

# Daily Current Affairs



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10 MCQ QUIZ

A blurred photograph of a modern office interior. In the background, several people are seated around a long wooden table, engaged in a meeting. The scene is brightly lit by large windows, creating a bokeh effect with soft, out-of-focus light spots. The overall atmosphere is professional and collaborative.

Top 10 MCQ from the session for  
every exam

- What is the key feature of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) recently implemented in Odisha?  
ओडिशा में हाल ही में लागू आयुष्मान भारत प्रधानमंत्री जन आरोग्य योजना (AB PM-JAY) की मुख्य विशेषता क्या है?
- **A. Provides health cover of ₹1 lakh per family / प्रति परिवार ₹1 लाख का स्वास्थ्य कवर प्रदान करता है**
- **B. Offers health cover up to ₹5 lakh per family per year / प्रति परिवार प्रति वर्ष ₹5 लाख तक का स्वास्थ्य कवर प्रदान करता है**
- **C. Focuses only on primary care / केवल प्राथमिक देखभाल पर केंद्रित**
- **D. Covers expenses for only government hospitals / केवल सरकारी अस्पतालों के खर्च को कवर करता है**

- What is the range of the Nag Mk-2 missile?  
नाग Mk-2 मिसाइल की रेंज क्या है?
- **A. 5-7 kilometers / 5-7 किलोमीटर**
- B. 7-10 kilometers / 7-10 किलोमीटर**
- C. 10-15 kilometers / 10-15 किलोमीटर**
- D. 4-6 kilometers / 4-6 किलोमीटर**

- What does the National Health Mission (NHM) focus on under NRHM?  
राष्ट्रीय स्वास्थ्य मिशन (NHM) के तहत NRHM का फोकस किस पर है?
- **A. Rural healthcare / ग्रामीण स्वास्थ्य देखभाल**
- **B. Urban healthcare / शहरी स्वास्थ्य देखभाल**
- **C. Healthcare for senior citizens / वरिष्ठ नागरिकों के लिए स्वास्थ्य देखभाल**
- **D. Mental health initiatives / मानसिक स्वास्थ्य पहल**

- What is the purpose of the Kumbhvani FM radio channel launched during Kumbh Mela?  
कुंभ मेले के दौरान लॉन्च किए गए कुंभवाणी एफएम रेडियो चैनल का उद्देश्य क्या है?
- **A. Promote tourism in the region / क्षेत्र में पर्यटन को बढ़ावा देना**
- **B. Provide live updates and devotional songs / लाइव अपडेट और भक्ति गीत प्रदान करना**
- **C. Broadcast local advertisements / स्थानीय विज्ञापन प्रसारित करना**
- **D. Highlight government schemes for pilgrims / तीर्थयात्रियों के लिए सरकारी योजनाओं को उजागर करना**



- Which river forms the boundary of the Hoollongapar Gibbon Wildlife Sanctuary in Assam?  
असम में हूलोंगापार गिबबन वन्यजीव अभयारण्य की सीमा कौन सी नदी बनाती है?
- **A. Brahmaputra River / ब्रह्मपुत्र नदी**
- B. Bhogdoi River / भोगदोई नदी**
- C. Subansiri River / सुवनसिरी नदी**
- D. Dhansiri River / धनसिरी नदी**

- What makes Hoollongapar Gibbon Wildlife Sanctuary unique?  
हूलोंगापार गिबबन वन्यजीव अभयारण्य को अद्वितीय क्या बनाता है?
- **A. It is home to India's only gibbons, the Hoolock Gibbons / यह भारत के एकमात्र गिबबन, हूलॉक गिबबन का घर है**
- **B. Largest tiger population in India / भारत में बाघों की सबसे बड़ी आबादी है**
- **C. Only sanctuary named after a bird species / केवल पक्षी प्रजाति के नाम पर रखा गया अभयारण्य**
- **D. Known for its coral reefs / इसके कोरल रीफ्स के लिए प्रसिद्ध**

- Which is the second-largest religious gathering in India after the Kumbh Mela?  
कंभ मेले के बाद भारत में दूसरा सबसे बड़ा धार्मिक आयोजन कौन सा है?
- **A. Gangasagar Mela / गंगासागर मेला**
- B. Pushkar Fair / पुष्कर मेला**
- C. Rath Yatra / रथ यात्रा**
- D. Sabarimala Festival / सबरीमाला उत्सव**

- What is the focus of IMD's Vision 2047?  
IMD की दृष्टि 2047 का फोकस क्या है?
- A. Becoming a global leader in weather forecasting / मौसम पूर्वानुमान में वैश्विक नेता बनना
- B. Developing early warning systems for cyclones / चक्रवातों के लिए प्रारंभिक चेतावनी प्रणालियों का विकास
- C. Promoting traditional knowledge in meteorology / मौसम विज्ञान में पारंपरिक ज्ञान को बढ़ावा देना
- D. Expanding disaster response networks / आपदा प्रतिक्रिया नेटवर्क का विस्तार करना

- What is the major significance of Diego Garcia in the Chagos Archipelago?  
चागोस द्वीपसमूह में डिएगो गार्सिया का मुख्य महत्व क्या है?
- **A. Strategic US-British military base / रणनीतिक यूएस-ब्रिटिश सैन्य अड्डा**
- **B. Largest coral reef system / सबसे बड़ा कोरल रीफ सिस्टम**
- **C. Key location for fishing industries / मछली पकड़ने के उद्योगों के लिए प्रमुख स्थान**
- **D. Historical trade hub / ऐतिहासिक व्यापार केंद्र**

- What does the theme for World Hindi Day 2025 emphasize?  
विश्व हिंदी दिवस 2025 का विषय किस पर जोर देता है?
- **A. Promoting Hindi literature / हिंदी साहित्य को बढ़ावा देना**
- **B. "A Global Voice of Unity and Cultural Pride" / "एक वैश्विक आवाज़ और सांस्कृतिक गर्व"**
- **C. Expanding Hindi in technology / प्रौद्योगिकी में हिंदी का विस्तार**
- **D. Increasing Hindi readership worldwide / हिंदी पाठकों को विश्व स्तर पर बढ़ाना**

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– Epictetus, *The Enchiridion*

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**Galwan should not be repeated, says Army chief**

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**Submarine, 2 warships commissioned in one go**

**Gaza ceasefire agreement ready: U.S. and Hamas**

Israeli Prime Minister Netanyahu says final details of the deal are still being ironed out

Deal expected to deliver an initial six-week halt to fighting accompanied by talks on ending the war

Deal promises the release of dozens of hostages held by both Hamas and Israel

**Associated Press**  
**DOHA**  
Israel and Hamas agreed to a ceasefire deal to pause the devastating war in the Gaza Strip, multiple officials announced on Wednesday, raising the possibility of winding down the deadliest and most destructive fighting between the bitter enemies.  
The deal, coming after weeks of painstaking negotiations in the Qatari capital, promises the release of dozens of hostages held by Hamas in phases, the release of hundreds of Palestinian prisoners in Israel, and would allow hundreds of thousands of people displaced in Gaza to return to what remains of their homes. It also would flood badly needed humanitarian aid into a nearly 100 hostages are to be reunited with their loved ones after months in captivity.  
Once official, the deal is expected to deliver an initial six-week halt to fighting that is to be accompanied by the opening of negotiations on ending the war altogether.  
Over six weeks, 33 of the nearly 100 hostages are to be reunited with their loved ones after months in captivity.



How apt: Israelis react to reports on ceasefire deal in Tel Aviv on Wednesday. REUTERS

It remained unclear exactly when and how many displaced Palestinians would be able to return to what remains of their homes and whether the agreement would lead to a complete end to the war and the full withdrawal of Israeli troops from Gaza — a key Hamas demand for releasing the remaining captives.  
Many longer-term questions about postwar Gaza remain, including who will rule the territory or oversee the daunting task of reconstruction after a brutal conflict that has destabilised the broader West Asia and sparked worldwide protests.  
Hamas triggered the war with its October 7, 2023, cross-border attack, which killed some 1,200 Israelis and took 250 others hostage.  
Israel responded with a fierce offensive that has killed over 46,000 Palestinians, according to local health officials, displaced an estimated 90% of Gaza's population and sparked a humanitarian crisis. More than 100 hostages were freed from Gaza in a week-long truce in November 2023.  
Months of talks The U.S., along with Egypt and Qatar, have brokered months of indirect talks between the bitter enemies that finally culminated in the outline of a deal.  
It comes after Israel and Lebanese militant group Hezbollah agreed to a ceasefire in November, after more than a year of conflict linked to the war in Gaza.  
Israel responded with a brutal air and ground offensive that has killed over

46,000 Palestinians, according to local health officials. They do not distinguish between civilians and militants but say women and children make up more than half of those killed.  
UN and international relief organisations estimate that some 90% of Gaza's 2.3 million people have been displaced, often multiple times. They say tens of thousands of homes have been destroyed and hospitals are barely functioning.  
U.S. President Joe Biden, who has provided crucial military aid to Israel but expressed exasperation over civilian deaths, announced the outline of the three-phase ceasefire agreement on May 31.  
With Mr. Biden's days in office numbered and President-elect Donald Trump set to take over, both sides had been under heavy pressure to agree to a deal.

Leaps and bounds



On a high: A contestant tries to tackle a raging bull during the jallikattu event at Palamedu in Madurai on Wednesday. G. MOORTHY

Submarine, 2 warships commissioned in one go

**Vinaya Deshpande Pandit**  
**MUMBAI**  
In a first, three frontline platforms — INS Nilgiri, INS Vaghsheer, and INS Surat — were commissioned on the same day in the Navy on Wednesday.  
Hailing the first tri-commissioning as a significant leap towards *Arambh* Bharat, Prime Minister Narendra Modi dedicated the naval platforms — two warships and a submarine — to the nation.  
INS Nilgiri is the lead ship of Project 17A frigates, INS Vaghsheer is the sixth and the final submarine of Project 75 Kalvari class, and INS Surat is the fourth and final ship of Project 15B destroyers.  
"We are becoming a major maritime power by taking inspiration from our rich naval history. INS Nilgiri is dedicated to the naval empire of the Cholas. INS Surat is dedicated to India's ancient connection to West Asia through Gujarat. I was there for the commissioning of the first Kalvari submarine. I am blessed to commission the sixth one — INS Vaghsheer," the Prime Minister said at the event held at the Naval Dockyard on Wednesday morning.  
"Not expansionist" Outlining India's vision as a global power, Mr. Modi said, "India's position is not expansionist, but development-oriented. We are

40 platforms commissioned in the Navy in the last few years, 39 were made in India.  
Defence Minister Rajnath Singh said the "historic commissioning showcases India's growing prowess in the Indian Ocean region".  
Chief of Naval Staff Admiral Dinesh Tripathi, Chief of Defence Staff Anil Chauhan, Maharashtra Governor C.E. Radhakrishnan, Minister of State for Defence Sanjay Seth, Maharashtra Chief Minister Devendra Fadnis, Deputy Chief Ministers Eknath Shinde and Ajit Pawar were present at the event.  
"When it comes to constituency-wise, it may lead to a problem," the CJI remarked orally.  
Officials have reportedly justified the amendment as a move to protect the election process from false narratives but also more consistent with the doctrine of electronic records.

