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Presents

# **GENIUS CURRENT AFFAIRS**

**In English**



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**Ques : Which bank launched Prospera Non-Resident External (NRE) Savings Account ?**

- (a) Federal Bank
- (b) Axis Bank
- (c) IndusInd Bank
- (d) HDFC Bank
- (e) Kotak Mahindra Bank

**Answer :** Option A

**Explanation :**

- Prospera Non-Resident External (NRE) Savings Account Launched by Federal Bank Limited
- An exclusive banking solution designed for NonResident Indians (NRIs), Persons of Indian Origin (PIO), and Overseas Citizens of India (OCIs).
- TATA AIG General Insurance Company Limited is Insurance coverage provider.
- It has Average Monthly Balance (AMB) of Rs 25,000

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**Ques : According to RBI latest data, outward remittances under its Liberalised Remittance Scheme (LRS) declined \_ Year-on-Year (Y-o-Y) ?**

- (a) 9.15%
- (b) 10.15%
- (c) 10.45%
- (d) 10.50%
- (e) 11.15%

**Answer : Option B**

**Explanation :**

The Reserve Bank of India (RBI) reported that outward remittances under its Liberalised Remittance Scheme (LRS) decreased by 10.15 percent year on year to USD 22.82 billion from April to December of Financial Year 2024-25 (9MFY25), from USD 24.80 billion in 9M FY24.

**Data about Remittances:**

- Outward Remittance in Q3FY25 3.3% increase (USD 6,670.4 million)
- Remittances for Deposits 43% decrease (USD 422.28 million)
- Remittances of Close Relatives as well for Gifts 25.2% decrease (USD 2,757 million)
- Outward Remittances from International Travel 2.23% decrease (USD 13.10 billion)
- Remittances for investments in equity and debt instruments 2.09% increase (USD 1,113.73 million)

**About Liberalised Remittance Scheme (LRS) :**

- **Launched** : 4th February, 2004
- **Objective** : to simplify and streamline the process of remitting funds overseas
- **Limit** : to freely remit up to USD 2,50,000 per financial year (April-March) for any permissible current or capital account transaction or a combination of both





**Ques : Karnataka Bank recently celebrated which milestone Founders' Day?**

- (a) 50th
- (b) 65th
- (c) 75th
- (d) 90th
- (e) 101th

**Answer : Option E**

**Explanation :**

- Karnataka Bank launched two new products to commemorate its 101st founders' day: 'KBL Stri' and 'KBL One Family Banking Programme'.
- The bank's 'KBL Stri' savings account empowers women to define their own success, whether as homemakers, professionals, or entrepreneurs.
- The 'KBL One Family Banking Programme' provides tailored rewards, shared privileges, and easy access for families using a single ID.

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**Ques : In February 2025, which financial institution was fined Rs 39 lakh by RBI for breaches in 'Large Exposures' limits and delayed reporting?**

- (a) Citibank
- (b) Standard Chartered Bank
- (c) Barclays Bank
- (d) HSBC India
- (e) Deutsche Bank

**Answer : Option A**

**Explanation :**

- Citibank, Asirvad Micro Finance, and JM Financial Home Loans have all received monetary penalties from the Reserve Bank of India (RBI) for breaking regulatory standards.
- Citibank was fined Rs 39 lakh by the central bank for failing to notify violations in 'Large Exposures' limitations on time and not uploading corrected data in certain categories within seven days of receiving rejection reports from Credit Information Companies (CICs).
- Meanwhile, Asirvad Micro Finance failed to declare the household income of some borrowers to CICs. Due to these inadequacies, the RBI imposed a penalty of Rs 6.20 lakh on the company.
- In the case of JM Financial Home Loans, the RBI imposed a Rs 1.50 lakh penalty based on the National Housing Bank's evaluation of its financial status on March 31, 2022 and March 31, 2023.

