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Economy

Revised Priority Sector Lending Guidelines by Reserve Bank of India

Introduction and Objectives of the Revised PSL Guidelines

- The Reserve Bank of India (RBI) has issued revised Priority Sector Lending (PSL) guidelines under the Banking Regulation Act of 1949.

- The goal of these updates is to increase credit flow to priority sectors and encourage inclusive growth.

Features of Revised PSL Guidelines 2025

- The loan limit for education under PSL has been increased from Rs 20 lakh to Rs 25 lakh per individual.

- Loan limits for renewable energy projects have been raised from Rs 30 crore to Rs 35 crore per borrower.

- Revised PSL targets for Urban Cooperative Banks (UCBs) have been reduced to 60% of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposure (CEOBE).

- Loan limits have been increased for the housing sector to boost affordable housing, especially in Tier-III to Tier-VI cities.

- The 'Weaker Sections' category list of eligible borrowers has been expanded to include transgenders.

About Priority Sector Lending

- PSL is a requirement from the RBI for banks to allocate a specific portion of their loans to key priority sectors that are facing credit shortages.

- Evolution of PSL includes proposals and recommendations from various committees leading to the formalisation of PSL in 1972.

Targets for Different Banks

- Each bank category has different targets set by the RBI based on either its ANBC or CEOBE.

- Failure to meet these targets means banks must contribute to the Rural Infrastructure Development Fund (RIDF) and other designated funds at fixed interest rates.

Challenges Regarding PSL

- Banks usually prefer lending to MSMEs or housing sectors within PSL as they are commercially more viable.

- Banks face challenges in recovering PSL loans, especially in agriculture, leading to high Non-Performing Assets (NPA).

- PSL loans usually have lower interest rates and higher default risks which makes them less profitable for banks.

Enhancements Recommended for PSL

- A shift from quota-based lending to an impact-driven approach is recommended.

- Introduction of performance measurement through social impact audits and developmental indicators.

- Dedicated credit guarantee schemes for high-risk segments under PSL could mitigate the risk of NPAs.

- Digital and technological integration could assist in profiling borrowers, predicting risks, and personalising credit products.

India's Route to Becoming a High-Income Economy

Introduction and Overview

- A World Bank report suggests that India must maintain a growth rate of 7.8% per annum for the next 22 years to become a High-Income Country (HIC) by 2047.

- The report underlines that to achieve this, India would need significant reforms and effective implementation.

- However, only a few countries such as Chile, Romania, Poland, Czech Republic, and Slovakia have managed to reach high-income status within 20 years, making it a challenging yet attainable aim for India.

India's Current Economic Performance

- India's global economic share has increased from 1.6% in 2000 to 3.4% in 2023, placing it as the world's fifth-largest economy.

- The economy experienced an average annual growth rate of 6.7% in the two decades preceding the pandemic, the second-highest among major economies, after China.

Future Growth Scenarios

- The World Bank has outlined three possible growth scenarios for India, with the maximum growth rate of 7.8%, under 'Accelerated Reforms', leading to India achieving high-income status by 2047.

Challenges In Achieving High-Income Status

- India faces several hindrances, including a falling investment rate, low Foreign Direct Investment (FDI) ratio, decreasing labour force participation and issues in job creation.

- Additionally, other complications such as low global value chain (GVC) participation, decline in trade openness and high levels of informal employment may affect India's potential growth.

Key Reforms Needed for Achieving High-Income Status

- Key remedies for achieving high-income status might include increasing investment rates and boosting credit access.

- More and better job creation, the formalisation of the workforce and increasing global trade competitiveness could be the way forward.

- Equally essential will be strengthening human capital, enhancing innovation and addressing the issue of the middle-income trap.

The Middle-Income Trap

- The term 'Middle-Income Trap' was coined by the World Bank in 2007 for economies which exhibit quick growth but fail to attain high-income status.

- The Indian economy, characterised by high-income inequality, stagnant wages, high inflation and debt, coupled with low savings, is at risk of falling into the middle-income trap.

India's Disinvestment Strategy in Fiscal Year 2025

Introduction and Current Context

- The Indian government's disinvestment receipts in FY25 have marked their lowest since 2014-15.

- These receipts only totalled Rs 9,319 crore, which is significantly lower than the Rs 16,507 crore accumulated in FY24.



- Interestingly, this decrease in disinvestment receipts occurred despite the post-pandemic economic recovery.

Shift in Disinvestment Policy

- From FY24, the government has ceased assigning annual disinvestment targets in a strategic shift in policy.

- It has instead adopted a "value creation" strategy aimed at optimising the performance of Public Sector Enterprises (PSEs).

- This new approach encompasses increased capital expenditure, enhanced dividends, phased market dilution, and strategic privatisation where possible.

Disinvestment Explained

- Disinvestment is the process through which the government sells its stake in PSEs to generate funds, alleviate the fiscal burden, and encourage private investment.

- It can be in the form of Strategic Disinvestment (sale of the full or vast portion of stake with a transfer of management) or Minority Stake Sale (partial sale with no management transfer).

- Methods involved in disinvestment include Initial Public Offer for unlisted businesses, Further Public Offer for those already listed, Offer for Sale for rapid stake dilution, Buyback of Shares to solidify ownership or utilise surplus cash, along with Exchange Traded Funds (ETF).

Oversight and Management

- The Department of Investment and Public Asset Management, which falls under the Ministry of Finance, oversees the disinvestment process.

- It maintains the government's strategic shift in policy and supervises the various methods of disinvestment.

India's Remittance Trends 2024

Introduction and Key Findings of 6th Round of India's Remittances Survey

- India's remittances have more than doubled, rising from USD 55.6 billion in 2010-11 to USD 118.7 billion in 2023-24 according to the Reserve Bank of India's (RBI) 6th Round of India's Remittances Survey.

- The United States took the lead in remittances at 27.7% in 2023-24, followed by the United Arab Emirates (UAE) at 19.2%.

- Advanced economies (AEs), besides the US, including the UK, Singapore, Canada, and Australia, accounted for over 50% of remittances.

- The contribution from the UK increased drastically from 3.4% to 10.8%, while Australia emerged as a new key source with 2.3% because of increased Indian migration to these countries.

- Remittances from Gulf Cooperation Council (GCC) countries dropped to 38% in 2023-24 from around 47% in 2016-17.

- Maharashtra and Kerala were the leading recipients of remittances within India, with other significant states being Tamil Nadu, Telangana, and Karnataka. Inflating trends were seen in Punjab and Haryana.

- The most prominent channel for inward remittances was the Rupee Drawing Arrangement (RDA), followed by direct Vostro transfers and fintech platforms.

Reasons for the Shift in Source of Remittances

- The strong job markets in advanced economies (AEs),

offering high-paying jobs, especially for skilled Indian migrants, led to a shift.

- The recovery of the US job market post Covid-19 resulted in increased remittances from Indian professionals.

- Policies like the UK-India Migration and Mobility Partnership tripled Indian migration to the UK from 2020 to 2023.

- Canada's Express Entry and Australia's immigration system played a significant role, favoring skilled Indian professionals and leading to increased remittances.

- Job opportunities in GCC declined due to economic diversification, automation, and policies favoring local workers over migrants.

- Changing migration patterns in Indian states, rising education-driven migration, and a growing number of Indian students studying abroad also contributed to this shift in source.

Remittance - Importance and Regulatory Framework

- Remittances support families back home, playing a key role in household income and the economy.

In 2024, record-breaking remittances of USD 129.1 billion flowed into India, representing 14.3% of global remittances.
From a regulatory perspective, the Foreign Exchange Management Act (FEMA), 1999 regulates all foreign exchange transactions in India, including remittances.

- Under FEMA's Liberalised Remittance Scheme (LRS), Indian residents can remit up to USD 250,000 per year for personal and investment purposes, but remittances for certain activities like gambling, speculative trading, and terrorist financing are prohibited.

- Remittances are recorded under the current account of the Balance of Payments (BoP) as unilateral transfers and they represent foreign income inflows that do not create liabilities.

De-Dollarization: Meaning, Recent Initiatives, Benefits, Concerns, and India's Stand

Introduction into De-Dollarization

- De-dollarization refers to limiting the control of the US dollar in global trade, finance, and as a foreign exchange reserve.

- This process involves replacing the US dollar with alternative currencies or assets for international transactions, commodity trading, and reserve holdings.

Recent Financial and Currency Initiatives for Dedollarisation

- The mBridge Project, a digital cross-border payment system that uses Central Bank Digital Currencies (CBDCs), has been backed by numerous central banks like China and Thailand.

- Recent initiatives proposed incline BRICS Bridge and BRICS Clear, established to create a payment and clearing system among BRICS+ countries including Brazil, Russia, India, China, South Africa, Egypt, Ethiopia, Iran, UAE, and Indonesia.

- Due to non-dollar oil trades from Saudi Arabia and the UAE, there has been a boost within the petro-yuan market.

Benefits of De-dollarization

- De-dollarization can reduce geopolitical risks, enable diversification and strengthen regional currencies.



 There is reduced vulnerability to US monetary policies and an increase in using gold as a reserve asset.

- Promotion and development of digital currencies and blockchain payment systems are also perks of de-dollarization.

Concerns Regarding De-dollarization

- Issues such as short-term instability, limited acceptance of alternative currencies, risk of fragmentation, increased geopolitical tensions, global repercussions, and exchange rate determination are raised.

- The sudden shift in global finance and trade could potentially result in market volatility.

India's Stand on De-dollarization and its impacts

- India is noted for its participation in BRICS+ currency discussions, while also being cautious about its actions to not undermine the US dollar.

- Benefits to India due to de-dollarization could include promotion of the Indian Rupee, greater monetary policy autonomy, diversification of reserves, and reduced exposure to US sanctions.

- Concerns, however, also arise. These range from impacting foreign investments, the challenges in diversifying reserves, geopolitical and economic challenges due to China's dominance, and disruptions in dollardenominated remittances.

Predictions for India's Future in the Framework of Dedollarization

- Several steps were suggested to be taken by India to strengthen its financial stability including promoting bilateral trade in rupees, internationalizing its digital rupee, diversifying reserves and managing risks.

- In the long term, India might aim to position Mumbai as a global financial hub and advocate for a multi-currency system.

- Thereby, strengthening India's financial position and potentially benefiting India in the course of de-dollarization.

Geography And Environment

NBWL Meeting and Initiatives for Wildlife Conservation

Introduction and Context

- The seventh meeting of the National Board for Wildlife (NBWL) was chaired by the Prime Minister during the occasion of World Wildlife Day, on 3rd March, in the Gir National Park, located in Junagadh, Gujarat.

- The meeting announced key initiatives for wildlife conservation.

About World Wildlife Day

- Held annually on 3rd March, World Wildlife Day highlights the urgent need for biodiversity protection to combat climate change, increased pollution, and biodiversity loss.

- The day was established by the UN General Assembly (UNGA) in December 2013.

- The theme for 2025 is 'Wildlife Conservation Finance: Investing in People and Planet', emphasising the need for financial investment in wildlife conservation for a

sustainable future.

Key Initiatives from 7th NBWL Meeting

- New conservation plans were announced for the Great Indian Bustard and Gharials, after recording a critical decline in both species.

- The Centre for Excellence in Human-Wildlife Conflict Management was launched in the Wildlife Institute of India's Coimbatore campus, equipped with advanced tracking and surveillance systems.

- Novel technology like AI and remote sensing were encouraged for managing forest fires and human-animal conflicts.

- The foundation stone for the National Referral Centre for Wildlife in Junagadh was laid for effective wildlife health management.

- New task forces were appointed for the conservation of Indian Sloth Bear, Gharials, and Great Indian Bustard.

- Project Cheetah was expanded to include the Gandhi Sagar Wildlife Sanctuary and Banni Grasslands.

Project Lion was extended for another decade to expand the reach of Asiatic Lions across Gujarat's Saurashtra region.
India's first Riverine Dolphin Estimation Report was published, indicating approximately 6,327 dolphins in the Ganga, Brahmaputra, and Indus river basins.

- Traditional knowledge and Community Participation in wildlife conservation were encouraged.

About NBWL

- The NBWL is a statutory body, under the Wild Life (Protection) Act, 1972, responsible for promoting the protection and development of wildlife and forests.

- A 47-member committee, it consists of officials involved in wildlife conservation, the Chief of Army Staff, Defence Secretary, Expenditure Secretary, and selected conservationists, ecologists, and environmentalists.

- It ensures that no tiger reserves are used unsustainably without its approval and advise from the National Tiger Conservation Authority.

Seagrass: Its Importance and Conservation

Introduction to Seagrasses

- Seagrasses are submerged aquatic plants found in shallow coastal waters such as bays and lagoons.

- These marine plants have small flowers and either straplike or oval leaves, creating dense underwater meadows.

Seagrasses belong to the Alismatales order and fall into four families with around 60 species, with Sea Cow Grass and Thready Seagrass among some of the significant ones.
Like terrestrial plants, they conduct photosynthesis,

enhancing oceanic oxygen levels and supporting marine biodiversity.

Threats to Seagrass

Various human activities pose threats to seagrass, including industrial, agricultural, and urban waste pollution.
 Infrastructure projects and tourism associated with coastal development disturb these fragile ecosystems.

- Climate change, including rising temperatures and ocean acidification, present additional threats to seagrass survival.

Current State of Seagrass Conservation

- Currently, seagrass accounts for just 0.1% of the ocean floor, but it critically supports marine life and major fisheries.



- In India, seagrass meadows span 516.59 sq km and sequester significant amounts of CO₂ each year.

- Despite existing laws, conservation measures have often fallen short due to weak enforcement.

Conservation Efforts for Seagrass

- From 2011-2020, India experienced some success in seagrass restoration, with community-led projects playing an important role.

- Globally, around 23.9% of seagrass areas fall under Marine Protected Areas.

- A significant example of restoration success is in Virginia, USA, where 1,700 hectares of Zostera marina have been restored.

Importance of Seagrasses

- Seagrasses perform vital ecological functions, trapping sediment, filtering pollutants, and stabilizing the seabed to prevent coastal erosion.

- Their capacity for carbon sequestration is remarkable, capturing 35 times more carbon than rainforests.

- Seagrasses are biodiversity hotspots, supporting numerous marine species, and contributing to 20% of global fishery landings.

The Way Forward for Seagrass Conservation

- Incorporating seagrass conservation into India's National Biodiversity Action Plan is a crucial step.

- Expansion of Marine Protected Areas to beyond 2.5% of India's Exclusive Economic Zone (EEZ) can help protect and restore seagrass ecosystems.

- Recognising the role of Seagrass in India's Blue Carbon Initiative would support climate commitments and carbon neutrality goals.

- Pre-emptive assessments from organisations like the IUCN and global cooperation would greatly aid seagrass conservation efforts.

Mangrove Expansion in India: Importance, Threats, and Way Forward

Introduction and about

- Mangroves are robust coastal ecosystems composed of salt-tolerant trees and shrubs that survive in intertidal zones of tropical and subtropical regions.

 Characterised by unique physiological and reproductive adaptations, they are capable of thriving in saline and lowoxygen environments, possessing special features such as pneumatophores and prop roots for respiration and stability, respectively.

- They exhibit a unique form of seed germination known as viviparity, ensuring survival in harsh saline conditions.

Global and India's Mangrove Distribution

- Globally, as of 2020, mangroves cover 14.8 million hectares, which is less than 1% of all tropical forests.

- The largest concentrations of mangroves are found in South and Southeast Asia, South America, Africa, North and Central America, and Oceania.

- In India, the mangrove cover is around 4,992 sq. km as per ISFR 2023, constituting significant ecosystems in Odisha, Andhra Pradesh, Gujarat, Kerala, and Andaman Islands.

- The Sunderbans and Bhitarkanika are the most noticeable, harbouring an array of diverse wildlife.

Importance and Significance of Mangroves

- Mangroves are significant blue carbon sinks, storing an average of 394 tonnes of carbon per hectare.

- They function as natural barriers against storm surges, tsunamis, and coastal erosion, helping in disaster risk reduction.

- They support a diverse array of flora and fauna, serving as biodiversity hotspots.

- Mangroves also contribute to food security and support livelihoods by providing resources like honey, fruits and leaves, and supporting fisheries.

Major Threats

- Mangrove ecosystems are under threat due to factors such as land conversion, pollution, and invasive species.

- Aquaculture, together with palm oil plantations and rice cultivation, timber extraction, and charcoal production, contribute significantly to mangrove loss.

Way Forward

- A robust legal framework with stricter laws and regulations is needed to curb deforestation and pollution.

- Engaging local communities in conservation initiatives and adopting modern technologies such as drone monitoring could help protect mangroves.

- Investment in research and bio-restoration techniques for mangrove conservation is crucial to enhance their resilience against climate change and ensure species diversity.

Water Circularity and its Importance in India's Urban Crisis Management

Introduction to the Study on Water Circularity

- The study on 'Waste to Worth: Managing India's Urban Water Crisis Through Wastewater Reuse,' published by the Centre for Science and Environment (CSE), India, has brought into light the urgent need for water circularity.

- Water circularity can be brought about by reusing treated wastewater, which could be a solution to tackle water scarcity and environmental degradation.

Key Findings and Water Crisis in India

- India ranks 132nd globally in per capita water availability and is at risk of becoming water-scarce without immediate action.

- With only 4% of global freshwater resources, India supports 18% of the world's population and 15% of its livestock, creating a lot of stress on its water supply.

- The country has experienced a dramatic decline in freshwater resources by 73% from 5,200 cubic meters (m³) in 1951 to 1,486 m³ in 2021 per capita.

- Wastewater generation in urban India is high, with approximately 72% of it remaining untreated, causing pollution of water bodies and land.

Understanding Water Circularity

- Water circularity is simultaneously the practice of recycling, reusing, and recovering resources within the water cycle to benefit people, nature, and businesses, and minimising waste and environmental pollution.

- Key benefits of water circularity include reducing industrial water cost, potential irrigation, saving water in thermal power plants and generating revenue, offering organic alternatives to synthetic fertilizers and improving water security, amongst others.



Measures to Strengthen Wastewater Reuse in India

- Implementing water reuse credits as an incentive for industries to adopt water-efficient practices is recommended, similar to carbon trading systems.

- Decentralising wastewater treatment systems can help reduce pressure on sewage treatment plants and allow for local reuse of water.

- Strict enforcement of treated wastewater use in industries and imposing water abstraction charges can prevent unnecessary usage of freshwater.

 Reusing outdated canal networks for supplying wastewater and offering tax and financial benefits for wastewater recycling investments are other potential solutions.

- Regular audits and IoT based sensors in all STPs for realtime water quality monitoring will help ensure optimal water treatment.

Challenges of Water Management in India

- Major Indian cities heavily rely on distant rivers for water supply, leading to increased costs, supply shortages, and unequal access, especially for urban peripheries and informal settlements.

- The lack of stringent policies for wastewater reuse in agriculture and industry sectors poses a health risk.

- Large existing irrigation projects being used for urban water supply reduces availability for agriculture.

- Underlying all these challenges are poor management strategies, with the NITI Aayog Composite Water Management Index showing 16 Indian states scoring below 50 out of 100.

International Day of Forests 2025

Introduction and Evolution of International Day of Forests

- The International Day of Forests, also known as World Forests Day (WFD), is an annual event celebrated on 21st March.

- The day is dedicated to raising awareness about the vital importance of forests and trees for the survival of both humanity and the planet.

- The 2025 theme for WFD is "Forests and Food".

- This event evolved from the "World Forestry Day" established by the Food and Agriculture Organization (FAO) in 1971 and was formally recognised by the United Nations General Assembly in 2012.

Definition of Forest in Indian Context

In India, the definition of forest provides from the T.N.
 Godavarman Thirumulpad vs the Union of India 1996 Case.
 Here, the Supreme Court interpreted that the word "forest" must be understood according to its "dictionary meaning".
 This description covers all statutorily recognised forests,

including those designated as reserved, protected, or otherwise.

Importance of Forests

- Forests play a key role in climate change mitigation by absorbing roughly 30% of global CO2 emissions annually and storing 861 gigatonnes of carbon.

- They conserve biodiversity, hosting 80% of terrestrial lifeforms. In India, forests cover 25.17% of total area, protecting species like tigers and Asian elephants.

- Forests are essential to water security, regulating hydrological cycles and mitigating floods. They also provide up to 20% of rural family income in crises and ensure food

security.

- For 1.6 billion people worldwide, forests provide food, fuel, medicine, and livelihood.

Cultural connection is strong with forests being sacred places in many traditions. In India, there are over 100,000 sacred groves preserving biodiversity and certain rare flora.
 They safeguard wild relatives of crops essential for breeding climate-resilient varieties.

Current Status of Forests in India

- Report ISFR-2023 states India's forest and tree cover is 25.17% of its geographical area, with an increase by 1,445.81 km² since 2021.

- India's forest carbon stock is estimated at 7,285.5 million tonnes.

- India's mangrove cover is 4,991.68 km², with a slight decline since 2021.

Global Initiatives for Forest Conservation

- REDD+, Bonn Challenge, New York Declaration on Forests, Paris Agreement, FAO's Global Forest Resources Assessment, and Convention on Biological Diversity are some major global acts for forest conservation.

India's Initiatives for Forest Conservation

- India has several key legislations and initiatives for preserving forests. These include the Forest Conservation Act, 1980, National Afforestation Programme, and Environment Protection Act 1986.

- The Compensatory Afforestation Fund Management and Planning Authority (CAMPA) uses funds from forest land projects earmarked for afforestation.

- The Green India Mission (GIM) launched in 2015-16 focuses on biodiversity, water resources, and carbon sequestration.

- The National Agroforestry Policy encourages agroforestry for climate resilience, environmental conservation, and economic benefits.

