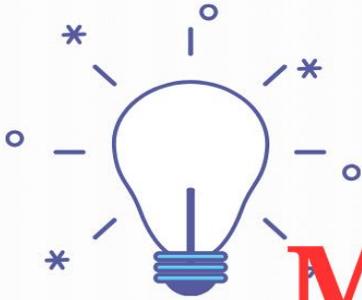


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**March 2025**



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## NATIONAL AFFAIRS / GOVERNMENT SCHEME

### 1. NHLML and IWAI Sign MoU to Develop State-of-the-Art Multi-Modal Logistics Park in Varanasi, Uttar Pradesh.

On March 11, 2025, National Highways Logistics Management Limited (NHLML), under the Ministry of Road Transport and Highways (MoRTH), and the Inland Waterways Authority of India (IWAI), under the Ministry of Ports, Shipping and Waterways (MoPSW), signed a Memorandum of Understanding (MoU) in New Delhi to develop a state-of-the-art Multi-Modal Logistics Park (MMLP) in Varanasi, Uttar Pradesh. The project aims to strengthen the logistics industry and boost economic growth by creating an interconnected logistics hub.

- **The 150-acre logistics park will have direct access to NH7 via a 650-meter road, just 1.5 km from the NH7-NH2 junction. It will integrate with EDFC via a 5.1 km railway from Jeonathpur Station, connect to National Waterway-1, and is 30 km from Lal Bahadur Shastri Airport, Varanasi.**

- **In a separate development, IWAI, the nodal agency for National Waterways (NW) under MoPSW, signed an MoU with multiple agencies of the Delhi government, including the Irrigation and Flood Control (IFC) department, Delhi Development Authority (DDA), Delhi Jal Board (DJB), and Delhi Transport Corporation (DTC), at Asita Park, Delhi.**

- **The MoU includes plans to develop cruise tourism on a 4-kilometer stretch of the Yamuna River, designated as National Waterway-110 (NW-110), between Sonia Vihar and Jagatpur in Delhi. The project will introduce electric-solar hybrid boats with a capacity of 20-30 passengers, equipped with bio-toilets and safety gear.**

### Key Points:-

(i) To facilitate ferry operations, the project will include the construction of two High-Density Polyethylene (HDPE) jetties. This initiative is expected to improve river-based transport while ensuring environmental sustainability through the use of green energy solutions.

(ii) Union Minister for Road Transport and Highways, Nitin Gadkari, and Union Minister for Ports, Shipping, and Waterways, Sarbananda Sonowal, attended the MoU signing ceremony, underscoring the government's commitment to modernizing India's transportation and logistics sectors.

(iii) As part of the broader sustainable water transport initiatives, the Harit Nauka Guidelines focus on promoting electric boats, which are already operational in Varanasi and Ayodhya. Additionally, NW-110, covering a 1,089-kilometer stretch from Delhi to Prayagraj, was officially declared a National Waterway in 2014.

### 2. NHB Unveils Report on Trends and Progress of Housing in India 2024.

In March 2025, the New Delhi (Delhi)-based National Housing Bank (NHB), the apex financial institution for housing, released the Report on Trends and Progress of Housing in India, 2024, in accordance with the provisions of Section 42 of the NHB Act, 1987.

- **As of September 30, 2024, individual housing loans amounted to Rs 33.53 lakh crore, reflecting a growth of 14% compared to the same period last year.**

- **The Middle-Income Group (MIG) accounted for 44% of the total housing loans as of September 30, 2024.**

- During the first half (H1: April-September) of Financial Year 2024-25 (FY25), individual housing loan disbursements were Rs 4.10 lakh crore, while disbursements during FY24 (ending March 31, 2024) were Rs 9.07 lakh crore.

**Key Points:-**

(i) According to the report, the Housing Price Index (NHB-RESIDEX), which tracks price movements of residential properties, showed a Year-on-Year (Y-o-Y) growth of 6.8%, up from 4.9% the previous year.

(ii) National Housing Bank (NHB) is a statutory body established under the NHB Act, 1987 on July 9, 1988.

### 3. "IndiaAI Mission Strengthens AI Ecosystem with Rs 10,300 Crore Investment and New Centres of Excellence".

India is undergoing a remarkable transformation in Artificial Intelligence (AI), fueled by initiatives such as the IndiaAI Mission and the establishment of Centres of Excellence (CoE) for AI, which are strengthening India's AI ecosystem.

- These efforts align with the vision of Viksit Bharat by 2047, aiming to position India as a global AI hub, utilizing advanced technology to drive economic growth, enhance governance, and promote societal progress.

- In 2024, the Government of India (GoI) approved the IndiaAI Mission with an outlay of Rs 10,300 crore over five years to boost AI capabilities in India.

- The Mission is being implemented by the Ministry of Electronics and Information Technology (Meity)

through the 'IndiaAI' Independent Business Division (IBD) under Digital India Corporation (DIC).

**Key Points:-**

(i) Under the IndiaAI Mission, the Government of India (GoI) aims to create one of the most extensive AI compute infrastructures globally, with a high-end common computing facility equipped with 18,693 Graphics Processing Units (GPUs). So far, the GoI has established three Centres of Excellence (CoE) in AI, focusing on healthcare, agriculture, and sustainable cities.

(ii) The CoE in healthcare is led by IIT Delhi and AIIMS Delhi, the agriculture CoE by IIT Ropar, Punjab, and the sustainable cities CoE by IIT Kanpur, Uttar Pradesh. A new CoE in AI for education has been announced for the Union Budget FY 2025-26, with an outlay of Rs 500 crore.

(iii) Additionally, the GoI plans to establish five National CoEs for Skilling in collaboration with international partners. These centres will focus on training youth in AI industry-relevant skills, supporting India's vision of 'Make for India, Make for the World' in manufacturing and AI innovation.

### 4. Union Minister JP Nadda Unveils Two New Schemes for Girl Child Welfare in Tripura.

On March 9, 2025, Union Minister Jagat Prakash Nadda, the Minister of Health and Family Welfare (MoH&FW), introduced two new welfare schemes for girl children in Tripura. The announcement was made during the two-year celebration of the Bharatiya Janata Party (BJP)-led Tripura Government 2.0 at Swami Vivekananda Maidan in Agartala, Tripura.

- The two schemes, Mukhyamantri Balika Samridhi Yojana and Mukhyamantri Kanya Atmanirbhar Yojana, aim to provide financial assistance and promote academic excellence among girls in Tripura.
- This scheme is designed to provide financial security and support for higher education or other essential needs. Under this initiative, the Tripura government will deposit a one-time bond of Rs 50,000 in the name of every girl child born in a Below Poverty Line (BPL) family.
- Upon turning 18, the girl will receive the matured bond, which is expected to grow to Rs 8-10 lakh.

**Key Points:-**

- (i) The scheme provides scooters to meritorious girl students to encourage self-reliance and ease of mobility for higher education and career growth.
- (ii) Previously, scooters were awarded to the top 100 girls in the Higher Secondary examinations.
- (iii) The scheme has now been expanded to include 140 meritorious girl students from all educational boards in Tripura.

**5. The Competition Commission of India (CCI) granted approvals on March 4th, 2025.**

On March 4, 2025, the Competition Commission of India (CCI) approved the following proposals:

- (i) TPG Scion Singapore Private Limited (based in Singapore) acquired a stake in Schott Poonawalla Private Limited (SPPL), which is based in Pune (Maharashtra), by buying shares from Serum Institute of India (SII) Private Limited, also based in Pune.
- (ii) Adani Infra (India) Limited (AIIIL), a subsidiary of Adani Enterprises Limited based in Ahmedabad

(Gujarat), acquired a 30.07% equity stake in PSP Projects Limited (PSP Projects), also based in Ahmedabad, for Rs. 685.36 crore.

- (iii) Ambuja Cements Limited (ACL), based in Mumbai (Maharashtra), acquired up to 72.8% stake in Orient Cement Limited (OCL), based in New Delhi (Delhi).

**Key Points:-**

- (i) Shell Deutschland GmbH, a subsidiary of the global energy company Shell Pic, based in the Netherlands, along with Shell Overseas Investments B.V., acquired 100% of Raj Petro Specialities Private Limited, based in Mumbai (Maharashtra).
- (ii) Roquette Frères S.A., based in France, acquired the Pharma Solutions and specific product lines from the Nourish segment of International Flavors & Fragrances Inc. (IFF), based in the USA.
- (iii) JSW (Jindal South West) Energy Limited (JSWEL), based in Mumbai (Maharashtra), acquired 100% of the shareholding in KSK Mahanadi Power Company Limited, based in Hyderabad (Telangana), for nearly Rs. 16,000 crore.

**6. Union Finance Minister & MoS of Finance Unveil New Credit Assessment Model for MSMEs.**

In March 2025, Union Minister Nirmala Sitharaman, Ministry of Finance (MoF) and Ministry of Corporate Affairs (MOCA), along with Union Minister of State (MoS) Pankaj Chaudhary, MoF, launched the New Credit Assessment Model based on the scoring of digital footprints of Micro, Small, and Medium Enterprises (MSMEs) during a post-

budget interaction held in Visakhapatnam, Andhra Pradesh (AP).

- In the Union Budget for Financial Year 2024-25 (FY25), MoF announced that Public Sector Banks (PSBs) will develop in-house capabilities to assess MSMEs for credit, reducing their reliance on external evaluation.
- The new model will leverage digitally fetched and verifiable data for credit assessment, enabling automated MSME loan appraisal with objective decision-making for all loan applications. It will facilitate model-based limit assessment for both Existing to Bank (ETB) and New to Bank (NTB) MSME borrowers.
- The assessment will incorporate various digital verifications, including name and PAN authentication via NSDL, mobile and email verification through OTP, API-based GST data fetch, bank statement analysis using account aggregators, and API-enabled commercial and consumer bureau data access.

**Key Points:-**

- (i) MSMEs can apply for loans online from anywhere, reducing paperwork and branch visits. The process ensures quick in-principle sanctioning of loans via digital mode and smooth processing of credit proposals.
- (ii) The model introduces an end-to-end Straight Through Process (STP), significantly reducing the Turnaround Time (TAT) for loan approvals.
- (iii) Unlike conventional credit eligibility assessments based solely on assets or turnover, this model allows MSMEs without a formal accounting system to be covered under the new framework.

**7. Union Minister Ashwini Vaishnaw Unveils AI Compute Portal, Dataset Platform AIKosha, and Other Key Initiatives.**

In March 2025, Union Minister Ashwini Vaishnaw, Ministry of Electronics & Information Technology (Meity), launched several key initiatives under the IndiaAI mission during the 1-year anniversary celebration of the IndiaAI mission held in New Delhi, Delhi.

- The newly launched initiatives include the AI Compute Portal, AIKosha: IndiaAI Datasets Platform, the AI Competency Framework for Public Sector Officials, IGOT-AI Mission Karmayogi, the IndiaAI Startups Global Acceleration Program with Station F, the India AI Application Development Initiative, and IndiaAI FutureSkills.
- All these initiatives are aimed at strengthening AI-driven research, innovation, and skill development.

**Key Points:-**

- (i) These initiatives mark a significant step in democratizing AI access, enabling research-driven innovation, and bolstering India's global AI leadership.
- (ii) The IndiaAI Compute Portal will provide AI compute, network storage, platform, and cloud services at a discounted rate of Rs 67 per hour to startups, Micro, Small and Medium Enterprises (MSMEs), academia, researchers, students, and government agencies.
- (iii) AIKosha is a secured platform that serves as a repository for datasets, models, and use cases to promote AI innovation. It is designed with the objective of providing seamless access to

datasets, tools, and AI models.

accepted by Guyana's PM Mark Phillips.

### 8. Union Minister Bhupender Yadav Opens WSDS 2025 in New Delhi.

On March 5, 2025, Union Minister Bhupender Yadav, Ministry of Environment, Forest, and Climate Change (MoEFCC), inaugurated the 24th edition of the World Sustainable Development Summit (WSDS) 2025 in New Delhi, Delhi. The theme of WSDS 2025 is "Partnerships for Accelerating Sustainable Development and Climate Solutions."

- The summit, held from March 5 to 7, 2025, is an annual event organized by The Energy and Resources Institute (TERI) based in Bengaluru (Karnataka) since 2001.

#### Key Points:-

(i) The event featured plenary sessions, exhibitions, and discussions aimed at enhancing dialogue and action for sustainable development and climate solutions.

(ii) It was attended by distinguished figures, including the Prime Minister (PM) of the Republic of Guyana, Brigadier Mark Phillips, Brazil's Minister of Environment and Climate Change, Marina Silva, Nitin Desai, Chairman of TERI, and Dr. Vibha Dhawan, Director General (DG) of TERI, along with subject matter experts and other dignitaries.

(iii) During the summit, TERI presented the Sustainable Development Leadership Award (SDLA) 2025 to Dr. Bharrat Jagdeo, Vice President of Guyana, and Marina Silva, Minister of Environment and Climate Change, Brazil. The award on behalf of Dr. Bharrat Jagdeo was

### 9. CEA and TPDDL Host 5th Edition of Lineman Diwas in New Delhi.

In March 2025, the New Delhi (Delhi)-based Central Electricity Authority (CEA), a statutory body under the Ministry of Power (MoP), in collaboration with Tata Power Delhi Distribution Limited (TPDDL), organized the 5th Edition of 'Lineman Diwas' in New Delhi, Delhi. Lineman Diwas is observed annually on March 4th across India.

