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Ques : What is the coupon rate for the Government Security maturing in 2027?
2027 में परिपक्व होने वाली सरकारी प्रतिभूति के लिए कूपन दर क्या है?

- a) 6.79%
- b) 6.50%
- c) 6.64%
- d) 7.00%
- e) 6.80%

Answer : Option C

Explanation :

- The Government of India, in coordination with the Reserve Bank of India (RBI), will re-issue two Government Securities (G-Secs) through a price-based auction on April 4, 2025.
- The two securities being re-issued are the “6.64% Government Security 2027” for Rs.6,000 crore and the “6.79% Government Security 2034” for Rs.30,000 crore.
- The government has the option to accept up to Rs.2,000 crore extra in subscriptions for each of these securities, offering flexibility in its borrowing programme.
- The auction will be carried out via RBI’s E-Kuber platform, ensuring secure and efficient electronic bidding.
- These G-Secs will be eligible for “When Issued” trading, allowing participants to buy and sell the securities before their actual issuance, thereby improving liquidity and market depth.

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Ques : What is the name of the new credit card launched by Federal Bank for business customers?

फेडरल बैंक द्वारा व्यावसायिक ग्राहकों के लिए लॉन्च किए गए नए क्रेडिट कार्ड का नाम क्या है?

- a) Fed SME Pro / फेड एसएमई प्रो
- b) BizPower Card / बिज़पावर कार्ड
- c) SmartBiz Edge / स्मार्टबिज़ एज
- d) Federal Business Plus / फेडरल बिज़नेस प्लस
- e) Fed StarBiz / फेड स्टारबिज़

Answer : Option E

Explanation :

- Federal Bank has launched a new credit card named Fed StarBiz, aimed specifically at business customers.
- The card has been developed in collaboration with the National Payments Corporation of India (NPCI) and Visa.
- It is designed to cater to the financial needs of India's small and medium-sized enterprises (SMEs).
- This marks Federal Bank's strategic entry into the business and commercial credit card segment, expanding its offerings beyond personal banking products.

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Ques : Who has been given additional charge as the Chairperson of the National Financial Reporting Authority (NFRA) in April 2025?

अप्रैल 2025 में राष्ट्रीय वित्तीय रिपोर्टिंग प्राधिकरण (NFRA) के अध्यक्ष का अतिरिक्त कार्यभार किसे सौंपा गया है?

- A) Ajay Bhushan Pandey / अजय भूषण पांडे
- B) Sangeeta Verma / संगीता वर्मा
- C) Nidhi Khare / निधि खरे
- D) Ravneet Kaur / रवीनीत कौर
- E) Alka Upadhyaya / अल्का उपाध्याय

Answer : Option D

Explanation :

- Ravneet Kaur, who currently serves as the Chairperson of the Competition Commission of India (CCI), has been given additional charge of the Chairperson of the National Financial Reporting Authority (NFRA).
- Her tenure in this role is for 3 months, starting from April 1, 2025, or until a regular appointment is made or further orders are issued, whichever is earlier.
- This appointment was approved by the Appointments Committee of the Cabinet.
- She succeeds Ajay Bhushan Pandey, whose term ended on March 31, 2025.

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Ques : What type of financial instrument will Manappuram Finance use to raise funds?