- To prevent and manage forest fires, the Forest Fire Prevention & Management Scheme provides support to states and UTs.

- The PM Van Dhan Yojana (PMVDY) aims to enhance tribal livelihoods by adding value to Minor Forest Produce (MFPs) through skill training, infrastructure, and market linkages.

Defence and Military exercises

Exercise KHANJAR-XII: India-Kyrgyzstan Joint Special Forces Exercise

Introduction and Overview

- Exercise KHANJAR-XII, held in Kyrgyzstan, is the 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise. - Initiated in 2011, this annual event is alternately conducted in India and Kyrgyzstan.

- The Indian Army's Parachute Regiment (Special Forces) and Kyrgyzstan's Scorpion Brigade are taking part in the exercise.



Purpose and Current Focus

- The primary aim of the exercise is to enhance cooperation in counter-terrorism activities and special operations within urban and high-altitude terrains.

- The current edition of the exercise is focusing on sniping, building intervention, and mountain warfare strategies.

Cultural Exchange and Bilateral Ties

- Cultural exchanges, like the celebration of the Kyrgyz festival Nowruz, are included to strengthen the bilateral ties between the two nations.

- These social and cultural interactions promote mutual understanding and respect, thereby reinforcing diplomatic relations.

Significance of Defence Co-operation

- This exercise serves as a significant event, highlighting India-Kyrgyzstan's defence cooperation.

- Crucial regional security challenges including terrorism and extremism are addressed, fostering peace and stability in the region.

Kyrgyzstan and its Strategic Importance

- Kyrgyzstan, a Central Asia country, shares the Fergana Valley with Uzbekistan and Tajikistan.

- The region is rich in hydrocarbons, making it strategically important for India's energy security interests.

- The strengthened bilateral ties with Kyrgyzstan thus also serve to impact India's energy security positively.

6th Edition of Exercise Dharma Guardian

Introduction to Exercise Dharma Guardian

- Exercise Dharma Guardian is a bilateral military exercise, conducted annually between India and Japan.

- This activity intensifies combat readiness via counterterrorism training in urban terrains and includes United Nations Peacekeeping Operations (UNPKO) and Humanitarian Assistance and Disaster Relief (HADR) drills.

- The exercise happens alternately in India and Japan, reinforcing cooperation between the two nations on various defence and security related issues.

6th Edition of Exercise Dharma Guardian

- The 6th edition of this bilateral military exercise successfully concluded in Japan.

- This edition further enhanced defence and interoperability cooperation between India and Japan.

- The smooth conduct and conclusion of the sixth edition emphasise the deeper military ties between the two nations.

India-Japan Multilateral Exercises

- In addition to the Dharma Guardian, India and Japan undertake several other major multilateral exercises.

- Among the few notable drills are Veer Guardian and SHINYUU Maitri which are air force exercises.

- JIMEX and Malabar are naval exercises, the latter also involving Australia and the US apart from India and Japan.

- These exercises further solidify the military collaboration, encouraging peacekeeping efforts and strengthening overall strategic ties between participating nations.

Significance of Exercise Dharma Guardian

- The exercise plays a crucial role in enhancing mutual understanding and compatibility between the two armed

forces, leading to better interoperability.

- These regular interactions allow both nations to share their expertise on conducting operations in a multinational environment.

- The drill reinforces the vision of both nations to contribute to international security, peacekeeping operations, humanitarian assistance, and disaster relief.

- Notably, it testifies the growing strategic partnership between India and Japan, contributing to the overall peace and stability in the region.

Bongosagar 2025 Naval Exercise -India and Bangladesh

Introduction

- The Bongosagar 2025 Naval Exercise was an operational coordination initiative between the Indian Navy and the Bangladesh Navy.

- Indian Navy's INS Ranvir and Bangladesh Navy's BNS Abu Ubaidah were the core forces involved in this exercise.

- The critical mission was held in the Bay of Bengal, targeted at improving maritime security and regional stability.

INS Ranvir

- INS Ranvir is the fourth of the five Rajput-class Guided Missile Destroyers in the Indian Navy.

- This crucial destroyer was first commissioned in 1986.

India's SAGAR Initiative

- SAGAR, which stands for 'Security and Growth for All in the Region', is an Indian foreign policy doctrine introduced in 2015.

- This policy aims at improving cooperation and security in the maritime sector, fostering economic growth, and boosting regional trust, especially in the Indian Ocean region.

MAHASAGAR Initiative

- In 2025, India made significant strides in the maritime sector by launching the MAHASAGAR policy.

- This policy acts as an enhancement of the SAGAR policy and is designed to boost security, trade, and development across the Global South.

India-Bangladesh Military Exercises

- The military exercises between India and Bangladesh include Exercise Sampriti (Army) and Exercise Bongo Sagar, as well as the Coordinated Patrol (CORPAT) for the Navy.

- These are steps designed to strengthen the military ties between the two nations, ensuring both maritime and regional stability.

23rd Exercise Varuna 2025: Joint Naval Exercise between Indian and French Navies

Introduction to Exercise Varuna

- Exercise Varuna is an annual bilateral naval exercise, between the Indian and French navies.

- The 23rd edition is set to commence in 2025.

- The exercise takes place in the Arabian Sea, allowing a significant strategic proximity to both nations.

Participating Vessels and Aim of the Exercise

- Notable inclusions will be the aircraft carriers INS Vikrant



from India, and Charles de Gaulle from France.

- The display of maritime strength also includes fighter aircraft, destroyers, frigates, and an Indian Scorpene-class submarine.

- The exercise first took place in 2001, aiming to increase interoperability and operational synergy between the two navies.

Strengthening Defence Cooperation between India and France

- Both nations have recently fortified their military ties with a new defence industrial roadmap.

- The collaboration encapsulates the co-design, codevelopment, and co-production of defence equipment.

- This move is a testament to the strategic alliance and cooperative defence mechanisms between India and France.

Anticipated Defence Deals and Projects

- An anticipated defence deal involves the acquisition of 26 Rafale-M fighter jets for INS Vikrant.

- In addition, 3 more Scorpene-class submarines will be built at Mazagon Dock Shipbuilders Limited (MDL) under Project 75.

- MDL has a track record of already having built six Kalvariclass (Scorpene) submarines, achieved via a technology transfer from the French.

Historical and Geographical Importance

- Initiated in 2001, the annual Exercise Varuna seeks to underline the shared interests of maintaining safe maritime environments by both nations.

- Its conduct in the Arabian Sea mirrors the geostrategic interests of India and France in the Indian Ocean region.

- The exercise is considered a significant manifestation of the emphasis on fostering deeper military cooperation between the two countries, necessary for maintaining global peace and security.

Significance of Industrial and Defence Partnership

- The upcoming Exercise Varuna in 2025 not only strengthens military cooperation but also underpins the importance of co-design, co-development, and co-production in defence.

- The anticipated defence deals and projects further fortify the bilateral ties, paving the way for technology sharing and industrial cooperation in defence.

- Such collaborations foster a strategic alliance that helps ensure geostrategic security and robustness of the defence sectors of both nations.

Exercise Prachand Prahaar: Tri-Service Integrated Military Exercise

Overview

 Exercise Prachand Prahaar is a multi-domain warfare exercise held under the Indian Army's Eastern Command in Arunachal Pradesh.

- This comprehensive combat drill involves the simultaneous participation of the Army, Navy, and Air Force, promoting heightened operational readiness and interservice integration.

- The focus of the exercise broadens to gauging the efficacy of an integrated approach to surveillance, command, control, and precision firepower in contemporary warfare scenarios.

Succession and Purpose

- Exercise Prachand Prahaar precedes 'Exercise Poorvi Prahar' (Nov 2024), a previous military drill conducted along the India-China border, paying special attention to the integrated use of aviation assets.

- The primary objective of Exercise Prachand Prahaar is to sharpen the integration across the tri-services and their operational readiness through coordination and technological prowess.

Features and Simulation of Combat Conditions

- A noteworthy feature of the exercise is the employment of advanced platforms such as long-range reconnaissance aircraft, Unmanned Aerial Vehicles (UAVs), armed helicopters, and space-based assets which underscore the exercise's modern warfare context.

- Simulated targets were neutralised in an electronically contested environment, replicating real battlefield conditions. This was achieved through coordinated strikes involving fighter aircraft, rocket systems, artillery and kamikaze drones (suicide drones or loitering munitions).

Significance

- Exercise Prachand Prahaar is fundamentally significant in boosting India's defence capability amid tenuous borders and geopolitical tensions, enhancing inter-service coordination and adaptability to contemporary warfare.

- The execution of such sophisticated military exercises depicts India's preparedness to handle threats to national security efficiently as it adopts cutting-edge technology and integrated warfare techniques.

Geographical Context

- The choice of Arunachal Pradesh, a state in India's North-East region as the exercise's locale, has a strategic import given its proximity to China. It bolsters the Eastern Command's readiness for any contingencies.

Sea Dragon 2025: A Focus on Multinational Anti-Submarine Warfare Drills

Introduction to Exercise Sea Dragon 2025

- Sea Dragon 2025 is an intensive, multinational antisubmarine warfare (ASW) drill conducted annually to bolster maritime security and cooperation among participating nations.

- The exercise is centred on detecting, tracking, and countering submarine threats, a crucial skill set given the escalating regional tensions in the Indo-Pacific.

- The origin of Sea Dragon came from a bilateral naval drill between the US and Australia in 2019 and has now expanded to include key allies like India, who joined the exercise in 2021.

- The Indian Navy recently participated in this high-level military exercise, bolstering its international relations and operational proficiency in ASW.

Role and Participation of Different Countries

- Hosted by the United States Navy's 7th Fleet at Andersen Air Force Base, Guam, nations deploy their maritime patrol and reconnaissance aircraft (MPRA), and these MPRAs are equipped with high-tech sensors and sonobuoys for submarine tracking.

- Participants in the recent iteration included Australia,



Japan, South Korea, and the United States, with India participating for the fourth consecutive year underlining the exercise's continued role in enhancing international cooperation.

Structure and Key Goals of Exercise Sea Dragon 2025

- The training is a combination of theoretical and practical ASW manoeuvres which include mock drills, tactical discussions, and live submarine detection exercises.

- This year, the exercise concentrated on honing ASW tactics, interoperability, and multinational coordination and included drills using the MK-30 'SLED' mobile ASW training target.

- The exercise further included a live anti-submarine warfare exercise (ASWEX) where participants tracked an actual US Navy submarine and a competitive phase where aircrews are evaluated on their ASW effectiveness.

- Thus, it allows crews to hone their ability to locate and neutralise enemy submarines in real-world circumstances underlining its significance in maritime combat readiness.

Significance of Sea Dragon Exercise

- Participating in the Sea Dragon exercise not only prepares the participating navies to respond to submarine threats, but also strengthens cooperation among allied nations.

- It offers a unique platform to share knowledge and best practices in the field of ASW, fostering an atmosphere of collaboration, and enhancing the interoperability of naval forces.

- This structured interaction and focus on naval warfare tactics are essential with the increasing geopolitical tensions in the Indo-Pacific region.

- Given the complexities and challenges of the maritime domain, continued participation in such multinational exercises is of critical importance for ensuring regional stability and maritime security.

International Relations and Meeting and submints

India-New Zealand Relations and Integration

Introduction and Notable Occurrences

- The Prime Minister of New Zealand made an official visit to India and carried out expansive bilateral talks.

- The visit included attending the 10th Raisina Dialogue as the Chief Guest and delivering an inaugural Keynote Address.

Key Highlights from the India-New Zealand Joint Statement

- Economic and Security Cooperation: The countries agreed to work on a mutual trade agreement under New Zealand's "Opening Doors to India" policy. A defence coordination MoU was also signed.

- Global Cooperation: New Zealand supported India's bid for permanent UN Security Council membership and its entry into the Nuclear Suppliers Group.

- Addressing Climate Change: New Zealand endorsed India's ISA and agreed to collaborate on implementing the Paris

Climate Agreement and Sendai Framework for Disaster Risk Reduction.

- Enhancing Education and Sports: Agreements were made to enrich academic partnerships, student exchanges, sports relations, and pro-Khalistan activities.

Importance of one to the other

- India is important to New Zealand due to its potential economic collaborations, digital economy and strategic cooperation.

- Conversely, New Zealand is integral to India for its advanced farming practices, skill development opportunities, clean energy capabilities, and as a potential buyer of India's defence systems.

New Zealand's "Opening Doors to India" Policy

- Officially launched in 2011, its aim is to amplify New Zealand's economic, political, and cultural relations with India.

Challenges Faced in India-New Zealand Relations

- Stalled Free Trade Agreement (FTA) negotiations, nontariff barriers, and low trade volumes pose significant hurdles.

- Market complexities and geopolitical differences also create issues.

Suggested Approaches Forward

- Concluding FTA negotiations and enhancing market access are crucial for resolution.

- Climate change and sustainability collaborations can further strengthen India-New Zealand ties. This can involve leveraging New Zealand's climate technology and renewable energy expertise for India's low-carbon transition and sustainable farming.

Analysis of India-Mauritius Enhanced Strategic Relations

Overview of Visit and Agreements

- The Prime Minister of India visited Mauritius, during which multiple agreements were signed by both nations.

- These agreements encompassed various areas such as trade, maritime security, and defence, highlighting their regional cooperation.

- Simultaneously, both nations elevated their ties to an enhanced strategic partnership.

Distinctions for the Indian Prime Minister

- The Prime Minister received the highest national award of Mauritius- 'The Grand Commander of the Order of the Star and Key of the Indian Ocean.'

Key Outcomes of the Visit

- Both nations agreed to amend the Double Taxation Avoidance Agreement (DTAA) in accordance with international treaty standards.

- The MAHASAGAR Initiative was introduced by India, aiming for Mutual and Holistic Advancement for Security and Growth Across Regions.

Agreements to enhance use of Agalega Island's new runway and jetty were included in the strategic partnership.
India confirmed its support for Mauritius's sovereignty over the Chagos Archipelago.



- Developmental support was promised, including India's first-ever rupee-denominated Line of Credit to assist Mauritius in replacing its water pipelines.

Historical Relationship between India and Mauritius

- Indians arrived in Mauritius during French colonial rule (1700s) mainly as artisans and masons from Puducherry.

- During British rule, about 500,000 Indian workers migrated to Mauritius between the years 1834 and the early 1900s.

- Mauritius celebrates its National Day on 12th March, as a tribute to Mahatma Gandhi's Dandi March.

Significance of India and Mauritius for Each Other

- Mauritius's location is strategically important to India for the SAGAR initiative, which focuses on security and growth for all in the region.

- Mauritius acts as a counter to China's expanding presence in the Indian Ocean, helping India safeguard its strategic interests.

- Culturally, a majority of the population in Mauritius is of Indian origin, thus promoting Indian culture, language, and heritage.

- India, being one of Mauritius's largest trading partners, benefits economically with Mauritius acting as a gateway for trade with Africa.

- On the flip side, India has been a key development partner for Mauritius since its independence in 1968, assisting in implementing infrastructural projects.

- India is an important security partner for the island nation, assisting in maritime surveillance and naval patrols, and disaster assistance during crises.

- Capacity building is another area where India has been assisting Mauritius, offering customised training to civil servants through various programmes.

4th Conference of Global Intelligence & Security Chiefs Hosted by India

Introduction

- Hosted by the National Security Advisor (NSA) of India, the 4th Conference of Global Intelligence & Security Chiefs took place in India.

- The event was organised by the Research and Analysis Wing (R&AW), India's external intelligence agency, in collaboration with the National Security Council Secretariat (NSCS).

- Key intelligence officials from over 20 countries participated in the event, which included chiefs from the Five Eyes Alliance.

The Conference of Intelligence and Security Chiefs

- The Conference of Intelligence and Security Chiefs is a high-profile annual security dialogue that is part of the wider Raisina Dialogue.

- The conference was first held in 2022 and is mirrored on institutions like the annual Munich Security Conference and Singapore's Shangri-La Dialogue.

- Its purpose is to establish a strategic platform for intelligence and security chiefs to discuss global geopolitical issues, emerging threats, and collaborative security frameworks.

- The 2025 conference spotlighted topics such as counterterrorism, transnational crimes, intelligence-sharing mechanisms, immigration, extradition, Indo-Pacific cooperation, and strategies for countering terror financing

and the narcotics trade.

Understanding the Five Eyes Alliance

- The Five Eyes Alliance is an intelligence-sharing alliance consisting of Australia, Canada, New Zealand, the United Kingdom, and the United States.

- The alliance has its roots in World War II, emerging from UK-US cooperation in breaking German and Japanese codes. - It is founded on a series of clandestine agreements, the foremost of which is the UKUSA Agreement (1946). This agreement enables extensive surveillance, intelligence collection, and data sharing among the member countries.

- Its operations involve interception, collection, analysis, and decryption of global communications.

- Among the members of the alliance, intelligence is shared automatically.

- The Five Eyes Alliance runs integrated programs, staff, bases, and analytical processes for global surveillance.

India-US Agricultural Trade Negotiations: Farm Sector Exposure and Subsidies

Introduction and Background

- The current India-US trade negotiations have a significant focus on the agricultural sector. The US is urging India to expand its farm sector to embrace American produce, a move underpinned by the principle of reciprocity.

- A critical issue, however, is the significant disparity in government support availed to farmers in both nations. This difference makes American produce cheaper in India, potentially affecting the livelihoods of Indian farmers.

Comparative Analysis of Farmer Support in India and the US

- India primarily supports its farmers through subsidies on critical inputs such as fertilisers, irrigation, and electricity. The country also has the Minimum Support Price (MSP) procurement and diverse credit-linked schemes that aid smallholder farmers.

- In comparison, the US offers direct payments under various federal programmes. These include Price Loss Coverage, which indemnifies farmers when market prices go below specific thresholds, and Agriculture Risk Coverage that provides payments when crop revenues fall short of set standards.

- Dairy Margin Coverage safeguards dairy farmers from erratic milk prices and feed costs, while Federal Crop Insurance insures against yield and price losses. Disaster Assistance also helps farmers recover from natural disasters. - In terms of monetary aid, India's government spends approximately Rs 5 lakh crore (USD 57.5 billion) annually on agricultural support, which is higher than the USD 32.2 billion average annual US support.

- However, it is essential to note that this support benefits upwards of 111 million farmers in India, contrasting with less than 2 million farms in the US. Therefore, the per farmer support is significantly higher in the US.

Implications of Government Policies on Indian Farms

- Irregular government support could make Indian farmers susceptible to cheaper American produce, thereby creating an unfair competitive environment.

- High capital input costs further threaten the competitiveness of Indian agricultural products in both local and global markets.



- Maintaining high tariffs on agricultural imports is crucial to India as it safeguards its farmers. However, this policy contrasts with the US's desire for tariff reductions to guarantee easier market access.

- A notable reduction in these tariffs could threaten India's food security policies and jeopardise millions of Indian farmers' livelihoods.

- The World Trade Organization (WTO) permits developing countries such as India to protect their agricultural sectors through higher tariffs and subsidies.

- India resists agricultural market liberalisation, citing financial resilience concerns. It is expected to counter US demands based on WTO rules and farmer security.

India's Chairship of the Indian Ocean Rim Association (IORA)

Introduction and about IORA

- The Indian Ocean Rim Association (IORA) is an intergovernmental organisation that promotes economic cooperation and regional integration among countries bordering the Indian Ocean.

- Established on 7th March 1997, IORA originated from a visit by the late President Nelson Mandela of South Africa to India in 1995, leading to the Indian Ocean Rim Initiative (IORI) and eventually the formation of IORA.

- IORA comprises 23 member states and 10 dialogue partners, covering Asia, Africa, and Oceania through the connecting waters of the Indian Ocean.

Importance of the Indian Ocean Region (IOR)

- The IOR forms a crucial geopolitical and economic zone within the broader Indo-Pacific region, housing two-thirds of the world's population.

- Vital to global trade and energy security, the Indian Ocean facilitates 75% of worldwide trade and 50% of daily oil consumption, generating USD 1 trillion in goods and services.

India's Role and Strategic Contributions

- India is set to take over as IORA Chair in November 2025, hoping to create more resilient governance in the organisation.

- India's Security and Growth for All in the Region (SAGAR) vision aligns closely with IORA's strategic objectives, including maritime security, economic cooperation, and sustainable development.

- India aims to enhance IORA's budget, integrate technology, and partner with institutions to develop maritime courses, among other strategic contributions.

Role of IORA in the Indian Ocean Region

- IORA is a pivotal actor in regional cooperation, fostering multifaceted collaboration among its member states.

- The organisation facilitates structured dialogue on a variety of issues, strengthening regional resilience and promoting sustainable development.

- IORA's influential role is predominantly shaped by the middle and small powers among its member states.

Challenges Faced by IORA

- IORA grapples with financial constraints, with its budget heavily reliant on member states' contributions.

- The expansion of IORA's mandate into resource-intensive areas such as maritime safety and fisheries management requires sustained financial and institutional resources.

- Attracting private sector engagement from key maritime industries is a struggle for IORA, risking a loss of alternative funding sources.

- IORA's Secretariat in Mauritius operates with limited institutional capacity and resources, hindering its ability to effectively manage administrative and strategic functions.

- The organisation faces challenges in data management due to the lack of advanced systems, compromising efficiency in record-keeping and accuracy in policy formulation.

Conclusion

- Building a skilled maritime workforce requires collaboration between industry and academia, and specialised courses in key areas.

- Innovative partnerships and strengthened relations can tackle challenges and ensure economic sustainability.

- As India leads IORA, enhancing regional cooperation and resource mobilisation will be crucial in maximising its impact.