- The day is dedicated to recognizing the essential services of linemen and ground maintenance staff, who form the backbone of India's electricity sector.
- The theme for the 5th edition of Lineman Diwas was 'Seva, Suraksha, Swabhiman,' symbolizing the Dedication, Service, and Sacrifice of the frontline heroes in the power sector.

#### Key Points:-

(i) Lineman Diwas was first organized by CEA in collaboration with TPDDL in March 2021 to honor the selfless contributions of these frontline workers by dedicating a day to appreciate their efforts.

(ii) This collaborative initiative enables linemen to learn from their colleagues, expand their perspectives, and reinforce efficient safety measures, ultimately fostering a safer working environment for all.

### 10. PM Narendra Modi Visits DNHDD & Gujarat, Inaugurates Projects Worth Over Rs. 2,580 Crore.

The Prime Minister (PM) Narendra Modi visited the Union Territory (UT) of Dadra and Nagar Haveli and Daman and Diu (DNHDD) and Gujarat from March 7-8, 2025. During his visit, the PM inaugurated and laid foundation stones for multiple development projects worth over Rs. 2,580 crore in the UT. He then visited Gujarat to inaugurate and participate in various programs focused on healthcare, women empowerment, and rural development.

- On March 7, 2025, PM inaugurated Phase 1 of Narendra Modi (NAMO) Hospital in Silvassa, DNHDD.
- He also launched several development projects in Silvassa, totaling Rs. 2,580 crore.
- PM distributed appointment letters under 'Rozgar Mela' and provided benefits under schemes like Pradhan Mantri Awas Yojana - Urban (PMAY-U), Gir Adarsh Aajeevika Yojana, and Sylvan Didi Scheme.

**Key Points:-**

- (i) On March 7, 2025, PM launched the campaign in Surat, Gujarat.
- (ii) On March 8, 2025, International Women’s Day (IWD), PM participated in the Lakhpati Didi Program in Navsari district, Gujarat.
- (iii) He launched two key initiatives, Gujarat Scheme for Antyodaya Families for Augmenting Livelihoods (G-SAFAL) and Gujarat Mentorship and Acceleration of Individuals for Transforming Rural Income (G-MAITRI), aimed at enhancing livelihoods and rural income in Gujarat.

**11. Madhav National Park in Madhya Pradesh Declared as India's 58th Tiger Reserve.**

In March 2025, Union Minister Bhupender Yadav, Ministry of Environment, Forest and Climate Change (MoEFCC), announced Madhav National Park in Madhya Pradesh (MP) as India's 58th Tiger Reserve (TR), making it the ninth TR in MP.

- The other TRs in MP include Bandhavgarh TR, Kanha TR, Panna TR, Sanjay TR, Satpura TR, Pench TR, Veerangana Durgavati TR, and Ratapani Wildlife Sanctuary.
- Tiger Reserves are notified by State Governments as per Section 38V of the Wildlife (Protection) Act, 1972, on the advice of the National Tiger Conservation Authority (NTCA).
- Madhav Tiger Reserve is located in the Shivpuri district within the Gwalior-Chambal region. It spans 1,751 square kilometers (sq km), featuring a core area of 375 sq km and a buffer area of 1,276 sq km.

**Key Points:-**

- (i) As of March 2025, Madhav TR is home to five tigers, including two cubs born recently. Two more tigers may be released into the TR.
- (ii) Under MP's tiger reintroduction project, three tigers, including two females, were introduced to Madhav National Park in 2023.
- (iii) India hosts over 70% of the world’s wild tiger population, with approximately 3,682 tigers.

**12. Indian Private Industry Delivers First Rear Fuselage for LCA Mk1A to HAL.**

In March 2025, the first rear fuselage for the Light Combat Aircraft (LCA) Mk1A, manufactured by Indian private industry, was handed over to Hindustan Aeronautics Limited (HAL) by Bengaluru

(Karnataka)-based Alpha Tocol Engineering Services Private Limited.

- The handover ceremony took place at HAL's Aircraft Division in Bengaluru, Karnataka, in the presence of Union Minister Rajnath Singh, Ministry of Defence (MoD).
- HAL had placed orders with several Indian private companies, including Mumbai (Maharashtra)-based Larsen & Toubro Limited (L&T), Alpha Tocol Engineering Services Private Limited, Hyderabad (Telangana)-based Tata Advanced Systems Limited (TASL), Hyderabad-based VEM Technologies Private Limited, and Coimbatore (Tamil Nadu)-based Lakshmi Mission Works Limited (LMW), to supply key modules for the 83 LCA Mk1A deal.

**Key Points:-**

- (i) The aircraft is already in production, and HAL has manufactured 12 LCA Mk1A rear fuselages. With this supply, a major structural module produced by an Indian private partner will be integrated into the LCA Mk1A aircraft, enabling HAL to meet delivery commitments to the Indian Air Force (IAF) from 2025-26 onwards.
- (ii) The fuselage is the central structure of an aircraft that houses the pilot, passengers, and cargo, while the rear fuselage provides support for the tail section and its related components.

**13. Punjab Government Launches 'Project Hifazat' to Enhance Women and Child Safety.**

In March 2025, the Punjab Government launched Project Hifazat to safeguard women from violence ahead of International Women's Day on March 8. The project was inaugurated by Dr. Baljit Kaur,

Minister of Social Security, Women, and Child Development of Punjab in Chandigarh.

- The initiative aims to enhance the response system and create a safer environment for reporting cases of domestic abuse and harassment, with the 181 helpline made easily accessible.

**Key Points:-**

- (i) The project focuses on eliminating the fear women have that prevents them from reporting domestic violence, workplace harassment, or other forms of abuse.
- (ii) The Women Helpline (181) and Child Helpline (1098) will be available 24/7 under the Mission Shakti and Mission Vatsalya schemes, ensuring access to both emergency and non-emergency services. Emergency cases will be transferred directly to the Emergency Response Support System (ERSS-112) for immediate action.
- (iii) The program encourages collaboration between the Department of Health and Family Welfare, Punjab Police, Women and Child Development, and Department of Social Security, ensuring quick rescue efforts, legal support, medical aid, and psychological and social care for victims.

**14. India and Armenia Sign MoU for Collaboration in Medical Product Regulation.**

On March 10, 2025, India and Armenia signed two key Memoranda of Understanding (MoUs) to enhance collaboration in medical product regulation and diplomatic training. These agreements were finalized during Armenian Foreign Minister Ararat Mirzoyan's visit to India from March 9 to 11, 2025.

- Ararat Mirzoyan met with Indian External Affairs Minister Dr. S. Jaishankar in New Delhi to review bilateral ties. Discussions focused on strengthening cooperation in trade, economy, connectivity, education, culture, and people-to-people exchanges.
- The MoU between India's Central Drugs Standard Control Organisation (CDSCO) and Armenia's Center of Drug and Medical Technology Expertise (CDMTE) aims to enhance regulatory collaboration, ensuring the quality, safety, and efficacy of medical products in both countries.
- The Sushma Swaraj Institute of Foreign Service (SSIFS), under India's Ministry of External Affairs, signed an MoU with Armenia's Diplomatic School to facilitate joint training programs, knowledge exchange, and skill enhancement for diplomats.

**Key Points:-**

- (i) Armenia is an active participant in global initiatives such as the International Solar Alliance (ISA) and the Voice of the Global South Summit, showcasing its commitment to international cooperation.
- (ii) With over 1,000 Indian students studying in Armenian universities, both nations continue to foster strong academic ties, particularly in medical and technical education.
- (iii) India and Armenia reaffirmed their commitment to cultural exchanges and regional collaboration while strengthening ties in areas of mutual geopolitical and economic interest.

**15. NITI Aayog and India SME Forum Launch 'A Million Women Arise' Initiative to Empower Women Entrepreneurs.**

On March 6, 2025, New Delhi (Delhi)-based National Institution for Transforming India (NITI) Aayog and Mumbai (Maharashtra)-based India Small and Medium Enterprise (SME) Forum jointly launched the 'A Million Women Arise' initiative to empower women entrepreneurs across India.

- The initiative aims to address the challenges faced by women-led Micro, Small, and Medium Enterprises (MSMEs).
- Women-owned enterprises constitute 35% of India's 6 crore registered Micro, Small, and Medium Enterprises (MSMEs).

**Key Points:-**

- (i) The initiative seeks to enhance formalization, mentorship, capacity-building, and electronic (e)-commerce integration for women in business.
- (ii) NITI Aayog's Women Entrepreneurship Platform (WEP), a public-private partnership (PPP), aims to provide access to finance, markets, compliance support, skilling, and networking for women entrepreneurs.
- (iii) India SME Forum formalized a partnership with IndiGo Airlines through a Memorandum of Understanding (MoU), offering MSMEs improved travel solutions for enhanced business growth.

**16. Niva Bupa Unveils 'Rise' Initiative to Empower India's Missing Middle.**

On March 07, 2025, New Delhi (Delhi) based Niva Bupa Health Insurance Company Limited (formerly Max Bupa Health Insurance Company Limited) launched 'Rise', a health insurance plan designed to cater to the healthcare needs of India's "Missing Middle."

- The plan aims to make health insurance more affordable, flexible, and customized to serve underserved communities, ensuring individuals and families gain access to essential healthcare and financial security.

- It aligns with the Insurance Regulatory and Development Authority of India's (IRDAI) vision of "Insurance for All by 2047."

- The 'Rise' health insurance plan offers affordable premiums, ranging from Rs. 6,416 to Rs. 8,669 (inclusive of 18% Goods and Service Tax, GST) for a Rs. 10 lakh sum insured. Additionally, the Flexi-Pay Benefit allows customers to start their policy by paying 20% of the total premium (e.g., Rs. 2,000 for a Rs. 10,000 premium) and paying the balance anytime during the policy tenure. Monthly subscriptions as low as 5% of the balance premium (e.g., Rs. 400) keep the policy active.

**Key Points:-**

(i) The plan includes a Smart Cash Benefit, where customers treated at a government hospital can claim a Rs. 5,000 cash payout to cover post-treatment expenses. This feature ensures that individuals receive financial support for necessary recovery after hospitalization.

(ii) The 'Rise' plan also provides a Return Benefit, offering 50% of the total premium paid as an additional sum insured, with a 10% annual bonus on the accumulated amount. It covers hospitalization expenses, pre-and post-hospitalization costs, and daycare procedures, ensuring comprehensive health protection.

(iii) The term 'Missing Middle' refers to the 40 crore Indians who earn too much to qualify for government health schemes but too little to afford

private health insurance, as highlighted by the NITI Aayog report (October 2021). The 'Rise' plan is designed specifically to address this gap, providing affordable and accessible healthcare coverage for this underserved segment.

**17. Gujarat CM Bhupendrabhai Patel Inaugurates Gujarat SemiConnect Conference 2025 & 19th IESA Vision Summit in Gandhinagar.**

Bhupendra Patel, the Chief Minister (CM) of Gujarat, inaugurated the Gujarat SemiConnect Conference 2025, a 3-day event themed "Gujarat Silicon Gujarat: Powering India's Semiconductor Revolution", held from March 5-7, 2025, at Mahatma Mandir Convention and Exhibition Centre (MMCEC) in Gandhinagar, Gujarat.

- The conference included three main events: Building Local to Global Value Chain, the 19th IESA Vision Summit, and the 2nd ISPEC, focusing on semiconductor and electronics advancements.

- The conference included Industry Report launches, Technovation Awards by IESA, Poster Session Awards, MoU signings for semiconductor and fabrication (fab) sector investments, and seven-panel discussions.

- The Gujarat Government signed over 30 MoUs worth more than ₹1.04 lakh crore to strengthen semiconductor and electronics manufacturing in Gujarat.

**Key Points:-**

(i) The Building Local to Global Value Chain event featured six country-specific roundtables with representatives from Japan, Taiwan, Korea, Singapore, the Netherlands, and the United States of America (USA).

(ii) Powering India's Semiconductor Revolution is a premier event focused on the semiconductor and electronics industry.

(iii) The ISPEC 2 was co-located with the IESA Vision Summit and emphasized global-level Research and Development (R&D) and workforce development in collaboration with global industry leaders.

(iii) Wheat production is expected to hit a record 1,154.30 LMT, marking a rise of 21.38 LMT compared to 2023-24's output of 1,132.92 LMT.

**18. MoA&FW Releases 2nd Advance Estimates for Major Agricultural Crops (Kharif & Rabi) Production for 2024-25.**

On March 10, 2025, the Ministry of Agriculture and Farmers' Welfare (MoA&FW) released the 'Second Advance Estimates for the production of major agricultural crops (Kharif and Rabi) for 2024-25', highlighting significant record outputs in major crops such as rice, wheat, maize, groundnut, and soybean.

- The estimates were approved by Union Minister Shivraj Singh Chouhan, MoA&FW, who confirmed that under the leadership of Prime Minister (PM) Narendra Modi, the Government of India (GOI) continues its efforts to boost the agricultural sector.

**Key Points:-**

(i) The total foodgrains production for Kharif is estimated at 1,663.91 Lakh Metric Tons (LMT), while the Rabi production (excluding summer crops) is projected at 1,645.27 LMT.

(ii) Kharif rice production is expected to reach a record 1,206.79 LMT, an increase of 74.20 LMT from the 1,132.59 LMT produced in 2023-24, with Rabi rice (excluding summer) estimated at 157.58 LMT.

**INTERNATIONAL**

**1. IQAir World Air Quality Report 2024: Chad Ranks 1st, India Secures 5th Position Globally.**

In March 2025, Switzerland-based air quality technology company IQAir released the 7th edition of the "World Air Quality Report 2024," a comprehensive global survey of air pollution levels. Chad topped the list of the most polluted countries with an average PM2.5 concentration of 91.8 µg/m³, while India ranked 5th, following Chad, Bangladesh, Pakistan, and Congo.