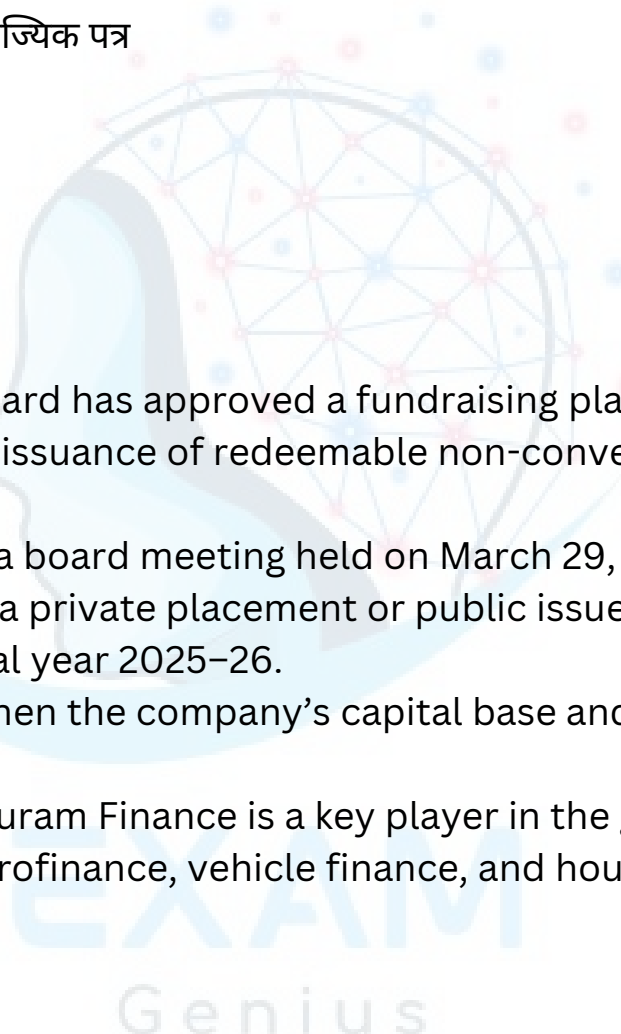
मणप्पुरम फाइनेंस फंड जुटाने के लिए किस प्रकार के वित्तीय साधन का उपयोग करेगा?

- a) Equity Shares / इक्विटी शेयर
- b) Preference Shares / वरीयता शेयर
- c) Non-Convertible Debentures / गैर-परिवर्तनीय डिबेंचर
- d) Commercial Papers / वाणिज्यिक पत्र
- e) Bonds / बांड

Answer : Option C

Explanation :

- Manappuram Finance's board has approved a fundraising plan to raise up to Rs.5,500 crore through the issuance of redeemable non-convertible debentures (NCDs).
- The decision was made in a board meeting held on March 29, 2025.
- The NCDs can be issued via private placement or public issue in one or more tranches during the financial year 2025-26.
- This move aims to strengthen the company's capital base and support its future growth strategies.
- Founded in 1949, Manappuram Finance is a key player in the gold loan segment and also offers services like microfinance, vehicle finance, and housing finance.





Ques : How much social loan facility has been announced jointly by Citi and SBI to support KCC loans?

किसान क्रेडिट कार्ड ऋणों को समर्थन देने हेतु सिटी और एसबीआई ने मिलकर कितनी सामाजिक ऋण सुविधा की घोषणा की है?

- A) \$250 million
- B) \$300 million
- C) \$265 million
- D) \$295 million
- E) \$275 million

Answer : Option D

Explanation :

- Citi and the State Bank of India (SBI) have jointly announced a \$295 million social loan facility.
- The loan is specifically aimed at supporting SBI's Kisan Credit Card (KCC) loan portfolio, which plays a crucial role in catering to the credit needs of smallholder farmers in India.
- The objective is to boost agricultural productivity and enhance the financial well-being of small and marginal farmers who are often underserved in the financial ecosystem.
- According to SBI's Deputy Managing Director Jayati Bansal, this initiative will leverage SBI's vast rural network to reach the heart of India's agricultural communities

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Ques : IndusInd Bank recently transferred corporate loans worth over Rs.10,000 crore to which two banks through Inter-Bank Participation Certificates (IBPC)?