12th Regional 3R and Circular Economy Forum

Introduction and About

- The 12th Regional 3R and Circular Economy Forum, hosted by India in Jaipur, Rajasthan, laid emphasis on sustainable waste management and the circular economy.

- The circular economy is a model that encourages the use of durable, reusable, and recyclable products, ensuring materials continuously repurposed.

Forum's History and Objective

- The forum is a reputable regional platform that promotes 3R (Reduce, Reuse, Recycle) principles and circular economy practices across the Asia-Pacific region, uniting policymakers, industry leaders, and researchers.

- It was initially launched in 2009 to promote 3R principles and resource efficiency. The Hanoi 3R Declaration (2013-2023) set the precedent with 33 voluntary goals for a resource-efficient and circular economy.

- The theme for this year's forum was 'Realizing Circular Societies Towards Achieving SDGs and Carbon Neutrality in Asia-Pacific'.

- The objective of the forum was to discuss and agree a voluntary, non-binding "3R and Circular Economy Declaration (2025-2034)" for a resource-efficient, low-carbon, and resilient Asia-Pacific.

Key Highlights and Announcements

- India's PM promoted the P-3 (Pro Planet People) approach for encouraging eco-friendly behaviour and sustainable lifestyles.

- The Cities Coalition for Circularity (C-3) was launched during the forum. It is a global alliance that fosters city collaboration, knowledge-sharing, and private sector partnerships.

- CITIIS 2.0 (City Investments to Innovate, Integrate and Sustain), which focuses on integrated waste management and climate action, was given a boost with a pivotal MoU.

India's Leadership in Circular Economy & 3R Policies

- The Swachh Bharat Mission-Urban (SBM-U) exceeded its target for household toilet construction by 8.62% and successfully processed 80.29% of solid waste.

- Under the GOBAR-Dhan Scheme, 1,008 operational biogas



plants cover 67.8% of India's districts.

- The E-Waste Management Rules, 2022 resulted in the collection of 5,82,769 MT of e-waste for FY 2024-25, with 5,18,240 MT of it being successfully recycled.

- According to the Plastic Waste Management (Amendment) Rules, 2021, India banned single-use plastic from 1st July 2022.

The Raisina Dialogue 2025

Introduction and Background

- Launched in 2016 in New Delhi by the Ministry of External Affairs, the Raisina Dialogue is an annual conference discussing geopolitics and geo-economics.

- The event is co-hosted with the Observer Research Foundation (ORF), a Delhi-based, non-profit organisation.

- Named after Raisina Hills, the location of the MEA, the Dialogue is likened to the Munich Security Conference and Singapore's Shangri-La Dialogue.

- Participants include global leaders, policymakers, industry experts and journalists, who deliberate on global challenges.

The Raisina Dialogue 2025

- Celebrating its 10th edition in 2025, the Raisina Dialogue saw New Zealand's Prime Minister, Christopher Luxon, as the Chief Guest.

- The chosen theme for 2025 was "Kālachakra – People, Peace and Planet."

Key Takeaways

- Weaponization of Trade & Economy: Concerns were raised by India's External Affairs Minister about the use of trade as a tool of coercion through tariffs, sanctions, and financial controls.

 India is celebrating its trade relationships with partners for ensuring reliability, transparency, and strategic alignment, particularly in ongoing negotiations with the US, EU, and UK.
 Indo-Pacific Concerns: Quad defence leaders expressed worries over China's expanding maritime presence in the

Indian Ocean Region. - India's aim is to keep the Indian Ocean Region as a safe

passage for trade, and helping small island nations while working with external partners.

- The Philippines suggested India should join the Squad alliance to offset China's assertive moves in the South China Sea.

Digital Sovereignty Concerns

- India demonstrated caution regarding data flows, the development of Artificial Intelligence, and digital regulation in its trade dealings.

- Policy frameworks for big data and AI are now key elements in India's economic diplomacy.

ORF – Observer Research Foundation

The ORF is a policy think-tank that offers policy insights for the Indian government, political and business communities.
ORF plays a crucial role in shaping India's foreign policy for achieving enhanced governance and quality of life.

Introduction and Overview of WAVEX 2025

Background and Description of WAVEX 2025

- The Union Ministry of Information & Broadcasting (MIB)

has launched WAVEX 2025, aiming to empower media and entertainment (M&E) startups.

- The initiative is in collaboration with the Internet and Mobile Association of India (IAMAI).

- WAVEX 2025 provides startups with opportunities for funding, national exposure, and networking.

Event Details and Organisers

- The event will take place at the Jio World Convention Centre, Mumbai, from May 1-4, 2025.

- It is part of the wider World Audio-Visual Entertainment Summit (WAVES).

- Organised by the Union Ministry of Information & Broadcasting (MIB) and Internet and Mobile Association of India (IAMAI).

Purpose and Objectives of WAVEX 2025

- To provide support to startups in the M&E sector via various activities and opportunities.

- It facilitates pitching sessions for startups to present their ideas to venture capitalists and celebrity angel investors.

- Offers national exposure through televised pitching sessions.

- Provides mentorship & networking opportunities with industry experts.

Core Focus Areas

- Gaming and Animation

- Extended Reality (XR) and Metaverse

- Emergent technologies such as Generative AI and Next-Gen Content Platforms

- Digital Media and Emerging Entertainment Technologies

Investment and Funding Opportunities

- Offers two pitching sessions for startups to attract potential investors.

 Access to Venture Capitalists and Angel Investors, including celebrity investors.

- The event also features a multi-stage selection process leading to a televised finale.

- WAVEX 2025 includes structured mentorship programmes with industry experts.

- Provides opportunities for business collaborations with leading media and tech firms.

The Significance and Impact of WAVEX 2025

- WAVEX 2025 offers an unrivalled opportunity for Indian M&E startups to gain visibility, funding, and form strategic partnerships.

- Through its focus areas, the event supports the growth of pivotal sectors within the media-tech ecosystem.

- By offering a platform for startups to connect with venture capitalists and famous angel investors, it promotes investment in innovative media and entertainment technologies.

- Television coverage of the event further boosts national exposure for the participating startups.

- Overall, WAVEX 2025 is poised to play a significant role in shaping India's media-tech ecosystem and fostering its growth.



Polity

Understanding One Candidate, Multiple Constituencies (OCMC) in Indian Elections

Introduction and Overview

- A highlighted issue in the electoral reform debates in India is One Candidate, Multiple Constituencies (OCMC), where a candidate contests elections from more than one constituency.

- This practice is legally permitted but raises concerns about governance efficiency, public trust, and the financial burden of frequent elections.

Legal Provisions Regarding OCMC

- Pre-1996, there were no restrictions on the number of seats a candidate could contest under The Representation of Peoples Act (RPA), 1951.

- Post-1996 legislation restricts candidates to contesting from a maximum of two constituencies at the same time.

Elected candidates have to resign all but one seat within the prescribed time, or else all of their seats will be vacated.
Vacated seats are filled by bye-elections held within six months.

Constitutional Provisions and Rules

- Constitutional Provisions like Article 101 deals with the vacation of seats, disqualifications, and dual membership in Parliament.

- Prohibition of Simultaneous Membership Rules, 1950, states that a person cannot hold membership of both Parliament and a state legislature at the same time.

Key Challenges Associated with OCMC

- OCMC can favour ruling parties who control state resources, making it harder for opposition parties during bye-elections.

- Frequent bye-elections due to multiple seat wins increase financial strain on taxpayers.

- Reinforcing parachute candidacy issues where candidates have little local engagement or accountability.

- Administrative disruptions due to frequent elections lead to the repeated enforcement of the Model Code of Conduct (MCC), delaying government policies.

Global Practices of OCMC

- Countries like Australia mandates a sitting legislator to resign before contesting for another parliamentary house.

- The United Kingdom has banned OCMC since 1983, ensuring clear representation and accountability.

- Countries like Pakistan and Bangladesh allow candidates to contest multiple constituencies but require them to vacate all but one.

Possible Reforms for Regulating OCMC

- Measures like banning OCMC enforce "One Election, One Candidate, One Constituency (OCOC)," potentially strengthening democratic fairness.

- Recovering bye-election costs from candidates who vacate a seat could deter seat-hopping.

- Delaying bye-elections to extend the cooling-off period for candidates and reduce the ruling party's unfair advantage.

- Enforcing mandatory resignation for candidates before contesting another election to ensure commitment to their

elected role.

Conclusion and Final Thoughts

- OCMC practice in India's elections requires vast financial, administrative resources and results in frequent byelections wasting time and funds that could be used for development.

- In line with the core democratic principle of One Person, One Vote, enforcing One Candidate, One Constituency is essential for ensuring fairness in elections.

Preventive Detention in India: Legal Perspective and Supreme Court Rulings

Introduction to Preventive Detention in India

- Preventive detention refers to the act of detaining an individual before a potential crime takes place, not on grounds of conviction.

- It's a measure to avoid the possibility of unlawful activities and disturbances of public order.

- The protection against arrest and detention under Articles 22(1) and 22(2) does not apply to individuals detained under preventive detention laws.

- In such cases, a person can legally be detained without trial for up to three months unless extended by an Advisory Board.

- The individual must be informed of the detention reasons unless it can potentially endanger public interest. They also have the right to legal representation, but it can be limited in certain cases.

Supreme Court Ruling on Preventive Detention in the Mortuza Hussain Choudhury case

- The Supreme Court of India reaffirmed that preventive detention is a drastic measure and necessitates strict adherence to constitutional and legislative protections.

- In the case of Mortuza Hussain Choudhury vs State of Nagaland, the verdict invalidated the state's detention orders, citing improper justification and violation of legal principles.

- Two individuals were detained under the Prevention of Illicit Traffic in Narcotic Drugs and Psychotropic Substances Act, 1988.

- The Court ruled that the detention orders violated Section 6 of the Act, the orders lacking distinct, specific grounds were deemed insufficient.

- The Supreme Court noted that mere oral communication of detention orders to detainees not well-versed in the English language was inadequate, citing the Harikisan vs. State of Maharashtra (1962) Constitution Bench ruling.

- The Court emphasized that preventive detention affects individuals' basic rights and must comply strictly with statutory norms.

Key Laws Pertaining to Preventive Detention in India

- National Security Act, 1980: Allows detention to ward off threats to national security and public order.

- Unlawful Activities (Prevention) Act, 1967: Aims to control operations jeopardizing India's sovereignty, security, and integrity.

- Public Safety Act, 1978: Implemented in Jammu & Kashmir for preventive detention to safeguard public order and security.



Other Significant Judicial Precedents

- In Ameena Begum vs The State Of Telangana (2023), the Supreme Court stated that preventive detention is an extraordinary measure that should not be exercised arbitrarily.

- In Jaseela Shaji vs the Union of India (2024), the Supreme Court declared that detainees must be given a fair chance to challenge their detention.

Champakam Dorairajan Case of 1951 and its Impact on Fundamental Rights and Directive Principles of State Policy (DPSPs)

Background of Champakam Dorairajan Case and Local Impact

- In 1948, the Madras government implemented the Communal General Order (GO), using caste and religion to reserve seats in educational institutions.

- The government claimed Article 46, which supports the education and economy of scheduled castes (SCs), scheduled tribes (STs), and weaker sections.

- A woman named Champakam Dorairajan from Madras contested this order in the Madras High Court, stating it violated her right to equality under Article 14.

Legal Proceedings and Judgments in the Champakam Dorairajan Case

- In 1950, the Madras High Court declared the Communal GO unconstitutional due to the use of caste and religion as the basis for classification.

- However, the Madras government appealed to the Supreme Court.

- In 1951, the Supreme Court upheld the initial judgment and deemed the Communal GO unconstitutional.

- Their judgment further stated that the order violated fundamental rights under Article 14 (Right to Equality) and Article 15(1) (Prohibition of Discrimination on Grounds of Religion, Race, Caste, Sex, or Place of Birth).

Supreme Court's Ruling and Influence on Constitutional Framework

- The Supreme Court stated that fundamental rights had precedence over DPSPs and established that the Parliament had the power to alter fundamental rights through constitutional amendments.

- Due to this judgment, caste-based reservations in education were abolished, leading the Parliament to enact the 1st Constitutional Amendment Act, 1951 to restore education reservations.

The 1st Constitutional Amendment Act, 1951, and its Implications

- The government introduced Article 15(4) through this amendment, which permits states to make special arrangements for the advancement of socially and educationally backward classes (SEBCs), SCs, and STs.

- This gave constitutional approval for reservations in educational institutions.

Other Significant Judicial Decisions Affecting the FRs and DPSPs

- Other landmark cases like the Golaknath Case (1967), Kesavananda Bharati Case (1973), and Minerva Mills Case

(1980) also had significant implications on the conflict between FRs and DPSPs.

- These cases shaped the balance by ensuring protection of social justice while maintaining individual liberties and maintaining judicial review as a constitutional safeguard.

Conclusion

- The Champakam Dorairajan case established that Fundamental Rights are above the Directive Principles of State Policy and has since then influenced several constitutional amendments and judicial interpretations.

State of Madras vs V.G. Row Case, 1952

Overview and Background

- The State of Madras vs V.G. Row case of 1952 is significant as it established the 'test of reasonableness' for laws that encroach upon fundamental rights.

- The case provides an important precedent for judicial review, ensuring restrictions imposed on civil liberties must be just, fair and not excessive.

- The background premise of the case was a challenge against the 1950 Criminal Law Amendment Act, which granted government powers to restrict associations considered harmful to public order.

- The People's Education Society was banned under this law by the Madras government in 1950.

Contestation and Supreme Court Ruling

- Contestant V.G. Row, a member of the banned society, argued that the law violated Article 19(1)(c) of the Indian Constitution - the right to form associations, and impose unreasonable restrictions under Article 19(4).

- In response, the Supreme Court in 1952 declared the law unconstitutional, stating that excessive executive discretion in banning associations is arbitrary and a violation of Article 19(1)(c).

- It stated that restrictions should be fair, just, and not excessive in relation to their objective, setting a groundwork to determine the reasonability of restriction.

Significance and Impact

- The concept of 'reasonableness test' introduced in this case gradually developed into the 'structured proportionality test' we see today, for evaluating state actions infringing fundamental rights.

- Modern legal frameworks such as UAPA, TADA, and POTA have been reviewed under this 'reasonableness test'.

Link to Contemporary Jurisprudence

- An important case for reference, Anuradha Bhasin vs Union of India, 2020, where the Supreme Court ruled on the requirements for restrictions on movement and communication, proposing the 'test of proportionality'.

- This case has a direct correlation with Article 19 of the Indian Constitution which includes speech, assembly, and movement, and allows for reasonable restrictions for specific purposes.

Landmark Cases Balancing Rights and Restrictions

- The Kesavananda Bharati vs State of Kerala (1973) case established the 'basic structure doctrine'.

- The Maneka Gandhi vs Union of India (1978) case expanded the scope of Article 21 ensuring any action that restricts the right has to be just, fair and reasonable.



- The Shreya Singhal vs Union of India (2015) case declared Section 66A of the IT Act unconstitutional due to its ambiguity.

- The Justice K.S. Puttaswamy vs Union of India (2017) case introduced 'reasonableness test' in the context of privacy rights.

Historical & Modern Implications of the Narasu Appa Mali Case, 1951

Introduction and Background

- In the landmark case of State of Bombay v. Narasu Appa Mali 1951, the question of whether personal laws should undergo constitutional scrutiny was addressed.

- The case continues to hold significant relevance today, with frequent references made in the context of the Uniform Civil Code (UCC) and the subject of gender justice within religious laws.

Details of the Narasu Appa Mali Case, 1951

- Narasu Appa Mali, a resident of Maharashtra, married a second wife according to custom and was convicted under the Bombay Prevention of Hindu Bigamous Marriages Act, 1946.

- Bigamy was classified as a punishable offence under this Act, and the court ruled that even though it applied solely to Hindus, it did not violate Article 14.

- The verdict from the Bombay High Court affirmed the constitutionality of the 1946 law. It stated that personal laws, unless codified, were immune from inspection for violation of fundamental rights.

- Personal laws were consequently designated to be immune under Article 13 from any constitutional inspection, which could allow regressive practices.

Influence on Subsequent Cases

- The stance taken in the Narasu Appa Mali case was integral during the Triple Talaq Case in 2017 where the Supreme Court nullified instant triple talaq. The act was alleged to be part of the codified law under the Shariat Act of 1937, hence was subject to constitutional scrutiny.

- In the Sabarimala Case, 2018, the ruling in Narasu Case was criticized by the Supreme Court which opined that personal laws should not be exempt from adherence to constitutional principles.

Current Debate and Related Cases

- Experts have initiated debates on reconsidering the Narasu ruling in the light of gender justice. The judgment is often quoted to defend non-interference in personal laws, which has led to contradictory rulings in relation to marriage, customs, and inheritance.

- The Shah Bano Case, 1985 highlighted the right to maintenance of Muslim women, thereby underlining the necessity of gender justice in personal laws.

- The Sarla Mudgal Case, 1995 saw the Supreme Court advocating UCC to prevent Hindu men from converting to Islam merely for practising polygamy.

- The Shayara Bano Case, 2017 declared Triple Talaq unconstitutional, thereby promoting gender justice.

Rank Reports and Awards

IFA Awards 2025: A Glittering Celebration of Indian Cinema

- The International Indian Film Academy (IIFA) Awards 2025 marked the event's silver jubilee edition, celebrating 25 years of honouring excellence in Bollywood.

- The majestic city of Jaipur, Rajasthan served as the backdrop for this illustrious event, which was held over two days on the 8th and 9th of March, 2025.

Overview of the Event

- The IIFA Awards 2025 saw the biggest stars of the Indian film industry in attendance, and the night was filled with breathtaking performances and memorable moments.

- The highlight of the night was the announcement of the winners of the most prestigious awards in Indian cinema.

- The biggest winner of the night was Kiran Rao's film "Laapataa Ladies," which picked up ten awards to be the most celebrated film of the event.

- Other standout performances included Kartik Aaryan, winning Best Actor, and the action thriller "Kill," which secured multiple awards.

Details of Winners

- 'Laapataa Ladies' swept several categories, winning Best Picture, Best Direction by Kiran Rao, Best Story (Original) In The Popular Category by Biplab Goswami, Best Screenplay by Sneha Desai, and Best Performance in a Leading Role by Nitanshi Goel among others.

- The Best Story (Adapted) was won by the team behind 'Merry Christmas', while 'Article 370' bagged the Best Dialogue award.

- In the Acting Categories, along with Kartik Aaryan and Nitanshi Goel, Janki Bodiwala won Best Performance in a Supporting Role for 'Shaitaan', and Ravi Kishan secured the same award for 'Laapataa Ladies'.

- Raghav Juyal's performance in 'Kill' won him the Best Performance in a Negative Role.

- Best Directorial Debut was won by Kunal Kemmu for 'Madgaon Express', while Pratibha Ranta was recognized as the Best Debut Female for 'Laapataa Ladies' and Lakshya Lalwani as the Best Debut Male for 'Kill'.

- The Music and Technical Categories saw 'Laapataa Ladies' bag the Best Music Director award by Ram Sampath and Best Lyrics by Prashant Pandey for 'Sajni'.

- Meanwhile, 'Bhool Bhulaiyaa 3' impressed in the Sound Design and Special Effects Categories, while 'Kill' excelled in the Editing and Cinematography Categories.

- The night was rounded off with Rakesh Roshan being honoured with the Outstanding Achievement in Indian Cinema award, a special recognition for a lifetime of contribution to Indian cinema.

Hockey India Awards 2024 -Comprehensive Winners' List and Highlights

Introduction and Celebrations

- The Hockey India Annual Awards 2024 was a significant event honouring the exceptional talents in Indian hockey.



- The ceremony was held in New Delhi and was particularly momentous due to its alignment with the centenary of Indian hockey and the 50th anniversary of India's 1975 Men's Hockey World Cup triumph.

- This grand event marked the celebration of exceptional performances from Indian athletes, recognising their unwavering dedication and considerable contribution to the sport.

Notable Winners of the Awards

- The top accolades at the ceremony, known as the Balbir Singh Sr Award for Player of the Year, were claimed by Harmanpreet Singh and Savita Punia in the men's and women's categories, respectively.

- Other winners include Amit Rohidas, who received the Hockey India Pargat Singh Award for Defender of the Year, and Hardik Singh, who won the Ajit Pal Singh Award for Midfielder of the Year.

- The Hockey India Dhanraj Pillay Award for Forward of the Year was bagged by Abhishek, whilst the accolades for Upcoming Player of the Year in both male and female divisions under 21 years were awarded to Araijeet Singh Hundal and Deepika, respectively.

- The Hockey India Baljit Singh Award for Goalkeeper of the Year was also won by Savita Punia.

Tribute to the 1975 World Cup Winning Team

- The Hockey India Awards 2024 held special significance as it observed the 50th anniversary of India's historic men's hockey world cup victory in 1975.

- The members of the victorious squad were conferred with the Major Dhyan Chand Lifetime Achievement Award, acknowledging their unparalleled contribution to Indian hockey.

- Legendary players from the 1975 team, like Leslie Fernandez, Onkar Singh, Ashok Diwan, BP Govinda, Kaliah PE, Brigadier HJS Chimni, VJ Phillips, Ashok Kumar, Aslam Sher Khan, and Brigadier Harcharan Singh, attended, making the occasion even more special.

- Their achievements have set an unmatchable standard in the history of Indian Hockey, and this award served as a fitting tribute to their resounding success.

Ramnath Goenka Awards for Excellence in Journalism 2025

Introduction and History

- Established in memory of Indian newspaper publisher Ramnath Goenka, these awards are presented annually to honour and celebrate journalists throughout the country.

- The awards are aimed at promoting fearless and ethical journalism, reflecting Goenka's own values during his lifetime.