- In 2024, India recorded an average PM2.5 concentration of 50.6 µg/m³, marking a 7% decline from 54.4 µg/m³ in 2023. Despite this improvement, 6 of the world's 10 most polluted cities are located in India.

**Key Points:-**

(i) According to the World Air Quality Report 2024, only 7 out of 138 countries analyzed met the WHO annual PM2.5 guideline of 5 µg/m³, while over 90% of nations recorded unsafe levels of pollution.

(ii) The 7 countries that met the WHO guideline are Australia (4.5 µg/m³), New Zealand (4.4 µg/m³), Estonia (4.6 µg/m³), Iceland (4.0 µg/m³), Barbados (3.1 µg/m³), Grenada (3.2 µg/m³), and The Bahamas (2.3 µg/m³).

(iii) Byrnihat, a town on the Assam-Meghalaya border in India, was ranked as the most polluted city globally, with an annual average PM2.5 concentration of 128.2 µg/m³, far exceeding the

WHO air quality guideline.

**2. PM Narendra Modi's Official Visit to Mauritius Strengthens Bilateral Ties and Introduces "MAHASAGAR" Vision.**

Prime Minister (PM) of India, Narendra Modi, was on a two-day official visit to the Republic of Mauritius from March 11 to 12, 2025, aimed at strengthening the long-standing relationship between India and Mauritius, at the invitation of PM of Mauritius, Navinchandra Ramgoolam.

- **PM Modi received a warm welcome from the Indian diaspora in Mauritius, with women honoring him through Geet Gawai, a traditional Bihari Bhojpuri musical performance.**

- **During his visit, PM Modi held bilateral meetings with Mauritius PM Ramgoolam and other leaders, focusing on enhancing bilateral cooperation across various sectors. Several Memorandums of Understanding (MoUs) were exchanged.**

- **On March 12, 2025, PM Narendra Modi attended Mauritius' 57th National Day celebrations at Champ de Mars Racecourse in Port Louis, as the Chief Guest for the second time, following his first visit in 2015. The Indian Navy (IN) contingent participated in the National Day parade.**

**Key Points:-**

(i) During the visit, PM Modi was conferred with Mauritius' highest civilian honor, the Grand Commander of the Order of the Star and Key of the Indian Ocean (GCSK), at a ceremony held in Port Louis.

(ii) PM Modi held delegation-level talks with Mauritius PM Ramgoolam. Both countries signed

multiple agreements to enhance cooperation, and a total of eight MoUs were exchanged.

(iii) PM Modi introduced a new vision for the Global South, called "MAHASAGAR" (Mutual and Holistic Advancement for Security and Growth Across Regions).

**3. Coursera Report 2025: India Leads Globally in GenAI Adoption with 1.3 Million Enrollments.**

In March 2025, Coursera Inc., a leading online learning platform based in the United States, released its report titled "Closing the Gender Gap in GenAI Skills," offering a strategic roadmap to address the gender disparity in Generative Artificial Intelligence (GenAI) enrollments. The report reveals that India is a global leader in GenAI adoption, recording 1.3 million enrollments in 2024.

- **However, despite women constituting 40% of all learners in India, they represent only 29.6% of total GenAI enrollments, positioning India 2nd globally in female GenAI participation.**

- **The report emphasizes the urgent need for targeted interventions to ensure equitable access to GenAI opportunities and promote a more inclusive workforce in the rapidly advancing AI sector.**

**Key Points:-**

(i) Globally, women account for 32% of total GenAI enrollments, but in India, their participation is significantly lower at 29.6%, even though they make up 40% of Coursera's total learners.

(ii) GenAI enrollments from India have surged fourfold, with women showing a remarkable 296% growth, outpacing the 191% growth seen among

men.

#### 4. Mobile World Congress 2025 Takes Place in Barcelona, Spain.

The Mobile World Congress (MWC) 2025, a major global event, is being held from March 3 to 6, 2025, at Fira Gran Via in Barcelona, Spain, attracting over 101,000 attendees, more than 2,700 exhibitors, and representatives from over 200 countries to showcase advancements in technology.

- Union Minister Jyotiraditya Scindia, Ministry of Communication (MoC), represented India at the event.
- The theme of the event is "Converge. Connect. Create." The key areas of discussion include 5G Inside (Fifth Generation Inside), AI (Artificial Intelligence Plus), Connect X, Enterprise Re-invented, Game Changers, and Digital DNA.

#### Key Points:-

- (i) MWC 2026 will be held from March 2 to 5, 2026, at Fira Gran Via, Barcelona, Spain.
- (ii) Union Minister Jyotiraditya Scindia officially inaugurated the Bharat Pavilion at MWC 2025 in Spain. He also announced that the 9th edition of the India Mobile Congress (IMC), Asia's largest digital technology forum, will take place in New Delhi (Delhi) from October 8 to 11, 2025.
- (iii) Google, a subsidiary of Alphabet Inc., headquartered in California, USA, received two GLOMO Awards. Several Chinese companies, including Huawei, China Mobile, ZTE, and Xiaomi, won awards in different categories at MWC 2025.

#### 5. ITB Berlin 2025 recently held from March 4 to March 6 in Berlin, Germany.

Internationale Tourismus-Börse Berlin (ITB Berlin 2025), one of the world's largest travel fairs, was recently held from March 4 to March 6, 2025, at Berlin Expo Center City at Messedamm in Berlin, Germany. The motto of this year's convention was 'The Power of Transition Lives Here'.

- The convention attracted 24,000 visitors, participating across 4 stages with a total of 17 themed tracks in 2024.
- The Ministry of Tourism (MoT), Government of India (GOI), participated at ITB Berlin 2025, leading a delegation of nearly 40 stakeholders from the Indian travel industry. The delegation showcased India's vibrant cultural diversity, diverse tourism products, and immersive travel experiences.
- During the event, Ajit Gupte, the Ambassador of India to the Federal Republic of Germany, inaugurated the India Pavilion.

#### Key Points:-

- (i) The 25th edition of the Pacific Area Travel Writers Association (PATWA) World Tourism and Aviation Leaders Summit was held at ITB Berlin 2025. This year's summit was hosted by PATWA in partnership with the Ministry of Tourism, Goa (India).
- (ii) PATWA, an affiliate member of United Nations (UN) Tourism, announced the winners of the prestigious '2025 edition of PATWA International Travel Awards'.
- (iii) Indian state Goa made a significant mark at ITB Berlin 2025 by winning two prestigious awards at the PATWA International Travel Awards. This

achievement further elevated Goa's status as India's premier tourism destination.

are deployed for operational training and international engagements.

### 6. Indian Navy's First Training Squadron Completes Successful Visit to Thailand, Enhancing Bilateral Maritime Cooperation.

In March 2025, the Indian Navy's (IN) First Training Squadron (1TS), consisting of Indian Naval Ship (INS) Sujata, INS Shardul, and Indian Coast Guard Ship (ICGS) Veera, successfully concluded its visit to Phuket Deep Sea Port in Thailand. The visit ended on a high note with coordinated tactical maneuvers and an exchange of sea riders during a Passage Exercise (PASSEX) with His Thai Majesty's Ship (HTMS) Huahin, a patrol gunboat of the Royal Thai Navy (RTN).

- The visit strengthened the robust bilateral relations between IN and RTN, aligning with India's SAGAR (Security and Growth for All in the Region) vision. It boosted maritime cooperation, interoperability, and mutual understanding, further contributing to regional security and stability for both nations.

#### Key Points:-

- (i) The visit, which started on March 1, 2025, was part of the 1TS's ongoing training deployment to South East Asia and concluded on March 4, 2025.
- (ii) Captain Anshul Kishore, Senior Officer of 1TS, along with the Commanding Officers of the ships, met Vice Admiral Suwat Donsakul, Commander of the 3rd Naval Area Command of the RTN, to discuss regional security, joint training exercises, and goodwill activities.
- (iii) The 1TS is a unit of the IN responsible for training naval personnel. It includes ships such as INS Sujata, INS Shardul, and ICGS Veera, which

### 7. WMO Launches iClimateAction Project to Enhance Global Climate Resilience, Coinciding with 75th Anniversary.

In March 2025, the World Meteorological Organization (WMO), in collaboration with the Global Climate Observing System (GCOS), the Group on Earth Observations (GEO), and the European Commission, launched the iClimateAction project in Geneva, Switzerland.

- The initiative is supported by the Horizon Europe Work Programme 2023-2025, which aims to address critical gaps in Earth observation and enhance global climate resilience.
- The launch coincides with WMO's 75th anniversary on March 23, 2025, emphasizing the organization's dedication to science-driven innovation and global collaboration.

#### Key Points:-

- (i) The iClimateAction project, funded with 3 million Euros from the European Commission, aims to enhance coordination and synergy among GCOS, GEO, and WMO, improving international alignment in the creation, management, and use of climate data. It addresses fragmentation in climate data collection and access by standardizing Essential Climate Variables (ECVs) and enhancing compatibility across observation networks, making climate data more accessible and useful for scientists, policymakers, and communities worldwide.
- (ii) It supports key initiatives like Early Warnings

for All, the Global Greenhouse Gas Watch, and GEO projects such as the Global Heat Resilience Service and the Global Ecosystems Atlas, transforming climate data into life-saving strategies.

(iii) 193 member states and territories of WMO will benefit from enhanced climate intelligence, paving the way for smarter, science-driven climate action.

### 8. EAM Dr. S. Jaishankar Strengthens India-UK & Ireland Ties During March 4-9, 2025 Visit.

External Affairs Minister (EAM) of India, Dr. Subrahmanyam Jaishankar undertook a six-day visit to the United Kingdom (UK) and Ireland from March 4 to 9, 2025, to strengthen India's bilateral engagements with both nations. During his visit, EAM engaged in discussions with UK Foreign Secretary David Lammy, emphasizing the Comprehensive Strategic Partnership between India and the UK. This partnership spans key sectors such as Defence & Security, Trade & Economy, Health, Education, and People-to-People (P2P) ties.

- EAM Dr. S. Jaishankar focused on reinforcing the **Great British Pound (GBP) 41 billion (around USD 53 billion) bilateral trade relationship between India and the UK.**
- He inaugurated two new Indian consulates in Belfast (Northern Ireland), UK, and Manchester (England), UK to promote regional economic cooperation and investment.
- As a symbolic gesture of strengthening ties, UK Foreign Secretary David Lammy presented EAM Dr. Jaishankar with a Tottenham Hotspur No. 1 jersey bearing his name at Chevening House, UK.

### Key Points:-

- (i) During his visit to Ireland, EAM focused on expanding bilateral ties rooted in shared democratic values and cultural links.
- (ii) EAM Dr. Jaishankar and Ireland's Minister Simon Harris agreed to establish a Joint Economic Commission (JEC) to enhance trade, investment, and technological collaborations.
- (iii) India and Ireland signed a Memorandum of Understanding (MoU) to facilitate the annual exchange of diplomats, aimed at strengthening bilateral diplomatic relations.

### 9. India and Cambodia Hold 3rd Foreign Office Consultations (FOC) to Enhance Cooperation in Health and Digital Technology.

On March 10, 2025, India and Cambodia held the 3rd Foreign Office Consultations (FOC) in Siem Reap, Cambodia, focusing on enhancing bilateral cooperation in various sectors, particularly health and digital technologies. The discussions covered political cooperation, trade, defense, development assistance, heritage conservation, consular matters, and regional and multilateral issues of mutual interest.

- The Indian delegation was led by Jaideep Mazumdar, Secretary (East), Ministry of External Affairs (MEA), Government of India (GoI).
- The Cambodian delegation was headed by Dr. UN Kheang, Secretary of State, Ministry of Foreign Affairs and International Cooperation, Cambodia.
- Cambodia is a key partner in India's Act East Policy and Indo-Pacific vision. Both nations emphasized their strong ties within the Global South, reaffirming their

commitment to expanding diplomatic and economic collaboration. They also agreed to hold the next FOC at a mutually convenient date to further strengthen bilateral relations.

**Key Points:-**

- (i) As part of the visit, both leaders explored key cultural and heritage sites, including the Asian Traditional Textile Museum (Cambodia), which was established in April 2014 with Indian support under the Mekong Ganga Cooperation (MGC) initiative.
- (ii) Ta Prohm Temple (Cambodia) – A UNESCO World Heritage site, where India plays a crucial role in restoration and conservation efforts.

**10. India-Kyrgyzstan Military Exercise 'Khanjar-XII' Begins in Kyrgyzstan.**

In March 2025, the 12th edition of the India-Kyrgyzstan Joint Military Exercise 'Khanjar-XII' began in Tokmok, Kyrgyzstan. The exercise, scheduled from March 10 to 23, 2025, is aimed at enhancing military cooperation and interoperability between the Special Forces of the Indian Army (IA) and the Kyrgyzstan Army.

- Exercise Khanjar was initiated in 2011 and has become an annual event, alternating between India and Kyrgyzstan.
- The 11th edition was held at the Special Forces Training School in Bakloh, Himachal Pradesh (HP), India, from January 22 to February 3, 2024.
- The Indian Army (IA) is represented by troops from the Parachute Regiment (Special Forces), while the Kyrgyzstan Army contingent includes soldiers from the Kyrgyz Scorpion Brigade.

