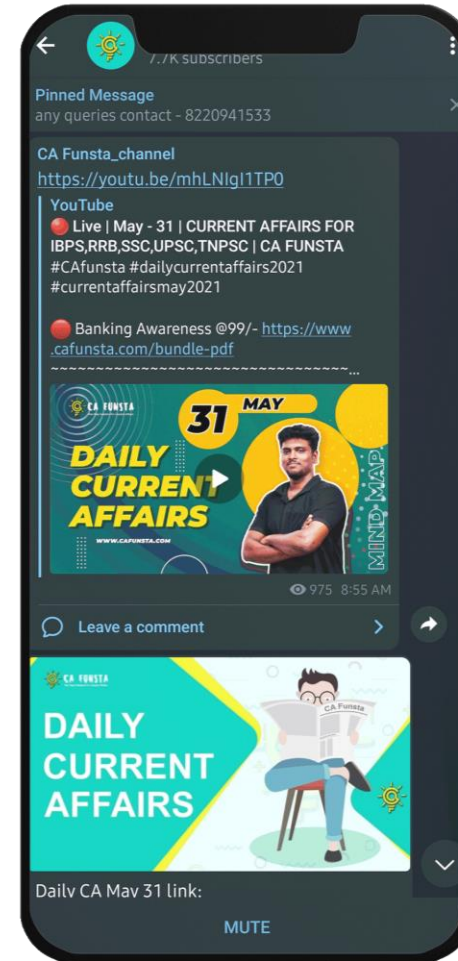
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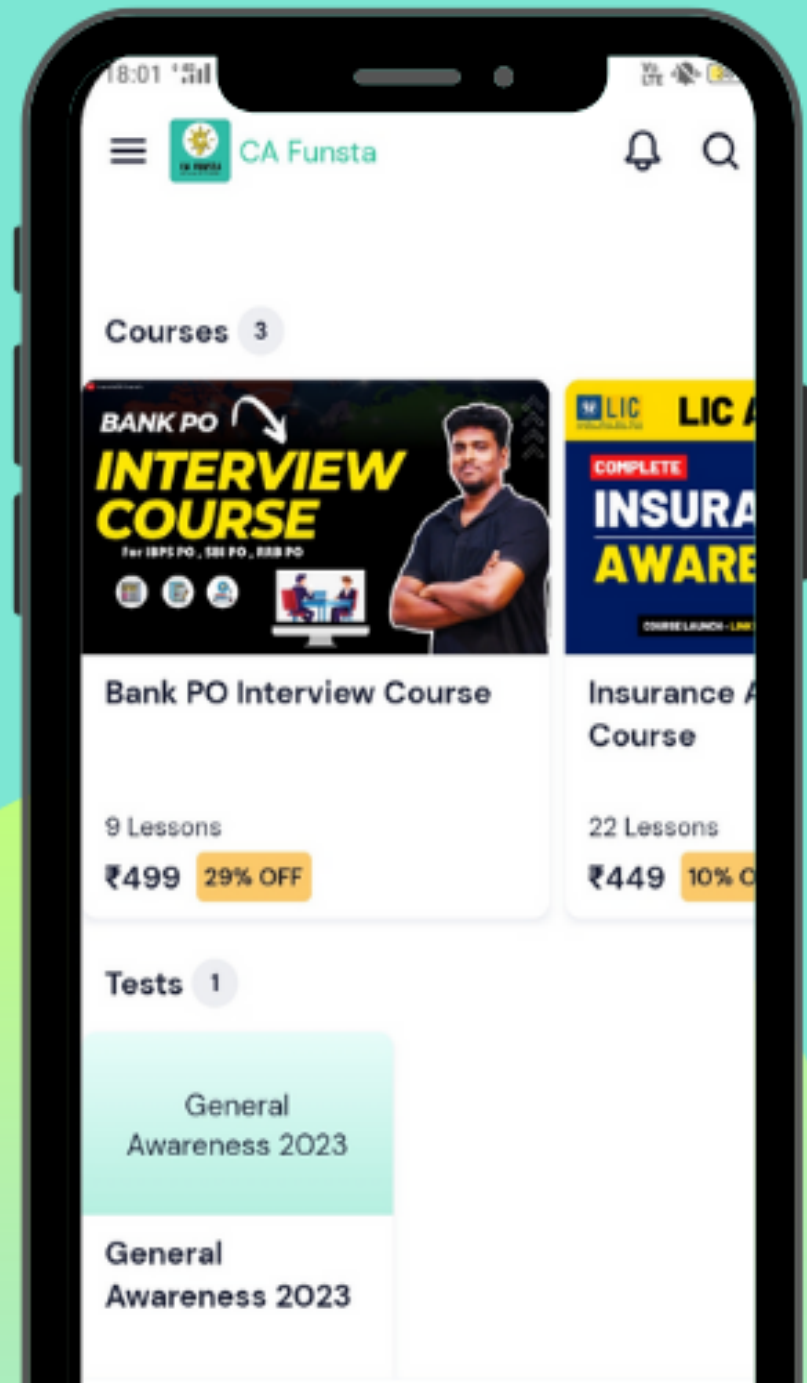
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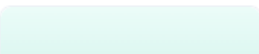


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**Jenifer Renuga**  
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**Anjuseela**  
★★★★★

It was very easy for us to understand... as Uu told us from the depth of a part.. ur teach very well sir!

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# STUDENT REVIEW

**Priyamurugesan**  
★★★★★

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# STUDENT REVIEW

**Vaishu Chandran**  
★★★★★

Banking awareness full video complete pannathuku apm oru confidence kidachi irukku sir. Zero lenthu start pannuna Now master level kina a feel irukku sir. Tmq so much sir.. Super content.

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# STUDENT REVIEW

**Dharani**  
★★★★★

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

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# STUDENT REVIEW

**Nirosha**  
★★★★★

Banking awareness course romba romba useful la baku anna kadakara time ulira na pathara unaku time la thara unadrala dani pathara unaku romba easy roba romba na nara subject ka time spend pama muduru unu val video patha nala naganava vecha muduru, inda nara subject la romba romba useful la banking patha naganava unaku unaku sadachathu god gift thank you sir for your teaching...

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**Bhuvana K**  
★★★★★

Crystal clear explanation thank you so much sir

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# STUDENT REVIEW

**Ruban**  
★★★★★

No idea in banking awareness but ipo yarachu doubt keta clarify panra alakuku iruken. Thankyou@liwin sir @worthuhh Varma

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# STUDENT REVIEW

**Mariappan B**  
★★★★★

This course was really useful for me. Thank you Anna.

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# STUDENT REVIEW

**Benitta Robinson**  
★★★★★

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

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# STUDENT REVIEW

**Rajaganapathy A R**  
★★★★★

Worth worth varma unnaive theriyama the course start pannan mudikum pothu avalo oru confidence ah kuduthachu banking awareness therinja naala financial awareness iam kudu easy ah purinaku mudiyathu thanks liwin bro

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# STUDENT REVIEW

**Mega**  
★★★★★

Got a clear cut view on banking awareness... I have referred many materials for the past 6 yrs and yours is the best one... Thank you sir

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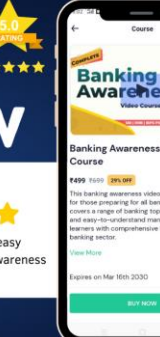
# STUDENT REVIEW

**Priyanga V**  
★★★★★

Every concepts crystal clear with easy explanation. No better banking awareness

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# STUDENT REVIEW

**Vasanthakumarkin**  
★★★★★

Thank you Anna for your clear explanation

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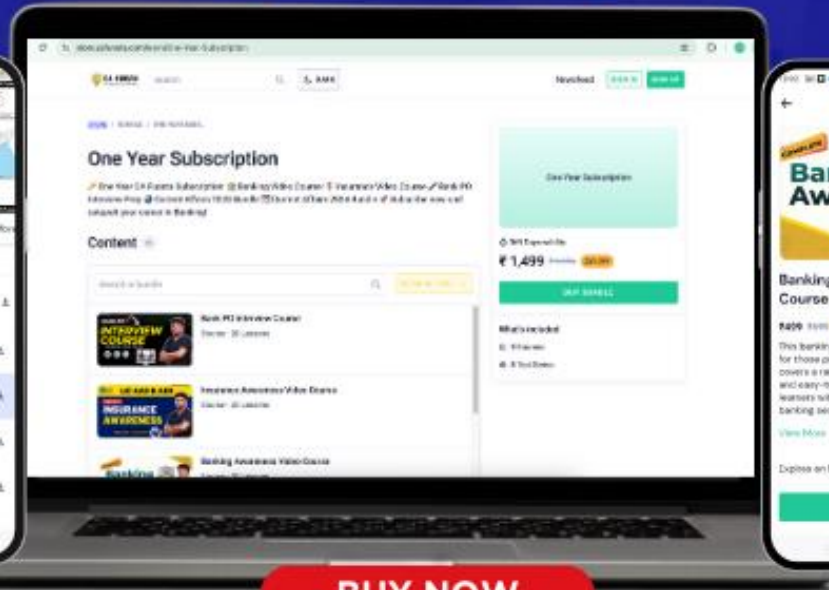


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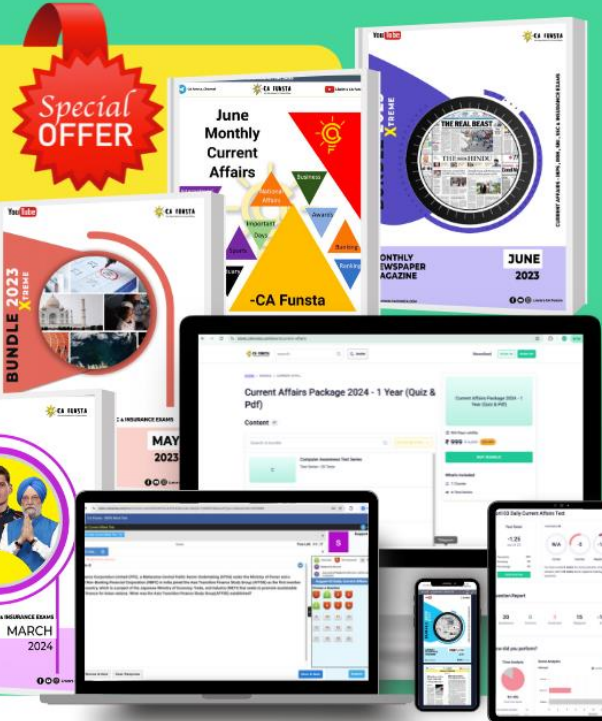


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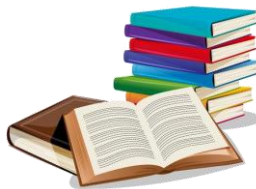
# Important Days



➤ On which date is No Smoking Day observed in 2025?

- A) March 10
- B) March 11
- C) March 12
- D) March 13
- E) March 14

**Answer**  
**C) March 12**



# Important Days



## Event and Location:

- **Event:** No Smoking Day 2025, Date, and Significance.
- **Date:** March 12, 2025 (Second Wednesday of March).
- **Location:** Global.





# Important Days



## Mandates and Objectives:

- **Raise Awareness:** Educate the public about the harmful effects of smoking.
- **Encourage Quitting:** Motivate smokers to take the first step toward quitting.
- **Promote Government Initiatives:** Support anti-smoking policies and health campaigns.
- **Highlight Secondhand Smoke Risks:** Emphasize the dangers for non-smokers.



# Important Days



## Key Highlights of No Smoking Day 2025:

- **Health Effects of Smoking:** Causes premature aging, skin discoloration, and respiratory problems.
- **Diseases Linked to Smoking:** Increases the risk of COPD, lung cancer, oral cancer, and heart disease.
- **Impact on Appearance:** Leads to wrinkles, stained teeth, hair thinning, and brittle nails.
- **Global Efforts:** Supports international health initiatives to reduce tobacco consumption.



# Important Days



## How Smoking Affects Health:

- **Premature Aging:** Reduces collagen, leading to wrinkles and sagging skin.
- **Dental Issues:** Causes stained teeth, gum disease, and bad breath.
- **Respiratory Problems:** Increases risk of lung cancer, COPD, and breathlessness.
- **Heart Disease:** Raises blood pressure and increases the risk of stroke.
- **Vision Problems:** Increases the likelihood of cataracts and macular degeneration.





# Important Days



## Important Terms Explained:

- **Chronic Obstructive Pulmonary Disease (COPD):** A lung disease that makes breathing difficult and worsens over time.
- **Nicotine Replacement Therapy:** Methods like nicotine patches and gums to help reduce withdrawal symptoms.
- **Secondhand Smoke:** Smoke inhaled by non-smokers, increasing health risks such as respiratory diseases.



