



CLARITY 4 SURE

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FREE · REVISION SHEET

CURRENT AFFAIRS

February 2025

Exam-ready facts only · 35 items from 2 days

For NABARD Grade A · RBI Grade B · SEBI Grade A · IRDAI · SIDBI

Big themes · Facts To Remember 17 · National Affairs 10 · International Affairs 9

Most mentioned · GDP · New Delhi · European Commission · Free Trade Agreement · President Donald

C4SCOURSES CREATES HISTORY
32 TOTAL SELECTIONS FROM C4S · 8 of Top 9 Rankers in NABARD Grade A 2025

32 SELECTIONS FROM C4S

 RANK 1 SURAJ RAVINDRA JATKARI Complete Course & Mentorship, Interview Programme	 RANK 2 LOKESH RAM CHANDRAN Complete Course & Mentorship, Interview Programme	 RANK 3 VIVEK GHADGE Complete Course & Mentorship, Interview Programme	 RANK 5 KAPIL PATLYA Complete Course & Mentorship, Interview Programme	 RANK 6 MOHIT SONI NABARD Phase II Mentorship Programme	 RANK 7 SIDDHANT KESHARWANI Complete Course & Mentorship, Interview Programme	 RANK 8 NITHIN CHACKO Complete Course & Mentorship, Interview Programme	 RANK 9 LALIT KUMAR Complete Course & Mentorship, Interview Programme
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8 OF THE TOP 10

Eight of the top 10 ranks in NABARD Grade A 2025 came from this classroom — 32 final selections in one batch. The same mentors compile this book every day.

Contents

Names, numbers and tables only, topic by topic — 35 items from 2 days of February 2025. Every entry is linked; so is every bookmark in your PDF reader.

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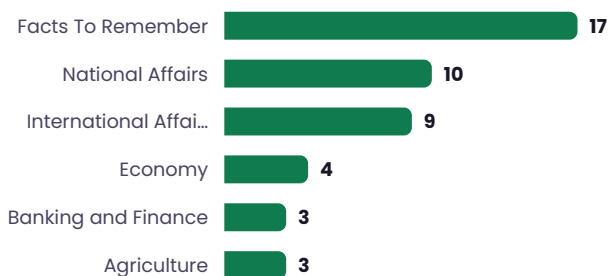
THE MONTH IN NUMBERS

February 2025 at a glance

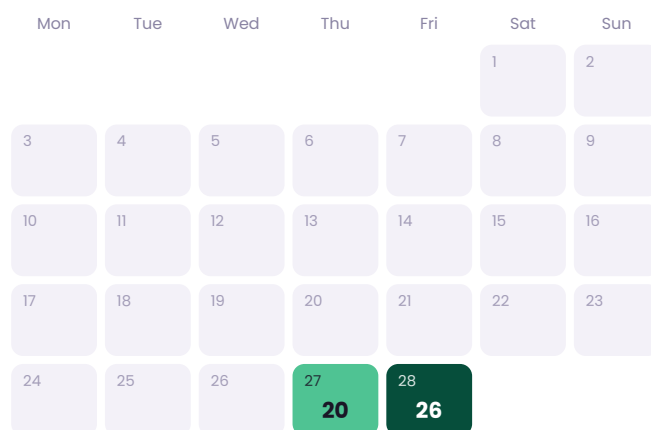
2 daily compilations, 46 items across 6 topics — Facts To Remember weighed the most. Read the charts first: they tell you where this month's questions will come from.



Items by topic



Items per day



Darker = a heavier day. Two-day posts are split across their days.

Where the items sat



Most mentioned this month

How many items each name appeared in. Know these cold.



FIGURES THE PAPER LOVES

February 2025 by the numbers

The month's biggest figures with the line they came from. Say each one with its scheme or report before you turn the page.

₹6,000

The National Food Security Act (NFSA) in 2013 delivered maternity benefits of ₹6,000 per child to every pregnant woman...

Maternity Benefits in India · 27 February 2025

255%

Coal dependence in India is still significant, the coal budget is up by 255% in the Union Budget of 2025-26.

Regional Influence · 27 February 2025

₹50,000

At least a compensation of ₹50,000 to the family of the employee in the case of death.

EPFO Central Board of Trustees Meeting · 28 February 2025

₹100 crore

The ₹100 crore project intends to synergize all regulatory stakeholders (state regulators, custom, GST, manufacturer).

Drug Export Reform · 28 February 2025

READ IT THE WAY TOPPERS DO

How to use this book

This sheet is for the last lap: every item is cut down to the names, numbers and tables the paper actually asks. Work topic by topic, then close the book and take the test at the end of each topic.

1**Read a topic**

Cards first, in order. Mark every number and every proper noun as you go.

