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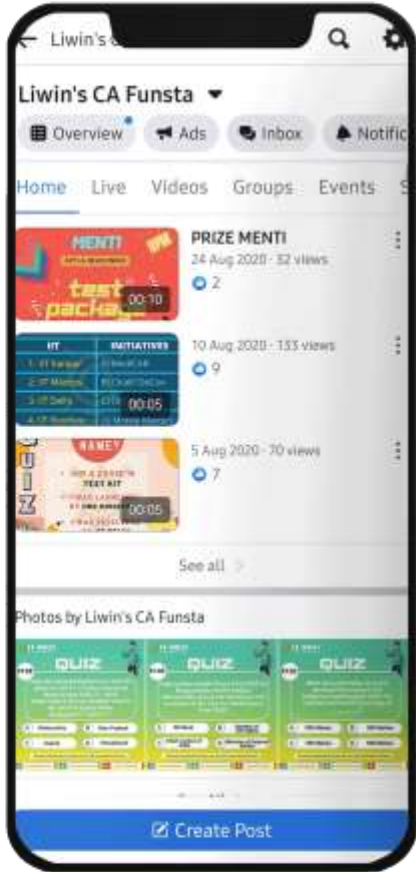
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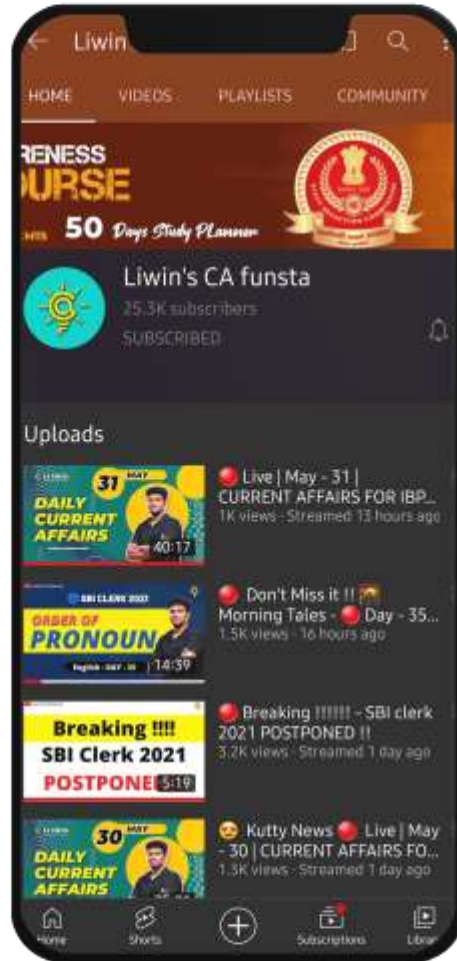
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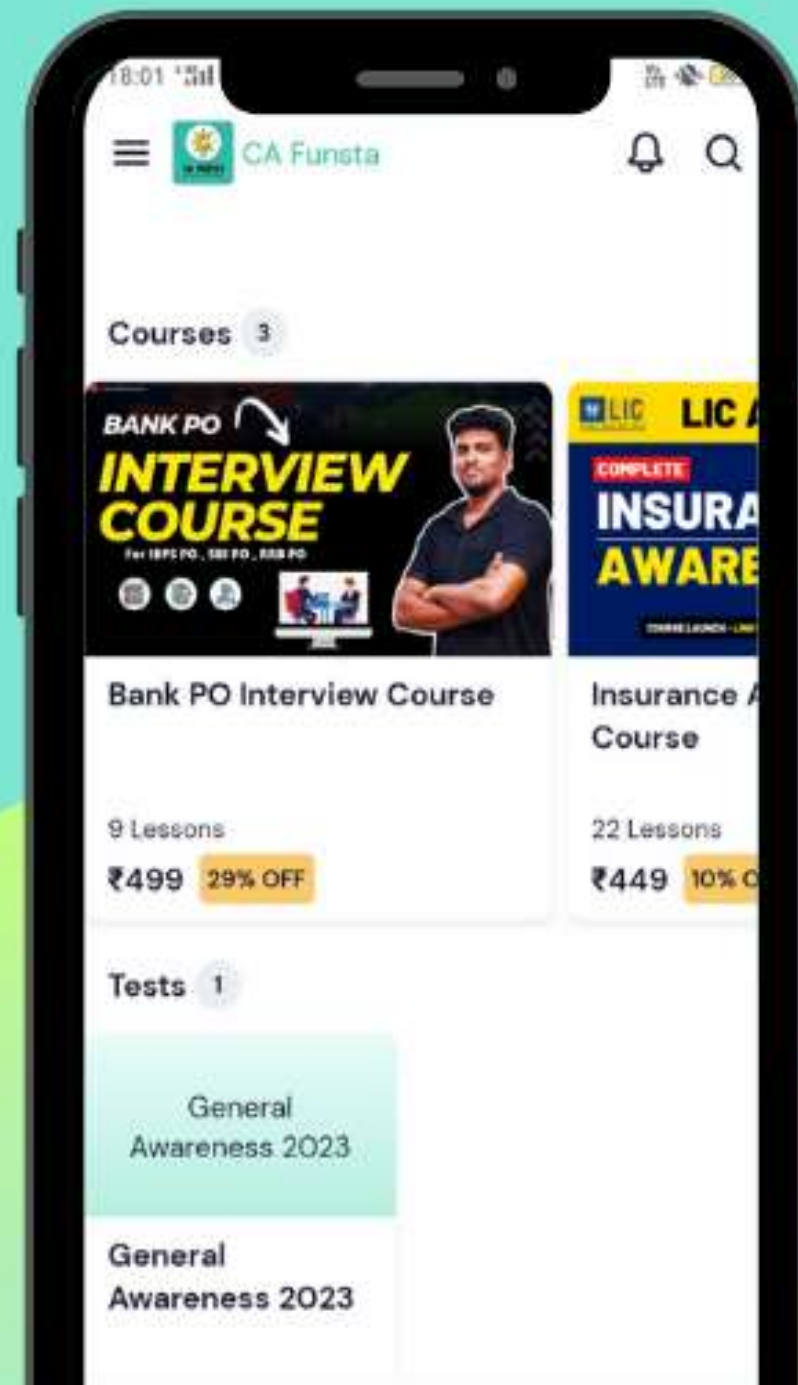
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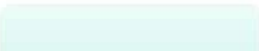
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Important Days

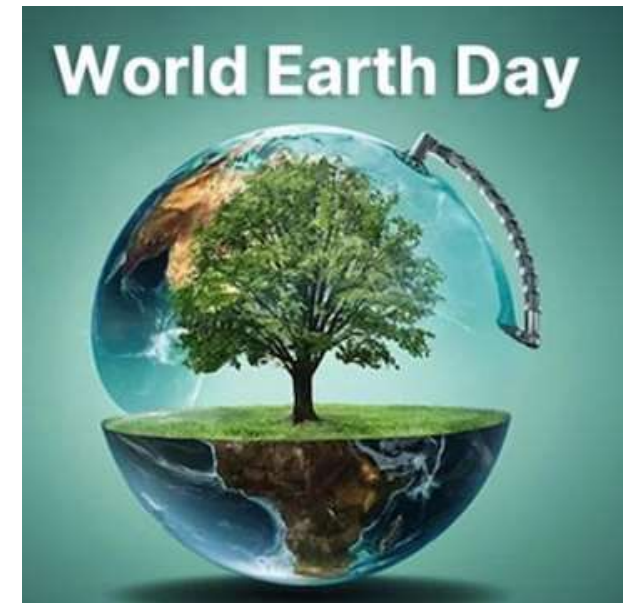


➤ **What is the theme of World Earth Day 2025?**

- A) Restore Our Earth
- B) Invest in Our Planet
- C) Earth for All
- D) Our Power, Our Planet
- E) Climate Action Now