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**Ques : IRDAI Forms Committee to Review Insurance Law Amendments. Who chaired the committee ?**

- (a) Dinesh Kumar Khara
- (b) Rajnish Kumar
- (c) Salila Pande
- (d) Arundhati Bhattacharya
- (e) Ashwini Kumar Tewari

**Answer :** Option A

**Explanation :**

- 7 Members Committee to review and implement changes to the Insurance Act of 1938 Formed by Insurance Regulatory and Development Authority of India (IRDAI)
- It is Chair by Dinesh Kumar Khara, the former Chairman of the Mumbai (Maharashtra) based State Bank of India (SBI)
- Its aim is to review and implement changes to the Insurance Act of 1938 and submit the report Within 3 months

**Proposed Amendments to the Insurance Act :**

- Raise the FDI cap in the insurance sector from 74% to 100% aiming to attract more foreign investment
- Allow insurance companies to operate across different insurance segments (like life and general) under a single license
- Lowering the minimum paid-up capital for insurance companies





**Ques : Who has been appointed as Principal Secretary II to Prime Minister Narendra Modi?**

- (a) Nandan Nilekani
- (b) Shaktikanta Das
- (c) Raghuram Rajan
- (d) Parul Tyai
- (e) None of these

**Answer :** Option B

**Explanation :**

- Shaktikanta Das, former Governor of the Reserve Bank of India (RBI), has been appointed Principal Secretary II to Prime Minister Narendra Modi.
- Mr. Das served as RBI Governor from 2018 to 2023, a critical period for the Indian economy because to the uncertainty caused by the COVID-19 pandemic.
- Changes in the PMO at this level have been infrequent under Modi, with outgoing Principal Secretary I Nripendra Misra resigning after serving a full term from 2014 to 2019.
- Mr. P.K. Mishra served as Additional Principal Secretary from 2014 to 2019, and then became Principal Secretary I upon Mr. Nripendra Misra's retirement.

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**Ques : Which of the following depository services have been integrated under the Unified Investor App (UIP)?**

- (a) MyEasi (CDSL) & SPEED-e (NSDL)
- (b) BSE & NSE trading platforms
- (c) Paytm Money & Zerodha
- (d) Mutual Funds & Government Bonds
- (e) CIBIL & Experian Credit Score

**Answer :** option A

**Explanation :**

- National Securities Depository (NSDL) and Central Depository Services (CDSL), in partnership with capital market regulator Sebi, have introduced the Unified Investor App (UIP), which combines CDSL's MyEasi and NSDL's SPEED-e.
- This platform gives investors a comprehensive picture of their financial statements, shareholdings, investments, and financial statements.
- One significant advantage of this project is the opportunity to see demat securities from both NSDL and CDSL accounts.
- The technology also addresses major issues by eliminating fraudulent intermediaries using direct data sourcing from exchanges, depositories, and clearing firms.

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**Ques : Japan International Cooperation Agency (JICA) established in which year ?**

- (a) 1954
- (b) 1964
- (c) 1974
- (d) 1984
- (e) 1994

**Answer : Option C**

**Explanation :**

- The Japan International Cooperation Agency (JICA) and the Department of Horticulture and Food Processing (DHFP), Government of Uttarakhand, have signed the 'Records of Discussions' for a four-year Technical Cooperation Project (TCP) titled 'Uttarakhand Integrated Horticulture Development Promotion Project'.
- The project intends to strengthen market mechanisms and boost horticultural production in Uttarakhand's Tehri Garhwal and Nainital districts.
- According to recent data, most farmers in Uttarakhand own less than two hectares of land, and agriculture employs 39% of the state's population.

About Japan International Cooperation Agency (JICA) :

- **Established** : 1974
- **HQ** : Tokyo, Japan
- **President** : TANAKA Akihiko

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**Ques : Who tops the Forbes' Women Billionaire List Published by Forbes ?**

- (a) Alice Walton
- (b) Abigail Johnson
- (c) Savitri Jindal & Family
- (d) Jacqueline Mars
- (e) MacKenzie Scott

**Answer :** Option A

**Explanation :**

- Forbes' Women Billionaire List Published by Forbes
- According to the Forbes Billionaire List 2024, women accounted for 13.3% of worldwide billionaires last year.
- Forbes' top ten richest women have amassed a net worth of almost \$500 billion, making them powerful leaders in many industries.

