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In English



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Ques: What is the target percentage of female workforce SBI aims to achieve by 2030?

- A. 25%
- B. 27%
- C. 30%
- D. 33%
- E. 35%

Answer: C

Explanation:

- The State Bank of India (SBI) has set a target to increase its female workforce to 30% by 2030 as part of its gender diversity initiative.
- Currently, women constitute 27% of SBI's total workforce, with around 33% representation in frontline roles.
- The initiative aims to promote inclusivity, gender balance, and equal opportunities across all levels of the organization.

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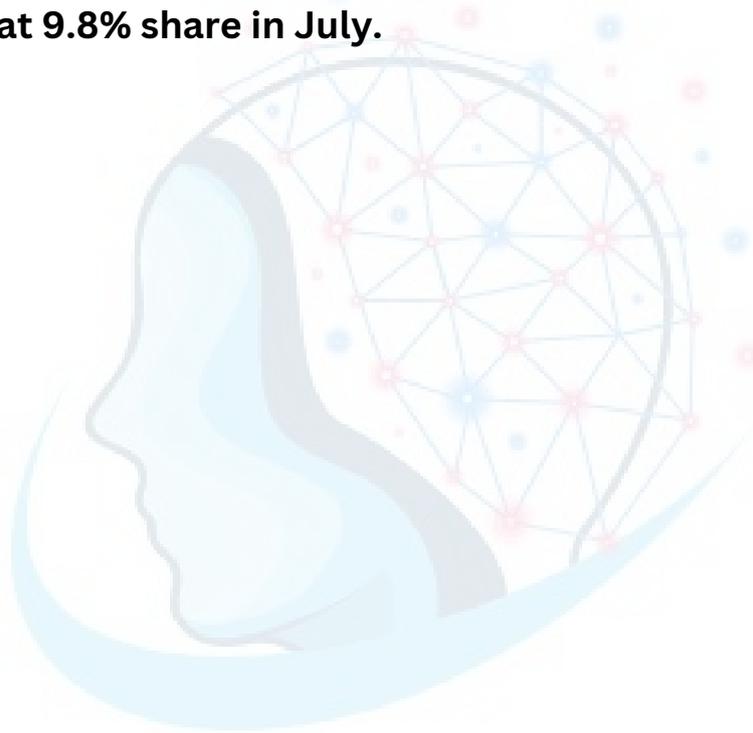
Recent News Headlines Related to SBI :

- The State Bank of India (SBI) provided loans worth ₹74,434 crore to 2.25 lakh MSMEs via its SME Digital Business Loans platform in the last 15 months.
- SBI General Insurance launched Health Alpha, India's first retail health insurance product introduced after the GST reforms.
- SBI Chairman C.S. Setty stated that the bank aims to expand its asset size from 20% to 25% of India's GDP by 2047.
- SBI Mutual Fund launched its first Magnum Hybrid Long Short scheme under the Specialised Investment Fund (SIF) category.
- Hero Future Energies (HFE), the renewable energy arm of Hero Group, secured ₹1,024 crore funding from SBI for a 60 MW Hybrid Peak Power Project in Kurnool, Andhra Pradesh.
- SBI Foundation launched the SBI Platinum Jubilee Asha Scholarship 2025 with a funding commitment of ₹90 crore for FY26.
- The State Bank of India sold about 413.44 crore equity shares of Yes Bank.
- SBI, through its Start-up Branch, hosted its first-ever Start-up Pitch Fest – Dream2Demo.
- SBI raised \$500 million by issuing 5-year bonds with a 4.50% coupon rate, payable semi-annually.
- SBI provided a €100 million line of credit to Agence Francaise de Developpement (AFD) and aims to achieve a 7.5–10% green loan portfolio by 2030.
- SBI Research (Ecowrap report) estimated India's Q1 FY26 GDP growth at 6.8%–7.0%, higher than RBI's forecast of 6.5%.





- The SBI Economic Research Department (ERD) reported a sharp rise in UPI adoption across India.
- The SBI ERD released state-wise UPI transaction data for the first time, with Maharashtra leading at 9.8% share in July.



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Ques: Jio Payments Bank has won the MLFF project to implement a FASTag-based ANPR system between which two cities?

