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## Economics

### Climate-Driven Economic Impact in Asia-Pacific Region

#### Analysis of UNESCAP's Report on Economic Losses

- The report titled "Economic and Social Survey of Asia and the Pacific 2025" stated that climate-related events cause up to 6% GDP loss annually in one-third of Asia-Pacific countries.
- These events include floods, heatwaves, droughts, and cyclones.

#### Climate Change Threat to Macroeconomic Stability

- ESCAP calculated the Average Annual Loss (AAL), indicating the estimated annual economic loss from climate-induced disasters, which averages 4.8% of GDP across 30 Asia-Pacific nations.
- Some nations like Cambodia, Fiji, Myanmar, and Pakistan experience higher losses (up to 11% in Cambodia's case).
- Countries especially at risk from a macroeconomic perspective include Afghanistan, Cambodia, Iran, Kazakhstan, Laos, Mongolia, Myanmar, Nepal, Tajikistan, Uzbekistan, and Vietnam.
- Rapid urbanization and weak infrastructure, notably in coastal areas, exacerbate climate risks.

#### Vulnerability and Impact on Sectors

- Despite contributing significantly to global economic growth, many Asia-Pacific nations are ill-prepared to manage climate shocks.
- The agricultural sector might face up to a 14% decrease in rice yields by 2050, having serious implications on food security and farmers' incomes, particularly in India.
- Many countries, including India, Indonesia, and China, are heavily reliant on coal and oil and could face considerable economic disruptions due to the shifting global focus on renewable energy.
- Fish stocks might depreciate by up to 30% by 2050 in tropical regions due to fishing stock depletion.

#### Climate Change Impacts on Indian Economy

- The Asian Development Bank (ADB) predicts a 24.7% GDP loss for India by 2070 due to climate-induced economic outcomes.
- Factors contributing to this economic loss include extreme heat, agricultural decline, rising sea levels, and extreme weather events.
- Notably, India may need to import more than twice the amount of food grain due to decreased cropping yields and is already experiencing risks to its coastline due to rising sea levels.
- Also, India ranks 6th among the countries most affected by extreme weather events globally, resulting in substantial economic loss.

#### Strategies for Curbing Climate-Driven Economic Losses

- Asia-Pacific countries should adopt circular economy systems, reduce emissions, and minimise resource use.
- Innovation should be encouraged, particularly in carbon capture and renewable energy production.
- Parallely, climate-resilient infrastructure is key in protecting urban areas from adverse climate effects.
- Other pertinent methods of remedying climate-related economic losses include developing a green taxonomy, fostering climate-tech start-ups, and encouraging global climate funds.
- India can take inspiration from established models such as the Masdar City in the UAE, which features climate-resilient infrastructure.
- Dedicated funds like the Loss and Damage Fund (LDF) can offer financial support for climate resilience, efficient farming practices, and adaptations in renewable energy sectors.

### Examining Debt Metrics in India

#### Rising Household Debt and Macroeconomic Shift

- Household debt in India saw an increase from 36.6% of GDP to 42.9% between June 2021 and June 2024.
- This rise signifies a shift in the country's macroeconomic context.
- The increase underlines the importance of examining key debt metrics: Debt-to-GDP ratio, public debt, and internal versus external debt.

#### Debt-to-GDP Ratio and India's Context

- The Debt-to-GDP ratio reflects a country's capacity to pay off its debt.
- It works by comparing a country's total debt to its Gross Domestic Product (GDP).
- A high ratio indicates a possible risk to fiscal sustainability, whereas a moderate ratio can be manageable provided economic growth remains strong.
- As per estimations, the Debt-to-GDP ratio for India's central government will be 57.1% in 2024-25 and 56.1% in 2025-26.
- The objective of the government is to reduce this ratio to  $50 \pm 1\%$  by 2030-31.
- State governments bear almost one-third of the total public debt, contributing to over half of the increase in overall public debt between 2014-15 and 2019-20.

#### Public Debt

- Public debt represents the total liabilities the government incurs to fund its developmental and fiscal requirements.
- It is repaid from the Consolidated Fund of India, accounting for both internal and external borrowings.
- As per Article 292 of India's Constitution, public debt constitutes liabilities against the Consolidated Fund of



India, within limits defined by the Parliament.

- Public debt comprises Debt under the Consolidated Fund of India (like G-Secs & T-bills) and Public Account Liabilities (like provident funds, small savings, etc.)

#### Internal vs External Debt

- Internal debt encompasses public loans raised within the country, mainly from domestic sources such as individuals, banks, and financial institutions.
- Accounting for over 93% of the central government's public debt, it is segmented into marketable (G-Secs, T-Bills) and non-marketable (special securities) types.
- External debt includes obligations to foreign governments, international institutions, and foreign investors.
- As of September 2024, India's external debt to GDP ratio stands at 19.4%.

#### Key Provisions Related to Debt Management in India

- Article 292 & 293 of the Constitution and RBI Act, 1934 dictate the borrowing rules for the Union and State governments and grant the RBI the authority to manage public debt for the Central Government.
- The Fiscal Responsibility and Budget Management (FRBM) Act, 2003, aims to standardise fiscal discipline, reduce fiscal deficits, and ensure long-term macroeconomic stability by setting deficit targets, increasing transparency, and guaranteeing timely fiscal reporting.

## Periodic Labour Force Survey 2024

#### Introduction and About

- The 2024 Periodic Labour Force Survey (PLFS) was released by India's Ministry of Statistics and Programme Implementation (MoSPI).
- The PLFS provides important insights into the changing labour market dynamics across rural and urban sectors of the country.

#### Key Findings

- In terms of Labour Force Participation Rate (LFPR), an increase was recorded for urban males and females, thus improving the overall urban LFPR.
- Worker Population Ratio (WPR) saw a minor rise in urban areas, while maintaining a near-constant rate across India.
- A slight decrease in rural unemployment was noticed, while urban unemployment showed mixed results, and overall unemployment in India dipped nominally.
- The LFPR, WPR, and Unemployment Rate (UR) remained relatively stable on a national scale according to the Principal and Subsidiary Status indicators.

#### Concerns for India's Labour Force

- A significant gender gap persists with women's LFPR

much lower than men's and high urban female unemployment.

- Stagnant employment indicators suggest slow job growth and the possibility of jobless or poor-quality job expansion.
- A high percentage of unemployed individuals are young, especially those with secondary or higher education.
- Despite having the second longest average workweek in the world, India's labour productivity is low.
- Concerns about underemployment and prevalence of informal, insecure jobs persist for the large rural workforce.

#### Initiatives for employment in India

- Programmes like SMILE, PM-DAKSH, MGNREGA, PMKVY, Start Up India Scheme, Rozgar Mela, and Indira Gandhi Urban Employment Guarantee Scheme in Rajasthan are among the initiatives undertaken by India to boost employment.

#### Recommendations for Improvement

- To bridge the skill-industry mismatch, outcome-based skilling through NSDC partnerships with private players should be promoted.
- Efforts are needed to facilitate micro-credit access and digital onboarding of MSMEs.
- Scaling urban wage employment models like Kerala's Ayyankali Urban Employment Scheme could help institutionalise urban employment.
- Investments in green sectors could generate employment with environmental dividends.
- Reforms are needed to address gender disparities in the labour force, including mapping out district-level constraints and designing targeted interventions.

## The Roadmap to Boost India's Hand and Power Tools Sector

#### Introduction to the Tools Sector

- The report by NITI Aayog titled 'Unlocking \$25+ Billion Export Potential – India's Hand & Power Tools Sector' unveils plans to augment India's Tools exports to USD 25 billion by 2035.
- The tools sector consists of hand tools (expected to grow from USD 34 billion to USD 60 billion) and power tools (projected growth from USD 63 billion to USD 134 billion).
- Currently, China is dominating the global exports in hand and power tools, positioning India as a small player.

#### Observing India's Position and Opportunities

- At present, the hand tools and power tools exports from India contribute 1.8% and 0.7% to the global market share respectively.
- There is a potential for India to increase exports to a value of \$25 billion by increasing its market share to 10% and 25% in power tools and hand tools respectively.

- These changes would have major implications on the nation's economy and employment, potentially creating 3.5 million jobs.

### Understanding Hand and Power Tools

- A tool is a handheld device for specific tasks, including, but not limited to, drilling, cutting, sanding and polishing.
- Hand tools are non-motorised tools relying on manual effort, including hammers, pliers, wrenches and screwdrivers. These are cost-effective, labour-intensive and ideal for tasks requiring precision.
- Power tools are efficient and are powered by electricity, hydraulics, or pneumatics which often incorporate motors, examples include drills, saws, grinders, and cutters.

### Challenges Faced by India's Tools Industry

- In the context of cost, India has a 14-17% comparative disadvantage due to limitations on overtime & daily working hours, and expensive captive generators for electricity.
- It relies heavily on imports for high-quality raw materials and has little access to advanced manufacturing technologies.
- There are high costs involved in procuring machinery, and the operational land is expensive and limited.
- The existing governmental schemes are not adequately tailored to address the financial needs of the industry.

### Government Initiatives Related to Tools Industry

- To support exporters, the RoDTEP rebates 1.1% and 0.9% of FOB value for hand and power tools respectively.
- The DFIA scheme is set up to allow duty-free import of physically incorporated inputs, exempting them from Basic Customs Duty.

### Strengthening and Modernising India's Tools Industry

- The report suggests specialised tool clusters, simplifying policies, providing easy access to essential materials, and creating affordable land resources.
- The adoption of advanced manufacturing technologies and diversification of the product range are advised for cost reduction and improvement of efficiency.

### Conclusion

- In order to realise its ambitious USD 25 billion export potential by 2035, India's tools industry needs to address its current challenges. Given strategic reforms and the adoption of innovative technology, the country can establish itself as a global manufacturing hub.

## Overview of India's Trade Dynamics

### Current Status in Global Trade

- Exports to the US from India saw a record high of USD

86.51 billion, driven by earlier orders and shipment in response to anticipated tariff hikes.

- India's trade relationship with China continued to intensify with imports amounting to USD 113.45 billion, indicating higher dependence and transformed global trade dynamics.

### Key Elements Influencing India's Trade Performance

- A front-loading strategy by exporters led to the swift surge in exports to beat prospective tariff hikes scheduled for April.
- There was a rise in India's share in prime markets like the US and the UK by 13.73% and 14.31%, showcasing an improvement in market penetration and high demand.
- The electronics sector, fuelled by growing smartphone shipments, played a significant role in the increase of exports by 32% amounting to USD 38 billion.
- Coffee exports experienced a 40% surge, generating \$1.8 billion. This increase resulted from global supply disruptions because of a drought and excessive heat in Brazil, a significant international coffee producer.
- Services exports, on the other hand, increased by 12.45%, amounting to USD 383.51 billion during FY25. With services imports at USD 195.95 billion, India retained a healthy surplus in its service trade.

### India's Trade Overview

- Total Export: India reached a record USD 820 billion in Financial Year (FY) 2024-25 which was a 5.5–6% increase over FY 2023-24.
- Goods predicted to be successfully exported are estimated at USD 395.63 billion from April to February 2025 and projections for the full year are around USD 438 billion.
- Total Import: Estimated at USD 915 billion for FY 2024-25, a 6.9% increase from the previous year's USD 675.44 billion in merchandise, due to high commodity prices and demand.
- The services exports from April to February 2025 recorded USD 354.90 billion. The full-year estimation is around USD 382–383 billion, indicating a strong 12% growth from the previous year.
- Trade Deficit: Estimated at USD 94 billion for FY 2024-25, shrinking compared to the USD 238.3 billion in FY 2023-24 due to controlled imports and services export growth.

### Sectoral Performance of India's Trade

- Key Export Sectors: Major exports include petroleum products and India was the 3rd largest exporter of Refined Petroleum in the world in 2023, with totals reaching USD 55.8 billion. Engineering goods also saw strong growth, while electronics, especially smartphones, grew by 151% since FY 2020. Spices and agricultural products also remain significant export items.
- Key Import Sectors: India's import majorly consists of crude oil and petroleum products contributing to 32% of

the total imports due to over 80% reliance on imported energy. Gold imports also grew significantly in April 2024 due to cultural demands. Electronics and machinery also contribute 11.7% to the total imports, showing their importance in the Indian manufacturing sector.

## Gold's Rising Stake in India's Forex Reserves

### Introduction and Current Statistics

- India's gold share in foreign exchange reserves has nearly doubled from 6.7% in 2019 to 12% by February 2025, as stated by the World Gold Council (WGC).
- In April 2025, India's forex reserves rose to USD 677.84 billion, triggered by an increase of USD 892 million in foreign currency assets (FCA) and a USD 638 million rise in gold reserves.
- Likewise, special drawing rights (SDRs) saw a dip by USD 6 million.

### About Forex Reserves

- Forex reserves refer to reserve assets held by a central bank in foreign currencies. These might include foreign currencies, bonds, treasury bills and other government securities.
- The Reserve Bank of India (RBI), deriving its authority from the provisions of the RBI Act, 1934, is the custodian of India's forex reserves.
- Forex reserves are a significant component of the Balance of Payment (BoP), serving as a buffer during global financial shocks and ensuring confidence in monetary policies.

### Purpose and Importance of Forex Reserves

- They help meet external payment needs and stabilise the national currency.
- They also contribute towards maintaining the confidence in monetary and exchange rate policies.

### Components of India's Forex Reserves

- Foreign Currency Assets (FCA): This is the largest contributor to India's forex reserves.
- Gold reserves: This is the second largest contributor.
- Special Drawing Rights (SDRs): These are not a currency, but its value is determined by a collective measure of five major currencies: the US dollar, Euro, Chinese Renminbi, Japanese yen, and British pound sterling.
- Reserve Tranche Position (RTP) with the International Monetary Fund (IMF): RTP represents a country's quota-based access to IMF resources, which can be borrowed without stringent conditions and can be used for BoPs or financial stability.

## RBI Repo Rate Cut 2025: A

## Strategic Move in Response to Economic Uncertainty

### The April 2025 Monetary Policy Committee (MPC) Meeting Decision

- The MPC unanimously decided to reduce the RBI repo rate by 25 basis points to 6% amidst the escalating global economic uncertainty.
- This rate cut is the second consecutive one this year, marking a clear intent to boost economic growth in the face of weakening global trade.
- The policy stance was changed from 'neutral' to 'accommodative', opening up possibilities of future rate cuts and a focus on growth over inflation control.

### Revised Growth Forecast and Inflation Outlook for FY2026

- The GDP growth forecast for FY2026 was cut from 6.7% to 6.5%, reflecting the continued impact of global trade uncertainties on investment, consumption, and exports.
- Despite global risks, the RBI expects inflation to remain under control with an estimated Consumer Price Index (CPI) inflation set at 4% for FY2026, supported by softening commodity and crude oil prices.

### Understanding the Repo Rate

- The repo rate is the interest rate at which RBI lends short-term money to commercial banks. It currently stands at 6% after the latest MPC decision, while the SDF is adjusted to 5.75%, and the MSF rate and Bank Rate to 6.25%.
- Lowering of the repo rate encourages spending and investments by making borrowing cheaper for commercial banks.

### Impetus for Repo Rate Reduction

- Rising global trade tensions, particularly the US administration's 26% tariffs on Indian goods, have amplified economic uncertainty, affecting Indian exports and growth negatively.
- The MPC prioritises supporting growth in the domestic economy due to fragile recovery and external shocks, even when inflation remains within target range.
- Improved inflation situation, aided by declining food and fuel prices, has enabled RBI to focus more on stimulating growth without jeopardising price stability.

### Anticipated Market Impact of the Repo Rate Cut

- The repo rate reduction is expected to make home loans, auto loans, and other borrowings cheaper, as banks pass on the benefits of reduced repo rates to consumers.
- Savings yield may experience a dip as banks might cut deposit rates in response.
- An overall boost in economic activity is predicted as lower interest rates stimulate higher consumer spending,



increase business investments, and support economic momentum in a challenging global environment.

## Geography and Environment

### Myanmar Earthquake: Causes, Responses, and Earth's Crust Fault Lines

#### The Myanmar Earthquake

- A massive earthquake, measuring a magnitude of 7.7, struck central Myanmar, causing extensive destruction, especially in the city of Mandalay.
- This seismic event is considered as one of the most powerful earthquakes in recent history.

#### Cause of the Earthquake

- The earthquake in Myanmar was a result of a type of faulting process called "strike-slip faulting" which occurred along the Sagaing Fault.
- Spanning 1,500km, the Sagaing Fault marks the tectonic plate boundary between the Indian and Eurasian plates and is one of the world's longest and most active strike-slip faults.
- The interaction between the Indian Plate, moving northward, and the Eurasian Plate caused stress to build up along this fault line. This, when suddenly released, triggers an earthquake.

#### India's Assistance during the Disaster

- In response to the earthquake, India launched Operation Brahma to provide humanitarian assistance and disaster relief, showcasing its position as a 'First Responder' in the region.
- Indian Navy ships Satpura, Savitri, Karmuk, and Landing Craft Utility (LCU) 52 sailed to Yangon, Myanmar, carrying crucial relief material.

#### Understanding Fault Lines

- A fault is a fracture or zone of fractures in the Earth's crust that allows two blocks of rock to move relative to each other.
- The movement along the fault, influenced by its dip and tectonic stress, can be sudden and cause an earthquake or can occur slowly in form of creep.
- Tectonic stress accumulates along these fault lines and, when released, causes the blocks to shift, leading to seismic activity.

#### Types of Fault Lines

- Normal Fault: A dip-slip fault where the block above the fault moves downward relative to the block below.
- Reverse Fault: A dip-slip fault where the upper block moves upward over the lower block, often occurring in compression zones.
- Strike-slip Fault: These faults occur when the blocks slide past each other horizontally. Their movement can be

either right-lateral or left-lateral. For example, the San Andreas Fault is a right-lateral strike-slip fault.

## Cheetahs' Relocation and Habitat Expansion in Gandhi Sagar Wildlife Sanctuary

#### Introduction and Overview

- The Gandhi Sagar Wildlife Sanctuary is a significant biodiversity hotspot in northwestern Madhya Pradesh, which also borders Rajasthan.
- The sanctuary encompasses 368 sq km and is noted for its diverse ecosystem.
- The sanctuary's landscapes include savanna, open grasslands, dry deciduous forests, and riverine areas, all contributing to a vibrant and varied natural habitat.
- The Chambal River divides the sanctuary into two parts, with the Gandhi Sagar Dam situated within the sanctuary.

#### Sanctuary and Ecosystem Details

- It is recognised as an Important Bird and Biodiversity Area (IBA).
- The vegetation found in the sanctuary is characteristic of the Khathiar-Gir dry deciduous forests ecoregion.
- Geographically, the sanctuary mirrors the Maasai Mara in Kenya, renowned for its savanna wilderness and rich wildlife.

#### Latest Developments: Cheetah Relocation

- The Cheetah Project Steering Committee, under the National Tiger Conservation Authority (NTCA), has sanctioned the relocation of some cheetahs to this sanctuary from Kuno National Park.
- The move is meant to expand the habitat of these magnificent creatures.

#### Long-Term Cheetah Conservation Goal

- As a part of a wider metapopulation strategy, Gandhi Sagar is intended to support a cheetah population of 60-70 individuals.
- This aims to maintain a healthy and sustainable cheetah population across the Kuno-Gandhi Sagar landscape in the states of Madhya Pradesh and Rajasthan.
- All these efforts are contributing significantly towards wildlife conservation and maintaining biodiversity.

## The Establishment of International Big Cat Alliance (IBCA) Headquarters in India

#### Introduction to IBCA and Its Objectives

- Bullet Point 1: IBCA is an intergovernmental organisation that was launched on the 50th anniversary of Project Tiger in April 2023.



-Bullet Point 2: Its main aim is the conservation of seven major big cat species: Tiger, Lion, Leopard, Snow Leopard, Puma, Jaguar, and Cheetah.

-Bullet Point 3: The organisation attained its legal status after ratification by five countries: India, Liberia, Eswatini, Somalia, and Nicaragua, with India officially joining in September 2023.

#### **Governance and Membership of IBCA**

-Bullet Point 1: The governing body of IBCA consists of an Assembly of Members, a Standing Committee, and a Secretariat, which is now based in India.

-Bullet Point 2: Its membership is open to all United Nations member states, including both range and non-range countries interested in supporting conservation of big cats.

#### **Origin and Implementation of IBCA**

-Bullet Point 1: The IBCA was launched by the Prime Minister of India, Narendra Modi, in 2023 and was subsequently approved by the Union Cabinet in 2024.

-Bullet Point 2: It functions as a global platform overseeing conservation efforts, funding conservation initiatives and creating a repository of technical knowledge.

#### **IBCA's Involvement in Conservation Efforts**

-Bullet Point 1: The IBCA provides a platform for cooperation among conservationists, policymakers, researchers, and governments worldwide.

-Bullet Point 2: It facilitates sharing of conservation strategies and offers financial and technical assistance to nations lacking resources.

-Bullet Point 3: IBCA works in conjunction with various wildlife protection treaties, supporting national and regional conservation programs.

#### **Significance of IBCA Establishment in Climate Change Mitigation**

-Bullet Point 1: The conservation of apex predators, such as big cats, facilitates the preservation of ecosystem health, biodiversity, and resilience to climate change.

-Bullet Point 2: IBCA's efforts to restore forests and grasslands also contribute to carbon sequestration and climate adaptation.

#### **The Role of National Tiger Conservation Authority (NTCA) in the Implementation of IBCA**

-Bullet Point 1: The NTCA, an authoritative body under MoEFCC, was established in 2005 and achieved statutory status under the Wildlife (Protection) Amendment Act, 2006.

-Bullet Point 2: It ensures federal accountability in tiger reserve management and takes into consideration local livelihood concerns related to these reserves.

Overview of Major Conservation Efforts For Big Cats in

India

-Bullet Point 1: The Asiatic Lion Conservation Project, Project Snow Leopard, and Project Cheetah are some of India's initiatives aimed at preserving big cat species.

-Bullet Point 2: The National Board for Wildlife (NBWL) and the Wildlife Protection Act, 1972 are legislative measures that support big cat conservation in the country.

## **Similipal National Park: Odisha's New National Park**

### **Introduction and Background**

- Similipal National Park has recently been declared as the second national park of Odisha by the state government, following the Bhitarkanika.

- This marks Similipal as the 107th national park in India. The park is renowned for being the lone home to wild melanistic tigers globally.

- It accommodates an impressive array of wildlife, including 40 royal Bengal tigers, representing 25% of Odisha's elephant population, and over 100 orchid species, many of which are specific to the region.