SC issues notice to EC, govt. on poll rule change

**The Hindu Bureau**  
**NEW DELHI**  
The Supreme Court on Wednesday sought responses from the Union government and the Election Commission (EC) on a petition filed by Congress leader Jairam Ramesh challenging an amendment made to the Conduct of Election Rules of 1961 that amounts to virtually restricting citizens' right to access electronic records.  
A Bench of Chief Justice of India Sanjay Kumar and Justice Sanjay Kumar listed the case for hearing in the week commencing on March 17.  
Appearing for Mr. Ramesh, advocate A.M. Singhi said the amendment was "too clever by half" in reducing public access to CCTV camera footage from polling booths, video recordings of candidates, and Form ITC, which provided an account of the votes polled in constituency. The amendment was made to Rule 95 of the 1961 Rules which had previously allowed public permission to examine papers related to elections without any exception.  
Initially, Chief Justice Khanna queried whether providing public access to Form ITC would be "slightly problematic".  
"When it comes to constituency-wise, it may lead to a problem," the CJI remarked orally.  
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Trade deficit in Dec. at three-month low; goods exports dip 1%

**Export blip**  
Goods shipments shrink 1% in December, but the trade deficit now narrowed to a 3-month low of \$21.9 billion with gold imports easing.

Month	Exports (\$ billion)	Imports (\$ billion)
Apr. 2024	54.50	55.31
Dec. 2024	59.95	38.01

**Vikas Dhot**  
**NEW DELHI**  
India's goods exports contracted 1% year-on-year in December to a fraction over \$38 billion, while imports rose 4.9% to almost \$60 billion, but this narrowed the merchandise trade deficit to a three-month low of \$21.9 billion, reflecting a sharp moderation from November's record gap of \$31.8 billion.  
Gold imports that were feared to have spiked to a high of \$14.9 billion in November, before the Centre corrected that tally by \$3 billion last week to \$9.9 billion citing an erroneous "double count", more than halved sequentially in December to \$4.7 billion. However, this still marked a significant 55.4% increase over the December 2023 gold imports.  
Commerce Secretary Sunil Barthwal sought to play down concerns about the export blip, saying that monthly values have grown in every quarter since the first nine months of this financial year. This shows that they have not only been resilient during a challenging year but also more consistent, he said. Officials also stressed that December's

# Gaza ceasefire agreement ready: U.S. and Hamas

Israeli Prime Minister Netanyahu says final details of the deal are still being ironed out

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## Associated Press

DOHA

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The deal, coming after weeks of painstaking negotiations in the Qatari capital, promises the release of dozens of hostages held by Hamas in phases, the release of hundreds of Palestinian prisoners in Israel, and would allow hundreds of thousands of people displaced in Gaza to return to what remains of their homes. It also would flood badly needed humanitarian aid into a territory ravaged by 15 months of war.

Three officials from the U.S. and one from Hamas

confirmed that a deal had been reached, while the office of Israeli Prime Minister Benjamin Netanyahu said final details were still being ironed out.

All three U.S. officials and the Hamas official requested anonymity to discuss the contours of the deal before the official announcement by mediators in Doha.

Mr. Netanyahu's office said in a statement that it hoped "details will be finalised tonight." Any agreement needs to be approved by Mr. Netanyahu's Cabinet.

Once official, the deal is expected to deliver an initial six-week halt to fighting that is to be accompanied by the opening of negotiations on ending the war altogether.

Over six weeks, 33 of the nearly 100 hostages are to be reunited with their loved ones after months in captivity.



**Hopes up:** Israelis react to reports on ceasefire deal in Tel Aviv on Wednesday. REUTERS

It remained unclear exactly when and how many displaced Palestinians would be able to return to what remains of their homes and whether the agreement would lead to a complete end to the war and the full withdrawal of

Israeli troops from Gaza – key Hamas demands for releasing the remaining captives.

Many longer-term questions about postwar Gaza remain, including who will rule the territory or oversee the daunting task of re-

construction after a brutal conflict that has destabilised the broader West Asia and sparked worldwide protests.

Hamas triggered the war with its October 7, 2023, cross-border attack, which killed some 1,200 Is-

raelis and took 250 others hostage.

Israel responded with a fierce offensive that has killed over 46,000 Palestinians, according to local health officials, displaced an estimated 90% of Gaza's population and sparked a humanitarian crisis. More than 100 hostages were freed from Gaza in a week-long truce in November 2023.

## Months of talks

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It comes after Israel and Lebanese militant group Hezbollah agreed to a ceasefire in November, after more than a year of conflict linked to the war in Gaza.

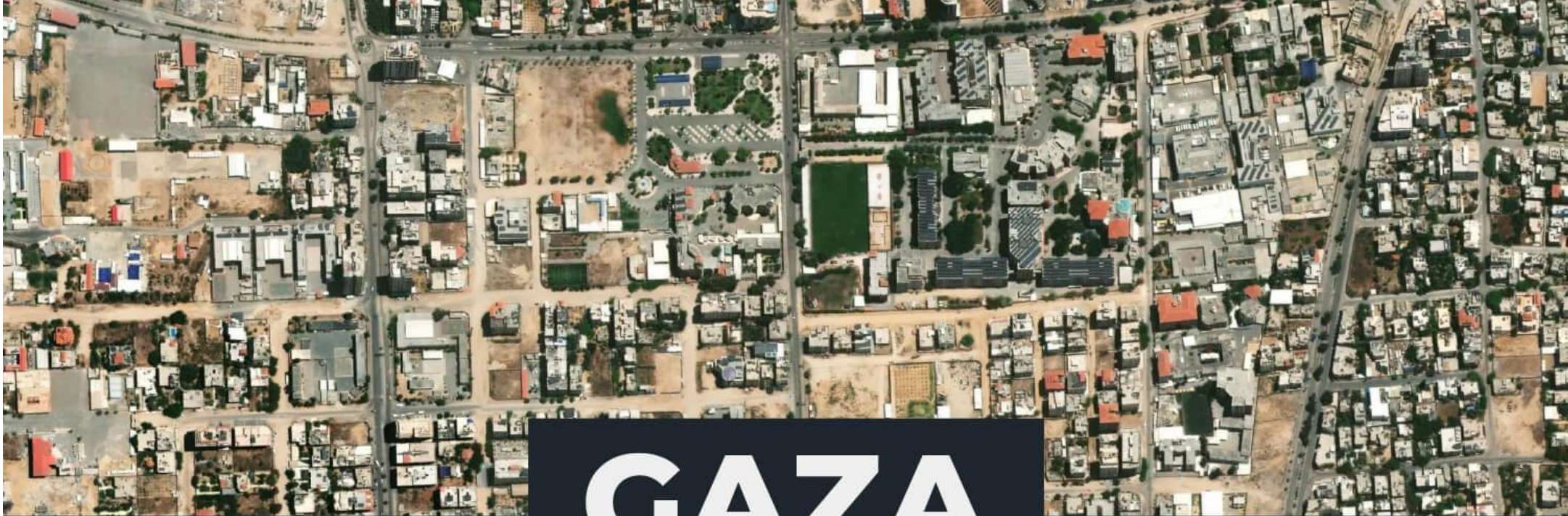
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U.S. President Joe Biden, who has provided crucial military aid to Israel but expressed exasperation over civilian deaths, announced the outline of the three-phase ceasefire agreement on May 31.

With Mr. Biden's days in office numbered and President-elect Donald Trump set to take over, both sides had been under heavy pressure to agree to a deal.