# Important Days



## Tabular Summary:

Category	Details
Event	No Smoking Day 2025
Date	March 12, 2025
Location	Global
Objective	Encourage quitting smoking & raise awareness
Health Effects	Premature aging, skin discoloration, respiratory issues, heart disease
Diseases Linked	COPD, lung cancer, oral cancer, cardiovascular issues
Impact on Appearance	Wrinkles, stained teeth, hair thinning, brittle nails
Ways to Quit	Set a quit date, seek support, use nicotine therapy, avoid triggers
Global Impact	Reduces tobacco-related deaths, promotes smoke-free lifestyles



# Important Days

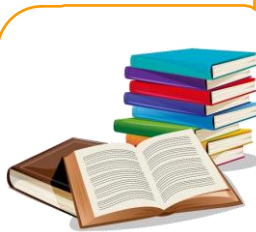


➤ **What is the name of the initiative launched by the National Archives of India (NAI) on its 135<sup>th</sup> Foundation Day?**

- A) Bharat Digital Mission
- B) Gyan Bharatam Mission
- C) National Heritage Project
- D) India Knowledge Initiative
- E) Archival Preservation Scheme

**Answer**

**B) Gyan Bharatam Mission**





# Important Days



## Event and Location:

- **Event:** National Archives of India (NAI) celebrates its 135<sup>th</sup> Foundation Day & launches 'Gyan Bharatam Mission'.
- **Date:** March 11, 2025.
- **Location:** National Archives of India, New Delhi.



# Important Days



## Mandates and Objectives:

- **Promoting Heritage Awareness:** Showcasing India's architectural legacy through archival materials.
- **Expanding Knowledge Accessibility:** 'Gyan Bharatam Mission' aims to make historical records more accessible.
- **Preserving Historical Documents:** Digitization program ensuring long-term conservation of India's documentary heritage.



# Important Days



## Key Highlights of NAI's 135<sup>th</sup> Foundation Day:

- **Exhibition – “Indian Heritage through Architecture”**
  - Showcased architectural heritage from ancient to colonial times.
  - Displayed government records, personal papers, and UNESCO documents.
  - Thematic sections explored cultural and spiritual significance.
- **Launch of ‘Gyan Bharatam Mission’**
  - Aims to expand access to India’s historical records.
  - Inspired by NAI’s digitization initiatives.





# Important Days



## Key Highlights of NAI's 135<sup>th</sup> Foundation Day:

- **World's Largest Digitization Program**
  - Over 6 lakh pages conserved monthly.
  - Lakhs of documents digitized daily for research accessibility.
- **Release of 'Thumb Printed: Champaran, Indigo Peasants Speak to Gandhi Volume III'**
  - Documents 423 testimonies from Champaran Satyagraha.
  - Features accounts of 143 principal testators, including 5 women and 11 minors.



# Important Days



## Key Highlights of NAI's 135<sup>th</sup> Foundation Day:

- **Historical Background of the National Archives of India**
  - Founded as the Imperial Record Department in Kolkata on March 11, 1891.
  - Shifted to Delhi in 1911, current building completed in 1926.
  - Fully transferred from Kolkata to Delhi by 1937.
  - Functions under the Ministry of Culture, implementing the Public Records Act, 1993.



# Important Days



## Key Highlights of NAI's 135<sup>th</sup> Foundation Day:

- **NAI's Archival Repository**
  - Holds over 34 crore pages of public records.
  - Collections include maps, treaties, manuscripts, and parliamentary debates.
  - Records available in Sanskrit, Persian, Odia, and other languages.
- **Commitment to Historical Preservation**
  - Ensuring long-term digitization and archival conservation.
  - Engaging researchers and citizens through public outreach initiatives.



# Important Days



## Important Terms Explained:

- **National Archives of India (NAI):** The official repository of public records, responsible for preserving India's historical documents.
- **Gyan Bharatam Mission:** An initiative launched to enhance access to India's vast knowledge repository.
- **Public Records Act, 1993:** A legal framework for managing and preserving government records in India.





# Important Days



## Tabular Summary:

Category	Details
Event	135th Foundation Day of the National Archives of India (NAI)
Date	March 11, 2025
Location	New Delhi
Exhibition Title	“Indian Heritage through Architecture”
Key Initiative Launched	‘Gyan Bharatam Mission’
Objective of Gyan Bharatam Mission	Expanding access to India’s vast knowledge repository
Digitization Progress	6 lakh+ pages conserved monthly, lakhs digitized daily
Book Released	‘Thumb Printed: Champaran, Indigo Peasants Speak to Gandhi Volume III’
Historical Background	Founded in 1891 (Kolkata), moved to Delhi in 1911, completed in 1926, fully transferred in 1937
Total Archival Records	Over 34 crore pages
Language Diversity	Records in Sanskrit, Persian, Odia, and other languages
Role of NAI	Preserving historical records, implementing Public Records Act, public engagement



➤ **What was India's global rank in pharmaceutical exports in 2023?**

- A) 5<sup>th</sup>
- B) 8<sup>th</sup>
- C) 11<sup>th</sup>
- D) 15<sup>th</sup>
- E) 20<sup>th</sup>

**Answer**  
**C) 11<sup>th</sup>**



# RANKING



## Event and Location:

- **Event:** India's pharmaceutical exports and regulatory measures for drug quality.
- **Date:** March 2025.
- **Location:** India.



## Mandates and Objectives:

- **Ensuring Drug Quality:** Strengthen manufacturing standards and enforce strict compliance measures.
- **Enhancing Global Standing:** Improve India's pharmaceutical exports and maintain international credibility.
- **Regulatory Strengthening:** Strengthen CDSCO's role in overseeing drug safety and compliance.
- **Training and Development:** Train pharmaceutical personnel on Good Manufacturing Practices (GMP).





## Key Highlights of India's Pharmaceutical Exports & Regulatory Measures:

- **India's Global Rank in Pharma Exports:** Ranked 11<sup>th</sup> in 2023.
- **India's Contribution:** Accounted for 3% of total global pharmaceutical exports.
- **Risk-Based Inspections:** Since December 2022, 905 drug manufacturing units have been inspected, leading to 694 enforcement actions.



## Revised Schedule M for Good Manufacturing Practices (GMP):

- Effective from June 29, 2024, for manufacturers with turnover over ₹250 crore.
- Deadline extended to December 31, 2025, for smaller manufacturers (turnover up to ₹250 crore).

## Mandatory QR Codes for Drug Authentication:

- **Top 300 Drug Brands:** From August 1, 2023.
- **Active Pharmaceutical Ingredients (APIs):** From January 18, 2022.



# RANKING



## Stricter Legal Framework:

- **The Drugs and Cosmetics Act, 1940** was amended in 2008 to introduce non-bailable offences for spurious drug manufacturing.
- Special courts were established for faster drug-related case resolutions.



# RANKING



## Explanation

- **Bioequivalence Studies Requirement:** Now mandatory for oral dosage drugs before granting manufacturing licenses.
- **Strengthening Regulatory Bodies:** CDSCO has significantly increased its workforce and improved coordination with State Drug Control Organizations.
- **GMP Training Initiatives:** Over 35,000 pharmaceutical personnel trained since April 2023.



## Important Terms Explained:

- **Good Manufacturing Practices (GMP):** A system ensuring products are consistently produced and controlled according to quality standards.
- **Claim Settlement Ratio (CSR):** The percentage of total claims settled by an insurance company within a given period.
- **Bioequivalence Studies:** Studies that compare the release of a drug from its formulation to an approved reference product to ensure therapeutic effectiveness.
- **Central Drugs Standard Control Organisation (CDSCO):** India's national regulatory authority for pharmaceuticals and medical devices.





# RANKING



## Tabular Summary:

Category	Details
Event	India's pharmaceutical exports and regulatory measures for drug quality
Date	March 2025
Location	India
India's Pharma Export Rank (2023)	11th
India's Contribution to Global Pharma Exports	3%
Regulatory Authority	Central Drugs Standard Control Organisation (CDSCO)
Risk-Based Inspections	905 units inspected, 694 enforcement actions taken
Revised Schedule M (GMP Compliance)	Effective from June 29, 2024 (Large firms), Dec 31, 2025 (Smaller firms)
QR Code on Top 300 Drug Brands	Mandatory from August 1, 2023
QR Code on Active Pharmaceutical Ingredients (APIs)	Implemented on January 18, 2022
Stricter Legal Framework	Non-bailable offences, special courts for drug-related cases
Bioequivalence Studies Requirement	Mandatory for oral dosage drugs before license approval
Training on Good Manufacturing Practices (GMP)	35,000+ personnel trained since April 2023

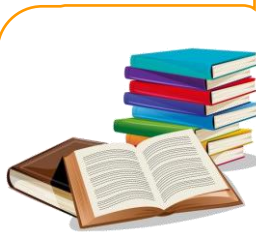
➤ Which initiative was launched by Star Health Insurance to promote women's health and encourage female participation as insurance agents?

- A) SheTARA Campaign
- B) Nari Suraksha Yojana
- C) Women's Wellness Drive
- D) Star Sakhi Initiative
- E) Swasthya Shakti Program



**Answer**

**A) SheTARA Campaign**



## Event and Location:

- **Event:** Star Health Insurance launches SheTARA Campaign.
- **Date:** March 2025.
- **Location:** Tamil Nadu, India.



## Mandates and Objectives:

- **Promote Preventive Healthcare:** Over 40 health camps will be held across Tamil Nadu to provide subsidized health screenings for women.
- **Increase Women in Workforce:** Encouraging more women to join as insurance agents and aiming for a 30 percent increase in their workforce representation.



## Key Features of SheTARA Campaign:

- **Health Camps:** These camps will offer tests such as thyroid function tests, haemoglobin level checks, blood sugar and blood pressure monitoring, and bone mineral density tests.
- **Webinar on Women's Health:** A webinar led by a gynaecologist will focus on work-life balance and women's health in the AI era.





## Key Features of SheTARA Campaign:

- **Women Workforce Contribution:** Over 2 lakh women currently work as insurance agents, contributing significantly to the business.
- **Pink Branch Initiative:** A specialized branch in Chennai run entirely by 12 women employees.
- **Claim Settlements:** Between April 2024 and January 2025, 16,000+ women agents helped settle health claims worth ₹250 crore.



## Important Terms Explained:

- **Preventive Healthcare:** A healthcare approach focusing on early detection of potential health issues to prevent severe illnesses.
- **Insurance Agent:** A professional who sells insurance policies, assists clients with claims, and explains coverage options.
- **Pink Branch Initiative:** A dedicated insurance branch in Chennai managed exclusively by women employees to empower female professionals in the insurance sector.



## Tabular Summary:

Category	Details
Event	Star Health Insurance launches SheTARA Campaign
Date	March 2025
Location	Tamil Nadu, India
Objective	Promote women's health & increase female workforce in insurance
Health Camps	40+ camps with tests for thyroid, haemoglobin, BP, sugar, bone health
Webinar Topic	Work-life balance & health in the AI era
Women in Workforce	2 lakh+ women agents, aiming for a 30% increase
Exclusive Initiative	"Pink Branch" in Chennai (12 women-run)
Claim Settlements	₹250 crore (April 2024 – Jan 2025) via 16,000+ women agents



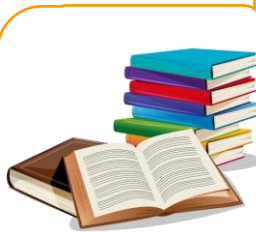
➤ Which regulatory body released the 'Handbook on Indian Insurance Statistics 2023-24'?

- A) Reserve Bank of India (RBI)
- B) Securities and Exchange Board of India (SEBI)
- C) Insurance Regulatory and Development Authority of India (IRDAI)
- D) Life Insurance Corporation of India (LIC)
- E) Ministry of Finance



**Answer**

**C) Insurance Regulatory and Development Authority of India (IRDAI)**



## Event and Location:

- **Event:** IRDAI releases the 'Handbook on Indian Insurance Statistics 2023-24'.
- **Date:** March 2025.
- **Location:** India.



## Mandates and Objectives:

- **Assessing Claim Settlement Efficiency:** The report provides insights into the Claim Settlement Ratio (CSR) of insurance companies.
- **Enhancing Consumer Awareness:** Helps policyholders choose reliable insurers based on their claim settlement performance.
- **Monitoring Insurance Sector Performance:** Assists policymakers and stakeholders in evaluating industry trends.





## Key Highlights of the IRDAI Report:

- **Overall Claim Settlement Ratio (CSR):** 96.82% for individual death claims settled within 30 days in FY 2023-24.
- **Private Insurers' Performance:** Achieved a 99% CSR for claims settled within 30 days.
- **LIC's Role:** Settled 7,99,612 policies, maintaining a 96.42% CSR.
- **SBI Life Insurance:** Second highest in policies settled (37,344).



## Top Life Insurers by Policies Settled:

- **Axis Max Life Insurance:** 99.79% CSR (19,569 policies).
- **HDFC Life Insurance:** 99.97% CSR (19,333 policies).
- **Insurers with 100% CSR:** Kotak Mahindra Life, Ageas Federal Life, Future Generali India Life, Aviva Life.



## Top Insurers by CSR (Benefit Amount):

- **HDFC Life Insurance:** 99.98% benefit amount settled.
- **Axis Max Life Insurance:** 99.97% benefit amount settled.



## Total Claims & Benefit Amount Paid:

- **Private Insurers:** Settled 1,51,770 policies within 30 days.
- **Total Policies Settled (LIC + Private Insurers):** 9,51,382.
- **Total Benefit Amount Paid:** ₹28,867.59 crore.
- **Benefit Amount Settled Within 30 Days:** ₹27,750.33 crore (96.13% CSR by benefit amount).



## Exclusion from Data:

- **Sahara India Life Insurance Company Ltd (SILIC):**  
Excluded due to IRDAI's directive on June 2, 2023, transferring its business to SBI Life Insurance.