Answer

D) Our Power, Our Planet



Important Days



Event and Location:

- **Event:** World Earth Day 2025
- **Date:** April 22, 2025
- **Location:** Celebrated globally across 192 countries



Important Days



Mandates and Objectives:

- **Purpose of Celebration:** Raise awareness and promote action on environmental protection and sustainable living
- **2025 Theme:** “Our Power, Our Planet” – Highlights the shared responsibility of individuals, communities, and governments in driving climate action and ecological stewardship



Important Days



Mandates and Objectives:

- **Key Objectives:**
 - Promote adoption of renewable energy
 - Encourage sustainable lifestyle practices
 - Advocate for environmental conservation policies
- **Global Participation:** Over 1 billion people engage in activities ranging from tree planting and clean-ups to climate advocacy and education



Important Days



Important Terms Explained:

- **World Earth Day:** An annual event observed every April 22, dedicated to the planet and aimed at promoting global environmental awareness and action
- **Environmental Stewardship:** Responsible use and protection of the natural environment through conservation and sustainable practices
- **Renewable Energy:** Energy from sources like solar, wind, and hydro that are naturally replenished and less harmful to the environment than fossil fuels
- **Climate Action:** Steps and policies taken to combat climate change and its impacts, in alignment with international agreements like the Paris Agreement



Important Days



Tabular Summary:

Parameter	Details
Event	World Earth Day 2025
Date	April 22, 2025
Location	Celebrated globally across 192 countries
First Observed	April 22, 1970
Founder	Senator Gaylord Nelson (USA)
2025 Theme	Our Power, Our Planet
Purpose	Raise awareness and promote environmental action
Key Focus Areas	Renewable energy, sustainability, climate policies
Global Reach	Over 1 billion participants worldwide
Historic Outcomes (1970)	Creation of the EPA, Clean Air Act, Clean Water Act (USA)



SPORTS



➤ At the 2025 Asian U-18 Athletics Championship, what was the distance of Nishchay's silver medal-winning shot put throw?

- A) 18.93 meters
- B) 20.15 meters
- C) 19.25 meters
- D) 19.59 meters
- E) 18.75 meters

Answer
D) 19.59 meters



Event and Location:

- **Event:** Asian U-18 Athletics Championship
- **Date:** April 2025 (Third day of the event)
- **Location:** Dammam, Saudi Arabia



Mandates and Objectives:

- **Athlete's Achievement:** Nishchay, a 16-year-old athlete from Haryana, won the silver medal in the boys' shot put event
- **Performance Highlight:** Achieved a personal best throw of 19.59 meters, surpassing his previous best of 18.93 meters
- **Medal Count:** This was his second medal at the same championship, marking a consistent and promising rise in international athletics
- **Significance of Performance:** Showcases India's growing competitiveness in field events, particularly at the youth level, and reflects strong grassroots development in states like Haryana



Important Terms Explained:

- **Asian U-18 Athletics Championship:** A biennial athletics competition for under-18 athletes from across Asia, promoting youth talent and international sports exposure
- **Shot Put:** A track and field event involving “putting” (pushing rather than throwing) a heavy spherical object (the shot) for distance
- **Personal Best (PB):** The best performance by an athlete in their career for a specific event



SPORTS



Tabular Summary:

Parameter	Details
Event	Asian U-18 Athletics Championship
Date	April 2025 (Third day of the event)
Location	Dammam, Saudi Arabia
Athlete Name	Nishchay
Age	16 years
State Represented	Haryana, India
Medal	Silver
Event Category	Boys' Shot Put
Distance Thrown	19.59 meters (Personal Best)
Previous Best	18.93 meters
Total Medals at the Meet	Two (including this silver)
Significance	Highlights India's strength in youth field athletics



RANKING



➤ Who among the following is recognized in TIME's 2025 Most Influential People list for pioneering microfinance and social business?

- A) Donald Trump
- B) Alia Bhatt
- C) Elon Musk
- D) Muhammad Yunus
- E) Sakshi Malik

Answer

D) Muhammad Yunus



RANKING



Event and Location:

- **Event:** TIME's 100 Most Influential People of 2025
- **Date:** April 2025
- **Location:** Global Recognition (Published by TIME Magazine, USA)



RANKING



Mandates and Objectives:

- **Purpose of the List:** To honor individuals who have made extraordinary contributions in politics, innovation, and social reform across the globe
- **Focus in 2025:** The list highlights leaders and changemakers like Donald Trump, Elon Musk, Keir Starmer, and Muhammad Yunus, who are shaping global discourse
- **Notable Shift:** No Indian nationals featured this year, a contrast to 2024 when figures like Alia Bhatt and Sakshi Malik were recognized
- **Impact:** The list reflects current global influence, celebrating those with wide-reaching effects in governance, technology, and social impact



RANKING



Important Terms Explained:

- **TIME 100 Most Influential People:** An annual list by TIME Magazine, recognizing global individuals whose actions have had significant influence in the world
- **Microfinance:** Financial services provided to low-income individuals or groups who traditionally lack access to banking
- **Social Business:** A form of business designed to address social problems in a financially sustainable way, championed by Muhammad Yunus



RANKING



Important Terms Explained:

- **Keir Starmer:** Leader of the UK Labour Party and the newly elected Prime Minister of the United Kingdom, recognized for political reform
- **Elon Musk:** CEO of Tesla and SpaceX, credited for innovation in electric vehicles, space travel, and artificial intelligence
- **Donald Trump:** Current President of the United States, recognized for ongoing political impact and leadership



RANKING



Tabular Summary:

Parameter	Details
Event	TIME's 100 Most Influential People List 2025
Date	April 2025
Published By	TIME Magazine, USA
Donald Trump (USA)	Recognized for political influence as U.S. President
Elon Musk (USA)	Honored for technological innovation and global entrepreneurship
Keir Starmer (UK)	Celebrated for leadership as new UK Prime Minister
Muhammad Yunus (Bangladesh)	Acknowledged for pioneering microfinance and social business
Notable Absence	No Indian personalities featured in the 2025 list



➤ According to RBI's revised guidelines, from what minimum age can minors independently operate their savings and term deposit accounts?