- A. Delhi and Agra
- B. Mumbai and Pune
- C. Gurugram and Jaipur
- D. Bengaluru and Mysuru
- E. Hyderabad and Vijayawada

Answer: C

Explanation:

- Jio Payments Bank, a subsidiary of Jio Financial Services, has secured a contract to implement the FASTag-based Automatic Number Plate Recognition (ANPR) system under the Multi-Lane Free Flow (MLFF) toll collection project.
- The MLFF system will be operational at two toll plazas between Gurugram and Jaipur, enabling automatic toll deduction from FASTag-linked accounts without physical toll booths.

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Ques: What are the key changes introduced in the Reserve Bank of India's bank locker rules for 2025?

- A. Mandatory revised agreement and digital copy for customers
- B. Biometric access, 24×7 CCTV, and alerts on locker access
- C. Compensation up to 100 times annual rent if the bank is at fault
- D. Updated indicative annual rent based on locker size and city
- E. All of the above

Answer: E

Explanation:

- RBI is introducing new bank locker rules in 2025 that are designed to be safe, transparent, and customer-friendly.

Key changes in Bank Locker Rules 2025:

Locker Agreement:

- Mandatory revised agreement for all users.
- Banks will provide a copy of the agreement physically or digitally.
- The agreement will clearly detail the rights and obligations of both parties.

Security Measures:

- Biometric access, 24×7 CCTV, and alerts whenever the locker is opened.
- CCTV footage will be stored for at least 180 days.
- Customers will get instant SMS/email notifications on locker access.

Compensation for Loss

- Bank will pay up to 100 times the annual rent if found at fault.

Annual Rent

- Updated indicative rent ranges from ₹2,000 to ₹10,000 depending on locker size and city.

Prohibited Items

- Customers can store jewelry, property papers, insurance policies, and confidential documents.



Ques: According to CBDT data, India's net direct tax collection grew by what percentage to ₹11.89 lakh crore during April–October 2025?

- A. 4.8%
- B. 5.5%
- C. 6.3%
- D. 7.2%
- E. 8.1%

Answer: C

Explanation:

- As per CBDT, India's net direct tax collection rose 6.33% to ₹11.89 lakh crore in April–October 2025, driven by strong non-corporate tax receipts and a drop in refunds.
- Non-corporate taxpayers (individuals, HUFs, firms, associations, local authorities, artificial juridical persons) contributed ₹6.56 lakh crore, while corporate tax collection stood at ₹5.02 lakh crore.
- Refund issuances dropped by 16% to ₹2.03 lakh crore, helping boost net collections.

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Ques: Which city has launched India's first QR code-based kiosk for traffic challan payments?

- A. Mumbai
- B. Gurugram
- C. Bengaluru
- D. Hyderabad
- E. Pune

Answer: B

Explanation:

- Gurugram has become the first city in India to introduce a QR code-based digital kiosk for paying traffic challans.
- The kiosk was developed jointly by Gurugram Police and the Gurugram Metropolitan Development Authority (GMDA) to make challan payments faster, simpler, and cashless.
- The project is part of a Corporate Social Responsibility (CSR) initiative and is expected to be expanded to more high-footfall locations across the city to promote digital governance and public convenience.

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Ques: The Government of India has revised guidelines to allow candidates from which sector to apply for top leadership roles like Managing Director (MD) in SBI and Executive Director (ED) in Public Sector Banks (PSBs)?

- A. Defence Sector
- B. Private Sector
- C. Cooperative Sector
- D. Public Enterprises
- E. Non-Banking Financial Companies (NBFC) Sector

Answer: B

Explanation:

- The government has revised the rules so that key senior leadership positions in Public Sector Banks (PSBs)—such as Managing Director (MD) roles in SBI and Executive Director (ED) roles across PSBs—are now open to private sector (external) candidates.
- Earlier, these top posts were typically filled by officers already working within PSBs. Under the new rules, at least one MD post in SBI (out of multiple MD positions) will be open to external applicants.
- Officers from PSBs at General Manager (GM) or Chief General Manager (CGM) level may also qualify under specific conditions.
- Candidates serving as Chief Vigilance Officers (CVOs) are not eligible for these top positions.
- The Financial Services Institutions Bureau (FSIB) will conduct the selection process, including behavioural and competency assessments.
- Candidates must have at least two years of experience at the Board level or three years one level below the Board.





Ques: What was India's retail inflation rate in September 2025 – the lowest in 8 years?

- A. 2.6%
- B. 1.8%
- C. 1.54%
- D. 1.46%
- E. 3.1%

Answer: C

Explanation:

- India's retail inflation (CPI) fell sharply to 1.54% in September 2025, the lowest since June 2017, due to a decline in food and fuel prices.
- Core inflation, excluding food and fuel, inched up slightly to 4.43% due to rising precious metal prices.
- The Consumer Food Price Index (CFPI) remained at -2.28%, reflecting cheaper food items.
- The rate is below RBI's lower tolerance band of 2%, signaling potential for monetary easing in December.