- a) HDFC Bank and Kotak Mahindra Bank
- b) ICICI Bank and Axis Bank
- c) ICICI Bank and Federal Bank
- d) SBI and PNB
- e) Bank of Baroda and Union Bank of India

Answer : Option C

Explanation :

- IndusInd Bank Limited transferred corporate loans worth over Rs 10,000 crore to ICICI Bank Limited and Federal Bank Limited using Inter-Bank Participation Certificates (IBPC), a money market instrument used by banks to share loans and meet year-end lending targets.
- The selling bank receives 40% of the loan amount, which aids in liquidity management and deposit retirement.
- Loans were moved via the Inter-Bank Participation Certificate (IBPC) market, which is a short-term instrument (often with a 6-month tenor) that allows banks to borrow or lend using loan collateral.
- The purchased loans have an interest rate of 7.5-8%, which reflects normal market conditions for such short-term securities.
- IndusInd Bank conducted this transaction to secure liquidity and manage risks connected with a Rs.2,000 crore net value loss caused by accounting issues.





Ques : The pension disbursement authorisation will allow IDFC FIRST Bank to serve pensioners from:

पेंशन संवितरण प्राधिकरण आईडीएफसी फर्स्ट बैंक को निम्नलिखित पेंशनभोगियों को सेवा प्रदान करने की अनुमति देगा:

- a) Only the Ministry of Home Affairs / केवल गृह मंत्रालय
- b) Only State Governments / केवल राज्य सरकारें
- c) All civil ministries and departments except Railways, Posts, Telecom, and Defence / रेलवे, डाक, दूरसंचार और रक्षा को छोड़कर सभी नागरिक मंत्रालय और विभाग
- d) Only Judiciary / केवल न्यायपालिका
- e) Private sector employees / निजी क्षेत्र के कर्मचारी

Answer : Option C

Explanation :

- IDFC FIRST Bank has received authorisation from the Central Pension Accounting Office (CPAO) under the Government of India to disburse pensions.
- The bank will now be able to process and disburse pension payments for various categories of central government pensioners.
- This includes retired All India Service Officers, former Members of Parliament (MPs), retired High Court and Supreme Court judges, ex-Presidents and Vice Presidents, and officials from civil ministries and departments.
- However, the authorisation excludes pension disbursement for officials from the Railways, Posts, Telecom, and Defence sectors.

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Ques : How much ECB funding has Piramal Finance secured recently?
हाल ही में पिरामल फाइनेंस ने कितनी ईसीबी फंडिंग हासिल की है?

- A) \$200 million
- B) \$300 million
- C) \$265 million
- D) \$815 million
- E) \$150 million

Answer : Option C

Explanation :

- Piramal Finance Ltd has secured \$265 million through External Commercial Borrowing (ECB).
- This ECB facility comes with a 3-year tenure and includes a green shoe option allowing the amount to go up to \$300 million, depending on investor interest.
- The funding was arranged with the participation of global banks including First Abu Dhabi Bank, Standard Chartered Bank, Sumitomo Mitsui Banking Corporation, and HSBC.
- The raised funds are fully hedged to safeguard against currency and interest rate fluctuations, ensuring stability in repayments.
- With this deal, Piramal's total ECB borrowings for FY25 stand at \$815 million.
- The company noted that the cost of funds via ECB is more competitive compared to domestic borrowing rates, making it a cost-effective financing strategy.

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Ques : NABARD and which bank have signed an MoU to strengthen rural development in Assam?

नाबार्ड और किस बैंक ने असम में ग्रामीण विकास को मजबूत करने के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- a) ICICI Bank / आईसीआईसीआई बैंक
- b) HDFC Bank / एचडीएफसी बैंक
- c) Axis Bank / एक्सिस बैंक
- d) State Bank of India / भारतीय स्टेट बैंक
- e) Kotak Mahindra Bank / कोटक महिंद्रा बैंक

Answer : Option D

Explanation :

- The National Bank for Agriculture and Rural Development (NABARD) and the State Bank of India (SBI) have signed a Memorandum of Understanding (MoU) to boost rural development in Assam.
- Under this collaboration, NABARD and SBI have set a target of financing Rs.500 crores during the Financial Year 2025-26 (FY26).
- The partnership also aims to scale the financing to Rs.1,000 crores annually in the coming years.
- This strategic alliance is expected to play a vital role in empowering rural communities in Assam and supporting the region's long-term economic sustainability.