- A) 5 years
- B) 8 years
- C) 10 years
- D) 12 years
- E) 15 years

Answer
C) 10 years



Event and Location:

- **Event:** RBI permits minors above 10 years to operate bank accounts independently
- **Date:** April 2025 (Guidelines issued)
- **Location:** India



Mandates and Objectives:

- **Issuing Authority:** Reserve Bank of India (RBI)
- **Objective:** To foster early financial literacy and empower minors with responsible banking skills
- **Policy Update:** Minors aged 10 years and above may now independently open and operate savings and term deposit accounts, subject to a bank's risk management policy
- **Condition for Accounts:** Must remain in credit at all times; overdrafts are not permitted
- **Implementation Deadline:** All banks must comply by July 1, 2025



Important Terms Explained:

- **Minor Account:** A bank account opened in the name of a person under 18 years of age
- **Risk Management Policy:** Internal policies defined by banks to assess and manage risk, now extended to include limits on independently operated minor accounts
- **Customer Due Diligence (CDD):** Process of verifying customer identity and maintaining risk profile, applicable at account opening and throughout the relationship
- **Internet Banking and ATM Access:** Services that may be offered to minors based on product suitability and risk assessment by the bank



Tabular Summary:

Parameter	Details
Event	RBI allows minors above 10 to operate accounts independently
Date of Announcement	April 2025
Location	India
Issuing Authority	Reserve Bank of India (RBI)
Minimum Age for Independent Access	10 years
Account Types Allowed	Savings and Term Deposit accounts
Guardian Requirement (for minors)	Either parent (including mother) or legal guardian
Services Permitted (Optional)	Internet banking, ATM/debit card, cheque books
Credit Balance Mandate	Accounts must remain in credit; no overdrafts allowed
Due Diligence Requirement	Required at account opening and ongoing
Bank Policy Deadline	July 1, 2025



➤ **Why has IndusInd Bank appointed EY for a second forensic audit in FY25?**

- A) To audit its foreign investment portfolio
- B) To review employee fraud cases
- C) To investigate ₹600 crore interest income discrepancy in its microfinance portfolio
- D) To restructure its management team
- E) To conduct customer satisfaction surveys

IndusInd Bank

EY

Answer

C) To investigate ₹600 crore interest income discrepancy in its microfinance portfolio



Event and Location:

- **Event:** Appointment of EY for a second forensic audit by IndusInd Bank
- **Date:** April 2025 (issue flagged during statutory audit for FY25)
- **Location:** Mumbai, India



Mandates and Objectives:

- **Reason for Audit:**
 - To probe a ₹600 crore discrepancy related to interest income accrual in IndusInd Bank's microfinance portfolio
 - Discrepancy flagged during the FY25 statutory audit
 - To determine if there were lapses and to fix accountability
- **Appointed Firm:**
 - EY (Ernst & Young), India's largest forensic audit firm, will investigate the matter



Mandates and Objectives:

- **Related Actions:**
 - This is a second forensic audit
 - The first was done by Grant Thornton Bharat (GTB) to investigate forex derivatives accounting irregularities
 - Additional audits involved PwC, which estimated losses of ₹1,979 crore in the derivatives portfolio for the March 2024 quarter
- **Regulatory Provision Used:**
 - Communication initiated under Section 143(12) of Companies Act, 2013, concerning fraud reporting by auditors



Important Terms Explained:

- **Forensic Audit:**
 - A detailed investigation of financial records to detect fraud, misreporting, or lapses in internal controls
- **Microfinance Portfolio:**
 - A segment of the bank focused on small loans to low-income customers; accurate accrual of interest is critical for profitability



Important Terms Explained:

- **Section 143(12), Companies Act, 2013:**
 - Mandates statutory auditors to report suspected fraud to the Central Government
- **PwC (PricewaterhouseCoopers):**
 - Global audit firm that reported potential accounting anomalies worth ₹1,979 crore, higher than initial expectations



BANKING AND FINANCE



Tabular Summary:

Parameter	Details
Event	IndusInd appoints EY for second forensic audit
Reason	₹600 crore discrepancy in interest income from microfinance
Audit Trigger	Flagged during statutory audit for FY25
Appointed Auditor	EY (Ernst & Young)
Previous Auditor (First Audit)	Grant Thornton Bharat (GTB) – forex derivatives probe
Additional Review Firm	PwC – found ₹1,979 crore potential loss
Legal Basis	Section 143(12) of Companies Act, 2013
Reported by	Auditors during FY25 statutory audit
Impact Assessment	Based on June 2024 profit and loss



➤ Which bank emerged as the top gainer on the Nifty Bank Index due to strong Q4 performance?

- A) HDFC Bank
- B) IndusInd Bank
- C) IDFC First Bank
- D) AU Small Finance Bank
- E) Kotak Mahindra Bank



Answer

D) AU Small Finance Bank



Event and Location:

- **Event:** Surge in bank stocks on strong Q4 performance; Nifty Bank index hits record high
- **Date:** April 22, 2025 (based on Monday's market performance)
- **Location:** Mumbai, India (NSE and BSE Markets)



Mandates and Objectives:

- **Market Movement:**
 - Nifty Bank Index surged 1.9%, closing at an all-time high of 55,304 points
 - The broader Nifty 50 also climbed 1.15% to 24,125.55 points
- **Top Performers:**
 - **AU Small Finance Bank:** Top gainer on the Nifty Bank Index with a 7.3% rise
 - **IDFC First Bank:** Gained 5.8%
 - **IndusInd Bank:** Gained 4%



Mandates and Objectives:

- **Reasons for Surge:**
 - Better-than-expected March quarter (Q4) results
 - Rising investor preference for domestic banking stocks amid uncertainty in trade
 - Anticipation of rate cuts and liquidity easing by RBI



Important Terms Explained:

- **Nifty Bank Index:** A sectoral index that tracks the performance of major banking stocks listed on the National Stock Exchange (NSE)
- **Q4 Performance:** Refers to the financial results of companies for the January-March quarter, often used as a key performance indicator
- **Rate Cut Expectations:** Market anticipates that the RBI may reduce interest rates to boost liquidity and growth
- **YTD Change (Year-To-Date):** Measures the performance of an index or stock since the beginning of the current calendar year



Tabular Summary:

Parameter	Details
Event	Nifty Bank index hits record high on strong Q4 bank earnings
Date	April 22, 2025 (Monday's market)
Nifty Bank Closing	55,304 points (up 1.9%)
Nifty 50 Closing	24,125.55 points (up 1.15%)
Top Gainer on Nifty Bank Index	AU Small Finance Bank (7.3% rise)
Other Notable Gainers	IDFC First Bank (5.8%), IndusInd Bank (4%)
Contributing Factors	Q4 results, RBI rate cut expectations, trade uncertainty
RBI Indication	Easing liquidity to support market sentiment



➤ What risk weight percentage has RBI directed banks to assign for certain commercial real estate (CRE) exposures as per April 2024 Basel guidelines?

- A) 100%
- B) 120%
- C) 135%
- D) 150%
- E) 175%

Answer
D) 150%



Event and Location:

- **Event:** Banks approach RBI over hike in risk weights for commercial real estate exposures
- **Date:** April 2025 (based on internal discussions and regulatory direction)
- **Location:** New Delhi, India



Mandates and Objectives:

- **Regulatory Action:** The Reserve Bank of India (RBI) has directed certain banks to raise risk weights to 150% on some commercial real estate (CRE) loans
- **Trigger:** Observations made during third quarter inspections, based on April 2024 Basel guidelines
- **Bank Concern:** Higher risk weights require more capital allocation, impacting lending capacity to the commercial realty sector



Mandates and Objectives:

- **Bank Response:** Internal discussions were held and banks are set to formally raise the issue via the Indian Banks' Association (IBA)
- **Specific Concern:** Even loans under ₹100 crore and backed by collateral are being subjected to higher risk weights if earlier rated and now unrated



Important Terms Explained:

- **Risk Weight:** The percentage of capital a bank must hold against its loans; higher weight means higher capital buffer and reduced loan potential
- **Commercial Real Estate (CRE):** Real estate assets used exclusively for business purposes like offices, retail spaces, and commercial complexes
- **Basel Guidelines:** International regulatory framework developed by the Basel Committee on Banking Supervision to improve banking sector's ability to deal with financial stress



Important Terms Explained:

- **IBA (Indian Banks' Association):** A representative body of Indian banks that coordinates policy dialogue with regulatory bodies
- **Provisioning:** Setting aside capital to cover potential losses on loans; RBI's 2009 guideline mandates 100% provisioning for secured CRE loans



Tabular Summary:

Parameter	Details
Event	RBI directs banks to raise risk weight on certain CRE exposures
Date	April 2025
Location	New Delhi, India
Directed By	Reserve Bank of India (RBI)
New Risk Weight	150%
Regulation Basis	April 2024 Basel guidelines
Sector Affected	Commercial Real Estate (CRE)
Bank Response	Issue raised internally; formal representation via IBA expected
Previous Risk Provisioning Rule	As per 2009 RBI guidelines, 100% provisioning for secured CRE loans
Concern	More capital needed, may reduce lending



➤ As per the final LCR guidelines by RBI effective from April 2026, what is the revised run-off factor for internet and mobile banking-enabled retail deposits?