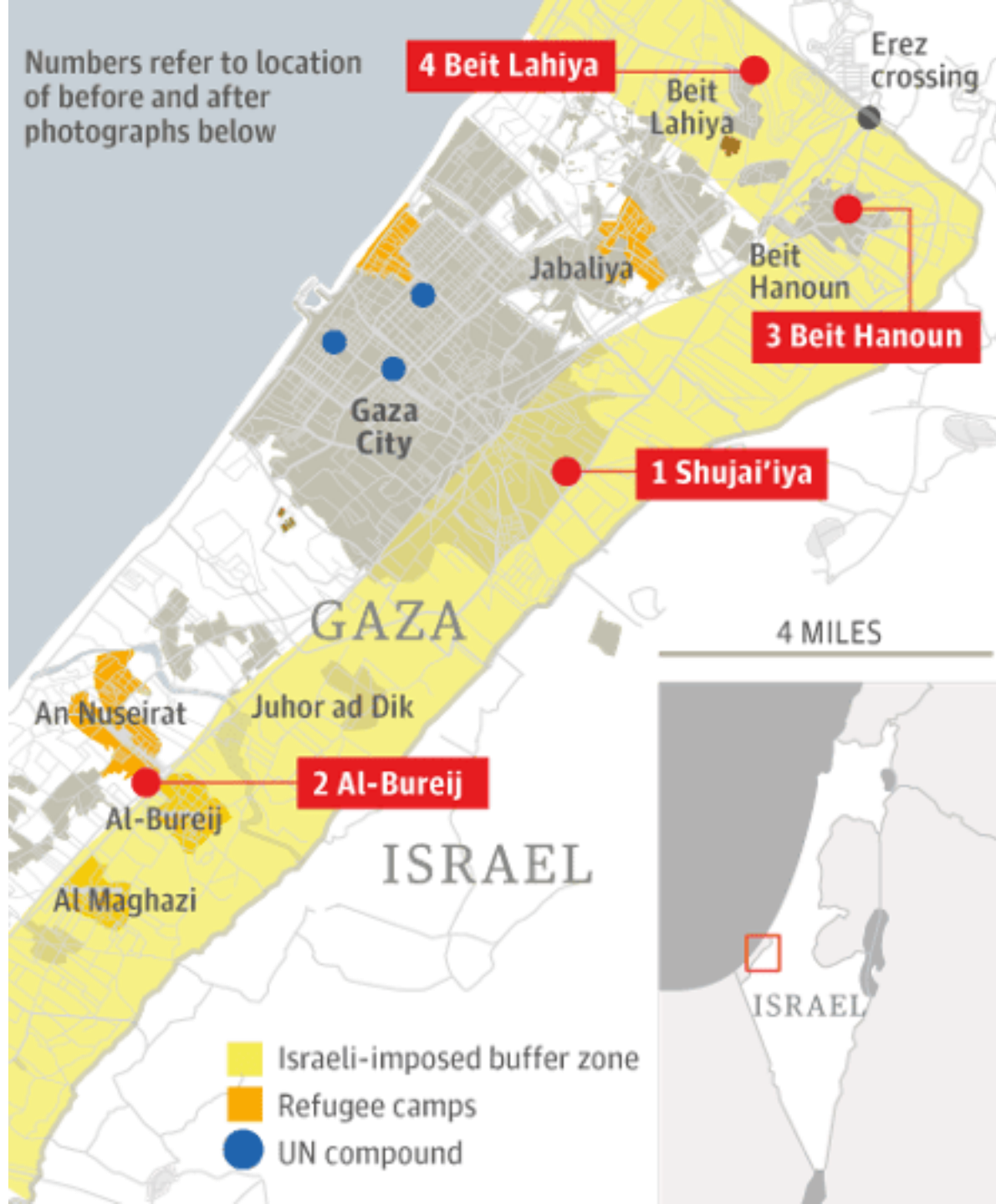


# GAZA

BEFORE AND AFTER



Numbers refer to location of before and after photographs below





# GAZA STRIP BEFORE ISRAEL'S DISENGAGEMENT IN 2005



## Control areas set up by the Oslo Accords

### Palestinian autonomous areas

Full Palestinian civil and security control

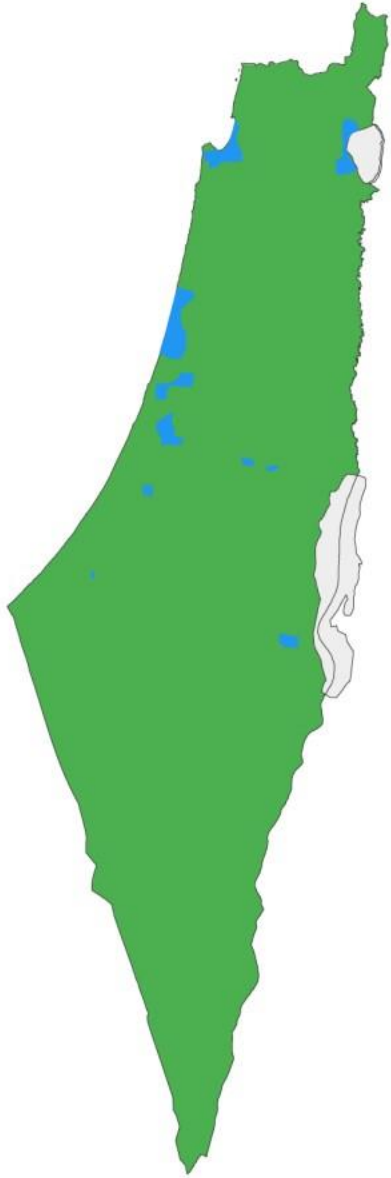
### Israeli-controlled areas

Israeli civil and security control

### Boundaries

Green Line (1967 boundary)







**WEST BANK**  
**Jerusalem**

West ○ East

**GAZA**

Port Said

Rafah

**ISRAEL**

JORDAN

*Suez Canal*

**SINAI**



## 1. Agreement Overview

1. Israel and Hamas have agreed to a ceasefire deal mediated by the U.S., Egypt, and Qatar.
2. Israel और हमास ने अमेरिका, मिस्र और कतर की मध्यस्थता में युद्धविराम समझौते पर सहमति जताई है।

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## 2. Humanitarian Aspects

2. The deal promises to release dozens of hostages held by both sides.
3. समझौते के तहत दोनों पक्षों द्वारा पकड़े गए बंधकों को रिहा करने का वादा किया गया है।
4. The ceasefire will allow displaced Palestinians in Gaza to return to their homes and bring much-needed humanitarian aid to the region.
5. युद्धविराम गाजा में विस्थापित फिलिस्तीनियों को उनके घर लौटने और क्षेत्र में मानवीय सहायता लाने की अनुमति देगा।

### 6. Economic and Social Impact:

2. The conflict displaced 90% of Gaza's population and destroyed infrastructure, homes, and hospitals.
3. इस संघर्ष ने गाजा की 90% आबादी को विस्थापित कर दिया और बुनियादी ढांचे, घरों और अस्पतालों को तबाह कर दिया।

### 3. Terms of the Ceasefire

3. A six-week halt to fighting is agreed upon, accompanied by negotiations for a permanent resolution.
4. छह सप्ताह के लिए लड़ाई रोकने और स्थायी समाधान के लिए बातचीत पर सहमति बनी है।
5. Includes phased release of Palestinian prisoners and displaced civilians.
6. इसमें फिलिस्तीनी कैदियों और विस्थापित नागरिकों की चरणबद्ध रिहाई शामिल है।

## 4. Historical and Geopolitical Context

4. The conflict escalated in October 2023 after Hamas launched attacks on Israel, killing over 1,200 Israelis.
5. अक्टूबर 2023 में हमास द्वारा इज़राइल पर हमले के बाद संघर्ष तेज हो गया, जिसमें 1,200 से अधिक इजरायली मारे गए।
6. Israel responded with an offensive killing over 46,000 Palestinians and displacing millions.
7. इज़राइल ने पलटवार किया, जिसमें 46,000 से अधिक फिलिस्तीनी मारे गए और लाखों विस्थापित हो गए।

## 5.Challenges and Concerns

5. Uncertainty remains about the complete withdrawal of Israeli troops and postwar governance in Gaza.
6. इज़राइली सैनिकों की पूरी वापसी और गाजा में युद्ध के बाद के प्रशासन को लेकर अनिश्चितता बनी हुई है।
7. Long-term resolution on territorial and political control remains unresolved.
8. क्षेत्रीय और राजनीतिक नियंत्रण पर दीर्घकालिक समाधान अभी भी अनसुलझा है।

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## 6. International Reactions

6. U.S. President Joe Biden and President-elect Donald Trump were under pressure to reach an agreement.
7. अमेरिकी राष्ट्रपति जो बाइडेन और निर्वाचित राष्ट्रपति डोनाल्ड ट्रंप पर समझौता करने का दबाव था।
8. UN and global organizations have called for more robust humanitarian assistance for Gaza.
9. संयुक्त राष्ट्र और वैश्विक संगठनों ने गाजा के लिए अधिक मानवीय सहायता की मांग की है।

# Submarine, 2 warships commissioned in one go

**Vinaya Deshpande Pandit**

MUMBAI

In a first, three frontline platforms – *INS Nilgiri*, *INS Vaghsheer*, and *INS Surat* – were commissioned on the same day in the Navy on Wednesday.

Hailing the first tri-commissioning as a significant leap towards *Atmanirbhar Bharat*, Prime Minister Narendra Modi dedicated the naval platforms – two warships and a submarine – to the nation.

*INS Nilgiri* is the lead ship of Project 17A frigates, *INS Vaghsheer* is the sixth and the final submarine of Project 75 Kalvari class, and *INS Surat* is the fourth and final ship of Project 15B destroyers.

“We are becoming a major maritime power by taking inspiration from our rich naval history. *INS Nilgiri* is dedicated to the naval empire of the Cholas. *INS Surat* is dedicated to India’s ancient connection to West Asia through Gujarat. I was there for the commissioning of the first Kalvari submarine. I am blessed to commission the sixth one – *INS Vaghsheer*,” the Prime Minister said at the event held at the Naval dockyard on Wednesday morning.

**‘Not expansionist’**  
Outlining India’s vision as a global power, Mr. Modi said, “India’s position is not expansionist, but development-oriented. We are



**Major boost:** *INS Surat*, *INS Nilgiri* and *INS Vaghsheer* being commissioned at an event in Mumbai on Wednesday. ANI

recognised as a reliable and responsible partner globally, especially in the Global South.”

On the importance of *Atmanirbhar Bharat abhiyan* or indigenisation, he said the country’s depen-

dence on other countries at the time of any tension should be minimum. “Today, there are 5,000-plus equipment, which our defence personnel will not buy from other countries.” He highlighted that of the

40 platforms commissioned in the Navy in the last few years, 39 were made in India.

Defence Minister Rajnath Singh said the “historic commissioning showcases India’s growing prowess in the Indian Ocean region”.

Chief of Naval Staff Admiral Dinesh Tripathi, Chief of Defence Staff Anil Chauhan, Maharashtra Governor C.P. Radhakrishnan, Minister of State for Defence Sanjay Seth, Maharashtra Chief Minister Devendra Fadnavis, Deputy Chief Ministers Eknath Shinde and Ajit Pawar were present at the event.

**RED-LETTER DAY**

» PAGE 4

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## 1. Major Commissioning Event:

1. India commissioned three naval platforms in a single day: **INS Nilgiri**, **INS Vagsheer**, and **INS Surat**.
2. भारत ने एक ही दिन में तीन नौसेना प्लेटफॉर्म कमीशन किए: **आईएनएस नीलगिरि**, **आईएनएस वाघशीर**, और **आईएनएस सूरत**।



## 2. Projects Overview:

2. **INS Nilgiri:** Lead ship of Project 17A frigates, inspired by the Chola naval empire.
3. **आईएनएस नीलगिरि:** प्रोजेक्ट 17ए फ्रिगेट्स का प्रमुख जहाज, चोल नौसेना साम्राज्य से प्रेरित।
4. **INS Vagsheer:** Sixth and final submarine of Project 75 Kalvari class.
5. **आईएनएस वाघशीर:** प्रोजेक्ट 75 कलवरी श्रेणी की अंतिम पनडुब्बी।
6. **INS Surat:** Fourth and final ship of Project 15B destroyers, highlighting Gujarat's historical connections.
7. **आईएनएस सुरत:** प्रोजेक्ट 15बी डेस्ट्रॉयर का चौथा और अंतिम जहाज, जो गुजरात के ऐतिहासिक संबंधों को दर्शाता है।

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### **3. Vision for Atmanirbhar Bharat:**

3. PM Modi emphasized self-reliance and indigenization in defense manufacturing.
4. पीएम मोदी ने रक्षा निर्माण में आत्मनिर्भरता और स्वदेशीकरण पर जोर दिया।
5. Out of 40 naval platforms commissioned in recent years, 39 were made in India.
6. हाल के वर्षों में कमीशन किए गए 40 नौसेना प्लेटफॉर्म में से 39 भारत में बने थे।

## 4. Political and Strategic Importance:

4. Defense Minister Rajnath Singh called it a historic moment showcasing India's growing power in the Indian Ocean region.
5. रक्षा मंत्री राजनाथ सिंह ने इसे भारतीय महासागर क्षेत्र में भारत की बढ़ती शक्ति का प्रतीक बताया।
6. The event reflects India's position as a responsible and reliable partner in the **Global South**.
7. यह कार्यक्रम ग्लोबल साउथ में भारत की जिम्मेदार और विश्वसनीय भागीदार की स्थिति को दर्शाता है।

## 5. Geopolitical and Economic Implications:

5. Strengthening India's maritime capabilities ensures reduced dependency on foreign defense imports.
6. भारत की समुद्री क्षमताओं को मजबूत करना विदेशी रक्षा आयात पर निर्भरता को कम करता है।
7. Demonstrates India's preparedness to counter any potential regional threats.
8. यह किसी भी संभावित क्षेत्रीय खतरों का मुकाबला करने के लिए भारत की तत्परता को दर्शाता है।