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Ques : What was India's total external debt as of December 2024?

दिसंबर 2024 तक भारत का कुल विदेशी ऋण कितना था?

- a) USD 648.7 billion
- b) USD 712.7 billion
- c) USD 717.9 billion
- d) USD 578.3 billion
- e) USD 139.6 billion

Answer : Option C

Explanation :

- As of December 2024, India's external debt stood at USD 717.9 billion, reflecting a 10.7% increase compared to USD 648.7 billion in December 2023, as reported by the Ministry of Finance in the Quarterly External Debt Report.
- On a quarterly basis, external debt saw a 0.7% rise, up from USD 712.7 billion in September 2024.
- The external debt to GDP ratio was 19.1% at the end of December 2024, slightly higher than the 19% recorded in September 2024.
- Long-term debt (with original maturity over one year) was reported at USD 578.3 billion, indicating it makes up the majority of the total debt.
- Short-term debt accounted for USD 139.6 billion of the total as of December 2024.

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Ques : Who launched the 'NITI NCAER States Economic Forum' portal?
'नीति एनसीआईआर राज्य आर्थिक मंच' पोर्टल किसने लॉन्च किया?

- (a) Nirmala Sitharaman / निर्मला सीतारमण
- (b) Hardeep Singh Puri / हरदीप सिंह पुरी
- (c) Piyush Goyal / पीयूष गोयल
- (d) Rajnath Singh / राजनाथ सिंह
- (e) Dharmendra Pradhan / धर्मेन्द्र प्रधान

Answer : Option A

Explanation :

- Finance Minister Nirmala Sitharaman launched the 'NITI NCAER States Economic Forum' portal in New Delhi.
- The portal was developed by NITI Aayog in collaboration with the National Council of Applied Economic Research (NCAER).
- It serves as a comprehensive repository of data related to social, economic, and fiscal parameters, along with research reports, papers, and expert commentaries.
- The portal includes data spanning approximately 30 years, offering insights into macroeconomic, fiscal, demographic, and socio-economic trends across Indian states.
- It aims to meet the growing need for consolidated sectoral data on a single platform.
- The portal will also act as a forum for policymakers, researchers, and analysts to access and use data for informed discussions and decision-making.

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Ques : How much is the Government of India investing in Vodafone Idea Limited (VIL) as part of the equity shift?

इक्विटी शिफ्ट के हिस्से के रूप में भारत सरकार वोडाफोन आइडिया लिमिटेड (VIL) में कितना निवेश कर रही है?

- a) Rs.36,950 crore
- b) Rs.30,750 crore
- c) Rs.25,000 crore
- d) Rs.40,000 crore
- e) Rs.48,990 crore

Answer : Option A

Explanation :

- Vodafone Idea Limited (VIL) is undergoing a major equity shift as the Government of India (GoI) is set to acquire an increased stake in the company.
- The government will invest Rs 36,950 crore, raising its shareholding from 22.60% to approximately 48.99%.
- This move follows the issuance of equity shares to the government, effectively making it the largest shareholder in VIL.
- The development is part of efforts to support the financially stressed telecom operator and ensure its long-term viability.

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Ques : According to the IUCN Green Status Assessment, what is the current status of lions?

आईयूसीएन ग्रीन स्टेटस असेसमेंट के अनुसार, शेरों की वर्तमान स्थिति क्या है?

- a) Critically Endangered / गंभीर रूप से संकटग्रस्त
- b) Endangered / संकटग्रस्त
- c) Vulnerable / संवेदनशील
- d) Near Threatened / निकट संकटग्रस्त
- e) Extinct in the Wild / जंगल में विलुप्त

Answer : Option C

Explanation :

- The International Union for Conservation of Nature (IUCN), based in Gland, Switzerland, has released its first Green Status Assessment for lions (*Panthera leo*).
- The assessment classifies lions as 'largely depleted' in terms of ecological recovery, though they remain listed as 'Vulnerable' on the IUCN Red List.
- Lions are the second-largest big cats in the world, after the Asian tiger (*Panthera tigris*).
- In Asia, lions exist only in India, specifically in a single sub-population located in the Gir National Park and Wildlife Sanctuary and surrounding areas in Gujarat, covering about 14,000 sq. km.
- According to data, there are approximately 23,000 lions in Africa (as of 2023) and around 670 lions in India (as of 2020), mostly in Gujarat.