### **Geographical Significance**

- Similipal, nestled in Odisha's Mayurbhanj district, belongs to the Deccan Peninsular Biogeographic Zone, Chhotanagpur Province, and Mahanadian Region.

- The national park features a captivating landscape with high plateaus and hills encapsulating it. The highest peaks are the twin summits of Khairiburu and Meghashini.

- The well-known waterfalls of Barehipani and Joranda also add to the scenic presentation of the park.

### **Biodiversity and Ecosystem**

- The forests of Similipal offer diverse plant life consisting of sal trees, moist deciduous, and semi-evergreen plants, forming a dynamic and flourishing habitat for an array of flora and fauna.

- The abundant variety of ungulate species in the region includes sambar (*Rusa unicolor*), chital (*Axis axis*), barking deer (*Muntiacus vaginalis*), gaur (*Bos gaurus*), and mouse deer (*Moschiola indica*).

### **National Park Status and Its Significance**

- The declared area of the park, which is 845.70 sq/km, will now be a 'rights free' area, indicating that no human activities will be permitted in this expanse.

- The remaining part of the total 2,750 sq/km area will serve as a wildlife sanctuary wherein limited human activities are allowed.

### **Future Conservation Strategies**

- The Greater Similipal Landscape Programme has been launched with the goal of safeguarding the newly designated national park and its surrounding ecological corridors.

## Renaming of Places in Uttarakhand: A Cultural Revival

### Introduction to the Initiative

- The Uttarakhand Government, under the leadership of Chief Minister Pushkar Singh Dhami, has decided to rename 15 places across several districts in the state.
- This decision was taken in an effort to reflect Indian culture and heritage, aiming to echo public sentiment.
- The renaming initiative aims to pay tribute to historical figures and to bolster a sense of pride and historical awareness among the state's residents.

### Reasoning and Motivation Behind the Decision

- The government has stated that its intention with this initiative is to honour personalities who significantly contributed to the preservation and promotion of Indian culture.
- The changes have been made in line with public demands and the historical significance of these locations.
- This move is aligned with similar efforts to rename places based on their historical and cultural significance across different parts of the country.

### Specific Renamings and Their Significance

- The places that underwent a name change are scattered across major districts - Dehradun, Haridwar, Nainital, and Udham Singh Nagar.
- The new names reflect a tribute to Indian leaders and social reformers such as Shivaji, Jyotiba Phule, and Dr. B.R. Ambedkar.
- The initiative also endeavours to restore Indian cultural identity by straying away from colonial and Mughal-era names.

### Reactions and Impact

- The name changes have received varying reactions from the public, with some viewing it as a stride towards cultural revival, while others argue that it does not tackle other pressing concerns like infrastructure and governance issues.
- Nonetheless, the name changes are expected to foster cultural revival by cultivating a deeper connection with India's historical roots.
- They also serve educational value for younger generations by recognizing the contributions of historical figures.
- The initiative boosts regional pride, fosters historical awareness among people and enhances the political image of the ruling government as a protector of Indian culture.

## Renaming of 15 Places by Uttarakhand Government to Reflect Indian Culture and Heritage

### Introduction and About

- Uttarakhand's Chief Minister, Pushkar Singh Dhami, announced the renaming of 15 places in the districts of Haridwar, Dehradun, Nainital, and Udham Singh Nagar.
- The intent behind this action is to align with public sentiment and Indian cultural heritage.
- The government of the state believes this move will honour significant historical figures and inspire the residents of Uttarakhand.

### The Decision: A Cultural and Sentimental Shift

- This decision is a measure to pay tribute to individuals who played crucial roles in the conservation and propagation of Indian culture.
- As well as to inculcate a sense of pride and historical consciousness among the residents of Uttarakhand.
- The state government has premised these changes on public demand and the historical importance of these places.
- This shift is congruent with a similar renaming trend witnessed in other regions of the country.

### List of Renamed Places in Uttarakhand

- The renaming spans four major districts - Haridwar, Dehradun, Nainital, and Udham Singh Nagar.
- Out of the 15 places renamed, eight are in the Haridwar district, four in Dehradun, two in Nainital and one in the Udham Singh Nagar district.
- Examples of renamed places include Aurangzebpur to Shivaji Nagar, Gajiwali to Arya Nagar, Miyanwala to Ramji Wala, and Nawabi Road to Atal Marg.

### The Rationale behind the Renaming

- A significant portion of the renamed locations now carry the names of influential Indian leaders and social reformers. This serves as a commemoration of their contributions to Indian society.
- By eliminating colonial and Mughal-era names, the Uttarakhand government is hoping to restore and revive India's rich cultural heritage.
- These changes were implemented in response to sustained demands from the public.
- The reception to these changes has been mixed. Whereas some laud it as a positive move towards cultural rejuvenation, others contend it does not tackle more pressing challenges such as infrastructure and governance.

### Consequences of the Name Changes

- Strengthening cultural recovery: The changes endorse a more profound association with India's historical underpinnings.
- Educational Implications: The renamed places can serve as reminders of the role historical figures played in society.
- Political Influence: This move enhances the ruling government's image, portraying them as defenders of Indian culture.

- Local Sentiment: It is expected to foster regional pride and heighten historical consciousness among residents.

## Military and Defence Exercises

*Tiger TRIUMPH 2025: Bilateral Joint Humanitarian Assistance and Disaster Relief (HADR) Amphibious Exercise*

### Introduction and Overview

- The 4th edition of Tiger TRIUMPH, a bilateral joint Humanitarian Assistance and Disaster Relief (HADR) amphibious exercise, was initiated by the Indian Navy on 1st April 2025.
- This exercise is aimed at strengthening strategic maritime cooperation between U.S. and India, bolstering their defence partnership.
- The entire exercise is conducted in two phases, the 'Harbour Phase' and the 'Sea Phase'.

### The Harbour Phase

- The Harbour Phase of Tiger TRIUMPH 2025 was held in Visakhapatnam.
- This phase mainly focuses on planning training exercises based out at sea.
- It integrates sessions on special operations and encompasses multidomain operations spanning air, maritime, cyber and space segments.

### The Sea Phase

- The Sea Phase involves bilateral forces conducting maritime, amphibious, and HADR operations through a Joint Combined Command and Control Centre.
- It concludes with the setting up of a humanitarian relief and medical response camp, aided by air-portable BHISMA medical equipment, after an amphibious landing at Kakinada in Andhra Pradesh.
- Special Operations Forces from all three services, together with cyber and space specialists, participate in the exercise, highlighting the capabilities of the air-portable BHISMA medical equipment.

### Other India-U.S. Joint Exercises

- Apart from Tiger TRIUMPH, India and the U.S. engage in other joint exercises such as Yudh Abhyas, Cope India, and Vajra Prahar.
- Yudh Abhyas focuses on military training, Cope India is an airforce training exercise, whereas Vajra Prahar involves special operations.

### Significance

- The Tiger TRIUMPH exercise demonstrates the growing military and strategic ties between India and the U.S.
- It aids in developing readiness for delivering effective joint responses to human crises and natural disasters.
- The participation across all three services and various specialties, including cyber and space, paves the way for a well-rounded, multi-faceted defence cooperation.

## INDRA Naval Exercise 2025

### Introduction To INDRA 2025

- The 14th edition of the bilateral naval exercise, INDRA 2025, took place in Chennai, India.
- This marked another instance of the long-standing cooperative exercise between Russia and India.
- It required extensive coordination, with each nation bringing several of its naval assets into the field.

### Structure of INDRA 2025 Exercise

- The INDRA 2025 exercise unfolded in two distinct phases.
- The first phase, known as the Harbour Phase, was held in Chennai. It was comprised of expert exchanges, ship visits, and sports activities for bonding and team building.
- These exercises were followed by the Sea Phase, which was conducted in the Bay of Bengal.
- The Sea Phase involved advanced naval drills such as tactical manoeuvres, anti-air operations, and helicopter landings.

### Participation in INDRA 2025

- Several naval assets from both countries were deployed for this exercise.
- Russian ships including Pechanga, Rezkii, Aldar Tsydenzhapov took part, with Indian warships like Rana, Kuthar and the P-8I aircraft also participating.
- This showcases the significant military capabilities of both nations, allowing for practical training in advanced naval operations.

### About the INDRA Exercise Series

- The INDRA exercise series is a bilateral naval initiative that's been conducted regularly since its inception in 2003.
- Its main objective is to counter maritime threats, maintain global peace and stability, and enhance joint operations.
- This undertaking reaffirms the defence ties between India and Russia, and highlights India's commitment to rules-based maritime order, as well as maritime security.
- The INDRA series is thus a significant aspect of India's defence diplomacy, reinforcing its ties with one of its most significant strategic partners.

## Exercise Desert Flag-10 and India's Participation

### Introduction and Overview

- Exercise Desert Flag-10 is a top-tier multinational air combat drill convened by the Air Force of the United Arab Emirates (UAE).
- India, in addition to several other countries, participated in this exercise with a contingent from the Indian Air Force (IAF).
- Other participating nations included Australia, Bahrain,



France, Germany, Qatar, Saudi Arabia, South Korea, Turkey, the UK, and the US.

#### **Purpose of the Exercise**

- The exercise's chief goal is to improve multinational interoperability, operational synergy, and mutual understanding, paving the way for closer defence collaboration.
- The exercise is designed around complex air combat scenarios with the aim of sharing and learning from global best practices.

#### **India's Participation**

- The IAF demonstrated its frontline combat capabilities through deploying MiG-29 and Jaguar aircraft during the course of the exercise.
- India's participation in the exercise underlines the growing defence ties between India and the UAE.
- The engagement is seen as an opportunity for the IAF to work in tandem with air forces from other nations and adapt to contemporary air warfare concepts.

#### **India's Previous Exercises with the UAE**

- Apart from Desert Flag, India has previously conducted other notable exercises with the UAE, signifying a robust defence partnership between the two nations.
- 'Desert Cyclone' is a land-based military exercise that promotes tactical cooperation.
- 'Desert Eagle' is a bilateral air force combat exercise aimed at enhancing air assault capability.
- 'Zayed Talwar' constitutes a bilateral naval exercise centring on maritime security.
- 'Desert Knight', a trilateral air force exercise, was conducted in association with France, further expanding the scope of India's defence ties in the region.

## **Long-Range Glide Bomb 'Gaurav'**

#### **Introduction to Long-Range Glide Bomb 'Gaurav'**

- The Long-Range Glide Bomb, 'Gaurav' has been developed indigenously by Defence Research and Development Organisation (DRDO).
- It was recently showcased in successful release trials from the Su-30 MKI aircraft.

#### **About LRGB 'Gaurav'**

- LRGB 'Gaurav' is an air-launched, precision-guided weapon intended for highly accurate strikes on land targets.
- This weapon is designed to operate from stand-off distances, making it unreachable by enemy air defence systems.

#### **Key Features of 'Gaurav'**

- 'Gaurav' has demonstrated an operational range between 30 km to 150 km, with confirmed pin-point accuracy.
- The winged version of this glide bomb weighs 1,000 kg, while the non-winged 'Gautham' weighs 550 kg.
- For navigation, it employs systems such as the Inertial Navigation System (INS), satellite guidance, and a digital control system.

#### **Significance of the Bomb**

- The development of 'Gaurav' enhances India's precision strike capabilities.
- It signifies a step forward in India's indigenous defence development programme.

#### **Overview of Glide Bombs**

- A glide bomb, such as 'Gaurav', is a precision-guided munition that can travel long distances without powered propulsion by using aerodynamic lift.
- These weapons typically use guidance systems like GPS, Inertial Navigation System (INS), or lasers.

#### **Su-30 MKI Aircraft**

- The Su-30 MKI is a dual-role combat fighter aircraft used by the Indian Air Force.
- It has been jointly developed by Russia's Sukhoi Design Bureau and Hindustan Aeronautics Limited (HAL).

## **MEGHAYAN 25: The 3rd edition of Meteorological and Oceanological Symposium Hosted by the Indian Navy**

#### **Overview and Significance of MEGHAYAN 25**

- MEGHAYAN 25 was a significant event hosted by the Indian Navy to commemorate the formation of the World Meteorological Organisation (WMO).
- MEGHAYAN 25 also celebrated the WMO Day 2025, which is celebrated annually on the 23rd of March.
- The 3rd edition of MEGHAYAN aimed to align with the WMO Day 2025 theme of 'Closing the Early Warning Gap Together', stressing the importance of meteorological warnings in disaster prevention and preparedness.

#### **The Launch of New Initiative - MOSDAC-IN web services**

- Last, the Seminar saw the inception of MOSDAC-IN web services, a significant collaboration between the Directorate of Naval Oceanology and Meteorology (DNOM) and the Space Applications Center (SAC)-ISRO.
- MOSDAC-IN will deliver customised satellite-derived weather products and have separate log-ins for individual Naval Met Offices.



- This innovation aims to improve the efficiency and efficacy of weather-related data collection and analysis in India's naval sector.

#### **Revival of the Meteorological and Oceanological Journal**

- After almost a decade, MEGHAYAN 25 marked the revival of its Meteorological and Oceanological journal with the launch of the 10th edition of Sagarmanthan.
- This event symbolises the continuing emphasis on meteorological and oceanological research and development in India.

#### **General Knowledge about World Meteorological Organisation (WMO)**

- WMO was established by the ratification of the WMO Convention on 23rd March 1950 and became a specialised agency of the UN in 1951.
- It originated from the International Meteorological Organisation (IMO), which was formed after the 1873 Vienna International Meteorological Congress.
- WMO is an intergovernmental organisation with a membership of 193 Member States and Territories, which includes India.
- It is headquartered in Geneva, Switzerland, and serves as the global leader and coordinator for international meteorological issues and research.

## **Military Exercise Dustlik 2025**

#### **Introduction of Dustlik Exercise**

- The sixth edition of Joint Military Exercise Dustlik 2025 has recently come to a conclusion in Pune, India.
- Dustlik 2025 is a follow-up to the 2024 edition which was conducted in Termez, Uzbekistan.
- Dustlik is an annual event, making it an integral part of the military cooperation between India and Uzbekistan.

#### **About Dustlik Exercise**

- In the Uzbek language, Dustlik signifies 'friendship,' reflecting the diplomatic relationship between India and Uzbekistan.
- The exercise is a bilateral endeavour, conducted alternately between the two nations every year.
- From India's side, a battalion of the JAT Regiment, along with the Indian Air Force, participated in the exercise.
- The Uzbekistan Army took part to represent their country.

#### **Purpose and Focus of the Dustlik Exercise**

- The exercise primarily aimed at joint multi-domain sub-conventional operations in a semi-urban scenario.
- It primarily focussed on strategies for countering terrorist activities, particularly those involving the capture of territory.
- The event also emphasised other facets of counter-terrorism operations like population control, Joint

Operations Centre, raids, Search and Destroy missions, and efficient use of air assets.

- The overall goal of the exercise was to enhance interoperability and fortify India-Uzbekistan defence ties.

#### **Understanding Geographical Importance of Uzbekistan**

- Uzbekistan stands as a doubly landlocked country nestled in Central Asia.
- It is strategically positioned between two significant rivers, the Syr Darya and Amu Darya.
- The country shares its borders with Kazakhstan, Kyrgyzstan, Tajikistan, Afghanistan, and Turkmenistan. This strategic location makes it significant for geopolitical manoeuvres.

In conclusion, the recurring Dustlik exercises underscore the importance of India-Uzbekistan diplomatic ties, and mutual defence cooperation.

## **INIOCHOS-25: Multinational Air Exercise in Greece**

#### **Introduction and Overview**

- INIOCHOS-25 is a multinational air exercise organised by Greece's Hellenic Air Force on a biennial basis.
- The Indian Air Force, alongside twelve other nations' air forces, is participating in this operation as it provides an ideal platform for honing combat skills, exchanging tactical wisdom, and strengthening military ties.

#### **INIOCHOS-25 - When and Where**

- The exercise is taking place at the Andravida Air Base in the historic region of Elis, Greece.

#### **Structure and Objective of INIOCHOS-25**

- The exercise is designed to replicate realistic combat scenarios, simulating the challenges of modern-day air warfare.
- The operation is inclusive of multiple air and surface assets from fifteen countries across the world.
- The primary objective of INIOCHOS-25 is to facilitate combined air operations training, develop and refine tactics in complex air warfare scenarios, and share operational best practices.

#### **Military Participation in INIOCHOS-25**

- The Indian Air Force is participating in this operation, deploying the Su-30 MKI fighters, IL-78, and C-17 aircraft.
- Alongside the Indian Air Force and the host Hellenic Air Force, other participants include the air forces of the USA, Israel, France, Italy, Montenegro, Poland, Qatar, Slovenia, Spain, the UAE.
- Each participating country will be bringing a diverse mix of aircraft and assets to the exercise, making it a multicultural, multinational training ground.

### Importance and Impact of INIOCHOS-25

- INIOCHOS-25 is of significant importance, providing a platform for countries to collaborate, train, and strengthen military relations.
- Such multinational exercises provide a unique opportunity to understand and learn different strategies and tactics, fostering a collective sense of cooperation and growth amongst the participating nations.
- This platform also encourages the development of innovative approaches to tackle various air warfare challenges ensuring enhanced defence capacities for all participating countries.

## 'Exercise Aakraman' & INS Surat: Enhancing Indian Military Preparedness

### Introduction to INS Surat and Exercise Aakraman

- INS Surat is a Visakhapatnam-class stealth-guided missile destroyer which is a part of Project 15B.
- This impressive vessel was developed indigenously by Mazagon Dock Shipbuilders Ltd., located in Mumbai.
- 'Exercise Aakraman' is an operational readiness drill conducted by the Indian Air Force (IAF), involving their Rafale fighter squadrons.

### Key Objectives and Significance

- The main objective of INS Surat project and 'Exercise Aakraman' is enhancing India's maritime strike capability, coastal defence preparedness and to test precision strike capabilities respectively.
- These strategic moves underscore India's escalating military preparedness.

### Unique Features of INS Surat

- INS Surat is equipped with Medium-Range Surface-to-Air Missiles (MRSAM) with the capacity to intercept aerial threats up to approximately 70 km away.
- BrahMos Cruise Missiles are onboard for long-range precision strikes.
- Furthermore, it features advanced radar & combat systems and a contemporary stealth design which makes it elusive to enemy surveillance and detection.

### Functions of INS Surat

- The vessel can intercept sea-skimming targets, thus destroying low-flying hostile projectiles and drones over water.
- It's well-equipped for continuous coastal surveillance, contributing to maritime security and threat detection.
- Also, it provides a layered defence for naval task forces against air and missile attacks.
- It's armed for offensive strike operations to engage enemy naval assets and coastal installations with cruise missiles.

### Details about Exercise Aakraman

- 'Exercise Aakraman' is held in the Central sector and spans diverse terrains including plains and mountains.
- With participation from IAF's Rafale fighter squadrons from Ambala and Hashimara bases, the exercise aims to evaluate combat readiness and simulate high-intensity wartime operations.
- Advanced munitions like Meteor, Rampage, and Rocks are used in this exercise to significantly test their precision strike capabilities.

These manoeuvres elevate India's military readiness to a new level of sophistication and precision and demonstrate its preparedness to defend its maritime and coastal interests effectively.

## Polity

### Supreme Court Instates Three-Month Deadline for Presidential Decisions on Reserved Bills

#### Significant Court Judgement

- The Supreme Court (SC) of India, in a ground-breaking judgement dated 2023 in the case State of Tamil Nadu vs. Governor of Tamil Nadu, has outlined a three-month timeframe for the President to determine on Bills referred by the Governor as per Article 201 of the Constitution.
- This legal pronouncement is significant as Article 201 does not initially prescribe any specific timeline for Presidential assent, posing the risk of indefinite delays and impeding legislative processes at the state level.
- The SC emphasises that the indifference to act timely infringes the constitutional principle of non-arbitrariness, leaving state bills in a state of limbo.

#### Clarity of Presidential Role in State Bills

- In its verdict, the SC clarifies that the President cannot implement an "absolute veto" by continually deferring assent.
- Decision by the President must be made within the stipulated three months, and any delay must be substantiated with logical reasons and communicated to the state.
- The withholding of assent should not be arbitrary but should be based on substantive and specific grounds.
- In circumstances where the President fails to comply within the given deadline, the States are entitled to file writ petitions to enforce a decision, by seeking a Writ of Mandamus from the Court.

#### Role of Supreme Court in Reserved Bills

- The SC also underscored that under Article 143, if a bill is withheld by the Governor due to allegations of unconstitutionality, the President is recommended to seek the opinion of the Supreme Court.

- While this is not obligatory, it carries substantial persuasive value and can help shape the decision of the President.
- The court also elucidated that, unlike the Governor who is mandated to assent to a state bill if it is passed again after being sent back, the President is not constitutionally obliged to do so under Article 201.

#### **Federal Governance and State Legislation**

- The SC verdict refers to the 2016 Office Memorandums issued by the Ministry of Home Affairs, which prescribed a three-month timeline for decisions on state bills reserved for the President.
- This interpretation on Article 201 does not only promote transparency, but it also safeguards against the possible misuse of executive powers in the legislative process.
- The decision thus strengthens federal governance, empowering the States to question any undue delays and ensuring the principles of accountability are upheld in the Indian legislative process.

#### **Past Relevant Judgements**

- The decision also lies within the context of previous landmark Supreme Court judgements, such as *S. R. Bommai v. Union of India* (1994) and *Kehar Singh v. Union of India* (1988), which emphasised the limitations and obligations of both the Governor and the President under judicial review.
- Cases like *R.C. Cooper v. Union of India* (1970) and *Rameshwar Prasad v. Union of India* (2006) illustrated that both Presidential and Governor's powers must align with constitutional principles.
- The legal verdicts collectively denote the importance of judicial review in regulating executive actions, ensuring constitutional limitations are respected.

## **The Waqf (Amendment) Act, 2025**

#### **Introduction and the Purpose of the Amendment**

- The Waqf (Amendment) Act, 2025, passed by the Parliament and has received assent from the President.
- The Amendment provides the government with the authority to regulate Waqf properties and settle related disputes.
- The purpose of the Act is to enhance the efficacy of Waqf boards, update the definitions of Waqf, streamline the registration process, and promote the use of technology in record management.

#### **What is Waqf?**

- Waqf refers to an endowment established by a Muslim for religious or charitable purposes such as establishing mosques, schools, hospitals, or other public institutions.
- Once a property is conferred as a Waqf, it becomes

inalienable i.e. it cannot be sold, gifted, inherited or encumbered.