- A) 10%
- B) 5%
- C) 7.5%
- D) 2.5%
- E) 1%

Answer
D) 2.5%



Event and Location:

- **Event:** RBI releases final guidelines easing run-off factor burden in LCR norms
- **Date:** April 2025 (announced), effective from April 2026
- **Location:** Mumbai, India



Mandates and Objectives:

- **Regulatory Body:** Reserve Bank of India (RBI)
- **Objective:** To ensure banking system resilience while aligning with global liquidity standards
- **Final Provision:**
 - Revised Liquidity Coverage Ratio (LCR) norms to reduce the run-off factor for certain deposit categories
 - Retail deposits accessible via internet and mobile banking (IMB) assigned a 2.5% run-off factor (compared to 5% proposed earlier)



Mandates and Objectives:

- **Final Provision:**
 - Stable deposits with IMB access will now carry a 7.5% run-off, while those without IMB have 5.0%–10.0%
 - Funding from trusts, partnerships, and LLPs will attract a 40% run-off rate, down from the previous 100%
- **Implementation Date:** The final LCR norms will come into effect from April 2026



Important Terms Explained:

- **Liquidity Coverage Ratio (LCR):** A regulation requiring banks to hold sufficient High-Quality Liquid Assets (HQLAs) to cover potential net cash outflows over a 30-day stress scenario
- **Run-off Factor:** The percentage of deposits or funds expected to be withdrawn during a stress event; higher run-off means higher liquidity buffer needed
- **Internet and Mobile Banking (IMB):** Digital banking modes through which customers access banking services, influencing liquidity perception



Important Terms Explained:

- **HQLAs (High-Quality Liquid Assets):** Assets that are easily and quickly convertible into cash with little or no loss of value
- **Non-Banking Financial Entities:** Include institutions like trusts, LLPs, partnerships, and charitable entities, now reclassified with reduced risk under the final norms



Tabular Summary:

Parameter	Details
Event	Final RBI LCR norms ease run-off factor burden
Announcement Date	April 2025
Implementation Date	April 2026
Regulator	Reserve Bank of India (RBI)
Run-Off for IMB Retail Deposits	2.5%
Run-Off for Stable Deposits with IMB	7.5%
Run-Off for Trusts, LLPs, Partnerships	40% (reduced from 100%)
Regulatory Objective	Align with global standards, strengthen systemic liquidity
Impact Estimate (ICRA)	6 percentage points improvement in net impact on LCR

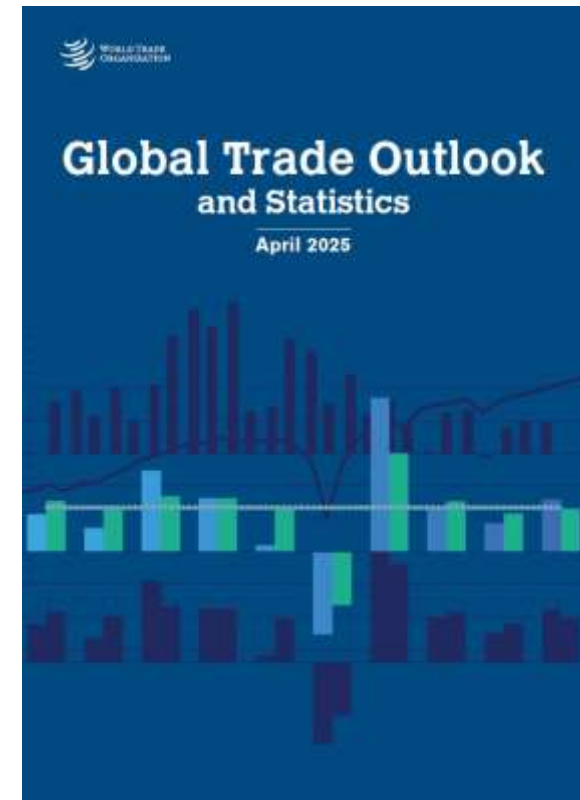


➤ **What is the projected change in global merchandise trade in the World Trade Organization's Global Trade Outlook 2025?**

- A) Growth of 2.9%
- B) Decline of 1.5%
- C) Decline of 0.2%
- D) Growth of 4.0%
- E) No change

Answer

C) Decline of 0.2%



Event and Location:

- **Event:** Release of Global Trade Outlook and Statistics 2025
- **Date:** April 2025
- **Location:** Geneva, Switzerland



Mandates and Objectives:

- **Issuing Organization:** World Trade Organization (WTO)
- **Purpose of Report:** To provide global trade projections for 2025, assess risks from tariff tensions, and recommend coordinated policy responses
- **Key Focus:** Merchandise trade contraction, growth in services trade, and increased vulnerabilities of Least-Developed Countries (LDCs)
- **Global Policy Need:** The report emphasizes the need for enhanced international cooperation to prevent economic fragmentation and recession risks



Important Terms Explained:

- **World Trade Organization (WTO):** An intergovernmental body regulating international trade, ensuring smooth, predictable, and free trade flows
- **Merchandise Trade:** The exchange of physical goods across countries, which is projected to decline due to tariff tensions and policy uncertainties
- **Services Trade:** Cross-border trade in intangible assets like transport, travel, finance, which is projected to grow slowly at 4.0% in 2025



Important Terms Explained:

- **Least-Developed Countries (LDCs):** Economies classified by the UN based on low income and weak human assets, highly vulnerable to trade shocks
- **UNCTAD (United Nations Conference on Trade and Development):** A UN agency promoting sustainable development through trade, investment, and technology, warning of global GDP slowdown to 2.3% in 2025



Tabular Summary:

Parameter	Details
Event	WTO Global Trade Outlook and Statistics 2025
Date	April 2025
Location	Geneva, Switzerland
Projected Global Merchandise Trade	Decline of 0.2% in 2025
Maximum Potential Decline	Up to 1.5% with further tariff escalation
Services Trade Growth	Projected growth of 4.0%
Major Tariff Impacts	US reciprocal tariffs (-0.6 ppt), US-China (-0.8 ppt)
Regional Impact – North America	Export decline of 12.6%
Regional Impact – Asia	Export growth of 1.6%
Regional Impact – Europe	Export growth of 1.0%
LDC Exposure	High due to limited diversification



BUSINESS AND ECONOMY



Tabular Summary:

Parameter	Details
Chinese Export Diversion	Growth of 4% to 9% outside North America
UNCTAD GDP Forecast	Global growth at 2.3%; rising recession risk
India's Merchandise Export Rank	Dropped to 14th; share at 2.2%
India's Merchandise Import Rank	Dropped to 7th; share at 3.4%
India's Services Export Rank	Dropped to 6th; share at 5.3%
India's Services Import Rank	Unchanged at 6th; share at 4.1%



- In FY25, which major company contributed approximately 70% to India's record smartphone exports exceeding ₹2 lakh crore?