## Important Terms Explained:

- **Claim Settlement Ratio (CSR):** The percentage of insurance claims settled by an insurer within a specific period, indicating reliability.
- **CSR by Number of Policies:** Measures the percentage of policies settled during the financial year.
- **CSR by Benefit Amount:** Represents the proportion of total claims paid out.





## Tabular Summary:

Category	Details
Event	IRDAI releases 'Handbook on Indian Insurance Statistics 2023-24'
Date	March 2025
Location	India
Overall CSR (FY 2023-24)	96.82% for individual death claims settled within 30 days
Private Insurers' CSR	99% for claims settled within 30 days
LIC's CSR & Policies Settled	96.42% CSR, 7,99,612 policies settled
Top Private Insurers (Policies Settled)	Axis Max Life (99.79%, 19,569 policies), HDFC Life (99.97%, 19,333 policies)
Insurers with 100% CSR	Kotak Mahindra Life, Ageas Federal Life, Future Generali India Life, Aviva Life
CSR by Benefit Amount	HDFC Life (99.98%), Axis Max Life (99.97%)
Total Benefit Amount Paid	₹28,867.59 crore
Benefit Amount Settled Within 30 Days	₹27,750.33 crore (96.13% CSR by benefit amount)
Excluded Insurer	Sahara India Life Insurance (SILIC)



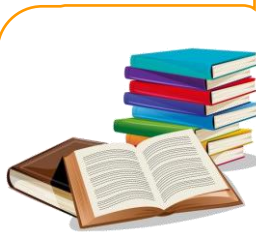
➤ Which organizations have launched nationwide financial literacy campaigns in India?



- A) SEBI and IRDAI
- B) RBI and NCFE
- C) NABARD and SIDBI
- D) Ministry of Finance and NITI Aayog
- E) State Bank of India and LIC



**Answer**  
**B) RBI and NCFE**



## Event and Location:

- **Event:** RBI and NCFE launch nationwide financial literacy campaigns.
- **Date:** March 2025.
- **Location:** India.



## Mandates and Objectives:

- **Promoting Financial Literacy:** Educating the public on banking safety, digital transactions, and financial management.
- **Enhancing Financial Inclusion:** Ensuring better financial awareness across all sections of society.
- **Targeting Vulnerable Groups:** Special focus on youth (below 18 years) and senior citizens (above 60 years).



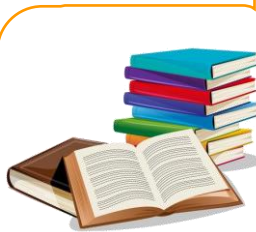
## Key Highlights of the Financial Literacy Campaigns:

### Financial Literacy Centres (FLCs) Initiative:

- Lead banks directed to set up FLCs for financial education.
- Special camps conducted to educate diverse population groups.

### 'RBI Kehta Hai' Campaign:

- Multi-media awareness program using TV, radio, print, and digital platforms.
- Educates the public on safe banking practices and fraud prevention.



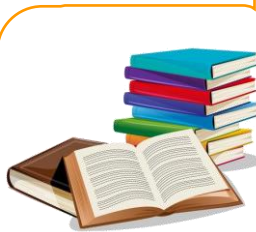
## Key Highlights of the Financial Literacy Campaigns:

### Mass Media Financial Awareness Campaigns:

- Financial literacy messages disseminated across age groups.
- Focus on digital safety, fraud awareness, and grievance redressal.

### Financial Awareness Messages (FAME) Booklet:

- Standardized financial literacy content developed by RBI.
- Includes customized financial education for senior citizens.



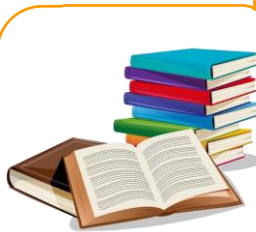
## Key Highlights of the Financial Literacy Campaigns:

### Financial Education (FE) Programs by NCFE & CFL:

- Conducted for youth and senior citizens.
- Implemented in collaboration with the Centre for Financial Literacy (CFL).

### NCFE's National Strategy for Financial Education (NSFE):

- Designed in consultation with Financial Sector Regulators.
- Aims to improve financial knowledge, attitudes, and behavior.





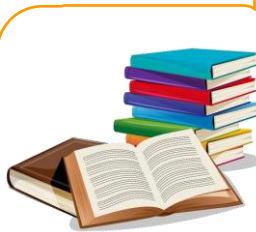
## Key Highlights of the Financial Literacy Campaigns:

### Financial Literacy Programs in North-East India:

- 54 programs conducted over the last three years.
- Positive impact on financial awareness and fraud prevention.

### Pan-India Financial Literacy and Inclusion Survey (2017):

- Conducted in 29 states and 5 Union Territories (excluding Andaman & Nicobar Islands).
- Based on OECD/INFE Toolkit assessing financial knowledge, attitude, and behavior.



## Key Highlights of the Financial Literacy Campaigns:

### Government's Commitment to Financial Inclusion:

- Ministry of Finance actively monitors financial literacy programs.
- RBI and NCFE leading efforts for financial awareness nationwide.



## Important Terms Explained:

- **Financial Literacy:** Understanding how to manage finances, including budgeting, saving, and investment planning.
- **Financial Inclusion:** Providing access to affordable financial services, such as banking, credit, and insurance.



## Important Terms Explained:

- **Centre for Financial Literacy (CFL):** A program by RBI to provide financial education at the grassroots level.
- **OECD/INFE Toolkit:** A global financial literacy assessment framework developed by the Organisation for Economic Co-operation and Development (OECD) and the International Network on Financial Education (INFE).



# BANKING AND FINANCE



## Tabular Summary:

Category	Details
Event	RBI and NCFE launch nationwide financial literacy campaigns
Date	March 2025
Location	India
Organizations Involved	Reserve Bank of India (RBI) & National Centre for Financial Education (NCFE)
Objective	Enhancing financial literacy and promoting financial inclusion
Key Programs	Financial Literacy Centres (FLCs), RBI Kehta Hai, Financial Awareness Messages (FAME), Mass Media Campaigns
Special Focus Groups	Youth (below 18 years), Senior Citizens (above 60 years)
Programs in North-East	54 Financial Literacy Programs in the last three years
Survey Conducted	Pan-India Financial Literacy & Inclusion Survey (2017)
Survey Coverage	29 states & 5 Union Territories (excluding Andaman & Nicobar Islands)
Survey Methodology	OECD/INFE Toolkit – Assessed Financial Knowledge, Attitude & Behavior

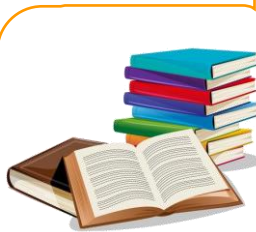


➤ **How many digital payment transactions were recorded in India in FY 2024-25 (till January 2025)?**

- A) 16,443.02 crore
- B) 17,500 crore
- C) 18,120.82 crore
- D) 19,000 crore
- E) 20,500 crore

**Answer**

**C) 18,120.82 crore**



## Event and Location:

- **Event:** Digital payment transactions cross 18,000 crore in FY 2024-25.
- **Date:** March 2025.
- **Location:** India.





## Mandates and Objectives:

- **Promoting a Cashless Economy:** Encourage digital transactions to reduce cash dependency.
- **Enhancing Payment Security:** Implement AI-based fraud prevention and user awareness programs.
- **Supporting Fintech Innovation:** Strengthen collaborations between banks and fintech companies.



## Key Highlights of Digital Payment Growth (FY 2024-25):

- **Total Digital Transactions:** 18,120.82 crore transactions recorded till January 2025.
- **UPI's Share in Total Digital Transactions (FY 2023-24):** 70%.



# BANKING AND FINANCE



## Growth Over Last Five Financial Years:

Financial Year	Volume (in Crore Transactions)	Value (in Lakh Crore ₹)
2020-21	4,370.68	1,414.58
2021-22	7,197.68	1,744.01
2022-23	11,393.82	2,086.85
2023-24	16,443.02	2,428.24
2024-25 (Till Jan 2025)	18,120.82	2,330.72



## Security Measures to Prevent UPI and Digital Payment Frauds:

### 1. AI/ML-Based Fraud Prevention by NPCI:

- **Device Binding:** Transactions linked to a customer's registered mobile number and device.
- **Two-Factor Authentication:** Mandatory PIN verification for secure transactions.
- **Daily Transaction Limits:** Capping high-value transactions to prevent fraud.
- **AI/ML Fraud Monitoring Solutions:** NPCI alerts banks and blocks suspicious transactions.



## Security Measures to Prevent UPI and Digital Payment Frauds:

### 2. RBI & Banks' Awareness Campaigns:

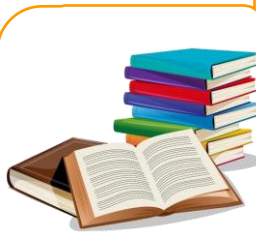
- **SMS Alerts:** Instant fraud prevention messages to users.
- **Radio & Public Awareness:** Nationwide cybersecurity campaigns.



## Security Measures to Prevent UPI and Digital Payment Frauds:

### 3. Cybercrime Reporting & Helplines:

- **National Cybercrime Reporting Portal:**  
[www.cybercrime.gov.in](http://www.cybercrime.gov.in).
- **Cybercrime Helpline Number:** 1930 for immediate fraud reporting.
- **Department of Telecommunications Initiatives:**
  - Digital Intelligence Platform (DIP): Tracks fraudulent transactions.
  - 'Chakshu' Facility: Allows users to report fraud calls, SMS, or WhatsApp messages.



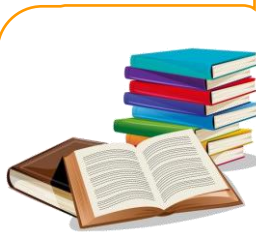
## Government Initiatives for Digital Payments:

- **DIGIDHAN Mission:** Strengthening India's digital payment ecosystem.
- **Incentive Scheme for Banks (ISB) Portal:** Encouraging UPI and RuPay adoption.



## Important Terms Explained:

- **Unified Payments Interface (UPI):** A real-time payment system enabling instant money transfers.
- **Two-Factor Authentication:** A security process requiring two verification methods (e.g., PIN & OTP).
- **DIGIDHAN Mission:** A government initiative promoting digital transactions and financial inclusion.
- **National Payments Corporation of India (NPCI):** The governing body managing India's digital payment infrastructure.





## Tabular Summary:

Category	Details
Event	Digital payment transactions cross 18,000 crore in FY 2024-25
Date	March 2025
Location	India
Total Digital Payment Transactions (FY 2024-25)	18,120.82 crore (till Jan 2025)
UPI's Share in Total Transactions (FY 2023-24)	70%
Growth in Digital Transactions (FY 2020-21 to FY 2024-25)	Increased over 4x from 4,370.68 crore in FY 2020-21
Key Growth Drivers	UPI expansion, fintech partnerships, government incentives
Cybercrime Reporting Mechanisms	National Cybercrime Reporting Portal, Helpline 1930, Chakshu facility
Awareness Campaigns	SMS alerts, radio ads, cybersecurity education programs
Government Digital Payment Initiative	DIGIDHAN Mission to promote a cashless economy



➤ **By what percentage has credit disbursement to priority sectors increased from 2019 to 2024?**

- A) 60%
- B) 75%
- C) 85%
- D) 95%
- E) 100%

**Answer**  
**C) 85%**



## Event and Location:

- **Event:** Credit disbursement to priority sectors jumps 85% from ₹23 lakh crore in 2019 to ₹42.7 lakh crore in 2024.
- **Date:** March 2025.
- **Location:** India.



## Mandates and Objectives:

- **Boosting Priority Sector Lending:** Increase credit flow to agriculture, MSMEs, and social infrastructure.
- **Ensuring Financial Stability:** Strengthen banking regulations, risk management, and fraud prevention.
- **Technology Integration:** Enhance banking services through AI, digital lending, and automated compliance systems.



## Key Highlights of Credit Disbursement Growth (2019-2024):

- **Total Priority Sector Credit Growth:**
  - 2019: ₹23.01 lakh crore.
  - 2024: ₹42.73 lakh crore (85% increase).
- **Agriculture Sector Credit Growth:**
  - 2019: ₹8.86 lakh crore.
  - 2024: ₹18.27 lakh crore.
- **MSME Sector Credit Growth:**
  - 2019: ₹10.99 lakh crore.
  - 2024: ₹21.73 lakh crore.



## Technology-Driven Banking Enhancements:

- **AI-Powered e-KYC & V-KYC:** Biometric verification through face recognition.
- **Digital Loan Processing:** Faster credit assessment using alternative data sources.
- **API-Based Banking Products:** Seamless integration for better financial services.



## RBI's Supervisory Framework for Financial Stability:

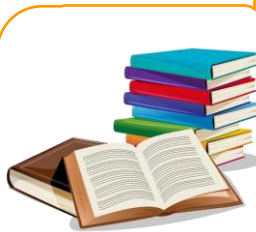
- **Regulatory Compliance:** Risk-based supervision to ensure financial discipline.
- **Risk Management:** Early detection of stressed sectors and vulnerable borrowers.
- **Proportional Regulations:** Custom regulations based on the risk profile of banks and NBFCs.