#### **Key Provisions of the 2025 Act**

- The significant revisions include the separation of Trusts from Waqf, the eligibility of Waqf dedication, women's rights in Family Waqf, ending arbitrary property claims, establishment of Waqf tribunals, and reduction in Annual Contributions.
- The Act also focuses on technological and central portal establishment for property management, diversification of representation on Waqf boards, and the application of the Limitation Act to Waqf property claims.

#### **Need for the Waqf (Amendment) Act, 2025**

- The perpetual nature of a Waqf property has led to various intricate disputes. The 2025 Act aims to clarify and resolve these issues.
- Other issues such as poor management, lack of judicial oversight, and misuse of powers by the Waqf Board necessitated the need for this amendment.

#### **Concerns Related to the Waqf (Amendment) Act, 2025**

- The Amendment Act has given rise to concerns about increasing government control, a decrease in Muslim representation, ambiguity in defining a "practising Muslim", and the removal of the "Waqf by user" principle.

#### **Conclusion**

- Whilst the intent of the 2025 Act is to enhance transparency, avoid misuse and streamline legal and tech-based reforms, it has sparked concerns regarding government control and community autonomy.
- The rules for the Waqf (Amendment) Act, 2025 are yet to be released and are awaited to address ambiguity and resolve concerns.

## **Indian Supreme Court's Verdict on Governors' Powers Over State Bills**

#### **Introduction and Background**

- The Supreme Court (SC) of India recently gave a ruling on the *State of Tamil Nadu vs. Governor of Tamil Nadu*.
- The judges clarified that Governors must act on state bills in a timely manner, following the guidance of the council of ministers as outlined in Article 200.
- The case arose when the Tamil Nadu Governor delayed assent to 10 bills, which prompted the state government to accuse this conduct of violating constitutional principles.

#### **Supreme Court's Verdict**

- The SC deemed the referral of re-enacted bills to the President by the Governor as 'erroneous in law'.



- It stated that there is no concept of 'absolute veto' or 'pocket veto' under Article 200.
- The ruling emphasised that Governors are obliged to give assent to a bill after it has been re-examined in the state assembly.
- The court also established specific timelines for Governors dealing with bills.

#### **Implications of the Verdict**

- The verdict reaffirms the position of Governors as constitutional heads and curbs potential misuse of gubernatorial discretion.
- It places a limit on executive overreach, making a firm commitment to the supremacy of the legislative process.
- The decision is expected to act as a precedent for similar cases in other states.

#### **Constitutional Powers of Governor with Respect to Bills**

- As per Article 200 and 201, the Governor has significant powers regarding the assent or withholding of Bills passed by the State Legislature.
- The Governor can also return the Bill for further consideration or reserve it for the President's intervention.
- Article 207 requires that no Money Bill can be introduced without the Governor's recommendation.

#### **Concerns Pertaining to Governors' Roles**

- Governors are sometimes viewed as biased in favour of the Central government's ruling party.
- The use of Article 356 to recommend President's Rule without a floor test is a questionable practise in the past.
- Overreach in administrative matters by Governors often leads to problematic situations and public discontent.
- Governors lack direct accountability, causing concerns over transparency.

#### **Proposed Measures to Address Governor-State Disputes**

- Initiating an impeachment process at the state level for Governors could increase accountability.
- An amendment to Article 163 could limit discretionary powers and prevent potential political bias.
- Regular reviews by Judicial Commissions to evaluate Governors' actions would ensure transparency.
- Clear guidelines on imposing President's Rule should be established to prevent misuse of powers.

## **Supreme Court's Stand on Prayagraj Demolition Case**

#### **Introduction and Context**

- The Supreme Court of India has condemned the arbitrary bulldozing of homes in Prayagraj in 2021 by the Prayagraj Development Authority, terming it "inhumane and illegal".
- The court has ordered the delivery of Rs 10 lakh compensation to each affected individual.

- This judgment upholds the citizens' right to shelter against unprocedural and arbitrary government actions.

#### **The Supreme Court's Judgement on Demolitions and the Right to Shelter**

- The Supreme Court strongly affirms that the right to shelter is inherent to the right to life and personal liberty, protected under Article 21.
- Any demolition conducted without a standard process and fairness is a serious violation to human dignity.
- The court notes that authorities failed to provide homeowners with a reasonable opportunity to respond to eviction notices, these notices were simply attached to properties instead of individuals being served in person, as the Uttar Pradesh Urban Planning and Development (UPUPD) Act, 1973 requires.

#### **Landmark Legal Precedents**

- During the 1978 case, Maneka Gandhi vs Union Of India, the Supreme Court stated that all laws must be fair and reasonable, buttressing due process and making arbitrary demolitions unconstitutional.
- The Olga Tellis v. Bombay Municipal Corporation, 1985 and K.T. Plantation (P) Ltd. V. State of Karnataka Case, 2011 further upheld the right to shelter and fairness during property deprivation as per Articles 21 and 300-A respectively.

#### **The Impact of Unplanned Demolitions on Perspective of Rule of Law and Human Rights**

- Arbitrary demolitions serve as summary justice, sidestepping the judiciary and violating the rule of law.
- These actions also fundamentally violate the Geneva Convention's mandate against collective punishment, as whole families are often displaced irrespective of individual involvement in alleged offences.
- Beyond the displacement of over 1.5 lakh families, the Housing and Land Rights Network reports significant disruption, including material and psychological damage to livelihood, education, and mental health, mostly affecting the urban poor and marginalised populations.

#### **Recommendations for Prevention of Arbitrary Demolitions**

- The Supreme Court's guidelines from 2024 should be codified into municipal and state laws for consistent application.
- To regulate eviction and demolition in line with international standards, national legislation must be enhanced.
- Implementing an online portal to record and display all planned demolitions, served notices, final orders, and video evidence for public scrutiny and transparency.
- In order to prevent such actions, establish a fast-track system at the district level for those affected, as well as dedicated tribunals, to enable the addressing of these



cases swiftly.

- Promoting alternative dispute resolution mechanisms, such as mediation and arbitration, and moving toward a "rehabilitate first, demolish later" approach.
- Finally, those affected by legal demolitions must be supported through measures like alternate housing under schemes like Pradhan Mantri Awas Yojana, along with emotional and livelihood support.

## Anti-Defection Law and the Delay in its Decision Making

### Introduction to Anti-Defection Law

- The Anti-Defection Law (ADL) was formed in 1985 via the 52nd Amendment Act, which inserted the Tenth Schedule into the Indian Constitution.
- This law attempts to limit the chances of opportunistic political defections by MPs and MLAs, ensuring stable, disciplined party governments.
- ADL allows disqualification of members on multiple grounds: voluntary abandonment of party membership, voting against the party whip, joining a political party post-election (for independent members), and joining a party six months after taking seat (for nominated members).
- Presiding officers and Speakers are not subject to disqualification, preserving the dignity and impartiality of their positions.
- A member remains safe from disqualification if their party merges with another party, provided two-thirds of its members agree to the merger.

### Role of the Speaker and Relating Challenges

- The Speaker, in line with the Tenth Schedule, functions as a quasi-judicial entity deciding the disqualification of defecting legislators.
- The law does not set any deadline for the Speaker's decision regarding defections, leading to significant delays.
- However, as established in *L. Chandra Kumar vs. Union of India and Others* (1997), the Supreme Court has the authority to issue directions to the Speaker, just as it does for other constitutional tribals, thanks to its powers under Article 142.

### Historical Supreme Court Judgement on Anti-Defection

- Multiple SC judgments have clarified issues concerning the anti-defection law including in *Kihoto Hollohan vs. Zachillhu* (1992), *Ravi S. Naik vs. Union of India* (1994), and *Keisham Meghachandra Singh vs. Speaker, Manipur Legislative Assembly* (2020).
- These judgments have upheld the Speaker's authority, clarified the implicit voluntary surrender of membership notion, and asserted that defection cases should be concluded within a reasonable time, preferably in 3 months.

### Effects of Delay in Disqualification Decisions in Governance

- Delays in disqualification decisions undermine democracy, distort the popular mandate, erode public trust in democratic institutions, and encourage political opportunism.
- They also cripple policymaking and weaken opposition voices when defectors join the ruling party.
- Case Study: Maharashtra (2022) shows how delay by the Speaker in disqualification proceedings led to power shifts and instability.
- Such delays often benefit the ruling party, especially when the Speaker belongs to the same party, leading to power consolidation through engineered defections.

### Suggested Reforms for Strengthening the Anti-Defection Law

- Introduce a time-bound framework for deciding on disqualification cases as recommended by the SC in *Keisham Meghachandra* (2020).
- Transfer decision-making power from the Speaker to an independent authority or the Election Commission of India, as recommended by the 2nd Administrative Reforms Commission (ARC).
- Limit the enforcement of party whips to confidence and money bills, and allow legislators to vote based on conscience on policy issues.
- Encourage political ethics and consultative decision-making within parties, allowing intra-party dissent without promoting defections due to ideological or policy differences.

## Banking Laws (Amendment) Bill, 2024 Passed in India

### Introduction and Highlights

- The Banking Laws (Amendment) Bill, 2024 was passed by the Parliament of India on March 26, 2025, marking a significant reform in the country's banking sector.
- The bill features a plethora of key changes inclusive of the rise in the number of nominees for a bank account holder to four and an increase in the limit for 'substantial interest' in a bank from ₹5 lakh to ₹2 crore.
- The bill's amendments stand out given the several decades since the last modification.
- The Rajya Sabha approved the bill through a voice vote post its passage in the Lok Sabha in December 2024.

### Crucial Amendments

- The number of nominees a bank account holder can have has been increased to up to four, extending to cash and fixed deposits. For lockers, only simultaneous nominations are allowed.
- The bill redefines 'substantial interest' in a bank by increasing the threshold from ₹5 lakh to ₹2 crore.

- The term of directors in cooperative banks has been increased, and statutory auditor remuneration policies have been revised with greater flexibility allowed for deciding auditor remuneration.
- The timeline for regulatory reporting by banks has been altered.

#### **Governance and Compliance**

- There has been an extension in the tenure of cooperative banks' directors from 8 to 10 years, excluding the chairman and the whole-time director.
- Directors of Central Cooperative Banks now have the provision to serve on the board of State Cooperative Banks.
- The bill has also facilitated alteration in regulatory reporting dates from the 2nd and 4th Fridays of the month to the 15th and last day of each month.

#### **Enhancements in NPA Management and Performance**

- Finance Minister Nirmala Sitharaman underlined the government's commitment to reducing Non-Performing Assets (NPAs) and punishing wilful defaulters.
- A total of 112 bank fraud cases handled by the Enforcement Directorate over the past five years highlighted the government's crackdown on defaulters.
- Public Sector Banks have recorded the highest-ever profit of ₹1.41 lakh crore in the previous fiscal year with predictions of further profitability growth in 2025-26.

#### **Comprehensive Reform**

- The amendments passed under the Banking Laws (Amendment) Bill, 2024 have impacted five different banking laws, making it an extensive reform in the banking sector.

## **Supreme Court's 3-Month Deadline for Presidential Decisions on Reserved Bills**

#### **Introduction and About**

- In a recent verdict, the Supreme Court (SC) of India delivered in the case of the State of Tamil Nadu vs. Governor of Tamil Nadu, 2023, the SC has, for the first time, established a 3-month deadline.
- This deadline is for the President to make decisions on Bills that are referred by the Governor, according to Article 201 of the Indian Constitution.

#### **The Supreme Court's Verdict on the President's Role in State Bills**

- The interpretation of Article 201 of the Constitution was a significant part of this verdict.
- This article mentions: "when a Bill is reserved by a Governor for the consideration of the President, the President shall either give his approval to the Bill or

withhold approval from it."

- The SC observed that Article 201 does not specify any particular timeline for Presidential assent. This can lead to delays, which can interrupt legislative procedures and put state Bills in ambiguous and uncertain suspension.
- The SC stressed that inaction breaches the constitutional principle of non-arbitrariness in the utilisation of power.

#### **Time Limit and Guided Principles**

- The Supreme Court held that the President cannot exercise an "absolute veto" by delaying the assent indefinitely.
- A decision must be made within a timeframe of three months, and any delay must be explained and communicated to the State.
- Withholding assent must be based on sound and specific grounds, not performed arbitrarily.
- If the President does not act within the specified time limit, States are enabled to file writ petitions to coerce a decision, seeking a Writ of Mandamus from the Court.

#### **Role of Article 143 and Reference to Previous Commissions**

- The Court stated that as per Article 143, if a bill is reserved by the Governor on the grounds of unconstitutionality, the President should seek the Supreme Court's opinion.
- Even though it is not compulsory, the reference to the SC in such instances possesses great persuasive value.
- The SC clarified that the President is not constitutionally required to assent to a State Bill under Article 201, unlike the Governor.
- The Court cited the 2016 Office Memorandums provided by the Ministry of Home Affairs, which had suggested a three-month timeline for decisions on state bills reserved for the President.
- The Court also invoked the Sarkaria Commission (1988) and Punchhi Commission (2010)'s recommendations, both of which had recommended time-bound decisions on reserved Bills.

## **Changes Introduced by the Banking Laws (Amendment) Bill, 2024**

#### **Introduction and Key Changes**

- On March 26, 2025, Parliament passed the Banking Laws (Amendment) Bill, 2024, passing several pivotal reforms in India's banking sector.
- It was approved by the Rajya Sabha through a voice vote and was earlier passed by the Lok Sabha in December 2024.
- Interesting amendments include allowing bank account holders to have up to four nominees and redefining the financial threshold for 'substantial interest' in a bank.

- The bill also modifies tenure of directors in cooperative banks, revises the remuneration policies for statutory auditors, and changes bank reporting dates for regulatory compliance.

#### Key Highlights of the Bill

- Bank account holders can now have up to four nominees for cash, fixed deposits and lockers.
- The bill increased the financial threshold for 'substantial interest' in a bank from ₹5 lakh to ₹2 crore, a shift after nearly six decades.
- Regulations for cooperative banks have been revised, now directors, with exceptions to chairman & whole-time director, can serve for 10 years, an increase from the previous eight years. Moreover, directors of Central Cooperative Banks can now serve on the board of State Cooperative Banks.
- Auditor remuneration can be decided by the banks with more flexibility, and regulatory reporting dates have been shifted from the 2nd and 4th Fridays of the month to 15th and the last day of each month.

#### Government's Stand on NPA's and Wilful Defaulters

- Finance Minister Nirmala Sitharaman highlighted the government's commitment to reducing Non-Performing Assets (NPAs) and taking stringent action against wilful defaulters.
- The Enforcement Directorate has handled 112 bank fraud cases in the last five years.

#### Public Sector Banks Performance

- Public sector banks recorded their highest-ever profit of ₹1.41 lakh crore in the last fiscal year with further profitability growth expected in 2025-26.

#### Comprehensive Banking Reform

- This amendment impacts five different banking laws, making it a substantial reform in the banking sector in India.

## Supreme Court's Ruling on Time Limit for Presidential Decision on Reserved Bills

#### Introduction and Background

- The Supreme Court (SC) of India has issued a first-time legal guideline setting a three-month deadline for the President to make a decision on Bills referred by the Governor.
- This ruling was ruled in response to the legal case "State of Tamil Nadu vs. Governor of Tamil Nadu, 2023."

#### What is Article 201 and Its Relevance?

- Article 201 refers to the constitutional provision which states that when a Bill is reserved by a Governor for the

consideration of the President, the President should either give assent to the Bill or withhold it.

- However, Article 201 does not set a specific timeline for the President to make this decision, leading to potential prolonged legislative processes.

#### Verdict from the Supreme Court

- The SC emphasised that inaction breaches the constitutional principle of non-arbitrariness in the application of power.
- The President cannot exercise an "absolute veto" by indefinitely delaying assent, according to the Court.
- The Court ruled that a decision should be made within three months, and any delay beyond this must be explained and communicated to the respective State.
- If the President fails to act within this set deadline, States can file writ petitions pushing for a decision, by seeking a Writ of Mandamus from the Court.

#### Considerations on Cases of Unconstitutionality

- The SC mentioned that under Article 143, when a bill is reserved by the Governor on grounds of unconstitutionality, the President should seek the Supreme Court's opinion.
- Although this is not mandatory, the SC's opinion carries a high persuasive value in such cases.

#### Exceptional Case Consideration Under Article 201

- Unlike the Governor, the President is not constitutionally obligated to assent to a State Bill if it is returned after being passed.
- Article 201 is applied in exceptional cases where legislation at a state-level could have national implications.

#### References Used in Supreme Court's Decision

- The SC referred to the 2016 Office Memorandums issued by the Ministry of Home Affairs which suggested a three-month timeline for decisions on state bills that are reserved for the President's decision.
- In addition, the Court acknowledged the recommendations made by the Sarkaria Commission in 1988 and the Punchhi Commission in 2010, both of which advocated for decisions on reserved Bills to be made within a specific timeframe.

## Rank Reports and Awards

### Energy Statistics India 2025 Report

#### Introduction and Overview

- The National Statistics Office (NSO) has released its annual Energy Statistics India 2025 report.
- This report offers vital data concerning energy reserves, production, capacity, and consumption through different energy sources across India.



### Key Highlights from the Report

- The Total Primary Energy Supply (TPES) in India experienced growth of 7.8% in 2023-24 in spite of global uncertainties. TPES pertains to all available energy in a country, taking into account domestic production and imports, deducting exported energy and international transport use.
- Per capita energy consumption saw a substantial growth from 14,682 Megajoules (MJ) in 2014-15 to 18,410 MJ in 2023-24. This marked an impressive Compound Annual Growth Rate (CAGR) of 2.55%, pointing towards enhanced energy access and better living standards.
- The industrial sector was the topmost consumer of energy in India, with the reported energy demand increasing from 2.42 lakh KToE in 2014-15 to 3.12 lakh KToE in 2023-24.
- The potential of renewable energy in India is estimated at about 21 lakh MW. Here, wind power emerged as the largest contributor at 55%, trailed by solar and large hydropower projects.

### Renewable Energy Growth and State-wise Statistics

- The installed renewable electricity capacity of India expanded from 81,000 MW in 2015 to approximately 2 lakh MW in 2024. Alongside, electricity generated through renewables also surged from 2 lakh GWh (2014–15) to 3.7 lakh GWh (2023–24).
- In terms of renewable energy potential, States like Rajasthan (20.3%), Maharashtra (11.8%), Gujarat (10.5%), and Karnataka (9.8%) accounted for over 50% of the total potential.

### Key Initiatives for Sustainable Energy Transition in India

- National Solar Mission: Targeting establishment and widespread use of solar power infrastructure.
- National Green Hydrogen Energy Mission: Looking to use green hydrogen as a renewable energy source.
- Faster Adoption and Manufacturing of Electric Vehicles (FAME): Aiming to encourage electric vehicle use and production.
- Perform, Achieve & Trade (PAT) Scheme: Concentrated on improving energy efficiency in industries.
- Energy Conservation Building Code (ECBC): Establishing minimum energy performance standards for new commercial buildings.
- adoption of the SEEA 2012 framework: A statistical standard for classifying and measuring environmental-economic phenomena.

## Withdrawal from Ottawa Landmine Convention

### Introduction about Ottawa Landmine Convention

- The Ottawa Convention is an international agreement enacted in 1997 to prohibit the production, use, transfer,

and stockpiling of anti-personnel landmines.

- Known officially as the Mine Ban Treaty, it obliges its signatories to destroy any stockpiles of these weapons within a 4-year period and assist victims affected by landmines.
- Aimed at mitigating civilian harm due to landmines that remain lethal long after conflicts end, the convention has 164 states as members.
- However, notable global powers such as the US, Russia, and India have not yet joined due to various strategic considerations.

### Motivation behind the Convention and its Scope

- Landmines, concealed explosive devices activated either by proximity or pressure, inflict harm or injury, especially to individuals and soldiers.
- The Ottawa Convention aims to eradicate the usage of anti-personnel landmines but does not regulate the use of anti-vehicle mines intended to destroy or damage vehicles.
- It was finally adopted at the Diplomatic Conference that took place in Oslo on 18th September 1997 and came into force from 1st March 1999.

### Current Scenario and Reason for Withdrawal

- The recent withdrawals from the Ottawa Convention by NATO members - Poland, Finland, Estonia, Latvia, and Lithuania, have made headlines.
- Their decision stems from increasing security threats from Russia amidst the ongoing Russia-Ukraine war and potential risks from a ceasefire that may allow Russia to re-arm.

## The 2008 Convention on Cluster Munitions

### Introduction and Overview of the Convention on Cluster Munitions

- Established in 2008, the Convention on Cluster Munitions prohibits the use, production, transfer, and stockpiling of cluster munitions.
- Cluster munitions are explosives that disperse smaller bomblets over a large area, posing significant risks to civilians and creating lasting humanitarian issues.
- The convention presently boasts 112 state parties and 12 signatories.

### Withdrawal and Reasons behind it

- Recently, Lithuania, yet another NATO member, has stepped back from the Convention.
- On the other side, countries like India, the US, Russia, China, Ukraine, and Israel have refrained from signing the treaty.
- Primary reasons behind their abstention relate to military and strategic considerations.



## City Key of Honour Award to Indian President and India-Portugal Relations

### Introduction and Current Context

- The President of India has been bestowed with the 'City Key of Honour' of Lisbon (Portugal).
- The award is a token of appreciation and acknowledgement of the strong ties and goodwill existing between India and Portugal.
- This award is the highest honour presented by the city of Lisbon and is given by the Mayor to acknowledge contributions towards society or to appreciate ties with Portugal.

### Significance and Anniversary

- The year 2025 marks the 50th anniversary of the diplomatic relations shared between India and Portugal.
- The bilateral relations uphold strategic, economic, diaspora, cultural, and educational co-operations which have been strengthening over the years.

### Historical Background and Relations

- The diplomatic relations connect between India and Portugal traces back to 1498 with Vasco da Gama's arrival in Calicut.
- Full normalization of relations was achieved following Portugal's Carnation Revolution in 1974, eventually leading to the 1975 Goa Treaty.

### Strategic Cooperation and Economic Ties

- Portugal has been a constant supporter of India's bid for the permanent membership in the United Nations Security Council and Nuclear Suppliers Group.
- It initiated the India-European Union Summits with the first one taking place in Lisbon in the year 2000 under the then Indian Prime Minister, Atal Bihari Vajpayee.
- As of 2025, the India-Portugal bilateral trade stands at approximately USD 1.5 billion, signifying a 50% increase since 2020 (USD 951 million).

### Diaspora Linkages and Cultural Integration

- Portugal hosts around 125,000 Indians constituting of 35,000 nationals and 90,000 persons of Indian origin.
- Cultural and educational ties between India and Portugal include the establishment of Indian Council for Cultural Relations (ICCR) Chair at the University of Lisbon and the release of joint stamps to mark 500 years of relations.