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## 6. Historical Perspective:

6. INS Nilgiri draws inspiration from India's ancient maritime history under the Cholas.
7. आईएनएस नीलगिरि भारत के प्राचीन समुद्री इतिहास से प्रेरणा लेता है, विशेष रूप से चोल साम्राज्य से।

Feature	INS Surat	INS Vagsheer	INS Nilgiri
<b>Type</b>	Destroyer	Submarine	Frigate
<b>Class</b>	Visakhapatnam-class	Kalvari-class	Nilgiri-class
<b>Commissioned</b>	May 17, 2022	Yet to be commissioned (Expected 2024)	September 6, 2019
<b>Displacement</b>	7,400 tons	1,615 tons (surfaced), 1,775 tons (submerged)	6,670 tons
<b>Length</b>	163 meters	67.5 meters	149 meters
<b>Speed</b>	30 knots	20 knots (submerged)	28 knots
<b>Propulsion</b>	4 gas turbines	Diesel-electric	2 gas turbines + 2 electric motors
<b>Weapons</b>	Surface-to-air missiles, BrahMos cruise missiles	Torpedoes, Exocet missiles	Surface-to-air missiles, anti-ship missiles
<b>Role</b>	Multi-role destroyer for surface combat	Submarine warfare	Anti-submarine, surface combat
<b>Construction Yard</b>	Mazagon Dock Shipbuilders Limited (MDL)	Mazagon Dock Shipbuilders Limited (MDL)	Mazagon Dock Shipbuilders Limited (MDL)
<b>Significance</b>	Fourth and last destroyer of Visakhapatnam-class	Sixth and last submarine of Kalvari-class	First of seven frigates under Project 17A

IN BRIEF



Aditya Birla Fashion to raise \$500 million via equity

The board of Aditya Birla Fashion and Retail Ltd. approved raising \$500 million via a combination of preferential issuance and qualified institutional placement (QIP) of equity shares.

Japan's Takeda to hire 750 in India to boost deep tech

Takeda, a Japanese biopharmaceutical firm, on Wednesday said it would hire 750 deep-tech professionals in calendar 2025 to be deployed at its newly set-up Innovation Capability Centre in Bengaluru.

HDFC Life Q3 net rises 14% to ₹415 cr., total income slips 37%

HDFC Life reported an almost 14% year-on-year rise in net profit to ₹414.94 crore for the third quarter ended December. Total income declined almost 37% at ₹16,984.07 crore on the back of a slump in income from investments to ₹192.09 crore from ₹21,369.64 crore a year earlier.

To boost Wi-Fi hotspots TRAI moots cost reduction

The Telecom Regulatory Authority of India (TRAI) plans to pare the high costs telecom operators and Internet service providers charge for public Wi-Fi hotspots in a bid to boost such hotspots.

The draft Telecom Consultation Tariff (Seventy First Amendment) Order, 2024 proposes that the "broadband tariff (bter to the name of TRAI) for public Data Office (PDO) under the PRAI scheme shall not exceed twice the tariff applicable for retail broadband PTH services for the corresponding capacity offered by the respective ser-

Singapore President confers highest honour on former CIIDG Tamm Das

Singapore President Tanjong Ee Lay Tan bestowed the highest honour of the city-state on Tamm Das, former Director general of Confederation of Indian Industry (CII), on Wednesday. Mr. Das was bestowed the Honorary Citizen Award by the President who will start official leg of his India tour on Thursday.

After steep import bill rejig, more robust trade data likely

Commerce Secretary Sunil Barthwal asserts that data revisions to quick trade estimates are in line with global norms and a dynamic data revision policy promises AI tools to analyse trade numbers

Vikas Dhoot NEW DELHI

A week after the Centre effected a dramatic \$14.2 billion correction in India's import bill for April to November 2024, top government officials asserted on Wednesday that revisions to trade data are made in line with international standards, and a standard operating procedure (SOP) has now been put in place for more robust data.



Sunil Barthwal neous trade figures, largely driven by a flawed assessment of gold and silver exports, were thrown up due to double counting of imports into Special Economic Zones (SEZs). An inter-departmental panel was

formed to spruce up the data's consistency. "Let me assure you that now, we have created a very good SOP, and a committee is already there, looking into the SOP, which will ensure there is a better coordination between the DGCIIS [The Directorate General of Commercial Intelligence and Statistics] and the DT (Systems) [in the Central Board of Indirect Taxes and Customs]," Commerce Secretary Sunil Barthwal said.

"That committee is working. So now, you will always have this very ro-

bulent data," he added, stressing that by their nomenclature itself, quick estimates of monthly foreign trade released by the ISDI of every subsequent month, in line with global standards, are quick assessments that are amenable to revisions.

"We are also now working on creating a better data analytics system with the help of Artificial Intelligence (AI), and the project that can get launched at any point of time will give you much better insights into the trade data," Mr. Barthwal averred.

Rupe extends gains, settles I3 paise higher at 86.40/\$

Press Trust of India MUMBAI

The rupee extended its recovery for the second straight session and settled with a gain of 13 paise at 86.40 against the U.S. dollar on Wednesday, tracking favourable cues from domestic equity markets and softening crude oil prices.

Anuj Choudhary, research analyst at Mirae Asset Sharekhani, said the rupee gained on weak U.S. dollar and soft US 10-year treasury yields.

'India, China growth to soften in 2025'

The Hindu Bureau NEW DELHI

India and China will see softer growth in 2025, relative to the economies' 2024 performance, with the U.S. trade policy posing material risks even though India could see some gains from strains in U.S.-China economic ties, Moody's Ratings said.

India's fiscal conditions will continue to constrain its credit strength this year, the rating major reckoned, as fiscal consolidation is likely to grow rapidly amid

India is new Boeing CEO's first stop outside U.S.

Jagriti Chandra NEW DELHI

Boeing's new president and CEO Kelly Ortberg, in India this week on what is his first international visit after taking charge last August, met Finance Minister Nirmala Sitharaman on Tuesday.

Mr. Ortberg is also expected to hold business meetings with customers and partners in the country, including Tata Trusts chairman Neelesh Tata, as per industry sources.

MARKETS

MARKET WATCH table with columns: Market, % Change, % Cumulative

NIFTY 50

NIFTY 50 table with columns: Stock Name, Price, % Change, % Cumulative

EXCHANGE RATES

EXCHANGE RATES table with columns: Currency, TRAI, TRAI

Broadcasters can provide TV channels via terrestrial communication technology: TRAI

Devesh Kumar NEW DELHI

The Telecom Regulatory Authority of India (TRAI) released its recommendations on 'Regulatory framework for ground-based broadcasters' (GRB) aimed at ensuring technological advancements are fully leveraged for the delivery of television channels to the distribution network.

The 'Guidelines for Uplinking and Downlinking of Satellite Television Channels in India-2022' issued by Ministry of Information and Broadcasting, containing the terms and conditions for TV broadcasting services, had made it mandatory for the broad-

casters to use satellite media networks (SMNs) and channels to distribution platform operators (DPOs). Technological advancements have now made it feasible for the broadcasters to provide television channels to DPOs using ter-

restrial communication technologies like wireline (cable/fibre, etc.) or wireless (cellular/microwave, Wi-Fi, etc.)/Internet/cloud.

The Ministry had, through a letter May 22, 2024, sought TRAI recommendations on 'Regulatory Framework for Ground-

based Broadcasters'. Accordingly, TRAI issued a consultation paper on October 18, 2024, seeking comments and counter proposals.

The consultation discussion was also held on December 20, 2024. Mr. Ortberg is also expected to hold business meetings with customers and partners in the country, including Tata Trusts chairman Neelesh Tata, as per industry sources.

Further clarity is needed on the proposal.

US President-elect Donald Trump said on Tuesday he will create a new department called the External Revenue Service 'to collect tariffs, duties, and all revenue from foreign sources'

Mr. Trump said in a social media post he would create the department on January 20, the day he will be inaugurated as president for a second term.

Through soft and pathetically weak trade agreements, the American economy has delivered growth and prosperity to the world, while taxing ourselves. It is time for that to change," the Republican said in a Truth Social post.

"We will begin charging the tariffs that make money off of us with Trade, and they will start paying. FINALLY, their fair share."

# Singapore President confers highest honour on former CII DG Tarun Das

**Kallol Bhattacharjee**

NEW DELHI

President of Singapore Tharman Shanmugaratnam bestowed the highest honour of the city-state on Tarun Das, former director general of Confederation of Indian Industry (CII).

Mr. Das was bestowed the Honorary Citizen Award by the President who will start official leg of his India tour on Thursday.

The award is given for “outstanding contribution by a non-Singaporean to the country’s growth and development,” a press note released by the Ministry of Foreign Affairs (MoFA) of Singapore declared.

Mr. Das is the second Indian to receive the honour



Mr. Shanmugaratnam with Tarun Das (left).

with the late Ratan Tata being the only other Indian recipient earlier

The Foreign Minister termed Mr. Das as “one of Singapore’s strongest advocates in India” and recollected he led a delegation of Indian industrialists to Singapore in 1993 as part of India’s “Look East” policy.

“It is conferred on those

who have made a significant impact in the areas of business, science and technology, information communications, education, health, arts and culture, sports, tourism, community services or security,” said the MoFA.

President Shanmugaratnam will receive official welcome on Thursday at the Rashtrapati Bhavan and meet President Droupadi Murmu. There will be call-ons by PM Narendra Modi and Ministers of the Union Cabinet.

Finance Minister Nirmala Sitharaman, Commerce and Industry Minister Piyush Goyal and Minister of Health and Family Welfare J.P. Nadda are among those who will call

on President Shanmugaratnam. President Murmu is scheduled to host a State Banquet for the visiting dignitary at the Rashtrapati Bhavan in the evening.

President Shanmugaratnam is slated to leave on January 17 for Odisha which has acquired greater profile within Singapore’s plans for India.

After reaching Bhubaneswar, Odisha CM Mohan Charan Majhi will call on the visiting dignitary. He will also visit the World Skills Centre, set up by Singapore’s ITE Education Services with funding from the Asian Development Bank. He will visit a vaccine manufacturing unit of Bharat Biotech.