**Key Points:-**

- (i) The exercise focuses on improving joint operational capabilities in urban warfare, counter-terrorism tactics, and precision sniping under a United Nations (UN) mandate. It emphasizes sharing best practices and experiences in Counter Terrorism (CT) and Special Forces operations, particularly in urban and high-altitude mountainous terrains.
- (ii) It reflects the commitment of both nations to combat international terrorism and extremism, fostering peace, stability, and security in the region.
- (iii) The exercise includes advanced Special Forces skills such as sniping, complex building interventions, and mountain craft. It also features cultural exchanges, such as the celebration of the Kyrgyzstan festival Nowruz, to strengthen bilateral ties.

**11. FAO Releases 2025 Reports on Global Grain Production & Food Security, Predicts Wheat Output at 796 Mt.**

In March 2025, the United Nations (UN) Food and Agriculture Organization (FAO) released two key reports: the 'Cereal Supply and Demand Brief' and the 'Crop Prospects and Food Situation Report'.

- The report projects that wheat production may reach 796 million tonnes (Mt) in 2025, reflecting a 1% increase from the previous year. This growth is attributed to expanded wheat cultivation in the European Union (EU), particularly in France and Germany.
- FAO anticipates a 1.9% decline in global grain reserves, reducing the total to 869.3 Mt in 2025. While

Russia and Ukraine are expected to see an increase in grain stocks, other regions might experience a decline.

- Rice production is projected to reach a record 543 Mt in 2024/25, driven by positive crop prospects in India and favorable growing conditions in Cambodia and Myanmar.

**Key Points:-**

(i) The report provides insights into regional agricultural challenges and the impact of weather patterns on global food production.

(ii) FAO identified 45 countries in need of external food assistance, including 33 in Africa, 9 in Asia, 2 in South America and the Caribbean, and 1 in Europe. Conflict and instability remain major contributors to food shortages, with Gaza (Palestine) and Sudan facing the most severe food crises.

**12. India Assumes Chairmanship of 68th Session of UN Commission on Narcotic Drugs for the First Time.**

India has been elected to chair the 68th session of the United Nations Commission on Narcotic Drugs (CND) for the first time. Ambassador Shambhu S. Kumaran, India's Permanent Representative to the UN in Vienna, assumes the chairmanship from March 10 to 14, 2025.

- Around 2,000 delegates from over 150 countries are participating in the session. Notable participants include the Vice President of Bolivia, Foreign Ministers from Ecuador, Colombia, Turkmenistan, and senior officials from the Philippines, Italy, Uruguay, and Malta.

- India's inter-ministerial delegation comprises officials from several key departments, including the

Department of Revenue (DoR), Ministry of Finance (MoF), Narcotics Control Bureau (NCB), and Ministry of Social Justice and Empowerment (MSJE).

- The event features an exhibition on India's Opium and Alkaloid Factories, emphasizing India's responsible use of medicinal opiates. Additionally, India is hosting two side events: one on the 'Nasha Mukta Bharat Abhiyan' campaign and the other on innovative digital technologies in drug law enforcement.

**Key Points:-**

(i) The session covers both normative and operational aspects, addressing treaty-based responsibilities and overseeing the work of the United Nations Office on Drugs and Crime (UNODC).

(ii) Armenia's Ambassador Andranik Hovhannisyan was elected as the First Vice-Chairman at the 68th session of the UN CND. He will also chair the Committee of the Whole, leading key negotiations on global drug policies.

(iii) The session's focus includes preventing drug abuse, addressing its consequences, and strengthening law enforcement security.

**13. SIPRI Report 2024: Ukraine Becomes the World's Largest Arms Importer, India Secures 2nd Position.**

According to the Trends in International Arms Transfers, 2024 report by the Swedish think tank, Stockholm International Peace Research Institute (SIPRI), Ukraine has emerged as the largest importer of major arms globally between 2020 and 2024. Ukraine's arms imports surged nearly 100-fold compared to the 2015-19 period. India ranked second in arms imports during this period, with a

9.3% decline in imports due to increased domestic production and diversification of arms suppliers.

- **Ukraine became the leading importer, reflecting the increased need for military support during its conflict.**
- **India was ranked second but saw a reduction in imports, reflecting efforts to bolster its domestic defence production.**
- **The United States, France, and Russia were the top three arms exporters during the 2020-2024 period.**

**Key Points:-**

- (i) Russia continues to be India's top arms supplier, although its share decreased from 55% in 2015-2019 to 36% in 2020-2024 due to increased domestic production in India and diversified sourcing.
- (ii) France is the second-largest supplier to India, accounting for 33% of its imports, notably through the supply of Rafale jets and other military equipment.
- (iii) Israel ranked third, providing 13% of India's total arms imports.

**14. QS World University Rankings by Subject 2025: ISM Dhanbad Ranked as India's Top University for Engineering-Mineral and Mining.**

On March 11, 2025, Quacquarelli Symonds (QS) released the 15th edition of the QS World University Rankings by Subject 2025. Among Indian institutions, the Indian Institute of Technology, IIT (Indian School of Mines, ISM) Dhanbad, Jharkhand, achieved its highest global ranking, securing the 20th position worldwide in the Engineering Mineral and Mining subject area for the first time.

- **Globally, universities from the United States dominated in 32 academic disciplines, with Harvard University leading in 15 subjects and the Massachusetts Institute of Technology (MIT) excelling in 11.**
- **The UK secured the top position in 18 subjects, with the University of Cambridge excelling in four subjects.**

**Key Points:-**

- (i) ISM University Dhanbad emerged as India's top performer in Engineering - Mineral and Mining, ranking 20th globally, a significant improvement from its previous position of 41st. The university scored 74.7/100, marking a notable achievement in the QS World University Rankings. ISM University Dhanbad emerged as India's top performer in Engineering - Mineral and Mining, ranking 20th globally, a significant improvement from its previous position of 41st. The university scored 74.7/100, marking a notable achievement in the QS World University Rankings.
- (ii) IIT Delhi and IIT Bombay were the only Indian institutes in the global top 50 for Engineering & Technology, securing 26th and 28th positions, respectively, showcasing India's strength in the field of engineering.
- (iii) IIM Ahmedabad and IIM Bangalore saw a decline in their rankings for Business and Management Studies, with IIM Ahmedabad dropping from 22nd to 27th and IIM Bangalore from 32nd to 40th, despite retaining their positions in the global top 50.

**BANKING & FINANCE**

**1. RBI and NCPE Unveil Nationwide Financial Literacy Campaign.**

In March 2025, the Reserve Bank of India (RBI), based in Mumbai, and the National Centre for Financial Education (NCFE), based in Navi Mumbai, launched nationwide campaigns to enhance financial literacy in India. The initiative aims to empower individuals with the knowledge and skills to manage finances effectively, protect against fraud, and ensure financial inclusion across the country.

- Lead banks have established FLCs that organize special camps for various target groups to promote financial awareness. These camps are conducted regularly by banks through FLCs.
- The "RBI Kehta Hai" campaign uses multimedia and multilingual platforms to educate the public on safe banking practices. Mass media campaigns spread financial awareness across all age groups.
- RBI has developed the FAME booklet, which provides standardized content on key banking topics. The booklet is designed for various target groups, including senior citizens, to enhance financial awareness.

**Key Points:-**

- (i) The NCFE, in collaboration with financial sector regulators, has formulated and implemented the NSFE, focusing on conducting Financial Education (FE) programs for individuals under 18 years and above 60 years.
- (ii) NCFE, in partnership with the Centre for Financial Literacy (CFL), has conducted 54 financial literacy sessions in North Eastern States over the past three years, receiving positive feedback from participants.
- (iii) In 2017, RBI conducted a nationwide survey using the OECD/INFE Toolkit to measure financial

literacy across 29 states and 5 Union Territories, focusing on knowledge, attitudes, and behavior to ensure reliable and internationally comparable results.

**2. RBI Introduces Framework for Recognizing SROs in the AA Ecosystem.**

In March 2025, the Reserve Bank of India (RBI) introduced a new framework for the recognition of Self-Regulatory Organisations (SROs) within the Account Aggregator (AA) ecosystem. The framework outlines the key characteristics, responsibilities, eligibility criteria, and governance aspects of SRO-AA.

- The framework mandates that an SRO-AA must be set up as a not-for-profit company, registered under Section 8 of the Companies Act, 2013.
- The eligible entity is required to maintain a minimum net worth of Rs 2 crore within one year after recognition as an SRO-AA by RBI, or before starting operations, whichever comes earlier.
- The eligible entity must not hold 10% or more of its paid-up capital either individually or in collaboration with others.

**Key Points:-**

- (i) The SRO-AA will operate within the existing regulatory framework for the AA ecosystem.
- (ii) Technical specifications will continue to be framed and published by the Reserve Bank Information Technology Private Limited (ReBIT) based in Mumbai.
- (ii) Interested and eligible parties must apply via the PRAVAAH (Platform for Regulatory

Application, Validation, and Authorisation) portal before June 15, 2025.

### 3. Kuhoo Finance Receives NBFC License from RBI to Enhance Education Loan Services.

In March 2025, Mumbai-based Kuhoo Finance Private Limited, a fintech platform focused on student loans and backed by WestBridge Capital India Advisors Private Limited, was granted a Non-Banking Financial Company (NBFC) license by the Reserve Bank of India (RBI).

- This approval enables the company to directly disburse loans up to Rs. 2 Crores, enhancing its capacity to support students pursuing higher education.

#### Key Points:-

(i) To secure an NBFC license from the Reserve Bank of India (RBI), entities must meet certain eligibility criteria. The company must have a minimum Net Owned Funds (NOF) of Rs. 10 Crores, applicable for non-deposit-taking NBFCs.

(ii) Additionally, the company must be registered under the Companies Act, 2013. These guidelines ensure that the entities applying for the license are financially sound and comply with the legal framework established by the RBI.

(iii) This new development positions Kuhoo alongside other fintechs like Fi, Groww, Jupiter, and CRED that have entered the lending space through the NBFC route.

### 4. Canara HSBC Life Insurance Collaborates with GIC Housing Finance to Provide Credit Life Insurance Solutions.

In March 2025, Gurgaon (Haryana)-based Canara HSBC Life Insurance Company Limited formed a partnership with Mumbai (Maharashtra)-based GIC Housing Finance Limited (GICHF), a subsidiary of the General Insurance Corporation (GIC) of India, to offer credit life insurance solutions to home loan borrowers.

- As part of the partnership, Canara HSBC Life Insurance will introduce its 'Group Asset Secure' plan, a specialized credit life insurance product, through GIC Housing Finance's expansive customer network.
- The collaboration leverages GIC Housing Finance's lending expertise and Canara HSBC Life Insurance's customer-centric insurance solutions.

#### Key Points:-

(i) The goal is to provide financial security to borrowers and their families, protecting them from loan liabilities in case of unforeseen circumstances.

(ii) Canara HSBC Life Insurance is a joint venture (JV) comprising Canara Bank Limited (51%), HSBC Insurance (Asia Pacific) Holdings Limited (26%), and Punjab National Bank (PNB) (23%).

### 5. SBI Life Insurance Launches Two New Child Insurance Plans: 'Smart Future Star' & 'Smart Platina Young Achiever'.

In March 2025, Mumbai (Maharashtra)-based SBI Life Insurance Company Limited (SBI Life), a joint venture (JV) between the State Bank of India (SBI) and French insurer BNP Paribas Cardif, launched two new child-focused insurance products: 'SBI Life - Smart Future Star' and 'SBI Life - Smart Platina Young Achiever'.

- These plans aim to assist parents in managing the rising costs of education, evolving career aspirations, and increasing lifestyle expenses by offering financial security for their children's futures.
- Both products showcase SBI Life's dedication to delivering innovative financial solutions that cater to the evolving needs of customers, ensuring financial preparedness and independence for children to achieve their aspirations.
- The 'SBI Life - Smart Future Star' is an individual, non-linked, participating life insurance savings product that offers long-term corpus growth through bonuses and includes an in-built Waiver of Premium benefit in case of the proposer's death or Accidental Total Permanent Disability (ATPD). It also provides flexibility with multiple maturity payout options to cater to changing financial needs.

**Key Points:-**

- (i) The 'SBI Life - Smart Platina Young Achiever' is an individual, non-linked, non-participating life insurance savings product that ensures guaranteed maturity benefits to support children's education, career, or marriage aspirations. It also includes an in-built Waiver of Premium benefit under specified conditions, providing financial security for the child's future.
- (ii) This plan follows a risk-free savings approach, making it an ideal choice for parents seeking guaranteed returns and financial stability to help their children achieve their life goals.

**6. SIDBI Signs MoU with Federal Bank to Enhance MSME Financing.**

In March 2025, Lucknow (Uttar Pradesh, UP)-based Small Industries Development Bank of India (SIDBI) and Aluva (Kerala)-based Federal Bank Limited (FBL) signed a Memorandum of Understanding (MoU) to provide financial support to Micro, Small, and Medium Enterprises (MSMEs).

- The MoU was signed by Prakash Kumar, Deputy Managing Director (DMD), SIDBI, and Harsh Dugar, Executive Director (ED), FBL, in the presence of senior officials from both SIDBI and FBL.

**Key Points:-**

- (i) This partnership aims to strengthen the MSME ecosystem by offering various financial services, including project financing, machinery and equipment financing, working capital support (such as letters of credit and bank guarantees), and loans against property.
- (ii) Under this agreement, both institutions will explore joint financing options to extend credit facilities to MSMEs.