**Ranking of Top 10 Women Billionaires :**

- 1 Alice Walton \$112.5 billion
- 2 Francoise Bettencourt Meyers and Family \$74.4 billion
- 3 Julia Koch and Family \$74.2 billion
- 4 Jacqueline Mars \$42.3 billion
- 5 Rafaela Aponte-Diamant \$39.0 billion
- 6 Abigail Johnson \$36.0 billion
- 7 Savitri Jindal & Family \$32.3 billion
- 8 MacKenzie Scott \$32.3 billion
- 9 Miriam Adelson & Family \$31.5 billion
- 10 Marilyn Simons & Family \$31.0 billion





**Ques : Recently which company Joins OPEC+ as Observer for Global Energy Influence ?**

- (a) Spain
- (b) Italy
- (c) Brazil
- (d) UK
- (e) None of these

**Answer : Option C**

**Explanation :**

- Brazil will join OPEC+, a grouping of OPEC members and additional oil-producing nations.
- Participation is confined to the Charter of Cooperation, a permanent platform for OPEC and OPEC+ members to debate industry-related matters.
- Brazil's crude oil output accounted for 4% of global production in 2023.

**About OPEC+ :**

- **OPEC+ founded** : 2016
- **HQ** : Vienna, Austria
- **OPEC+ member** : Azerbaijan, Bahrain, Brunei, Brazil, Kazakhstan, Malaysia, Mexico, Oman, Russia, South Sudan and Sudan

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**Ques : Who won the Memory League World Championship recently?**

- (a) Akash Gupta
- (b) Vishvaa Rajakumar
- (c) Rohan Kapadia
- (d) Manish Sharma
- (e) Ankit Verma

**Answer :** Option B

**Explanation :**

- A 20-year-old Indian student has made headlines by winning the Memory League World Championship, an intense online competition where participants compete in rapid memorisation challenges.
- Vishvaa Rajakumar, a student at Manakula Vinayagar Institute of Technology in Puducherry, stunned competitors by memorising 80 random digits in just 13.50 seconds. This is an incredible speed of nearly six digits per second.
- Memory League World Championship tests participants in various recall tasks, including numbers, words, and images. One of the toughest challenges involves memorising and recalling 80 random numbers displayed on a screen as quickly as possible.

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**Ques : Which state has recorded the highest number of bird species across 37 states and union territories (UTs) in India, with 543 species ?**

- (a) West Bengal
- (b) Karnataka
- (c) Uttarakhand
- (d) Haryana
- (e) Maharashtra

**Answer :** Option A

**Explanation :**

- For the third year in a row, West Bengal (WB) had the most bird species among India's 37 states and union territories (UTs), totaling 543.
- This achievement occurred during the 28th annual Great Backyard Bird Count (GBBC), one of the world's greatest birding activities.
- Preliminary results show that the number of bird species in India climbed to 1,068 in 2025, from 1,036 in 2024.
- In 2025, India submitted 44,300 checklists, which are listings of birds that may be seen, heard, or identified.
- In 2025, WB uploaded 1,909 checklists, slightly less than the 2,223 listings in 2024. Kerala has the most checklist entries in India, with 9,856.
- Darjeeling had the most species (252) on the WB list, down from 308 the previous year.
- South 24 Parganas is the top district in West Bengal, with 513 criteria.

**Top 5 states in GBBC India 2025 rankings :**

- 1 West Bengal 543 species
- 2 Uttarakhand 446 species
- 3 Assam, Maharashtra 414 species
- 4 Karnataka 380 species
- 5 Kerala 342 species



## About Great Backyard Bird Count (GBBC) :

- **Started** : 1998
- **Launched** : Cornell Lab of Ornithology and the National Audubon Society in the United States of America (USA)
- **India joined** : 2013, with 200 participants taking part in the event



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**Ques : Against which team did Md Shami complete his 200 ODI wickets in the ICC Champions Trophy 2025?**

- (a) Sri Lanka
- (b) Nepal
- (c) Bhutan
- (d) Bangladesh
- (e) None of these

**Answer :** Option D

**Explanation :**

- Md Shami, India's star bowler, reached a historic milestone by taking three wickets in India's first match against Bangladesh in the ICC Champions Trophy 2025 in Dubai, bringing his total to 200 in one-day international cricket.
- Shami is the eighth Indian cricketer to accomplish this milestone. The only active Indian cricketer ahead of him on the list is Ravindra Jadeja, who has 224 wickets.
- While Shami has finished his 200 ODI wickets at a rapid clip, he remains 43rd on the list of players with the most ODI wickets overall.
- M Muralidaran, the Sri Lankan icon, leads the list with 534 wickets, while Anil Kumble, the highest-ranked Indian player, has 334.