2**Cover and recall**

Cover the bullets with your hand and recite the item from its title alone.

3**Take the test**

Fill the blanks at the end of the topic from memory, then check the answers.

4**Come back**

Tick the tracker below. Revisit weak topics on day 3 and day 7.

Your revision tracker

Tick as you go. Day 3 and day 7 recalls are what move a fact from short-term to exam-day memory.

TOPIC	READ	RECALL +3	RECALL +7	TEST	NOTES
Facts To Remember (17)	☐	☐	☐	☐	
National Affairs (10)	☐	☐	☐	☐	
International Affairs (9)	☐	☐	☐	☐	
Economy (4)	☐	☐	☐	☐	
Banking and Finance (3)	☐	☐	☐	☐	
Agriculture (3)	☐	☐	☐	☐	

"Twenty facts a day is six hundred a month. Start with today's."

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INTERNATIONAL AFFAIRS · 9

U.S. Ukraine Economic Deal

27 February 2025

- The provision of U.S. access to rare earth materials within Ukraine strengthens the supply chain for all critical technologies, including defense, EV batteries, and semiconductors.
- Why It Matters?
- Security guarantees would also provide assurance to investors and allies, thereby affecting reconstruction efforts in Ukraine.
- The absence of any commitment might lure Russia into thinking that it could act more aggressively and thus change NATO's strategic posture in Eastern Europe.

EU-India Relations

27 February 2025

- The most recent negotiations launched in 2022 are stalled over disagreements concerning tariff levels on cars, wine, and spirits.
- This visit comes an important occasion, marking the 3rd anniversary of Russia's invasion of Ukraine and, concurrently, the 16th round of sanctions by the EU on Moscow.
- Q. The term 'Digital Single Market Strategy' seen in the news refers to (2017)
- Strategic Roadmap on EU India Relations (2020-2025)

Carbon-Border Adjustment Mechanism (CBAM) & Deforestation Regulation

27 February 2025

- Prime Minister Narendra Modi is expected to raise these concerns with European Commission President Ursula von der Leyen during her February 27-28 visit to India.
- CBAM is a carbon tax for imports to the EU and is currently operating under a transitional phase with full implementation from January 1, 2026.
- From December 30, 2025, all exports to the EU will need to show they were not grown on deforested land after December 31, 2020.
- Large & medium companies: To comply by December 30, 2025.

Trump Proposes \$5 Million 'Gold Card' Visa for Wealthy Immigrants

27 February 2025

- Target Audience: Wealthy individuals like business owners and investors who create jobs in U.S. territory.
- Estimated Revenue: Trump's projection indicates up to 1 million card sales, resulting in \$5 trillion revenue.

- Trump boasted personal branding opportunities, hinting that the gold card could be under his name.
- They are probable to be controversial among all immigration affecting hardliners and progressive critics.

Kremlin Considers No Negotiation on Annexed Ukrainian Regions

28 February 2025

- Crimea was annexed in 2014 by Russia following a disputed referendum which nearly all other parts of Ukraine and the Western world rejected.
- In September 2022 Russia annexed four more regions, which had failed to control entirely when Russia's large invasion had already been initiated.
- Five contested Ukrainian regions, according to it, are currently ruled out by Russia from any negotiation: Crimea (2014), Donetsk, Luhansk, Zaporizhzhia, and Kherson (2022). A spokesman for the Kremlin, Dmitry Peskov, emphasized that all these territories have now become "an inseparable part" of Russia and have been declared "non negotiable". Part of Zaporizhzhia and Kherson remains under Ukrainian control though it has been claimed so by Russia.
- Ukrainian forces have seized territory in Russia's Kursk region, thus heightening the tension further.

EU-India Relationships

28 February 2025

- The European Parliament condemned the ethnic violence in Manipur (a Meitei versus Kuki Zo conflict).
- EU Concern about Democ Bangladesh might see a conversation about EU concerns over democracy and minority rights.

EU vs. Trump

28 February 2025

- EU elections may hold the key for more robust leaders in June 2025.
- He pledged to place a 25% tariff on all imports from the EU if elected again.
- The rift presages an imminent fracture in U.S. EU relations, echoes of the trade disputes of 2018-19.
- Bourbon whiskey: a kick in the guts for American distillers.

Tariffs on Canada, China & Mexico by US

28 February 2025

- President Donald Trump plans to impose tariffs on Canada and Mexico starting March 4, 2025, in addition to doubling the 10% universal tariff charged on imports from China.

- Tariffs levied on imports at 25% with 10% tax on Canadian energy products (oil & electricity).
- Doubling the existing specialized 10% tariff on imports.
- Proposed 25% tariffs, in addition to specific tariffs aimed at autos, chips, and pharmaceuticals.