**7. HDFC Bank Unveils 'Project HAKK' to Support IAF Veterans and Their Families.**

In March 2025, Mumbai (Maharashtra)-based HDFC Bank Limited introduced 'Project HAKK (Hawai Anubhavi Kalyan Kendra - Serving those who have served)' to provide comprehensive support and services to Indian Air Force (IAF) pensioners, veterans, and their families.

- The initiative aims to enhance financial independence and access to essential services for the defence community.

- HDFC Bank signed a Memorandum of Understanding (MoU) with the IAF, represented by the Office of the

**Assistant Chief of the Air Staff (ACAS) - Accounts & Air Veterans, and New Delhi (Delhi)-based CSC Academy (promoted by Common Service Centre (CSC) E-Governance Limited).**

- The MoU was signed by Satyen Modi, Executive Vice President and Business Head, Alternate Banking Channels & Partnerships, HDFC Bank, Air Vice Marshal Updesh Sharma VSM - Assistant Chief of the Air Staff (Accounts & Air Veterans), and Pravin Chandekar, Chief Executive Officer (CEO) of CSC Academy.

**Key Points:-**

- (i) The bank will establish 25 centers across IAF units in cities like Bengaluru (Karnataka), Gurgaon (Haryana), Pune (Maharashtra), Secunderabad (Telangana), Guwahati (Assam), Jodhpur (Rajasthan), and Chandigarh (Punjab).
- (ii) The project will provide access to over 500 Government-to-Citizen (G2C) and Business-to-Customer (B2C) services, including Aadhaar services, National Pension System (NPS), Permanent Account Number (PAN) card, passport services, and bill collection.
- (iii) In collaboration with CSC Academy, HDFC Bank will offer skill development programs under its Parivartan programme, focused on financial products and services, empowering veterans and their families to achieve financial independence.

**8. Bank of Baroda Launches "Bob Global Women NRE & NRO Savings Account."**

In March 2025, Vadodara (Gujarat)-based Bank of Baroda (BoB), the first among public sector banks, launched the 'bob Global Women Non-Resident External (NRE) and Non-Resident Ordinary (NRO) Savings Account.' This account is designed

specifically for women Non-Resident Indians (NRIs) to cater to their global aspirations and unique banking requirements.

- The initiative aims to support the financial goals of women NRIs with offerings like an auto sweep facility for higher interest earnings, concessional rates on home and auto loans, and reduced processing charges.
- It also includes a customized debit card with enhanced transaction limits, complimentary domestic and international lounge access, free safe deposit locker, and free personal and air accident insurance coverage.

**Key Points:-**

- (i) Bank of Baroda serves a global customer base of over 165 million across 17 countries and five continents through around 60,000 touchpoints.
- (ii) In addition, BoB has revamped its flagship NRI products, the 'bob Premium NRE and NRO Savings Account,' to enhance features and provide an improved banking experience for its customers.

**9. Bank of India (BOI) Signs MoU with IA to Boost 'Rakshak Salary Package' Benefits.**

On March 04, 2025, the Bank of India (BOI), based in Mumbai (Maharashtra), signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer the BOI 'Rakshak Salary Package' to Army Personnel, Veterans, and Agniveers recruited under the Agnipath Scheme in New Delhi (Delhi).

- **Bol's Rakshak Salary Scheme is a specialized salary account designed for defence and paramilitary personnel, focusing on delivering enhanced financial benefits and services to the armed forces community.**

- The signing ceremony was chaired by Lieutenant General Rajeev Puri, Director General (DG) (Military Police, MP & Provost Services, PS), IA, and was attended by Major General VK Purohit, Additional Director General (ADG) of Police (Provisioning Services, PS), and Subrat Kumar, Executive Director (ED), BOI.

**Key Points:-**

- (i) The key benefits of the Rakshak Salary Package include enhanced free comprehensive Personal Accident Insurance (PAI) coverage up to Rs. 100 lakh and air accident coverage up to Rs. 200 lakh.
- (ii) It offers attractive deals and concessions on BOI debit and credit cards, along with a range of other benefits tailored for defence personnel, paramilitary, and state police forces.
- (iii) The Agnipath Scheme, launched by the Government of India (GoI) in June 2022, is a recruitment initiative for soldiers below the rank of commissioned officers across the IA, Indian Navy (IN), and Indian Air Force (IAF).

**10. CredResolve Secures USD 1.1 Million in Funding to Expand AI-Powered Debt Recovery Solutions.**

In March 2025, Gurugram (Haryana)-based CredResolution India Private Limited (CredResolve), an AI-driven debt collections platform, secured USD 1.1 million in seed funding from Bengaluru (Karnataka)-based Unleash Capital Partners, a Japanese venture capital (VC) firm, along with CDM Capital, based in Mumbai, Maharashtra.

- The investment will help the company enhance its technology and improve debt recovery processes while ensuring compliance with regulatory guidelines.

- With this funding, CredResolve plans to expand its partnerships with over 25 financial institutions (FIs), including banks, fintech companies, Non-Banking Financial Companies (NBFCs), and Asset Reconstruction Companies (ARCs).

**Key Points:-**

- (i) The company will also invest in upgrading its AI-powered debt resolution platform to optimize collections while maintaining compliance with financial regulations.
- (ii) CredResolve, founded in August 2023, currently serves over 20 lenders and has an annual recurring revenue (ARR) of USD 1 million. In February 2024, CredResolve raised USD 100K in an angel funding round.
- (iii) Its automated workflows improve efficiency, enhance borrower communication, and align with Reserve Bank of India (RBI) regulations.

**11. RBI Fines Rs 76.6 Lakh on 4 NBFCs for Non-Compliance.**

In March 2025, Mumbai (Maharashtra)-based Reserve Bank of India (RBI) imposed a penalty of Rs 76.6 lakh on four Non-Banking Financial Companies (NBFCs) for non-compliance with certain sections of its orders regarding the 'Peer-to-Peer (P2P) lending platform'.

- The penalties are based on deficiencies in regulatory compliance and do not impact the validity of any transactions or agreements between these entities and their customers.

**Key Points:-**

(i) These penalties were imposed due to non-compliance with certain provisions of the 'NBFC - P2P Lending Platform (Reserve Bank) Directions, 2017'.

(ii) A penalty of Rs 40 lakh was imposed on Gurugram (Haryana)-based Fairassets Technologies India Private Limited, and penalties of Rs 10 lakh each were imposed on Mumbai-based Bridge Fintech Solutions Private Limited and Bengaluru (Karnataka)-based Rang De P2P Financial Services Private Limited.

(iii) The RBI also imposed a penalty of Rs 16.6 lakh on Mumbai-based Visionary Financepeer Private Limited.

**12. DPIIT Joins Forces with Mercedes-Benz India to Enhance Manufacturing, Safety, and Sustainability.**

The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry (MoC&I), has entered into a Memorandum of Understanding (MoU) with Mercedes-Benz India Private Limited, headquartered in Pune, Maharashtra, to enhance India's manufacturing capabilities, road safety, and environmental sustainability.

● The MoU was signed by Dr. Sumeet Kumar Jarangal, Director of DPIIT, and Santosh Iyer, Managing Director (MD) of Mercedes-Benz India, with senior officials from both organizations in attendance.

**Key Points:-**

(i) This collaboration will empower startups, innovators, and entrepreneurs by providing them with the resources to develop cutting-edge

technologies that will benefit society.

(ii) Structured programs will be launched to offer startups crucial infrastructure, mentorship, funding, and market access. Additionally, the partnership seeks to promote international collaborations and facilitate the exchange of knowledge.

**13. India's Leading Life Insurers in 2025: HDFC, Max Life, and LIC Rank Top in Claim Settlements.**

In March 2025, the Insurance Regulatory and Development Authority of India (IRDAI) released the annual data on the Claim Settlement Ratio (CSR) in its latest report, 'Handbook on Indian Insurance Statistics 2023-24.' This report provides essential insights into how insurers handle claims and aids policymakers in making informed decisions.

● The CSR for individual death claims within 30 days, including private insurers and Life Insurance Corporation of India (LIC), stood at 96.82% for the Financial Year 2023-24 (FY24).

● Private insurers have an impressive CSR of about 99% for individual death claims within 30 days in FY24.

● New Delhi-based Axis Max Life Insurance Limited topped the chart with the highest CSR of 99.79%, settling 19,569 policies.

**Key Points:-**

(i) HDFC Life Insurance Company Limited, based in Mumbai, followed closely with 99.97% CSR, settling 19,333 policies within 30 days.

(ii) LIC, India's largest public-sector insurer, led in terms of the most number of policies settled within

30 days. It settled 7,99,612 policies in less than 30 days with a CSR of 96.42%.

(iii) SBI Life Insurance came second, settling 37,344 policies within 30 days.

#### 14. HDFC Bank, Indian Army, and CSC Academy Renew MoU to Enhance Project NAMAN.

In March 2025, HDFC Bank Limited, the Indian Army's Directorate of Indian Army Veterans (DIAV), and Common Service Centres (CSC) Academy (operated under CSC e-Governance Services India Limited) renewed their Memorandum of Understanding (MoU) to further expand Project NAMAN. The project is aimed at providing essential services, such as pension-related services and Government-to-Citizen (G2C) services, directly at the doorstep of Army veterans, their families, and next of kin.

- **Project NAMAN is a collaborative initiative designed to provide services to veterans and their families through the CSCs, which are operated by veterans or their families. This ensures easy and accessible services within military establishments.**

- **Phase 1 (September 2023) saw the establishment of Common Service Centres (CSCs) at 14 DIAV locations. In Phase 2 (March 2025), the project will expand to 26 DIAV locations across various states, including Rajasthan, West Bengal, Himachal Pradesh, Maharashtra, Gujarat, Madhya Pradesh, Punjab, Jammu & Kashmir, Meghalaya, Bihar, Odisha, and New Delhi.**

#### Key Points:-

(i) The initiative will provide training in financial products and services to veterans and their

families, fostering financial independence.

(ii) Supported by HDFC Bank's Parivartan programme, the project aims to promote economic inclusiveness for defense service veterans.

(iii) The MoU was signed by Mr. Satyen Modi, Executive Vice President, and Business Head of Alternate Banking Channels & Partnerships at HDFC Bank, Mr. Pravin Chandekar, CEO of CSC Academy & Brigadier at the Directorate of Indian Army Veterans, along with senior officials from HDFC Bank, CSC Academy, and the Indian Army.

#### 15. SEBI Introduces Stricter Profitability Requirement for SME IPOs.

In March 2025, the Securities and Exchange Board of India (SEBI), based in Mumbai (Maharashtra), introduced a more stringent regulatory framework for Small and Medium Enterprises (SME) Initial Public Offerings (IPOs). The new rules mandate a profitability requirement and impose a 20% cap on the Offer-For-Sale (OFS) component of the IPO.

- **Additionally, selling shareholders are restricted from offloading more than 50% of their existing holdings.**

- **SMEs planning to launch an IPO must show a minimum operating profit (EBITDA) of Rs 1 crore in at least two out of the previous three financial years (FY).**

#### Key Points:-

(i) The total OFS component of the IPO is capped at 20%, ensuring that the primary purpose of the IPO remains to raise funds for the company.

(ii) The promoters' shareholding over the Minimum Promoter Contribution (MPC) will be subject to a phased lock-in-period. Fifty percent of the excess holding will be released after one year, with the

remaining 50% being released after two years.

(iii) These changes are designed to ensure that only SMEs with a strong financial track record are allowed to raise public funds, thus safeguarding investor interests.

## MOUs and Agreement

### 1. "DBT and GOAS Sign MoU Under BioE3 Policy to Enhance Centre-State Collaboration".

On March 12, 2025, the Department of Biotechnology (DBT) under the Ministry of Science and Technology (MoS&T), Government of India (GoI), and the Government of Assam (GoAS) formalized a Memorandum of Understanding (MoU) in New Delhi (Delhi) to establish a Centre-State partnership under the BioE3 (Biotechnology for Economy, Environment, and Employment) Policy.

- This marks the first Centre-State partnership under the BioE3 framework, aiming to enhance high-performance bio-manufacturing and foster a sustainable biotechnology ecosystem in Assam.
- The BioE3 Policy was approved by the Union Cabinet, chaired by Prime Minister (PM) Narendra Modi, on August 24, 2024, envisioning India as a global leader in bio-based innovations.
- This collaboration leverages Assam's rich biodiversity and agricultural strengths to build a strong bio-manufacturing sector.

#### Key Points:-

(i) The policy emphasizes sustainable bio-manufacturing across multiple sectors, including bio-based chemicals, Active Pharmaceutical Ingredients (APIs), biopolymers, enzymes,

climate-resilient agriculture, functional foods, smart proteins, carbon capture and utilization, precision bio-therapeutics (such as cell and gene therapy, messenger Ribonucleic Acid (mRNA) therapeutics, and monoclonal antibodies), and advanced marine and space research.

(ii) It also focuses on developing Bio-Enablers such as bio-foundries, bio-manufacturing hubs, and Bio-Artificial Intelligence (AI) platforms.

(iii) The MoU establishes a strategic collaboration where DBT will provide guidance and facilitate partnerships, while the Assam Government will spearhead initiatives by setting up a State BioE3 Cell and formulating the Assam BioE3 Action Plan.

### 2. ASCI and NSG Ink MoU to Enhance Public Sector Governance and Capacity Building.

In March 2025, the Administrative Staff College of India (ASCI), based in Hyderabad, Telangana, and the National School of Government (NSG), based in South Africa, signed a Memorandum of Understanding (MoU) to enhance collaboration in capacity building, research, consultancy, and knowledge sharing to improve governance and public sector performance.