- They recognise journalists who display courage, accuracy, fairness, and investigative skills in reporting, often in challenging environments.

Why in News

- The latest iteration of the Ramnath Goenka Awards for Excellence in Journalism was held in 2025.

- The awards were presented by the President Droupadi Murmu, who praised Goenka's legacy and the critical role of journalism in upholding democracy.

- She emphasized the importance of field reporting and made specific mention of the challenges posed to journalism by artificial intelligence and misinformation.

Winners of 2025's Awards

- Awards span across various categories ranging from Print/Digital and Broadcast in Hindi and Regional languages, to Business & Economic Journalism, Sports Journalism, among others.

- Mridulika Jha from Aaj Tak won in the Hindi (Print/Digital) category for her report on the Dunki route migration crisis.

- In Investigative Reporting, a team from Indian Express comprising of Nihal AP Koshie, Mahender Singh Manral, and Mihir Vasavda was honoured for exposing sexual harassment in India's wrestling federation.

- The Foreign Correspondent (India) award was won by Nilesh Christopher from Rest of World, who covered the impact of AI and manufacturing shifts in India.

- In the Books (Non-Fiction) category, A.R. Venkatachalapathy was recognised for his work on V.O. Chidambaram Pillai's fight against British rule.

Importance of the Awards

- The Ramnath Goenka Awards serve to highlight the integral role journalists play in informing the public, countering misinformation, and holding institutions accountable.

- Through these awards, emerging talents in the field are encouraged and provided with a platform to expand their reach and impact.

- The awards also help in instilling a sense of responsibility and integrity among the journalism community at large, while reminding the society at large about the invaluable contributions of fearless journalism.

Oscars Awards 2025 Report

Introduction and Oscars Ceremony

- The 97th Academy Awards, also known as Oscars 2025, were held at the Dolby Theatre in Los Angeles.

- The event was hosted by Conan O'Brien and a printable ballot was made available for the audience's convenience.

Main Awards Winners

- 'Anora' was honoured as the Best Picture of the year.

- The Brutalist bagged the award for Best Actor in a leading role while Kieran Culkin for 'A Real Pain' won Best Supporting Actor.

- Mikey Madison received Best Actress for her remarkable performance in 'Anora'. In contrast, 'Emilia Perez' saw Zoe Saldana winning Best Supporting Actress.

- The award for Best Director went to Sean Baker for 'Anora'.

Technical Winners

- Cinematography was awarded to Lol Crawley for 'The Brutalist'.

- The award for Best Costume Design was claimed by 'Wicked'.

- 'Flow' bagged the Best Animated Feature Film while 'In the Shadow of the Cypress' bagged Best Animated Short Film.

- 'Dune: Part Two' won in the categories of Best Sound and Visual Effects.

- 'Anora' and 'Conclave' respectively won for Best Original and Adapted Screenplay.

Music, Documentary and International Awards Winners

- Daniel Blumberg won Best Original Score for 'The Brutalist' and "El Mal" from 'Emilia Pérez' won Best Original



Song.

- 'No Other Land' and 'The Only Girl in the Orchestra' won Best Documentary Feature Film and Documentary Short Film respectively.

- 'I'm Still Here' from Brazil was declared the Best International Feature Film.

Other Categories Winners

- 'Anora' also claimed Best Film Editing.

- Best Makeup and Hairstyling was won by an amazing team composed of Pierre-Olivier Persin, Stéphanie Guillon, and Marilyne Scarselli for 'The Substance'.

- 'Wicked' won Best Production Design.

- The award for Best Live Action Short Film went to 'I'm Not a Robot'.

Noteworthy Nominees of Oscars 2025

- Notable nominations included 'The Brutalist', 'A Complete Unknown', 'Dune: Part Two', 'Emilia Pérez', 'I'm Still Here', 'Nickel Boys', 'The Substance', and 'Wicked' under the Best Picture category.

Best Actor and Actress categories saw powerful performances by individuals like Adrien Brody, Timothée Chalamet, Mikey Madison, and Cynthia Erivo among others.
 Best Supporting Actor and Actress categories included noteworthy performances by Kieran Culkin, Edward Norton, Zoe Saldana, and Felicity Jones.

- Directors like Sean Baker, Jacques Audiard, Brady Corbet were recognised with nominations under the Best Director category.

Conclusion

- Overall, Oscars 2025 successfully awarded the hard work of filmmakers, talent of actors and the creativity of technicians in the world of cinema.

- This year also saw a wide range of brilliant films and performances being nominated, which further underscores the significance and prestige of Oscars in celebrating cinematic excellence.

Forbes India Leadership Awards 2025

Event Overview

- The Forbes India Leadership Awards (FILA) 2025 is a renowned event that acknowledges visionary leaders and change-makers in the Indian corporate and entrepreneurial landscape.

- Hosted by Forbes India, the event was held at the Jio World Convention Centre, Mumbai, uniting significant figures from business, technology, and philanthropy sectors. - The evening was characterised by insightful discussions, praise-worthy awards, and a toast to commend leadership excellence.

Pioneers Recognised for Innovation and Achievements

- The ceremony kick-started with awards acknowledging exemplary innovation and entrepreneurial prowess.

- BugWorks Research received the Emerging Innovator Award for its remarkable innovation in biotechnology, emphasizing that innovation extends beyond discovery to making a tangible impact.

- BrowserStack, a rapidly thriving tech startup, won the Outstanding Startup Award for transforming software testing solutions, underscoring its wide-reaching influence, "We power half the world's airlines, banks, and tech firms."

Icons of Excellence

- Ajay Singh, Chairman and Managing Director of SpiceJet, was applauded for his substantial contributions to the aviation sector, reminiscing about his journey of establishing SpiceJet against all odds.

- Katrina Kaif, co-founder of Kay Beauty, received recognition for her entrepreneurial journey and efforts in making beauty more inclusive and expressive, "If you enter business, you must have something unique to say."

Featured Discussion on Business and Branding

- A highlight of the evening was a fireside chat between Katrina Kaif and Naini Thaker of Forbes India. Kaif discussed her shift from Bollywood to business.

- The discussion emphasized the importance of brand inclusivity, self-expression, and the increasing intersection of entertainment and entrepreneurship.

Leadership Awards Across Various Sectors

- Multiple awards were presented to celebrate leadership in various arenas, ranging from biotechnology, aviation, beauty industry, banking, technology, skincare, food industry, healthcare, education, hospitality, beverage sector, policy-making, to automobile.

- Each winner demonstrated immense contribution to their respective fields with innovation, quality commitment, social impact, sustainable solutions, expansion, and leadership qualities.

Entrepreneur of the Year & CEO of the Year

- Supam Maheshwari, the founder of FirstCry, was honoured with the Entrepreneur of the Year Award for his leadership in the baby and kids' retail market.

- Rajesh Jejurikar, from Mahindra & Mahindra, was awarded the CEO of the Year for his innovation in the automobile sector and business expansion.

India's Global Wealth Ranking

Introduction and About the Wealth Report 2025

- The global property consultancy firm, Knight Frank, based in London, published the 19th edition of 'The Wealth Report 2025' in March 2025.

- The report analyses the global distribution of wealth and emphasises the increasing number of High Net-Worth Individuals (HNWIs) worldwide.

- HNWIs are defined as individuals possessing at least USD 1 million in investable assets.

India's Position in Global Wealth Ranking

- India secured the 4th position in the global ranking with an estimated 85,698 HNWIs in 2024.

- This represented an increase of 6% from the previous year, signifying strong wealth growth.

- India's HNWIs accounted for 3.7% of the world's wealthy population, strengthening India's presence among the top wealth-generating nations.

Leaders in the Global Wealth Ranking

The United States of America led the wealth ranking with 905,413 HNWIs, accounting for 38.7% of the global HNWIs.
China followed as the second country with 471,634 HNWIs, representing 20.1% of global HNWIs.

- The third country was Japan with 122,119 HNWIs, equivalent to 5.2% of the global HNWIs.



Global Growth of High Net-Worth Individuals

- There was a global increase of 4.4% in HNWIs, with the total number reaching 2,341,378 in 2024, up from 2,243,300 in 2023.

- The three regions experiencing the highest percentage growth in their HNWI populations were the United States with 5.2%, Asia with 5%, and Africa with 4.7% growth.

- Other regions showing notable growth in HNWI populations included Australasia (3.9% growth), the Middle East (2.7% growth), Latin America (1.5% growth), and Europe (1.4% growth).

Top 5 Countries with the Highest Number of HNWIs in 2024

- The top five countries in terms of HNWI populations in 2024 were the United States, China, Japan, India and Germany.

- While the United States, China, and Japan respectively held the first three spots, India ranked fourth, and Germany was fifth with 69,798 HNWIs, representing 3.0% of global HNWIs.

LIC Positioned as World's 3rd Strongest Insurance Brand

LIC's Global Ranking and Performance

- Life Insurance Corporation of India (LIC) secured the third rank as the strongest insurance brand worldwide, as per the Brand Finance Insurance 100 (2025) report.

- The India-based insurance company attained a Brand Strength Index (BSI) score of 88/100, marking its prominent global presence.

- LIC clinched the 12th position in terms of brand value among global insurers.

- SBI Life, ranking 76th globally, joins LIC as the only two Indian insurers in the top 100.

Global Insurance Market Overview

- The top 100 insurance brands collectively recorded a 9% growth in brand value in 2025.

 This growth was mainly powered by factors such as higher investment income, rising interest rates, and increased profitability.

- The market capitalisation of these companies witnessed a surge, stimulated by the rising demand for insurance products.

- The sector growth was expedited by the economy's recovery, strategic mergers and acquisitions, and advancements in technology.

LIC's Financial Performance Highlights

- There was a 17% Year-on-Year rise in LIC's standalone net profit in the December quarter, totalling ₹11,056.47 crore, up from ₹9,444.42 crore.

- Concurrently, the consolidated net profit observed a complementary increase of 16% Year-on-Year, reaching ₹11,000 crore.

- The expense ratio experienced a significant reduction of 231 basis points (bps), moving down to 12.97% from the previous 15.28%.

- A substantial decrease in management expenses, especially the costs related to employee compensation and welfare, contributed to the improved financial performance.

Outlook on the Overall Insurance Sector

- Amongst global competitors, the Poland-based insurance

brand, PZU came first with a BSI score of 94.4, and China Life Insurance stands second with a score of 93.5.

- The escalating trend in the insurance sector results from the industry's ability to leverage economic recovery and cope with market trends, pointing towards an even more promising future.

- The role of Indian insurance companies, particularly LIC and SBI Life, is noteworthy for being recognised at a global level.

- The boost in the sector foresees substantial opportunities for existing and aspiring insurance brands, potentially reshaping the dynamics of the global insurance market.

World Air Quality Report 2024: Assessment and Implication

Introduction and About the Report

• The World Air Quality Report 2024 is an annual study conducted by Swiss company IQAir.

• The report evaluates and ranks the air pollution levels of various countries, focusing on Particulate Matter (PM) 2.5 concentration.

Key Findings of the World Air Quality Report

• India is ranked as the 5th most polluted country in 2024, showing slight improvement from its 3rd position in 2023.

• Delhi, the Indian capital, is the most polluted city globally with a PM2.5 concentration of 91.6 μ g/m³.

• 6 of the world's 10 most polluted cities are in India. The list is topped by Byrnihat (Assam-Meghalaya border) with a PM2.5 concentration of 128.2 μ g/m³. Other Indian cities in the list are Mullanpur (Punjab), Gurugram, Faridabad, Bhiwadi, and Noida.

• In 2024, India saw a 7% decrease in PM2.5 levels, averaging 50.6 μ g/m³ which is a decrease from 54.4 μ g/m³ in 2023.

Comparative Analysis and Global Scenario

• However, this is still 10 times higher than the World Health Organization (WHO's) recommended safe limit of 5 μ g/m³. 35% of Indian cities reported PM2.5 levels exceeding this limit.

• The most polluted countries globally according to annual average PM2.5 levels are Chad (91.8 μ g/m³), Bangladesh (78 μ g/m³), Pakistan (73.7 μ g/m³), and Congo (58.2 μ g/m³).

• The report underlines that the majority of the global population breathes in polluted air and only 12 countries or regions report PM2.5 concentrations below the WHO's recommended limit.

Overview of Air Pollution and its Consequences

• Air pollution refers to the contamination of air by chemical, physical, or biological agents that adversely alter its natural composition.

• Key sources of air pollution include combustion, vehicles, industries and fires.

• Major pollutants like PM, CO, O_3 , NO_2 , and SO_2 contribute to respiratory diseases and high mortality rates.

• According to WHO, 99% of the global population breathes polluted air, with low- and middle-income countries most affected.

• Prolonged PM2.5 exposure in India has been linked to the reduction of life expectancy by 5.2 years and 1.5 million annual deaths between 2009–2019, as per the Lancet Planetary Health Study.



Initiatives for Combating Air Pollution

• Major contributors to air pollution in India include vehicle emissions, industrial pollution, and biomass burning.

• Crop stubble-burning in northern India contributes to 60% of PM2.5 levels, leading to extreme pollution levels.

• WHO Air Quality Guidelines (AQG) aim to help governments reduce air pollution and enhance public health. These guidelines point to the urgent need for stringent steps to control air pollution sources.

IMF Report on India Financial System Stability Assessment

Introduction and Key Highlights

- The International Monetary Fund (IMF) has raised concerns about the stress in Non-Banking Financial Companies (NBFCs) and its potential risks to India's financial system in its report titled "India Financial System Stability Assessment".

- In Financial Year 2024, 63% of power sector loans were sourced from the three largest Infrastructure Financing NBFCs, up from 55% in 2019-20.

- A majority of NBFC lending, 56%, is financed by market instruments like mutual funds and corporate bond markets, with the rest being sourced from bank borrowings.

- State-owned NBFCs like the Indian Renewable Energy Development Agency (IREDA) face increased risk due to their exposure to the financially stressed power sector. This sector is experiencing delays and financial stress, leading to decreased revenues and hindering NBFCs' ability to service liabilities.

NBFC Vulnerabilities and Stagflation Risk

- NBFCs have been flagged as vulnerable due to their inability to accept demand deposits, lack of deposit insurance, and gaining no direct Reserve Bank of India (RBI) liquidity access.

- The IMF report also highlights a risk of stagflation, a mixture of slow economic growth and high inflation, owing to international geopolitical risks and potential miscalculations in monetary policy by major central banks. This could lead to increased interest rates, affecting both banks and NBFCs.

- IMF stress tests suggest that Public Sector Banks (PSBs) would struggle to maintain the required 9% Capital Adequacy Ratio (CAR) in the event of a stagflation scenario.

Financial Inclusion and System Assets

- Financial inclusion in India is witnessing a positive trend, with almost 80% of adults having financial accounts. This has been facilitated by an extensive banking network and a robust digital infrastructure that includes the Unified Payments Interface (UPI).

- The report also identifies India's transformation into a major player in global equity options trading, bolstered by a surge in retail investors.

- India's financial system assets, including banks, NBFCs, insurance companies, mutual funds, and pension funds, constitute nearly 190% of the country's GDP, with banks accounting for 60% of total financial assets.

Recommendations for Maintaining Financial Stability

- The IMF advises PSBs to preserve earnings to strengthen capital reserves rather than paying dividends to the government. This would support economic recovery in possible downturns. - Improving data sharing on NBFC credit and exposure has been recommended to better assess and manage risks.

- The report suggests aligning the regulatory burden of state-owned NBFCs with their private sector counterparts to ensure fair competition.

- The IMF also advises prioritising financial stability over aggressive lending to maintain sustainable economic development.

India as the 2nd Largest Arms Importer According to SIPRI Report

Overview of the Global Arms Trade Report

- India was reported to be the 2nd largest arms importer according to a 2020-24 report by the Stockholm International Peace Research Institute (SIPRI), coming second to Ukraine.

- Interestingly, India's position in global arms imports fell to 8.3% in 2020–24.

- The report shows that India's arms imports declined by 9.3% compared to the 2015-19 period.

- Despite the decrease in imports, Russia remains India's top supplier with its share dropping from a previous 72% to 36%.

Key Findings in the Report

- France emerged as India's second-largest supplier, with 28% of its total exports directed towards India.

- Concurrently, Pakistan's arms imports experienced an increase of 61% with China being the primary supplier.

- Despite this, China dropped out of the top 10 arms importers as its arms imports saw a 64% decrease, indicating a stronger domestic defence industry.

- For the first time since 1990–94, top 10 arms importers included India, Pakistan, Japan, and Australia in the Asia and Oceania region.

- As of 2020-2024, the US retained its position as the largest arms exporter, chiefly supplying weapons to Ukraine, NATO allies, and Asia-Pacific nations.

- European countries exhibited an increased defence spending in response to Russia's invasion of Ukraine, resulting in a surge of European arms imports by 155%.

Analysis of Arms Trade in France, Ukraine, Russia, and Middle East

- France surpassed Russia as the 2nd largest arms exporter, with India (28%) as the top buyer, followed by Qatar.

- Ukraine witnessed a striking 100-fold increase in arms imports, largely due to the war with Russia, with the US, Germany, and Poland as key suppliers.

- Russia's global arms exports suffered a heavy drop, falling by 64% due to Western sanctions and production constraints.

- Despite a drop of 20%, Arms imports in the Middle East remained substantial, with Qatar rising to become the 3rd-largest arms importer globally.

India's Measures to Minimise Arms Imports

- A significant portion (75%) of capital procurement in the Rs 6.21 lakh crore defence budget of 2024-25 is reserved for domestic manufacturers.

- Self-Reliant Initiatives through Joint Action (SRIJAN) portal has been launched to facilitate procurement from Indian vendors.

- India's defence production reached a record Rs 1.27 lakh



crore in 2023-24, indicating a 174% rise from 2014-15, with the US, France, and Armenia being the top three destinations for India's defence exports.

 A Defence Acquisition Procedure was implemented in 2020 that prioritises domestic procurement over foreign purchases, introducing categories like "Buy (Indian-IDDM)".
 Two Defence Industrial Corridors have been established in Uttar Pradesh and Tamil Nadu.

The private sector now contributes 21% of India's total defence production, thanks to 74% FDI via Automatic Route and 100% via Government Route in defence manufacturing.
Major indigenisation projects are underway by India's 16 DPSUs, including HAL, BEL, and Mazagon Dock Shipbuilders.
Through initiatives like iDEX, India promotes innovation

and R&D in defence sector by encouraging startups and MSMEs.

- The aim is to hit Rs 1.75 lakh crore worth of defence production in 2025, targeting Rs 3 lakh crore by 2029.

The State of Global Climate Report 2024

Background and Key Findings

- The World Meteorological Organization (WMO) has published the State of Global Climate report 2024.

- The report reveals that global warming is inching towards the 1.5°C Paris Agreement threshold, hovering between 1.34–1.41°C above pre-industrial levels.

- Notably, 19 out of the past 20 months have seen temperatures exceeding the 1.5°C threshold, indicating a growing concern.

 Predictions within the report suggest the world could surpass the 1.5°C threshold by September 2029.

Observations of Weather Conditions and CO2 Levels

- The year 2024 saw a sequence of extreme weather events. These included record displacements resulting from cyclones, floods, and droughts, which further exacerbated existing food crises.

- Heatwaves were experienced intensely in East Asia, Southeast Europe, the Mediterranean, West Asia, and the southwestern US.

- Atmospheric CO2 levels reached a staggering 151% of preindustrial standards, the highest recorded in the past 800,000 years.

Decline of the Cryosphere

- Arctic sea ice reached record lows for 18 years in a row whilst Antarctic sea ice recorded its 2nd lowest extent in 2024.

- All these circumstances are contributing to concerns about changes in our climate that have potential long-term implications.

Irreversible Global Climate Impacts

- Ocean warming rates are continually rising and have doubled since 1960, with 2024 recording the highest levels in the last 65 years.

- The global mean sea level has also been rising at an increasing rate, doubling from 2.1 mm/year (1993–2002) to 4.7 mm/year (2015–2024).

- The period from 2022 to 2024 marked the highest negative glacier mass balance, with extensive losses observed in Norway, Sweden, Svalbard, and the tropical Andes.

- The acidification of oceans has led to rapidly declining pH

levels, especially in the Indian Ocean, Southern Ocean, and the equatorial Pacific. These changes, regretfully, are likely to have irreversible impacts that will last for centuries.

World Happiness Report 2025

Introduction and Publication of WHR 2025

- The University of Oxford's Wellbeing Research Centre, in collaboration with Gallup and the UN Sustainable Development Solutions Network (UNSDSN), has released the World Happiness Report (WHR) 2025.

- The report was published on World Happiness Day, 20th March.

Key Findings of WHR 2025

- Finland has topped the list as the happiest country for the 8th consecutive year, followed by Denmark, Iceland, and Sweden.

- India ranks 118th in 2025, improving from its 126th position in 2024.

- Among South Asian Nations, Nepal is at the 92nd position, Pakistan is at 109th, Myanmar is at 126th, Sri Lanka at 133th, and Bangladesh at 134th.

- Afghanistan ranks the lowest (147th) for the 4th consecutive year. Other countries in the bottom include Sierra Leone (146th), Lebanon (145th), Malawi (144th), and Zimbabwe (143rd).

WHR Ranking Methodology

- Rankings are determined based on a 3-year average of people's life evaluations on a 0 to 10 scale.

- The happiness score is computed using six key indicators: GDP per capita, social support, healthy life expectancy, freedom, generosity, and perceptions of corruption.

- Noteworthy factors enhancing happiness are trust, social connections, shared meals, and communal kindness, which often supersede wealth.

World Happiness Day

- The concept was initiated by Bhutan, a nation that has valued Gross National Happiness (GNH) over GDP since the 1970s.