## Government & RBI Measures for Banking Sector Soundness:

### A. Strengthening NPA Management & Recovery:

- **Stressed Asset Management Verticals:**  
Dedicated teams in PSBs for loan recovery.
- **Prudential Framework for Stressed Assets:**  
Early resolution plans for NPAs.
- **Minimum Provisioning Requirements:** Reducing the impact of bad loans.





## Government & RBI Measures for Banking Sector Soundness:

### B. Improving Credit Discipline & Fraud Prevention:

- **Insolvency & Bankruptcy Code (IBC):**  
Strengthened loan recovery mechanisms.
- **CRILC (Central Repository of Information on Large Credits):** Tracks high-value accounts to prevent fraud.
- **SARFAESI Act & Debt Recovery Laws:** Legal tools for faster asset recovery.
- **Automated Early Warning Systems:** AI-driven alerts for potential NPAs.



## Government & RBI Measures for Banking Sector Soundness:

### C. Structural Reforms in the Banking Sector:

- **EASE (Enhanced Access & Service Excellence) Reforms:** Improved governance, risk management, and service excellence.
- **Public Sector Bank (PSB) Mergers:** Achieving efficiency through consolidation.
- **Prudential Lending Framework:** Promoting responsible lending practices.



## Important Terms Explained:

- **Priority Sector Lending (PSL):** RBI-mandated credit to key economic sectors such as agriculture, MSMEs, education, housing, and renewable energy.
- **Insolvency and Bankruptcy Code (IBC):** A legal framework for resolving corporate insolvency efficiently.
- **SARFAESI Act (2002):** A law that allows banks to recover non-performing assets without court intervention.
- **CRILC (Central Repository of Information on Large Credits):** RBI's database for tracking high-value credit exposures.



## Tabular Summary:

Category	Details
Event	Credit disbursement to priority sectors jumps 85% (2019-2024)
Date	March 2025
Location	India
Total Credit Disbursed in 2024	₹42.73 lakh crore
Agriculture Credit Growth	₹8.86 lakh crore (2019) → ₹18.27 lakh crore (2024)
MSME Credit Growth	₹10.99 lakh crore (2019) → ₹21.73 lakh crore (2024)
Technology Adoption in Banking	AI-driven e-KYC, Digital Loan Processing, Automated Early Warning Systems
RBI's Supervisory Measures	Risk-based supervision, regulatory compliance, proportional banking regulations
Key Banking Reforms	EASE reforms, PSB mergers, prudential lending framework
NPA & Recovery Strategies	IBC, SARFAESI Act, CRILC tracking, automated fraud detection



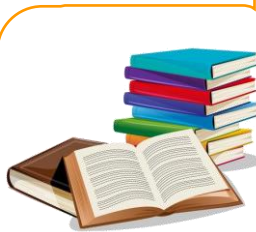
➤ What was the Gross NPA ratio for the MSME sector in 2024?

- A) 11%
- B) 8%
- C) 6%
- D) 4%
- E) 2%



**Answer**

**D) 4%**



## Event and Location:

- **Event:** MSME sector sees continued growth as NPAs decline over the past five years.
- **Date:** March 2025.
- **Location:** India.



## Mandates and Objectives:

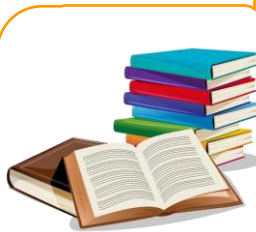
- **Enhancing MSME Credit Access:** Ensuring financial support for micro, small, and medium enterprises.
- **Reducing NPAs in the MSME Sector:** Implementing loan recovery policies and insolvency mechanisms.
- **Strengthening Financial Stability:** Adopting risk-based supervision to prevent financial distress.



## Key Highlights: MSME Credit Growth & NPA Reduction (2020-2024):

### 1. Growth in MSME Advances & Decline in NPAs:

- **Total MSME Advances (Loans Given):**
  - **March 2020:** ₹16.97 lakh crore.
  - **March 2024:** ₹28.04 lakh crore.
- **Gross NPAs (Bad Loans in MSME Sector):**
  - **March 2020:** ₹1.87 lakh crore.
  - **March 2024:** ₹1.25 lakh crore.
- **Gross NPA Ratio (Percentage of Bad Loans in MSME Credit):**
  - **2020:** 11%.
  - **2024:** 4% (significant decline).





## Key Highlights: MSME Credit Growth & NPA Reduction (2020-2024):

### 2. Government & RBI Measures to Reduce MSME NPAs:

- **Regulatory Framework:**
  - RBI issued a framework for compromise settlements and technical write-offs for MSMEs.
  - Asset Reconstruction Companies (ARCs) allowed to acquire loans flagged as fraudulent, improving stressed asset resolution.



## Key Highlights: MSME Credit Growth & NPA Reduction (2020-2024):

### 2. Government & RBI Measures to Reduce MSME

#### NPAs:

- **Framework for Stressed MSME Accounts:**
  - **Revival & Rehabilitation of MSMEs (2015):** Helps financially distressed MSMEs recover.
  - **Loan Policy & Loan Recovery Policy:** Banks must establish Recovery Cells to improve loan repayments.



## Key Highlights: MSME Credit Growth & NPA Reduction (2020-2024):

### 2. Government & RBI Measures to Reduce MSME

#### NPAs:

- **Strengthening Financial Stability:**
  - Risk-Based Supervision: RBI monitors and identifies vulnerable MSME sectors & borrowers.
  - Prudential Framework for Resolution of Stressed Assets (2019): Encourages early identification of bad loans and resolution.



## Key Highlights: MSME Credit Growth & NPA Reduction (2020-2024):

### 2. Government & RBI Measures to Reduce MSME

#### NPAs:

- **Pre-Packaged Insolvency Resolution Process (PPIRP):**
  - A fast-track resolution process for stressed MSMEs under the Insolvency and Bankruptcy Code (IBC).

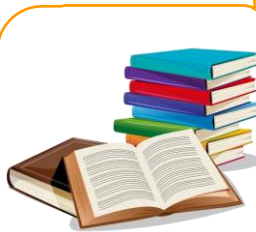


## Key Highlights: MSME Credit Growth & NPA Reduction (2020-2024):

### 2. Government & RBI Measures to Reduce MSME

#### NPAs:

- **COVID-19 Support Measures:**
  - Loan Moratoriums & DP Recalculations: Provided financial relief during the pandemic.
  - Resolution Framework 1.0 & 2.0: Enabled restructuring of MSME loans affected by COVID-19.
- **Union Budget 2024-25 Initiative:**
  - New mechanisms announced to support MSMEs facing financial stress.



## Important Terms Explained:

- **Gross NPA Ratio:** Percentage of non-performing assets (bad loans) in total MSME loans.
- **Asset Reconstruction Company (ARC):** Firms that acquire and resolve bad loans from banks.
- **Prudential Framework for Stressed Assets (2019):** RBI's guidelines for resolving loan defaults.
- **Pre-Packaged Insolvency Resolution Process (PPIRP):** A faster, low-cost way to resolve stressed MSMEs under IBC.



## Tabular Summary:

Category	Details
Event	MSME sector sees credit growth and NPA reduction
Date	March 2025
Total MSME Advances (2020)	₹16.97 lakh crore
Total MSME Advances (2024)	₹28.04 lakh crore
Gross NPAs (2020)	₹1.87 lakh crore
Gross NPAs (2024)	₹1.25 lakh crore
Gross NPA Ratio (2020)	11%
Gross NPA Ratio (2024)	4%
Key RBI Measures	Risk-based supervision, loan recovery policies, asset resolution frameworks
Insolvency Support	Pre-Packaged Insolvency Resolution Process (PPIRP) under IBC
COVID-19 Support	Loan moratoriums, DP recalculations, Resolution Frameworks 1.0 & 2.0
Union Budget 2024-25	New MSME credit support mechanisms announced

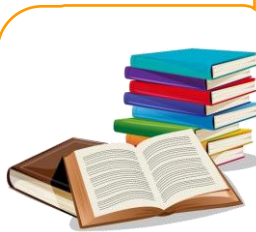


➤ How much are Holi 2025 sales expected to generate in India?

- A) ₹45,000 crore
- B) ₹50,000 crore
- C) ₹55,000 crore
- D) ₹60,000 crore
- E) ₹65,000 crore

**Answer**

**D) ₹60,000 crore**





## Event and Location:

- **Event:** Holi 2025 boosts the Indian economy with record-breaking sales.
- **Date:** March 13-14, 2025.
- **Location:** Across India (notably Delhi).



## Mandates and Objectives:

- **Driving Economic Growth:** Holi contributes significantly to retail, MSMEs, and local businesses.
- **Encouraging Indian-Made Products:** Consumers are preferring Indian-made Holi essentials over Chinese goods.
- **Boosting Festive Market Activity:** Increased demand for colors, sweets, clothing, and event bookings.



## Key Highlights of Holi 2025 Sales & Market Trends:

### 1. Increased Consumer Spending & Festive Sales Boom:

- Holi 2025 sales expected to surpass ₹60,000 crore, up from ₹50,000 crore in 2024 (20% growth).
- Delhi's Holi market alone is projected to exceed ₹8,000 crore.
- High demand for colors, sweets, garments, FMCG products, and consumer durables.
- Retail and wholesale markets witnessing heavy footfall across India.



## Key Highlights of Holi 2025 Sales & Market Trends:

### 2. Boycott of Chinese Goods & Preference for Indian Products:

- Consumers are actively choosing Indian-made herbal colors, gulal, pichkaris, and apparel.
- Increased demand for handmade Holi essentials, pooja materials, and sandalwood products.
- MSME sectors & local traders benefiting from the shift in consumer preferences.



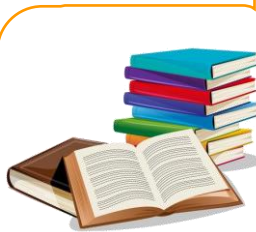
## Key Highlights of Holi 2025 Sales & Market Trends:

### 3. Surge in Demand for Festive Attire & Accessories:

- Popular demand for white T-shirts, kurta-pajamas, and salwar suits for Holi celebrations.
- T-shirts with “Happy Holi” slogans are trending in the festive wear market.

### 4. Growth in Holi Event Bookings & Celebrations:

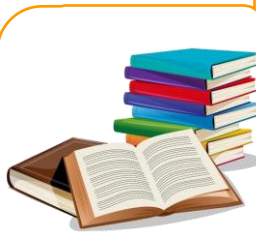
- Over 3,000 Holi Milan events being organized in Delhi alone.
- Banquet halls, farmhouses, hotels, and parks are fully booked for celebrations.
- Businesses, cultural groups, and social organizations actively hosting Holi Milan gatherings.



## Key Highlights of Holi 2025 Sales & Market Trends:

### 5. Increased Demand for Water Guns & Holi Items:

- Markets are flooded with unique water guns (pichkaris) and spray-based gulal.
- Popular Cartoon-Themed Pichkaris:
  - Spider-Man, Chhota Bheem, and superhero-themed water guns.
  - Pressure water guns: ₹100 - ₹350.
  - Tank-style water guns: ₹100 - ₹400.



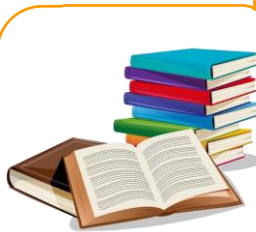
## Key Highlights of Holi 2025 Sales & Market Trends:

### 6. Sweet Shops Experience Record Sales for Holi Delicacies:

- High demand for gujyas, dry fruit hampers, and sweets.
- Festive gifting culture boosting dry fruit garland sales.

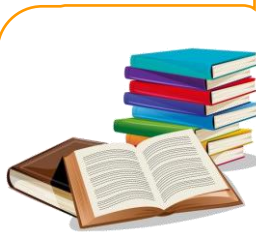
### 7. Delhi's Holi Celebration & Market Trends:

- **Holika Dahan:** March 13, 2025.
- **Holi (Festival of Colors):** March 14, 2025.
- Delhi markets are fully stocked with Holi essentials and decorated for celebrations.



## Important Terms Explained:

- **Holi Milan:** A social gathering held during Holi for celebrations, music, and cultural bonding.
- **Pichkari:** A traditional water gun used during Holi.
- **Holika Dahan:** A ritual bonfire symbolizing the victory of good over evil, celebrated a day before Holi.





## Tabular Summary:

Category	Details
Event	Holi 2025 boosts India's economy with record-breaking sales
Date	March 13-14, 2025
Projected Sales (2025)	₹60,000 crore (20% increase from 2024)
Delhi's Holi Market Size	Over ₹8,000 crore
Boycott of Chinese Goods	High preference for Indian-made colors, pichkaris, sweets, and apparel
Holi Event Bookings	3,000+ Holi Milan events in Delhi, high demand for banquet halls & parks
Festive Attire Demand	White T-shirts, kurta-pajamas, slogan-based Holi T-shirts
Water Gun Price Range	₹100 to ₹400, featuring cartoon-themed designs
Popular Holi Sweets	Gujiyas, dry fruit garlands, and gift hampers
Delhi's Holi Celebration Dates	Holika Dahan – March 13, 2025; Holi – March 14, 2025



- The Indian government has sought parliamentary approval for an additional expenditure of how much in the second batch of supplementary demands for grants?