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Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) will consolidate around 9,000 regulatory circulars issued by the Department of Regulation into 238 Master Directions.
- The Reserve Bank of India (RBI) has allowed exporters to retain their foreign exchange proceeds in a Foreign Currency Account (FCA) at an International Financial Services Centre (IFSC) for up to 3 months.
- The Reserve Bank of India (RBI) has issued a 'Letter of Caution' to Axis Bank for non-compliance with Know Your Customer (KYC) norms.
- The Reserve Bank of India (RBI) launched its second verified WhatsApp channel in October 2025 under its 'RBI Kehta Hai' initiative.
- The Reserve Bank of India (RBI) announced that the rate of interest on the Government of India Floating Rate Bond (FRB) 2028 for the half-year period from October 4, 2025 to April 3, 2026 will be 6.22% per annum.
- The Reserve Bank of India (RBI) has imposed several restrictions on The Baghat Urban Co-operative Bank Ltd., Solan under Section 35A read with Section 56 of the Banking Regulation Act, 1949, effective from October 8, 2025.
- The Reserve Bank of India (RBI), under Section 35A of the Banking Regulation Act, 1949, has issued a notification to include State and Central Co-operative Banks under the Integrated Ombudsman Scheme (RB-IOS), 2021.
- The Reserve Bank of India (RBI) has launched a retail sandbox for its Central Bank Digital Currency (CBDC) to allow fintech companies to develop and test use cases under the ongoing e-Rupee pilot.





- The RBI launched the 71st round of its Order Books, Inventories and Capacity Utilisation Survey (OBICUS) for July–September 2025 (Q2: 2025-26).



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Ques: What is the total planned hydroelectric capacity from the Brahmaputra basin by 2047?

- A. 64 GW
- B. 69 GW
- C. 76 GW
- D. 80 GW
- E. 72 GW

Answer: C

Explanation:

- The Central Electricity Authority (CEA) has unveiled a ₹6.4 lakh crore transmission plan to evacuate 76 GW of hydroelectric power from the Brahmaputra river basin by 2047.
- The plan covers 224 hydro projects with capacities above 25 MW, adding 31,397 ckm of transmission lines and 1,09,935 MVA+MVAR capacity in two phases.
- The Brahmaputra Basin holds 80% of India's untapped hydro potential, making this plan crucial for meeting India's projected 575 GW power demand by 2047.

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Ques: What recent initiative has CBIC introduced for IFSC code registration to enhance Ease of Doing Business?

- A. System-based auto-approval for IFSC code registration
- B. Manual verification of IFSC code by Port officers
- C. Offline submission of IFSC registration forms
- D. Annual renewal of IFSC code registration
- E. Linking IFSC code registration with PAN card only

Answer: A

Explanation:

- The Central Board of Indirect Taxes and Customs (CBIC) has introduced system-based auto-approval for IFSC code registration to enhance Ease of Doing Business.
- Under this initiative, if the same combination of incentive bank account and IFSC code has already been approved for a particular Importer Exporter Code (IEC) at any Customs location, the system will automatically approve registration requests at multiple Customs locations, eliminating the need for manual intervention by Port officers.
- Exporters already have the facility for online registration of Authorised Dealer (AD) Code on ICEGATE (Indian Customs Electronic Gateway).

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Ques: Which category of voters can now cast their vote through postal ballot as per the Election Commission's recent notification?

- A. Electors above 85 years of age
- B. Electors with benchmark disabilities
- C. Electors on essential services on the date of poll
- D. Media persons authorized for poll day coverage
- E. All of the above

Answer: E

Explanation:

- Electors above 85 years of age and electors with benchmark disabilities can vote through postal ballot using Form 12 D, submitted to the Returning Officer via their BLO within 5 days of election notification. Polling teams will collect their votes at home.
- Electors on essential services on the date of poll can apply for postal ballot facility through the designated Nodal officer of their department. Essential services include Fire Services, Health, Electricity, Traffic, Ambulance, Aviation, and long-distance Government Road Transport Corporations.
- Media persons authorized by the Election Commission for poll day coverage are also eligible for postal ballot as absentee voters on essential services.