About International Union for Conservation of Nature (IUCN) :

- Established : 1948
- HQ : Gland, Switzerland
- Director : Dr. Grethel Aguilar





Ques : How many airports will allow personal carriage export of gems and jewellery?
कितने हवाई अड्डे व्यक्तिगत परिवहन द्वारा रत्न एवं आभूषणों के निर्यात की अनुमति देंगे?

- a) 2
- b) 4
- c) 5
- d) 7
- e) 9

Answer : Option E

Explanation :

- The Central Board of Indirect Taxes and Customs (CBIC) will launch electronic processing for the import and export of gems, jewellery, and machinery samples via personal carriage by air passengers starting May 1, 2025.
- This initiative will enhance transparency, ease of doing business, and tracking of such items.
- Export of gems and jewellery through personal carriage will be allowed at 9 airports: Delhi, Mumbai, Kolkata, Chennai, Kochi, Coimbatore, Bangalore, Hyderabad, and Jaipur.
- Import of gems and jewellery through personal carriage will be permitted at 7 airports: Delhi, Mumbai, Kolkata, Chennai, Bangalore, Hyderabad, and Jaipur.
- For machinery samples or prototypes, this facility will initially be available only at 4 airports: Bengaluru, Chennai, Delhi, and Mumbai.
- The processing will involve filing Bill of Entry/Shipping Bill electronically, streamlining documentation and reducing manual intervention.





Ques : How many locomotives were produced in India in the financial year 2024-25?
वित्तीय वर्ष 2024-25 में भारत में कितने लोकोमोटिव का उत्पादन किया गया?

- a) 1,472
- b) 1,681
- c) 1,512
- d) 1,947
- e) 1,409

Answer : Option B

Explanation :

- India has become a global leader in railway locomotive manufacturing by producing a record 1,681 locomotives in the financial year 2024-25.
- This figure surpasses the total locomotive production of regions like the United States, Europe, South America, Africa, and Australia.
- Compared to the 1,472 locomotives produced in 2023-24, this is an increase of 209 units, marking a 19% growth.
- The surge in production is a result of efforts under the “Make in India” initiative to boost domestic manufacturing.
- Between 2004 and 2014, India produced 4,695 locomotives with an annual average of 470 units.
- From 2014 to 2024, the total production rose to 9,168 locomotives, increasing the annual average to around 917.
- In 2024-25, production across Indian Railways’ manufacturing units was distributed as follows: 700 at Chittaranjan Locomotive Works, 477 at Banaras Locomotive Works, 304 at Patiala Locomotive Works, and 100 each at Madhepura and Marhowrah units.





Ques : The Kumbakonam betel leaf is mainly cultivated in which region?
कुंभकोणम पान की खेती मुख्य रूप से किस क्षेत्र में की जाती है?

- a) Malnad region / मलनाड क्षेत्र
- b) Western Ghats / पश्चिमी घाट
- c) Deccan Plateau / दक्कन पठार
- d) Cauvery Delta / कावेरी डेल्टा
- e) Godavari Basin / गोदावरी बेसिन

Answer : Option D

Explanation :

- The Kumbakonam vetrilai (betel leaf) and Thovalai maanikka maalai have been awarded the Geographical Indications (GI) tag by the Ministry of Commerce and Industry.
- The Kumbakonam betel leaf is cultivated in the Cauvery Delta region, including areas like Thiruvaiyaru, Papanasam, Thiruvudaimarudhur, Kumbakonam, and Valaigaman blocks in Thanjavur and Tiruvarur districts.
- The GI tag was granted after a three-year application process, recognizing the six-generation old tradition of craftsmanship.
- The betel leaf has a historical significance, with its cultivation dating back centuries. In addition to paddy, common crops in these wetlands include sugarcane and betel vine.
- The Thovalai maanikka maalai is a unique type of garland that is exclusively crafted in Thovalai, highlighting its cultural and regional uniqueness.