- The UN General Assembly acknowledged the initiative in July 2012 and designated 20th March as the World Happiness Day.

- The theme for 2025 was "Caring and Sharing."

WEF UpLink Annual Impact Report 2025: Key Findings and Impacts

Introduction and About

- The World Economic Forum's (WEF) UpLink Annual Impact Report 2025 is a crucial document analysing the achievements of start-ups under the WEF's UpLink platform. - This platform was launched in 2020 at Davos by the WEF in collaboration with Deloitte and Salesforce. Its primary goal is to connect entrepreneurs and experts to drive the UN Sustainable Development Goals (SDGs) and scale impactful solutions.

Key Contributions and Achievements in 2023-2024

Start-ups supported by UpLink made significant strides in promoting climate action and environmental protection.
A substantial 142,400 tonnes of carbon emissions were prevented through these ventures.



- The protected ecosystems encompassed over 140 million hectares of land and water, an area nearly one-fifth the size of the Amazon rainforest.

- Additionally, these start-ups treated an impressive 2.5 billion litres of hazardous wastewater, reducing pollution, and tracked 28 million tonnes of waste to enhance waste management efficiency.

Wider Impacts: Water, Sanitation, and Waste Management

- Start-ups under the UpLink platform greatly improved access to clean water, sanitation, and hygiene solutions, benefiting around 2.7 million individuals.

- Specifically, an Indian start-up named Indra Water processed 1.2 billion litres of wastewater in 2024 alone, showcasing a 243% increase from the figures recorded in 2022.

Food Waste Reduction and Ecosystem Impacts

- S4S (Science For Society), another UpLink-supported initiative, managed to reduce 60,000 tonnes of food waste, which could have sufficed to feed nearly 2.7 million people for one month.

 These efforts by UpLink-supported start-ups consequently contributed to climate action efforts while driving the wider UN SDGs.

Concluding Remarks

- The facts highlighted in the WEF UpLink Annual Impact Report indicate the positive influence of the UpLink platform in promoting sustainable innovation and action.

- The platform's significant contributions to reducing carbon emissions, protecting ecosystems, improving waste management, and enhancing access to hygienic facilities underscore its pivotal role in global environmental conservation.

Unveiling the Highlights from the Hurun Global Rich List 2025

Introduction to the Hurun Global Rich List 2025

- The Hurun Global Rich List 2025 has been recently unveiled, providing interesting statistics about billionaire rankings worldwide.

- Notable is Shanghai's ascent, overtaking Mumbai as the billionaire hub of Asia.

 The list notably showcased India's respectable third position in the global ranking with a count of 284 billionaires in the country.

India's Position in the Hurun Global Rich List 2025

- India maintains a strong and consistent presence among the wealthiest countries worldwide, securing the third place with 284 billionaires.

- The total wealth of Indian billionaires reached an impressive ₹98 lakh crore, representing a 10% rise from the previous year.

Insights and Highlights about India

- Shanghai overtook Mumbai, becoming Asia's billionaire capital with a total of 92 billionaires. Mumbai lagged slightly behind with 90 billionaires.

- 175 of the Indian billionaires experienced an increase in their wealth, while 109 billionaires saw a decrease or no change in their wealth.

- Notably, India is home to seven billionaires under 40,

mostly hailing from Bengaluru and Mumbai.

- Two of the Indian billionaires are as young as 34 years old.

India's Richest Individuals in 2025

- Despite a significant ₹1 lakh crore decline in his wealth, Mukesh Ambani, the chairman of Reliance Industries, reclaimed his title as the richest individual in Asia.

- Gautam Adani, an Indian industrialist, registered a ₹1 lakh crore increase in his wealth, marking a growth of 13% from the previous year.

Global Billionaire Rankings

- For the first time in ten years, the United States topped the list with 870 billionaires, followed closely by China with 823 billionaires.

Top 10 Billionaires in the World (2025)

- The world's top 10 richest individuals' list was dominated by American business magnates, securing nine out of ten spots.

- The list included Elon Musk of Tesla with a fortune of \$420 billion, and Jeff Bezos of Amazon with \$266 billion. Other notable names include Mark Zuckerberg (Meta), Larry Ellison (Oracle), Warren Buffett (Berkshire Hathaway), Larry Page (Alphabet), Bernard Arnault (LVMH), Steve Ballmer (Microsoft), Sergey Brin (Alphabet), and Bill Gates (Microsoft).

Recognition of Jai Shah at FILA 2025

Introduction and About

- Jai Shah, the Chairman of the International Cricket Council (ICC), was distinguished with a significant award at the Forbes India Leadership Awards (FILA) 2025.

- This award, The Icon of Excellence, germinated in recognition of his notable contributions to the world of cricket administration.

Why in News

- The Forbes India Leadership Awards are one of the most esteemed honours in the corporate world, bringing significant attention to their recipients.

- Their purpose is to commend exemplary leadership, innovative thinking and impactful contributions to the industry.

- The award gained particular attention due to the stature of the recipient, Jai Shah – currently serving as Chairman of ICC, one of the pre-eminent bodies in global cricket.

Contributions and Impact

- Shah managed to significantly progress cricket administration, introducing a plethora of new ideas aimed at improving the sport.

- His innovative interventions rendered cricket more inclusive, expanding its reach to previously neglected demographics.

- Under his leadership, the competition of the game has also escalated globally, putting more countries on the cricket map.

Historical Significance and Importance

- This is an important milestone in the sport's history, reflecting effective leadership and the potential for sport's governance to be a catalyst for positive change.

- His receipt of the Icon of Excellence award highlights the increasing recognition of sports administrators in industry leadership awards.



- It signifies the importance of sports figures in not just their respective domains, but also their wider impact in leadership and societal progression.

Geographical Relevance

- As the Chairman of the International Cricket Council, Shah's impact extends globally, making his recognition relevant to places where cricket is played or followed.

- His contributions have placed many non-traditional cricketing nations on the global cricket map, diversifying the sport at an international level.

- His approach is a testament to how global perspectives can result in positive changes in sports administration.

Other

Awards such as FILA play a crucial role in acknowledging outstanding talent and leadership in various fields and industries, therefore inspiring others to strive for excellence.
The Forbes India Leadership Awards are one of the most prestigious recognitions of the corporate world, and Shah's distinction builds a bridge between the domains of sports and business.

Dr. Suborno Bose's Award and Contribution in Technological Advancement in Hospitality Education

Introduction and About

Dr. Suborno Bose is the Chairman of the renowned International Institute of Hotel Management (IIHM).
He is a dedicated professional who has made significant contributions to the hospitality industry by integrating

Achievement - 'Lifetime Achievement in Hospitality and Education Through Technology' Award

technology and Artificial Intelligence (AI) in education.

- Dr. Suborno Bose was honored at the Vibrant Bharat Global Summit 2025 with the 'Lifetime Achievement in Hospitality and Education Through Technology' award.

- The award was bestowed by Union Tourism Minister Gajendra Shekhawat, recognizing Bose's achievements in the utilization of technology and AI in hospitality education.

New Launch - Book Presentation

- Dr. Suborno Bose's new book, titled 'Harmonizing Human Touch and AI in Tourism & Hospitality', was also launched during the summit.

- The book explores the union of human touch and AI in the field of Tourism and Hospitality, reflecting IIHM's practices of incorporating AI-driven initiatives.

IIHM's AI-driven Initiative - NamAIste IIHM HospitalityGPT

- One of the epitomes of AI applications at IIHM is the 'NamAIste IIHM HospitalityGPT,' which was highlighted in Dr. Bose's newly launched book.

- This innovative technology initiative aims to deliver quality education and advanced learning methodologies to hospitality students.

Significance

- Dr. Bose's dedication to bridging the gap between technology and hospitality education has revolutionised the way we approach learning in this sector.

- The usage of AI in teaching methodologies not only facilitates better learning but also prepares the students for the future of the industry.

Conclusion

- Dr. Suborno Bose's lifetime achievement award is a testament to his dedication and the pioneering innovations he has introduced to the hospitality and tourism industries through the use of technology and AI.

- His work sets a benchmark for future educators in the hospitality sector and his book further provides an in-depth understanding of the coexistence of AI and human effort in the industry.

Honorary Order of Freedom of Barbados and Prime Minister Narendra Modi

Introduction and Details about the Honour received

 The Honorary Order of Freedom of Barbados is a prestigious award offered by the government of Barbados.
 Prime Minister Narendra Modi has been bestowed with

this distinguished honour.

- It is in recognition of his strategic leadership and effective support during the COVID-19 pandemic.

- This award was received on behalf of PM Modi by Union Minister Pabitra Margherita at a formal ceremony in Bridgetown.

Reasons for the Award and its significance

- The award symbolises not only acknowledgement for his leadership but also the strong diplomatic ties India shares with Barbados.

- It demonstrates India's undeterred commitment to global cooperation and development.

- The critical support provided by India during the ongoing global crisis has contributed to strengthening relations with Barbados.

Ceremony Details

The ceremony was attended by notable dignitaries, including Barbadian President Dame Sandra Mason, PM Mia Amor Mottley, and Foreign Minister Kerrie Symmonds.
Receiving such an honour at an international platform underlines the recognition and appreciation of India's contributions under PM Modi's leadership.

General Knowledge about Barbados

- Barbados is an island country located in the southeastern Caribbean region.

- Its capital city is Bridgetown, which is also its largest city.

- Barbados gained independence in November 1966 and has since maintained robust diplomatic relations with significant global powers, including India.

- The island country has observed significant growth and development over the years, with tourism being a crucial sector of its economy.

Importance and relevance of the Honour

- The honorary award received emphasises the global recognition India is attaining under the leadership of PM Modi.

- Honours like the Order of Freedom of Barbados reflect the acknowledgment of India's proactive contributions towards countering global challenges, such as the COVID-19 pandemic.

- It also highlights the potential for enhancing and strengthening relations between India and several other nations worldwide.



Delhi International Airport Wins the ASQ Airport Experience Award 2024

Introduction and About

- Delhi International Airport Limited (DIAL), an affiliate of GMR Airports Infrastructure Limited, has clinched the prestigious Airport Service Quality (ASQ) Airport Experience Award 2024.

- This award recognises the airport that has provided the best experience to passengers amongst those who service over 40 million passengers in the Asia-Pacific area.

Why is it Newsworthy?

- This achievement is particularly notable as it is the seventh year running where Delhi Airport has been honoured for its excellent customer service.

 Earning this prestigious award underlines the airport's consistent commitment to upscale service quality and overall passenger experience.

General Knowledge Segment

History:

- Delhi International Airport Ltd. is controlled by GMR Airports Infrastructure Limited, a leader in the airport operations field.

- The company's success in garnering awards has a considerable history, underwritten by their consistent excellence in airport services.

Geography:

- Delhi Airport serves as one of the primary gateways to India and is located in the national capital, Delhi.

- Its geographical position strengthens its pivotal role in connecting the Asia-Pacific region with the rest of the world.

Importance:

- Winning the ASQ Airport Experience Award affirms Delhi Airport's stature internationally and enhances India's reputation in offering top-notch airport services.

- This recurrent recognition reasserts Delhi Airport as a model of exceptional customer service in airport management and the aviation industry at large.

Conclusion

- The ASQ Airport Experience Award 2024 conferred on Delhi International Airport Limited is a testament to the airport's unrivalled standards and dedication to providing an outstanding passenger experience.

- This recognition not only reflects the airport's success but also boosts India's image in the global aviation scenario. Such accomplishments go far beyond individual glory and contribute to elevating the nation's international standing.

Acknowledgement of Indian Conservationist with Ramsar Award

Introduction to Jayshree Vencatesan and Ramsar Award - Jayshree Vencatesan is the co-founder of Care Earth Trust,

a biodiversity conservation organisation based in India.

- She has been awarded the prestigious Ramsar Award for 'Wetland Wise Use'.

- The award acknowledges her efforts and contributions towards sustainable wetland management.

- This achievement merits special attention as Jayshree Vencatesan is the first Indian to be recognised with this award.

The Announcement of Ramsar Award

- The Ramsar Secretariat in Geneva announced the award.

- The announcement was appropriately scheduled on the eve of International Women's Day in 2024, signalling the recognition of women's contributions to environmental conservation.

The Importance of Wetland Conservation and Ramsar Award

- Wetlands are valuable ecosystems that provide essential services such as water purification, flood control, and habitat for biodiversity.

- The Ramsar Award for 'Wetland Wise Use' is globally acclaimed and recognises major contributions to the conservation and wise use of wetlands.

- Receiving this award is a significant accomplishment and reflects a strong commitment to preserving wetlands and their biodiversity.

The Role and Achievements of Care Earth Trust

- Care Earth Trust is a biodiversity conservation organisation based in India.

- Co-founded by Jayshree Vencatesan, the organisation plays a vital role in preserving biodiversity and managing wetlands sustainably.

- It works on numerous campaigns and programmes related to the conservation of biodiversity and wetlands, raising awareness and stressing the need for everyone's involvement.

Key Highlights from Major Awards 2025: SKOCH and Lifetime Achievement

SKOCH Awards 2025 - Muthoot Microfin Bags Two Golds

- Muthoot Microfin, a frontline microfinance institution in India, has received two prestigious Gold Awards at SKOCH Awards 2025.

- The company has been recognised for its considerable achievements in providing digital financial inclusion and innovative insurance solutions.

- This recognition underscores Muthoot Microfin's exceptional work in empowering women entrepreneurs and strengthens its standing in India's evolving microfinance sector.

Lifetime Achievement Award 2025 - Prestigious Recognition for Chiranjeevi

- The esteemed Telugu cinema superstar, Chiranjeevi, received the Lifetime Achievement Award in 2025, as a form of recognition for his immense contributions to Indian cinema and significant cultural influence.

- Bridge India, a reputable organisation devoted to fostering deeper Indo-British relations, presented the award at the esteemed venue of the House of Commons in the UK Parliament.

- Chiranjeevi's impressive role in the film industry, coupled with his philanthropic efforts and public service, were key factors leading to his selection for this prominent award.

- This award is a testament to the actor's long-standing career and influence, marking him as a key figure in the cultural and entertainment landscape of India.



Vijay Sankar awarded Knight's Cross of the Order of Dannebrog

Introduction and Overview

 Vijay Sankar, the Honorary Consul General of Denmark for Southern India and Chairman of The Sanmar Group, has been awarded the prestigious Knight's Cross of the Order of Dannebrog.

- The Knight's Cross was conferred by the King of Denmark, recognising Sankar's significant contributions to Indo-Danish relations.

- The award symbolises the strong ties between Denmark and India, with Sankar's work contributing significantly to this relationship.

Current Events

- The award was officially presented to Sankar by Rasmus Abildgaard Kristensen, who is the Ambassador of Denmark in India.

- The ceremony took place on March 18, 2025, in the South Indian city of Chennai.

- The event served to highlight not just Sankar's contributions but also celebrated the profound five-decade-long association his family has had with Denmark's consular services.

About the Order of Dannebrog

- The Order of Dannebrog is an honour bestowed by the Danish monarch as a tribute for meritorious civil or military service, for a particular contribution to the arts, sciences or business life or for working for Danish interests.

- The Knight's Cross of the Order of Dannebrog is among the recognised classifications within this order.

Importance and Contributions

- Vijay Sankar's role as the Honorary Consul General of Denmark for Southern India has been important in strengthening the economic and cultural ties between Denmark and India, advocating for Danish interests and providing consular services.

- His work as Chairman of The Sanmar Group, a leading industrial conglomerate in India, has also helped foster significant business relations between the two countries.

- His receipt of this honour demonstrates the value of these contributions and solidifies his role in furthering Indo-Danish relations.

General Knowledge

- Vijay Sankar continues to play a vital role in enhancing the bilateral relationship by fostering economic and cultural ties between Denmark and India.

 His recognition reflects the importance Denmark places on their relationship with India.

- The award also underscores the importance of private individuals, businesses, and non-state actors in international diplomacy and relational ties.

The 2025 Stockholm Water Prize

Introduction

- The Stockholm Water Prize is a highly prestigious international award that recognises exceptional water-related achievements.

- The award is presented annually, drawing attention to vital global water issues and honouring the individuals or

organisations behind ground-breaking water projects and research.

Winner of 2025 - Günter Blöschl

- Hydrologist Günter Blöschl was conferred the 2025 Stockholm Water Prize.

- Blöschl, esteemed for his research in flood hydrology, has extensively contributed to our understanding of water resource management in the context of climate change.

Why Günter Blöschl in News

- Blöschl's pioneering work has led to major strides in global flood prediction models, significantly aiding and preparing communities for extreme weather events.

- His comprehensive research on flood risks has revolutionised how these natural disasters are forecasted and dealt with, making him a worthy recipient of the esteemed prize.

Significance of Günter Blöschl's Work

- He has made significant breakthroughs in understanding the relationship between changing climate and the occurrence of floods.

- His work is integral to global flood risk management, a pressing issue amid growing concerns regarding climate change.

General Knowledge Related to Stockholm Water Prize

- The Stockholm Water Prize was established in 1990 and is bestowed by the Stockholm International Water Institute (SIWI).

- The recipient is honoured during the annual World Water Week in Stockholm, Sweden.

- It highlights the importance of water-related issues, stimulates innovative thinking and drive action to solve these pressing global concerns.

Geography and Importance of The Prize

- The award ceremony is held in Stockholm, Sweden, the capital of one of the world's leading nations in managing and respecting water resources.

- Beyond the honorarium, the prize serves to recognise the crucial role of water management in society and the importance of research and innovation in this field.

59th Jnanpith Award - Vinod Kumar Shukla

Introduction and About

- The 59th Jnanpith Award, India's highest accolade for literature, has been awarded to Vinod Kumar Shukla.

- Shukla, aged 88, is a renowned Hindi writer, celebrated for his exceptional contribution to short stories, poetry, and essays.

- Coming from Chhattisgarh, he is the first personality from the state to be bestowed with such prestige.

- He marks the 12th Hindi writer to be honoured with this elevated award till now.

Why in News

- Vinod Kumar Shukla has made it to the news headlines as he has been declared as the recipient of the 59th Jnanpith Award.

- This news has elevated the literary sphere, celebrating Shukla's exemplary work and contribution to Indian literature.

The news has spotlit the unexplored literature of



Chhattisgarh, outlining its richness and extensive worth.

General Knowledge Aspect

- The Jnanpith Award, established in 1961, is one of the highest literary honours in India.

- It recognises and commends the outstanding work of Indian authors, encouraging the richness of Indian literature.

- Previously, the Jnanpith Award was restricted to authors writing in official Indian languages.

- Over the years, several eminent literaries like Amrita Pritam, Mahasweta Devi, and Shrilal Shukla have been awarded this prestigious honour.

- With Shukla being the 12th Hindi writer to receive this award, it highlights the strength and growth of Hindi literature on the national panorama.

Importance

- The Jnanpith Award, bearing a nationwide recognition, appreciates and fuels the drive of literature enthusiasts and creators.

- Winning this award projects the writer and his work on a grand platform, inviting a wider audience towards it.

- It sheds light on the diverse and rich literature from different languages, cultures, and states of India- allowing literary appreciation and comprehension in a broader context.

- Vinod Kumar Shukla's award-winning work would contribute towards the enriching Hindi literature resources and would inspire the upcoming generations of writers.

Science and Technology

NASA's SPHEREx Mission

Introduction and About

- The Spectro-Photometer for History of the Universe, Epoch of Reionization, and Ices Explorer (SPHEREx) is a mission by the National Aeronautics and Space Administration (NASA) to study the early universe and trace the formation of life.

- The aim of this mission is not only to explore the origins of the universe but also to create a comprehensive map of galaxies utilising spectroscopy.

Mission Details

- SPHEREx is scheduled to map approximately 450 million galaxies over a period of 2 years.

- To achieve this, the space telescope will create a 3dimensional map in 102 colour bands, representing various wavelengths of light.

- By leveraging spectroscopy, the study of absorption and emission of light by matter, the mission will generate a detailed, colourful map of the sky.

Study Areas and Expected Contributions

- The mission will actively investigate cosmic inflation, which describes the rapid expansion of the universe following the Big Bang some 13.8 billion years ago.

- The data gathered from the analysis of molecular clouds will be used to identify elements like water, carbon dioxide, and carbon monoxide.

- By measuring the collective glow of light from intergalactic

space, SPHEREx will help scientists identify and study unknown cosmic phenomena.

The Big Bang Theory and SPHEREx

- SPHEREx's investigations are grounded in the Big Bang Theory, which theories the universe's origin as a singular, hot, and dense point that started to expand approximately 13.8 billion years ago.

- This theory explains the continuous expansion of the universe, and its study will be instrumental in understanding more about the origin and evolution of the universe through the SPHEREx mission.

Importance and Impact of the SPHEREx Mission

The SPHEREx mission holds significant implications for the field of astrophysics and our understanding of the universe.
The data collected and analysed can give rise to new

theories and understandings about the universe's origins, evolution, and the formation and distribution of lifesupporting elements.

- The findings of SPHEREx can also potentially clarify unidentified cosmic phenomena.

- Hence, the mission could lead to pivotal advancements in both astronomy and cosmology, broadening human knowledge of the universe and its workings.

Firefly Aerospace's Blue Ghost Mission 1: A New Leap in Lunar Exploration

Introduction and Overview

- Firefly Aerospace, a firm based in the United States, achieved a notable milestone with the successful landing of its Blue Ghost Mission 1 on the lunar surface.

- This mission marked the second instance of a private lunar landing and the first to land upright.

- The mission, also known as "Ghost Riders in the Sky", was launched in January 2025, using a SpaceX Falcon 9 rocket.

Landing Site and Objective

- The lander, named "Golden", touched down near Mons Latreille, a volcanic formation located on the northeastern near side of the Moon.