## 1. Recognition and Award:

1. President of Singapore, Tharman Shanmugaratnam, awarded **Tarun Das**, former Director General of Confederation of Indian Industry (CII), the **Honorary Citizen Award**.
2. सिंगापुर के राष्ट्रपति थरमन शनमगरत्नम ने CII के पूर्व महानिदेशक तरुण दास को **ऑनरेरी सिटीजन अवार्ड** से सम्मानित किया।
3. This is Singapore's highest honor for non-citizens.
4. यह सिंगापुर का गैर-नागरिकों के लिए सर्वोच्च सम्मान है।

## 2. Tarun Das' Contributions:

2. Recognized for his contributions to India-Singapore relations and fostering growth in various sectors, including business, science, and education.
3. उन्हें भारत-सिंगापुर संबंधों और व्यवसाय, विज्ञान, और शिक्षा जैसे क्षेत्रों में विकास को बढ़ावा देने के लिए मान्यता दी गई।
4. He led a delegation of Indian industrialists to Singapore in 1993 under India's **Look East Policy**.
5. उन्होंने 1993 में भारत की **लुक ईस्ट नीति** के तहत भारतीय उद्योगपतियों के प्रतिनिधिमंडल का नेतृत्व किया।



### **3. Other Indian Recipient:**

3. The late Ratan Tata is the only other Indian to have received this honor.
4. स्वर्गीय रतन टाटा इस सम्मान को प्राप्त करने वाले एकमात्र अन्य भारतीय हैं।

**Significance of the Award:** Awarded to individuals making exceptional contributions in fields like business, technology, health, arts, and security.

यह पुरस्कार उन व्यक्तियों को दिया जाता है जिन्होंने व्यवसाय, प्रौद्योगिकी, स्वास्थ्य, कला, और सुरक्षा जैसे क्षेत्रों में उत्कृष्ट योगदान दिया हो।

## 5. Official Visit to India by President Shanmugaratnam:

5. The Singaporean President will meet Indian leaders, including PM Narendra Modi and President Droupadi Murmu, during his India visit.
6. सिंगापुर के राष्ट्रपति अपनी भारत यात्रा के दौरान पीएम नरेंद्र मोदी और राष्ट्रपति द्रौपदी मुर्मू सहित अन्य नेताओं से मिलेंगे।
7. He will visit Bhubaneswar to explore collaborations and projects like the World Skills Centre and a vaccine manufacturing unit.
8. वह भुवनेश्वर में विश्व कौशल केंद्र और एक वैक्सीन निर्माण इकाई जैसे परियोजनाओं का दौरा करेंगे।



- **Political Perspective:**


- Strengthens diplomatic and economic ties between India and Singapore.

- भारत और सिंगापुर के बीच राजनयिक और आर्थिक संबंधों को मजबूत करता है।





- **Economic Perspective:**

- Highlights India's growing significance in global business and trade.



- वैश्विक व्यापार और व्यवसाय में भारत के बढ़ते महत्व को दर्शाता है।

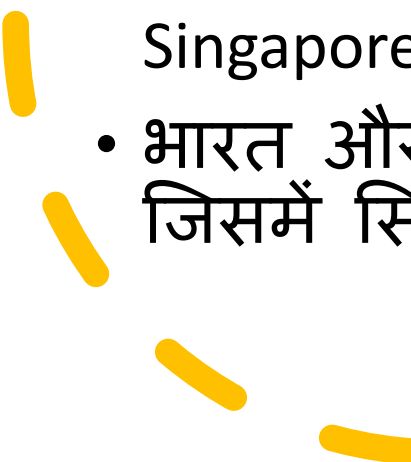




- **Historical Context:**

- Reflects the success of India's **Look East Policy** initiated in the early 1990s.
- 1990 के दशक में शुरू की गई **लुक ईस्ट नीति** की सफलता को दर्शाता है।

- **Geographical Link:**

- Focuses on collaborations between India and Southeast Asia, with Singapore as a key partner.
  - भारत और दक्षिण-पूर्व एशिया के बीच सहयोग पर ध्यान केंद्रित करता है, जिसमें सिंगापुर एक प्रमुख भागीदार है।
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NEW DELHI, THURSDAY, JANUARY 16, 2025

# FINANCIAL EXPRESS

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## OVERNIGHT REPO RATE BACK INTO PLAY FROM TODAY

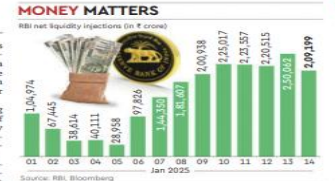
# Liquidity on tap via daily VRR auctions

ANUPREKSHA JAIN & SACHIN KUMAR  
Mumbai, January 15

**IN A SIGNIFICANT** reset to its liquidity management framework, the Reserve Bank of India (RBI) will conduct variable reserve repo (VRR) auctions on all working days until further notice amid tight liquidity.

Liquidity in the banking system stood at a deficit of ₹2.09 lakh crore as of January 14, RBI data showed. VRR auctions enable RBI to inject liquidity into the system.

According to banking industry experts, the daily VRR auctions will bring the overnight repo rate back into play once again and give confidence to markets during the current uncertain times. Earlier, the multi-day VRR and VRR auctions were targeted at the weighted



### Re recovers on weaker \$

**AFTER FALLING** for the past five trading sessions, the rupee on Wednesday recovered 28 paise, or 0.33%, against the dollar, marking its biggest gain in over seven months, helped by a weaker dollar and a lower-than-expected trade deficit number, reports Sachin Kumar. Intervention from RBI also helped the rupee hold its ground.

average call rate (WACR). The VRR, which will commence from Thursday for ₹50,000 crore, will be held between Monday and Friday.

The auction amounts will be decided by the regulator, based on assessment of the liquidity conditions and will be announced on the RBI website.

The RBI has conducted six VRR auctions so far this month to help cash-strapped lenders.

## Govt may announce old tax regime phase-out

RUN-UP TO THE BUDGET 2025-26

PRIVANSHI VERMA  
New Delhi, January 15

**FINANCE MINISTER** Nirmala Sitharaman may announce a road map for a gradual phase-out of the old personal income tax regime over the next few years in the Budget for FY26. Sitharaman may also tweak the new regime, introduced in FY21.

**I-T CHANGES** Over 72% of taxpayers already adopted the new regime.

Government unlikely to make any changes to the old regime in Budget that provides for investment-linked exemptions and deductions.

While the tax rates are more benign, according to sources, the government will not make any changes to the old regime that provides for investment-linked exemptions and deductions. "Further simplification

## CEA among candidates for post of RBI deputy gov

FE BUREAU  
New Delhi, January 15

**CHIEF ECONOMIC ADVISER** (CEA) V Anantha Nageswaran and 16th Finance Commission secretary Ritvik Pandey were among the candidates interviewed on Wednesday by a selection panel headed by Cabinet secretary TV Somanathan for the post of a new deputy governor at the Reserve Bank of India (RBI).

The appointee will replace Michael Patra, whose four-year term came to an end on Tuesday.

### IN THE NEWS

#### 15th round of India-UK FTA talks to begin in Feb

THE NEGOTIATIONS ON AN FTA between India and the UK are expected to resume in early February, after months of pause due to the general election in the UK, a senior official said, reports Fe Bureau. ■ PAGE 2

#### Meta apologises for CEO's remark on India elections

META INDIA ON Wednesday apologised for CEO Mark Zuckerberg's recent remarks that the incumbent government lost power in the 2024 elections, reports Fe Bureau. ■ PAGE 32

#### ShareChat to lay off 5% of its workforce

MOHALLA TECH-OWNED ShareChat is planning to cut its workforce by 5% later this month following its annual performance review, reports Raghav Aggarwal. ■ PAGE 4

#### Indigenous 'bullet trains' may face financing hurdles

WHILE THE WORK ON indigenous prototypes of high-speed rolling stocks has boosted hopes of 'Indian bullet trains' hitting the tracks over the next few years, the proposed seven new high-speed rail projects could face serious financing hurdles, officials told Manoj Kavish. ■ PAGE 5

### FE SPECIAL



**"Tackle local issues with local insights"**  
Interview with Manish Prasad, president & MD, SAP Indian subcontinent  
■ eFE, P9

## Swiggy, Zomato may cut back on food discounts

Strategy rethink as q-commerce race heats up

ANEEES HUSSAIN  
Bangalore, January 15

**FOOD DELIVERY GIANTS** Swiggy and Zomato are expected to moderate discounts in their core business, as competition in quick commerce — another segment they are present in — intensifies, say industry experts.

This shift reflects a strategic move towards sustainable pricing to balance profitability and maintain market leadership.

**A THINNER SLICE** Discounting has been a key strategy to attract customers for online food delivery firms.

Rising pressure in q-commerce spaces prompting a re-evaluation.

Free delivery radius under basic subscriptions has already been narrowed from 10 km to 7 km.

Discounting has been a key strategy to attract customers, but rising pressure in the q-commerce space is prompting a re-evaluation.

Increased competition in

q-commerce is pushing platforms like Swiggy and Zomato to rethink discounts and adopt a strategy of strategic pricing in food delivery," said Mitesh Shah, co-founder of IPIV and partner at Physix Capital.

While Swiggy and Zomato declined to comment, the recent moves by both platforms point to this transition.

Over the past year, their free delivery radius under basic subscriptions has narrowed from 10 km to 7 km.

The platforms are also tweaking discount structures to enhance delivery efficiency.

## Trade deficit at \$21.9 bn; exports fall 1%

MUKESH JAGOTA  
New Delhi, January 15

**INDIA'S MERCHANDISE TRADE** deficit fell to a three-month low of \$21.9 billion in December, coming in sharply lower than a revised figure of \$31.8 billion for the previous month.

The slump in exports continued, with December shipments of \$28.3 billion being 1% lower on year, pulled down by a drop in exports of petroleum products and

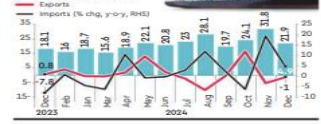
gems and jewellery.

Yet, trade deficit was 3.4% wider than in the year-ago period, which officials say is due to strong investment and consumption demand in the economy.

The decline in trade deficit in December has allayed concerns over the current account deficit, which analysts believe, could be around 1% of GDP in FY26.

Continued on Page 10

### SHIPMENT WATCH



### Total Business Crosses ₹ 5 Lac Crores

**Home Loan**

8.35% p.a.

**Car Loan**

8.70% p.a.

Business	Advances	RAM	Car Loan	CRAR	CASA
16.86%	21.19%	23.76%	44.09%	18.71%	49.28%

Particulars	31/12/2024	31/12/2023	31/03/2024
Total Income from Operations (Net)	7132.43	5851.34	23492.56
Net Profit / (Loss) for the period (Before Tax, Exceptional and/or Extraordinary Items)	1462.31	1069.42	4359.47
Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary Items)	1462.31	1069.42	4359.47
Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary Items)	1406.45	1035.51	4055.03
Paid up Equity Share Capital	7691.55	7081.37	7081.37
Reserves (excluding Revaluation Reserve) — as on date	18423.78	10915.55	11149.38
Securities Premium Account	3867.25	977.44	977.44
Net Worth	23369.49	16692.42	12172.48
Paid up Debt Capital / Outstanding Debt**	43.57	76.59	72.65
Debt** Equity Ratio	0.45	0.40	0.42
Earnings Per Share (of ₹ 10/- each) (For continuing and discontinued operations) - not Annualized	1.83	1.46	5.78
Capital Redemption Reserve	---	---	---

\*\*Debt Debts & Outstanding Debt represents total borrowings of the Bank.  
\*Debt represents borrowings with residual maturity of more than one year.