Ques : The Centre has increased MGNREGS wages by what percentage range for FY 2025-26?

केंद्र ने वित्त वर्ष 2025-26 के लिए मनरेगा मजदूरी में कितने प्रतिशत की वृद्धि की है?

- a) 1% – 5%
- b) 2.33% – 7.48%
- c) 3% – 6%
- d) 4.5% – 8%
- e) 5% – 9.2%

Answer : Option B

Explanation :

- The Centre has increased pay under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) by 2-7% for fiscal year 2025-26.
- The NREGS wage rates for 2025-26 have been increased by 2.33-7.48%, as announced in a notification. NREGS salary have increased by Rs 7-26.
- NREGS wages increased by ₹7 in five states: Andhra Pradesh, Arunachal Pradesh, Assam, Nagaland, and Telangana.
- In Haryana, NREGS salaries are expected to reach Rs 400 per day by 2025-26, representing the largest rise of Rs 26 from the current rate of Rs 374 per day.
- This is the first time NREGS pay will reach Rs 400 per day in any state.
- In 2024-25, Goa experienced the highest pay rate increase of 10.56% over the previous year (2022-23), while Uttar Pradesh and Uttarakhand saw the lowest increase of 3.04%.

About Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

- Launched : 2nd February 2006
- Act : Mahatma Gandhi National Rural Employment Guarantee Act was passed on 23rd August 2005
- Earlier known as : National Rural Employment Guarantee Act





Ques : Whom did Shirley Botchwey replace as Secretary-General of the Commonwealth?

शर्ली बोचवे ने राष्ट्रमंडल के महासचिव के रूप में किसकी जगह ली?

- a) Baroness Valerie Amos / बैरोनेस वैलेरी एमोस
- b) Kamallesh Sharma / कमलेश शर्मा
- c) Patricia Scotland / पेट्रीसिया स्कॉटलैंड
- d) Justin Welby / जस्टिन वेल्बी
- e) Helen Clark / हेलेन क्लार्क

Answer : Option C

Explanation :

- Shirley Botchwey has become the first African woman to assume the office of the Secretary General of the Commonwealth of Nations.
- She replaced Patricia Scotland of Dominica, who was the first woman to hold the position.
- Shirley Botchwey previously served as Ghana's Minister for Foreign Affairs and Regional Integration from January 2017 to January 2024.
- She was also a member of Ghana's National Security Council during her tenure.
- The Secretary-General is nominated by Commonwealth leaders and can serve a maximum of two terms of four years each.
- The Secretary-General is responsible for promoting and protecting the Commonwealth's values, representing the Commonwealth publicly, and managing the Commonwealth Secretariat.
- The Commonwealth of Nations is an association of 56 independent countries that were once colonies of Great Britain.





Ques : World Autism Awareness Day celebrated every year on which day ?
विश्व ऑटिज्म जागरूकता दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 31 March
- (b) 1 April
- (c) 2 April
- (d) 3 April
- (e) 4 April

Answer : Option C

Explanation :

- Every year on April 2nd, World Autism Awareness Day is held to increase awareness about autism spectrum disorder (ASD), as well as to promote acceptance and inclusion of people with autism.
- Theme 2025: Advancing Neurodiversity and the UN Sustainable Development Goals (SDGs).
- The United Nations General Assembly established World Autism Awareness Day (WAAD) in 2007. The United Nations (UN) observed this significant day on April 2 after its inception.