- A) ₹44,143 crore
- B) ₹47,160 crore
- C) ₹48,210 crore
- D) ₹51,463 crore
- E) ₹55,000 crore

**Answer**  
**D) ₹51,463 crore**



## Event and Location:

- **Event:** Government seeks parliamentary approval for extra ₹51,463 crore in spending.
- **Date:** March 2025.
- **Location:** New Delhi, India.



## Mandates and Objectives:

- **Additional Fiscal Allocation:** Requesting additional funds beyond the budgeted expenditure.
- **Containing Fiscal Deficit:** Ensuring the deficit remains at 4.8% of GDP despite extra spending.
- **Managing Capital Expenditure:** Adjusting spending due to a slowdown in capital investment.



## Key Highlights of the Government's Additional Spending Request:

### 1. Extra Spending Proposal:

- The government sought parliamentary approval for an additional ₹51,463 crore in the second batch of supplementary demands for grants.
- This comes after an earlier approval of ₹44,143 crore in December 2024.
- The total additional spending request for FY 2024-25 stands at ₹95,606 crore (₹44,143 cr + ₹51,463 cr).



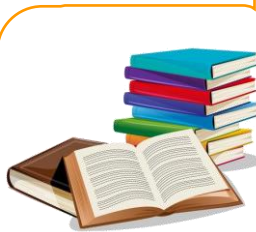
## Key Highlights of the Government's Additional Spending Request:

### 2. Fiscal Deficit Projections:

- Fiscal deficit estimated at 4.8% of GDP in the revised estimates.
- Higher-than-expected nominal GDP growth is helping contain the fiscal deficit.

### 3. Budgeted vs. Revised Government Expenditure:

- **Budgeted total expenditure:** ₹48.21 lakh crore.
- **Revised total expenditure:** ₹47.16 lakh crore (slight reduction due to slower capital spending).



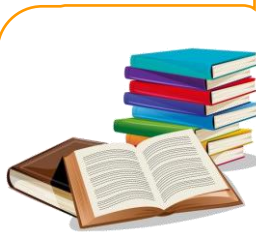
## Important Terms Explained:

- **Supplementary Demands for Grants:** Additional government expenditure that requires parliamentary approval beyond the budgeted allocation.
- **Fiscal Deficit:** The gap between government revenue and expenditure, expressed as a percentage of GDP.
- **Nominal GDP:** The total economic output of a country without adjusting for inflation.



## Tabular Summary:

Category	Details
Event	Government seeks approval for additional ₹51,463 crore spending
Date	March 2025
Total Additional Spending (FY 2024-25)	₹95,606 crore (₹44,143 cr + ₹51,463 cr)
Budgeted Total Expenditure	₹48.21 lakh crore
Revised Total Expenditure	₹47.16 lakh crore
Fiscal Deficit Target (Revised)	4.8% of GDP
Reason for Fiscal Deficit Containment	Higher-than-expected nominal GDP growth





# ACQUISITIONS AND MERGERS

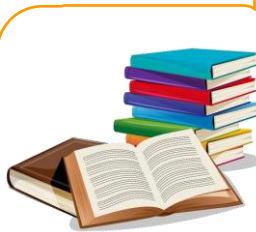


➤ How much is Sun Pharma acquiring Checkpoint Therapeutics for?



- A) \$200 million
- B) \$275 million
- C) \$355 million
- D) \$400 million
- E) \$500 million

**Answer**  
**C) \$355 million**



# ACQUISITIONS AND MERGERS



## Event and Location:

- **Event:** Sun Pharma to acquire US-based onco-dermatology firm Checkpoint Therapeutics.
- **Date:** March 10, 2025.
- **Location:** United States & India.



# ACQUISITIONS AND MERGERS



## Mandates and Objectives:

- **Expanding Sun Pharma's Oncology Portfolio:** Acquisition strengthens Sun Pharma's onco-dermatology segment.
- **Global Expansion Strategy:** Sun Pharma aims to accelerate patient access to cancer treatments worldwide.
- **Strengthening US Market Presence:** Builds upon Sun Pharma's established footprint in the US pharmaceutical market.



# ACQUISITIONS AND MERGERS



## Key Highlights of Sun Pharma's Checkpoint Therapeutics Acquisition:

### 1. Deal Details:

- **Acquisition Value:** \$355 million (₹3,099.51 crore).
- **Per Share Price:** \$4.10 per share (66% premium over Checkpoint's March 7 closing price).
- **Additional Contingent Value:** Up to \$0.70 per share if Checkpoint's drug cosibelimab secures regulatory approval in select European markets.
- **Deal Closure:** Expected by Q2 2025, pending stockholder and regulatory approvals.



# ACQUISITIONS AND MERGERS



## Key Highlights of Sun Pharma's Checkpoint Therapeutics Acquisition:

### 2. Sun Pharma's Oncology Expansion:

- **Checkpoint's Key Drug: UNLOXCYT** (cosibelimab-ipdl) – First and only FDA-approved anti-PD-L1 treatment for metastatic or locally advanced cutaneous squamous cell carcinoma (cSCC).
- **US Market Opportunity:** The anti-PD-1/PD-L1 inhibitor market is projected to reach \$50 billion by 2025.
- **Market Share Projection:** Even with 15–20% market capture, Sun Pharma's investment could yield substantial revenue returns.



# ACQUISITIONS AND MERGERS



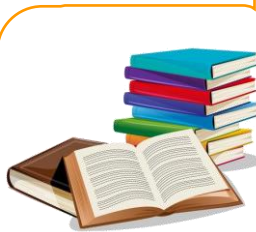
## Key Highlights of Sun Pharma's Checkpoint Therapeutics Acquisition:

### 2. Sun Pharma's Oncology Expansion:

- **Patent Validity:** Cosibelimab's patent extends until 2038, ensuring long-term profitability.

### 3. Strategic Benefits for Sun Pharma:

- Strengthens Sun Pharma's dermatology and oncology segment.
- Expands access to the fast-growing PD-1/PD-L1 inhibitor market.
- Potential to generate at least \$200 million in peak sales from mCSCC and laCSCC indications.
- CheckPoint stockholders will receive cash and future royalties on cosibelimab sales.



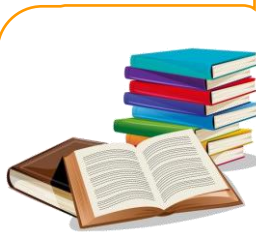
# ACQUISITIONS AND MERGERS



## Key Highlights of Sun Pharma's Checkpoint Therapeutics Acquisition:

### 4. Checkpoint's Financials Before Acquisition:

- 9-month revenue (as of September 2024): \$0.04 million.
- Net loss (as of September 2024): \$27.3 million.
- Cash balance: \$4.7 million.



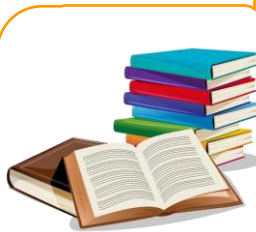
# ACQUISITIONS AND MERGERS



## Key Highlights of Sun Pharma's Checkpoint Therapeutics Acquisition:

### 5. Sun Pharma's History of US Expansion:

- **1998:** Entered the US market via Caraco acquisition.
- **FY10:** Acquired Taro Pharma, expanding in dermatology.
- **FY13:** Acquired DUSA, boosting branded specialties.
- **FY17:** Acquired Ocular Technologies (ophthalmology).
- **FY18:** Acquired Novartis's Odomzo (cancer treatment).
- **FY22-23:** Launched Winlevi, Sezaby, and acquired Concert Pharma for alopecia treatment.
- **FY24:** Completed full acquisition of Taro Pharmaceutical.





# ACQUISITIONS AND MERGERS



## Key Highlights of Sun Pharma's Checkpoint Therapeutics Acquisition:

### 6. Advisors on the Deal:

- **Sun Pharma's Legal Advisors:** Barack Ferrazzano Kirschbaum & Nagelberg LLP, Allen Overy Shearman Sterling US.
- **Checkpoint's Financial Advisor:** Locust Walk.
- **Checkpoint's Legal Counsel:** Cooley LLP, Morris Nichols Arsht & Tunnell LLP.



# ACQUISITIONS AND MERGERS



## Important Terms Explained:

- **PD-1/PD-L1 Inhibitors:** A class of immunotherapy drugs that help the immune system fight cancer.
- **Cutaneous Squamous Cell Carcinoma (cSCC):** A common and aggressive type of skin cancer in the US.
- **Checkpoint Therapeutics:** A Nasdaq-listed US biotech firm focused on oncology treatments.
- **Fortress Biotech:** Checkpoint's controlling stockholder, set to receive royalty payments post-acquisition.

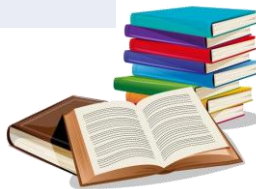


# ACQUISITIONS AND MERGERS



## Tabular Summary:

Category	Details
Event	Sun Pharma acquires US-based Checkpoint Therapeutics
Date	March 10, 2025
Acquisition Value	\$355 million (₹3,099.51 crore)
Per Share Price	\$4.10 (66% premium over closing price)
Contingent Value	Up to \$0.70 per share (upon European approval)
Key Drug Acquired	UNLOXCYT (cosibelimab-ipdl) – FDA-approved anti-PD-L1 drug for cSCC
Patent Validity	Until 2038
Projected Peak Sales	\$200 million from mCSCC/laCSCC indications
US Market Opportunity	\$1 billion – \$1.6 billion annually
Global PD-1/PD-L1 Market Size	Estimated at \$50 billion by 2025
Sun Pharma's Expansion in US	Key acquisitions: Caraco, Taro, DUSA, Concert Pharma, Novartis Odomzo
Stock Movement	Sun Pharma's stock closed at ₹1,612 (+0.13%) on BSE



# APPOINTMENTS



➤ **Who has been appointed as the new Chief Executive (CE) of the Indian Banks' Association (IBA) in 2025?**

- A) Sunil Mehta
- B) S.S. Mallikarjuna Rao
- C) Rajkiran Rai G
- D) Atul Kumar Goel
- E) Dinesh Kumar Khara



**Answer**  
**D) Atul Kumar Goel**



# APPOINTMENTS



## Event and Location:

- **Event:** Atul Kumar Goel assumes charge as Chief Executive of the Indian Banks' Association (IBA).
- **Date:** March 2025.
- **Location:** India.



# APPOINTMENTS



## Mandates and Objectives:

- **Strengthening Banking Policies:** Advocating reforms and regulatory improvements in India's banking sector.
- **Enhancing Digital Transformation:** Promoting technological advancements in banking services.
- **Risk Management and Compliance:** Strengthening financial security frameworks.
- **Industry-Wide Collaboration:** Ensuring coordination among public and private sector banks.



# APPOINTMENTS



## Key Highlights of Atul Kumar Goel's Appointment:

- **New Role:** Appointed as Chief Executive (CE) of IBA in March 2025.
- **Predecessor:** Succeeds Sunil Mehta, who served from January 2020 to September 2024.

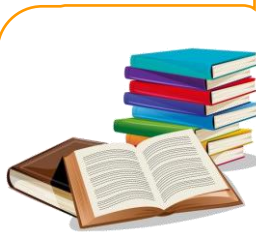


# APPOINTMENTS



## IBA Leadership Experience:

- Served as Chairman of IBA for two consecutive terms (2021-22 and 2022-23).
- Played a key role in banking policy formulation and industry reforms.
- **Previous Banking Roles:**
  - **Punjab National Bank (PNB):** MD & CEO (Feb 2022 – Dec 2024).
  - **UCO Bank:** MD & CEO.
  - **Union Bank of India:** Executive Director.
  - **Allahabad Bank (now Indian Bank):** Held various leadership positions.





# APPOINTMENTS



## Contributions as PNB MD & CEO (2022-2024):

- **Financial Strengthening:** Led strategic initiatives to enhance PNB's financial position.
- **Digital Banking Advancements:** Introduced innovative banking solutions to align with modern banking trends.
- **Risk & Compliance Management:** Ensured regulatory adherence and improved customer service.



# APPOINTMENTS



## Role and Importance of the Indian Banks' Association (IBA):

- **Policy Advocacy:** Engages with the RBI and Government of India on banking reforms.
- **Financial Stability:** Promotes regulations to strengthen banking operations.
- **Cybersecurity & Fraud Prevention:** Ensures safer banking transactions.
- **Industry Coordination:** Facilitates cooperation among banks on financial inclusion, technological adoption, and risk management.



# APPOINTMENTS



## Future Outlook Under Atul Kumar Goel's Leadership:

- **Strengthening Banking Policies:** Enhancing IBA's role in shaping financial regulations.
- **Driving Digital Transformation:** Promoting fintech solutions for better banking efficiency.
- **Risk & Compliance Improvement:** Strengthening fraud prevention and cybersecurity frameworks.
- **Sustainable Banking Initiatives:** Encouraging green banking and financial inclusion.



# APPOINTMENTS



## Important Terms Explained:

- **Indian Banks' Association (IBA):** A banking industry body that represents and coordinates Indian banks on policy matters.
- **Chief Executive (CE) of IBA:** The head responsible for leading IBA's policy initiatives and representing the banking industry.
- **Digital Transformation in Banking:** The integration of digital technology to enhance banking services, security, and accessibility.