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**Ques : Which Indian security force is responsible for guarding the India-Bangladesh border?**

- (a) Central Reserve Police Force (CRPF)
- (b) National Security Guard (NSG)
- (c) Assam Rifles
- (d) Border Security Force (BSF)
- (e) Indo-Tibetan Border Police (ITBP)

**Answer :** Option D

**Explanation :**

- India and Bangladesh have agreed to build a new communication link between the deputy commanders of their respective border-guarding troops and have identified approximately 99 additional areas for installing a fence along their shared border.
- The conclusions were reached during the biennial director general-level meetings between the Border Security Force (BSF) and the Border Guard Bangladesh (BGB), which ended here.
- This was the first high-level meeting between the two armies since the fall of Bangladesh's Sheikh Hasina government on August 5, 2018.

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**Ques : Who was recently sworn in as the 9th director of the Federal Bureau of Investigation (FBI)?**

- (a) Preet Bharara
- (b) Vivek Ramaswamy
- (c) Kash Patel
- (d) Ajay Banga
- (e) Kamala Harris

**Answer :** Option C

**Explanation :**

- Indian-origin Kash Patel was sworn in as the ninth director of the Federal Bureau of Investigation (FBI), swearing an oath to the sacred Hindu text of the Bhagavad Gita.
- Kash Patel isn't the first Indian-American to swear his oath of office on the Gita. Earlier, Congressman Suhash Subrahmanyam took his oath on the Gita.
- Patel, a former Justice Department counterterrorism prosecutor, was nominated to succeed Christopher Wray as FBI Director in November.

**About Federal Bureau of Investigation (FBI) :**

- FBI was set up on 26 July 1908 by the United States Attorney General Charles Bonaparte when Theodore Roosevelt was the President.
- The FBI is the investigating arm of the US Justice Department.
- It is the US government's main law enforcement agency and gathers intelligence regarding threats to US national security.
- Headquarters – Washington D.C.





**Ques : Union Health Ministry launches Intensified Special NCD Screening Drive to ensure \_ coverage of all individuals ?**

- (a) 40%
- (b) 50%
- (c) 70%
- (d) 80%
- (e) 100%

**Answer :** Option E

**Explanation :**

- In response to the country's growing burden of Noncommunicable Diseases (NCDs), the Ministry of Health & Family Welfare has initiated an Intensified Special NCD Screening campaign.
- This ambitious project, which runs from February 20th to March 31st, 2025, intends to achieve 100% screening of all adults aged 30 and up for prevalent NCDs such as diabetes, hypertension, and three common cancers: oral, breast, and cervical.
- The National Programme for Prevention and Control of Noncommunicable Diseases (NP-NCD) will carry out the campaign in Ayushman Arogya Mandirs (AAMs) and various healthcare facilities across the country.

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**Ques : John McFall, the first astronaut with a prosthetic leg to be medically cleared for long-duration ISS missions, is from which country?**

- (a) United States
- (b) China
- (c) United Kingdom
- (d) Japan
- (e) Russia

**Answer : Option C**

**Explanation :**

- The European Space Agency (ESA) has certified British astronaut John McFall, a former Paralympian with a prosthetic leg, for long-duration flights to the International Space Station (ISS).
- John McFall, 43, is from Cardiff, UK. At 19, he lost his right leg above the knee after a motorcycle accident.
- McFall persevered and won bronze in the 100m sprint at the 2008 Beijing Paralympics.
- The ESA's "Fly! Feasibility" project, launched in 2022, examined over 80 potential problems that astronauts with disabilities may encounter during space missions.