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Ques : National Walking Day is observed every year on:

राष्ट्रीय पैदल यात्रा दिवस हर साल मनाया जाता है:

- a) First Monday of April / अप्रैल का पहला सोमवार
- b) First Tuesday of April / अप्रैल का पहला मंगलवार
- c) First Wednesday of April / अप्रैल का पहला बुधवार
- d) First Thursday of April / अप्रैल का पहला गुरुवार
- e) April 2nd every year / हर साल 2 अप्रैल

Answer : Option C

Explanation :

- Every year on the first Wednesday of April, National Walking Day is held to urge individuals to put their health first by including walking into their daily routine. This year's anniversary was April 2nd.
- Theme 2025: Protect yourself from diabetes, heart disease, and cancer
- The American Heart Association (AHA) established the day to promote the benefits of walking for heart health, mental well-being, and general fitness.

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IMPORTANT ONE – LINER Current Affairs

Federal Bank Acquired Additional 4% Stake in Ageas Federal Life Insurance at a Cost of Rs.105 crore.

Now it changes stake from 26% to 30%.

PM Modi Announced Theme for 2025 International Day of Yoga. Theme 2025 Yoga for One Earth, One Health During the 120th episode of Mann ki Baat. 21 June celebrated as International Day of Yoga.

Salila Pande has taken charge as the Managing Director and CEO of SBI Card. Prior to this role, Pande served as Chief General Manager of SBI's Mumbai Metro Circle, leading the retail business

Actor Kamal Haasan has been appointed as the Chairperson of the Federation of Indian Chambers of Commerce and Industry's Media and Entertainment Committee South.

UBS Group has effectively integrated Credit Suisse's service businesses in India into UBS Business Solutions (India), bringing together 24,000 workers under one umbrella. UBS acquired Credit Suisse in 2023, resulting in the combination of Credit Suisse Services (India), Credit Suisse Business Analytics (India), and Credit Suisse Services AG in Pune.

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महत्वपूर्ण एक लाइनर करेंट अफेयर्स

फेडरल बैंक ने 105 करोड़ रुपये की लागत से एजेस फेडरल लाइफ इंश्योरेंस में अतिरिक्त 4% हिस्सेदारी हासिल की।

अब इसने हिस्सेदारी 26% से बदलकर 30% कर दी है।

पीएम मोदी ने 2025 के अंतर्राष्ट्रीय योग दिवस के लिए थीम की घोषणा की। मन की बात के 120वें एपिसोड के दौरान थीम 2025 योग फॉर वन अर्थ, वन हेल्थ। 21 जून को अंतर्राष्ट्रीय योग दिवस के रूप में मनाया जाता है।

सलिला पांडे ने एसबीआई कार्ड की प्रबंध निदेशक और सीईओ का पदभार संभाला है। इस भूमिका से पहले, पांडे ने एसबीआई के मुंबई मेट्रो सर्किल के मुख्य महाप्रबंधक के रूप में कार्य किया, जिसमें खुदरा व्यवसाय का नेतृत्व किया गया

अभिनेता कमल हासन को फेडरेशन ऑफ इंडियन चैंबर्स ऑफ कॉमर्स एंड इंडस्ट्री की मीडिया एंड एंटरटेनमेंट कमेटी साउथ का अध्यक्ष नियुक्त किया गया है।

यूबीएस ग्रुप ने भारत में क्रेडिट सुइस के सेवा व्यवसायों को यूबीएस बिजनेस सॉल्यूशंस (इंडिया) में प्रभावी रूप से एकीकृत किया है, जिससे 24,000 कर्मचारी एक छतरी के नीचे आ गए हैं। यूबीएस ने 2023 में क्रेडिट सुइस का अधिग्रहण कर लिया, जिसके परिणामस्वरूप क्रेडिट सुइस सर्विसेज (इंडिया), क्रेडिट सुइस बिजनेस एनालिटिक्स (इंडिया) और पुणे में क्रेडिट सुइस सर्विसेज एजी का एकीकरण हो गया।

EXAM
Genius