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News Headlines Related to Ministry :

- The Ministry of Textiles (MoT) has notified major amendments to the Production Linked Incentive (PLI) scheme for Manmade Fibres (MMF) apparel, MMF fabrics, and technical textiles.
- The Tobacco-Free Youth Campaign 3.0 (TFYC 3.0) is a 60-day national initiative launched by the Ministry of Education and Ministry of Health & Family Welfare.
- Union Minister for Agriculture, Farmers' Welfare, and Rural Development, Shri Shivraj Singh Chouhan visited Patna where he participated in 'Makhana Mahotsav 2025' and released the report titled 'Makhana: From Culture to Prosperity' (Makhana: Sanskriti se Samridhhi).
- The Ministry of Environment launched the National Red List Assessment to scientifically evaluate the extinction risks of nearly 11,000 species of flora and fauna in India.
- Union Minister of Electronics & IT Ashwini Vaishnaw approved the establishment of the 'NaMo Semiconductor Laboratory' at IIT Bhubaneswar.
- Union Minister Manohar Lal Khattar launched the 'Swachh Shehar Jodi' (SSJ) initiative under Swachh Bharat Mission-Urban at Sonipat, Haryana.
- The Ministry of Environment launched the National Red List Assessment to scientifically evaluate the extinction risks of nearly 11,000 species of flora and fauna in India.
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- **Union Minister Bhupender Yadav, Ministry of Environment, Forest and Climate Change, presided over the 51st Foundation Day of the Central Pollution Control Board (CPCB) in New Delhi.**
- **The Ministry of Tribal Affairs, in partnership with the United Nations in India, launched the Adi Karmayogi Abhiyan, envisioned as the world's largest tribal grassroots leadership movement.**
- **The Ministry of Ayush inaugurated the Integrative Oncology Research and Care Centre (IORCC) at the All India Institute of Ayurveda (AIIA), Dhargal, Goa, on the occasion of the 10th National Ayurveda Day.**

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Ques: Where was the 6th edition of the Global Fintech Festival (GFF 2025) held?

- A. Bengaluru, Karnataka
- B. Hyderabad, Telangana
- C. Mumbai, Maharashtra
- D. New Delhi, Delhi
- E. Pune, Maharashtra

Answer: C

Explanation:

- The 6th edition of Global Fintech Festival (GFF 2025) was held at Jio World Convention Centre and Nita Mukesh Ambani Cultural Centre (NMACC) in Mumbai, Maharashtra.
- The event was organised by the Payments Council of India (PCI), National Payments Corporation of India (NPCI), and Fintech Convergence Council (FCC).
- The theme was “Empowering Finance for a Better World Powered by AI: Augmented Intelligence | Innovation | Inclusion,” inaugurated by Finance Minister Nirmala Sitharaman. Keynote addresses were delivered by PM Narendra Modi and UK PM Keir Starmer.

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Ques: Who among the following were awarded the Nobel Prize in Economic Sciences 2025 for explaining innovation-driven economic growth?

- A. Abhijit Banerjee, Esther Duflo and Michael Kremer
- B. Joel Mokyr, Philippe Aghion and Peter Howitt
- C. Thomas Sargent, Paul Romer and Robert Solow
- D. Angus Deaton, Jean Tirole and Joseph Stiglitz
- E. Oliver Hart, Bengt Holmström and Richard Thaler

Answer: B

Explanation:

- The Royal Swedish Academy of Sciences awarded the 2025 Sveriges Riksbank Prize in Economic Sciences to Joel Mokyr, Philippe Aghion, and Peter Howitt for explaining innovation-driven economic growth.
- One half of the prize went to Joel Mokyr for identifying prerequisites for sustained growth through technological progress, while the other half was shared jointly by Philippe Aghion and Peter Howitt for the theory of sustained growth through creative destruction.
- Their research highlights how technological progress and creative destruction drive long-term economic growth.

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Ques: Who won the Kenton R. Miller Award for Innovation in National Parks and Protected Area Sustainability at the IUCN World Conservation Congress 2025?

- A. Kenton R. Miller
- B. Roque Simón Sevilla Larrea
- C. Vahagn Khachaturyan
- D. Dr. Sonali Ghosh
- E. None of the above

Answer: D

Explanation:

- Dr. Sonali Ghosh, Field Director of Kaziranga National Park & Tiger Reserve (Assam), won the Kenton R. Miller Award at the IUCN World Conservation Congress in Abu Dhabi for her work in innovation in national parks and protected area sustainability.
- Another awardee was Ecuador's Roque Simón Sevilla Larrea.
- The Kenton R. Miller Award was established in 2006 and is presented every two years by the IUCN-WCPA for innovation in national parks and protected area sustainability.