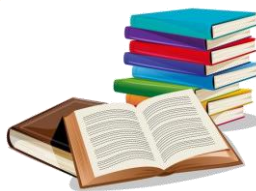


# APPOINTMENTS



## Tabular Summary:

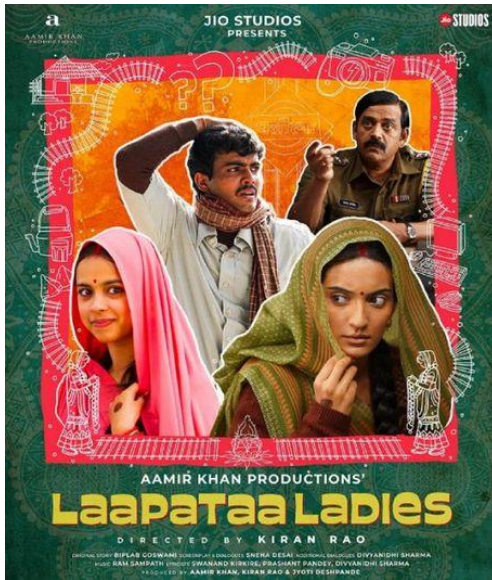
Category	Details
Event	Atul Kumar Goel appointed as Chief Executive of IBA
Date	March 2025
Location	India
Predecessor	Sunil Mehta (Jan 2020 – Sep 2024)
Previous Roles	MD & CEO of PNB, UCO Bank; Executive Director at Union Bank; Leadership roles at Allahabad Bank
IBA Leadership Experience	Chairman of IBA (2021-22 & 2022-23)
Key Responsibilities of IBA	Policy advocacy, banking reforms, digital banking, cybersecurity
Expected Focus Areas	Strengthening banking policies, digital transformation, risk management, financial inclusion



# AWARDS



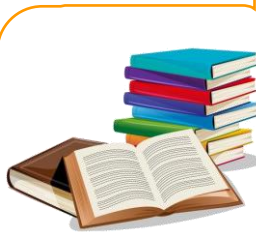
➤ Which film won the Best Picture award at the IIFA Awards 2025?



- A) Kill
- B) Bhool Bhulaiyaa 3
- C) Merry Christmas
- D) Laapataa Ladies
- E) Shaitaan

**Answer**

**D) Laapataa Ladies**



# AWARDS



## Event and Location:

- **Event:** IIFA Awards 2025 – 25th Anniversary Edition.
- **Date:** March 8–9, 2025.
- **Location:** Jaipur, Rajasthan, India.

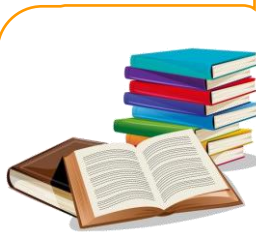


# AWARDS



## Mandates and Objectives:

- **Recognizing Excellence in Indian Cinema:** Honoring the best films, performances, and technical achievements in Bollywood.
- **Celebrating Emerging Talent:** Acknowledging outstanding debuts in acting and filmmaking.
- **Promoting Global Appeal of Indian Films:** Showcasing Bollywood's influence on the international stage.





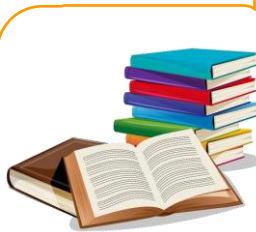
## Key Highlights of IIFA Awards 2025:

### 1. Grand 25th Anniversary Celebration:

- Jaipur, Rajasthan hosted the silver jubilee edition of IIFA.
- The event featured dazzling performances and star-studded appearances.

### 2. Dominance of "Laapataa Ladies":

- Won 10 awards, including Best Picture, Best Director (Kiran Rao), and Best Screenplay.



## Key Highlights of IIFA Awards 2025:

### 3. Major Acting Awards:

- **Best Actor (Male):** Kartik Aaryan (Bhool Bhulaiyaa 3).
- **Best Actor (Female):** Nitanshi Goel (Laapataa Ladies).
- **Best Supporting Actor (Male):** Ravi Kishan (Laapataa Ladies).
- **Best Supporting Actor (Female):** Janki Bodiwala (Shaitaan).



## Key Highlights of IIFA Awards 2025:

### 4. Notable Debut Awards:

- **Best Directorial Debut:** Kunal Kemmu (Madgaon Express).
- **Best Debut (Male):** Lakshya Lalwani (Kill).
- **Best Debut (Female):** Pratibha Ranta (Laapataa Ladies).



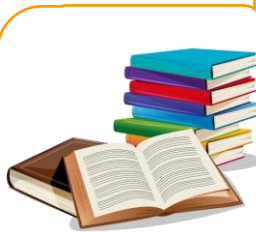
## Key Highlights of IIFA Awards 2025:

### 5. Music & Technical Excellence:

- **Best Music Director:** Ram Sampath (Laapataa Ladies).
- **Best Singer (Male):** Jubin Nautiyal (Dua – Article 370).
- **Best Singer (Female):** Shreya Ghoshal (Ami Je Tomar 3.0 – Bhool Bhulaiyaa 3).
- **Best Special Effects:** Red Chillies VFX (Bhool Bhulaiyaa 3).

### 6. Lifetime Achievement Award:

- Rakesh Roshan received the Outstanding Achievement in Indian Cinema award.



# AWARDS



## Complete List of Major Winners at IIFA 2025:

Category	Winner	Film
Best Picture	Laapataa Ladies	–
Best Director	Kiran Rao	Laapataa Ladies
Best Actor (Male)	Kartik Aaryan	Bhool Bhulaiyaa 3
Best Actor (Female)	Nitanshi Goel	Laapataa Ladies
Best Supporting Actor (Male)	Ravi Kishan	Laapataa Ladies
Best Supporting Actor (Female)	Janki Bodiwala	Shaitaan
Best Music Director	Ram Sampath	Laapataa Ladies
Best Singer (Male)	Jubin Nautiyal	Dua (Article 370)
Best Singer (Female)	Shreya Ghoshal	Ami Je Tomar 3.0 (Bhool Bhulaiyaa 3)
Best Debut (Male)	Lakshya Lalwani	Kill
Best Debut (Female)	Pratibha Ranta	Laapataa Ladies
Best Debut Director	Kunal Kemmu	Madgaon Express
Best Special Effects	Red Chillies VFX	Bhool Bhulaiyaa 3
Lifetime Achievement Award	Rakesh Roshan	–



## Important Terms Explained:

- **IIFA (International Indian Film Academy) Awards:** Annual awards recognizing excellence in Bollywood, hosted in different international locations.
- **Silver Jubilee Edition:** Marks the 25th anniversary of the IIFA Awards.
- **VFX (Visual Effects):** Computer-generated enhancements in films, awarded to Red Chillies VFX this year.



# AWARDS



## Tabular Summary:

Category	Details
Event	IIFA Awards 2025 – 25th Anniversary Edition
Date	March 8–9, 2025
Location	Jaipur, Rajasthan
Best Picture	Laapataa Ladies
Best Director	Kiran Rao (Laapataa Ladies)
Best Actor (Male)	Kartik Aaryan (Bhool Bhulaiyaa 3)
Best Actor (Female)	Nitanshi Goel (Laapataa Ladies)
Most Awarded Film	Laapataa Ladies (10 Awards)
Best Debut (Male)	Lakshya Lalwani (Kill)
Best Debut (Female)	Pratibha Ranta (Laapataa Ladies)
Lifetime Achievement Award	Rakesh Roshan
Technical Excellence	Red Chillies VFX (Bhool Bhulaiyaa 3)



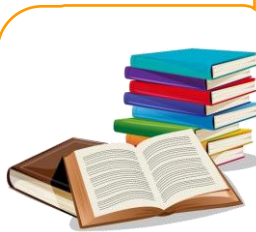
➤ **What is the highest civilian honor of Mauritius that was conferred upon PM Narendra Modi during his visit?**

- A) Order of the Rising Sun
- B) Grand Commander of the Order of the Star and Key of the Indian Ocean
- C) Legion of Honour
- D) Bharat Ratna of Mauritius
- E) Order of Diplomatic Merit



**Answer**

**B) Grand Commander of the Order of the Star and Key of the Indian Ocean**





## Event and Location:

- **Event:** PM Narendra Modi's two-day state visit to Mauritius.
- **Date:** March 11–12, 2025.
- **Location:** Mauritius.



## Mandates and Objectives:

- **Strengthening Bilateral Relations:** The visit focused on diplomatic, cultural, and economic engagements.
- **Diaspora Engagement:** Issuance of OCI cards to Mauritian leaders to reinforce India's ties with the Indian-origin population in Mauritius.
- **Infrastructure Development:** Inauguration of over 20 India-funded projects to support Mauritius' development.



## Key Highlights of PM Modi's Visit:

- **Highest Civilian Honor:** PM Modi was conferred with the Grand Commander of the Order of the Star and Key of the Indian Ocean, becoming the first Indian and the fifth foreign national to receive it.
- **OCI Cards for Mauritian Leaders:** Overseas Citizen of India (OCI) cards were issued to Mauritius' PM Navinchandra Ramgoolam, his spouse Veena Ramgoolam, President Dharam Gokhool, and First Lady Vrinda Gokhool.
- **Mauritius National Day Celebrations:** PM Modi was the Chief Guest and emphasized India's cultural and historical ties with Mauritius.



## Key Highlights of PM Modi's Visit:

- **Cultural Engagements:** PM Modi was honored with a traditional Bhojpuri Geet Gawai performance, recognized by UNESCO as part of Intangible Cultural Heritage.
- **Tributes to Mauritian Leaders:** PM Modi paid homage at the Samadhis of Sir Seewoosagur Ramgoolam and former President Anerood Jugnauth.



## Key Highlights of PM Modi's Visit:

- **Gifts to Mauritius Leaders:** PM Modi presented Gangajal from the Maha Kumbh, Makhana (superfood from Bihar), and a Banarasi saree in a Sadeli box.
- **India-Funded Projects:** PM Modi inaugurated 20+ projects, including a Civil Services College, an Area Health Centre, and community infrastructure projects.



## Important Terms Explained:

- **Grand Commander of the Order of the Star and Key of the Indian Ocean:** Mauritius' highest civilian honor, awarded for outstanding contributions to the country.
- **Overseas Citizen of India (OCI):** A special status allowing persons of Indian origin to live, work, and travel visa-free in India.
- **Geet Gawai:** A traditional Bhojpuri folk performance recognized by UNESCO as part of the Intangible Cultural Heritage of Humanity.



# INTERNATIONAL AFFAIRS



## Tabular Summary:

Category	Details
Event	PM Narendra Modi's two-day state visit to Mauritius
Date	March 11–12, 2025
Location	Mauritius
Honor Received	Grand Commander of the Order of the Star and Key of the Indian Ocean
Diaspora Ties	OCI cards granted to Mauritius' PM, First Lady, President, and First Lady
Diplomatic Engagements	Chief Guest at Mauritius' National Day, cultural tributes, and bilateral meetings
India-Funded Projects	Inaugurated 20+ projects, including a Civil Services College and community health centers
Cultural Recognition	Honored with a traditional Bhojpuri Geet Gawai performance
Tributes to Leaders	Paid respects to Sir Seewoosagur Ramgoolam and Anerood Jugnauth
Gifts to Mauritius Leaders	Gangajal, Makhana, and Banarasi saree presented to key Mauritian dignitaries



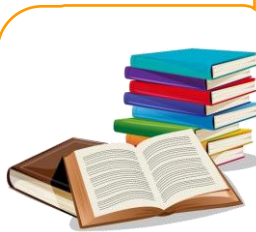
➤ **Which two naval exercises were conducted by India and Bangladesh in the Bay of Bengal in March 2025?**

- A) SIMBEX and MALABAR
- B) CORPAT and BONGOSAGAR
- C) VARUNA and SLINEX
- D) INDRA NAVAL and PASSEX
- E) RIMPAC and AUSINDEX



**Answer**

**B) CORPAT and BONGOSAGAR**





## Event and Location:

- **Event:** India-Bangladesh conduct CORPAT-25 and BONGOSAGAR-25 naval exercises.
- **Date:** March 10–12, 2025.
- **Location:** Bay of Bengal.



## Mandates and Objectives:

- **Enhancing Maritime Security:** Focus on preventing illegal activities such as smuggling, piracy, and human trafficking.
- **Strengthening Naval Cooperation:** Improve operational interoperability and communication between the Indian and Bangladesh Navies.
- **Surveillance and Intelligence Sharing:** Conduct joint patrols to exchange intelligence and detect potential threats.
- **Maritime Law Enforcement:** Ensure the security of maritime trade routes in the Bay of Bengal.
- **Regional Stability:** Contribute to peace and security in the Indo-Pacific region.



## Key Highlights of CORPAT-25 and BONGOSAGAR-25:

- **Previous Editions:** The 5<sup>th</sup> edition of CORPAT and the 4<sup>th</sup> edition of BONGOSAGAR were conducted in November 2023.



## Participating Naval Forces:

- **Bangladesh Navy:** Warship BNS ABU UBAIDAH and a maritime patrol aircraft.
- **Indian Navy:** Warship INS RANVIR and a helicopter.
- Exercises Conducted:
  - **Joint Maritime Patrolling:** Ships from both navies conducted surveillance along the International Maritime Boundary Line (IMBL).
  - **Tactical & Communication Drills:** Tactical maneuvers and formation sailing to improve coordination.