- The mission is part of a wider collaboration between NASA and the industry aiming to decrease costs and support the Artemis Program, NASA's initiative to return astronauts to the lunar surface.

Upcoming Lunar Missions and Historical Context

- In terms of future lunar missions, Intuitive Machines' IM-2 mission is scheduled to launch in March 2025. The mission will feature their lander, Athena.

- It is worth noting that in February 2024, Intuitive Machines became the first private company to accomplish a soft lunar landing, and the first US landing since Apollo 17 in 1972.

NASA's Commercial Lunar Payload Services Program

- Given its ambition to establish frequent private lunar missions, the US has initiated NASA's USD Commercial Lunar Payload Services (CLPS) program.

- This program is a part of a broader NASA initiative to encourage the commercial exploration of the Moon and beyond.



Importance and Impact of Private Lunar Landings

- Private lunar landings like Blue Ghost Mission 1 play a crucial role in advancing mankind's understanding of the Moon and demonstrating the viability of private-public partnerships in space exploration.

- By increasing the frequency of lunar missions, these projects will provide more data and therefore more opportunities for scientific discoveries.

- Furthermore, they have the potential to pave the way for subsequent manned missions to the lunar surface, along with future deep space destinations.

Quantum Computing and National Security: India's Preparedness and Challenges

Introduction and Overview

 Quantum Computing is an advanced technology that utilises the principles of quantum mechanics for computation.

- It includes operations performed on quantum bits (qubits) that behave unpredictably unlike classical systems.

- Quantum technology has significant implications for both national security and economic growth.

NITI Aayog's Analysis and Recommendations on Quantum Technology

- A research paper titled "Quantum Computing: National Security Implications & Strategic Preparedness" by NITI Aayog emphasises the importance of quantum computing for India.

- The report suggests a comprehensive approach towards addressing the security risks associated with quantum advancements.

- It points out the issues of lower funding, absence of a strong domestic supply chain, mediocre private sector participation, and potential cybersecurity risks.

Quantum Computing Around the World

- Global Quantum Investments are substantial, with around 30+ governments worldwide pledging more than 40 billion USD. China leads this investment race, followed by the US and Europe.

- The report underscores the need for India to augment its investment to compete effectively with global peers in this field.

National Quantum Mission (NQM): India's Action Plan

The National Quantum Mission was launched by India with an allocated budget of Rs 6,003 crores aimed at developing indigenous capabilities in quantum technology.
The objectives of the NQM include developing quantum computers, ensuring secure quantum communication systems, advancing quantum sensing and metrology, and establishing Thematic Hubs in top research institutions.

Security and Economic Implications

- Quantum technology can drastically enhance military and intelligence capabilities, improve surveillance, and upgrade weaponry.

- Economically, quantum technology can also stimulate innovation, foster high-tech industries, and attract foreign investment.

Recommendations by NITI Aayog

- The report recommends fortifying national security policy, amplifying research & development, strengthening the domestic supply chain, and expanding global partnerships.

- The suggested strategies include the establishment of a Task Force for tracking quantum advancements, implementing a Post-Quantum Cryptography Transition Plan, and fostering bilateral agreements with leading quantum nations.

Challenges Associated with Advancements in Quantum Computing

- The report highlights concerns related to the limited startup and industry participation, cybersecurity risks, and potential threats to sensitive government, military, and personal data.

- The advent of quantum computing poses significant challenges to traditional encryption standards and security frameworks, potentially leading to large-scale cyber fraud and espionage risks.

Solar Maximum and Solar Missions

Understanding Solar Cycle

- The solar cycle is identified by an 11-year period wherein the magnetic field of the Sun flips. This action causes the north and south poles of the sun to switch places.

- As part of this cycle, there exists a solar maximum period, during which the sun's activities increase. These activities include sunspots, solar flares, and coronal mass ejections.

- Sunspots are essentially small, dark, and cooler spots found on the surface of the sun where the magnetic field is unusually strong.

- The culmination of the solar cycle is known as the solar minimum when sunspot activity is at its lowest. This marks a decrease in solar activities until the commencement of the next cycle.

- The recording of the solar cycle is primarily done through sunspot counting.

NASA's PUNCH Mission and Surge in Solar Missions

- NASA's PUNCH mission, meant to study the sun's corona, has been marked as the third major solar mission since 2023.

- The increase in such solar missions is directly connected to the nearing of the sun's solar maximum observed in the cycle from 2022-2024.

- This is deemed as the opportune time to research and study the behaviour of the sun, thus explaining the rising number of solar missions.

- The next peak in solar activities is predicted to be after the years 2035-2036.

Implication of Solar Cycle on Earth

- The heightened levels of solar activity during the solar maximum have potential impacts on Earth's satellite communications and power grids. Thus, making the study of such cycles and activities crucial for technological and celestial understanding.

- An increase or decrease in sunspot activity can significantly affect space weather and thus, Earth's magnetic field. This, inclusively, becomes an important factor to consider for satellite-based technology and navigation systems.

- Furthermore, knowledge and understanding of the solar cycle also bear implications for space travel and the planning of space missions.



India's Achievement in Space Docking

Introduction and About

- Space docking refers to the process where two spacecraft in space are progressively brought closer and joined together.

- An essential tool for space exploration, space docking enables assembling of heavy spacecraft in space, offering a solution to weight limitations preventing a single mission launch.

- Space undocking, on the other hand, involves separating a spacecraft from a space station or another spacecraft.

India's Points of Pride

- India's ISRO recently showcased the country's autonomous space docking and undocking capabilities, joining the United States, Russia, and China as the only countries to do so.

- This was demonstrated through the successful docking and undocking of two satellites, SDX01 (the Chaser) and SDX02 (the Target), in space.

- This achievement underlines India's ability to perform intricate orbital manoeuvres, a paramount skill for future space missions.

Importance for Future Space Missions

- The mastery of space docking is critical for India's future space endeavours, including the planned Bhartiya Antriksh Station to be established by 2035 and a human mission to the Moon by 2040.

- The forthcoming Chandrayaan-4, which is anticipated to return lunar soil and rock samples, will also rely on this technology.

Historical Overview

- Historically, NASA's Gemini VIII completed the world's first manual space docking in 1966, commanded by the notable astronaut, Neil Armstrong.

- Following this, the former USSR achieved the first-ever autonomous docking through its Kosmos 186 and Kosmos 188 spacecraft in 1967.

- China achieved its maiden unmanned docking in 2011 and the first crewed docking the subsequent year, in 2012.

India's CAR T-Cell Therapy Clinical Trial Results

Introduction to India's CAR T-Cell Therapy

- CAR T-cell therapy is an advanced cancer treatment which involves modifying a patient's T-cells (a type of immune cell) to fight cancer more effectively.

- The therapy involves extracting a patient's T-cells, genetically modifying them to recognize and attack cancer cells. These enhanced T-cells are known as Chimeric Antigen Receptor (CAR) T-cells.

- By targeting B-cells, the therapy aims to prevent cancer relapses.

- India's CAR T-cell therapy provides an alternative and highly effective treatment option due to the persistent presence of modified T-cells in the body, which helps in achieving long-term immunity against cancer recurrence.

Clinical Trial Results and Key Findings

- The clinical trial of India's first CAR T-Cell Therapy saw a high success rate with a 73% response rate in leukemia &

lymphoma patients, offering new hope for the treatment of these conditions.

- India's CAR T-cell therapy matches the global effectiveness but is 20 times cheaper.

- Despite the side effects observed during the clinical trials, such as neutropenia (low white blood cell count), thrombocytopenia (low platelets), anemia (low red blood cells), and cytokine release syndrome (CRS), causing fever and inflammation, the overall safety profile was considered manageable.

The Development of NexCAR19

- NexCAR19, being India's first approved indigenous CAR-T cell therapy, has been developed through a collaboration between IIT Bombay, Tata Memorial Centre, and ImmunoACT (a company incubated at IIT Bombay).

- As the world's most affordable CAR-T therapy, NexCAR19 has put India firmly on the global map in terms of advanced cell and gene therapy.

Importance and Future Prospects of CAR T-Cell Therapy

- CAR T-cell therapy is of immense importance for cases where B-cell tumours relapse or become refractory, situations that often lead to the death of the patient.

- The therapy provides an additional treatment option being patient-specific and thus making it highly precise compared to traditional chemotherapy.

- More research is being conducted to explore other applications of CAR T-Cell Therapy and its potential combinations with immunotherapies for a broader adoption of gene-modified cell treatments in India.

Return of NASA Astronauts from the International Space Station and the Challenges of Prolonged Space Travel

Return of Astronauts Butch Wilmore and Sunita Williams from ISS

- NASA astronauts Butch Wilmore and Sunita Williams have safely returned to Earth after a prolonged 286-day mission aboard the International Space Station (ISS).

- Originally intended as an 8-day mission, their return was delayed due to challenges with the Starliner spacecraft developed by Boeing.

- Their return journey was made using SpaceX's Crew Dragon craft, shedding light on the technological and health reciprocities of extended space travel.

Starliner Spacecraft & SpaceX's Crew Dragon

- The Starliner Spacecraft was developed by Boeing in partnership with NASA's Commercial Crew Program (CCP), envisioned to transport astronauts to and from low Earth orbit (LEO).

- The SpaceX Crew Dragon is a reusable spacecraft developed under NASA's CCP, designed to principally ferry astronauts to the ISS.

- Wilmore and Williams initially reached the ISS via Starliner in 2024; however, return was delayed due to propulsion problems.

- Crew Dragon spacecraft Freedom successfully brought the astronauts back to Earth under NASA's SpaceX Crew-9 mission.

Health Implications of Space Travel

- One of the major health concerns linked with space travel



is Space Anemia, where the astronaut's red blood cell count drops due to fluid shifts in microgravity.

- Extended space travel could also lead to Spaceflight-Associated Neuro-ocular Syndrome (SANS) leading to vision impairment, and Baby Feet Syndrome, which involves hypersensitivity of the soles.

- Astronauts are also prone to bone density loss, with NASA studies showing a loss of around 2% bone density per month in space.

- Cosmic and solar radiation exposure is another risk associated with space travel, as it can lead to DNA damage, genetic mutations, and an increased cancer risk.

India's Gaganyaan Mission and Bhartiya Antriksh Station (BAS)

- Gaganyaan Mission is a forthcoming Indian.Space mission aiming to send three astronauts to a 400 km orbit for 3 days and safely return them to Earth.

- The launch of Gaganyaan would join India with the US, Russia, and China in achieving human spaceflight.

- The Bhartiya Antriksh Station (BAS) is a planned Indian space station set to orbit 400–450 km above Earth, with its first module to be launched in 2028 and full operation expected by 2035.

- The station will facilitate human spaceflight, Earth observation, and microgravity research, promoting technological innovations.

Schemes and initiative Samarth Incubation Program by C-DoT

Introduction and Overview

- The Samarth Incubation Program has been launched by the Centre for Development of Telematics (C-DoT).

- This programme has been designed to encourage innovation in the fields of Telecom and IT.

- The method of promoting this innovation is through the cultivation of startup collaborations and the attraction of investment.

Aims and Objectives of the Samarth Program

- The Samarth Program targets the support of the DPIITrecognised startups that are actively involved in the development of next-generation technologies.

- These technologies include Telecom Software, Cyber Security, 5G/6G, AI, IoT, and Quantum Technologies.

- The goal is to provide enduring and expandable business models, advanced resources and business growth assistance from the ideation stage to the commercialisation stage.

Program Implementation and Support Offered

- The Samarth Program has been brought into action in partnership with the Software Technology Parks of India (STPI) under the Ministry of Electronics and Information Technology (MeitY).

- The support given through this programme comprises assistance to 36 startups over two six-month cohorts.

 This assistance includes a blend of hybrid learning, mentorship, infrastructure and investor visibility to foster further innovation in the telecommunication and IT sectors.
 These startups are supported with grants of Rs 5 lakh, six months of office and lab space provided by C-DOT, along

with mentorship opportunities.

- Successful startups will potentially gain future collaboration opportunities under the C-DOT Collaborative Research Program.

Facts about C-DOT

- The C-DOT is an independent R&D centre operating under the Department of Telecommunications (DoT).

- Established in 1984, it is dedicated to promoting locally sourced telecom innovations, key among them being 5G, IoT and AI.

- This effort is part of the wider support for the Atma Nirbhar Bharat initiative.

Overview of the Swadesh Darshan Scheme and Associated Initiatives for Tourism Development

Introduction to Swadesh Darshan Scheme

- The Central Government and State governments have collaborated to sanction 116 new tourist destinations under multiple schemes, including Swadesh Darshan 2.0, the Challenge-Based Destination Development, and the Special Assistance to States for Capital Investment.

- Launched in 2015 by the Ministry of Tourism, the Swadesh Darshan Scheme is a 100% centrally funded initiative aimed at developing sustainable and responsible tourism in India.

- The scheme seeks to foster integrated development of theme-based tourist circuits such as Buddhist, Coastal, Desert, Eco, Heritage, North-east etc.

Special Assistance to States for Capital Investment

- The Special Assistance to States for Capital Investment was initiated during the Covid-19 pandemic in 2020-21.

- It is designed to back State governments in capital investment ventures, aiming to increase capital expenditure and boost economic productivity across India.

Details about Swadesh Darshan 2.0

- The SD2.0, an updated version of the Swadesh Darshan Scheme, encourages the development of sustainable and responsible tourist destinations.

- Compliant with the 'Vocal for Local' and Aatmanirbhar Bharat vision, it aims to increase private sector investment in tourism.

- A shift from circuit-based to a destination-centric model is evident in SD2.0, paving the path for long-term growth in the sector.

Challenge-Based Destination Development

This is a sub-scheme under SD2.0, encouraging competition in the development of tourism destinations.
The focus of the CBDD is sustainability, digitalisation, skill development, MSME support, and effective management.

Key Initiatives for Tourism Development in India

To bolster tourism, the country has seen the proposition of several initiatives like the National Tourism Policy, 2022, Dekho Apna Desh Initiative, and Ek Bharat Shreshtha Bharat.
There has been a focus on religious tourism with the PRASAD Scheme and cultural preservation with HRIDAY (Heritage City Development and Augmentation Yojana).

- An emphasis is also on fostering connectivity and services through digital initiatives such as e-Visa Facility and Swachh Paryatan Mobile App for clean and sustainable tourism



experiences.

- Further, the development of Tribal Homestays under PM Janjatiya Unnat Gram Abhiyan (PM-JUGA) aims to boost tribal tourism, providing travellers a more authentic and unique experience.

PM-YUVA 3.0: Prime Minister's Scheme for Mentoring Young Authors

Introduction and Context

 The Ministry of Education in India has launched PM-YUVA
 3.0, a programme designed primarily for mentoring aspiring authors aged below 30 years.

- This scheme was created with the overarching objective of fostering a robust culture of reading, writing and book publication, with the aim of launching Indian literature onto the global stage.

 The National Book Trust (NBT), operating under the Ministry of Education, has been appointed as the implementing agency for this initiative.

- The scheme is fully aligned with the directives of the National Education Policy (NEP) 2020, which emphasises on the empowerment of young minds and the grooming of future leaders.

Themes and Scope

- The scheme encapsulates encompassing themes including the contribution of the Indian diaspora in nation-building, exploring the Indian Knowledge System, and those who helped shape Modern India (1950-2025).

- Under this programme, the books endorsed and written by these young authors will be published by the National Book Trust (NBT).

- More importantly, these will be translated into various regional languages under the scheme 'Ek Bharat Shreshtha Bharat' in order to reach a wider audience and project the diversity of India.

Relevance and Importance

- By empowering young authors and helping them showcase their talents, the scheme scratches the surface of the latent aspiring authors' pool of our country.

- Representation of various topics under this scheme has potential to refocus national and global attention to the contributions made by Indians across the globe and the resurgence of India post-1950.

- It is a significant step in promoting the Indian literature and knowledge system to a worldwide audience.

- In addition, by supporting the translation of these books into local languages, the scheme recognises and reinforces linguistic diversity and inclusivity in India, further encouraging the promotion and preservation of languages at a grassroots level.

Mission Amrit Sarovar and Indian Railways - Water Conservation Efforts in India

Introduction and Overview of Mission Amrit Sarovar

- Mission Amrit Sarovar was launched in April 2022 with the objective of constructing or rejuvenating 75 pounds per district across India.

- As of October 2024, over 68,000 ponds have been

accomplished under this initiative.

- This scheme is oriented towards ensuring long-term water availability, fostering community participation, and building resilience against climate change for securing sustainable water resources.

- The Ministry of Rural Development supervises this initiative while the Bhaskaracharya National Institute for Space Application and Geo-informatics (BISAG-N) serves as the Mission's technical partner.

- It is implemented through convergence with other programmes including MGNREGA, 15th Finance Commission Grants, PMKSY, and various state level schemes.

Role of Indian Railways in Mission Amrit Sarovar

- Indian Railways has been incorporated into the Mission Amrit Sarovar with the objective of aiding water conservation efforts.

- This incorporation allows for the construction, rejuvenation and desilting of water bodies near railway lines across the country.

- Railway authorities are tasked with coordinating these conservation efforts in association with district authorities and the Ministry of Rural Development.

Importance of this Initiative and Current Progress

- Mission Amrit Sarovar is crucial to India's water conservation efforts, considering it aids in securing longterm water availability and fostering resilience against climate variations.

- By incorporating community participation, the mission also boosts local involvement and ownership in conservation activities, which enhances the sustainability and success of the initiative.

- Since its launch in 2024, the programme has seen significant progress, with over 68,000 ponds being successfully created or rejuvenated.

- The inclusion of Indian Railways, one of the country's largest public sector undertakings, expands the programme's reach and ensures its effectiveness in distant and hard-to-reach areas.

Significance of Water Conservation in Context of Climate Change and Sustainability

- In light of changing climate patterns and increasing water scarcity, initiatives like Mission Amrit Sarovar mark an important step towards sustainable use of natural resources.

Water conservation offers multifaceted benefits, from preserving ecosystems and wildlife to supporting agriculture, all significant for sustenance and development.
By creating a network of water bodies across the country, India not only safeguards its own water security but also contributes to global efforts for combating climate change.

Empowering Women in Panchayati Raj Institutions

About the Sashakt Panchayat-Netri Abhiyan and Model Women-Friendly Gram Panchayats

- The Ministry of Panchayati Raj has rolled out two new initiatives, the Sashakt Panchayat-Netri Abhiyan and Model Women-Friendly Gram Panchayats (MWFGP).

- The primary goal is to promote gender-responsive governance at the grassroots level.

- The Sashakt Panchayat-Netri Abhiyan is a nationwide



capacity enhancement initiative dedicated to constructing the leadership potential of Women Elected Representatives (WERs) of Panchayati Raj Institutions (PRIs).

- The objective is to bolster decision-making ability and active participation of WERs in rural governance.

- The MWFGP aims to set up at least one Model Women-Friendly Gram Panchayat in each district, contributing as a leading light for gender-responsive and girl-friendly governance practices.

Addressing Gender Violence

- The Ministry has also unveiled a comprehensive "Primer on Law Addressing Gender Based Violence and Harmful Practices".

- This book is specially designed for elected representatives of the Panchayat to broaden their understanding of genderbased violence and its legal implications.

Representation of Women in Panchayati Raj Institutions

- More than 1.4 million women have been elected in PRIs, indicating the increasing representation of women in rural political institutions.

- In states like Bihar, women's representation has exceeded the mandatory quota of not less than 33%, reaching up to 50%.

- The Ministry underscored the necessity to eradicate the "Mukhiya Pati" or "Sarpanch Pati" culture, guaranteeing that WERs exercise their authority independently.

Overview

- Overall, these initiatives signify a significant leap towards strengthening the leadership skills of women in PRIs.

- By establishing Model Women-Friendly Gram Panchayats and enhancing the understanding of laws related to genderbased violence, the Ministry is aiming to create an inclusive and supportive environment for women at the grassroots level.

- The empowerment of women in these institutions can not only increase their participation in governance but also address gender disparities prevalent in rural parts of the country.

KVIC's Honey Mission and the Promotion of the Sweet Revolution

Introduction and Overview

- The Honey Mission is a significant initiative launched by The Khadi and Village Industries Commission (KVIC).

- KVIC has distributed different necessities such as honey colonies, bee boxes and toolkits to beekeepers under this scheme/initiative optimising it to propel the Sweet Revolution.

About Honey Mission and The Inception

- The Honey Mission began in 2017, with the core intention of promoting apiculture (beekeeping) and honey production.

- The scheme also aims at integrating bee farming with agriculture for an additional source of income.

 The key products resulting from apiculture such as honey, pollens, beeswax, and royal jelly are commonly used in diverse industries such as food, beverages, beauty, pharmaceuticals, and others.

About KVIC

- KVIC, established under the Khadi and Village Industries

Commission Act of 1956, is a statutory body operating under the Ministry of MSME.

- It undertakes the planning, promotion, and implementation of programmes meant to surge Khadi and village industries.

- KVIC works in cohesion with rural development agencies, enhancing the overall rural economy and quality of life of the villagers.

Sweet Revolution and Other Similar Initiatives

- The Sweet Revolution promotes apiculture for the production enhancement of quality honey and other related bee-derived products.

- Alongside KVIC's Honey Mission, the Ministry of Agriculture and Farmers Welfare has implemented the National Beekeeping & Honey Mission (NBHM).

- NBHM is a Central Sector Scheme that aims to promote scientific beekeeping to foster the Sweet Revolution in India.

Global Energy Review 2024

Introduction and Overview

- The International Energy Agency (IEA) has released the Global Energy Review (GRE) 2024.

- The report analyses trends in energy demand, supply, technology, and CO₂ emissions across the globe.