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Ques: Which three major ports have been officially recognised as Green Hydrogen Hubs under India's National Green Hydrogen Mission?

- A. Deendayal Port (Gujarat)
- B. V. O. Chidambaranar Port (Tamil Nadu)
- C. Paradip Port (Odisha)
- D. Both A and B
- E. All A, B and C

Answer: E

Explanation:

- The Ministry of New & Renewable Energy (MNRE) has officially recognised Deendayal Port (Gujarat), V. O. Chidambaranar Port (Tamil Nadu), and Paradip Port (Odisha) as Green Hydrogen Hubs under the National Green Hydrogen Mission.
- These ports will get priority and facilitation for setting up hydrogen infrastructure, including production units, storage tanks, export terminals, and bunkering facilities.
- This move aligns with India's strategy to achieve net zero emissions by 2070 and accelerate the clean energy transition.

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Ques: What is 'Breathable Art', recently inaugurated at Swarn Jayanti Park, Rohini?

- A. An art installation made of air-purifying plants to raise awareness on air pollution
- B. A sculpture made from recycled plastics to promote waste management
- C. A digital exhibition on environmental conservation
- D. A mobile air quality monitoring station
- E. A campaign on electric vehicle promotion

Answer: A

Explanation:

- Joint Secretary, Union Ministry of Environment, Forest and Climate Change (MoEFCC), Ms. Nameeta Prasad, inaugurated 'Breathable Art' at Swarn Jayanti Park, Rohini.
- The installation was sponsored by MoEFCC with support from the Commission for Air Quality Management (CAQM) and the Delhi Development Authority (DDA).
- It is part of the 'Breath of Change – Clean Air, Blue Skies' campaign under the Environmental Information, Awareness, Capacity Building and Livelihood Programme (EIACP) of the Environment Education, Awareness, Research and Skill Development (EEARSD) Scheme.
- 'Breathable Art' is an innovative, living structure made using air-purifying plants and sustainable materials to promote awareness about air pollution and sustainable urban living.

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Recent News Headlines Related to awards and winners

- **2025 Nobel Peace Prize** : María Corina Machado, a Venezuelan politician and industrial engineer
- **2025 Nobel Prize in Literature** : Hungarian novelist László Krasznahorkai
- **The 2025 Nobel Prize in Chemistry** : Susumu Kitagawa (Japan), Richard Robson (Australia), and Omar Mwanne Yaghi (Jordanian-American) for their development of Metal–Organic Frameworks (MOFs).
- **2025 Young Champion of the Earth Award** : Jinali Mody
- **Nobel Prize in Physics 2025** : John Clarke (UK), Michel Henri Devoret (France), John Matthew Martinis (USA)
- **Nobel Prize in Physiology or Medicine 2025** : Shimon Sakaguchi (Japan), Mary E. Brunkow (USA), Fred Ramsdell (USA)
- **CEAT Cricket Awards 2024–25 (Lifetime Achievement Award)** : B.S. Chandrasekhar and Brian Lara
- **International Social Security Association (ISSA) Award 2025** : India
- **International Emmy Award Nomination for Best Actor 2025** : Diljit Dosanjh for “Amar Singh Chamkila”
- **Hindu BusinessLine Changemaker Awards 2024** : Defence Research & Development Organisation (DRDO)
- **Hombale Samhita Harinikumar Alumni Krishi Media Award 2025** : Amshi Prasannakumar (Mysuru)





- **Men's Ballon d'Or : Ousmane Dembélé (France)**
- **Women's Ballon d'Or : Aitana Bonmatí (Spain)**



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Ques: Who won the 48th Mrs. Universe crown in 2025, becoming the first Indian to do so?

- A. Sherry Singh
- B. Urmimala Boruah
- C. Priyanka Chopra
- D. Lara Dutta
- E. Sushmita Sen

Answer: A

Explanation:

- Sherry Singh won the 48th Mrs. Universe crown in 2025, held at Okada, Manila, Philippines, becoming the first Indian to achieve this feat.
- About 120 contestants from around the world participated in the pageant, with the 1st runner-up representing Saint Petersburg.
- Sherry Singh had earlier won Mrs. India 2025 and represented Mrs. Bharat Universe in 2024.
- The national director for Mrs. Universe India is Urmimala Boruah from UMB Pageants.

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Ques: What percentage of interest subsidy will MSME exporters receive under the new scheme announced by the Government of India?