- A) Samsung
- B) Xiaomi
- C) Apple
- D) Vivo
- E) OnePlus

Answer
C) Apple



Event and Location:

- **Event:** India's smartphone exports cross ₹2 lakh crore for the first time
- **Date:** Financial Year 2024–25
- **Location:** Pan-India (with key hubs in Tamil Nadu and Karnataka)



Mandates and Objectives:

- **Key Milestone:** India surpassed ₹2 lakh crore in smartphone exports in FY25 – an all-time high for the sector
- **Objective of Growth:** Strengthen local manufacturing and boost exports through government support and private participation
- **Policy Driver:** Production-Linked Incentive (PLI) Scheme incentivized domestic production and global supply chain integration



Mandates and Objectives:

- **Strategic Outcome:** Enhanced India's role in Global Value Chains (GVCs) and reduced import dependency by achieving 99% local production
- **Employment and MSME Impact:** Boosted job creation and encouraged participation of MSMEs in electronics manufacturing



Important Terms Explained:

- **Production-Linked Incentive (PLI) Scheme:** A government scheme aimed at boosting domestic manufacturing and exports by offering financial incentives based on output and incremental sales
- **Global Value Chains (GVCs):** International networks where different stages of production are spread across multiple countries; India's deeper integration here increases competitiveness and revenue



Important Terms Explained:

- **Foxconn:** Major electronics contract manufacturer, partnered with Apple, significantly contributing to exports from Tamil Nadu
- **Tata Electronics:** Indian company that entered iPhone production via Wistron unit in Karnataka and Pegatron partnership in Tamil Nadu, strengthening domestic manufacturing
- **Apple's Role:** Dominated India's smartphone export landscape, accounting for 70% of total exports



Tabular Summary:

Parameter	Details
Event	India's smartphone exports surpass ₹2 lakh crore
Date	FY 2024–25
Location	Pan-India (Notably Tamil Nadu and Karnataka)
Total Smartphone Exports	Over ₹2 lakh crore
Growth Over FY24	54% increase
Policy Driver	Production-Linked Incentive (PLI) Scheme
Local Manufacturing Share	99% of smartphones used in India made locally
Major Export Contributor	Apple (70% of total exports)
Key Manufacturers	Foxconn, Tata Electronics, Wistron, Pegatron
Export Milestone by Feb 2025	₹1.75 lakh crore already achieved



➤ **What provisional tariff rate has India imposed on select steel imports to protect its domestic industry in 2025?**

- A) 8%
- B) 10%
- C) 12%
- D) 15%
- E) 20%

Answer
C) 12%



Event and Location:

- **Event:** Imposition of 12% provisional safeguard duty on steel imports
- **Date:** April 21, 2025
- **Location:** India



Mandates and Objectives:

- **Purpose of the Duty:** To protect the domestic steel industry from surging low-cost imports, particularly from China, South Korea, and Japan
- **Initiating Agency:** Directorate General of Trade Remedies (DGTR), following findings of “serious injury” to Indian steelmakers
- **Government Response:** The Ministry of Finance approved a temporary safeguard duty for 200 days on selected steel products
- **Objective:** To stabilize market conditions, support local steel producers, and ensure fair competition



Important Terms Explained:

- **Safeguard Duty:** A temporary tariff imposed to protect a domestic industry from an unexpected surge in imports that cause or threaten serious injury
- **Directorate General of Trade Remedies (DGTR):** An Indian authority under the Ministry of Commerce that investigates and recommends trade remedies like safeguard, anti-dumping, and countervailing duties
- **Hot-Rolled and Cold-Rolled Products:** Categories of flat steel products that are processed at high or low temperatures and are widely used in construction, automotive, and manufacturing sectors



Important Terms Explained:

- **Anti-Dumping Duty:** A duty imposed to counteract imports sold below fair market value to protect domestic industry
- **Countervailing Measures:** Duties imposed to neutralize the impact of subsidies given by foreign governments to their exporters



Tabular Summary:

Parameter	Details
Event	India imposes 12% provisional safeguard duty on steel imports
Date of Effect	April 21, 2025
Duration	200 days (provisional)
Tariff Rate	12% safeguard duty
Initiating Agency	Directorate General of Trade Remedies (DGTR)
Approved By	Ministry of Finance
Affected Products	Hot-rolled, cold-rolled, metallic/colour-coated flat products
Reason for Imposition	Surge in low-cost imports, mainly from China, South Korea, Japan
FY25 Steel Imports	9.5 million metric tons of finished steel
Industry Support	Tata Steel, JSW Steel, SAIL, ArcelorMittal Nippon Steel India
Policy Objective	Protect domestic industry and restore fair competition



- Which core sector recorded the highest output growth in March 2024 as per official data?

- A) Electricity
- B) Steel
- C) Cement
- D) Fertilisers
- E) Coal

Answer
C) Cement



Event and Location:

- **Event 1:** March 2024 core sector output growth update
- **Event 2:** Coal India and DVC sign MoU for new power plant
- **Date:** April 22, 2025 (reported)
- **Location:** India (core data) and Jharkhand (new plant site)



March 2024 Core Sector Growth Highlights:

- Output rose by **3.8% YoY in March 2024** vs **3.4% in February**
- Driven by rising electricity demand and construction activity
- FY25 overall core sector growth slowed to **4.4%**, **down from 7.6% in FY24** – lowest in four years



March 2024 Core Sector Growth Highlights:

- Cement led sector-wise growth at 11.6%, followed by:
 - **Fertilisers:** 8.8%
 - **Steel:** 7.1%
 - **Electricity:** 6.2%
 - **Coal:** 1.6%
 - **Refinery products:** 0.2%
- **Sectors with decline:** Crude oil (-1.9%), Natural gas (-1.7%)



Coal India–DVC Power Project Highlights:

- **Coal India and Damodar Valley Corporation (DVC)** signed an MoU
- Plan to set up a **1,600 MW ultra-supercritical thermal power plant** in Jharkhand
- **Investment:** ₹16,500 crore
- **Joint venture:** Equal shareholding model
- Expansion of **existing 500 MW Chandrapura plant**
- Coal sourcing from **Bharat Coking Coal and Central Coalfields**



Important Terms Explained:

- **Core Sector:** Comprises 8 key industries: Coal, Crude oil, Natural gas, Refinery products, Fertilisers, Steel, Cement, and Electricity. Together, they make up 40.27% of the Index of Industrial Production (IIP)
- **Ultra-supercritical Thermal Plant:** A power plant that operates at very high pressure and temperature to improve efficiency and reduce emissions
- **MoU (Memorandum of Understanding):** A formal agreement between two or more parties



Important Terms Explained:

- **Foxconn:** Major electronics contract manufacturer, partnered with Apple, significantly contributing to exports from Tamil Nadu
- **Tata Electronics:** Indian company that entered iPhone production via Wistron unit in Karnataka and Pegatron partnership in Tamil Nadu, strengthening domestic manufacturing
- **Apple's Role:** Dominated India's smartphone export landscape, accounting for 70% of total exports



Tabular Summary:

Parameter	Details
March 2024 Core Sector Growth	3.8% YoY
FY25 Overall Core Sector Growth	4.4% (vs 7.6% in FY24)
Highest Growing Sector (March)	Cement – 11.6%
Other High Performers	Fertilisers – 8.8%, Steel – 7.1%, Electricity – 6.2%
Declining Sectors	Crude oil (–1.9%), Natural gas (–1.7%)
New Project	1,600 MW thermal plant in Jharkhand
Companies Involved	Coal India & DVC
Project Investment	₹16,500 crore
Project Type	Ultra-supercritical thermal power plant
Coal Source	Bharat Coking Coal & Central Coalfields



APPOINTMENTS



➤ Who among the following officers appointed as Special Director in the Enforcement Directorate (ED) belongs to the Indian Police Service (IPS)?