Trump's 'Gold Card' Immigration Plan

28 February 2025

- American companies will buy these gold cards to recruit top Indian graduates from Harvard, Stanford, and other elite universities.
- Such a gold card will bulldoze the EB-5 immigrant investor visa program requiring job creating investment in American territory.
- Seen as an alternative to immemorial work permits, especially H-1B.

TEST YOURSELF · INTERNATIONAL AFFAIRS

Fill the blank from memory, then check. Answers are at the foot of the box.

1. He pledged to place a _____ on all imports from the EU if elected again.
2. Inflation expectations were pushed up from _____ in February.
3. _____: To comply by December 30, 2025.
4. In September 2022 _____, which had failed to control entirely when Russia's large invasion had already been initiated.
5. _____: Wealthy individuals like business owners and investors who create jobs in U.S. territory.

Answers 1 25% tariff · 2 5.2% to 6% · 3 Large & medium companies · 4 Russia annexed four more regions · 5 Target Audience

NATIONAL AFFAIRS · 9

Maternity Benefits in India

27 February 2025

- The National Food Security Act (NFSA) in 2013 delivered maternity benefits of ₹6,000 per child to every pregnant woman in the unorganized sector.
- Severely underfunded, spending on PMMVY in 2023-24 came down to ₹870 crore, which is literally one third of PMMVY's expenditure five years ago.
- Shrinking Coverage, only 9% of pregnant women benefitted, at least in part, in 2023-24.
- Disbursement has been further stalled prompted through glitches in Aadhaar based payments, whereas 2023 24 further complicated things through software overhauls.

Disability Rights vs. DPDP Act, 2023

27 February 2025

- Rights of Persons with Disabilities (RPWD) Act, 2016
- National Trust Act (NT Act), 1999
- Survey by PACTA and Saksham Disability determined 27.4% of PwDs had legal guardians, but a majority also ran their own affairs, thereby limiting autonomy.
- Under Section 9(1) of the Digital Personal Data Protection (DPDP) Act, 2023, adult PwDs have been equated with children and require guardian consent for personal data processing. Two Laws in Conflict: Activists argue that this violates the decision making rights of PwDs based on misconceived notions regarding guardianship.

Regional Influence

27 February 2025

- Coal dependence in India is still significant, the coal budget is up by 255% in the Union Budget of 2025-26.
- Food security remains a topic of concern, as India ranks 105th out of 127 in the 2024 Global Hunger Index.
- Chhattisgarh: It's 19% during monsoon and 12.5% during winter of NO₂ pollution is coal related.
- Crop yields in affected areas could increase by 5-10% through pollution abatement.

Time Use Survey for 2024

27 February 2025

- Data collected for individuals aged 6 years and above, covering 24 hour activity records.
- In 2024, rural areas used more time in learning when compared to urban areas.
- However, the total learning time decreased in both rural and urban areas vis vis 2019.
- Urban Areas: 87 minutes (down from 95 minutes in 2019).

Delimitation

28 February 2025

- The 42nd Amendment Act (1976) provided a moratorium of 25 years, up to 2000, on delimitation.
- 1951 Census: 494 Lok Sabha seats | Population: 36.1 crore (7.3 lakh people per seat)
- 1961 Census: 522 seats | Population: 43.9 crore (8.4 lakh per seat)
- 1971 Census: 543 seats | Population: 54.8 crore (10.1 lakh per seat)

EPFO Central Board of Trustees Meeting

28 February 2025

- The basis for pro rata calculation is via Para 12 of the Employees' Pension Scheme (EPS) which gives its stamp of approval to balance between pensioners under wage ceilings and those enjoying higher wages.
- Of higher pension applications filed, about 70% have been processed.
- At least a compensation of ₹50,000 to the family of the employee in the case of death.
- Workers demand a higher interest rate, but final decision varies depending upon financial feasibility. Implementation of a higher pension is being carefully monitored with the EPFO having a target of processing all cases by March 2025.

Drug Export Reform

28 February 2025

- The number of NOCs granted will reduce from ~15,000 to 5,000 in a year to lessen the regulatory burden on exporters.
- 905 inspections over two years have ensured compliances post approvals.
- The ₹100 crore project intends to synergize all regulatory stakeholders (state regulators, custom, GST, manufacturer).
- Indian Pharma exports grew by 9%, nearly double the global growth rate, as per McKinsey.

Bharat Ports Global

28 February 2025

- Into bid for international port projects underlining India's role in global maritime trade. Members of the Consortium:
- International North South Transport Corridor (INSTC) – 7200 km long trade route linking India, Iran, Russia and Central Asia.