Notes: The above is an extract of the detailed Form of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 and 52 read with regulation 6(2)(2) of the SEBI Listing Obligations and Disclosure Requirements Regulations, 2015 as amended. The full Form of the Quarterly Financial Results are available on the Stock Exchange websites (BSE: www.bseindia.com and NSE: www.nseindia.com) and the bank's website (www.bankofmaharashtra.in)

Place: Pune  
Date: 15/01/2025

**Bank of Maharashtra**  
 Rohit Rishi Executive Director | Ashesh Pandey Executive Director | Nidhi Saxena Managing Director & CEO

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# IMD: Extreme weather events caused 3,200+ deaths in 2024

## Hottest Year On Record Saw Rising Temp, Unmatched Rain Extremes

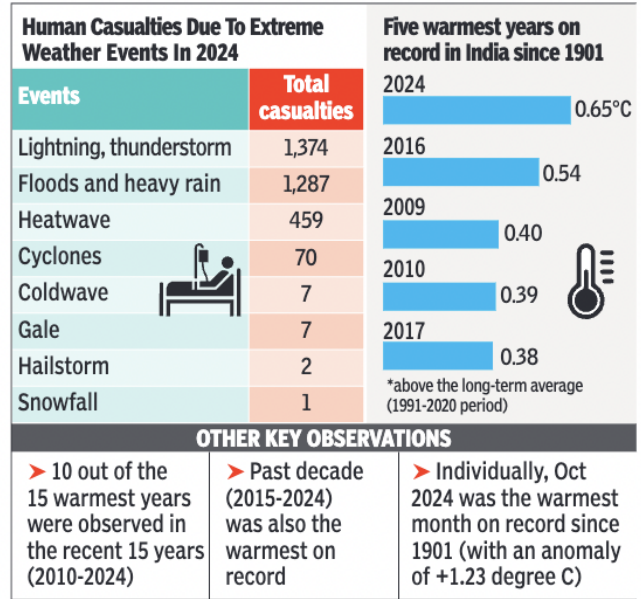
Vishwa.Mohan@timesofindia.com

**New Delhi:** Extreme weather events caused over 3,200 deaths in the country in 2024 — the warmest year on record in India, with lightning and thunderstorms taking the highest number of lives (1,374) followed by floods and heavy rains (1,287) and heat wave (459), shows the India Meteorological Department's (IMD) Annual Climate Summary – 2024, released on Wednesday.

Lightning and thunderstorms took the maximum number of lives in Bihar, whereas floods and heavy rains caused the maximum deaths in Kerala. Besides these two states, Uttar Pradesh, Madhya Pradesh and Maharashtra figured in list of top five reporting bigger numbers of casualties due to extreme weather events in 2024.

Though Met department revealed the annual temperature rise figure a fortnight ago, stating 2024 as the hottest year since nationwide records began in 1901, its annual climate summary for the year disclosed how the regional variation in warming made the mean temperature rise in certain states/regions above the national average (+0.65° C above the long-term average).

### NATURE'S FURY



The IMD report shows that the mean temperature rise over parts of Himachal Pradesh, Uttarakhand, east Madhya Pradesh, West Bengal, Sikkim, Jharkhand, Chhattisgarh, south interior Karnataka, north interior Karnataka, madhya Maharashtra, Odisha, Bihar, Rayalaseema and Kerala and Mahe was above normal by about one degree Celsius. It means these meteorological

divisions/states reported higher temperature rise than the national average of annual warming last year.

In 2024, the country recorded above normal temperatures in all four seasons. Winter (Jan-Feb) was warmer by 0.37 degree Celsius, pre-monsoon season (March-May) by 0.56 degree Celsius; monsoon (June-Sept) by 0.71 degree Celsius and post-monsoon season (Oct-Dec) by 0.83

degree Celsius — the warmest last three months since 1901.

The summary report, released on the occasion of the 150th foundation day of IMD, also shows that many of meteorological stations had reported new records since 1901 in terms of both temperature and rainfall.

The stations/cities, which reported a new record in terms of hottest day include Churu (50.5 degrees Celsius), Ganganagar (49.4 degrees Celsius), Varanasi (47.8 degrees Celsius), Gaya (47.4 degrees Celsius) and Sultanpur (47 degrees Celsius).

In terms of rainfall, Porbandar (Gujarat) reported its new record of highest rains in a single day at 485.8 mm on July 19, followed by Puducherry at 483.7 mm on Dec 1 and Dwarka (Gujarat) at 418.6 mm on July 20.

The IMD's averaged annual mean temperature data for the 1901-2024 period showed a significant increasing trend of 0.68 degree Celsius per 100 years in the country. During the same period, day (maximum) temperature rose by 0.89 degree Celsius per 100 years whereas the night (minimum) temperature showed an increase of 0.46 degree Celsius per 100 years.

---

## 1. Casualties and Major Causes:

1. Over 3,200 deaths reported in India due to extreme weather in 2024, the hottest year on record.
2. भारत में 2024 में अत्यधिक मौसम घटनाओं के कारण 3,200 से अधिक मौतें दर्ज की गईं, जो अब तक का सबसे गर्म वर्ष था।
3. **Lightning and Thunderstorms:** Claimed 1,374 lives, the highest among all weather events.
4. **बिजली और गरज:** सभी घटनाओं में सबसे अधिक 1,374 मौतें हुईं।
5. **Floods and Heavy Rain:** Responsible for 1,287 deaths, causing maximum casualties in Kerala.
6. **बाढ़ और भारी बारिश:** 1,287 मौतों के लिए जिम्मेदार, केरल में सबसे अधिक प्रभाव।

## 2. Temperature and Rainfall Records:

2. Mean temperature rise observed across Himachal Pradesh, Uttarakhand, West Bengal, and Maharashtra, among others.
3. हिमाचल प्रदेश, उत्तराखंड, पश्चिम बंगाल और महाराष्ट्र जैसे राज्यों में औसत तापमान में वृद्धि दर्ज की गई।
4. Churu (50.5°C) recorded the hottest temperature, followed by Ganganagar and Varanasi.
5. चुरू (50.5 डिग्री सेल्सियस) ने सबसे गर्म तापमान दर्ज किया, इसके बाद गंगानगर और वाराणसी।
6. Gujarat witnessed record-breaking rainfall with Jamnagar recording 485.8 mm in a single day.
7. गुजरात में जामनगर ने एक ही दिन में 485.8 मिमी बारिश के साथ रिकॉर्ड बनाया।

---

### 3. IMD's Key Observations:

3. 10 out of 15 warmest years in India were recorded after 2010.
4. भारत में 15 सबसे गर्म वर्षों में से 10, 2010 के बाद दर्ज किए गए।
5. Past decade (2015-2024) was the warmest on record.
6. पिछले दशक (2015-2024) को अब तक का सबसे गर्म दशक बताया गया।
7. October 2024 recorded the hottest month in history with a +1.23°C anomaly.
8. अक्टूबर 2024 ने +1.23°C विसंगति के साथ सबसे गर्म महीना दर्ज किया।

## 4. Regional and Seasonal Variations:

4. Pre-monsoon season saw an increase of  $0.56^{\circ}\text{C}$ , while monsoon months observed a rise of  $0.68^{\circ}\text{C}$  over the century.
5. प्री-मॉनसून सीजन में  $0.56^{\circ}\text{C}$  की वृद्धि हुई, जबकि मॉनसून महीनों में  $0.68^{\circ}\text{C}$  की वृद्धि दर्ज की गई।
6. States like Rajasthan, Kerala, and Maharashtra saw more normal rainfall events compared to others.
7. राजस्थान, केरल और महाराष्ट्र जैसे राज्यों में अन्य की तुलना में अधिक सामान्य वर्षा दर्ज की गई।

---

- **Economic Perspective:**

- Extreme weather poses risks to agricultural output and regional economies.
- अत्यधिक मौसम कृषि उत्पादन और क्षेत्रीय अर्थव्यवस्थाओं के लिए जोखिम पैदा करता है।

- **Historical Context:**



- Shows long-term climate trends since 1901, underscoring global warming impacts.
- 1901 से लंबे समय तक जलवायु प्रवृत्तियों को दर्शाता है, जो ग्लोबल वार्मिंग के प्रभाव को उजागर करता है।

- **Geographical Impact:**

- Severe impacts across diverse terrains, from coastal Kerala to desert Rajasthan.
- तटीय केरल से लेकर रेगिस्तानी राजस्थान तक विविध क्षेत्रों पर गंभीर प्रभाव।



# Trichophyton Indotineae



- 
- Dermatologists from India and 13 other countries, including Germany, have objected to the **region-specific nomenclature** given to a novel species of fungus — Trichophyton (T.) indotineae.
  - **About**
  - **Trichophyton indotineae:** It is a **fungal pathogen** that causes **widespread and hard-to-treat skin infections**.
- 



- 
- It is **resistant** to most anti-fungal medicines.
  - **Origin:** It has turned up in over 40 countries and its **origin currently remains unknown.**
  - **Nomenclature:** Japanese dermatologists, who had spotted the fungus in patients from India and Nepal, proposed in 2020 that this fungus should be considered a **new species and named Trichophyton indotineae.**
    - The naming of the species is in line with a historical tradition of **linking new infectious agents to specific locations.**
    - Examples are the Spanish flu, Delhi boil, Madura foot, West Nile virus, etc.
  - **Concern:** It often leads to considerable misinformation, stigma, and racial prejudice.

# New Observatory at Remote Purulia District



- 
- The **S N Bose National Centre for Basic Sciences (SNBCBS)** has established a new observatory atop Panchet Hill in the Purulia district of West Bengal.
  - **About Observatory**
  - It is an advanced astronomical observatory featuring a **14-inch telescope for scientific observations** and training purposes.
- 

It is located at 600 meters above ground level and at 86° E longitude. It fills a gap in global astronomical observations, as very few observatories exist along this longitude.

**Purpose and Significance:** It will aid in scientific observations of astronomical objects, train students in telescope handling, record data, and foster national and international collaboration in astronomical research.

- It is crucial for observing transient astronomical phenomena.

## Other Key Observatories in India

**Aryabhata Research Institute of  
Observational Sciences (ARIES):** Nainital.

**Vainu Bappu Observatory:** Tamil Nadu.

**IUCAA Observatory:** Pune.

Indian Army Day



The **77th Army Day** is being celebrated in India with a theme of “**Samarth Bharat, Saksham Sena**”.

## About Army Day

It is celebrated on January 15 each year to honor **General (later Field Marshal) KM Cariappa**, the first Commander-in-Chief of the Indian Army.

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On this day in 1949, **Gen Cariappa** took over the **command of the Indian Army** from **General Sir FRR Bucher**, the last British Commander-in-Chief, marking the transition to an independent Indian Army.

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Gen Cariappa is also known for leading Indian forces to victory in the India-Pakistan 1947 war.