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**Ques : Purnima Devi Barman was named in Time Magazine's Women of the Year 2025 for her conservation efforts in saving which endangered bird?**

- (a) Great Indian Bustard
- (b) Greater Adjutant Stork
- (c) Indian Vulture
- (d) Siberian Crane
- (e) Black-necked Stork

**Answer :** Option B

**Explanation :**

- Purnima Devi Barman, a prominent biologist and wildlife conservationist, has been selected one of Time Magazine's Women of the Year 2025. Barman was recognized as a conservationist after rescuing one of the world's most endangered storks.
- The 45-year-old naturalist is the only Indian woman on this year's list of 'exceptional leaders' fighting to create a better, more equal world, which also includes 12 other global honorees.
- Barman is from Assam's Kamrup region and graduated from Gauhati University with a master's degree in Zoology with a focus on Ecology and Wildlife Biology.
- Former President Ram Nath Kovind presented her with the highest civilian honor for Indian women, the 'Nari Shakti Puraskar', in 2017. In the same year, she was presented with the Whitley Award, often known as the Green Oscar, by Anne, Princess Royal of the UK.

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**Ques : Which Indian organization is primarily responsible for the maintenance and servicing of India's Sukhoi-30 fleet?**

- (a) Hindustan Aeronautics Limited
- (b) Bharat Heavy Electricals Limited
- (c) Bharat Dynamic Limited
- (d) Tata Advanced Systems
- (e) Bharat Electronics Limited

**Answer :** Option A

**Explanation :**

- India and Malaysia have improved defense cooperation, particularly in maintaining and operating their Sukhoi-30 combat aircraft fleets, which are of Russian origin.
- During Defence Secretary Rajesh Kumar Singh's visit to Kuala Lumpur, both nations signed agreements to strengthen collaboration between the Indian Air Force (IAF) and the Royal Malaysian Air Force (RMAF).
- This development is related to the Malaysia-India Defence Cooperation Committee (MIDCOM) conference.
- India's Su-30 fleet consists of 259 Su-30MKI aircraft, with 12 more on order costing Rs 12,573 crore. Malaysia has 18 Su-30MKM aircraft.

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**Ques : Which Indian minister launched the Electronic Personnel License (EPL) for pilots?**

- (a) Jyotiraditya Scindia
- (b) K Rammohan Naidu
- (c) Nitin Gadkari
- (d) Piyush Goyal
- (e) Ashwini Vaishnaw

**Answer :** Option B

**Explanation :**

- Civil Aviation Minister K Rammohan Naidu has inaugurated the Electronic Personnel License (EPL) for pilots, marking a significant step towards digital transformation.
- India is becoming the second country after China to implement EPL for flight crew.
- The minister stated that India's civil aviation industry will need at least 20,000 pilots to meet rising demand for air travel.
- The aviation sector is expected to grow significantly, with 50 new airports planned in the next five years and domestic routes expanding to 120 new destinations over the next decade.

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**Ques : What is the name of Microsoft's first quantum chip?**

- (a) QuantumX
- (b) Azure Qubit
- (c) Majorana 1
- (d) Qubit Core
- (e) SuperQ

**Answer :** option C

**Explanation :**

- Microsoft unveiled its first quantum processor. The Majorana 1 chip is powered by a novel Topological Core design.
- Microsoft created topological superconducting nanowires from indium arsenide (semiconductor) and aluminum (superconductor), resulting in MZMs, which are crucial building pieces for quantum bits (qubits).
- Microsoft plans to grow up to one million qubits on a single device, stating that their architecture is less error-prone than competing quantum processors.
- Majorana 1 is Microsoft's second quantum milestone, and the corporation envisions a future in which quantum computing enables breakthroughs in self-healing materials, sustainable agriculture, and chemical discovery.

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**Ques : National Commission for Scheduled Tribes (NCST) established in which year ?**

- (a) 2000
- (b) 2001
- (c) 2002
- (d) 2003
- (e) 2004

**Answer : Option E**

**Explanation :**

- Shri Jual Oram, Union Minister for Tribal Affairs, praised the National Commission for Scheduled Tribes' proactive efforts to implement and monitor the Forest Rights Act through its constitutional authorities.
- The Commission effectively conducted a 100-day action plan to evaluate the progress of states, districts, and public sector initiatives.
- The NCST prioritizes tribal rights and development by monitoring laws, policies, and initiatives.
- The identification of 75 PVTGs in India is part of a particular development plan to meet their specific requirements.