## Karnataka Caste Survey Report

### Introduction and Overview

- The Socio-Economic and Education Survey, also known as the Karnataka Caste Survey, was tabled by the State's

government.

- Prepared by the State Backward Classes Commission, it recommends a major reconsideration of the reservation quota structure.
- It also suggests the formation of new subcategories.

### Key Findings and Recommendations of the Survey

- The Other Backward Classes (OBCs) constitute approximately 69.6% of Karnataka's population, a figure which is nearly 38% higher than previously assumed.
- Dominant communities such as the Vokkaligas (12.2%) and Lingayats (13.6%) were found to be numerically less compared to former estimates of 17% and 15% respectively.
- An increase in the OBC quota from the existing 32% to 51% is recommended. This suggestion significantly challenges the Supreme Court's reservation cap of 50% set in the Indra Sawhney (1992) judgement.
- The creation of a new sub-category, I B, for Most Backward Classes, sourced from the II A category is also proposed.

### About Caste Survey

- A Caste Survey is a method focusing on gathering data concerning caste-based socio-economic and educational conditions from a population sample.
- Typically, these surveys are conducted by state governments in an attempt to create a comprehensive database, divided according to caste, that can influence policy decisions.
- These surveys play a crucial role in identifying internal disparities among broad categories such as SC, ST, and OBC, which often remain hidden.

### Importance and Implications of the Survey

- Allows evidence-based decision making and the creation of targeted welfare schemes.
- Assists in the formation of arguments for revising the 50% reservation cap based on socio-economic and demographic realities.
- By underlining disparities within groups, it aids in preventing the misuse of reservation benefits by prosperous sections of backward classes.

### Caste Census

- A Caste Census is a comprehensive enumeration of the entire population, involving detailed data collection on caste, socio-economic conditions, and other demographic factors.
- The Census is conducted under the Ministry of Home Affairs' domain, specifically under the Registrar General of India (=RGI) and the Census Commissioner of India's purview.
- A Socio-Economic Caste Census (SECC) was carried out nationwide in 2011 by the Ministry of Rural Development. It aimed at identifying marginalized groups and bettering

welfare targeting.

- However, much of the collected data remains undisclosed or partially available, highlighting the gaps in information for policy making and public discourse.

## Global Trade Outlook and Statistics 2025

### Introduction

- The Global Trade Outlook and Statistics 2025 report has been issued by the World Trade Organization (WTO).
- The report projects a global merchandise trade decline of 0.2% for the year 2025.
- This decline is attributed to tariff tensions, particularly between the US and China and broader trade policy uncertainty.

### Trade Projections and Influences

- The WTO's forecast for global merchandise trade shows a 0.2% decline in 2025 which could potentially deepen to 1.5% if trade tensions escalate further.
- Reactivation of US reciprocal tariffs could cut global trade growth by 0.6% points, while ongoing US-China tariff escalation in 2025 may reduce trade by an additional 0.8% points.
- Notwithstanding, the global services trade is expected to grow by 4.0% in 2025, albeit slower due to tariff-induced disruptions.

### Regional Impact and Vulnerable Economies

- North America is anticipated to experience a 12.6% decline in exports, significantly impacting global trade.
- On the contrary, Asia and Europe are estimated to see modest trade growth, with Asia's exports growing by 1.6%, and Europe's exports by 1.0%.
- Least-developed countries (LDCs), with their heavy reliance on a narrow range of exports, are especially vulnerable to the downturn in global trade.

### Trade Diversions and Economic Recession Risks

- The US-China trade disruption could significantly drive trade diversion, with Chinese exports projected to increase by 4%-9% in regions excluding North America.
- Conversely, US imports from China might decrease, paving the way for other suppliers, including LDCs, to fill the gap.
- The United Nations Conference on Trade and Development (UNCTAD) forewarns a potential shift towards economic recession, with the global growth rate possibly dipping to 2.3% in 2025.

### India's Trade Position

- India's rank among leading merchandise exporters dropped to 14th in 2024, while its share of global merchandise trade remained stable at 2.2%.
- Similarly, India's rank among major merchandise importers fell to 7th but its share remained unchanged at

3.4%.

- India's rank as a commercial services exporter decreased to 6th, with a slight drop in share from 5.4% to 5.3%.

### World Trade Organization

- The WTO, established in 1995, serves as an international institution to regulate global trade.
- It was formed under the Marrakesh Agreement of 1994 and succeeded the General Agreement on Tariffs and Trade (GATT).
- The WTO has broadened its scope to incorporate not only goods but also services and intellectual property.
- The WTO's head office resides in Geneva, Switzerland, and the organisation encompasses 166 member states, which account for 98% of global trade.
- Key WTO agreements promote trade liberalisation and conflict resolution over intellectual property rights.

## India Justice Report 2025

### Introduction and About

- The India Justice Report (IJR) 2025 has been released. This document provides a comprehensive evaluation of the capability and output of different states in delivering justice in India.

- The IJR is a national periodic report which ranks the states based on their capacity to dispense justice.

- It uses five parameters to assess four pillars which are: Police, Prisons, Judiciary, Legal Aid & SHRCs. These parameters are human resources, infrastructure, budgets, workload, and diversity.

### Categorization of States and Key Findings

- For a fair comparison, states are grouped into two categories: large/mid-sized states with over one crore population, and small states with under one crore population.
- Karnataka, Andhra Pradesh, and Telangana have been ranked as the top among large and mid-sized states in terms of justice delivery, while Sikkim leads among the small states.
- The most improved states are Bihar, Chhattisgarh, and Odisha.

### Role of Women and Justice Delivery Gaps

- Despite some improvements, women still hold only 8% of police officer posts and less than 1,000 of senior IPS roles. There are now women help desks in 78% of police stations.
- The number of judges, however, is far less than the recommended number by the Law Commission of India, with high vacancies in High Courts and district courts.
- There is a lack of financial investment in legal aid and the judiciary with the former receiving just Rs 6 per capita and

the latter only Rs 182 per person per year.

#### **Shortage of Paralegal Volunteers and Police Force**

- There is a significant drop by 38% in the number of Paralegal Volunteers (PLVs) over the past five years, which are now just three per lakh of the population.
- India's police force faces major manpower issues, with only one cop for every 831 people, well under the global norm.

#### **Overcrowding and Issues in Prisons**

- Indian prisons are overpopulated with a 131% occupancy rate resulting in critical staff shortages.
- There is also a high ratio of doctor-inmate, caste-based segregation despite it being ruled out by the Supreme Court, and unmet rehabilitation goals.

#### **Observations and Suggested Approach**

- The India Justice Report 2025 highlights the aspirations and challenges India faces to ensure accessible, efficient, and inclusive justice.
- Despite the introduction of digital tools and reforms, fundamental capacity gaps persist which require a comprehensive, sustained, and accountable approach for transforming justice delivery across the country.

## **National Panchayati Raj Day and Awards**

#### **Introduction**

- The Ministry of Panchayati Raj recognises the importance of grassroot level governance in achieving Sustainable Development Goals (SDGs).
- The Ministry annually presents the National Panchayat Awards, with a special category introduced in 2025, to incentivise the top-performing Panchayats.

#### **National Panchayati Raj Day**

- The National Panchayati Raj Day is celebrated every year on the 24th of April.
- It commemorates the enactment of the 73rd Constitutional Amendment Act, 1992, which provided constitutional status to Panchayati Raj Institutions (PRIs).
- The day was first celebrated in the year 2010.

#### **National Panchayat Awards**

- These awards act as an incentive for the Panchayats that align with the 9 Localization of Sustainable Development Goals (LSDGs) themes, covering all 17 SDGs.
- The awards not only recognise the efforts made by the Panchayats but also motivate them to continue their efforts towards the establishment of Sustainable Development Goals.

#### **Special Category National Panchayat Award 2025**

- This new category was introduced on the occasion of National Panchayati Raj Day in 2025.
- Awards in this category include the Atma Nirbhar Panchayat Special Award, the Climate Action Special Panchayat Award, and the Panchayat Kshamta Nirmaan Sarvottam Sansthan Puraskar.
- Apart from the aforementioned awards, other categories of awards include the Deen Dayal Upadhyay Panchayat Satat Vikas Puraskar, the Nanaji Deshmukh Sarvottam Panchayat Satat Vikas Puraskar and recognition for Best Participant (State/District).
- These awards recognise and reward Panchayats for their effort towards self-reliance, climate action, and institutional support in the implementation of LSDGs.

#### **Importance and Benefits of the Awards**

- Beyond recognition, the awards provide financial incentives to the winning Panchayats.
- They also receive specially designed trophies and certificates making it distinguished.
- These awards play a pivotal role in boosting the morale of the Panchayats and encouraging them to work towards achieving Sustainable Development Goals.
- These awards highlight the importance of Panchayati Raj Institutions in guiding the development of the nation, making local governments more involved and responsible.

## **Climate Change and Its Increasing Impact on Gender-Based Violence (GBV)**

#### **Introduction and About the UN Spotlight Initiative**

- The UN Spotlight Initiative is a multi-year partnership between the European Union and the United Nations.
- It is aimed at eliminating all forms of violence towards women and girls.
- The initiative recently revealed in a report that climate change is amplifying gender-based violence, particularly within impoverished and vulnerable communities.

#### **UN Report Findings on Climate-Induced GBV**

- Climate change indirectly contributes to an increase in GBV, particularly intimate partner violence.
- The report states that a single-degree Celsius increase in temperature could lead to a 4.7% rise in intimate partner violence.
- Such violence is anticipated to affect 40 million more women and girls annually by 2090 if global warming reaches 2°C.
- Continuous climate disasters have also increased GBV, leading to an escalation of forced child marriage, trafficking, and sexual exploitation, particularly after incidences of flooding, drought, and displacement.
- The groups at the highest risk of GBV include poor women, inhabitants of informal settlements, women



engaged in agriculture, indigenous communities, women with disabilities, the elderly, and LGBTQ+ individuals.

#### **The Shadow Pandemic of GBV and the Funding Gap**

- GBV is described by the report as a "shadow pandemic." It is estimated that one in three women globally have experienced some form of abuse with only 7% of survivors reporting such incidents.
- There persists a significant gap in climate-related development funding with a focus on gender equality, indicating a systemic failure in addressing GBV through climate action initiatives.

#### **Recommendations of the UN Report for Addressing Climate-Gender Violence**

- A primary recommendation is to mainstream GBV prevention into all climate policies and programmes at all levels- local, national, and global.
- Climate solutions should prioritise women's safety and leadership.
- GBV must be recognized and addressed as a hindrance to climate resilience and sustainable development efforts.
- Support must be extended to civil society organisations and women's movements to ensure gender justice is central to global climate platforms.
- International best practices must be adopted, including implementation of gender-responsive programmes linking climate resilience with gender justice.

### **MacGregor Memorial Medal: A Recognition of Excellence in Military Reconnaissance and Adventure**

#### **Introduction and About the MacGregor Memorial Medal**

- The MacGregor Memorial Medal is a prestigious award that recognises and salutes the exceptional contributions made by military personnel in the field of military reconnaissance, exploration, and adventure.
- In 2023 and 2024, five military personnel were honoured with this medal by the Chief of Defence Staff for their phenomenal accomplishments.
- The award is open to all ranks of the Indian Army, Navy, Air Force, Territorial Army, Reserve Forces, Rashtriya Rifles, and Assam Rifles.

#### **History of the MacGregor Memorial Medal**

- The MacGregor Memorial Medal was established on 3rd July 1888 to honour Major General Sir Charles Metcalfe MacGregor, the founder of the United Service Institution of India (USI) in 1870.
- The USI is a national security and defence services think tank that bases its operations in New Delhi.
- Initially, the medal was only awarded for achievements in military reconnaissance and exploration, but post-1947,

its scope was expanded to commend adventure activities such as mountaineering, sailing, and ultra-running.

#### **About Major General Sir Charles Metcalfe MacGregor**

- Charles Metcalfe MacGregor served as a British officer and explorer.
- His invaluable contributions were pivotal to the Anglo-Bhutan War (1864–1865) as he extensively surveyed and mapped frontier regions, gathered crucial intelligence, and enriched British understanding about the challenging Himalayan terrain.

#### **Significance of the MacGregor Memorial Medal**

- The award upholds the spirit of exploration, adventure, and risk-taking that is intrinsic to military service, thereby acting as a motivation and acknowledgment for the military personnel.
- It pays tribute to the extensive efforts and sacrifices made by the military personnel while performing their high-stakes tasks.
- Featuring a wide eligibility criteria, the medal stands as a token of national recognition and respect for the diverse echelons of the Indian military forces.

### **Sri Lanka Mitra Vibhushana Award**

#### **Introduction**

- Sri Lanka Mitra Vibhushana is considered the highest civilian honour conferred by the government of Sri Lanka.
- Mainly, it recognises foreign leaders who have forged and encouraged strong international ties with the country.
- Recently, India's Prime Minister Narendra Modi was awarded the Sri Lanka Mitra Vibhushana during his official state visit to Sri Lanka.

#### **History**

- The Sri Lanka Mitra Vibhushana was instituted in the year 2008 by then-President Mahinda Rajapaksa.
- This award aims to honour Heads of State and government officials who have expressed solidarity with Sri Lanka.
- It carries more prestige than other national honours in Sri Lanka, indicating the significance of foreign relations in Sri Lanka's diplomatic context.

#### **Emblem & Importance**

- The award honours the contributions of foreign leaders for the prosperity and progress of Sri Lanka.
- It acts as a symbol of mutual respect and collaboration, aiming to strengthen diplomatic ties amongst nations.
- The award is in the form of a silver medal, that features a Pun Kalasa symbolising prosperity. A globe surrounded by lotus petals is also included in the design.
- Conspicuous elements include the Sun and Moon symbols and a Dharma Chakra, indicative of shared



Buddhist heritage.

- The medal is complemented with a 6.5 cm wide ribbon for wearing around the neck.

#### **Notable Awardees**

- To date, the Sri Lanka Mitra Vibhushana has been awarded to four dignitaries.
- The first recipient of this prestigious award was the former President of Maldives, Maumoon Abdul Gayoom, in 2008.
- Gayoom was recognised for his insightful contributions to regional cooperation and climate change initiatives.
- Palestinian leaders Mahmoud Abbas and Yasser Arafat (posthumously) were also recognised in 2014 for their significant diplomatic strides.

## **Laureus World Sports Awards 2025**

#### **About the Laureus World Sports Awards**

- The Laureus World Sports Awards is an annual event that honours exceptional performances of athletes and teams from various sports disciplines.
- The event, often termed the "Oscars of Sports," celebrated its 25th anniversary with a lavish ceremony in Madrid in 2025.
- The ceremony not only recognises individual brilliance but also collective achievements.

#### **Mondo Duplantis – The Laureus World Sportsman of the Year**

- The 25-year-old Swedish-American pole vaulter, Mondo Duplantis, was named Laureus World Sportsman of the Year, a title he won for the first time after being nominated for three consecutive years.
- For this accolade, he outperformed top athletes like Carlos Alcaraz, Léon Marchand, Tadej Pogačar, and Max Verstappen.
- Duplantis, in 2024, won his second World Indoor Championship gold, broke his own world record for the ninth time, and won Olympic gold in Paris.
- He received a special tribute from Usain Bolt, the only other track-and-field athlete to win this honour.

#### **Simone Biles – The Laureus World Sportswoman of the Year**

- Gymnast Simone Biles made a triumphant return to competition at the Paris Olympics after a period of absence, bagging three gold and one silver medal.
- Her athletic prowess earned her the Laureus World Sportswoman of the Year award, marking this as her fourth win — an achievement that equals Serena Williams' record.
- Biles, like Duplantis, has also previously won the Comeback of the Year honour, illustrating their

remarkable resilience.

#### **Full List of Laureus World Sports Awards 2025 Winners**

- Laureus World Sports Awards 2025 winners included athletes and teams from varied sports disciplines: World Sportsman of the Year- Mondo Duplantis, World Sportswoman of the Year- Simone Biles, World Team of the Year- Real Madrid.
- Other significant winners included Lamine Yamal for Breakthrough of the Year, Rebeca Andrade for Comeback of the Year, Jiang Yuyan for Sportsperson with a Disability, Tom Pidcock for Action Sportsperson of the Year, Kick4Life for Sport for Good Award.
- The Sporting Icon Award and Lifetime Achievement Award were taken home by Rafael Nadal and Kelly Slater respectively.

## **Indian Institute of Science Tops Times Higher Education Asia Rankings 2025**

#### **Overview of THE Asia Rankings 2025**

- The Times Higher Education Asia University Rankings 2025, released on April 23, included 853 universities from 35 countries and territories.
- The rankings identify the top universities in Asia excelling in research, teaching, and innovation.
- The Indian Institute of Science secured the top spot for Indian universities, ranking 38th overall in Asia.
- According to the rankings, many Indian institutions experienced a drop in comparison with their rankings in the previous year, indicating an increasing competition in higher education across the continent.

#### **Key Highlights of THE Asia Rankings 2025**

- The Indian Institute of Science is the highest-ranked Indian university, at 38th position, despite a drop from 32nd place in 2024.
- Other Indian universities featured in the rankings include Anna University and the Indian Institute of Technology Indore, at 111th and 131st positions respectively.
- Mahatma Gandhi University, Shoolini University, Saveetha Institute, and Jamia Millia Islamia also feature in the list.
- On a regional level, Chinese universities dominated the rankings, with Tsinghua University and Peking University securing the first two places.

#### **Detailed Breakdown of Indian Universities in the Rankings**

- Other prominent Indian universities featured in the list apart from IISc, Anna University, and IIT Indore, include Mahatma Gandhi University (140th), Shoolini University (146th), Saveetha Institute (149th), and Jamia Millia Islamia (161st).

- The Indian Institute of Technology Guwahati, KIIT University, and Aligarh Muslim University also made the list, ranking 184th and 188th respectively.

#### **International Trends in THE Asia Rankings 2025**

- Apart from China's continued dominance with Tsinghua University and Peking University retaining their top positions, there has been a rise in the rankings of the Singapore-based National University and Nanyang Technological University.
- Universities in Japan and Hong Kong, such as The University of Tokyo and The University of Hong Kong, continue to perform well in the rankings.
- New countries were featured in the rankings for the first time, including Uzbekistan, Bahrain, Mongolia, and Syria.

## **The Dalai Lama and the Gold Mercury Award**

#### **Introduction**

- The Dalai Lama, the widely respected Tibetan spiritual leader known for his relentless pursuit of peace, has been bestowed with the esteemed Gold Mercury Award for Peace and Sustainability.
- The award was presented to him by Nicolas De Santis, the President and Secretary-General of Gold Mercury International, who applauded the Dalai Lama's unwavering dedication to non-violence, respect for human dignity, interfaith dialogue, and environmental preservation.
- This acknowledgement is particularly noteworthy as the spiritual leader is approaching his 90th birthday, making this a significant milestone in his extraordinary journey of advocacy and leadership.

#### **The Gold Mercury Award**

- The Gold Mercury Award is a distinguished global accolade that was initiated in Italy.
- It aims to acknowledge the work of individuals and organisations that have made substantial contributions in promoting world peace, effective governance, and sustainable development.
- Over the years, the award has been presented in numerous major international cities including Brussels, Moscow, Madrid, and Washington.
- It has grown to be recognised as a symbol of ethical leadership and international responsibility.

#### **Why in news?**

- The Dalai Lama being honoured with the Gold Mercury Award for Peace and Sustainability on April 1, 2025, at his residence in Dharamshala, Himachal Pradesh brought this news into the spotlight.
- This award was presented by Gold Mercury International, a globally acclaimed think tank committed to advancing

peace, governance, and sustainable development.

#### **Importance and Influence of the Dalai Lama**

- The Dalai Lama is a globally admired spiritual leader and an icon of peace.
- His lifelong commitment to non-violence, human dignity, inter-faith dialogue, and environmental conservation reinforce his relevance to peace and sustainability efforts across the globe.
- The conferral of this prestigious award right before his 90th birthday signifies the recognition of the remarkable impact that his leadership and advocacy have made worldwide.

## **Nikhil Singhal Receives Prestigious Uttar Pradesh Anmol Ratan Award**

#### **Introduction**

- Nikhil Singhal, renowned media strategist, the Founder of Vigor Media Worldwide, and President of the Noida High Rise Federation, was recently honoured with the prestigious Uttar Pradesh Anmol Ratan Award.
- This notable award highlights his extraordinary contributions to the public relations industry and celebrates his commendable leadership skills in the field of strategic communication.

#### **Award Ceremony Details**

- The award ceremony was held at the Taj Lucknow on March 31, 2025, organised by the Tapasya Foundation Trust.
- The event assembled notable personalities from different sectors such as media, public relations, corporate communications, and governance.
- Shri Akhilesh Yadav, former Chief Minister of Uttar Pradesh, presented the award to Nikhil Singhal, acknowledging his groundbreaking impact in transforming the PR landscape and establishing powerful communication strategies.

#### **Nikhil Singhal's Response**

- Upon receiving the accolade, Nikhil Singhal conveyed his gratitude for the honour.
- He attributed his success to his dedicated team and his unwavering commitment to achieving excellence.

#### **Contributions as President of Noida High Rise Federation**

- Nikhil Singhal, in his capacity as the President of the Noida High Rise Federation, has been instrumental in advocating the rights and concerns of high-rise residents in Noida.
- His leadership has made possible effective communication between stakeholders and government authorities, thereby significantly contributing to community development, infrastructure improvement,

public facilities enhancement, and the fortification of resident associations.

## National Youth Award won by Akarsh Shroff for Early Childhood Education Innovations

### Introduction and Award Recognition

- Akarsh Shroff, YuvaSpark founder, has been awarded the prestigious National Youth Award on April 3, 2025.
- The award has been given in recognition of his leading efforts in boosting early childhood education in India.
- His initiatives majorly include digitisation of anganwadi centres and novel improvements in rural educational infrastructure.

### National Youth Award – A Brief Overview

- The National Youth Award is an annual recognition given by the Ministry of Youth Affairs and Sports.
- It is bestowed upon individuals under 30 years who demonstrate notable commitment to national development and social service.
- The award was presented to Akarsh Shroff by Union Minister Mansukh Mandaviya at a ceremony in Parliament House, New Delhi.

### Akarsh Shroff and YuvaSpark – The Journey

- Akarsh Shroff, a prodigious visionary from Bengaluru, founded YuvaSpark in 2018 when he was just 17.
- Initially launched as a student-led initiative, YuvaSpark rapidly grew into a nationwide movement aimed at educational equality and innovation.
- Today, the initiative has digitised education in more than 600 anganwadi centres across rural India with custom-curated academic content in vernacular languages.