- 
- **About Indian Army Veterans' Day**
  - Celebrated **annually on January 14th.**
  - This day commemorates the **retirement of Field Marshal K.M. Cariappa**, the first Indian Commander-in-Chief of the Indian Army.
  - It is a day to recognize and appreciate the **contributions and sacrifices of retired Indian Army personnel.**

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- **Do you know?**



- The Indian Army traces its origins to the **East India Company's army**, which later became the British Indian Army and the Princely States Army.

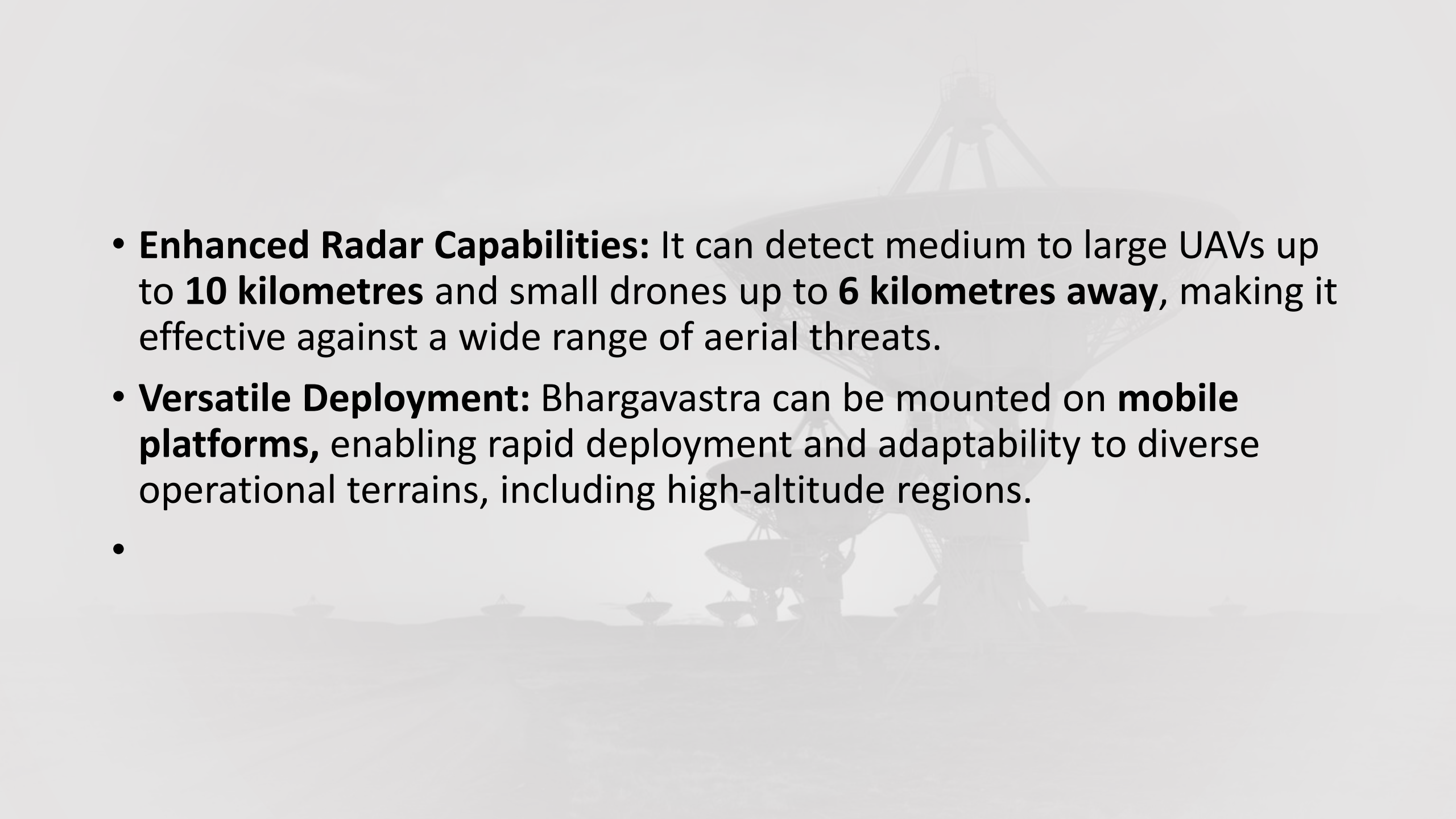
- After India's independence in 1947, these forces **merged into the National Army of India.**

- The primary role of the Indian Army is to protect the nation from external and internal threats, as well as conduct humanitarian rescue operations during natural disasters.

# Bhargavastra Micro Missiles





- 
- India has successfully tested the Bhargavastra, its first micro-missile system designed to counter swarm drones.
  - **About**
  - **Advanced Targeting:** The Bhargavastra system successfully hit designated virtual targets over **2.5 kilometres away**, demonstrating high precision and effectiveness.
- 

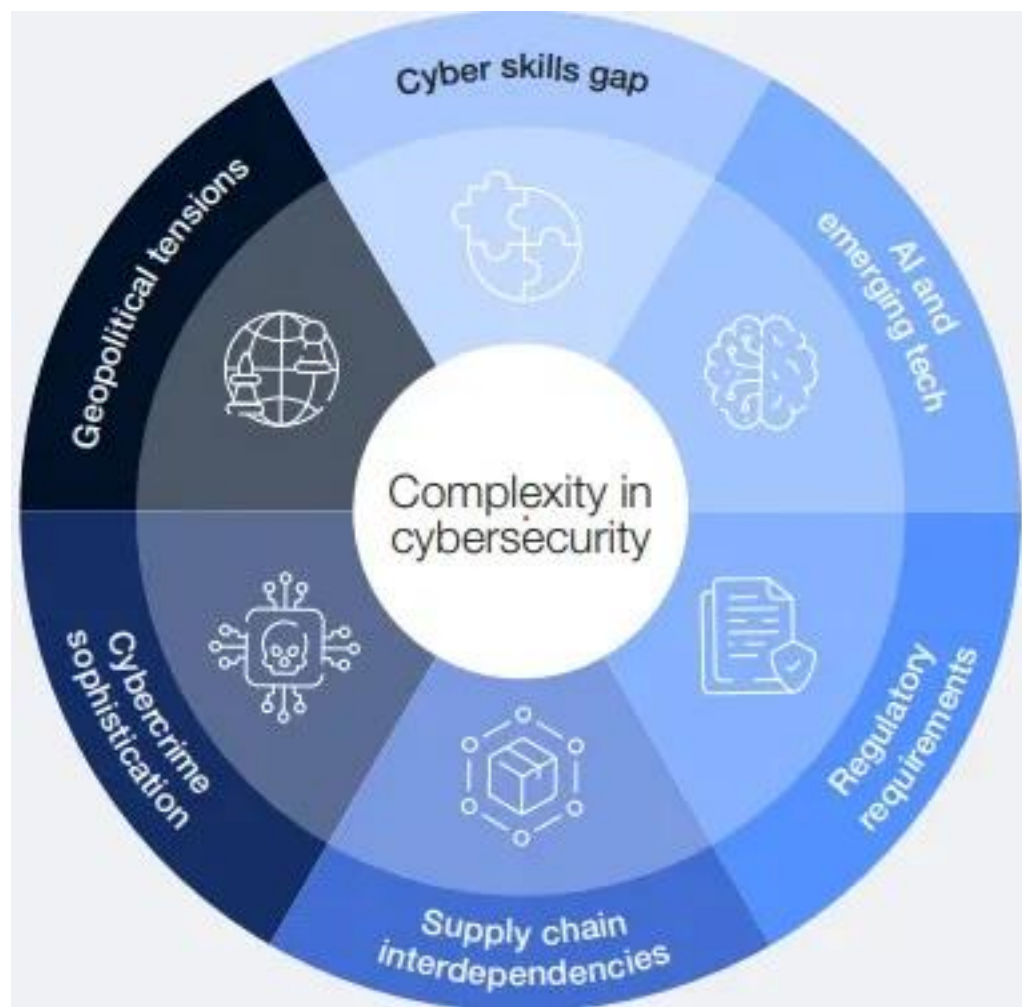
- 
- **Enhanced Radar Capabilities:** It can detect medium to large UAVs up to **10 kilometres** and small drones up to **6 kilometres away**, making it effective against a wide range of aerial threats.
  - **Versatile Deployment:** Bhargavastra can be mounted on **mobile platforms**, enabling rapid deployment and adaptability to diverse operational terrains, including high-altitude regions.

-

The background is a vibrant blue-toned digital landscape. On the left, a portion of a globe is visible, showing continents and oceans. The foreground is dominated by a perspective view of a grid of binary code (0s and 1s) that recedes into the distance. A bright light source on the right creates a lens flare and illuminates the scene, casting long, glowing rays of light across the binary grid and the globe. The overall aesthetic is futuristic and high-tech.

# Global Cybersecurity Outlook 2025: World Economic Forum

- 
- **About Global Cybersecurity Outlook 2025**
  - **It is produced in collaboration with Accenture and it examines the cybersecurity trends that will affect economies and societies in the year to come.**
  - **It explores major findings and puts a spotlight on the complexity of the cybersecurity landscape, which is intensified by geopolitical tensions, emerging technologies, supply chain interdependencies and cybercrime sophistication.**
- 







- 
- **Cyber Skills Gap:** As of 2024, there is a shortage of 4.8 million cybersecurity professionals.
    - Only 14% of organizations have a skilled workforce to address current cybersecurity challenges. Public-sector organizations are particularly impacted.

A top-down photograph of turmeric products on a dark, textured surface. A black ceramic bowl is filled with bright yellow turmeric powder. To its right, a silver spoon is filled with the same powder. Further right are three pieces of fresh turmeric root, showing their characteristic knobby shape and light brown skin. The text "National Turmeric Board" is overlaid in white, centered across the bowl and spoon.

National Turmeric Board

- 
- The National Turmeric Board was launched by Union Minister of Commerce & Industry to enhance the production, research, and global trade of turmeric.
- 



# NATIONAL TURMERIC BOARD

Building a Golden future  
for India's Golden spice

## THE WAY AHEAD



Boosting exports of about  
**30 varieties** grown in over 20 states



New product development, value  
addition & **skilling turmeric growers**



Increase consumption globally & grow our share  
in world trade from **62% now**



**Strengthen infrastructure & logistics** for exports

- **About the National Turmeric Board:**
- **What it is:** A dedicated body established to promote turmeric cultivation, research, and exports.
- **Headquarters:** Nizamabad, Telangana.
- **Ministry:** Operates under the Ministry of Commerce and Industry.
- **Aim:** To enhance turmeric production, support farmers, and boost global exports.
- **Headed by:** Shri Palle Ganga Reddy as its first Chairperson.