- The partnership enables both institutions to leverage their expertise in training, research, advisory services, and professional development to equip public servants with essential skills for national development.
- It aligns with NSG's mission to develop a highly skilled and ethical public sector in South Africa.

#### Key Points:-

(i) The collaboration includes field visits, seminars,

workshops, and information-sharing initiatives to foster continuous learning and professional growth among public servants.

(ii) This MoU further strengthens the long-standing bilateral relations between South Africa and India.

### 3. IWAI Signs MoU with J&K to Boost River Cruise Tourism.

In March 2025, Noida (Uttar Pradesh) based Inland Waterways Authority of India (IWAI), under the Ministry of Ports, Shipping and Waterways (MoPSW), signed a Memorandum of Understanding (MoU) with the Government of Jammu and Kashmir (J&K) to boost river cruise tourism on three National Waterways in J&K.

- The three National Waterways (NW) in the Union Territory (UT) of Jammu and Kashmir covered under this agreement include River Chenab (NW-26), River Jhelum (NW-49), and River Ravi (NW-84), among the 111 recognized National Waterways in India.

- The agreement was signed in the presence of Union Minister Sarbananda Sonowal, MoPSW, and Minister of State (MoS) Shantanu Thakur, MoPSW, during the Chintan Shivir (brainstorming session) in Srinagar, J&K.

- The MoU aims to enhance tourism, create job opportunities, drive economic growth, and introduce a new form of leisure and budget tourism along the rivers in J&K. To promote river cruise tourism, several cruise routes were announced for development, stretching from Kashmir to Kerala and Assam to Gujarat, during the Second Meeting of the Inland Waterways Development Council (IWDC) in January 2025.

#### Key Points:-

(i) In two months, IWAI took a step towards developing river cruise tourism in J&K, with an estimated budget of Rs. 100 crore. Under the MoU, IWAI will develop waterside infrastructure, including ten floating jetties, as well as landside facilities, such as waiting halls and other amenities for cruise passengers.

(ii) Of the ten floating jetties, two will be installed at 'Akhnoor' and 'Reasi' (near Jammu) on the designated section of River Chenab (NW-26). Seven floating jetties will be set up at 'Pantha Chowk', 'Zero Bridge', 'Amira Kadal', 'Shah-e-Hamdan', 'Safa Kadal/Chattabal Shrine', 'Sumbal Bridge', and 'Gund Prang' (in Srinagar and Bandipora) on River Jhelum (NW-49). One floating jetty will be installed at Sohar on River Ravi (NW-84).

(iii) The J&K government will provide land for landside facilities, handle approvals, and appoint cruise operators, while IWAI will offer technical support as needed.

### 4. DoP Signs MoU with FSID and IISc Bengaluru for Digital Address DPI Tech Architecture Documentation.

On March 11, 2025, the Department of Posts (DoP), under the Ministry of Communications (MoC), signed a Memorandum of Understanding (MoU) with Bengaluru (Karnataka)-based Foundation for Science Innovation and Development (FSID) and the Indian Institute of Science (IISc), Bengaluru, at Dak Bhawan in New Delhi (Delhi).

- The MoU aims to design the technology architecture for the Digital Address Digital Public Infrastructure (DPI) to create a secure, scalable, and interoperable addressing system.

- This marks a significant step towards a seamless, technology-driven addressing system, reinforcing India's leadership in digital innovation and public infrastructure development.

**Key Points:-**

(i) The MoU was signed during the launch of the "Digital Address Code" Initiative by DoP, which aims to establish a standardized, geo-coded addressing system in India. This initiative will introduce "Address as a Service" (AaaS) to streamline addressing solutions for efficient public and private service delivery.

(ii) The Digital Address DPI will transform address data creation, sharing, and utilization across India. It will integrate with government, business, and citizen services to enhance service delivery, emergency response, financial inclusion, and urban planning.

(iii) The system is designed to benefit both urban and rural communities by enhancing location intelligence, improving service accessibility, and driving digital inclusion.

**SPORTS****1. India Clinches 3rd ICC Champions Trophy Title with 4-Wicket Victory Over New Zealand in 2025 Final.**

On March 9, 2025, India won the 9th edition of the International Cricket Council (ICC) Champions Trophy title by defeating New Zealand with 4 wickets in the final held at Dubai International Cricket Stadium, Dubai, United Arab Emirates (UAE). This victory marks India's 3rd win in the tournament's history, having previously won in 2002 and 2013.

- India successfully chased the target of 252 runs, scoring 254/6 in 49 overs. Captain Rohit Sharma top-scored with 76 runs, while Shreyas Iyer added 48 runs. New Zealand posted a total of 251/7 in their 50 overs, with Daryl Mitchell contributing 63 runs and Michael Bracewell remaining not out at 53 runs.

- Since 2023, India has won 23 matches out of 24 played across the last three Men's ICC events, showcasing its dominance in international cricket.

- Rachin Ravindra (New Zealand) emerged as a standout performer in the 2025 ICC Champions Trophy, winning both the 'Golden Bat' and 'Player of the Tournament' honors for his all-round contributions. Meanwhile, Ravindra Jadeja (India) earned the 'Fielder of the Match' award for his exceptional fielding performance.

**Key Points:-**

(i) The 2025 ICC Champions Trophy was held from February 19 to March 9, 2025, with Pakistan serving as the primary host, while some matches were also played in Dubai, UAE.

(ii) The tournament featured the top 8 Men's National Teams, including Afghanistan (debut appearance), Australia, Bangladesh, England, India, New Zealand, Pakistan, and South Africa, making it a highly competitive event.

(iii) Shikhar Dhawan, India's highest run-scorer in Champions Trophy history with 701 runs across two editions, was appointed as one of the four Event Ambassadors for the 2025 ICC Champions Trophy, alongside former Pakistani cricketer Sarfaraz Ahmed, Australian all-rounder Shane Watson, and New Zealand cricketer Tim Southee.

## 2. Indian GM Pranav Venkatesh Wins FIDE World Junior U20 Championship 2025.

On March 7, 2025, Indian Chess Grandmaster (GM) Pranav Venkatesh from Bengaluru, Karnataka, won the 'International Chess Federation (FIDE) World Junior U20 Championship 2025' title, held from February 26 to March 7, 2025, in Petrovac, Montenegro.

- With an impressive 9 points from 11 rounds, he remained undefeated in the open category, securing the title after defeating FIDE Master (FM) Matic Lavrencic of Slovenia. In the Girls' section, Woman International Master (WIM) Anna Shukhman won the title with a score of 9/11 after defeating Ayan Allahverdiyeva of Azerbaijan.

- In the tournament, the Open Category saw the participation of 157 players, including 12 Grandmasters (GMs), while the Girls' Category had 98 players competing.

### Key Points:-

- (i) The total prize fund for the 2025 FIDE World Junior U20 Championship was 10,000 Euros.
- (ii) The top prizes were 2,000 Euros, 1,250 Euros, and 750 Euros, also with a medal and trophy for each winner.

## 3. FIFA Bans Russia and Congo from the 2026 World Cup.

In March 2025, Zurich (Switzerland)-based International Federation of Association Football (FIFA), the global governing body of football, banned Russia and Congo from participating in the 2026 FIFA World Cup, which will be jointly hosted

by the United States of America (USA), Canada, and Mexico.

- The 23rd edition of the FIFA World Cup will feature 104 matches played across 16 cities in the three host nations from June 11 to July 19, 2026.

- The Russian Football Union (RFU) has been banned from FIFA and Union of European Football Associations (UEFA) competitions since 2022 due to Russia's invasion of Ukraine.

- Congo was excluded from the tournament due to unlawful third-party interference in the management of the Congolese Football Federation (FECOFoot).

### Key Points:-

- (i) FIFA had earlier banned Pakistan from participating in the tournament. However, the ban was lifted after necessary governance reforms were implemented, allowing Pakistan to participate in the 2027 Asian Football Confederation (AFC) Asian Cup qualifiers.
- (ii) Due to the exclusion of these nations, FIFA has redistributed the available spots in the expanded 48-team format. Europe now has 16 slots (up from 13), Africa has secured 10 additional slots, and Asia has secured 9 qualification spots.
- (iii) Since 1950, FIFA has banned 17 countries, including Germany, Japan, South Africa, Mexico, and Chile, for violations of its regulations.

## 4. Indian GM Aravindh Chithambaram Clinches Prague Chess Masters 2025 Title.

Indian Chess Grandmaster Aravindh Chithambaram won the Masters Section of the Prague International Chess Festival, securing the title with a score of 6 points. He concluded the

tournament with a draw against Gurel Ediz of Turkey in the final round, which helped him maintain his lead.

- Following this victory, Chithambaram's Elo rating rose by 5.0 points, pushing him to World No. 14 in the live rankings. Rameshbabu Pragganandhaa, currently World No. 8, finished tied second with 5 points after losing to Anish Giri from the Netherlands in the final round.
- Other final-round results included Czech Republic's David Navara drawing against American Grandmaster Sam Shankland and Nguyen Thai Dai Van almost defeating Germany's Vincent Keymer.
- In the Challengers' section, India's Divya Deshmukh ended on a high note by winning her final match against Greece's Stamatis Kourkoulos-Arditis. Meanwhile, Nodirbek Yakubboev from Uzbekistan and Denmark's Jonas Buhk Bjerre shared the top position in the Challengers' category with 7 points each.

**Key Points:-**

- (i) Aravindh Chithambaram's journey in chess began at the age of 12 when he won the Indian Under-19 Chess Championship.
- (ii) He earned the International Master (IM) title in 2014 and the Grandmaster (GM) title in 2015.
- (iii) His remarkable achievement came in 2018 when he became India's national champion in all three formats—Classical, Rapid, and Blitz—an unprecedented feat in the country.

**AWARDS**

**1. Dr. Jayashree Vencatesan Becomes First Indian to Receive the Ramsar Award for Wetland Conservation.**

In March 2025, Dr. Jayashree Vencatesan, Co-founder of Chennai-based Care Earth Trust, became the first Indian to receive the Ramsar Women Change Makers in the World Wetlands Award 2025 in the 'Wise Use of Wetland' category for her work in wetland conservation, particularly for protecting the Pallikaranai Marsh in Chennai.

- On the eve of International Women's Day (March 8, 2025), the Ramsar Secretariat (Switzerland) named her among 12 global women changemakers recognized for their contributions to wetland conservation in the award's second edition.
- Dr. Vencatesan, a renowned social scientist, started wetland conservation efforts with just USD 350, highlighting the ecological significance of the Pallikaranai Marsh, which plays a vital role in flood mitigation and supports 337 species of flora and fauna.
- She has published 30 scientific papers, authored a book, and was the first Indian recipient of the Smithsonian Tropical Research Institute (STRI) - Center for Tropical Studies (CTS) short-term research fellowship based in Panama, Central America.

**Key Points:-**

- (i) Dr. Jayashree Vencatesan 's organization, Care Earth Trust, was honored with the Indira Gandhi Paryavaran Puraskar in 2009 by the Ministry of Environment, Forest and Climate Change (MoEFCC) for its work on conserving Pallikaranai Marsh and Nanmangalam Forest.
- (ii) Introduced in 2024, this award recognizes women working for wetland conservation globally under categories like 'Wise Use of Wetlands', 'Wetland Innovation', and 'Ramsar Wetland Conservation', promoting sustainable management and innovative solutions.

(iii) Alongside Dr. Vencatesan, notable awardees include Professor Celeste Saulo (Argentina), Julie Mulonga (Kenya), Jennifer George (New Zealand), and Teresa Vincente Gimenez (Spain), among others, who have significantly contributed to wetland protection worldwide.

## 2. CSMIA Wins ASQ Award 2024 for Best Airport in Asia-Pacific for 8th Consecutive Year.

On March 11, 2025, the Airports Council International (ACI), in collaboration with Madrid (Spain)-based travel technology company Amadeus, honored Mumbai (Maharashtra)-based Chhatrapati Shivaji Maharaj International Airport (CSMIA) with the 2024 Airport Service Quality (ASQ) Award for Best Airport over 40 Million Passengers in the Asia-Pacific region, marking its eighth consecutive win.

- In the 2024 ASQ Awards, 35 out of 95 airports worldwide were recognized, with 68 awards claimed by airports in the Asia-Pacific and Middle East regions.
- Indonesia led with 10 airport awards, followed by China with 8 and India with 7.

### Key Points:-

(i) A total of 28 airports in the Asia-Pacific region received recognition, including Beijing Daxing International Airport (China), Qingdao International Airport (China), Guangzhou Baiyun International Airport (China), and Seoul Incheon International Airport (South Korea), among others.

(ii) ASQ awards, established in 2006, are based on real-time passenger feedback collected through live surveys, evaluating over 30 key performance indicators across the airport experience. The awards highlight excellence in

service innovation, smart technology, and passenger-centric design.

## 3. Muthoot Microfin Wins Two Gold Awards at the SKOCH Awards 2025.

In March 2025, Kochi (Kerala)-based Muthoot Microfin Limited, a leading Microfinance Institution (MFI) in India, won two Gold Awards at the SKOCH Awards 2025 held in New Delhi (Delhi). The company was honored for its exceptional contributions to digital financial inclusion and insurance solutions.

- The awards were presented to Sadaf Sayeed, Chief Executive Officer (CEO) of Muthoot Microfin, by Sameer Kochhar, Chairman of the SKOCH Group, and Gursharan Dhanjal, Vice-Chairman of the SKOCH Group.

### Key Points:-

(i) Muthoot Microfin received the "Best Customer Application on Digital Financial Inclusion" for its Muthoot Mahila Mitra App, which has reached 1.73 million downloads with a 4.2-star rating, offering secure digital financial services for women in rural India.