Major Points

- Global Energy Demand Growth: The report highlights a 2.2% growth in global energy demand. This increment is mainly attributed to emerging economies, which contribute to 80% of the rise.

- Rise of Renewables & Natural Gas: Renewable energy sources accounted for 38% of growth, with a record addition of 700 GW. The main contributors here are China (with 340 GW from solar and 80 GW from wind energy) and India (reporting 30 GW from solar energy).

- Natural gas demand also saw a sharp rise of 2.7%, led primarily by China's adoption of LNG (Liquefied Natural Gas).

- Coal Demand Trends: While demand for coal globally rose by 1%, the major consumers were China (where 60% electricity is derived from coal) and India (accounting for 75% of consumption).

- The global electricity share of coal, however, fell to 35%, reaching the lowest rate since 1974.

- Crude Oil Demand Slows: The growth in crude oil demand was just 0.8%, mainly due to the petrochemical sector. The consumption of oil in transport has seen a reduction due to the increasing use of EVs (Electric Vehicles), LNG trucks and high-speed rails.

About International Energy Agency (IEA)

- Founded in 1974 by nations under the OECD (Organisation for Economic Co-operation and Development), the IEA was established primarily due to the oil crisis of 1973-74.

- It has its headquarters in Paris, France.

- The agency's main goal is to enhance energy security, stimulate economic development and engage with global energy issues by providing analysis, data, and policy recommendations.

- It consists of 31 member countries, 13 association countries (including India), and 4 accession countries. Noteworthy is the fact that only OECD members can become members of the IEA.



- The IEA is also responsible for publishing other significant reports like the World Energy Outlook reports, India Energy Outlook Report, and the World Energy Investment Report.

Update on NPCI's BHIM 3.0

Introduction to BHIM 3.0

- The NPCI BHIM Services Limited (NBSL), a part of the National Payments Corporation of India (NPCI) has recently launched an upgraded version of Bharat Interface for Money (BHIM) named BHIM 3.0.

About BHIM Unified Payment Interface

- BHIM Unified Payment Interface (UPI) was initially launched in 2016 with an aim to provide a simple, fast and secure method for cashless payments using UPI technology. - Its main advantage is that it allows users to instantly send and receive money through their mobile phones, eliminating the need to share bank account details.

Key Features of BHIM 3.0

- The newly upgraded version of BHIM, BHIM 3.0, offers enhanced accessibility and increased security.

- It supports over 15 languages and is optimised for lowinternet conditions.

- Other standout features include spend analytics, split expenses and an Action Needed Assistant for better expense tracking and financial management.

BHIM Vega for Merchants

- Besides individual users, BHIM 3.0 also offers benefits for merchants with the introduction of BHIM Vega, which is a seamless in-app payment system, enabling uninterrupted transactions without needing to switch platforms.

About NPCI

- NPCI, or National Payments Corporation of India, was set up in 2008 by the Reserve Bank of India and the Indian Banks' Association under the Payment and Settlement Systems Act, 2007, to manage and oversee retail payments and settlement systems throughout India.

International Expansion of UPI

NPCI International Payments Ltd. has taken UPI technology on a global scale, expanding UPI to 7 countries.
 These include Bhutan, Mauritius, Nepal, Singapore, Sri Lanka, and France.

- Presently, 20 applications like PhonePe, Paytm, and Google Pay are successfully supporting international transactions.

Sports Current

Recent Developments in Cricket

Noteworthy Milestones and Achievements

• On March 2, 2025, Alana King and Shubman Gill won the ICC Men's Player and Women's Player of the Month respectively for their outstanding performances.

• Virat Kohli played his landmark 300th ODI against New Zealand, joining an exclusive group of cricket legends that includes Sachin Tendulkar and MS Dhoni.

• Steve Smith, whose career boasts 5800 runs and two World Cup victories from 170 matches, retired from ODIs but continues in Test and T20 cricket.

• Established wicketkeeper-batsman Mushfiqur Rahim ended his 19-year ODI career following completion of Bangladesh's Champions Trophy campaign.

• Notable cricketers like Axar Patel were handed leadership positions, with Axar being appointed DC's captain for IPL 2025.

• Ajinkya Rahane created history by becoming the first Indian player to captain three different IPL teams, this time leading Kolkata Knight Riders in IPL 2025.

Game Outcomes and Honours

• Vidarbha secured their third Ranji Trophy title in seven seasons by beating Kerala in the 2024-25 final.

• India's Shubman Gill clinched the title of ICC Men's Player of the Month for February 2025.

Changes and Withdrawals in the Cricket World

• In a significant move, Jay Shah relinquished his position as ACC president to take on the role of ICC chairman, with numerous fresh appointments happening within the ACC Board.

• Harry Brook once again withdrew from IPL 2025, prompting potential penalties including a two-year prohibition from future IPL editions.

Future Prospects

• A significant event in the Test cricket calendar, a one-off day-night Test match is set to take place between Australia and England from March 11 to March 15, 2027, celebrating the 150th anniversary of the first-ever Test match.

• With his consistency in performance, newly appointed DC captain Axar Patel aspires to lead DC to victory in the 2025 IPL season.

Reflection and Retirement

• Steve Smith, after significant contribution to Australian cricket, has retired from ODIs, retaining his presence in Test and T20 cricket.

• Mushfiqur Rahim announced his retirement from ODIs, marking an end to his 19-year ODI career with unwavering dedication to Bangladesh cricket.

Achanta Sharath Kamal's Retirement from Professional Table Tennis

Introduction and About Sharath Kamal

- Achanta Sharath Kamal, widely held as one of India's greatest table tennis players, recently announced his retirement from the sport.

- Throughout his proficient career, Sharath has been a venerable figure in the realm of table tennis, earning several significant laurels.

- He is known for being a 10-time National Champion and five-time Olympian, showcasing his talent and dedication on the international stage.

Why in the News

- Sharath Kamal's retirement has made headlines as it signifies the end of an era in Indian table tennis.

- The World Table Tennis (WTT) Star Contender event in Chennai from March 25th to March 30th, 2025, has been declared as his farewell tournament.

- His imminent departure from professional sports has sent waves of respect and admiration across the national and global table tennis fraternity.



Sharath Kamal's Impact and Importance

- Over the years, Sharath Kamal has contributed immensely to popularising and advancing the sport of table tennis in India.

- His impressive tally of national and international awards includes commendable performances at major sporting events like the Commonwealth Games, Asian Games, and the Olympics.

- His sustained excellence has played a profound role in making India a respectable competitor in the global space of table tennis.

- Through his career, Sharath has also been instrumental in inspiring the younger generations of aspiring paddlers.

Historical Achievements

- Sharath Kamal's journey has been marked by an array of remarkable achievements.

- His consistent victories in national championships earned him the title of a 10-time National Champion.

- Sharath's prowess wasn't just limited to national boundaries. He made his global presence felt by playing in five different Olympic games, a testament to his sustained athletic excellence.

- He has brought home multiple honours from prestigious sporting festivals like the Commonwealth Games and Asian Games. His performances in such global events have uplifted India's stature in table tennis.

Athletic & Football: Recent Developments

Sunil Chhetri's Impressive Return

Sunil Chhetri, the Indian football legend, has made a remarkable comeback to the national team at the age of 40, which is a great surprise for football enthusiasts worldwide.
 Noteworthy of mentioning, Chhetri reversed his initial retirement degision from lung 2024 and user received by

retirement decision from June 2024 and was recalled by head coach Manolo Marquez. - Recognised as the former captain and India's all-time

 Recognised as the former captain and India's all-time leading goal scorer, Chhetri had decided to retire after a World Cup qualifier against Kuwait previously.

- Continuing his legacy in Indian football, Chhetri is anticipated to substantially contribute to India's pursuit of 2027 AFC Asian Cup qualification.

Japan Qualification for 2026 FIFA World Cup

- Marching towards glory, Japan has secured its spot in the 2026 FIFA World Cup, marking a significant achievement in their football history.

- They are the first team to qualify after the host nations, highlighting their exceptional performance and potential in international football.

- The splendid victory of 2-0 over Bahrain at Saitama Stadium on March 20, 2025, confirmed their place in the upcoming prestigious tournament.

- Goals in the second half by Daichi Kamada and Takefusa Kubo sealed the victory for Japan, marking their eighth consecutive World Cup appearance.

Knowledge Bytes

- Sunil Chhetri, with his remarkable goal-scoring record, has been a key player in raising global recognition of Indian football.

 The AFC Asian Cup is considered the second oldest continental football championship worldwide, following the Copa America, adding to the importance of India's pursuit

of qualification for 2027.

- Japan has consistently proven its mettle in international football, with their eighth consecutive World Cup appearance further demonstrating their strength.

- The Saitama Stadium, where Japan sealed their 2026 FIFA World Cup qualification, is one of the world's largest football-specific stadiums, capable of housing over 60,000 spectators.

Significant Sports Events in 2025

Winter Sports Developments

• Gulmarg, the renowned ski resort in Jammu and Kashmir, played host to the Khelo India Winter Games (KIWG) 2025, rescheduled to March 9-12 due to lack of snow initially.

• An impressive turnout of 400 athletes from 19 teams competed in the KIWG 2025, held in two phases from January 23 to March 12 in Leh and Ladakh and Jammu & Kashmir, with the Indian Army winning the most gold medals.

• India's performance at the Special Olympics World Winter Games 2025 in Turin bagged 33 medals: 8 gold, 18 silver, and 7 bronze.

Tennis and Cricket Updates

• Brandon Holt from the US emerged victorious in the 2025 Bengaluru Open ATP 125 Challenger, held on March 2, 2025, at the KSLTA Tennis Stadium.

• India Masters, led by Sachin Tendulkar, clinched victory at the inaugural International Masters League (IML) 2025, against West Indies Masters with a prize of ₹1 crore.

Khelo India Para Games 2025

• The Khelo India Para Games (KIPG) 2025 was held from March 20-27 in New Delhi, with 1,230 para-athletes, some of them being top performers from the 2024 Paris Paralympics and 2022 Asian Para Games.

• The event's mascot, 'Ujjwala', inspired by the house sparrow, was unveiled at the Jawaharlal Nehru Stadium by the Minister of Youth Affairs and Sports, Dr Mansukh Mandaviya.

• The KIPG concluded with 1,300 para-athletes participating, with Haryana leading the medal tally. 18 national records were also set during the games.

Commonwealth & International Sporting Events

• The Commonwealth Games Federation rebranded itself as Commonwealth Sport on March 10, emphasizing unity, development, and inclusion through sports.

• The Kabaddi World Cup 2025 began in England, marking the first time the tournament was held outside of Asia.

• In the Chinese Grand Prix, Oscar Piastri trumped his McLaren teammate Lando Norris in Formula 1 2024.

National Achievements

• Hockey Jharkhand won their first-ever Hockey India Senior Women National Championship 2025 title against Hockey Haryana.

• Indian wrestler Sunil Kumar bagged a bronze medal in the 87kg Greco-Roman category at the Asian Wrestling Championships 2025 in Amman.



Miscellaneous

Jan Aushadhi Diwas and Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP)

Introduction about Jan Aushadhi Diwas

- Jan Aushadhi Diwas is observed annually on 7th March to raise awareness about affordable generic medicines.

This day is acknowledged under the auspices of the Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP).
The first Jan Aushadhi Diwas took place on 7th March 2019.

Janaushadhi Week and Diwas Theme

- A 'Janaushadhi Week' is celebrated from 1st-7th March across India as a part of this initiative.

- The 2025 theme of "Daam Kam - Dawai Uttam" underlines the aim of providing inexpensive but high-quality medicines to everyone.

Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) Overview and History

- The PMBJP was originally introduced as the Jan Aushadhi Scheme in 2008 by the Ministry of Chemicals & Fertilizers.

- This initiative focuses on offering affordable medicines through outlets known as Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJKs).

- In 2015, it was revamped as Pradhan Mantri Jan Aushadhi Yojana and renamed as PMBJP in 2016.

Features of PMBJP

 PMBJKs offer medicines that are 50-80% cheaper than their branded counterparts, thereby generating significant savings for consumers.

- Targeted groups, such as women, ex-servicemen, divyang, and people from SC and ST communities, are given a one-time incentive of Rs 2.00 lakh when they open PMBJKs.

- In 2019, affordable Suvidha Sanitary Napkins were introduced at Rs 1 per pad, which reached sales of 72 crore by January 2025.

- The Jan Aushadhi SUGAM App enables consumers to find nearby kendras, compare drug prices, and discover affordable alternatives, thus maximizing the benefits of this initiative.

Growth and Evolution of India's Biotechnology Industry

Introduction and Overview of the Biotechnology Sector

- Biotechnology entails the use of biological systems, organisms, or their components to produce beneficial products and technologies.

- Sectors served by biotechnology include Agriculture, Medicine, various Industries, and Sustainability.

Recent and Projected Growth of India's Biotech Sector

India's biotech economy exhibited a significant growth from USD 10 billion in 2014 to USD 130 billion in 2024.
It is projected to reach an impressive target of USD 300 billion by 2030.

Potential of the Biotechnology Sector in Jammu & Kashmir

- The region of Jammu & Kashmir offers an untapped

potential for the biotech industry due to its rich flora and medicinal plant diversity.

- Research in biotechnology can harness this potential to improve high-altitude crops for climate resilience and increase their productivity.

Noteworthy Achievements in Biotechnology in 2024

- India developed the world's first Human Papillomavirus (HPV) vaccine marking a major breakthrough in biotech research.

- Indigenous antibiotic, 'Nafithromycin', was discovered.

- A remarkable feat was achieved with the first successful gene therapy experiment for Hemophilia.

Government Initiatives for Biotech Sector Growth

- Government has introduced initiatives like the BioE3 Policy, Anusandhan National Research Foundation (NRF), and the Bio-RIDE Scheme.

- The latter led to an increase from 50 biotech startups in 2014 to an impressive 9,000 by 2025.

India's Global Standing in Innovation and Biomanufacturing

- India's ranking in the Global Innovation Index improved significantly from 80th in 2014 to 39th by 2024.

- It ranks 3rd in the Asia-Pacific and 12th on the global scale in biomanufacturing.

- Over 5,352 Indian scientists are now among the world's top 2% of researchers, testifying the nation's progress in STEM fields.

The Aroma Mission or Lavender Revolution

- Catalysed in J&K, the Aroma Mission aims to boost India's aroma industry by promoting aromatic crops and essential oil production.

- Focused crops include lemongrass, lavender, vetiver, palmarosa and more for their fragrant oils used in cosmetics, aromatherapy, and food flavouring.

- The mission is facilitated by the CSIR-Central Institute of Medicinal and Aromatic Plants (CSIR-CIMAP), Lucknow.

- The potential impact of this program includes over 2000 tonnes of oils worth approximately Rs 300 crores yearly, 60 lakh rural employment opportunities, and potential farmer incomes ranging between Rs 60,000–70,000 per hectare annually.

Decline in MPLADS Funds and Its Key Aspects

Introduction to MPLADS

- MPLADS is a central sector scheme launched in 1993, allowing Members of Parliament (MPs) to propose developmental works within their constituencies focusing on creating substantial community resources based on locally sensed needs.

- The responsibility of overseeing MPLADS lies with a statelevel nodal department, whilst district authorities sanction projects, distribute funding, and ensure their successful execution.

- Each MP is allocated Rs 5 crore annually as of 2011-12, distributed in two halves by MoSPI.

- The funds are non-lapsable, thus being transferred to the following year if left unused.

- MPs must distribute a minimum of 15% and 7.5% of their funds for asset creation for Scheduled Castes (SCs) and Scheduled Tribes (STs) respectively.



Extraordinary Provisions and Eligible Projects Under MPLADS

- MPs are permitted to allocate up to Rs 25 lakh per year outside their constituencies for projects endorsing national unity.

 An allocation of up to Rs 1 crore could be made for projects anywhere in India in cases of severe natural calamities.

- The fund can be converged with the MGNREGS for durable asset creation, integrated with the Khelo India Programme for sports infrastructure development, or used for infrastructure support on lands owned by registered societies or trusts. However, funding is prohibited for societies in which the MP or their family members are office-bearers.

Insights from the MoSPI Data on MPLADS

- The MPLADS funding has seen a decline of 65.2% for the 17th Lok Sabha (2019-2024), with a total of Rs 4,510 crore, majorly impacted due to the Covid-19 pandemic.

- During the 14th Lok Sabha, MPLADS funds saw an overutilisation of 102%, whilst the 16th and 17th recorded 99% and 98% utilisation, respectively.

- Multiple disparities were seen regionally, with MPs from Uttar Pradesh, Maharashtra, and West Bengal receiving the highest MPLADS funds, while those from Delhi, Haryana, and Punjab received the least.

- In the 17th Lok Sabha period, a total of Rs 1679 crore was allocated to infrastructure, followed by public facilities and education.

Legacy of the Indian National Army (INA)

Introduction and Current News

- A veteran of the INA marked his 99th birthday by honouring Netaji Subhas Chandra Bose, a key figure in the INA, by laying wreaths at his statue.

- The veteran became a member of INA on 1st November 1943, at a young age of 17.

Origin of the INA

- The INA was a military force, formed during World War 2, to fight against British rule in India.

- Initially, it was suggested by Mohan Singh to form an army with Indian prisoners of war (POWs) with Japanese support and approximately 40,000 soldiers were recruited.

- Due to disagreements with Japan concerning the size of troops, Mohan Singh was removed.

- Rashbehari Bose, a seasoned revolutionary, played a critical role in building support for the INA, including the creation of the Indian Independence League in Tokyo in 1942.

- On 25th August 1943, Subhas Chandra Bose took command of the INA and later established the Provisional Government of Free India in Singapore on 21st October 1943.

INA on the Ground

- The INA's provisional government obtained recognition from 9 countries, including Japan, Germany, Italy and China (under Wang Jingwei).

 In a march towards Delhi, the INA planted its flag on Indian soil at Moirang, Manipur. However, this campaign ended in Imphal due to Japan's defeat in World War 2.

End and Impact of the INA

- The retreat of Japan (1944-45) crippled the INA, leading to its eventual surrender after Japan capitulated on 15th August 1945.

- Post the alleged death of Subhas Bose in a plane crash in Taiwan on 18th August 1945, the INA was disbanded.

- The INA trials led to nationwide protests that added fuel to India's independence movement.

- Major nationalist upsurges occurred during 1945-46 as part of protests against the trials of INA officers.

- The INA trials signified unity across religious and political divides leading to a united front against British policies.

Significance and Legacy of the INA

- The INA challenged the British rule in India by attempting to liberate India militarily with the help of Axis powers.

- The trials of the INA served as a uniting factor for Indians leading to nationwide protests and disrupting British rule.

- The INA's existence stirred sympathy among Indian troops, leading to various mutinies, particularly the Royal Indian Navy Mutiny (1946) marking a momentous shift in British control.

- In 1956, the British PM acknowledged the INA's contribution to India's independence stating that the INA urged the quick withdrawal of the British from India due to fears of Indian military no longer being loyal to the British crown.

- The INA has hence been etched into India's defence and strategic outlook, serving as a symbol of armed resistance, with their slogan "Jai Hind" continuing to be a rallying cry for national unity.

Shaheed Diwas - Tribute to the Iconic Freedom Fighters

Introduction to Shaheed Diwas

- On 23rd of March each year, Shaheed Diwas or Martyrs' Day is observed in India.

- This day is devoted to the remembrance of iconic freedom fighters Bhagat Singh, Rajguru, and Sukhdev who showed the supreme sacrifice for their country.

- Prime Minister Narendra Modi, like many others in India, pays tribute to these celebrated freedom fighters on this day, honouring their sacrifice.

Historical Significance and Current Observance

- Shaheed Diwas marks the execution of Bhagat Singh, Rajguru, and Sukhdev by the British colonial authorities on this day in 1931 at Lahore Jail.

The brave three were convicted for their roles in the 1928
Lahore Conspiracy Case, which involved the assassination of
British officer J.P. Saunders, mistakenly identified as
Superintendent James Scott, who was linked to Lala Lajpat
Rai's death during a protest against the Simon Commission.
Today, the day is marked by tributes and homage paid by
the Prime Minister and prominent figures in India, with a
reminder of the bravery of the three martyrs.

Role in the Struggle against British Rule

- The three champions of India's freedom movement were members of the Hindustan Socialist Republican Association (HSRA), an organisation renowned for its revolutionary struggle against British rule.

- Sharma Rajguru, born on 24th August 1908 in Maharashtra, was celebrated for his unwavering resolve against colonial oppression, and was a firm believer in



armed resistance against the oppressors.

- Sukhdev Thapar, born on 15th May 1907 in Punjab, was an influential figure in getting the youth actively involved in the struggle for Indian independence.

Legacy and Importance

- The sacrifices made by these freedom fighters are not only remembered on Shaheed Diwas, but they have also found a permanent place in the annals of Indian history.

- Their struggles symbolise India's tireless fight to achieve independence from British rule.

- These freedom fighters continue to inspire generations, underlining the importance of patriotism and the values of bravery, courage, and sacrifice in the face of injustice.

World Tuberculosis Day 2025: Acknowledging the Past, Accelerating Towards a TB-Free Future

Introduction and Significance

- Established on the 24th of March every year, World Tuberculosis Day raises consciousness about the health, societal, and economic impacts of tuberculosis (TB).

- The day is set aside to not only educate the public about the devastating health consequences of TB but also to advocate for stronger commitments from leading authorities to eliminate the disease.

- This day has a worldwide resonance, highlighting the fact that TB, despite being curable, remains a fatal disease in many parts of the world.

Historical Background

- Dr. Robert Koch discovered the bacterium Mycobacterium tuberculosis, which causes TB, on 24th March 1882.

- This groundbreaking scientific development inspired the establishment of World TB Day to increase public awareness and generate political and social commitment to end the disease.