### Impact and Support for YuvaSpark

- The impact of YuvaSpark goes beyond anganwadis and has broadened its ambit to encompass other areas of necessity:
  - It has rolled out programmes that aim to enhance the infrastructure of orphanages and libraries in government schools.
  - Additionally, it also supports special schools by providing smart learning devices to differently-abled children.
- With support from over 700 volunteers from 35 institutions, YuvaSpark has directly affected more than 3.46 lakh children in ten Indian states.
- The initiative has received financial backing from major institutions such as Amazon, Boston Consulting Group (BCG), Indian Oil, MNGL, and SECI, raising a total of ₹2.5 crore in funding.

### Conclusion and Future Outlook

- Akarsh Shroff and YuvaSpark have set a commendable precedent in the field of education reform at the grassroots level in India.
- With continued efforts and the support it has garnered, it would likely continue to maximise its impact and transform the education landscape in India positively.

## Sudarsan Pattnaik, the First Indian to Win Fred Darrington Sand Master Award

### Introduction and Recognition

- Renowned sand artist and sculptor from Odisha, India, Sudarsan Pattnaik, has created history by becoming the first-ever Indian to be honoured with the prestigious Fred Darrington Award for Excellence in Art and Culture.
- This global recognition was received at the renowned SandWorld's International Sand Art Festival which took place in Weymouth, Dorset, England.

### Accentuating Artwork

- The award was presented to Sudarsan Pattnaik for his grand, 10-meter-tall sand sculpture of Lord Ganesha.
- Pattnaik's detailed and intricate work on the deity symbolising peace, wisdom, and luck caught everyone's attention, ultimately bagging him the illustrious award.

### Festive Occasions at Weymouth

- This year's Sandworld International Sand Art Festival, held from 5-9 April 2025, was a special event as Weymouth celebrated a significant milestone: 100 years of sand sculpting in the locale.
- This notable tradition of sand sculpting in the area was initiated and furthered by the symbolic figure Fred Darrington, a century ago.

### Celebration of an Artistic Legacy

- To commemorate the occasion, Sudarsan Pattnaik was invited to sculpt his award-winning piece, marking his first participation in the festival.
- The award stands as a tribute to the memory of Fred Darrington, the pioneer of sand sculpting in Weymouth, thereby carrying forward his legacy.

### Unveiling of the Award

- The accolade, Fred Darrington Award for Excellence in Art and Culture, was handed over to Sudarsan Pattnaik by Weymouth's mayor Cllr Jon Orrell.
- The significant event was witnessed by Mark Andersen, who is Fred Darrington's grandson and also the Director of Sandworld.



## Aamir Khan Receives the 'Master Humor Award' at Macau International Comedy Festival

### Introduction to the Event

- Bollywood icon Aamir Khan was present at the Macau International Comedy Festival 2025 held in China, making headlines.
- This marked the first official public appearance of Aamir Khan and his new partner, Gauri Spratt.
- In addition to attending the event, Aamir was honoured with the prestigious 'Master Humor Award', contributing to the event's attention.

### Why Aamir Khan's Presence is Implication

- Known affectionately as 'Uncle Mi' in the Chinese community, Aamir Khan has a significant fan base in China.
- His attendance at the festival drew widespread attention, signifying the cross-cultural influence of Aamir and his films in the Chinese market.
- This appearance was considered newsworthy due to the rarity of Indian actors penetrating the Chinese market to this extent.

### Aamir Khan's Recognition and his Impact

- Aamir Khan has been endowed with the 'Master Humor Award', highlighting his international acclaim as a consequential figure in the comedy genre.
- Given his widely successful Bollywood career, the honour represents an embodiment of his influence that extends beyond his home country.
- In the realm of comedy, Aamir's recognition proves the universal appeal of humor and attests to the power of cinema in bridging cultural divides.

### Macau International Comedy Festival – A Brief Overview

- The Macau International Comedy Festival is a significant cultural event, celebrated on a grand scale in Macau, China.
- Known for gathering top comedians and actors from different parts of the world, the festival plays a key role in fostering international cultural exchange, mutual learning, and global unity.
- The international festival highlights the importance of humour in society by awarding talented individuals who have made significant contributions to its propagation.

### The Cross Cultural Influence of Aamir Khan

- The standing ovation for Aamir Khan, also known as 'Uncle Mi', exemplifies the far-reaching cross-cultural influence he has achieved in the Chinese market, which is unusual for Indian actors.
- His success story serves as a reference and inspiration for other Indian actors and filmmakers looking to break into international markets.

- This phenomenon further underscores the power of art and culture in creating bridges between disparate global communities, proving a noteworthy point in the world of globalised cinema.

## Verchol Dalit Literary Award 2025: Recognition for P. Sivakami

### Overview of the Event

- The Neelam Cultural Centre, founded by filmmaker Pa. Ranjith, awarded the Verchol Dalit Literary Award 2025 to P. Sivakami.
- The award comes in recognition of her contribution to literature and her efforts towards social transformation through her works.
- The award ceremony was organised on 13th April 2025 in Chennai, Tamil Nadu.

### About P. Sivakami

- P. Sivakami is a renowned writer, retired IAS officer, and social activist.
- Her works are widely celebrated, and she has long been a champion of social justice and equality.

### Importance of the Verchol Dalit Literary Award

- With the Verchol Dalit Literary Award, the ceremony not only celebrates literary excellence, but also champions the Dalit identity and intellectual agency.
- The award reiterates the importance of social transformation and inclusivity through literature, underlying its power as a tool for change.
- The award comes with a cash prize of ₹1 lakh, further giving P. Sivakami a platform to continue her remarkable work.

### Role of Neelam Cultural Centre

- The Neelam Cultural Centre is an organisation that was started by filmmaker Pa. Ranjith.
- The centre actively promotes cultural events, giving platform to voices from the Dalit community.
- Through this award, the centre continues its legacies and commitment towards making literature a space for inclusion and diversity.

### Current News and General Knowledge

- This award being discussed in current news reflects the recognition and celebration of Dalit Identity and voices in Indian Literature.
- It furthers readers' general knowledge through its emphasis on the importance of inclusivity, social change, and intellectual agency in the current cultural and social context.



## Honouring Excellence in Medical Field: 'Legends of Endoscopy' Award

### Award Introduction and Recipient

- The 'Legends of Endoscopy' award is a prestigious recognition bestowed upon individuals who have contributed significantly to the field of Gastrointestinal (GI) Endoscopy.
- The latest recipient of this award is Dr. D. Nageshwar Reddy, who is the Chairman of AIG Hospitals in Hyderabad.

### Reason for Recognition

- Dr. Reddy was chosen for the award because of his groundbreaking work in the specialised field of GI Endoscopy.
- The award was an affirmation from the medical community that his work represented some of the most innovative and impactful contributions in this medical area.

### Recent Award Ceremony Details

- The 'Legends of Endoscopy' award was presented to Dr. Reddy at a celebrated event called Tokyo Live Global Endoscopy 2025.
- The venue for this prestigious event was SHOWA Medical University Koto Toyosu Hospital in Tokyo.

### Dr. Reddy's Contribution to the Event

- Apart from receiving the award, Dr. Reddy also played an active role in the event by conducting live demonstrations of advanced endoscopic procedures.
- These demonstrations primarily showcased his expert skills and leadership in the global medical community.

### Importance of the Award

- The award is a significant honour underlining the recipient's significant contributions to the field of endoscopy.
- Dr. Reddy being chosen as the recipient of such reverence by a community of Japanese gastroenterologists legitimises the international appreciation of his work.
- The 'Legends of Endoscopy' award truly reflects the impact of Dr. Reddy's work on a global scale in the medical sector.

## Meghalaya's Excellence in Aadhaar Implementation Recognised

### Introduction and Award Details

- The state of Meghalaya in India has been honoured with

two awards from the Unique Identification Authority of India (UIDAI).

- The awards recognise Meghalaya as the best-performing state in two key categories: mandatory biometric updates of children's profiles and the verification of adult Aadhaar enrolments.
- The awards were conferred upon Shai Kupa War, an Aadhaar nodal officer from Meghalaya's General Administration Department, in an event held in New Delhi on April 8, 2025.

### Why in the News

- The honour bestowed upon Meghalaya has brought the state into the limelight, drawing attention to its successful implementation of the Aadhaar system.
- This recognition highlights Meghalaya's dedication towards the effectiveness of the Aadhaar rollout despite facing opposition from protest groups like the Awaken India Movement.
- The protest groups have been questioning the need for mandatory Aadhaar linkage for availing welfare benefits.

### Importance and Impact

- The awards hold significance as it's an acknowledgement of Meghalaya's efforts in implementing an effective Aadhaar system, which is a massive nationwide initiative.
- The recognition also puts forth a positive example for other states to improve their Aadhaar systems and achieve better efficiency.
- Despite facing resistance, the state of Meghalaya could effectively implement compulsory biometric updates for children and verification processes for adult Aadhaar enrolments, leading to a decrease in potential misappropriation of welfare benefits.

### Additional Facts (GK Part)

- UIDAI, or the Unique Identification Authority of India, is a statutory authority established under the provisions of Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016.
- It is responsible for issuing unique identification numbers (UIDs), also known as "Aadhaar," to all residents of India, and to efficiently manage and authenticate Aadhaar numbers given to individuals.
- Meghalaya, one of the seven sister states of India, is located in the northeast of the country. It is well-known for its diverse cultures, rich folklore and breathtaking natural beauty.

## Achyuta Samanta Receives Gurudev Kalicharan Brahma Award 2025

### Introduction and About

- Achyuta Samanta has recently been decorated with the

revered Gurudev Kalicharan Brahma Award 2025.

- He is the originator of KIIT and KISS, respectable institutes in India known for their educational excellence.
- This award ceremony took place in Kokrajhar, Assam.

#### **The Prestigious Award and Why it's News**

- The Gurudev Kalicharan Brahma Award 2025 is initiated by the Gurudev Kalicharan Brahma Trust.
- This award honours individuals who have contributed significantly to society through their commendable work in fields such as education and social empowerment.
- Samanta being bestowed with this award is noteworthy as it recognises his dedicated efforts and zeal towards transforming lives through quality education.

#### **Gurudev Kalicharan Brahma: A Brief Insight**

- The award is conducted on the occasion of the 166th birth anniversary of Gurudev Kalicharan Brahma.
- He was an esteemed social reformer and spiritual leader hailing from the Bodo community.
- Gurudev Kalicharan Brahma's principles and ideologies are imbibed in the award that recognises and appreciates the exceptional contributions in education and social empowerment.

#### **Samanta's Legacy and Contribution**

- Samanta's unwavering dedication to transforming lives through education has fuelled his acclaimed recognition.
- His undertaking of uplifting society and empowering individuals through knowledge and education has earned him this distinguished award.
- This accolade further solidifies Achyuta Samanta's legacy in the realm of education and social betterment, boldly marking him as an enduring change-maker in India.

## **Prime Minister's Awards for Excellence in Public Administration 2024**

#### **Introduction & Overview**

- The Prime Minister's Awards for Excellence in Public Administration are a prestigious honour conferred by the Government of India.
- It salutes remarkable governance practices and innovative approaches by various districts, and state and central government organisations.
- The Prime Minister of India recently presented this honour for the year 2024 and simultaneously unveiled two e-Coffee Table Books outlining innovative governance models.

#### **Purpose of the Awards**

- The principal purpose of these awards is to stimulate public servants and institutions to render efficient and transparent public service.
- The scheme offers a platform for bureaucrats to showcase exemplary work and improvement in public

service delivery.

- It fosters an environment that inspires innovative thinking and adaptation of novel strategies in governance.

#### **Highlight of the 2024 Awards Gala**

- In the 2024 Awards function, Gamharia Block from the state of Jharkhand was recognised as the top performer in the Aspirational Block Programme.
- Notably, it achieved transformative development in areas such as health, nutrition, education, and infrastructure.

#### **Significance of the Awards**

- This initiative encourages the formulation and implementation of policies based on empirical evidence, promoting citizen-centric governance.
- It kindles healthy competition among districts and ministries for nominals in furnishing priority schemes intensively and productively.
- Furthermore, the awards augment the replicability and scalability of triumphant models across India, ensuring the dissemination and adoption of best practices.

## **Lata Deenanath Mangeshkar Award 2024 and Its Recent Recipient: Prime Minister Narendra Modi**

#### **Introduction**

- The Lata Deenanath Mangeshkar Award was recently conferred upon Indian Prime Minister Narendra Modi.
- He received the award at the 80th annual Master Deenanath Mangeshkar Awards ceremony held in Mumbai.
- The honour was given in recognition of his exemplary and selfless service to the country and society.

#### **Lata Deenanath Mangeshkar Award: An Overview**

- The Lata Deenanath Mangeshkar Award was instituted in honour and memory of the legendary Indian singer, Lata Mangeshkar, who passed away in February 2022 at the age of 92.
- An initiative by the Master Deenanath Mangeshkar Smruti Pratishthan Charitable Trust, it aims to recognise and celebrate extraordinary contributions to the nation and society.
- It is awarded annually to highlight those who have made path-breaking, spectacular, and exemplary contributions to the nation and its people.

#### **About Lata Mangeshkar**

- Known as the 'Nightingale of India', Lata Mangeshkar was an renowned Indian singer.
- She contributed her voice to over 5,000 songs across various Hindi and regional films.

- In 1974, she became the first Indian to perform at the Royal Albert Hall in the U.K.
- Lata Mangeshkar was the recipient of innumerable awards including the Bharat Ratna, India's highest civilian honour, Dadasaheb Phalke Award and Filmfare Lifetime Achievement Award.
- She was also conferred the Officer of the Legion of Honour, the highest civilian award of France, in 2007.

#### **Other Major Awards Won by Prime Minister Narendra Modi**

- Throughout his career, PM Narendra Modi has received numerous prestigious awards for his work and leadership.
- These include Bhutan's highest civilian award 'Order of the Druk Gyalpo' (2021), Global Energy and Environment Leadership Award from the Cambridge Energy Research Associates CERA (2021), and the Legion of Merit from the US Government (2020).
- He received the first Philip Kotler Presidential award (2019), Global Goalkeeper Award by the Bill and Melinda Gates Foundation for Swachh Bharat Abhiyan (2019), and Order of Zayed Award, the highest civilian honour of the United Arab Emirates (2019).
- Other honours include Order of St. Andrew award, King Hamad Order of the Renaissance - First Class (2019), Order of the Distinguished Rule of Nishan Izzuddin (2019), and Grand Collar of the State of Palestine Award (2018).
- He was also lauded with the Champions of The Earth Award (2018), the United Nation's highest environmental honour, and the Seoul Peace Prize by Seoul Peace Prize Cultural Foundation (2018), given for contributions to world peace.

## **Rajesh Unni Receives India's Top Maritime Honour**

#### **Introduction to Rajesh Unni & the National Maritime Varuna Award**

- Rajesh Unni is the founder of the Synergy Marine Group, an essential player in the maritime industry.
- This laudable entrepreneur was honoured with the National Maritime Varuna Award by the Directorate General of Shipping (DGS).
- The award ceremony took place during the 62nd National Maritime Day celebrations in Mumbai on April 5, 2025.

#### **Why Rajesh Unni is in the News**

- Rajesh Unni's recognition is significant as he receives India's highest individual accolade in the maritime sector.
- His receipt of the National Maritime Varuna Award places him among an elite group of individuals who have made substantial contributions to the maritime landscape of India.
- Unni's achievements and contributions have been recognised as transformative for India's maritime industry.

#### **Deep Dive into the National Maritime Varuna Award**

- The National Maritime Varuna Award stands as India's top individual award within the maritime industry.
- The DGS presents this esteemed award to individuals who have demonstrated exceptional and prolonged contributions to the maritime industry.
- The National Maritime Varuna Award highlights and celebrates achievers who have played a significant role in shaping the maritime industry.

#### **Importance and Legacy of Rajesh Unni's Achievement**

- Rajesh Unni's recognition is symbolic of his efforts to transform India's maritime landscape.
- It is a testament to his dedication, resilience, and entrepreneurship in the maritime industry.
- Unni's receipt of the prestigious award serves as an inspiration for upcoming maritime enthusiasts while also contributing to the legacy of the National Maritime Varuna Award.

## **Payal Kapadia's Achievement of the French Honour in Arts and Letters**

#### **Introduction and About**

- Mumbai-based filmmaker Payal Kapadia has been conferred with the esteemed 'Officier dans l'Ordre des Arts et des Lettres' title.
- This French honour acknowledges Kapadia's significant contributions to cinema.
- The filmmaker's journey from independent cinema to global recognition is notable for her innovative storytelling and prestigious accolades.

#### **Current Events and Celebration**

- Kapadia was celebrated at a ceremony at the French Consulate in Mumbai for her substantial contribution to cinema industry.
- The French honour stands as another milestone in her continuously unfolding success story.
- This accolade joins a series of prestigious awards that Kapadia has received, including a win at Cannes and a Golden Globe nomination.

#### **Position Amongst Notable Indian Artists**

- This prestigious French honour propels Kapadia into the ranks of high-profile Indian artists
- Past recipients of this prestigious honour includes Amitabh Bachchan, Shah Rukh Khan, and Lata Mangeshkar.
- The distinction marks Kapadia's ever-growing international reputation in cinema and the arts.

#### **Significance of the French Honour**

- The 'Officier dans l'Ordre des Arts et des Lettres' is a premier French accolade recognising significant



contributions to cinema and the arts.

- It is awarded by the French government and highly esteemed internationally for its recognition of noteworthy endeavours in fostering cultural or artistic diversity.
- Kapadia's receipt of the honour not only cements her place in cinema but further solidifies the international respect for Indian cinema and artists.

#### **Geography and Venue**

- The honour was conferred at a ceremony at the French Consulate in Mumbai.
- The event marked her growing international stature, with distinguished guests in attendance.
- The French Consulate in Mumbai serves as a testament to the long-standing cultural and artistic exchanges between France and India.

## **Schemes and Initiative**

### **Launch and Overview of the NITI NCAER States Economic Forum Portal**

#### **Introduction to NITI NCAER States Economic Forum Portal**

- NITI NCAER States Economic Forum Portal was recently launched by the Union Finance Minister.
- This comprehensive portal has been developed in collaboration between NITI Aayog and the National Council of Applied Economic Research (NCAER).

#### **About the NITI NCAER States Economic Forum Portal**

- The portal is a comprehensive source of 30 years (1990–91 to 2022–23) of data on Indian states.
- It covers various areas such as demography, economy, fiscal indicators, health, education, and expert research on state finances.

#### **Core Components of the Portal**

- The portal is made up of four main components:
  - State Reports: Comprehensive summary of 28 states' macro and fiscal situation including indicators in demography, economic structure, socio-economic and fiscal areas.
  - Data Repository: Offers access to an extensive database categorized under five key verticals — Demography, Economic Structure, Fiscal Indicators, Health, and Education.
  - State Fiscal and Economic Dashboard: Provides graphical illustrations of key economic variables and easy access to raw data and summary tables.
  - Research and Commentary: Includes substantial research on state finances and important aspects of fiscal policy and financial management at the state and national levels.

#### **Significance of the NITI NCAER States Economic Forum Portal**

- User-Friendly & Comparative Tool: This portal provides a comparative view of the states against each other and the national average.
- Aid for Policymaking: The portal supports evidence-based policymaking with historic trends and real-time analytics to aid in sound decision making.
- One-Stop Research Hub: It serves as a centralized platform for scholars, policymakers, and stakeholders, providing access to long-term data in a consolidated manner.

## **Overview and Evaluation of Pradhan Mantri Mudra Yojana's 10th Anniversary**

#### **Introduction to the Pradhan Mantri Mudra Yojana**

- The Pradhan Mantri Mudra Yojana (PMMY) marked its tenth year on 8th April 2025.
- Initiated in 2015, this programme has been instrumental in the provision of collateral-free financial aid to micro and small enterprises (MSEs) throughout India.

#### **Noteworthy Achievements of PMMY**

- In the course of its existence, the PMMY has disbursed over Rs 32.61 lakh crore through 52 crore loans, consisting of over 100 million first-time borrowers.
- Lending to MSME escalated from Rs 8.5 lakh crore in FY14 to Rs 27.25 lakh crore in FY24, thereby increasing its share in bank credit from 15.8% to nearly 20%.
- Inclusivity is a key achievement, with women making up 68% of the beneficiaries. Loans and deposits for women have grown at a CAGR of 13% and 14% respectively, from FY16 to FY25.
- Social inclusion is achieved by half of the PMMY accounts being held by SC, ST, OBC entrepreneurs, with a further 11% by minorities, as per SBI data.
- During the Covid-19 crisis, a 2% interest-subsidy on Shishu loans under Atma Nirbhar Bharat aided to prevent defaults and safeguard livelihoods.

#### **Understanding the Pradhan Mantri Mudra Yojana (PMMY)**

- MUDRA (Micro Units Development and Refinance Agency), is an essential scheme by the Government of India, launched in 2015.
- The scheme aims to provide affordable and collateral-free credit through Member Lending Institutions (MLIs).

#### **Key Features of PMMY**

- The scheme is a Central Sector Scheme.
- Loans are extended by Member Lending Institutions (MLIs), including Scheduled Commercial Banks, RRBs, NBFCs, and MFIs.
- The responsibility of refinancing is carried out by MUDRA Ltd. (Micro Units Development & Refinance Agency), which provides refinancing to MLIs. They do not lend



directly to the borrowers.

- The Credit Guarantee Fund for Micro Units (CGFMU), set up alongside MUDRA in 2015, provides a credit guarantee.

#### **Benefits of PMMY**

- Advantages of PMMY scheme include no processing fees, requirement for collateral, easy access to credit, and flexible repayment terms.
- Another essential benefit includes the MUDRA Card, which is a debit card issued against the loan account to help meet working capital needs.

## **India Skills Accelerator: A Collaborative Initiative by MSDE and WEF**

#### **Introduction and About India Skills Accelerator**

- The India Skills Accelerator (ISA) is a new and innovative public-private collaboration platform launched by India's Ministry of Skill Development and Entrepreneurship in partnership with the World Economic Forum.
- ISA aims to foster cooperation across various sectors to tackle the challenge of equipping the Indian workforce with relevant skills.
- The initiative is primarily focused on promoting innovation, facilitating knowledge sharing, and driving policy reforms within the country's skills development ecosystem.