## Participating Naval Forces:

- **Surface Gun-Shooting Exercises:** Live-fire drills for combat readiness.
- **Humanitarian Assistance & Disaster Relief (HADR) Operations:** Search and Rescue (SAR) drills.
- **Anti-Smuggling & Counter-Piracy Operations:** Interception of suspicious vessels.



## Strategic Significance:

- **Strengthening India-Bangladesh Defense Relations:** Reinforces military cooperation and trust between the two nations.
- **Enhancing Regional Maritime Security:** The Bay of Bengal is a key economic and strategic zone requiring naval security.
- **Promoting Indo-Pacific Stability:** Helps maintain regional peace amid increasing foreign naval activity.



## Important Terms Explained:

- **Coordinated Patrol (CORPAT):** A joint maritime surveillance operation conducted by neighboring navies to enhance security.
- **BONGOSAGAR:** A bilateral naval exercise between India and Bangladesh focusing on tactical drills and operational coordination.
- **Humanitarian Assistance & Disaster Relief (HADR):** Naval operations aimed at providing emergency aid and conducting rescue missions during disasters.
- **International Maritime Boundary Line (IMBL):** A legally defined boundary separating the territorial waters of two countries.

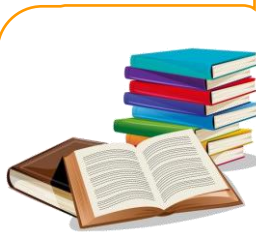


# INTERNATIONAL AFFAIRS



## Tabular Summary:

Category	Details
Event	India-Bangladesh conduct CORPAT-25 and BONGOSAGAR-25
Date	March 10–12, 2025
Location	Bay of Bengal
Previous Editions	November 2023
Bangladesh Navy Participation	BNS ABU UBAIDAH (warship) & maritime patrol aircraft
Indian Navy Participation	INS RANVIR (warship) & helicopter
Key Objectives	Enhance maritime security, strengthen cooperation, prevent illegal activities
Exercises Conducted	Joint patrols, tactical drills, live-fire exercises, SAR operations, counter-piracy drills
Strategic Importance	Strengthens defense ties, improves regional security, maintains Indo-Pacific stability



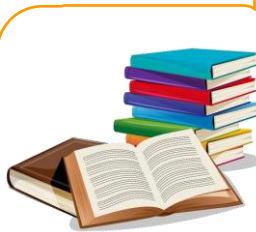


➤ **Which institution signed an MoU with Adamas University to promote research in homoeopathy?**

- A) AIIMS
- B) Central Council for Research in Homoeopathy (CCRH)
- C) Indian Council of Medical Research (ICMR)
- D) National Institute of Homoeopathy (NIH)
- E) Ministry of Health and Family Welfare

**Answer**

**B) Central Council for Research in Homoeopathy (CCRH)**



## Event and Location:

- **Event:** CCRH signs MoU with Adamas University to promote research in homoeopathy.
- **Date:** March 1, 2025.
- **Location:** Kolkata, West Bengal.



## Mandates and Objectives:

- **Research Collaboration:** Strengthen academic and research partnerships in homoeopathy.
- **Scientific Advancements:** Promote evidence-based research and interdisciplinary studies.
- **Mainstream Integration:** Facilitate the inclusion of homoeopathy in modern healthcare.
- **Knowledge Exchange:** Encourage research, joint projects, and knowledge sharing.



## Key Highlights of the MoU:

- **Institutions Involved:** CCRH (New Delhi) and Adamas University (Kolkata).
- **Signatories:** Subhash Kaushik (Director General, CCRH) and Suranjan Das (Vice-Chancellor, Adamas University).
- **Special Presence:** Nobel Laureate Gregory Paul Winter attended the signing ceremony.
- **Ministry Involved:** Ministry of Ayush supports the initiative to advance homoeopathy research.



## Role of CCRH in Homoeopathy Research:

- **Apex Research Body:** CCRH functions under the Ministry of Ayush to promote homoeopathy.
- **Core Research Activities:** Conducts scientific studies to validate homoeopathic treatments.
- **International Collaborations:** Partners with global institutions for evidence-based research.



## Important Terms Explained:

- **CCRH (Central Council for Research in Homoeopathy):** The leading research institution under the Ministry of Ayush dedicated to homoeopathy research.
- **Ministry of Ayush:** The Indian government ministry responsible for traditional and alternative medicine, including Ayurveda, Yoga, Naturopathy, Unani, Siddha, and Homoeopathy.
- **Homoeopathy:** A system of alternative medicine based on the principle of "like cures like," using highly diluted substances to treat ailments.



# NATIONAL AFFAIRS



## Tabular Summary:

Category	Details
Event	CCRH signs MoU with Adamas University for homoeopathy research
Date	March 1, 2025
Location	Kolkata, West Bengal
Institutions Involved	CCRH (New Delhi) & Adamas University (Kolkata)
Signatories	Subhash Kaushik (CCRH) & Suranjan Das (Adamas University)
Special Guest	Nobel Laureate Gregory Paul Winter
Ministry Involved	Ministry of Ayush
Purpose of MoU	Academic and research collaboration in homoeopathy
Key Objectives	Scientific advancements, evidence-based research, knowledge exchange
Role of CCRH	Conducts core research & collaborates with national and international institutes
Impact	Strengthens homoeopathy's integration into mainstream healthcare



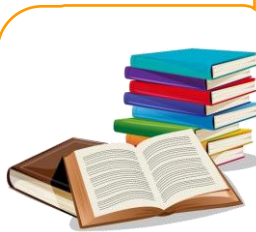
➤ Which initiative provides MSMEs with a platform to get early payments and address delayed payments from buyers?

- A) JanSamarth Portal
- B) SAMADHAAN Portal
- C) Trade Receivables Discounting System (TReDS)
- D) GST Sahay App
- E) Pradhan Mantri Mudra Yojana (PMMY)



**Answer**

**C) Trade Receivables Discounting System (TReDS)**





## Event and Location:

- **Event:** Government initiatives to enhance credit access and finance for MSMEs.
- **Date:** March 2025.
- **Location:** India.



## Mandates and Objectives:

- **Improving Credit Access:** Ensuring faster and easier loan approvals for MSMEs.
- **Enhancing Financial Stability:** Reducing collateral requirements and interest rate transparency.
- **Leveraging Technology:** Promoting digital lending and AI-driven credit assessments.



## Key Measures to Increase Credit Access for MSMEs:

### 1. Timely Credit Decisions for MSMEs:

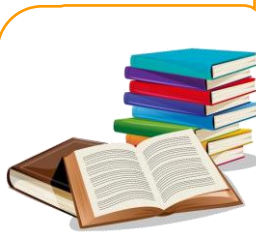
- Banks must provide credit decisions within 14 working days for loans up to ₹25 lakh.
- MSMEs must receive a clear checklist of required documents for loan applications.

### 2. Priority Sector Lending (PSL) Targets:

- Specific lending targets set for MSMEs under RBI's PSL guidelines (September 2020).

### 3. Collateral-Free Loans for Small Enterprises:

- No collateral required for loans up to ₹10 lakh for Micro and Small Enterprises (MSEs).



## Key Measures to Increase Credit Access for MSMEs:

### 4. Working Capital Computation for MSMEs:

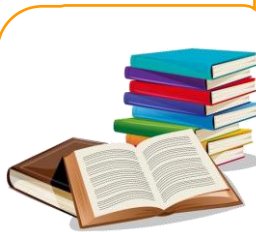
- Banks must calculate working capital as at least 20% of the projected annual turnover for loan limits up to ₹5 crore.

### 5. Trade Receivables Discounting System (TReDS):

- Helps MSMEs receive early payments and resolve issues of delayed payments from buyers.

### 6. External Benchmark for MSME Loan Interest Rates:

- Banks must link MSME loan interest rates to an external benchmark to ensure fair pricing.



## Key Measures to Increase Credit Access for MSMEs:

### 7. RBI's Account Aggregator (AA) Framework:

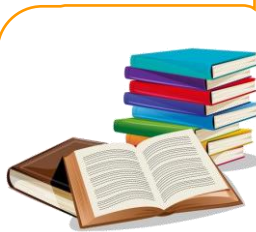
- Enables lenders to digitally access financial data of MSMEs for better loan approvals.

### 8. Regulatory Sandbox (RS) for MSME Lending:

- Encourages AI and data analytics to improve credit assessment.

### 9. Unified Lending Interface (ULI):

- RBI's digital lending framework for easy MSME credit access.



## Technology-Driven Credit Solutions for MSMEs:

### 1. GST Sahay App:

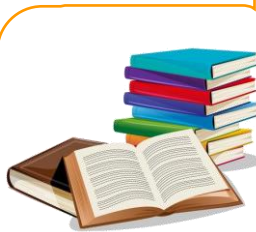
- Developed by SIDBI, offers 'on-tap' invoice-based credit to MSMEs without heavy paperwork.

### 2. Udyam Assist Platform (UAP):

- Registers Informal Micro Enterprises (IMEs) outside GST to provide them with access to credit.

### 3. Digital Loan Platforms for MSMEs:

- **JanSamarth Portal:** Online evaluation-based loan approvals.
- **PSB Loans in 59 Minutes:** Instant MSME loan approvals from multiple banks.



## Government Support & Monitoring Mechanisms:

### 1. Pradhan Mantri Mudra Yojana (PMMY):

- Includes credit guarantee schemes, loan simplifications, and monitoring of disbursements.

### 2. SAMADHAAN Portal:

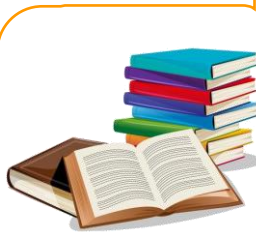
- Monitors pending MSME payments from buyers of goods and services.

### 3. Credit Guarantee Schemes:

- Government-backed schemes to reduce MSME loan risks for banks.

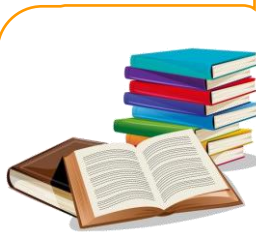
### 4. New Credit Assessment Model:

- Public Sector Banks (PSBs) use digital footprints to assess MSME financial health for loan approvals.



## Important Terms Explained:

- **Priority Sector Lending (PSL):** RBI-mandated loans to key economic sectors like MSMEs, agriculture, and housing.
- **Trade Receivables Discounting System (TReDS):** A platform for MSMEs to receive early payments on invoices.
- **Account Aggregator (AA):** A digital framework enabling lenders to access borrower financial data securely.
- **Regulatory Sandbox (RS):** A framework supporting financial innovation through AI-based lending.
- **Udyam Assist Platform (UAP):** An initiative to bring informal micro-enterprises into the formal banking system.





# NATIONAL AFFAIRS



## Tabular Summary:

Category	Details
Event	Government initiatives to enhance MSME credit access and finance
Date	March 2025
Location	India
Timely Credit Decisions	Loans up to ₹25 lakh must be processed within 14 working days
Priority Sector Lending (PSL) Targets	MSME-specific lending targets under RBI's PSL guidelines
Collateral-Free Loans	No collateral required for loans up to ₹10 lakh for MSEs
Working Capital Computation	Minimum 20% of projected annual turnover for borrowal limits up to ₹5 crore
TReDS	Enables MSMEs to receive faster payments and resolve delayed payments
Benchmark-Linked Interest Rates	MSME loans must be linked to an external benchmark



# NATIONAL AFFAIRS



## Tabular Summary:

Category	Details
Account Aggregator (AA) Framework	Provides digital access to MSME financial data
Regulatory Sandbox (RS) for MSMEs	Encourages AI-driven credit innovations
GST Sahay App	Invoice-based lending to micro-enterprises
Udyam Assist Platform (UAP)	Registers informal micro-enterprises outside GST
Digital Loan Portals	JanSamarth Portal, PSB Loans in 59 Minutes
Pradhan Mantri Mudra Yojana (PMMY)	Simplified loans with a credit guarantee scheme
SAMADHAAN Portal	Tracks MSME pending payments
New Credit Assessment Model	Uses digital footprints for automated loan approvals

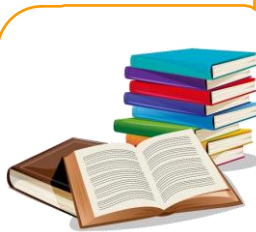


➤ What is Maharashtra's projected total debt for the financial year 2025-26?

- A) ₹7.1 lakh crore
- B) ₹8.5 lakh crore
- C) ₹9.3 lakh crore
- D) ₹10 lakh crore
- E) ₹6.8 lakh crore

**Answer**

**C) ₹9.3 lakh crore**



## Event and Location:

- **Event:** Maharashtra Budget 2025-26 presented by Deputy Chief Minister Ajit Pawar.
- **Date:** March 2025.
- **Location:** Maharashtra, India.



## Mandates and Objectives:

- **Managing Fiscal Deficit:** Addressing the state's rising debt and revenue deficit.
- **Sustaining Existing Schemes:** Continuing welfare programs instead of introducing new ones.
- **Boosting Revenue Generation:** Implementing tax hikes to increase state earnings.