(ii) The company was recognized for its Griha Raksha Insurance Scheme, which has provided insurance coverage to 2.66 million beneficiaries, offering financial security and social empowerment.

(iii) The SKOCH Award, established in 2003, is one of India's highest civilian honors recognizing outstanding contributions to the nation's development.

#### 4. Andrew Barto and Richard Sutton Honored with 2024 ACM A.M. Turing Award.

In March 2025, Dr. Andrew Barto from the United States of America (USA) and Dr. Richard S. Sutton from Canada, two pioneers in Reinforcement Learning (RL), were named as the recipients of the 2024 ACM A.M. Turing Award. This prestigious award, often referred to as the "Nobel Prize of Computing," is presented by the New York, USA-based Association for Computing Machinery (ACM).

- The duo received the award in recognition of their groundbreaking contributions to RL, a machine learning technique that enables Artificial Intelligence (AI) systems to optimize decision-making through trial and error.
- The award comes with a prize of USD 1 million, sponsored by Google Inc.
- Both Andrew Barto and Richard Sutton co-authored the renowned book Reinforcement Learning: An Introduction in 1998, which remains a foundational text in the field.

#### Key Points:-

- (i) The award is named after Alan M. Turing, a British mathematician considered the father of modern computer science.
- (ii) Since its inception in 1966, the award has recognized individuals for significant contributions to the field of computing.

#### 5. YouGov India Value Rankings 2025: Amazon, Flipkart, and Amul Emerge as India's Leading Brands.

In March 2025, London, United Kingdom (UK)-based YouGov, an international online research data and analytics technology group, released the 'India Value Rankings 2025'.

- Amazon, headquartered in Washington, United States of America (USA), Flipkart Private Limited, based in Bengaluru, Karnataka, and Anand Milk Union Limited (Amul), headquartered in Anand, Gujarat, have been ranked as the top three most valued brands in India.
- Amul (Gujarat Cooperative Milk Marketing Federation), India's largest milk cooperative, is the only Fast-Moving Consumer Goods (FMCG) brand to secure a position in the top three.

#### Key Points:-

- (i) The YouGov India Value Rankings 2025 provide insights into the most valued brands based on consumer preferences. The rankings cover six key sectors, including airlines, consumer electronics, automobiles, general insurance, travel booking platforms, and electronic (e)-commerce.
- (ii) Men prefer brands like Tata Motors and Air India, highlighting their interest in automobiles and national airlines, while women favor Swiggy and Malabar Gold & Diamonds, showing a preference for convenience services and jewellery.

#### 6. Professor Suman Chakraborty Honored with UNESCO's TWAS Award for Advancing Low-Cost Medical Diagnostics.

In March 2025, Suman Chakraborty, Professor of Mechanical Engineering at the Indian Institute of Technology, Kharagpur (IIT-KGP), West Bengal (WB), has been awarded the 2026 The World Academy of Sciences (TWAS) Award in

Engineering and Computer Sciences (CS) by the United Nations Educational, Scientific and Cultural Organization (UNESCO).

- **Suman Chakraborty is currently a Jagadish Chandra Bose National Fellow and a visiting lecturer at Stanford University, California, United States of America (USA).**
- **His research focuses on affordable, simple-to-execute, and innovative diagnostic solutions for medical challenges, including anaemia, cancer, COVID-19, and tuberculosis.**
- **His notable innovations include Oroscreen, a torch-like imaging device for the early detection of oral cancer, and Covirap, a rapid COVID-19 detection test kit, which has been granted a United States (U.S.) patent for its rapid nucleic acid testing technology using Deoxyribonucleic acid (DNA) and Ribonucleic acid (RNA) samples. He also developed PrepapQR, a home test for women to accurately test vaginal potential of hydrogen (pH) using a strip, and HemoQR, a simplified anaemia screening technology.**

**Key Points:-**

- (i) The TWAS Awards have been presented annually since their inception in 1985. From 2020, the TWAS Award is presented biennially and recognizes scientists from developing countries for their outstanding contributions to scientific knowledge and sustainable development.
- (ii) The award winner receives a cash prize of USD 10,000, along with a commemorative plaque during the TWAS General Conference.

**7. LIC Ranked 3rd Among the World's Strongest Insurance Brands in Brand Finance Insurance 100 - 2025 Report.**

According to the Brand Finance Insurance 100-2025 report, Life Insurance Corporation of India (LIC), headquartered in Mumbai, Maharashtra, has been ranked third among the world's strongest insurance brands, achieving a Brand Strength Index (BSI) score of 88 out of 100. In terms of overall brand value, LIC holds the 12th position globally among the most valuable insurance brands.

- **Poland-based PZU has secured the top position among the world's strongest insurance brands with a BSI score of 94.4 and an AAA+ brand rating. It is followed by China Life Insurance (AAA+ brand rating), which holds the second position with a BSI score of 93.5.**

**Key Points:-**

- (i) The report highlights that the top 100 insurance brands have witnessed a 9% increase in brand value in 2025, driven by factors such as better underwriting performance, higher investment income, rising interest rates (IR), and improved profitability.
- (ii) Brand Finance releases the Insurance 100 report annually, ranking the world's most valuable and strongest insurance brands based on their market performance and brand strength.
- (iii) Ping An Insurance has maintained its position as the most valuable insurance brand for the ninth consecutive year, with a brand value of USD 33.6 billion. Allianz saw a 9% increase in its brand value, reaching USD 26.7 billion, while Nissay/Nippon Life Insurance experienced the fastest growth, with its brand value rising by 94% to USD 9.2 billion.

### 8. PM Narendra Modi Conferred with Barbados' Highest Honor, the 'Honorary Order of Freedom'.

On 6th March 2025, Prime Minister (PM) Narendra Modi was conferred with the prestigious 'Honorary Order of Freedom of Barbados,' one of the highest national honors awarded by the Government of Barbados. Union Minister of State (MoS) Pabitra Margherita, Ministry of External Affairs (MEA), received the award on behalf of PM Modi.

- The award was presented by Barbados President Dame Sandra Mason in recognition of PM Modi's strategic leadership and critical assistance during the COVID-19 pandemic.
- The Honorary Order of Freedom of Barbados is awarded to non-citizens who have made outstanding contributions to Barbados or humanity in areas such as leadership, international relations, culture, or social development.
- The ceremony, held at the Government House in Bridgetown, Barbados, was attended by Barbadian PM Mia Amor Mottley, Foreign Minister Kerrie Symmonds, and other dignitaries.

#### Key Points:-

(i) On 20th November 2024, Barbadian PM Mia Amor Mottley announced the award recognizing PM Modi's significant role in strengthening global cooperation, particularly during the COVID-19 pandemic, during a meeting between the two leaders on the sidelines of the 2nd India-CARICOM (Caribbean Community) Leaders' Summit in Georgetown, Guyana.

(ii) PM Mottley acknowledged PM Modi's leadership in providing international support during the unprecedented crisis, highlighting his

contributions to global pandemic response efforts.

(iii) Since establishing diplomatic ties in 1966, India and Barbados have developed strong bilateral relations marked by ongoing engagement and development projects. This award symbolizes the enduring friendship between the two nations.

### INDEX

#### 1. Sweden Overtakes Iceland to Top 2025 Glass-Ceiling Index and New Zealand Rises to 6th, Japan, South Korea, and Turkey Rank Lowest.

London (the United Kingdom, UK)-based The Economist Group, a media company, released its annual edition of the 'Glass-Ceiling Index (GCI)' on the occasion of International Women's Day (IWD), which is celebrated annually on March 8 worldwide.

- As per the index, Sweden secured the 1st position globally, replacing Iceland, which had topped the index for the last two consecutive years.
- Now, Iceland has dropped one place in its ranking, moving from the 1st spot (in 2024) to the 2nd spot (in 2025).
- Among the top 10 best countries for working women in 2025, five are Nordic countries. Sweden secured the 1st position, followed by Iceland in 2nd place, which dropped one rank from the previous year. Finland claimed the 3rd spot, while Norway ranked 4th. Denmark also made it to the top 10, securing the 9th position.

#### Key Points:-

(i) The index evaluated the working conditions for women across the 29 countries that are members of the Organisation for Economic Co-operation

and Development (OECD), with New Zealand emerging as the most improved country, moving up by 8 places to secure the 6th spot.

(ii) The bottom 3 countries on the index are: Japan (27th), South Korea (28th), Turkey (29th).

(iii) The report cited that these 3 countries are influenced by deep-rooted societal norms and the wage gap, which are the main factors contributing to the under-representation of women in leadership roles.

(iii) The inaugural WKD was launched on March 9, 2006 (Thursday) and fully inaugurated on March 8, 2007 (Thursday).

## IMPORTANT DAYS

### 1. World Kidney Day Observed on 13 March 2025.

World Kidney Day (WKD) is a global campaign observed annually on the 2nd Thursday of March to highlight the critical role of kidneys in overall health and advocate for equal access to healthcare and medication worldwide. The day focuses on raising awareness about kidney disease, its impact, and the health challenges associated with it.

- WKD 2025 will be observed on 13 March 2025.
- WKD 2024 was observed on 14 March 2024, and WKD 2026 will be observed on 12 March 2026.

#### Key Points:-

(i) Campaign Theme for WKD 2025: "Are Your Kidneys OK? Detect Early, Protect Kidney Health," which emphasizes the importance of early detection and intervention in preventing and managing kidney disease.

(ii) The concept of WKD was introduced by the International Society of Nephrology (ISN) and the International Federation of Kidney Foundations (IFKF).

### 2. International Women's Day Celebrated on 8 March 2025.

International Women's Day (IWD) 2025 was globally observed on March 8, marking 50 years of the UN's official recognition of IWD. The day celebrates women's achievements across social, economic, cultural, and political spheres, advocating for gender equality.

- The official theme for IWD 2025 was "For ALL Women and Girls: Rights. Equality. Empowerment," aligning with the UN's 69th Commission on the Status of Women (CSW69) session, which focused on "Accelerating Gender Equality: Empowering Women and Girls Beyond Beijing+30." The campaign theme, "Accelerate Action," urged swift and decisive steps toward gender equality.
- The UN first celebrated IWD in 1975, which was declared International Women's Year, and in 1977, the UN General Assembly (UNGA) officially recognized March 8 as Women's Rights and International Peace Day, calling on member states to observe it annually.
- On March 6, 2025, the UN launched two major reports for IWD 2025: "Women's Rights in Review 30 Years After Beijing", revealing that 25% of governments globally reported a decline in women's rights in 2024, and "GIRL GOALS: What has changed for girls?", assessing adolescent girls' rights over the past 30 years.

#### Key Points:-

(i) In India, several initiatives were launched to

mark IWD 2025: the Indian Computer Emergency Response Team (CERT-In) introduced a Cyber Security Handbook for Mahila Suraksha, aiming to enhance women's digital safety; the Ministry of Law & Justice (MoLBJ) released "The Life and Contributions of the Women Members of the Constituent Assembly", honoring 15 women leaders who played a key role in drafting the Indian Constitution.

(ii) The Indian Council of Agricultural Research (ICAR)-Central Marine Fisheries Research Institute (CMFRI), based in Kochi, Kerala, honored two women entrepreneurs, Akhilamol M A and Sangeetha Sunil, for their significant contributions to the fisheries sector and women's empowerment in coastal communities.

(iii) According to the Women-led Startups in India Report 2025, released by Tracon Technologies Limited, women co-led tech startups in India secured only USD 1 billion in funding in 2024, reflecting a 25% year-on-year decline. This highlights the ongoing challenges in women's representation and investment in the startup ecosystem.

### 3. International Day of Women Judges 2025 Observed on 10 March 2025.

The United Nations' (UN) International Day of Women Judges (IDWJ) is observed annually on March 10 across the globe to recognize the crucial role of women in the judiciary and promote gender equality within judicial systems.

- **The day highlights the importance of women's representation and contributions in the legal profession worldwide.**

- **March 10, 2025, marks the 4th observance of IDWJ.**

#### Key Points:-

(i) On April 28, 2021, the United Nations General Assembly (UNGA) adopted resolution A/RES/75/274, introduced by the State of Qatar, officially designating March 10 as the International Day of Women Judges.

(ii) The first International Day of Women Judges was celebrated on March 10, 2022.

### 4. CISF Raising Day Celebrated on 10 March 2025.

The Central Industrial Security Force (CISF) Raising Day is celebrated annually on 10th March across India to commemorate the establishment of the CISF in 1969 and to honor the dedication and sacrifices of its personnel in safeguarding critical infrastructure and ensuring public safety nationwide. On 10th March 2025, the 56th CISF Raising Day will be observed.

- **The CISF is a central armed police force in India, established under the Central Industrial Security Force Act of 1968 (Act No. 50 of 1968).**

- **The CISF Bill was passed by Parliament on 13th August 1968 and received Presidential approval on 2nd December 1968.**

- **It came into effect on 10th March 1969 and functions under the Ministry of Home Affairs (MHA).**

#### Key Points:-

(i) On March 7, 2025, Union Minister Amit Shah, Ministry of Home Affairs (MHA), and Ministry of Cooperation (MoC), attended the 56th Raising Day Parade of CISF at the Regional Training Center in Thakkolam, Tamil Nadu (TN), as the chief guest.

(ii) He flagged off the 1st Great Indian Coastal Cyclothon 2025 to raise awareness about national security in coastal areas, focusing on the threats posed by smuggling, including drugs, weapons, and explosives.