#### **India Skills Accelerator and India's Demographic Dividend**

- In consideration of India's demographic landscape, ISA has been created to support and accelerate the demographic dividend in India.
- With the country's vast young population, ISA aims to transform India into the 'Skill Capital of the World' and ensure its youth is well-equipped for the global job market.
- The objective is to tap into the potential of the population effectively and drive sustainable development.

#### **Addressing Skill Gaps and Aligning with Business Needs**

- The initiative also recognises the existence of significant skills gaps, noted by 65% of organisations, which prevent the full utilisation of the available workforce.
- ISA endeavors to mitigate these skill gaps by promoting broader upskilling and reskilling initiatives.
- These efforts are focused on aligning the education system with industry requirements, henceforth ensuring that students are well-prepped for the evolving job market.

#### **Global Alignment and Connectivity**

- In order to maintain competitiveness in the global job market, ISA leverages insights from the World Economic Forum's 'Future of Jobs 2025' report.
- By integrating the foresights and predictions from the report, ISA plans to create a skill development framework

that matches the future standards of the global job landscape.

- This measure allows the initiative to stay ahead of trends and prepare Indian professionals for future job markets effectively.

## **Geographical Indication (GI) Tag granted to Banarasi Shehnai**

#### **Introduction to Banarasi Shehnai**

- The Banarasi Shehnai is a traditional wind instrument that is an integral part of the rich cultural and craft heritage of Varanasi.
- It is deeply rooted in the Banaras Gharana of Indian classical music.
- The instrument gained national recognition when it was granted the Geographical Indication (GI) tag.

#### **Importance and Prominence of Banarasi Shehnai**

- The national prominence of the Banarasi Shehnai was mainly due to Ustad Bismillah Khan, a celebrated Indian musician.
- He famously played the shehnai at the Red Fort on India's first Independence Day.
- Khan elevated the Shehnai to prominence in Indian classical music with his performance at the Calcutta All India Music Conference in 1937.
- He was also awarded India's highest civilian honour, the Bharat Ratna, in 2001.
- Often performed at weddings, religious ceremonies and temple rituals, the Shehnai holds both divine and auspicious status.

#### **About Geographical Indication (GI) Tag**

- A GI tag is a name or sign used on specific products that correspond to a particular geographical location or origin.
- The GI tag ensures that only authorised users or those residing in the geographical territory are permitted to use the renowned product name.
- It aims to protect the product from being copied or imitated by others.
- Once registered, a GI is valid for 10 years and can be further renewed.

#### **Legal Framework and Oversight for GI Tag:**

- The legal framework for GI registration includes the Geographical Indications of Goods (Registration and Protection) Act, 1999 and the WTO Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS).
- Oversight of GI registration is performed by the Department for Promotion of Industry and Internal Trade under the Ministry of Commerce and Industry.

## India's first full-stack quantum computer - QpiAI-Indus

### Introduction and Overview

- QpiAI-Indus is India's first full-stack quantum computer.
- It was launched by Bengaluru-based QpiAI on 14th April, World Quantum Day.
- This achievement is a significant milestone for India's National Quantum Mission (NQM).

### About QpiAI-Indus

- QpiAI-Indus is the first quantum computing system to be fully developed in India.
- The full-stack quantum computer not only includes quantum processors but also AI-driven application tools that help run quantum applications efficiently.
- The system has been designed to include both hardware and software essential for quantum computing.

### Performance of QpiAI-Indus

- QpiAI-Indus has 25 integral qubits, key contributors to high-performance quantum computing.
- This high-performance quantum computer allows for faster complex computations with heightened stability and significantly reduced error rates compared to traditional computers.

### Applications of QpiAI-Indus

- The quantum computer has potential applications across various sectors.
- In life sciences, it could be used for drug discovery and genomics.
- In materials science, it can assist in designing new materials.
- Its applications in mobility and logistics include optimising routes and supply chains.

## World Quantum Day

### Understanding World Quantum Day

- World Quantum Day was established in 2021 to honour Planck's constant (4.14), a significant quantity in quantum physics.
- It also aims to enhance the awareness of quantum science and its technological implications.
- The date, 14th April, was selected as it matches the first three digits of Planck's Constant ( $4.14 \times 10^{-15}$  eVs) when rounded up.
- United Nations has declared the year 2025 as the 'International Year of Quantum Science and Technology'.

## Inclusion of Bhagavad Gita and Natyashastra in UNESCO's Memory of the World Register

### Introduction to Bhagavad Gita and Natyashastra

- The Bhagavad Gita and Natyashastra are two ancient Indian texts that have recently been added to UNESCO's Memory of the World (MoW) Register. This honour is accorded to documentary heritage of global significance, reflecting the rich and diverse nature of the world's cultures.

### About Bhagavad Gita

- The Bhagavad Gita is a revered 700-verse philosophical text that is a section of the Indian epic Mahabharata, specifically the Bhishma Parva.
- It is a conversation between Prince Arjuna and deity Lord Krishna, offering an in-depth discussion on duty (dharma), action (karma), devotion (bhakti), and knowledge (jnana).
- Its teachings are a synthesis of various Indian philosophies, inclusive of Vedic, Jain, Buddhist, and Charvaka schools of thought.
- The Gita lays the foundation of Karma Yoga, offering spiritual wisdom and guidance.

### About Natyashastra

- The Natyashastra is an ancient Sanskrit text with around 36,000 verses, attributed to sage Bharata; it forms the basis for Indian performing arts.
- It fundamentally dictates the principles of drama, dance, music, and the aesthetic experience in Indian culture.
- Central to its philosophy is the concept of Rasa (aesthetic essence), which delves into the emotional and spiritual experiences elicited by performances.
- The treatise provides guidelines on abhinaya (performance), rasa (experience), and bhava (emotion), and has heavily influenced the development of classical arts like Bharatanatyam, Kathak, and Kathakali.

### About UNESCO's Memory of the World Programme

- The UNESCO Memory of the World Programme was initiated in 1992 with the objective of preserving and making accessible the world's documentary heritage.
- The MoW Register gets updated every two years and currently consists of 570 entries.
- Notable Indian entries in the register include the Rig Veda (2005), the works of philosopher Abhinavagupta (2023), and the archives of the Non-Aligned Movement Summit (2023).

## Revive Our Ocean Initiative

### Introduction and Overview

- The 'Revive Our Ocean' Initiative has been launched by

an international NGO called Dynamic Planet. The primary goal of this initiative is to augment marine conservation efforts.

- This is accomplished by empowering local communities to establish Marine Protected Areas (MPAs) and drive sustainable economic development via fishing and tourism.

#### Current Context

- The initiative aligns with the 30X30 target as part of the Kunming-Montreal Global Biodiversity Framework. The objective of this framework is to protect 30% of the oceans by the year 2030.

- Initially, the initiative will prioritise seven countries - the UK, Portugal, Greece, Turkey, the Philippines, Indonesia, and Mexico. In these countries, local communities will receive support to effectively create and manage MPAs.

- The initiative emphasises the economic potential of MPAs, providing examples like Medes Island in Spain. In this zone, where fishing is forbidden, tourism generates 16 million USD annually.

- The initiative also lines up with the upcoming 2023 High Seas Treaty. This treaty is required to be ratified by 60 countries before it can be implemented; India has already signed the treaty.

#### General Knowledge about Marine Protected Areas (MPAs)

- MPAs are areas that are set up for the purpose of conserving marine resources. In these areas, certain activities are restricted to protect ecosystems, habitats, or fisheries.

- Despite these restrictions, some activities, like fishing and research, might still occur in multi-purpose MPAs.

- Over 16,000 MPAs are already in place around the globe, covering 8% of the world's oceans. However, the Protected Planet Report of 2024 states that only 3% of these MPAs are fully protected.

- Many MPAs face challenges with poor management, and some even permit destructive practices like bottom trawling, which threatens their ecological health.

## Understanding UDAN (Ude Desh ka Aam Naagrik) Scheme

#### Introduction and About

- UDAN is an innovative aviation scheme aiming to make air travel accessible and affordable for the general public.

- It was implemented under the National Civil Aviation Policy (NCAP) 2016 targeting Tier-2 and Tier-3 cities with emphasis on financial viability and regional connectivity.

- The Airports Authority of India (AAI), a statutory body functioning under the Ministry of Civil Aviation, is responsible for the overall implementation of the scheme.

#### Pivotal Elements of the UDAN Scheme

- The Viability Gap Funding (VGF) facet provides necessary financial support to airlines to maintain affordable fares.

- The Regional Connectivity Fund (RCF) was constituted to back the viability gap funding requirements of the scheme.

- A cap on airfare is imposed to ascertain affordability.

- The scheme facilitates reduced taxes on Aviation Turbine Fuel (ATF) and other concessions for airlines, particularly on regional routes.

- The scheme is underscored by a collaborative governance model encompassing the Centre, States, AAI and private airport operators.

#### Significant Achievements and Milestones of UDAN Scheme

- Since its inception, 625 routes have been operationalised, connecting 90 airports, which includes 15 heliports and 2 water aerodromes.

- Over 1.49 crore passengers have benefited from affordable regional air travel enabled by the scheme.

- The scheme played a significant part in expanding India's airport network from 74 in 2014 to 159 in 2024.

#### Innovative Additions to the UDAN Scheme

- Affordable Yatri Cafes at Kolkata and Chennai airports to provide quality food at accessible prices.

- Introduction of Seaplane Operations under UDAN Round 5.5 encouraging bids from over 50 identified water bodies nationwide.

- The 'Krishi UDAN Scheme' is aimed at supporting farmers by improving value realisation for agri-produce through effective air logistics, especially benefitting farmers from Northeast, hilly, and tribal regions.

- The 'Lifeline Udan' initiative focusing on the pivotal task of transporting essential medical cargo to remote parts of the country during the Covid-19 pandemic.

## National Zero Measles-Rubella Elimination Campaign

#### Introduction and campaign objectives

- The National Zero Measles-Rubella Elimination Campaign was introduced in the year 2025-26 during the World Immunisation Week (24-30 April).

- The main aim of this campaign, hosted under the Universal Immunisation Programme (UIP), is to eliminate Measles and Rubella (M-R) from India by the year 2026.

- This to be achieved through full (100%) immunisation coverage.

#### Progress and strategy in M-R elimination

- According to 2024-25 data, the M-R vaccination coverage of India exceeds 90% for the two rounds of M-R vaccine given under UIP.

- Notably, in 2024, compared to 2023, incidents of measles dropped by 73% and rubella by 17%.

- The goal and strategy for India is to eradicate measles and rubella by 2026, which involves reaching over 95%



coverage, improving surveillance, providing swift responses to outbreaks, and overcoming vaccine hesitancy through awareness campaigns.

#### International recognition

- In recognition of its substantial contributions to the disease's eradication, India received the M-R Champion Award in 2024 from the M-R Partnership.

#### About Measles and Rubella

- Measles and Rubella are contagious viral diseases, typically affecting children.
- Measles, instigated by the highly contagious Morbillivirus (RNA virus), can result in serious complications, including death.
- Rubella is less severe than measles but poses a critical risk during pregnancy, it could result in Congenital Rubella Syndrome (CRS) with birth deformities such as hearing loss and cardiac abnormalities.
- Both diseases, which cause red rashes, are preventable through the M-R vaccine.

## Science and technology

### Chandrayaan's ChaSTE: First to Measure Subsurface Temperature at Moon's South Pole

#### Introduction and Overview of ChaSTE

- ChaSTE, an acronym for Chandra's Surface Thermophysical Experiment, is a groundbreaking instrument deployed by India's Chandrayaan-3 mission.
- Its primary achievement is being acknowledged as the first-ever tool to successfully measure subsurface temperature in the vicinity of the Moon's south pole.
- The instrument was effectively deployed by the Vikram lander in August 2023, subsequent to Chandrayaan-3's triumphant lunar landing.
- The configuration of the ChaSTE probe consists of 10 temperature sensors, each spaced 1 cm apart along its needle. The probe deploy method is rotation-based rather than hammer-based.

#### Findings and Significance

- ChaSTE successfully delved up to 10 cm into the lunar exterior, collecting thermal data until September 2023.
- The data culminated in a critical revelation — the existence of more water ice near the south pole than what was initially hypothesised. This discovery holds immense weight for prospective lunar expeditions.
- The success of ChaSTE is principally ascribed to its rotating probe mechanism, which showed greater efficiency than the hammering methods utilised by previous expeditions.

#### Comparison with Previous Missions

- In comparison, the European Space Agency's Philae

lander in 2014 was unable to deploy its MUPUS (Multi-Purpose Sensors for Surface and Subsurface Science) thermal probe due to a problematic landing on comet 67P.

- Similarly, NASA's InSight mission in 2018, aimed towards Mars, was unable to accumulate subsurface data owing to mechanical complications with the Heat Flow and Physical Properties Package (HP3) instrument.

- Thus, the success of ChaSTE demonstrates a significant leap forward in lunar exploration technology.

#### Implications for Future Missions

- The accomplishments of ChaSTE imply promising prospects for future space missions.
- The superior performance of the rotational deployment method in extreme lunar conditions may change the preferred probe deploy techniques in future explorations.
- Furthermore, the newly discovered availability of water ice could be instrumental for future manned missions, enabling moon-based water supply and potential fuel production.

## US to Build Small Modular Reactors in India

#### Introduction and Background

- The US has approved Holtec International to transfer unclassified Small Modular Reactor (SMR) technology to three Indian private entities under its regulation 10CFR810.

#### Key highlights of the India-US SMR Technology Nuclear Deal

- The permission, operative for 10 years and reviewable every 5 years, grants Holtec the right to design and construct nuclear reactors in India.
- The SMR technology can only be used for serene civilian purposes, must adhere to International Atomic Energy Agency (IAEA) safeguards and is strictly prohibited for military operations to ensure compliance with global non-proliferation standards.
- This act revives the 2008 India-US Civil Nuclear Deal or 123 Agreement and marks the first direct US tech transfer to Indian private firms, boosting indigenous capabilities and positioning India as a potential hub for nuclear innovation and exports.

#### Legal and Policy Challenges in India

- The Civil Liability for Nuclear Damage Act, 2010 discourages foreign investment and tech transfer as it holds suppliers accountable for nuclear accidents.
- The Atomic Energy Act, 1962 constrains nuclear power generation exclusivity to government entities, restricting private firms from ownership or plant operations.
- The Indian government is taking steps to amend these policies to enable private sector participation in nuclear energy.



### Introduction to Small Modular Reactors

- SMRs are compact, advanced nuclear reactors with a capacity of up to 300 MW(e), suitable for remote or space-constrained areas.
- These reactors are compact, modular and utilise nuclear fission to produce energy.

### Advantages of Small Modular Reactors

- SMRs are fuel-efficient, scalable and flexible and incorporate inherent safety systems.
- These reactors offer 24/7 clean energy, aiding in meeting rising energy demands and reaching net-zero goals by 2070.

### SMR and its Importance to India

- The Union Budget 2025–26 announces a Nuclear Energy Mission focusing on research and development of SMRs and aims to have at least 5 indigenously designed and operational SMRs by 2033.
- As part of this initiative, the Bharat Small Reactors (BSRs) will be deployed near certain industries, functioning as captive power plants to aid decarbonisation. The initiative aligns with India's aim to achieve 500 GW of non-fossil fuel-based energy, and 50% renewable energy by 2030.
- Bhabha Atomic Research Centre (BARC) is also focusing on SMRs for repurposing retiring coal-based power plants and meeting the energy needs of remote areas. The Department of Atomic Energy (DAE) is further working on developing reactors for hydrogen generation and to utilise India's vast thorium resources.

## GenomeIndia Project and Key Genome Sequencing Initiatives

### About GenomeIndia Project

- Initiated by the Department of Biotechnology (DBT) in 2020, GenomeIndia is a project aiming to map the genetic diversity of India.
- The study involved sequencing the whole genomes of around 10,000 individuals from 85 unique population groups, comprising both tribal and non-tribal communities.
- The results were published in 'Nature Genetics', revealing 180 million genetic variants, some related to disease, some rare, and others unique to specific locations or communities in India.
- Over 20 leading institutions collaborated on the project, including the Indian Institute of Science's Centre for Brain Research and the Centre for Cellular and Molecular Biology.

### Roles of IBDC and GenomeIndia Project's Significance

- The Indian Biological Data Centre (IBDC) is the national life science data storage centre where all the genome data procured from the GenomeIndia Project is retained.
- Housed at the Regional Centre of Biotechnology in

Faridabad, it operates with the support from the DBT and in partnership with the National Informatics Centre (NIC).

- The GenomeIndia Project is pivotal for its role in addressing the underrepresentation of Indian genomes in global databases, thus boosting India's international standing as a hub for genomics research.

### Other Key Genome Sequencing Initiatives

- Initiatives like the IndiGen Programme launched by the Council of Scientific & Industrial Research (CSIR) in 2019, have successfully sequenced whole genomes of 1029 Indians, uncovering unique Indian genomic variants.
- The programme—One Day One Genome, initiated by DBT in 2024, strives to sequence and globally release one bacterial genome each day to showcase India's microbial diversity.
- The Global Alliance for Genomics and Health (GA4GH), established in 2013, is a non-profit alliance aiming to standardise the use of genomic data adhering to a human rights framework.
- The Human Genome Project, operational between 1990 to 2003, served as a fundamental resource for researchers about the genetic blueprint of human organisms.

### What is Genome Sequencing?

- A genome is the entire set of genetic material present in an organism, usually composed of Deoxyribonucleic acid (DNA).
- It contains crucial biological instructions needed for the development, functioning and survival of an organism.
- Genome sequencing is the procedure of determining the complete sequence of nucleotide bases within an organism's genome.
- Methods can vary from whole-genome, partial genome to targeted gene sequencing.
- Whole Genome Sequencing (WGS) is a process used to determine the complete DNA sequence of an organism's genome at a single moment. It delivers the broadest possible genetic overview.

## Genetically Engineered Dire Wolves

### Introduction to Genetically Engineered Dire Wolves

- The US-based biotechnology company, Colossal Biosciences, has reportedly genetically engineered wolf pups (Romulus, Remus, and Khaleesi) with characteristics of the extinct dire wolves (*Aenocyon dirus*).

### Genetically Engineered Wolf Pups

- Scientists used DNA from dire wolf fossils, which are believed to be between 13,000 to 72,000 years old, to identify traits such as white coats and thick fur.
- By comparing the genomes of dire wolves with modern canids (including wolves, jackals, and foxes), they

discovered a 99.5% DNA similarity with grey wolves.

- CRISPR was employed to edit 20 gene sites in grey wolf cells. These modified cells were then inserted into domestic dog egg cells, and the resulting embryos were implanted into dog surrogates.
- Out of eight transfers, three genetically engineered pups were born following a gestation period of 62 days.

#### **Distinction from Extinct Dire Wolves**

- The gene-edited pups are not exact genetic clones of the extinct dire wolves.
- Despite a 99.5% DNA similarity with grey wolves, there are millions of base pair differences.
- The recreated animals have been categorised as dire wolves based on the morphological species concept, i.e., physical resemblance, as opposed to a precise genetic or evolutionary lineage.

#### **About Dire Wolves**

- Dire wolves were large prehistoric canines that became extinct around 13,000 years ago.
- They were native to southern Canada and the US. Compared to the modern grey wolves, dire wolves were significantly larger, standing 3.5 feet tall, over 6 feet long, and weighing up to 68 kg. They likely had white coats.
- Dire wolves preyed on large animals, like bison and horses, and are believed to have gone extinct due to a decrease in prey and human interference.

## **Digital Threat Report 2024: India's Comprehensive Analysis and Measures to Combat Rising Cyber Threats**

#### **Introduction and About the Report**

- The Digital Threat Report 2024 is the first of its kind released by India, targeting the strengthening of cybersecurity in the Banking, Financial Services, and Insurance (BFSI) sector.
- It is a combined initiative by SISA (Strategic Information Services Agreement), a worldwide cybersecurity firm, along with the Computer Emergency Response Team (CERT-In), and CSIRT-Fin.
- The report offers a detailed analysis of growing cybersecurity risks in India's BFSI sector, guiding organisations to adopt stronger security measures, better compliance protocols, and advanced threat detection capabilities.

#### **Key Highlights of the Cyber Threat Report 2024**

- The report highlighted a surge in cyberattacks and data breaches costs in the BFSI sector, with global costs rising to USD 4.88 million and USD 2.18 million in India - a 10% increase from 2023.

- Notably, phishing attacks in India rose by 175% in June 2024 compared to the previous year.
- The crypto sector also faced serious threats, with cybercriminals targeting crypto exchanges and malware variants endangering crypto wallets.
- The application of AI and deepfake technologies in cyberattacks is dramatically improving their sophistication and effectiveness.

#### **The role of AI in Phishing and Scams**

- AI technology has been weaponised to make phishing attacks more deceptive, creating emails that mimic the tone, style, and branding of trusted entities.
- Additionally, AI-driven chatbot phishing scams have become interactive and proactive in extracting personal data.
- Large language models (LLMs) are facilitating cybercriminals to generate more convincing phishing emails and potent malware.

#### **Cloud Security Weaknesses and Credential-related Threats**

- A major concern is cloud security weaknesses, primarily due to misconfigured cloud services and weak access controls, which have seen a 180% rise in exploitation attacks.
- Hackers are increasingly using stolen login details and deploying malware that utilise techniques like session hijacking, brute-force attacks, deepfake technology, and BOLA vulnerabilities.

#### **Recommendations of the Report**

- The report recommends adopting a human-centric, leadership-driven approach to cybersecurity, supplemented by ongoing employee training to combat emerging threats.
- Organisations should carry out regular Automated Vulnerability Scans, share threat intelligence in real-time, and implement a multi-tiered "defence-in-depth" strategy consisting of firewalls, endpoint protection, and Zero Trust architecture.
- Leveraging technology for timely patching (updates), AI-based threat detection, and use of MFA for controlling access are crucial.

#### **India's Existing Framework for Cybersecurity**

- India already has legislative directives like the Information Technology Act, 2000, and the Digital Personal Data Protection Act, 2023.
- It involves institutions including CERT-In, the National Critical Information Infrastructure Protection Centre (NCIIPC), the Indian Cyber Crime Coordination Centre (I4C), and Cyber Swachhta Kendra.
- Strategic Initiatives like Bharat National Cybersecurity Exercise 2024 and National Cyber Security Policy, 2013, outline the vision and strategies for securing cyberspace.

## Google's 7th Generation TPU - Ironwood

### Introduction to Ironwood

- Ironwood is Google's 7th Generation Tensor Processing Unit (TPU) designed to manage Artificial Intelligence (AI) models.
- Google's latest chip, Ironwood, aims to facilitate proactive AI by optimising "thinking models" like Large Language Models (LLMs) and Mixture of Experts (MoEs).
- Ironwood delivers insights rather than merely processing data.