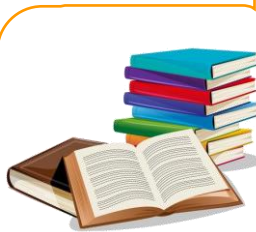
## Key Highlights of Maharashtra Budget 2025-26:

### 1. Rising Debt Burden:

- Total projected debt: ₹9.3 lakh crore (₹2 lakh crore increase from last year).
- Debt-to-GSDP ratio: 18.7% (within the 25% limit).
- Fiscal deficit: 2.76% of Gross State Domestic Product (GSDP).

### 2. Widening Revenue Deficit:

- Revenue deficit: ₹45,891 crore, more than double last year's ₹20,051 crore.
- Limited funds prevent new big-ticket schemes.



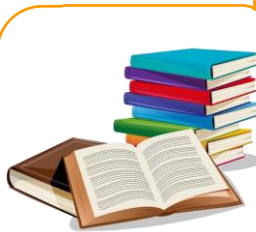
## Key Highlights of Maharashtra Budget 2025-26:

### 3. Focus on Existing Welfare Schemes:

- No major new initiatives announced.
- **Mukhya Mantri Majhi Ladki Bahin Yojana:**
  - Budget reduced by ₹10,000 crore (now ₹36,000 crore).
  - Increase in stipend (₹1,500 to ₹2,100 per month) deferred.

### 4. Farm Loan Waiver Deferred:

- The poll promise of a farm loan waiver is not included in this budget.
- Existing agricultural schemes continue.



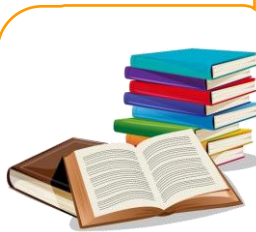
## Key Highlights of Maharashtra Budget 2025-26:

### 5. Boost to Local Governance:

- District Annual Plan increased by 11% (₹18,165 crore → ₹20,165 crore).
- Significant ahead of upcoming local body elections.

### 6. Social Justice Allocations:

- SC component of annual plan increased by 42%.
- ST component increased by 40%.





## Revenue Generation Measures:

- 1. New Taxes on Motor Vehicles:** Expected to generate ₹1,125 crore.
- 2. Stamp Duty Increase:** Raised on certain transactions to boost revenue.



## Infrastructure & Development:

- **No new infrastructure projects announced.**
- Focus remains on **completing ongoing projects**, especially in **the road sector**.



## Important Terms Explained:

- **Fiscal Deficit:** The gap between the state's total revenue and expenditure.
- **Revenue Deficit:** The shortfall when government revenue is less than spending on operational expenses.
- **Debt-to-GSDP Ratio:** The proportion of total state debt compared to its economic output.



# NATIONAL AFFAIRS



## Tabular Summary:

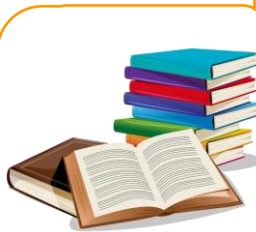
Category	Details
Event	Maharashtra Budget 2025-26 presented
Date	March 2025
Presented By	Deputy CM Ajit Pawar (Finance Minister)
Total Debt Projection	₹9.3 lakh crore
Debt-to-GSDP Ratio	18.7%
Revenue Deficit	₹45,891 crore (highest ever)
Fiscal Deficit	2.76% of GSDP
Major Welfare Scheme	Mukhya Mantri Majhi Ladki Bahin Yojana (₹36,000 crore)
Farm Loan Waiver	Not included in budget
District Annual Plan	₹20,165 crore (11% increase)
SC/ST Welfare Allocation	SC up by 42%, ST up by 40%
New Revenue Measures	Motor vehicle tax (₹1,125 crore), stamp duty increase
Infrastructure Focus	No new projects; focus on ongoing developments



# QUICK RECALL



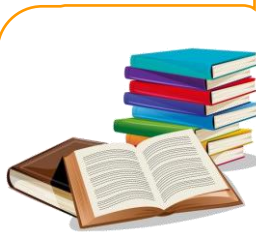
- **No Smoking Day 2025 is observed on March 12 to encourage quitting smoking.**
- **The National Archives of India celebrated its 135th Foundation Day on March 11, 2025.**
- **India ranked 11th in global pharmaceutical exports in 2023, contributing 3% of total exports.**
- **Star Health Insurance launched the SheTARA Campaign in Tamil Nadu for International Women's Day.**
- **IRDAI released the 'Handbook on Indian Insurance Statistics 2023-24' in March 2025.**
- **RBI and NCFE launched nationwide financial literacy campaigns in March 2025.**
- **India's digital payment transactions crossed 18,120.82 crore in FY 2024-25 (till January 2025).**
- **Credit disbursement to priority sectors grew by 85% from ₹23 lakh crore in 2019 to ₹42.7 lakh crore in 2024.**
- **MSME sector's total loan advances grew from ₹16.97 lakh crore (2020) to ₹28.04 lakh crore (2024).**



# QUICK RECALL



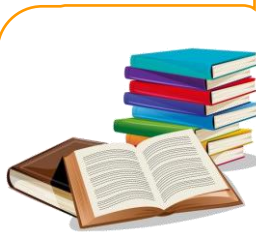
- **Holi 2025 sales expected to cross ₹60,000 crore, marking 20% growth from 2024.**
- **The government seeks parliamentary approval for an extra ₹51,463 crore in spending.**
- **Sun Pharma acquires Checkpoint Therapeutics for \$355 million, expanding its oncology portfolio.**
- **Atul Kumar Goel appointed as the Chief Executive (CE) of the Indian Banks' Association (IBA) in March 2025.**
- **IIFA 2025 was held in Jaipur, Rajasthan, celebrating its 25th anniversary.**
- **PM Narendra Modi visited Mauritius on March 11–12, 2025, to strengthen bilateral ties.**



# QUICK RECALL



- **India and Bangladesh conducted CORPAT-25 and BONGOSAGAR-25 naval exercises from March 10-12, 2025.**
- **CCRH signed an MoU with Adamas University on March 1, 2025, for homoeopathy research.**
- **The government has implemented multiple initiatives to improve MSME credit access.**
- **Maharashtra's total debt projection for FY 2025-26 is ₹9.3 lakh crore.**





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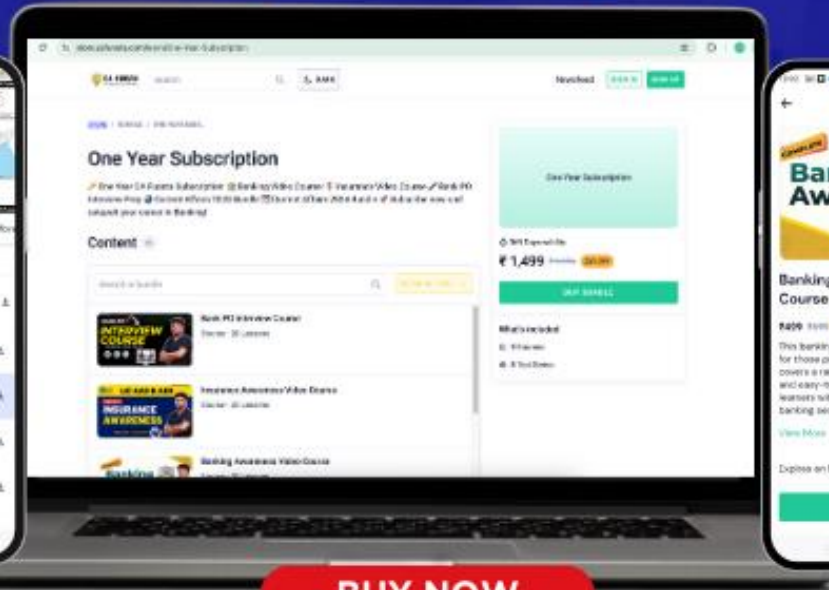


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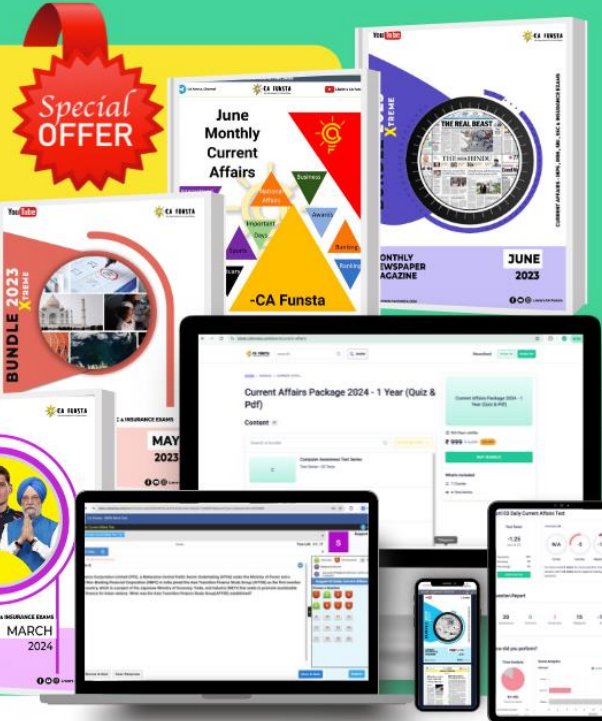
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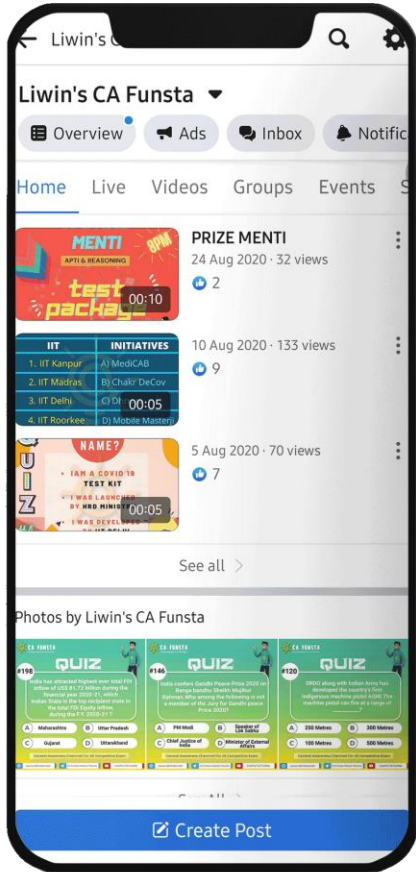
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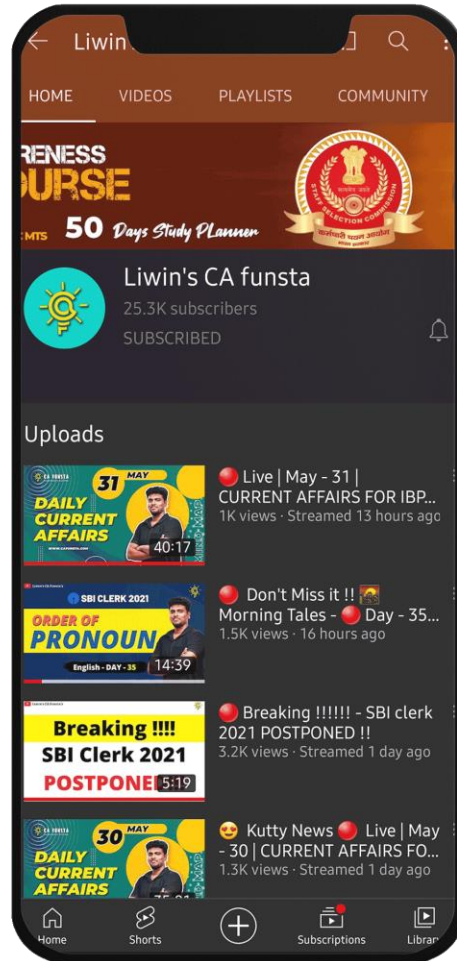


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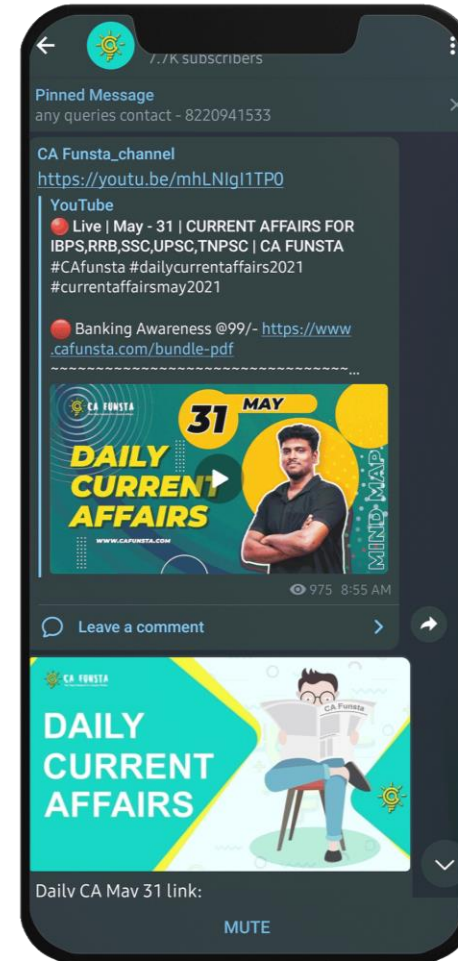
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