- A. 2%
- B. 3%
- C. 4%
- D. 5%
- E. 6%

Answer: B

Explanation:

- The Government of India will provide a 3% interest subsidy to MSME exporters under a revamped interest subvention scheme, replacing the Interest Equalisation Scheme (IES) that ended in December 2024.
- The scheme aims to support labour-intensive sectors affected by US tariffs and promote export-led growth for MSMEs.
- It will focus on sectors like textiles, garments, gems & jewellery, handicrafts, leather, footwear, furniture, and toys, and is expected to run for the next five years.

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Ques: What is SAKSHAM, recently initiated by the Indian Army, and what is its purpose?

- A. A high-end, modular Command and Control (C2) System for countering unmanned aerial threats
- B. A new indigenous tank for frontline operations
- C. An advanced missile defense system
- D. A satellite-based communication system
- E. A cyber-security platform for the Indian Army

Answer: A

Explanation:

- The Indian Army has initiated the induction of SAKSHAM (Situational Awareness for Kinetic Soft and Hard Kill Assets Management), a Counter-Unmanned Aerial System (C-UAS) Grid System, developed indigenously with Bharat Electronics Limited (BEL), Ghaziabad.
- Procurement of SAKSHAM C-UAS has been approved under the Fast Track Procurement (FTP) route, with deployment expected across all Indian Army field formations in 2026.
- SAKSHAM is a high-end, modular Command and Control system designed to ensure comprehensive airspace security across the Tactical Battlefield Space (TBS), covering airspace up to 3,000 meters (≈10,000 feet) above ground level.
- This initiative aligns with the Indian Army's strategic vision of the 'Decade of Transformation (2023–32)'.

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Ques: Which country has recently become the newest State Member of the International Union for Conservation of Nature (IUCN)?

- A. Kazakhstan
- B. Georgia
- C. Azerbaijan
- D. Armenia
- E. Uzbekistan

Answer: D

Explanation:

- Armenia has become the newest State Member of the International Union for Conservation of Nature (IUCN), as announced during the IUCN World Conservation Congress in Abu Dhabi.
- Armenia's membership coincides with its preparations to host the 17th Conference of the Parties to the Convention on Biological Diversity (CBD COP17) in 2026.

About Armenia:

- Capital: Yerevan
- Currency: Armenian Dram
- President: Vahagn Khachaturyan

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Ques: During Prime Minister Narendra Modi's State visit to Brazil in July 2025, what bilateral trade target was set between India and Brazil for the next five years?

- A. USD 10 billion
- B. USD 15 billion
- C. USD 20 billion
- D. USD 25 billion
- E. USD 30 billion

Answer: C

Explanation:

- During PM Narendra Modi's State visit to Brazil in July 2025, he and Brazilian President Luiz Inacio Lula da Silva set a target to increase bilateral trade to USD 20 billion over the next five years.
- Brazil is India's largest trading partner in the Latin American and Caribbean region.
- In FY 2024–25, the bilateral merchandise trade stood at USD 12.19 billion.
- The 7th India-Brazil Trade Monitoring Mechanism (TMM) meeting in New Delhi discussed India–MERCOSUR PTA expansion, market access, investment, MSMEs, and other trade matters.

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IMPORTANT ONE - LINER Current Affairs

- The Central Council for Research in Homoeopathy in collaboration with the Manipal Institute of Virology has commenced a five-day residential workshop titled “Biosafety & Outbreak Simulation Training 2025” at the MAHE campus, Manipal, Karnataka
- Indian Peacemakers in Abyei, Sudan were Honored for their dedication towards the service by Major General Robert Yaw Affram, the Acting Head Of Mission of the United Nations Interim Security Force for Abyei (UNISFA), a contested, oil-rich Border region between Sudan and South Sudan
- A customized Temporo-Mandibular Joint (TMJ) implant procedure was successfully performed for four patients by the clinical team at Maulana Azad Institute of Dental Sciences (MAIDS), New Delhi.
- Sachin Tendulkar launched his first sportswear and athleisure brand “TEN x You”. Bengaluru based TEN x YOU brand co-founded by Sachin Tendulkar, Karthik Gurumurthy, and Karan Arora, under the company SRT10 Athleisure Private Limited
- The 68th Commonwealth Parliamentary Conference (CPC), hosted by the Parliament of Barbados in Bridgetown and the CPA Barbados branch, brings together more than 600 delegates from over 180 national, state, and provincial legislatures across the Commonwealth under the ‘The Commonwealth – A Global Partner.’