(iii) Theme: 'Secure Shores, Prosperous India'.

## DEFENCE

### 1. Indian Navy Inducts 9th ACTCM Barge LSAM 23 to Enhance Maritime Logistics.

On March 12, 2025, the Indian Navy (IN) conducted the induction ceremony of the 9th Ammunition Cum Torpedo Cum Missile (ACTCM) Barge, Landing Ship Ammunition (LSAM) 23 (Yard 133), at the Naval Dockyard in Mumbai, Maharashtra. Commodore Manish Vig, General Manager (Quality Assurance), Naval Dockyard (Mumbai), was the Chief Guest at the event.

- In 2021, the Indian Navy signed a contract with Thane (Maharashtra)-based M/s Suryadipta Projects Private Limited, a Micro, Small, and Medium Enterprise (MSME) shipyard, for the construction and delivery of 11 ACTCM Barges.

- Out of these, 8 barges have already been delivered.

- The shipyard has also secured an additional contract to build 4 Sullage Barges for the Indian Navy, reflecting the Navy's commitment to supporting MSMEs.

#### Key Points:-

(i) The ACTCM Barges were indigenously designed by the shipyard in collaboration with an Indian Ship Designing firm. To ensure seaworthiness, the design underwent model testing at the Naval Science and Technological Laboratory (NSTL), Visakhapatnam, Andhra

Pradesh. The construction adheres to the regulations of the Indian Register of Shipping (IRS).

(ii) The induction of LSAM 23 aligns with the Make in India and Aatmanirbhar Bharat initiatives, reinforcing self-reliance in defense manufacturing. This step highlights India's growing capabilities in indigenous shipbuilding and maritime logistics.

(iii) These barges will enhance the Indian Navy's operational efficiency by enabling the seamless transportation, embarkation, and disembarkation of ammunition and essential supplies to naval platforms, both at jetties and outer harbors, ensuring sustained maritime operations.

### 2. MoD Inks ₹2,906 Crore Radar Deal with BEL for Indian Air Force.

On 12 March 2025, the Ministry of Defence (MoD) signed a ₹2,906 crore capital acquisition contract with Bharat Electronics Limited (BEL) in Ghaziabad, Uttar Pradesh (UP), a leading defense electronics manufacturing facility, for the procurement of Low-level Transportable Radar (LLTR), known as "Ashwini," for the Indian Air Force (IAF).

- The contract was signed in the presence of Rajesh Kumar Singh, Secretary, MoD, in New Delhi, Delhi.

#### Key Points:-

(i) The radar is designed and developed by the Electronics & Radar Development Establishment (LRDE), a Defence Research and Development Organisation (DRDO) laboratory under the MoD.

(ii) The radar features active electronically scanned phased array technology with a solid-

state design and is capable of tracking aerial targets, ranging from high-speed fighter jets to slow-moving targets such as Unmanned Aerial Vehicles (UAVs) and helicopters.

(iii) BEL, established in 1954, is a Navratna Defence Public Sector Undertaking (DPSU) under the MoD, headquartered in Bengaluru, Karnataka.

### 3. IAF Carries Out Combat Training Exercise at Umiam Lake, Meghalaya.

In March 2025, the Indian Air Force (IAF) conducted a combat training exercise at Umiam Lake, Shillong, Meghalaya, to enhance interoperability with the Indian Army Special Forces and the Indian Navy.

- The exercise featured operations such as Combat Rubber Raiding Craft deployments, parachute jumps, and helocasting, where personnel jumped into the water from aircraft like the An-32 (Antonov-32), C-130 (Lockheed C-130 Hercules), and Mi-17 (military transport) helicopter.

#### Key Points:-

(i) National Cadet Corps (NCC) cadets based in Shillong witnessed the exercise, gaining firsthand exposure to specialized tri-service operations.

(ii) The joint-service drill highlights the IAF's commitment to strengthening combat readiness, tri-service coordination, and rapid-response capabilities in diverse terrains.

### 4. India's MoD Inks \$248 Million Deal with Russia's RoE for T-72 Tank Engines Procurement.

On 7 March 2025, the Ministry of Defence (MoD), Government of India (GoI), signed a contract worth USD 248 million with Moscow (Russia)-based Rosoboronexport (RoE) for the procurement of 1000 Horsepower (HP) engines for T-72 tanks. These engines will be supplied in fully formed, completely knocked down, and semi-knocked down conditions.

- The agreement includes the Transfer of Technology (ToT) from RoE to Avadi (Chennai, Tamil Nadu)-based Armoured Vehicles Nigam Limited (Heavy Vehicle Factory) for integration and licensed manufacturing of engines.

- This initiative aligns with the 'Make in India' mission in the defence sector.

#### Key Points:-

(i) The T-72 tank, first introduced in India in the 1970s, remains a crucial part of the Indian Army's (IA) armored fleet, with approximately 2,500 tanks in active service. These tanks are currently powered by a 780 HP engine.

(ii) Equipping the existing T-72 fleet with 1000 HP engines will enhance the Indian Army's battlefield mobility and offensive capabilities.

(iii) Apart from its 2,400 T-72 tanks, the Indian Army has inducted 1,300 T-90S 'Bhishma' tanks out of the 1,657 being manufactured under license from Russia by the Heavy Vehicles Factory.

### 5. India & Bangladesh Commence 6th 'CORPAT' and 4th 'BONGOSAGAR' Naval Exercises in the Bay of Bengal.

On March 10, 2025, the 6th edition of the joint Coordinated Patrol (CORPAT) and the 4th bilateral

naval exercise 'BONGOSAGAR' commenced under the supervision of the Commander Flotilla West. The operations are scheduled to conclude on March 12, 2025, in the designated maritime areas along the Bangladesh-India maritime border in the Bay of Bengal.

- The Bangladesh Navy (BN) is represented by the warship Bangladesh Naval Ship (BNS) Abu Ubaidah and a maritime patrol aircraft, while the Indian Navy (IN) has deployed the warship Indian Naval Ship (INS) Ranvir and a helicopter for the patrol and exercise.
- Initiated in 2018, the joint patrol aims to eliminate criminal activities such as illegal fishing, smuggling, human trafficking, piracy, and drug trafficking in the maritime zones of both nations, ensuring maritime security.
- The exercises facilitate the exchange of maritime crime-related information, effective data management, vessel identification involved in illegal activities, and crime prevention strategies, strengthening bilateral naval cooperation.

**Key Points:-**

- (i) These exercises play a crucial role in improving regional maritime security, addressing security risks, and promoting the development of the maritime economy through strategic collaborations and operational synergy.
- (ii) Naval ships and aircraft from both countries conducted joint patrolling along the International Maritime Boundary Line (IMBL), followed by maritime exercises that included communication drills, surface gun-shoots, tactical maneuvers, and a concluding steam past.
- (iii) The 4th edition of BONGOSAGAR-23 and the 5th edition of CORPAT took place from November

7 to 9, 2023, in the Northern Bay of Bengal. CORPAT-23 also featured the first-ever Humanitarian Assistance and Disaster Relief (HADR) drills, incorporating search and rescue operations at sea.

**SCIENCE AND TECHNOLOGY**

**1. Europe's Ariane 6 Successfully Deploys French Spy Satellite into Orbit.**

In March 2025, Arianespace SA successfully launched the CSO (Optical Space Component)-3 reconnaissance satellite for the French Armed Forces aboard Europe's next-generation heavy-lift rocket, Ariane 6, from the Guiana Space Centre in Kourou, French Guiana, France. This mission marks Europe's first successful commercial launch, representing a significant milestone in European space exploration.

- The Ariane 6 upper stage safely re-entered Earth's atmosphere in a controlled manner, addressing issues observed during its test flight in July 2024.
- Ariane 6 is developed by Paris (France)-based ArianeGroup, a joint venture co-owned by Airbus and Safran. Its high-definition optical instrument was built by Franco-Italian company Thales Alenia Space (TAS), which is controlled by Thales and Leonardo.
- Ariane 6, in its Ariane 62 configuration, with a core stage, two P120C boosters, and a Vulcain 2.1 engine, successfully launched the 3,600 kg CSO-3 satellite into a Sun-Synchronous Orbit (SSO) at an altitude of 800 km (500 miles).

**Key Points:-**

- (i) Ariane 6 is available in two configurations, Ariane 62 and 64, offering flexibility for various

mission needs. It is designed to be cost-efficient, providing a competitive alternative to SpaceX's Falcon 9 in the global market.

(ii) CSO, which stands for "Composante Spatiale Optique," is France's military satellite program designed to provide high-resolution optical imagery for defense and intelligence purposes.

(iii) The CSO constellation includes three satellites: CSO-1 (2018), CSO-2 (2020), and CSO-3. The program is supported by the French Defence Procurement and Technology Agency (DGA) and CNES, France's space agency.

(i) Nvidia Corporation (United States of America, USA) played a crucial role in the development of FoxBrain by providing its Taiwan-based supercomputer, "Taipei-1," and offering technical consulting throughout the model's training process.

(ii) Taipei-1, the largest supercomputer in Taiwan, is owned and operated by Nvidia in Kaohsiung City, located in southern Taiwan.

(iii) Foxconn assembles iPhones for Apple and also manufactures Nvidia's artificial intelligence servers.

## **2. Foxconn Unveils Its First Large Language Model, FoxBrain.**

On March 10, 2025, Taiwan-based Foxconn, the world's largest contract electronics manufacturer, introduced "FoxBrain," Taiwan's first large language model (LLM) aimed at optimizing manufacturing processes and supply chain management. The model is specifically tailored for Traditional Chinese and Taiwanese language styles, incorporating advanced reasoning capabilities. This launch represents a major milestone in Foxconn's integration of artificial intelligence (AI) into its core operations.

- FoxBrain was developed using 120 of Nvidia's H100 Graphics Processing Units (GPUs) and is based on the architecture of Meta's Llama 3.1.

- FoxBrain offers a broad spectrum of capabilities, including data analysis, decision support, document collaboration, mathematics, reasoning and problem-solving, and code generation.

### **Key Points:-**

## **3. Jio and Airtel Collaborate with SpaceX's Starlink to Improve Internet Services in India.**

In March 2025, Navi Mumbai (Maharashtra)-based Jio Platforms Limited (JPL), a subsidiary of Reliance Industries Limited (RIL), and New Delhi (Delhi)-based Bharti Airtel Limited (Airtel) formed a partnership with Space Exploration Technologies Corp. (SpaceX), based in the United States (USA), to launch Starlink's satellite internet services across India.

- The partnership aims to enhance the existing network, extend coverage to remote and rural areas, and improve internet connectivity across India.

- Starlink, a satellite internet constellation operated by Starlink Services, LLC, a subsidiary of SpaceX, provides global broadband coverage through a network of Low Earth Orbit (LEO) satellites.

- As of September 2024, Starlink serves over 4 million subscribers worldwide.

### **Key Points:-**

(i) The alliance will combine Jio's extensive mobile network with Starlink's LEO satellite technology to offer high-speed internet services across the country.

(ii) Airtel will distribute Starlink user terminals through its vast retail network, enabling customers to access satellite-based internet services.

## OBITUARY

### 1. Former Indian Cricketer Syed Abid Ali Passes Away.

On 12 March 2025, Syed Abid Ali, a former Indian cricketer, passed away at the age of 83 in California, United States of America (USA). He was born on 9 September 1941, in Hyderabad, Andhra Pradesh (now Telangana).

- Syed Abid Ali represented India in 29 Test matches from 1967 to 1974 and 5 One-Day Internationals (ODIs) between 1974 and 1975.

- He scored 1,018 runs with a highest score of 81 and took 47 wickets in his Test career. In ODIs, he scored 93 runs with a top score of 70 and took 7 wickets.

#### Key Points:-

(i) In First-Class cricket, Syed Abid played for Hyderabad in the Ranji Trophy. Across 212 matches, he scored 8,732 runs with 13 centuries and 31 fifties. He also claimed 397 wickets, including 14 five-wicket hauls.

(ii) He played a crucial role in India's historic 1971 Test series victories against England and the West Indies.

(iii) He was part of the Ajit Wadekar-led Indian team that played its first-ever ODI in 1974 against England at Headingley, United Kingdom (UK).

### 2. Renowned Classical Singer Garimella Balakrishna Prasad Passes Away.

In March 2025, renowned classical singer and former Asthana Vidwan of the Tirumala Tirupati Devasthanam (TTD) Garimella Balakrishna Prasad passed away in Tirupati, Andhra Pradesh (AP). Born on 9 November 1948 in Rajahmundry, AP, he was a legendary figure in Indian classical music and made significant contributions to the field.

- Garimella Balakrishna Prasad served as the court scholar of the famous hill shrine Tirumala Venkateswara Temple in Tirupati, AP.

- He was a pioneer in composing and performing Annamacharya Sankeertanalu across various Indian musical genres, including classical, semi-classical, light, and folk music, and composed tunes for nearly 1400 songs written by various poets, with almost 1,000 of these being Annamacharya Sankeertanas.

- He achieved a remarkable feat by singing 300 keertanas non-stop and composing over 600 Annamayya keertanas.

#### Key Points:-

(i) With over 6,000 concerts under his belt, he was the lead singer at the historic "Laksha Galarchana" event, organized by Silicon Andhra at Secunderabad Parade Ground, Hyderabad, Telangana, which entered the Guinness Book of World Records.

(ii) He was honored with the prestigious Sangeet Natak Akademi Award in 2020 for his outstanding contributions to Indian classical music.

(iii) His passing leaves a significant void in the classical music world, and he will always be

remembered for his immense contribution to the art form.