World Tuberculosis Day Theme 2025

- The theme for World Tuberculosis Day 2025 is "Yes! We Can End TB: Commit, Invest, Deliver."

- It encourages a collective global initiative to invest in TB elimination strategies and fulfil their commitment to end TB.

Status of TB Crisis in India

- India has the heaviest TB burden, accounting for 26% of global cases and 29% of global TB-related deaths.

- The country witnessed a massive decline in TB incidence by 17.7% from 237 per 1 lakh in 2015 to 195 in 2023, and TB deaths deterred by 21.4% from 28 per lakh in 2015 to 22 in 2023.

India's Efforts and Initiatives

- India launched the National TB Elimination Programme (NTEP) aiming for a TB-free India by 2025, preceding the global 2030 Sustainable Development Goals.

- The PM TB Mukt Bharat Abhiyaan, initiated in 2022, intensifies community participation, involves advanced diagnostics, promotes effective treatments, and instigates innovation to accelerate TB elimination.

- Initiatives such as the Ni-kshay Poshan Yojana, which provides financial aid for nutrition, and the Viksit Bharat Sankalp Yatra, which screened 3.8 crore people for TB, are significant steps towards this target.

- The Ni-kshay Mitra initiative supports TB patients with nutrition, diagnostics, and vocational help, with over 1.55 lakh Ni-kshay Mitras registered and aiding more than 8.66 lakh TB patients.

Roshni Nadar: First Indian Woman in World's Top 10 Richest Women

Introduction and Major Achievement

- Roshni Nadar, Chairperson of HCL Technologies, has recently made history as she entered the world's top 10 richest women list.

- According to the Hurun Global Rich List 2025, she ranks 5th among the world's wealthiest women, harboring a net worth of ₹3.5 lakh crore (US\$40 billion).

- This massive accomplishment came after her father, Shiv Nadar, transferred a 47% stake in HCL Technologies to her - Nadar stands as the richest woman in India as well as the third-richest individual in the country in 2025.

Who is Roshni Nadar?

- Roshni Nadar is the daughter of Shiv Nadar, the founder of HCL Technologies.

- She has a Bachelor's degree and an MBA from Northwestern University and the Kellogg School of Management respectively.

- In 2023, she received the Schaffner Award at Kellogg for her contributions to society.

- She heads HCL Technologies as its Chairperson, a leading global IT company with a market capitalization of US\$48 billion.

- Nadar also serves as the Chair of HCL's Corporate Social Responsibility (CSR) Board Committee.

Notable Contributions and Recognitions

- Nadar holds oversight over various educational and leadership initiatives under the Shiv Nadar Foundation.

- She has made significant contributions to VidyaGyan Academy, a leadership academy in Uttar Pradesh, aimed at supporting talented students from underprivileged backgrounds.

- Nadar serves on numerous renowned boards, including MIT School of Engineering's Dean's Advisory Council and The Nature Conservancy.

- She has received recognitions globally, including an award from France in 2024, and she has featured on Forbes' 100 Most Powerful Women list since 2017.

Hurun Global Rich List 2025: Women's Dominance

- The Hurun Global Rich List 2025 lists 561 women, including 224 self-made billionaires, which emphasises the increasing influence of women in business globally.

- Alice Walton (US) and Francoise Bettencourt Meyers (France) remain the top two wealthiest women.

- For the first time, Roshni Nadar enters the list at the 5th spot, becoming the first Indian woman to do so.

The Life and Contributions of Dr. Ram Manohar Lohia

Introduction and Birth Anniversary Tribute

- 23rd March marks the birth anniversary of Dr. Ram Manohar Lohia, a key figure in India's socialist movement and freedom struggle.

- Prime Minister Narendra Modi paid tribute to him on this



day, affirming that Lohia was a visionary leader and a great advocate of social justice.

Early Life and Struggles

- Born in 1910, Lohia joined the Congress Socialist Party (CSP) in 1934 in his fight against colonialism.

- He served on its executive committee as well as editing its journal.

- His anti-colonial attitude led to multiple arrests, particularly during WWII, when he opposed British involvement.

Contribution to Socialist Movement

- In 1948, Lohia left the Congress to become a member of the Praja Socialist Party(1952), serving as its general secretary for a brief period until his resignation in 1955.

- Following his resignation, a new Socialist Party of India was established under his chairmanship at Hyderabad.

- This party morphed into the Samyukta Socialist Party after 1964.

Political Career and Ideologies

- In 1963, Lohia entered the Lok Sabha and began pushing for the advancement of the Sapta Kranti, a strategy focusing on individual freedom and gender equality.

 He also proposed the Chaukhambha Raj, advocating for decentralised governance as a key component of democratic functioning.

Importance in History

- Lohia's efforts and contributions have marked him as an indispensable figure in Indian history.

- His birth anniversary serves to remind us of his relentless fight for justice and his invaluable contributions to India's socialist movement and freedom struggle.

- His vision and ideals continue to inspire current and future generations.

A Detailed Analysis of the Immigration and Foreigners Bill

Introduction and Objectives of the Bill

- The Immigration and Foreigners Bill has been recently introduced in the Lok Sabha with an intention to modernise, consolidate and replace antiquated laws in India that regulate foreigners' entry, stay and exit.

- It aims to replace four existing laws: The Foreigners Act, 1946; The Registration of Foreigners Act, 1939; The Passport (Entry into India) Act, 1920; and The Immigration (Carriers' Liability) Act, 2000.

- Main objectives include standardising immigration services, enhancing national security and curbing illegal immigration through updated legal mechanisms.

Global Context of the Bill

- It aligns with worldwide trends of tightening immigration controls due to factors such as increasing illegal migration, geopolitical tensions, and economic concerns.

- However, some resistance to the bill points out the influence of political narratives and socio-cultural worries in obstructing even legal migration.

Salient Provisions of the Bill

- Noteworthy provisions include denial of entry or stay for foreigners posing threats to India, warrantless arrest for

suspected illegal entrants, obligatory reporting by educational and medical institutions on foreign presence, and restrictions on foreigners associating with unspecified individuals.

- The bill raises eyebrows due to its omission of an appellate mechanism, thus enabling unchecked exertion of bureaucratic power.

Constitutional and Human Rights Concerns

- Critics argue that the bill infringes on fundamental rights by allowing arrest and deportation without due course and could potentially target political dissidents, journalists, and activists under the name of national security.

- It challenges the principles of judicial oversight and transparency, heightening the risk of misuse.

Annotations from the Opposition and Civil Society

- The bill is seen as an overreach of executive power as it grants authorities unparalleled discretion to decide who poses a "threat" with no clear guidelines.

- The potential to deny entry to critics of the Indian government and bar certain associations is apprehended.

- Critics argue that it could cause reputational harm for India in the global arena as it could be perceived as a restrictive and authoritarian law.

Necessity for Checks and Balances

- While national security is of utmost importance, restrictions on personal liberty should adhere to the principle of proportionality.

- Suggestions include introducing an independent appellate body for hearing appeals against detention or deportation, judicial review mechanisms for accountability, and precise definitions of ambiguous terms used in the bill to prevent arbitrary interpretations.

Potential Way Forward

- An effective immigration law should protect national interests, uphold constitutional values, human rights, promote legal migration, cultural exchange, and ensure transparent and accountable enforcement.

- The bill provides an opportunity to update immigration law, but must tread carefully to ensure these crucial democratic principles are not undermined.

Delhi Budget 2025

Introduction

- The Delhi Budget 2025 was presented by the Delhi government on March 25, 2025.

- Chief Minister Rekha Gupta presented the budget which has a total size of 380,000 crore for the fiscal year 2025–26.

- The budget underscores the government's goal to boost education, health, environment, infrastructure, and sanitation.

- This marks the 10th consecutive budget where education retains its position as the highest priority.

- The Delhi Government's attention also includes the enhancement of the life quality for its 2 crore denizens.

Budget Highlights

- Delhi Budget 2025 revealed significant announcements such as:

- Total budget size: ₹80,000 crore

- Education allocation: $\verb+$16,396$$ crore (20.5% of total budget)

March Current Affairs



- Health allocation: ₹9,000 crore
- MCD budget support: ₹8,900 crore
- Environment and pollution control: ₹3,300 crore
- ₹3,250 crore for road infrastructure
- $\ensuremath{\mathbbmath$\mathbbms$}\xspace1,\!800$ crore for supporting electric buses and clean transport

- The budget additionally emphasises employment generation and digital transformation in governance.

Focus on Education

- The Delhi Government has upheld education as the focal point of its budget; hence an allocation of ₹16,396 crore has been made for the sector in FY 2025–26.

- The education budget includes allocations for school infrastructure development, digital classrooms, teacher training programs and scholarships for financially weaker students.

- The education budget also targets upgrading facilities in government colleges and expanding skill development programs and vocational training.

- The objective is to make education more inclusive and driven by technology.

The Municipal Corporation of Delhi (MCD) Budget

- The Delhi Government will allocate ₹8,900 crore to MCD, a significant increase from the previous year.

- The budget emphasises solid waste management, sanitation, and development of parks and green areas.

- The budget also contains provisions for improving local roads, installation of more streetlights, and repairing of drains to enhance the civic experience of residents.

Environment Budget

- The environment budget for FY 2025-26 is ₹3,300 crore, displaying the Delhi government's commitment towards pollution control.

- Key initiatives include allocating budgets for electric buses, tree plantation, setup of air quality monitoring stations and promoting solar energy across public buildings.

Major Changes

- This annual budget saw the introduction of several measures such as the "Smart Education Scheme" and "Clean Delhi Mission 2025".

- There was also an expansion of Mohalla Clinics with allocation of ₹1,000 crore and a new scheme for women entrepreneurs with a fund of ₹250 crore.

- An emphasis on digital governance saw a budget of ₹700 crore being set aside for IT upgradation across departments.

Role of Chief Minister Rekha Gupta

- Rekha Gupta presented her first budget as the 9th Chief Minister of Delhi.

- Her budget focused on education, health, sanitation, women empowerment, and green infrastructure.

- The budget reflects the Delhi government's vision of a modern, clean, and educated capital city under Gupta's leadership.

Conclusion

- The Delhi Budget 2025 promises a drive towards inclusive and sustainable development.

- It demonstrates the government's commitment to learning and skill development, improved civic amenities and a greener city.

- Under Chief Minister Rekha Gupta's leadership, the budget highlights the government's focus on reforms, innovation, and social welfare, laying groundwork for a cleaner, well-educated and progressive Delhi.

Quick Highlights

- The Aditya-L1 mission, ISRO's second astronomy observatory-class mission and India's first space-based solar observatory, has captured the first-ever image of a solar flare 'kernel' using the Solar Ultraviolet Imaging Telescope (SUIT) payload. The SUIT detected an X6.3-class solar flare, one of the most intense solar eruptions, in the Near Ultraviolet (NUV) wavelength. Solar flares, classified into A, B, C, M, and X categories, are massive explosions in the Sun's atmosphere, with X-class flares being the most powerful.
- India ranks as the 3rd largest global economy, yet is only 28th in digital user spending, according to the State of India's Digital Economy (SIDE) Report 2025 by the Indian Council for Research on International Economic Relations (ICRIER). Despite this, India's digital economy is expanding at twice the rate of its overall economy and is predicted to constitute 20% of India's GDP by 2029. With regards to artificial intelligence, India ranks 11th in research and 16th in infrastructure. When considering both economic size and digital user economy, India is ranked 8th globally.
- India is extending global partnerships in Africa, South America, and Australia to secure critical minerals, having allocated Rs 4,000 crore for mineral exploration under the National Critical Minerals Mission. The country has obtained 9,000 sq km in Zambia for copper-cobalt exploration, and is actively engaging with other African nations and locations such as Argentina, Chile, and Australia for acquisition of critical mineral assets via Khanij Bidesh India Ltd (KABIL). India has identified 30 key minerals crucial to its economy and national interest, including lithium, cobalt, graphite, nickel, and rare earth elements (REEs).
- The President of India recently visited Dholavira, a significant archaeological site in Gujarat and praised the technological advancements of the Harappan civilization. Dholavira, inhabited from 3000-1800 BCE, is the fifth-largest site of this famed civilization that flourished along the Indus River between 3300-1300 BCE. It is known for its fortified city structure, elaborate water system with 16 reservoirs, step wells, and no human remains found on-site. In recognition of its historical and archaeological significance, Dholavira was declared a UNESCO World Heritage Site in 2021.
- The Central Board of Direct Taxes (CBDT) has expanded the safe harbour provisions under the Income-Tax Rules, 1962 in efforts to enhance tax certainty and minimise disputes in transfer pricing within the EV sector. Among the amendments, the threshold for safe harbour eligibility has been increased from Rs 200 crore to Rs 300 crore for



Assessment Years 2025-26 and 2026-27, with lithium-ion batteries now included within the core auto components covered by these rules. The updated regulations provide a broader safety net for larger businesses and may incentivise further investment in India's clean mobility industry.

- The Securities and Exchange Board of India (SEBI) has raised the disclosure limit for Foreign Portfolio Investors (FPIs) to ₹50,000 crore, doubling the previous threshold of ₹25,000 crore. This move intends to sync regulations with market growth, encourage capital inflows and ease compliance for medium and small FPIs. FPIs investing beyond this limit are required to disclose their beneficial ownership and other salient investment specifics. SEBI, the national securities market regulator, oversees the operation of FPIs in India, acting as a safeguard for market transparency and efficiency.
- The UK Parliament has approved the Disaster Management (Amendment) Bill, 2024 which modifies the Disaster Management Act of 2005. Changes include empowering the National Disaster Management Authority (NDMA) and State Disaster Management Authorities to prepare disaster plans and to regulate the number of officers under the Act. The NDMA's role has been expanded to include climate risk assessments and maintaining disaster databases. Further, provisions for forming Urban Disaster Management Authorities and State Disaster Response Force in states as well as mandating national and state-level disaster databases have been incorporated.
- In honour of International Women's Day 2025, the State Bank of India (SBI) inaugurated 'SBI Asmita', a collateralfree digital SME loan oriented towards women entrepreneurs. The aim is to streamline finance accessibility for women-driven MSMEs via a digital and friction-free process. Alongside this, SBI launched the 'Nari Shakti' platinum debit card, exclusively crafted for women, which provides benefits across a wide range of categories.
- Bank of Baroda (BoB) has launched the 'bob Global Women NRE & NRO Savings Account', designed specifically for women NRIs. This marks the first of its kind from a public sector bank. The account provides premium banking privileges, concessional loan rates, and insurance benefits aimed at empowering women. BoB also updated its 'bob Premium NRE & NRO Savings Account' to improve user experiences via new features and benefits.
- The State Bank of India (SBI) is establishing a unit dedicated to managing project financing for emerging industries such as AI, e-commerce and fintech. This move aims to extend SBI's project finance operations beyond traditional sectors. The project, predicted to be finalised within a year, involves the hiring of specialised professionals and the appointment of an external consultant.
- The State Bank of India (SBI) is establishing a specialised unit to manage project financing for burgeoning industries such as AI, e-commerce and fintech, in a bid to broaden its project finance operations. The project is anticipated to conclude within a year and recruitment of specialised professionals and appointment of an external consultant are part of the plan.
- Equitas Small Finance Bank has renewed its official banking partnership with Chennai Super Kings (CSK) for six years and Gujarat Titans (GT) for three years. This partnership underscores Equitas' dedication to excellence and community engagement, aligning with its 'Bank Behind Champions' campaign. As part of the collaboration, the Equitas brand will be prominently displayed on the lead helmet of CSK and the back of the helmet of GT throughout the cricket season.
- The Reserve Bank of India (RBI) imposed monetary penalties on HSBC, amounting to ₹66.6 lakh. The penalty was
 for violations related to Know Your Customer (KYC) norms, foreign currency exposures, and deposit interest rate
 rules. On another hand, IIFL Samasta Finance was fined ₹33.1 lakh for issues including improper interest charges
 before loan disbursement, Non-Performing Asset (NPA) misclassification, and flawed customer identification. In
 addition, three cooperative banks in Maharashtra faced penalties due to regulatory non-compliance.
- The Reserve Bank of India (RBI) continues to allow the exchange and deposit of ₹2000 denomination notes, even though 98.18% of the total value has been returned into the banking system. This initiative by the RBI ensures that holders of these notes still have readily accessible channels for depositing or exchanging them.
- On 3rd March 2025, Dr. Ajit Ratnakar Joshi was appointed as the new Executive Director (ED) of Reserve Bank of India (RBI). He will manage the Department of Statistics and Information Management and the Financial Stability Department. With a vast experience spanning over 30 years in statistics, information technology, and cyber risk management, Dr. Joshi brings substantial expertise to his role.
- The 29th Meeting of the Standing Advisory Committee (SAC) of the Reserve Bank of India (RBI), chaired by Deputy Governor Swaminathan J, focused on boosting credit access to the Micro, Small, and Medium Enterprises (MSME) sector. Promoting the Unified Lending Interface (ULI), expanding the Account Aggregator framework and testing innovative solutions via the Regulatory Sandbox were key topics of discussion. The Committee addressed challenges including financial literacy gaps, information asymmetry, and delayed payments, endeavouring to ensure transparency, accessibility, and growth support for MSMEs.
- The Reserve Bank of India (RBI) has issued monetary penalties amounting to ₹76.6 lakh on four Non-Banking Financial Companies (NBFCs) for failing to comply with regulatory standards. These fines were imposed under the mandate of Section 58G of the RBI Act, 1934, and Section 30 of the Payment and Settlement Systems Act, 2007. The areas of violations entailed governance, reporting requisites, fair lending practices, capital sufficiency, and fraud risk management, highlighting RBI's dedication to financial discipline and customer protection within the NBFC sector.
- The Reserve Bank of India (RBI) and the National Centre for Financial Education (NCFE) have initiated nationwide financial literacy campaigns under the National Strategy for Financial Education (NSFE). The objective of these programmes is to enhance financial awareness and inclusion, primarily targeting youth (below 18 years) and senior citizens (above 60 years). The ultimate aim is to equip these groups with vital financial knowledge and skills.
- The Reserve Bank of India (RBI) has launched a framework to recognise a Self-Regulatory Organisation (SRO) for the Account Aggregator (AA) ecosystem; its intention is to improve financial data exchange and address operational challenges. This initiative promotes coordination, standardisation, and dispute resolution within the



AA framework. Additionally, this builds upon the 2016 AA framework, with the recognition of the Fintech Association for Consumer Empowerment as an SRO in 2024.

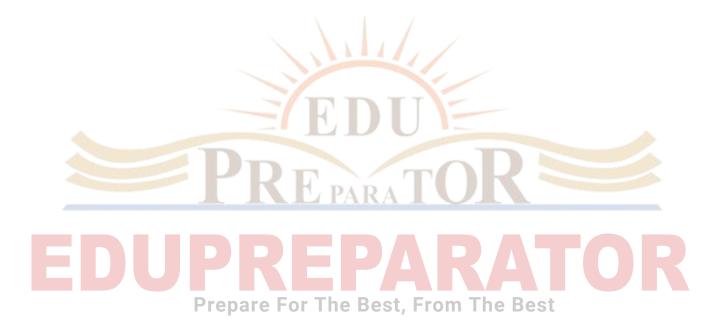
- The Reserve Bank of India (RBI) experienced an increase in its net short position in the forward book, surging to \$77.5 billion in January 2025 from \$67.9 billion in December 2024. This rise signifies the effect of foreign exchange market interventions, alongside rupee depreciation and global trade uncertainties. The information was disclosed in RBI's monthly bulletin for March 2025.
- The Reserve Bank of India (RBI) and the Bank of Mauritius (BOM) have entered into a Memorandum of Understanding, allowing cross-border transactions using the Indian Rupee and Mauritian Rupee. This agreement is intended to decrease costs and augment efficiency for exporters and importers by facilitating transactions in domestic currencies. The arrangement also aims to reinforce economic and financial relationships between India and Mauritius.

Books And Awards

Author/Editor	Key Points
K. Arumugam and Errol D'Cruz	Launched on March 18, 2025, at Shivaji Stadium, New Delhi, the book celebrates the 1975 Hockey World Cup victory and chronicles India's journey to glory in Kuala Lumpur.
V.I. Mathan	Launched in Chennai by former CMC director V.I. Mathan, the book traces the history of CMC Vellore with insights from founder Ida Scudder. First copies were presented to Dr. Vikram Mathew and Dr. V.V. Bashi.
Syed Kirmani, Debashish Sengupta, and Dakshesh Pathak	A humorous and insightful autobiography of Syed Kirmani, highlighting his career and India's 1983 World Cup win, including Kapil Dev's iconic 175-run innings.
P.S. Raman	Launched with a surprise appearance by MS Dhoni and CSK members, the event featured cricket and entertainment figures, making it a fan- favorite occasion.
	K. Arumugam and Errol D'Cruz V.I. Mathan Syed Kirmani, Debashish Sengupta, and Dakshesh Pathak

	Impo	ta	ant Da	y D
Date	Important Days	-		World Sparrow Day
March 01	World Seagrass Day 2025	23	March 21	International Day of Forests
March 03	World Wildlife Day			World Syndrome Day
March 03	World Hearing Day			
March 03	National Defense Day		March 22	World Water Day
March 05	March 05 International Disarmament and Non-			Bihar Diwas
Proliferation Awareness Day		March 23	World Meteorological Day	
March 08	International Women's Day		March 24	World Tuberculosis Day
March 12	No Smoking Day		March 27	World Theatre Day
March 13	Holika Dahan			Shab-e-Qadr
March 14	Holi			
	Pi Day		March 31	Eid
March 15	World Consumer Rights Day			
March 16	National Vaccination Day			
March 20	International Day of Happiness			

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