- A) Manu Tentiwal
- B) T Sankar
- C) Viplav Kumar Choudhry
- D) N Padmanaban
- E) Rajnish Dev Barman

Answer

C) Viplav Kumar Choudhry



APPOINTMENTS



Event and Location:

- **Event:** Appointment of five Special Directors to the Enforcement Directorate (ED)
- **Date:** April 22, 2025
- **Location:** New Delhi, India



APPOINTMENTS



Mandates and Objectives:

- **Purpose of Appointment:** To strengthen the leadership and investigative capacity of the Enforcement Directorate (ED)
- **Appointing Authority:** Appointments Committee of the Cabinet (ACC)
- **Reporting Structure:** Appointed Special Directors report to the ED Director and supervise Additional Directors, Joint Directors, and subordinate officials



APPOINTMENTS



Mandates and Objectives:

- **Operational Role:** Special Directors oversee ED regional offices like Mumbai, Chennai, Kolkata, and Chandigarh, and head special units at the headquarters in Delhi
- **Overall Objective:** Enhance enforcement of financial laws related to money laundering and economic offenses



APPOINTMENTS



Important Terms Explained:

- **Enforcement Directorate (ED):** A central investigative agency under the Ministry of Finance, responsible for enforcing economic laws and fighting financial crime
- **Prevention of Money Laundering Act (PMLA):** A 2002 legislation aimed at curbing money laundering and allowing seizure of illegally obtained assets
- **Fugitive Economic Offenders Act (FEOA):** A 2018 law that enables confiscation of properties of economic offenders who flee India



APPOINTMENTS



Important Terms Explained:

- **Foreign Exchange Management Act (FEMA):** A 1999 law facilitating external trade and payments and maintaining the foreign exchange market
- **Appointments Committee of the Cabinet (ACC):** The authority responsible for high-level government appointments, including senior posts in investigative agencies



APPOINTMENTS



Tabular Summary:

Parameter	Details
Event	Appointment of five Special Directors to the ED
Date	April 22, 2025
Location	New Delhi, India
Appointing Authority	Appointments Committee of the Cabinet (ACC)
Appointed IPS Officer	Viplav Kumar Choudhry (1997 batch, AGMUT cadre)
Appointed IRS Officers	T Sankar (2003), N Padmanaban (2005), Rajnish Dev Barman (1999), Manu Tentiwal (2003)
Total Special Directors in ED	8 (now at full sanctioned strength)
Current ED Director	Rahul Navin (IRS, 1993 batch)
ED Parent Ministry	Ministry of Finance, Government of India
Acts Enforced by ED	PMLA, FEOA, FEMA



APPOINTMENTS



➤ **Who has been appointed as the new Secretary of DARE and Director General of ICAR in 2025?**

- A) Dr. Himanshu Pathak
- B) Dr. Ramesh Chand
- C) Dr. Trilochan Mohapatra
- D) Dr. Mangi Lal Jat
- E) Dr. Rajiv Kumar

Answer

D) Dr. Mangi Lal Jat



APPOINTMENTS



Event and Location:

- **Event:** Appointment of Secretary of DARE and Director General of ICAR
- **Date:** April 2025
- **Location:** New Delhi, India



APPOINTMENTS



Mandates and Objectives:

- **Purpose of Appointment:** To enhance leadership in India's agricultural research and education framework
- **Appointed Leader:** Dr. Mangi Lal Jat, a veteran in agronomy and sustainable farming
- **Role and Term:** Appointed as Secretary of DARE and DG of ICAR for a term of three years



APPOINTMENTS



Mandates and Objectives:

- **Key Objectives:** Focus on climate-resilient agriculture, soil degradation management, sustainable food systems, and innovation-driven research
- **Leadership Vision:** To ensure farmer-first, climate-smart, and conservation-based agricultural development through research and extension



APPOINTMENTS



Important Terms Explained:

- **DARE (Department of Agricultural Research and Education):** A department under the Ministry of Agriculture and Farmers Welfare, overseeing agricultural research and higher education in India
- **ICAR (Indian Council of Agricultural Research):** The apex national body for coordinating agricultural education and research in India
- **Conservation Agriculture:** A set of practices aimed at sustainable and resource-saving crop production
- **Climate-Resilient Farming:** Agricultural systems designed to withstand climate shocks like drought, floods, and heatwaves while ensuring food security



APPOINTMENTS



Important Terms Explained:

- **ICRISAT (International Crops Research Institute for the Semi-Arid Tropics):** An international agricultural research institute headquartered in Hyderabad, India
- **CIMMYT:** The International Maize and Wheat Improvement Center, a global leader in maize and wheat research
- **IRRI:** The International Rice Research Institute, working to improve rice-based farming systems



APPOINTMENTS



Tabular Summary:

Parameter	Details
Event	Appointment of Secretary of DARE and DG of ICAR
Date	April 2025
Location	New Delhi, India
Name of Appointee	Dr. Mangi Lal Jat
New Roles	Secretary, DARE and Director General, ICAR
Term Duration	3 years
Predecessor	Dr. Himanshu Pathak (retired voluntarily)
Experience	25+ years in agronomy, conservation, and climate resilience
Previous Roles	DDG (Research), ICRISAT; Director, Global Research, ICRISAT
Other Institutions Served	CIMMYT, IRRI, ICAR (12 years as Systems Agronomist)
Academic Background	PhD in Agronomy from IARI, New Delhi
Vision Focus	Climate-smart farming, sustainable research, soil health



APPOINTMENTS



➤ **Who has been appointed as the new Registrar (Vigilance) of the Delhi High Court in 2025?**

- A) Judge Arun Bhardwaj
- B) Judge Neena Bansal Krishna
- C) Judge Anil Kumar
- D) Judge Kaveri Baweja
- E) Judge Manju Rani Chauhan

Answer

D) Judge Kaveri Baweja



APPOINTMENTS



Event and Location:

- **Event:** Appointment of Judge Kaveri Baweja as Registrar (Vigilance)
- **Date:** April 2025
- **Location:** Delhi High Court, New Delhi, India



APPOINTMENTS



Mandates and Objectives:

- **Purpose of Appointment:** To assign a seasoned judicial officer to oversee vigilance matters at the Delhi High Court
- **Reason for Selection:** Judge Baweja's judicial expertise in handling complex and sensitive cases such as the Delhi excise policy, 1984 anti-Sikh riots, and 2020 Delhi riots
- **Role Responsibilities:** Supervision of vigilance and administrative integrity within the Delhi High Court framework
- **Other Administrative Move:** Judge Arun Bhardwaj to take over as Registrar General of Delhi High Court from May 1, 2025



APPOINTMENTS



Important Terms Explained:

- **Registrar (Vigilance):** A senior judicial officer tasked with internal vigilance, disciplinary oversight, and maintaining integrity within the judicial system
- **Delhi Excise Policy Case:** A high-profile money laundering and corruption case involving senior political leaders
- **1984 Anti-Sikh Riots:** A series of riots against the Sikh community following the assassination of PM Indira Gandhi; Judge Baweja sentenced Sajjan Kumar in a landmark verdict



APPOINTMENTS



Important Terms Explained:

- **2020 Delhi Riots:** Communal violence in Northeast Delhi during anti-CAA protests; Judge Baweja dealt with politically sensitive matters in the case
- **PC Act (Prevention of Corruption Act):** Indian law aimed at preventing corruption in government institutions
- **OSD (Officer on Special Duty):** A temporary designation for handling special assignments within administrative or judicial roles



APPOINTMENTS



Tabular Summary:

Parameter	Details
Event	Appointment of Registrar (Vigilance), Delhi High Court
Date	April 2025
Location	New Delhi, India
Appointee	Judge Kaveri Baweja
Basis of Appointment	Deputation from Special Judge (PC Act) (CBI), Rouse Avenue Court
Notable Cases Handled	Delhi excise policy, 1984 anti-Sikh riots, 2020 Delhi riots
Appointment Order By	Chief Justice of Delhi High Court
New Registrar General	Judge Arun Bhardwaj (effective May 1, 2025)
Previous Role (Arun Bhardwaj)	Special Judge for coal scam cases
Designation During Transition	Officer on Special Duty (OSD)



AWARDS



➤ **Who won the Laureus World Sportsman of the Year award at the 2025 Laureus World Sports Awards?**

- A) Tadej Pogačar
- B) Carlos Alcaraz
- C) Mondo Duplantis
- D) Max Verstappen
- E) Léon Marchand

Answer

C) Mondo Duplantis



AWARDS



Event and Location:

- **Event:** 2025 Laureus World Sports Awards
- **Date:** April 2025
- **Location:** Madrid, Spain



AWARDS



Mandates and Objectives:

- **Purpose of Event:** To celebrate the 25th anniversary of the Laureus World Sports Awards and honour the finest sporting achievements of 2024
- **Award Categories:** Recognized both individual and team excellence across various sports disciplines
- **Notable Objective:** Acknowledge resilience, comeback stories, and social impact through special categories like Comeback of the Year and Sport for Good Award



AWARDS



Important Terms Explained:

- **Laureus World Sports Awards:** Established in 2000, often called the “Oscars of Sports”, these awards honour elite performances in global sport
- **World Sportsman of the Year:** Awarded to the most outstanding male athlete globally based on performance in the previous year
- **World Sportswoman of the Year:** Recognizes the top-performing female athlete in the world
- **Sport for Good Award:** Honours organisations that use sport to bring about positive social change
- **Comeback of the Year:** Awarded to an athlete making a significant return after injury, illness, or setbacks



AWARDS



Tabular Summary:

Parameter	Details
Event	2025 Laureus World Sports Awards
Date	April 2025
Location	Madrid, Spain
Occasion	25th Anniversary of the Laureus Awards
World Sportsman of the Year	Mondo Duplantis
World Sportswoman of the Year	Simone Biles
World Team of the Year	Real Madrid
Breakthrough of the Year	Lamine Yamal
Comeback of the Year	Rebeca Andrade
Sportsperson with a Disability	Jiang Yuyan
Action Sportsperson of the Year	Tom Pidcock
Sport for Good Award	Kick4Life
Sporting Icon Award	Rafael Nadal
Lifetime Achievement Award	Kelly Slater



AWARDS



➤ **Which digital initiative received the Prime Minister's Award for Excellence in Public Administration 2024 under the Innovation (Centre) category?**

- A) DigiLocker
- B) CoWIN
- C) PM GatiShakti Portal
- D) Poshan Tracker
- E) eNAM

Answer

D) Poshan Tracker



AWARDS



Event and Location:

- **Event:** 17th Civil Services Day and presentation of PM's Award for Excellence in Public Administration 2024
- **Date:** April 21, 2025
- **Location:** New Delhi, India



AWARDS



Mandates and Objectives:

- **Awarded Initiative:** Poshan Tracker Application developed by the Ministry of Women and Child Development (MoWCD)
- **Purpose of the Initiative:** To enable data-driven nutrition governance, ensure real-time monitoring, and improve service delivery under Mission Saksham Anganwadi and POSHAN 2.0



AWARDS



Mandates and Objectives:

- **Award Category:** Innovation (Centre) under the Prime Minister's Awards
- **Objective of Award:** Recognize innovations in public administration and promote citizen-centric, technology-enabled governance
- **Breakaway Session Theme:** "Promoting Nutrition for Women and Children" – highlighted grassroots nutrition implementation and inter-departmental convergence



Important Terms Explained:

- **Poshan Tracker:** A digital application used to monitor nutritional services, track beneficiaries, and enable accountability at Anganwadi centers under POSHAN 2.0
- **POSHAN 2.0:** Government of India's flagship nutrition scheme launched in 2021, merging various nutrition-related programs to enhance outcomes for women and children



AWARDS



Important Terms Explained:

- **Mission Saksham Anganwadi:** A sub-initiative under POSHAN 2.0 focused on strengthening Anganwadi infrastructure, capacity, and service delivery
- **PM's Award for Excellence in Public Administration:** An annual award recognizing outstanding governance and administrative initiatives in India
- **MoWCD:** Ministry of Women and Child Development, responsible for policies and programs related to the welfare of women and children



AWARDS



Tabular Summary:

Parameter	Details
Event	17th Civil Services Day
Date	April 21, 2025
Award	PM's Award for Excellence in Public Administration 2024
Award Category	Innovation (Centre)
Awarded Application	Poshan Tracker
Developed By	Ministry of Women and Child Development (MoWCD)
Received By	Shri Anil Malik, Secretary, MoWCD
Chaired By	Smt. Annapurna Devi, Union Minister for WCD
Session Theme	Promoting Nutrition for Women and Children
Key Focus Areas	Convergence, community engagement, digital innovation
Total Participation	500+ (joined via webcast)



➤ **According to Finance Minister Nirmala Sitharaman, when does India hope to finalize the first phase of its proposed trade deal with the US?**

- A) By Summer 2025
- B) By the end of FY25
- C) By Fall 2025
- D) By June 2025
- E) By January 2026

Answer
C) By Fall 2025



Event and Location:

- **Event:** India aims to finalize the first phase of a proposed trade deal with the US
- **Date:** April 21, 2025 (announcement during US visit)
- **Location:** San Francisco, United States (FM Nirmala Sitharaman's 5-day official visit)



Mandates and Objectives:

- **Purpose of Visit:**
 - To attend IMF and World Bank spring meetings
 - To represent India in G20 finance ministers and central bank governors' meetings
 - To discuss trade ties with US officials, especially amid paused tariffs
- **Goal of Trade Talks:**
 - Finalize the first phase of the India–US trade deal by Fall 2025
 - Address reciprocal tariff concerns, improve access, and strengthen strategic economic ties
 - Recognize the US as India's largest trading partner with \$129 billion bilateral trade



Mandates and Objectives:

- **Broader Agenda:**
 - Push forward India's progress in semiconductors, renewable energy, AI, and digital infrastructure
 - Emphasize India's growth potential and its fiscal stability post-pandemic
 - Present India as an "engine driving global trade"



Important Terms Explained:

- **Bilateral Trade:** The exchange of goods and services between two countries—in this case, India and the US, valued at \$129 billion
- **Trade Surplus:** India recorded a trade surplus of \$45.7 billion with the US in 2024
- **Tariff Pause:** The US has temporarily suspended tariffs (except for China) to allow room for negotiations
- **Spring Meetings:** Annual gatherings of IMF and World Bank members to discuss global financial issues
- **Fiscal Deficit:** India contained fiscal deficit at 4.8% of GDP in FY25, down from 9.2% in FY21



INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event	India aims to seal 1st phase of trade deal with US
Date of Announcement	April 21, 2025
Location	San Francisco, USA
Indian Representative	Finance Minister Nirmala Sitharaman
Purpose of Visit	IMF, World Bank meetings; trade negotiations; G20 participation
Trade Deal Goal	Finalize first phase by Fall 2025
India-US Trade Volume (2024)	\$129 billion (India has \$45.7 billion trade surplus)
Tariff Situation	US paused tariffs for 90 days (except China)
Key Focus Areas	Semiconductors, renewable energy, AI, digital infrastructure
Fiscal Deficit FY25	4.8% of GDP



NATIONAL AFFAIRS



- From which academic year will Hindi become a mandatory third language in Classes 1 to 5 in Maharashtra's English and Marathi-medium schools?

- A) 2024–25
- B) 2025–26
- C) 2026–27
- D) 2023–24
- E) 2027–28

Answer
B) 2025–26



Event and Location:

- **Event:** Hindi made mandatory as third language in Classes 1–5
- **Date:** April 2025 (announcement)
- **Location:** Maharashtra, India



Mandates and Objectives:

- **Policy Decision:** Hindi will be made compulsory as a third language for Classes 1 to 5 in English and Marathi-medium schools
- **Implementation Timeline:** Phased rollout starting from academic year 2025–26, beginning with Class 1
- **Objective:** Align with the three-language formula of NEP 2020, promoting multilingual skills and fostering national integration
- **Curriculum Reform Goals:** Develop language proficiency, increase exposure to national languages, and enhance inclusivity in education



Important Terms Explained:

- **National Education Policy (NEP) 2020:** A transformative policy introducing the 5+3+3+4 structure, focusing on multilingualism, foundational literacy, and skill-based learning
- **Three-Language Formula:** A language policy that encourages schools to teach three languages: two native to India (including the regional language) and one of them preferably Hindi or English



Important Terms Explained:

- **SCERT (State Council of Educational Research and Training):** State-level body responsible for curriculum design and implementation support in Maharashtra
- **NCERT (National Council of Educational Research and Training):** Apex body for curriculum development and textbook creation in India
- **Balbharati:** Maharashtra's state textbook development bureau, preparing textbooks in alignment with NEP



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event	Hindi made mandatory as third language in Classes 1–5
Date of Announcement	April 2025
Location	Maharashtra, India
Affected Mediums	English and Marathi-medium schools
Start of Implementation	Academic year 2025–26
Education Structure Followed	5+3+3+4 (NEP 2020 framework)
Language Formula	Three-language formula as per NEP
Textbook Development	NCERT-led with Maharashtra-specific content by Balbharati
Curriculum Preparedness	SCERT confirmed readiness and teacher training rollout



QUICK RECALL



- **World Earth Day 2025 is being observed globally on April 22.**
- **Nishchay won a silver medal in boys' shot put at the 2025 Asian U-18 Athletics Championship.**
- **TIME Magazine released its 2025 list of the 100 Most Influential People.**
- **RBI has allowed minors above 10 to operate their bank accounts independently.**
- **IndusInd Bank has hired EY for a second forensic audit to investigate a ₹600 crore discrepancy.**
- **Nifty Bank Index surged 1.9% to a record high of 55,304 points.**
- **RBI has directed certain banks to raise risk weights on some CRE loans to 150%.**
- **RBI has eased LCR norms by reducing the run-off factor for certain deposits.**
- **WTO projects a 0.2% decline in global merchandise trade for 2025.**



QUICK RECALL



- India's smartphone exports surpassed ₹2 lakh crore for the first time in FY25.
- India imposed a 12% provisional safeguard duty on select steel imports effective April 21, 2025.
- India's core sector output rose to 3.8% YoY in March 2024.
- Union Government appointed five officers as Special Directors to the ED.
- Dr. Mangi Lal Jat has been appointed Secretary of DARE and Director General of ICAR.
- Judge Kaveri Baweja has been appointed Registrar (Vigilance) of the Delhi High Court.
- The 2025 Laureus World Sports Awards celebrated its 25th edition in Madrid.
- Poshan Tracker won the PM's Award for Excellence in Public Administration 2024.
- India hopes to finalize the first phase of a trade deal with the US by Fall 2025.
- Maharashtra has made Hindi a compulsory third language in Classes 1 to 5.



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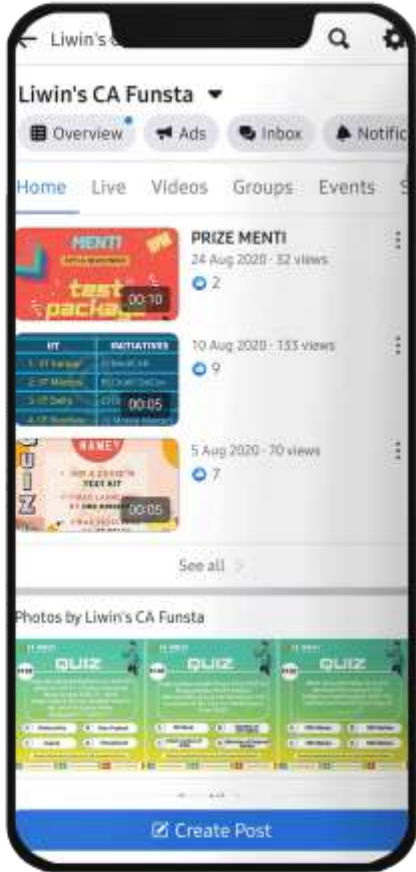
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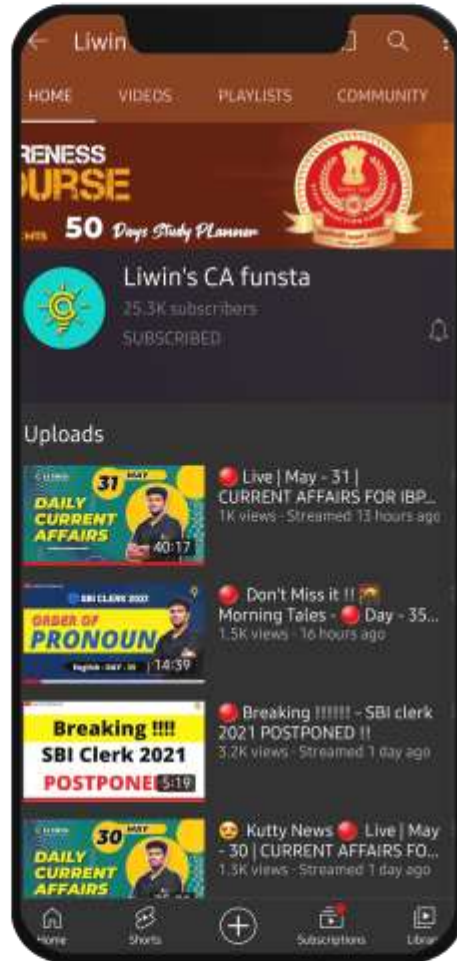


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