**About National Commission for Scheduled Tribes (NCST) :**

- **Formed** : 19 February 2004, under Article 338A
- **Established through** : Constitution (89th Amendment) Act, 2003
- **Composition** : Chairperson, a Vice-Chairperson and three full-time Members (including one female Member)
- **Term** : Three years from the date of assumption of charge
- **First commission** : Constituted in 2004 with Kunwar Singh as the chairperson
- **Present (7th) chairman** : Antar Singh Arya







**Ques : India's first zoo-based biobank Opens at which state ?**

- (a) West Bengal
- (b) Karnataka
- (c) Uttarakhand
- (d) Haryana
- (e) Maharashtra

**Answer : Option A**

**Explanation :**

- India has established its first zoo-based biobank at the Padmaja Naidu Himalayan Zoological Park (PNHZP) in Darjeeling, West Bengal, advancing wildlife conservation efforts.
- The facility, which opened in July 2024, aims to store and conserve genetic samples from endangered species.
- In addition to the biobank, the zoo has established an animal museum to enhance conservation and research efforts.
- The research, a collaboration with the Centre for Cellular and Molecular Biology (CCMB) under the Ministry of Science and Technology, marks a significant milestone in India's wildlife preservation efforts.
- As of February 2025, the biobank has acquired genetic materials from 60 animals from 23 species, focusing on those at high risk of extinction.

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**Ques : Which city has recently become Madhya Pradesh's 8th public airport?**

- (a) Satna
- (b) Rewa
- (c) Datia
- (d) Ujjain
- (e) Sagar

**Answer :** Option C

**Explanation :**

- The Directorate General of Civil Aviation (DGCA) has licensed Datia Airport as a public aerodrome in the 3C/VFR category.
- With this license, Datia Airport becomes Madhya Pradesh's eighth public airport open to the general public.
- Before September 2024, Madhya Pradesh has only five airports approved for public use: Bhopal, Indore, Jabalpur, Khajuraho, and Gwalior.
- Rewa Airport acquired a 3C/IFR category license on September 9, 2024, and Prime Minister Modi inaugurated it on October 20, 2024. Satna Airport was later given a public aerodrome license in the 2B/VFR category on December 23, 2024.
- The newly approved Datia Airport is around 118 acres and features a 1,810-meter-long runway that is 30 meters wide. The terminal structure is 768 square meters and can handle 100 passengers per hour. The apron is designed to accommodate two ATR-72 aircraft.

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### IMPORTANT ONE – LINER Current Affairs

The Jharkhand government announced a comprehensive ban on the production, sale, and storage of gutka and pan masala containing tobacco or nicotine for a year.

The Competition Commission of India has approved amalgamations of Chaitanya India Fin Credit Private Limited and Svatantra Holdings Private Limited into Svatantra Microfin Private Limited.

Jal-Thal-Raksha 2025 Held at Bet Dwarka, Gujarat and Organised by Indian Army. 11 Ahmedabad and 31 Jamnagar Army units, as well as the Indian Coast Guard (ICG) and Marine Police Participate in it.

PM Modi will be the guest of honour during Mauritius' National Day celebrations. Mauritius celebrates its National Day on March 12th each year. Mauritius gained independence from British domination in 1968, and today commemorates that milestone.

The Reserve Bank of India (RBI) launched the Reserve Bank Integrated Ombudsman Scheme (RB-IOS), 2021, which was incorrectly translated into Hindi as "रज़वसबैंक-एकीकृत लोकपाल योजना, 2021." To ensure compliance, the RBI has formally renamed its plan in Hindi to "रज़वसबैंक-एकीकृत ओम्बड्समैन योजना, 2021," replacing "लोकपाल" with "ओम्बड्समैन".

All India Kinnar Mahasammelan 1st Edition Held at a private school in Vaishali Nagar, Ajmer. Organized in memory of Anita Bai, the mentor of Gaddipati Saloni Nayak, a respected figure in Ajmer's transgender community

Google has formally launched Ananta, its newest and largest campus internationally, in Bengaluru.

Meesho has introduced a 'creator marketplace platform' to strengthen its influencer-driven content commerce strategy after seeing success with over 14 million influencer-driven purchases in the past year.

Fintech firm MobiKwik will acquire a 3.39 per cent stake in business-to-business (B2B) banking infrastructure platform Blostem for Rs.1.49 crore.