### Key Features of Google Ironwood TPU

- Ironwood TPU can support up to 9,216 chips per pod, providing 42.5 Exaflops of compute, which surpasses the power capacity of El Capitan, the world's largest supercomputer, by more than 24x.
- Ironwood demonstrates unprecedented energy efficiency, doubling the performance per watt compared to the previous generation and utilising advanced liquid cooling to maximise power efficacy.
- As an integral part of Google Cloud's Hypercomputer architecture, Ironwood can scale generative AI models and meet the requirements of complex AI tasks.

### Overview of Processing Units

- Serving as the brain of a computer, processing units perform tasks akin to human cognitive functions - from problem-solving and calculation to image processing and messaging.
- Notable types of Processing Units include the Central Processing Unit (CPU), Graphics Processing Unit (GPU), and Tensor Processing Unit (TPU).

### Understanding Tensor Processing Units (TPUs)

- TPUs, a subset of Application Specific Integrated Circuits (ASIC), are purpose-built to manage a specific range of tasks.
- Compared to CPUs and GPUs, TPUs are further specialised, being devised particularly to hasten machine learning workloads and assist AI-specific computations.
- Powering Google's key AI services such as Search, YouTube, and DeepMind's language models, TPUs excel at managing significant datasets and conducting complicated neural networks, thereby enabling quicker training of AI models than conventional processors.

## Vehicle-to-Grid (V2G) Technology: A leap towards renewable energy integration in India.

### Introduction to Vehicle-to-Grid (V2G) Technology

- Kerala, in partnership with IIT Bombay, has initiated a pilot project testing the potential of Vehicle-to-Grid (V2G) technology.
- V2G technology allows the unused power stored in Electric Vehicle (EV) batteries to be returned back to the power grid.
- Not only does this enable better integration of renewable energy sources, but it also bolsters the stability of the power grid.

### Operational Modes of V2G Technology

- V2G technology operates in two key modes.
- Grid-to-Vehicle (G2V) is the mode where EVs are charged using power from the grid.
- In the Vehicle-to-Grid (V2G) mode, the stored power in EVs is discharged back to the grid.

### Importance and Role of V2G Technology

- V2G technology allows EV users to provide services during the irregular output of renewable energy sources, acting as a decentralized storage resource.
- This is particularly beneficial during times of emergency when power is needed.

### Global and Indian Scenario of V2G Adoption

- Countries like the U.S., U.K, and the Netherlands are leading in adopting V2G technologies. They have adopted a compensatory model where EV owners are paid for supplying power during periods of peak demand.
- In comparison, India is still in the nascent stage of V2G adoption. The primary focus currently is on expanding and improving the EV charging infrastructure.
- However, India is making an effort to fully leverage the benefits of V2G technology. The Central Electricity Authority (CEA) has set up a committee to explore reverse charging possibilities, under its chairman's leadership.

## Solar-Based Desalination Technology

### Introduction

- The Dual-Sided Superhydrophobic Laser-Induced Graphene (DSLIG) evaporator is a desalination technology development by the scientists from IIT Bombay. This technology is designed to practically address the issue of freshwater scarcity on a global scale.
- It triumphs over multiple previous limitations of similar desalination systems and shows potential for large-scale application.

### Integration of Solar and Electric Heating

- The DSLIG evaporator uses a combination of solar and Joule heating (electric) to ensure efficient desalination.
- This combination is resilient even under conditions of



fluctuating sunlight, therefore, guaranteeing consistent performance.

#### **Superhydrophobic Surface**

- The surface of the DSLIG evaporator exhibits a superhydrophobic feature, akin to lotus leaf-like behaviour.
- This feature repels water, prevents salt deposition and thus enhances the long-term efficiency of the technology.

#### **Material Composition**

- The DSLIG evaporator is made up of polyvinylidene fluoride (PVDF) and poly (ether sulfone) (PES) polymers.
- PVDF contributes the hydrophobicity of the evaporator's surface, while PES ensures mechanical stability.

#### **Significance of DSLIG**

- The DSLIG offers an environmentally sustainable alternative due to its low carbon footprint and high efficiency.
- This makes it an ideal solution for treating industrial wastewater and saltwater discharges.
- The innovation aligns with worldwide efforts to promote green technologies and reduce environmental impact.

#### **Note on Material Terms**

- PVDF is a tough, flame, electric and chemical-resistant plastic employed in the DSLIG's construction.
- PES is a highly thermal-resistant, transparent thermoplastic used in the DSLIG formulation due to its temperature resistance qualities.
- Hydrophobicity is a physical property in which molecules and water repel each other, significant in the evaporator's surface design.

#### **Desalination Explained**

- Desalination is the process of removing dissolved salts from water sources such as seawater, brackish waters, highly mineralised groundwaters, and municipal wastewaters.
- The implementation of desalination renders these previously unusable water sources suitable for different uses, including human consumption, irrigation, industrial applications and many more.

## **The Development of India's First Indigenous AI Model by Sarvam**

#### **Introduction and About Sarvam**

- Sarvam, a Bengaluru-based start-up, has been selected by the Indian government to develop India's first homegrown Artificial Intelligence Large Language Model (LLM).
- This selection falls under the IndiaAI Mission, a programme approved in 2024 by the Ministry of

Electronics and Information Technology (MeitY).

- Sarvam aims to build three model variants: Sarvam-Large for advanced reasoning, Sarvam-Small for real-time applications, and Sarvam-Edge for compact on-device tasks.

#### **AI Model Development and Resources**

- As part of the IndiaAI mission, Sarvam will receive 4,000 Graphic Processing Units (GPUs) for a period of six months.
- This resource is expected to assist in building an AI model with 70 billion parameters.
- The AI model being developed by Sarvam is expected to reason and be fluent in Indian languages.

#### **Purpose and Impact**

- This initiative is not primarily intended for open-sourcing; rather, it focuses on a population-scale deployment.
- This development comes amidst the domination of the global AI market by low-cost, open-source models, such as China's DeepSeek.
- The initiative underlines India's urgency to establish its own Artificial Intelligence infrastructure.

#### **About IndiaAI Mission**

- The IndiaAI Mission was approved back in 2024 under the supervision of the MeitY.
- The goal of this mission is to drive responsible and inclusive growth of India's AI ecosystem.
- It aims to democratise computer access, improve data quality, nurture AI talent, encourage industry collaboration, support start-up funding, and promote ethical and socially impactful Artificial Intelligence.
- The development of indigenous AI models, such as Sarvam, forms a crucial part of this mission.

## **Genetically Modified Alfalfa Seed - An Analysis**

#### **Introduction and About Alfalfa**

- Alfalfa, scientifically known as *Medicago sativa*, is a highly nutritious plant.
- It is packed with vitamins such as A, C, K, and B vitamins, minerals like calcium, magnesium, and potassium, plant-based proteins, fibre, and antioxidants.
- Aside from being consumed by humans for its health benefits, alfalfa is extensively used as animal fodder due to its high nutritional content.
- As a legume, alfalfa has the added advantage of being able to fix atmospheric nitrogen into the soil, enhancing its fertility.

#### **Genetically Modified (GM) Alfalfa and Regulations**

- Genetically modified (GM) alfalfa is currently being debated by the Indian government for its inclusion in import from overseas.
- The Environment (Protection) Act, 1986, arms the Indian

government with the authority to regulate the entry of GM organisms in the country.

- The US, the world's largest alfalfa producer, is pressuring India to decrease its import duties on the crop.

### GM Crops Overview

- GM foods are crops whose genes have been artificially modified, usually by introducing genetic material from another organism.
- This genetic alteration aims to grant the plant a new property, such as increased yield, herbicide tolerance, disease or drought resistance, or enhanced nutritional value.
- A popular example of a GM crop is golden rice.
- In India, commercial cultivation of only one GM crop, Bt cotton, has been approved thus far.

### Alfalfa's importance and Other Facts

- Alfalfa has an Arabic origin for its name al-fasfasa, which translates to 'the best forage'.
- It is predominantly cultivated under rainfed conditions in the world's largest alfalfa producer, the US.
- The prospect of GM alfalfa presents potential benefits such as increased yield and disease resistance, but it also invites concerns about possible environmental and health impacts.
- Careful regulatory measures need to be implemented to balance the associated risks and benefits.

## Sports News

### Significant Recent Developments in Cricket

#### Virat Kohli's Historic Achievements

- Virat Kohli, at the age of 36, became the first Indian cricketer, and the fifth worldwide, to score 13,000 runs in T20 cricket. This impressive feat was achieved during the IPL 2025 match between RCB and MI, held at Wankhede Stadium, Mumbai.
- Kohli further established his legendary standing in T20 cricket by scoring his 100th half-century in a victorious IPL match against Rajasthan Royals. He also tied with David Warner for the most 50+ scores in IPL history.
- Kohli continued his IPL dominance by surpassing David Warner's record for the most fifty-plus scores with his 67th half-century. He accomplished this historical milestone during an RCB victory over PBKS.

#### ICC's Efforts Towards Inclusivity and Athlete Rights

- The International Cricket Council (ICC), in partnership with the BCCI, ECB, and Cricket Australia (CA), has established a task force to assist Afghan women cricketers displaced due to circumstances in their home country.
- This initiative includes financial support, high-performance coaching, access to training facilities and

mentorship programmes.

- ICC Chair Jay Shah highlighted the unifying power of cricket and reconfirmed the ICC's commitment to providing equal opportunities globally.

### Recognising Outstanding Players

- Shreyas Iyer was named as the ICC Men's Player of the Month for March 2025 due to his exceptional performance in India's Champions Trophy 2025 victory. This accolade marks a consecutive win for Indian cricket, as Shubman Gill had won the same title in February 2025.
- In the Wisden Cricketers' Almanack 2025, Jasprit Bumrah and Smriti Mandhana were named the Leading Cricketers of the Year.
- Rohit Sharma also achieved a significant milestone in his crickering career by becoming the second Indian after Virat Kohli, and the eighth overall, to score 12,000 runs in T20 cricket games. This milestone was reached in an IPL 2025 match against Sunrisers Hyderabad (SRH).

## INDIAN OPEN 2025 PSA AND THE 2025 MIAMI OPEN SUMMARY

### KEY HIGHLIGHTS FROM THE INDIAN OPEN 2025 PSA

- The Indian Open 2025 PSA Copper event took place at the Bombay Gymkhana in Mumbai from March 24-28, 2025.
- Anahat Singh claimed her 11th PSA title, solidifying her reputation as India's best women's squash player.
- Kareem El Torkey of Egypt, who is the World No. 64, won the men's singles final against India's Abhay Singh.
- With a prize fund of \$53,500, this PSA event was India's highest-rated since 2018.
- This was the inaugural PSA Copper event held in India.

### HIGHLIGHTS OF THE 2025 MIAMI OPEN

- World No. 1 Aryna Sabalenka claimed her maiden Miami Open title.
- She registered a victory over Jessica Pegula by 7-5 and 6-2 in the final.
- Aryna did not drop a single set throughout the tournament.
- Sabalenka now holds 19 WTA titles, which include 8 WTA 1000 titles and 3 Grand Slam victories.
- Sabalenka's competitive edge was clearly illustrated as she broke Pegula's serve to love in the first set and demonstrated offensive shot-making in the second.

### RELEVANCE OR IMPORTANCE

- The Indian Open 2025 PSA Copper event boosted India's international standing in squash, with it being the highest-rated PSA tournament hosted in the country since 2018.

- Anahat Singh's win underlines the growing talent in Indian squash.
- The Miami Open's victory supports Aryna Sabalenka's firm control over world tennis, showcasing her prowess and dominance in the sport.

## Retirement announcement of Indian Women's Hockey star Vandana Katariya

### Introduction and Career Highlights

- Vandana Katariya, a prominent figure in Indian women's hockey, marked the end of her highly celebrated, 15-year-long international hockey career on 2nd April 2024.
- With a record 320 international appearances and 158 goals to her name, she retires as the most capped female hockey player in India's history.

### Farewell Announcement

- Katariya's retirement announcement came via Instagram, where she expressed her emotions on stepping away from professional hockey.
- Her decision to retire was not due to a decline in performance; instead, she chose to depart at the "zenith" of her career, still excelling in her game.

### Significant Achievements

- Her career, spanning 15 years, has unequalled records and achievements.
- Her 320 international caps indicate her unwavering dedication and contribution to Indian women's hockey.
- With 158 career goals, she has proven herself as a powerful striker, contributing significantly to the team's performance.

### Legacy and Influence

- Her retirement marks an end to one of the golden chapters of Indian women's hockey.
- Her unparalleled performance makes her an icon in the sport and a role model for future generations of players.
- While her presence on the field will be missed, her accomplishments continue to impact the sport, paving the way for new talent in Indian hockey.

### Post Retirement Prospects

- While the specifics of her post-retirement plans are yet to be disclosed, her experience and knowledge of the game promise great prospects.
- Opportunities may arise in coaching, mentoring, or promoting the game at the grassroots level in India.

## Recent Highlights from the World of Grand Prix Racing

Francesco Bagnaia secures victory at the Grand Prix of the Americas

- Francesco Bagnaia won the Grand Prix of the Americas.
- The race took an unexpected turn when Marc Marquez crashed out on lap nine at the Circuit of the Americas (COTA).
- Notably, Ducati dominated the podium placing, with Alex Marquez coming second and Fabio Di Giannantonio finishing third.
- This win marks Ducati's 20th consecutive grand prix win, now only two wins short of Honda's record, which stands at 22.

### Max Verstappen's extraordinary performance at the 2025 Formula 1

- Max Verstappen won his first race of the 2025 Formula 1 season at the Japanese Grand Prix, securing his fourth consecutive win in the process.
- Following a tough competition with McLaren's Lando Norris and Oscar Piastri, Verstappen led the race, aided by strategic pit stops and tyre choices.
- He bested Norris by only 0.012 seconds in qualifying for the pole position.
- This race marked Red Bull's final race with Honda power.
- Verstappen extended his lead in the standings, now just one point ahead of Norris.
- Other noteworthy finishes include Charles Leclerc from Ferrari in fourth place and George Russell from Mercedes in fifth place.

### Oscar Piastri's successful run at the Saudi Arabian Grand Prix

- Oscar Piastri achieved his third win of the 2025 season at the Saudi Arabian Grand Prix, held on April 20, 2025, at the Jeddah Corniche Circuit.
- Piastri, driving for McLaren, exploited a 5-second penalty for Verstappen, finishing with a time of 1:21:06.758.
- This victory allowed Piastri to overtake Max Verstappen in the Drivers' Championship standings.
- The Saudi Arabian Grand Prix thus marks a significant turning point in the 2025 Championship season.

## Indian Athletic and Football Successes

### Stellar Performance at 2025 World Boxing Cup

- India made a historic entrance at the 2025 World Boxing Cup in Foz Do Iguacu, Brazil.
- Hitesh Gulia became the first-ever Indian boxer to win a gold medal, setting a new milestone in Indian sports.
- The gold came after his opponent, Odel Kamara from England, was unable to proceed due to injury.
- Following Gulia, Abhinash Jamwal won a silver medal in the 65kg category.
- Jadumani Singh Mandengbam, Manish Rathore, Sachin, and Vishal each claimed bronze medals.
- India concluded the international sporting event with a



total of six medals, an imposing performance for their debut at the World Boxing Cup.

- These victories are enhancing India's prospect for a promising performance at the 2028 Olympics.

### **Victories at the 2025 Senior Asian Wrestling Championship**

- India bagged 10 medals at the 2025 Senior Asian Wrestling Championship in Amman.
- Manisha Bhanwala (62kg) won gold, bolstering India's standing at the event.
- Deepak Punia (92kg), Udit (61kg), and Reetika Hooda (76kg) all earned silver medals.
- Six wrestlers, Antim Pangal (53kg) and Dinesh (125kg) among them, took home bronze medals.
- The squad of 30 members featured renowned talents like Mansi Lather and Mukul Dahiya, adding to India's supremacy in continental wrestling.

### **Overview of India's Performance in Athletics**

- In both boxing and wrestling, India has demonstrated substantial progress on an international and Asian level in 2025.
- Such achievements in these sports indicate overall growth in the Indian sports industry and its ability to perform under international pressure.
- The victories will undoubtedly boost morale as India continues to train, refine, and aim for higher achievements in future international and Olympic events.
- These historic wins will inspire new generations of athletes to pursue their ambitions and contribute to the country's sporting prestige.

## **Miscellaneous**

### **Introduction to the "Blue Category" for Industries**

#### **Introduction to the Blue Category**

- The Central Pollution Control Board (CPCB) has implemented a revised classification system for industries.
- Aimed at incentivising sectors involved in essential environmental services such as waste management and biomining, a new "Blue Category" has been introduced.

#### **Classification Methodology**

- The classification is dictated by the Pollution Index (PI), which was developed by CPCB.
- Industries are classified based on their pollution potential, which is calculated after taking into account air, water, and waste pollutants.
- The defined categories include Red ( $PI > 80$ ), Orange ( $55 \leq PI < 80$ ), Green ( $PI < 25$ ), and the new Blue Category for essential environmental services.

#### **Insights about the Blue Category**

- Industries such as landfill maintenance, biomining, and waste-to-energy plants come under this category.
- In light of their contributions towards environmental management, they are granted a two-year extension on their consent to operate.
- Despite having a high PI (97.6), waste-to-energy plants are categorised as Blue due to their essential environmental service.
- Compressed Biogas (CBG) plants may also qualify for the Blue Category, dependent on their feedstock.

### **CPCB - An Overview**

- CPCB is a statutory body, formed under the Water (Prevention and Control of Pollution) Act, 1974.
- Subsequent to its establishment, CPCB was imbued with the powers and functions under the Air (Prevention and Control of Pollution) Act, 1981.
- The board provides technical services to the Ministry of Environment, Forests, and Climate Change, in accordance with the Environment (Protection) Act, 1986.

## **Jyotiba Phule: An Icon of Reform and a Champion of India's Social Justice**

### **Introduction and Early Life**

- Jyotiba Phule was born on 11th April, 1827. He is recognised as a pioneering social reformer, philosopher, and writer.
- His birth anniversary is observed yearly on the 11th of April.
- He moulded his life's work to challenge the Brahmanical orthodoxy, advocating for the rights of Dalits and women, thus laying the foundation for India's movements for social justice.

### **Key Contributions and Reforms**

- His contributions spanned education, society, economy, religion, farming, and rationalist thought.
- He opened India's first girls' school in 1848 with his wife Savitribai and began night schools for workers, farmers, and women in Pune in 1855.
- Phule was a vocal critique of caste oppression and Brahminical figures. He was a supporter of the British in their efforts to uplift oppressed groups and women.
- He founded the Satyashodhak Samaj in 1873 to tackle caste hierarchies.
- Through the Deenbandhu newspaper, he strengthened the messages of the Satyashodhak Samaj.
- He viewed the 1857 Revolt as an upper-caste effort for the restoration of Brahmin rule.
- His economic reforms concentrated on advocating compulsory education for lower castes and economic upliftment as a means to dismantle caste hierarchies.

### Publications and Philosophical Stances

- Jyotiba Phule was also an author and his major publications included *Tritiya Ratna* (1855), *Powada: Chatrapati Shivajiraje Bhosle Yancha* (1869), *Gulamgiri* (1873), *Shetkarayacha Aasud* (1881).
- He also focused on religious freedom, defending the right to conversion for Pandita Ramabai through his work *Satsar* (The Essence of Truth).
- Similarly, in *Shetkaryanche Asud* (Farmer's Whip), he critiqued the exploitation of Shudra peasantry by British and Brahmin bureaucratic alliances.
- He advocated for a just and equitable society where God is seen as a loving and rational creator through his work *Sarvajanik Satya Dharma Pustak*.

### Acknowledgements and Influence

- He drew much inspiration from Thomas Paine's *The Rights of Man*, firmly believing in the potential of education for women and lower castes as key to ending social evils.
- Recognising Phule's tremendous contributions to society, Maharashtrian activist Vithalrao Krishnaji Vandekar bestowed upon him the title of Mahatma on 11th May, 1888.

## Rongali Bihu and Other Indian New Year Festivals

### About Rongali Bihu

- Rongali Bihu, also known as Bohag Bihu, is anticipated to be celebrated in Assam from 14th to 20th April 2025.
- Marking the Assamese New Year and the start of the harvest season, it is one of the most notable celebrations in the state.
- Alongside Rongali Bihu, Kati Bihu and Magh Bihu are also observed but Rongali has prominent importance.
- The name 'Rongali' is derived from Assamese 'Rong' which translates into 'joy,' demonstrating the festive spirit infused into this celebration.

### Key Features of Rongali Bihu

- Celebrations include the energetic Bihu dance performed to folk songs and traditional instruments such as the dhol, pepa, gogona, toka, taal, and hutuli.
- The festivity is closely tied with the agricultural cycle, celebrating the commencement of the spring season and praying for a fruitful harvest period.

### New Year Celebrations across Different Indian States

- Baisakhi: Celebrated in Punjab and Northern India at the onset of the spring harvest season.
- Puthandu: Observed in Tamil Nadu and among global Tamil communities, aligning with the starting day of Chithirai month in the Tamil calendar.
- Pohela Boishakh: Significant in West Bengal as it marks the advent of the Bengali calendar year.

- Jude Sheetal: Celebrated by Maithili communities present in Bihar, Jharkhand, and Nepal.
- Pana Sankranti: Celebrated in Odisha, known for the traditional drink Bela Pana, made from bael fruit; signifies the Odia New Year.
- Vishu: Observed in Kerala and areas of Tamil Nadu; signals the Sun's transition into Mesha Rashi.
- Ugadi: Celebrated in Andhra Pradesh, Telangana, and Karnataka, marking the beginning of the Hindu New Year. The Sanskrit translation of Ugadi implies the start of a new age.
- Gudi Padwa: Celebrated in Maharashtra and Goa as Samvatsar Padvo. Indicative of the Marathi New Year and the first day of the Chaitra month.
- Navreh: Observed among Kashmiri Pandits as their traditional New Year. The term originated from Sanskrit 'Nava Varsha,' meaning 'New Year.'
- Sajibu Cheiraoba: Celebrated in Manipur by the Meitei community, marking the beginning of the Manipuri lunar calendar year.
- Bestu Varas: Celebrated in Gujarat as New Year, following a day after Diwali during the five-day festive period.

## Appointment of Justice B.R. Gavai as the 52nd Chief Justice of India

### Introduction: Who is Justice B.R. Gavai

- Justice Bhushan Ramkrishna Gavai is set to become the 52nd Chief Justice of India (CJI), following a recommendation by the current CJI Sanjiv Khanna.
- He currently serves as the second-most senior Supreme Court judge.
- Upon his appointment, he will become the second Dalit to assume the position of CJI after Justice K.G. Balakrishnan in 2007.