## About Turmeric:

## Top exporting nations in the world:

- **India** (Leading with **67% of global exports** in 2023), Myanmar, Fiji, Indonesia, Vietnam

## Top importing nations in the world:

- **USA** (The largest importer, with its share 18.98% in 2023)
- **India**: Imports significant quantities of turmeric (especially dry) for domestic use.
- **EU Countries**: Key importers include **Netherlands** and **Germany**.

### Top producing states in India:

- **Telangana**, Tamil Nadu, Andhra Pradesh, Maharashtra and Meghalaya (notable for **Lakadong turmeric**, high in curcumin content).

### India's turmeric imports:

- Major sources: **Vietnam**, **Indonesia**, and **Myanmar**.
- Imports are primarily in the **dry turmeric form** for value addition and domestic consumption.

# First Private Satellite Constellation

The image features three large satellite dishes positioned in a dark, desert-like landscape at night. The dishes are arranged in a row, each mounted on a metal structure. The sky is a deep, dark blue, filled with a dense field of stars, including the prominent, glowing band of the Milky Way galaxy. The foreground is dark and textured, suggesting a rocky or sandy terrain. The overall scene conveys a sense of advanced technology and space exploration.



- India's space industry marked a historic milestone with the launch of its first private satellite constellation by Google-backed Pixxel, a Bengaluru-based space-tech startup.
- 



- **What it is:** A private satellite constellation of **six hyperspectral imaging satellites** launched by **Pixxel**, backed by Google.
- **Organizations involved:** Developed by **Pixxel**, with collaboration from **SpaceX**, which facilitated the launch.
- **Launch location:** **Vandenberg Space Force Base**, California, USA.
- **Aim:** To provide **high-resolution hyperspectral imaging** to improve insights in agriculture, mining, environmental monitoring, defense, and resource management.

- What is the purpose of the ceasefire agreement between Israel and Hamas?

इज़राइल और हमास के बीच युद्धविराम समझौते का उद्देश्य क्या है?

- **A. To establish permanent peace in the region / क्षेत्र में स्थायी शांति स्थापित करना**
- B. To allow humanitarian aid and release of hostages / मानवीय सहायता और बंधकों की रिहाई की अनुमति देना**
- C. To increase trade relations between the two parties / दोनों पक्षों के बीच व्यापार संबंध बढ़ाना**
- D. To resolve the water-sharing conflict / जल-साझाकरण संघर्ष को हल करना**

- What is the historical significance of the INS Nilgiri commissioned recently?  
हाल ही में कमीशन किए गए आईएनएस नीलगिरि का ऐतिहासिक महत्व क्या है?
- **A. Inspired by the Maratha naval empire / मराठा नौसेना साम्राज्य से प्रेरित**
- **B. Inspired by the Chola naval empire / चोल नौसेना साम्राज्य से प्रेरित**
- **C. Largest aircraft carrier in India / भारत का सबसे बड़ा एयरक्राफ्ट कैरियर**
- **D. First nuclear-powered submarine in India / भारत की पहली परमाणु चालित पनडुब्बी**

- What was the primary focus of President Tharman Shanmugaratnam's visit to Bhubaneswar?  
राष्ट्रपति थरमन शनमुगरत्नम की भुवनेश्वर यात्रा का प्राथमिक फोकस क्या था?
- **A. To inaugurate the World Skills Centre / वर्ल्ड स्किल्स सेंटर का उद्घाटन करना**
- **B. To establish a vaccine manufacturing unit / एक वैकसीन निर्माण इकाई स्थापित करना**
- **C. To strengthen India-Singapore collaborations / भारत-सिंगापुर सहयोग को मजबूत करना**
- **D. All of the above / उपरोक्त सभी**

- Which new missile system was recently tested by India to counter swarm drones?

भारत द्वारा हाल ही में स्वॉर्म ड्रोन का मुकाबला करने के लिए किस नई मिसाइल प्रणाली का परीक्षण किया गया?

- **A. Bhargavastra / भार्गवास्त्र**
- B. Akash Prime / आकाश प्राइम**
- C. Pralay / प्रलय**
- D. Astra Mk-2 / अस्त्र Mk-2**

- What unique feature does the Bhargavastra missile system have?  
भार्गवास्त्र मिसाइल प्रणाली की अनूठी विशेषता क्या है?
- A. Can detect small drones up to 6 km away / छोटे ड्रोन को 6 किमी दूर तक पहचान सकती है
- B. Operates in all weather conditions / सभी मौसम स्थितियों में संचालित होती है
- C. Can destroy underwater targets / पानी के नीचे के लक्ष्यों को नष्ट कर सकती है
- D. Both A and B / ए और बी दोनों

- Where was India's first private satellite constellation launched?  
भारत का पहला निजी उपग्रह नक्षत्र कहाँ से लॉन्च किया गया?
- **A. ISRO Sriharikota / इसरो श्रीहरिकोटा**
- B. Cape Canaveral, USA / केप कैनावेरल, यूएसए**
- C. Vandenberg Space Force Base, USA / वैडैनबर्ग स्पेस फोर्स बेस, यूएसए**
- D. French Guiana / फ्रेंच गयाना**



- What is the primary purpose of the Pixxel satellite constellation?  
पिक्सल उपग्रह नक्षत्र का प्राथमिक उद्देश्य क्या है?
- **A. Enhance agricultural insights through hyperspectral imaging / हाइपरस्पेक्ट्रल इमेजिंग के माध्यम से कृषि अंतर्दृष्टि को बढ़ावा देना**
- B. Facilitate military surveillance / सैन्य निगरानी की सुविधा देना**
- C. Conduct weather monitoring / मौसम की निगरानी करना**
- D. Improve global navigation systems / वैश्विक नेविगेशन प्रणालियों में सुधार करना**



- What major climatic event caused 3,200 deaths in India in 2024?  
2024 में भारत में 3,200 मौतों का कारण कौन सी प्रमुख जलवायु घटना थी?
- A. Floods and heavy rains / बाढ़ और भारी बारिश
- B. Extreme heat / अत्यधिक गर्मी
- C. Lightning and thunderstorms / बिजली और आंधी-तूफान
- D. All of the above / उपरोक्त सभी

- What is the aim of the National Turmeric Board?  
राष्ट्रीय हल्दी बोर्ड का उद्देश्य क्या है?
- **A. Promote turmeric research and exports / हल्दी अनुसंधान और निर्यात को बढ़ावा देना**
- **B. Develop hybrid turmeric varieties / संकर हल्दी किस्मों का विकास करना**
- **C. Provide subsidies to turmeric farmers / हल्दी किसानों को सब्सिडी प्रदान करना**
- **D. Create turmeric storage facilities / हल्दी भंडारण सुविधाओं का निर्माण करना**

- Who was recently honored with the Honorary Citizen Award in Singapore?  
हाल ही में सिंगापुर में ऑनरेरी सिटीजन अवार्ड से किसे सम्मानित किया गया?
- **A. Ratan Tata / रतन टाटा**
- **B. Mukesh Ambani / मुकेश अंबानी**
- **C. Tarun Das / तरुण दास**
- **D. Sundar Pichai / सुंदर पिचाई**



Fun Fact

- 
- Second-Richest in Water Resources, **second-richest country in freshwater resources** after Brazil, thanks to its numerous rivers, glaciers, and lakes originating from the Himalayas.
- 

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# Word of the day

## **Rodomontade:**

vain and empty boasting

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**Synonyms:** bluster, self-praise

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**Usage:** *The minister's rodomontade was widely parodied.*

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**Pronunciation:** [newsth.live/rodomontadepro](http://newsth.live/rodomontadepro)

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**International Phonetic Alphabet:**

/ˌrɒ.də.mɒn'tɑːd/, /ˌrɒ.də.mɒn'teɪd/

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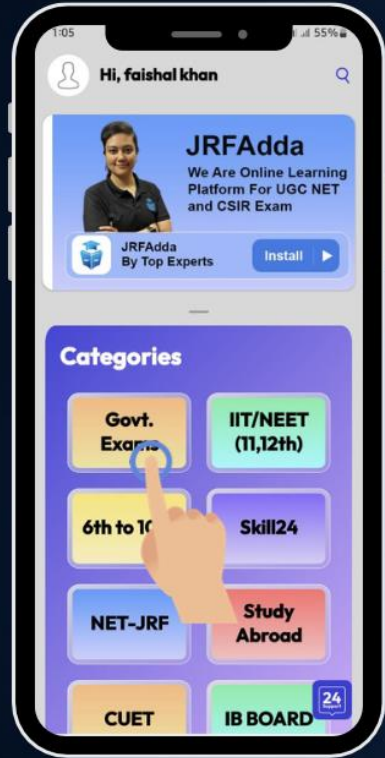
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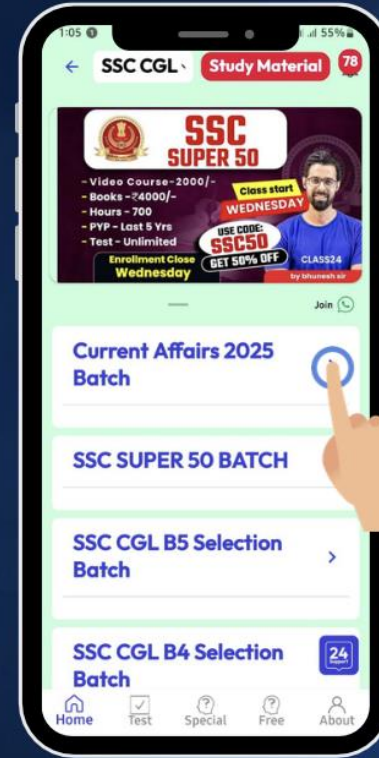
# Step 1



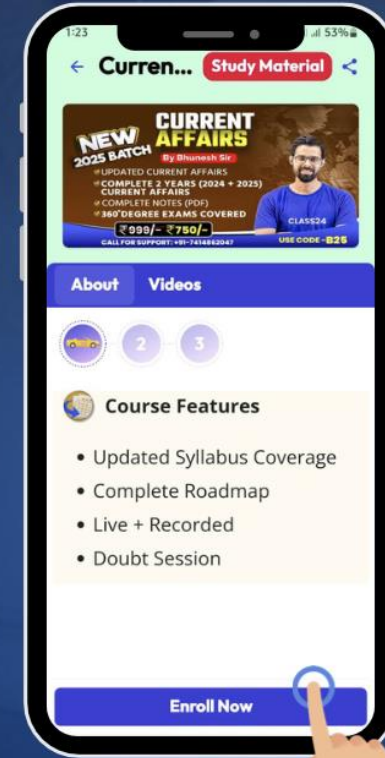
# Step 2




# Step 3



# Step 4



A group of people are clapping in a dimly lit room. The focus is on the hands and forearms of several individuals, some in the foreground and some blurred in the background. The lighting is low, with some highlights on the hands and clothing. In the top left corner, there is a solid orange horizontal bar and a cluster of small, glowing red dots. The text "Thank you guys." is overlaid on the left side of the image in a white, sans-serif font, with a thin white horizontal line underneath it.

Thank you  
guys.

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