### Key Judgments by Justice B.R. Gavai

- Justice Gavai had a role in upholding the 2016 demonetisation and was a part of the Bench that upheld the abrogation of Article 370.
- He was also integral to the Constitution Bench that struck down the Electoral Bonds Scheme (*Association for Democratic Reforms v. Union of India*).
- In *State of Punjab v Davinder Singh* (2024), he advocated for applying the creamy layer principle to SCs/STs to ensure "real equality" in affirmative action.

### Appointment Process of Chief Justice of India

- A Supreme Court judge, including the CJI, is appointed by the President under Article 124 (2).
- The senior-most judge, based on length of service, is usually designated as CJI, although this is a customary practice and not a legal requirement.
- To qualify as CJI, one must be an Indian citizen, should

have served as a High Court judge for 5 years or as an advocate for 10 years, or been recognised as a distinguished jurist in the President's opinion.

- The CJI can only be removed by the President following an address by Parliament, with support from a special majority in both Houses.

#### Historical Significance of Justice Gavai's Appointment

- Justice Gavai's appointment as CJI carries historical significance as he is set to become the second Dalit Chief Justice, thereby representing social diversity in the country's highest judicial office.
- His various judgments reflect his commitment to upholding constitutional principles and ensuring equitable justice. His potential appointment as the CJI brings hope for further consolidating these principles and practices within the judicial system.

## Kailash Mansarovar Yatra Resumes in 2025

#### Introduction and Significance

- The Kailash Mansarovar Yatra (KMY) is a significant religious pilgrimage symbolising deep cultural ties between India and China.
- The Yatra holds immense importance for Hindus, Buddhists, Jains, and followers of the Bon religion.
- Circumambulating Mount Kailash is believed to bring spiritual merit and bathing in Lake Mansarovar is thought to cleanse one's sins.

#### Recent Development

- The KMY was suspended in 2020 due to the COVID-19 pandemic and border tensions.
- April 26, 2025, marks a positive development as the Ministry of External Affairs (MEA) announced the pilgrimage's resumption.
- The Yatra will be conducted between June and August 2025, with a total of 750 pilgrims split into batches travelling via Uttarakhand and Sikkim.

#### About Kailash Mansarovar Yatra

- The Kailash Mansarovar Yatra is a government-organised pilgrimage for Indian citizens to visit Mount Kailash and Lake Mansarovar in the Tibet Autonomous Region, China.
- Hindus regard Mount Kailash as the residence of Lord Shiva, Buddhists as the dwelling of Buddha Demchok, and Jains as the liberation site of their first Tirthankara.

#### The Importance of Kailash Mansarovar Yatra

- The pilgrimage promotes cultural exchange and religious pilgrimage between India and China.
- It reinforces spiritual traditions and carries strategic value, enhancing border infrastructure and connectivity.

#### Challenges and Solutions

- Challenges persist, such as security risks, harsh terrain, high-altitude health risks, diplomatic sensitivity, and environmental concerns.

- Solutions proposed include enhancing safety measures, maintaining diplomatic dialogue with China, eco-friendly infrastructure development, strict waste management, and training for the pilgrims.

#### Pilgrimage Details

- There are two official routes for the pilgrimage, via the Lipulekh Pass (Uttarakhand) and the Nathu La Pass (Sikkim).
- Selection is computerised ensuring fairness with a gender-balanced approach.
- The Yatra is coordinated by multiple agencies including the MEA, the Ministry of Home Affairs, and the Indo-Tibetan Border Police (ITBP).

#### Impact of Resumption

- The pilgrimage's resumption has several implications in religious, cultural, diplomatic, and economic sectors.
- It provides a potential boost to tourism on local levels, generating employment in hospitality, transport, and logistics sectors.

## Resumption of Kailash Mansarovar Yatra 2025

#### Introduction and Significance

- The Kailash Mansarovar Yatra (KMY) is a major annual pilgrimage marking the deep religious and cultural ties between India and China.
- It holds great value for Hindus, Buddhists, Jains, and Bon religion followers.
- Circumambulation of Mount Kailash is believed to bring spiritual merit and bathing in Lake Mansarovar is thought to cleanse one's sins.
- The yatra was suspended in 2020 due to the COVID-19 pandemic and border tensions. Its resumption in 2025 marks a positive development in religious tourism and bilateral cooperation.

#### Recent News

- On 26 April 2025, the Ministry of External Affairs (MEA) announced the resumption of the Kailash Mansarovar Yatra.
- The pilgrimage will be conducted between June and August 2025.
- A total of 750 pilgrims will be allowed, divided into batches travelling via the Lipulekh Pass (Uttarakhand) and Nathu La Pass (Sikkim).

#### Organization and Significance of the Yatra

- The Kailash Mansarovar Yatra is a government-organised annual event providing Indian citizens the opportunity to



visit Mount Kailash and Lake Mansarovar in the Tibet Autonomous Region, China.

- The yatra holds deep religious significance for Hindus, Buddhists, Jains and followers of the Bon religion.
- The main aim of the yatra is to promote religious pilgrimage and cultural exchange between India and China.

#### Registration and Routes

- The pilgrimage has two official routes: Lipulekh Pass (Uttarakhand) and Nathu La Pass (Sikkim).
- Five batches of 50 pilgrims each will travel via Lipulekh Pass, while ten batches of 50 pilgrims each will travel via Nathu La Pass.
- The registration process is completely computerized to ensure fair, random, and gender-balanced selection.

#### Implications and Significance

- The resumption of the yatra carries major implications for religious and cultural aspects, diplomatic relations, economic benefits, and strategic value.
- It highlights improving India-China ties through people-to-people interaction and boosts tourism in Uttarakhand and Sikkim.

#### Challenges and Concerns

- Despite the positive developments, several potential issues persist, such as security risks, logistics and safety concerns, diplomatic sensitivity, and environmental concerns.

#### Solutions

- A comprehensive strategy is needed to ensure a smooth and safe conducting of the yatra, which includes enhancing safety measures, maintaining diplomatic dialogue, developing sustainable infrastructure, protecting the ecology, and training the pilgrims.

## Significant Indian Festivals: Sarhul, Pondicherry Heritage, and Madhavpur Mela

#### Sarhul Festival

- Sarhul Festival is an important occasion for the Adivasi communities, primarily in the Chhotanagpur region of Jharkhand.
- The festival took place on April 1, 2025, marking the onset of spring and the beginning of the new year.
- It honours the Sal tree, seen as the dwelling of Sarna Maa, the village deity.
- Sarhul symbolises the crucial union of the Sun and Earth, which are fundamental to life.
- The festival holds profound cultural, ecological, and political importance, particularly in affirming Adivasi identity and rights.

#### Pondicherry Heritage Festival

- The 11th edition of the Pondicherry Heritage Festival commenced on Easwaran Koil Street, towards Anna Salai, in Puducherry's Tamil Quarter.
- The vibrant 'Veedhi Vilayattu' or Street Games drew more than 250 children and countless residents, kickstarting the festival.
- The festival is a celebration of the city's cultural heritage and history and features traditional games such as Pallanguzhi, Pambaram, Dhayam, and Pacha Kuthirai.
- Co-hosted by People for Pondicherry's Heritage and PONDYCAN, the festival successfully engaged the community.

#### Madhavpur Mela

- The Madhavpur Mela, a cultural and religious festival, was inaugurated by Chief Minister Bhupendrabhai Patel on April 6, 2025, during Ram Navami.
- The festival commemorates the divine union of Lord Krishna and Rukmaniji and is held in Madhavpur, Porbandar.
- Symbolizing unity and cultural harmony across regions of India, the Madhavpur Mela has grown in national significance since its elevation to a national event in 2018.
- The event also attracts dignitaries like Union Minister Dr. Mansukh Mandaviya.
- During the 2025 inauguration, Chief Minister Patel launched new pilgrimage facilities at the Rukmani Temple, bolstering religious tourism and infrastructure development.

## Quick Headlines

India has unveiled the Himalayan High Altitude Atmospheric and Climate Research Centre in Nathatop, Jammu & Kashmir, marking a significant advancement in global climate science. Located at an altitude of 2,250 meters, the centre supports accurate atmospheric and climate measurements due to the region's clean air and low pollution. The centre will also facilitate research on cloud formation, aerosol interactions, and weather patterns. The inauguration also marked the launch of the Indo-Swiss Joint Research Project, ICE-CRUNCH, focusing on understanding the elements crucial to climate modelling and precipitation patterns in the region, furthering India's commitment to net-zero emissions by 2070.

The Lok Sabha Speaker, accompanied by the Indian Parliamentary Delegation, attended the 150th Assembly of the Inter-Parliamentary Union (IPU) in Tashkent, Uzbekistan. Established in 1889, the IPU is a global organisation with 182 Member Parliaments and 15 Associate Members, dedicated to promoting peace through parliamentary diplomacy. Its primary goals include promoting democratic governance, facilitating dialogue, and enhancing the capacities of parliaments to meet the public's expectations. At the 150th IPU assembly,

India stressed on inclusive democracy via the Nari Shakti Vandan Act and proposed regular parliamentary dialogues with Uzbekistan, Israel, and Kazakhstan.

The Prime Minister of India inaugurated the country's first vertical lift railway sea bridge, the new Pamban Bridge, improving connectivity between Rameswaram and mainland India. Built by Rail Vikas Nigam Limited under the Ministry of Railways, the bridge spans 2.07 km and has been designed to withstand turbulent waters, cyclones, and seismic activity for over 100 years. Featuring a 72.5m vertical lift span for ship passage and double tracks, it facilitates faster trains and stronger rail-maritime coordination. The new structure replaces the 1914 Pamban Bridge and matches global bridges like the Golden Gate, Tower, and Oresund bridges.

Pope Francis (Jorge Mario Bergoglio), the spiritual head of the Roman Catholic Church, has died. The Pope is regarded as the visible head of the church and resides in the Vatican City, the smallest sovereign state worldwide. Any baptized Catholic man can get elected to Papacy by the College of Cardinals. Vatican City, home to St. Peter's Basilica and Vatican Museums, governs independently under the Pope's supreme authority, with revenues from global donations, investments and publication sales.

The Supreme Court of India is set to review Section 19 of the Protection of Children from Sexual Offences (POCSO) Act, 2012, which mandates the reporting of known or probable sexual offences. Critics argue the compulsory reporting clause could deter adolescents from seeking medical help, while also compromising healthcare professionals' autonomy. The POCSO Act, enacted following India's ratification of the UN Convention on the Rights of the Child, seeks to prevent child exploitation and offers gender-neutral protection, immediate relief, and legal support for victims.

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Axis Bank, in collaboration with J.P. Morgan and its blockchain unit Kinexys, has unveiled India's first round-the-clock US dollar payment facility for commercial clients from GIFT City. The real-time dollar clearing system boosts liquidity management, reduces expenses, and guarantees full payment transfers without deductions. The service, which offers same-day settlements, also facilitates trade with Middle Eastern countries where Sunday is a business day.

In April 2025, within the Indian banking sector, Bandhan Bank unveiled the Elite Plus Savings Account, designed for High Net-worth Individuals (HNIs). This account features perks such as unlimited cash deposits and bolstered insurance coverage. Simultaneously, Bank of Baroda launched the 'bob Square Drive Deposit Scheme', providing alluring interest rates (up to 7.80% p.a.) for both senior citizens and general customers.

SBI Card has teamed up with Tata Digital to introduce the Tata Neu SBI Card, available in two variants named Tata Neu Plus and Tata Neu Infinity. These cards offer rewards named NeuCoins, allowing up to 10% off on purchases from Tata Neu and associate brands, usable for groceries, fashion, and travel. Perks of these cards include access to lounges, reversal of the annual fee based on spending, and cashback on bill payments.

The State Bank of India (SBI) has relaunched its 'Amrit Vrishti' Fixed Deposit Scheme from 15th April 2025, specifically designed for senior and super-senior citizens with respective interest rates of 7.55% and 7.65%. The general public will yield 7.05% on a unique 444-day tenure. Initially introduced in July 2024 and closed in March 2025, the scheme has been reintroduced with no fixed deadline, aiming to provide secure, high-return investment options for the elderly.

On its 131st Foundation Day in April 2025, the Punjab National Bank (PNB) launched 34 new products to bolster digital banking, financial inclusion, and cybersecurity. The offerings encompass 12 deposit schemes for varied sectors including women, farmers, NRIs and pensioners and 10 digital tools such as the AI-powered assistant "Pihu". Meanwhile, the State Bank of India (SBI) has deployed 'Grahak Mitras' at specific branches to assist customers with digital banking and promote alternate channels, part of a new customer engagement endeavour.

The Reserve Bank of India (RBI) marks nine decades of financial governance and monetary policy regulation in 2025, commemorating its 90th anniversary. The RBI was established on 1 April 1935, under the RBI Act, 1934, and later nationalised in 1949. Notable milestones include economic liberalisation in 1991, as well as advancements in digital payments and financial inclusion. The bank's first Governor was Sir Osborne Smith, and the first Indian Governor was Sir C.D. Deshmukh.

On 2 April 2025, the Reserve Bank of India (RBI) publicised that 98.21% of Rs 2000 notes had been returned to the banking system, leaving only Rs 6,366 crore in public possession. This follows the RBI's decision, declared on 19 May 2023, to remove Rs 2000 notes from circulation, leading to a significant drop in their circulation since their initial introduction post-demonetisation in November

2016.

The Reserve Bank of India (RBI) plans to transition 500 financially weak Urban Co-operative Banks (UCBs) from the Supervisory Action Framework (SAF) to the Prompt Corrective Action (PCA) framework. This change, due to start on April 1, 2025, is a bid to enhance regulatory oversight, secure early intervention, and restore financial stability.

The Reserve Bank of India (RBI) has released new regulations for Government of India-backed Security Receipts (SRs) by Asset Reconstruction Companies (ARCs) to improve the resolution of bad loans and financial stability. Notable features comprise reversal of surplus provisions to P&L accounts, more rigorous capital treatment through the deduction of non-cash SRs from CET1 capital, and a reformed valuation method necessitating periodic valuation based on Net Asset Value (NAV) and recovery ratings.

The Reserve Bank of India (RBI) has increased the ATM withdrawal charges from Rs 21 to Rs 23 per transaction for withdrawals exceeding the monthly free limit, effective from 1 May 2025. Customers are still entitled to five free transactions at their own bank's ATMs, three at other banks' ATMs in metros, and five in non-metros. The revised charges will also apply to cash recycler machines, barring cash deposits, to offset the upsurge in ATM maintenance costs.

The Reserve Bank of India (RBI) has declared that it will maintain the current Foreign Portfolio Investor (FPI) investment limits for the fiscal year 2025-26. The existing caps include 6% for Central Government Securities (G-Secs), 2% for State Development Loans (SDLs), and 15% for corporate bonds to ensure a steady and predictable investment climate for foreign investors in India's debt markets. The investment limits for April to September 2025 have been fixed at ₹2.79 trillion for G-Secs and ₹8.22 trillion for corporate bonds.

The Reserve Bank of India (RBI) has authorised the National Payments Corporation of India (NPCI) to revise UPI Person-to-Merchant (P2M) transaction limits, allowing more flexibility to meet evolving user needs. However, the P2P limit remains unchanged at ₹1 lakh. RBI has allowed banks to set internal limits within NPCI's range, except for P2M transactions in sectors like education, healthcare, and credit card bill payments, which can now reach up to ₹2–5 lakh. This move encourages fintech innovation and digital payment adoption with appropriate risk safety measures.

The Reserve Bank of India (RBI) has initiated an official and verified WhatsApp channel as part of the 'RBI Kehta Hai'



campaign, aimed at promoting financial literacy, digital safety, and fraud prevention. This initiative provides real-time financial updates, reinforces digital trust, and ensures inclusive outreach. Particularly beneficial to rural and remote areas, it takes advantage of WhatsApp's extensive user base.

The Reserve Bank of India (RBI) revoked the license of Ajantha Urban Co-operative Bank Maryadit, Aurangabad, on 22 April 2025, citing insufficient capital, poor earnings, and a failure to safeguard depositor's interests. The Registrar of Cooperative Societies has been instructed to start liquidation procedures. Depositor protection is guaranteed under the DICGC scheme, which covers up to ₹5 lakh per depositor, benefitting 91.55% of the bank's depositors.

The Reserve Bank of India (RBI) has instructed all banks to transfer to the new '.bank.in' domain by 31st October 2025, aiming to bolster cybersecurity and curtail digital banking fraud. This change is designed to mitigate threats such as phishing attacks and reinforce trust in online banking services. The Institute for Development and Research in Banking Technology (IDRBT) will be the sole registrar for the new domain, with backing from the National Internet Exchange of India (NIXI) and the Ministry of Electronics and Information Technology (MeitY).

The Reserve Bank of India (RBI) has amended its guidelines allowing minors aged 10 and above to independently open and operate savings and term deposit accounts, aiming to encourage early financial literacy. Despite this, guardian-operated accounts remain an option for all minors. Banks have the discretion to allow independent operation based on their risk management policies, provided no overdraft occurs and a credit balance is maintained at all times.

Axis Bank, in collaboration with J.P. Morgan and its blockchain unit Kinexys, has unveiled India's first round-the-clock US dollar payment facility for commercial clients from GIFT City. The real-time dollar clearing system boosts liquidity management, reduces expenses, and guarantees full payment transfers without deductions. The service, which offers same-day settlements, also facilitates trade with Middle Eastern countries where Sunday is a business day.

In April 2025, within the Indian banking sector, Bandhan Bank unveiled the Elite Plus Savings Account, designed for High Net-worth Individuals (HNIs). This account features perks such as unlimited cash deposits and bolstered insurance coverage. Simultaneously, Bank of Baroda launched the 'bob Square Drive Deposit Scheme', providing alluring interest rates (up to 7.80% p.a.) for both senior citizens and general customers.

SBI Card has teamed up with Tata Digital to introduce the Tata Neu SBI Card, available in two variants named Tata Neu Plus and Tata Neu Infinity. These cards offer rewards named NeuCoins, allowing up to 10% off on purchases from Tata Neu and associate brands, usable for groceries, fashion, and travel. Perks of these cards include access to lounges, reversal of the annual fee based on spending, and cashback on bill payments.

The State Bank of India (SBI) has relaunched its 'Amrit Vrishti' Fixed Deposit Scheme from 15th April 2025, specifically designed for senior and super-senior citizens with respective interest rates of 7.55% and 7.65%. The general public will yield 7.05% on a unique 444-day tenure. Initially introduced in July 2024 and closed in March 2025, the scheme has been reintroduced with no fixed deadline, aiming to provide secure, high-return investment options for the elderly.

On its 131st Foundation Day in April 2025, the Punjab National Bank (PNB) launched 34 new products to bolster digital banking, financial inclusion, and cybersecurity. The offerings encompass 12 deposit schemes for varied sectors including women, farmers, NRIs and pensioners and 10 digital tools such as the AI-powered assistant "Pihu". Meanwhile, the State Bank of India (SBI) has deployed 'Grahak Mitras' at specific branches to assist customers with digital banking and promote alternate channels, part of a new customer engagement endeavour.

The Reserve Bank of India (RBI) marks nine decades of financial governance and monetary policy regulation in 2025, commemorating its 90th anniversary. The RBI was established on 1 April 1935, under the RBI Act, 1934, and later nationalised in 1949. Notable milestones include economic liberalisation in 1991, as well as advancements in digital payments and financial inclusion. The bank's first Governor was Sir Osborne Smith, and the first Indian Governor was Sir C.D. Deshmukh.

On 2 April 2025, the Reserve Bank of India (RBI) publicised that 98.21% of Rs 2000 notes had been returned to the banking system, leaving only Rs 6,366 crore in public possession. This follows the RBI's decision, declared on 19 May 2023, to remove Rs 2000 notes from circulation, leading to a significant drop in their circulation since their initial introduction post-demonetisation in November 2016.

The Reserve Bank of India (RBI) plans to transition 500 financially weak Urban Co-operative Banks (UCBs) from the Supervisory Action Framework (SAF) to the Prompt Corrective Action (PCA) framework. This change, due to start on April 1, 2025, is a bid to enhance regulatory oversight, secure early intervention, and restore financial stability.

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## Books And Author

Book Title	Author/Editor	Key Points
The Great Conciliator: Lal Bahadur Shastri and the Transformation of India	Sanjeev Chopra	Explores Lal Bahadur Shastri's legacy, including his role in forming the BSF and the significance of the "Jai Jawan, Jai Kisan" slogan.
The India I Saw	S. Ambujammal	Autobiography of Gandhian reformer S. Ambujammal, chronicling her personal struggles and involvement in India's freedom movement and women's welfare.
Careless People	Sarah Wynn-Williams	Memoir exposing internal misconduct at Facebook (Meta), detailing its role in events like the 2016 U.S. election, Myanmar crisis, and China expansion.
I Am Circular	Ministry of Electronics and IT (MeitY) & ICCE	Coffee Table Book launched on April 23, 2025, showcasing 30 Indian innovations in the circular economy across themes like sustainable design and e-waste recycling.
Sanskriti Ka Paanchva Adhyay	Compilation of PM Modi's speeches	Launched on April 18, 2025, at IGNCA, New Delhi; the book features speeches by PM Modi celebrating India's cultural and spiritual heritage.

## Important Days

Date	Important Days
April 1	Odisha Foundation Day
April 2	World Autism Awareness Day
April 4	International Day for Mine Awareness
April 5	National Maritime Day
April 6	International Day of Sports for Development And Peace
April 7	World Health Day
April 10	World Homeopathy Day Mahavir Jayanti
April 11	National Safe Motherhood Day World Parkinson's Day
April 12	Hanuman Jayanti 2025
April 13	Jallianwala Bagh Massacre Day Baisakhi
April 14	B.R. Ambedkar Remembrance Day Vishu/Puthandu/ Tamil New Year World Chagas Disease Day
April 15	World Art Day Himachal Day
April 17	World Hemophilia Day
April 18	World Heritage Day
April 19	World Liver Day
April 21	National Civil Service Day
April 22	Earth Day
April 23	World Book and Copyright Day
April 24	National Panchayati Day World Immunization Week 2025
April 25	World Malaria Day World Penguin Day
April 26	World Intellectual Property Day National AI Day World Veterinary Day World Healing Day
April 27	World Design Day
April 28	World Day for Safety and Health At Work National Superhero Day
April 29	International Dance Day
April 30	Ayushman Bharat Diwas International Jazz Day



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