World's First Quantum Computing Chip- Ocelot

28 February 2025

- Inconceivably faster than normal computers, such phenomena are expected to change industries such as chemistry and health-care.
- Four additional qubits are for stabilizing and

correcting errors.

- With the help of "cat qubits", computation errors can be minimized similar to that of the famous thought experiment of Schrödinger's cat.
- These errors should be due to heat, vibration, and electromagnetic interference.

TEST YOURSELF · NATIONAL AFFAIRS

Fill the blank from memory, then check. Answers are at the foot of the box.

1. _____ provided a moratorium of 25 years, up to 2000, on delimitation.
2. _____ National Food Security Act (NFSA) in 2013 delivered maternity benefits of ₹6,000 per child to every pregnant woman in the unorganized sector.
3. Coal dependence in India is still significant, the coal budget is up by _____.
4. Data collected for individuals _____, covering 24 hour activity records.
5. Of higher pension applications filed, about _____.

Answers 1 The 42nd Amendment Act (1976) · 2 The · 3 255% in the Union Budget of 2025-26 · 4 aged 6 years and above · 5 70% have been processed

BANKING AND FINANCE · 3**RBI Eased Risk Weights Norms on Commercial Bank Loans Extended to NBFCs**

27 February 2025

- The risk weight hike caused lending by banks to NBFCs to slow, and credit growth fell to 6.7% in 2024 (from 15% in 2023).
- YTD growth until December 2024 has been 4.8% (against 13.2% in the previous year).
- 9% of total banking credit is given to the NBFCs.
- Banks are a key source of funding (~₹13 trillion in exposure).

RBI Study on Government Expenditure

27 February 2025

- Here are the changes in Capex over the years: the

ratio of capital expenditure to GDP from 1.7% to 1.2% between 1991-96 has been downsized due to fiscal constraints.

- 2003-08: Increased to 2.2% of GDP following fiscal reforms.
- Between 2013-20, it range between 1.3% 1.6% of GDP as focus shifted in post global financial crisis scenario.
- Post 2020 Pandemic recovery measures led to an increase in Capex to reach by 4.6% during 2024-25 (Budget Estimate).

Banks to Stay Conservative on NBFC Lending

28 February 2025

- Asset quality pressure shall become visible by FY26.

ECONOMY · 4**UK-India Trade Deals**

27 February 2025

- There have been investments of more than £100 million from India for different countries, covering sectors including AI, professional services, and textiles in the UK.
- FDI limits in insurance have been raised from 74 percent to 100 percent in India under the Union Budget 2024-25.
- The policy shift will open up the Indian market for British insurers to own and grow operations.
- Further, all these will create hundreds of new jobs over the next three years.

India-Australia Economic Ties

27 February 2025

- 90% of Australian exports to India would become free of tariffs by 2026 (up from 85% presently).
- Under the pact by 2026, ECTA also assured that 100% import into Australia from India would be tariff free (currently at 96%).
- Initially, AU exports to India increased by 35% in the first year of ECTA (excluding coal).
- A total of \$2 billion of tariff savings for Australian business entities by December 2024.

Centre Seeks to Cut States' Tax Share

28 February 2025

- The Commission's report will be binding and shall be submitted by October 31, 2025.
- A 1% reduction in States' share could give the Centre approximately ₹350 billion.
- Proposal to reduce the States' share from 41% to 40%. Central government stands to gain from ₹350 billion from this change. There could be political tussles over sharing of revenue.
- The Union Government plans to reduce the share of tax revenue allocated to States from 41% to 40%. The proposal will be sent to the Finance Commission (headed by Arvind Panagariya) for the recommendations. If approved, the change will be applicable from FY 2026-27.

Fiscal Deficit: IMF vs. Government Perspective

28 February 2025

- Therefore, the IMF recommends India to bring down its central fiscal deficit to 3% of GDP, which includes a combined deficit (Centre + States) below 6%.
- In capital expenditures done by state owned enterprises (SOEs), the earlier capital expenditure is found in the central budget, making it a difficult 3% target.
- Target to lower the debt to GDP ratio to 50% by FY31 (from 57.1% in FY25).
- For FY26, the target will be adjusted to 56.1%, based on nominal GDP growth of 10.1%.

TEST YOURSELF · ECONOMY

Fill the blank from memory, then check. Answers are at the foot of the box.

1. The Commission's report will be binding and shall be _____.
2. There have been investments of more than _____ for different countries, covering sectors including AI, professional services, and textiles in the UK.
3. In capital expenditures done by state owned enterprises (SOEs), the earlier capital expenditure is found in the central budget, making it a difficult _____.
4. _____ of tariff savings for Australian business entities by December 2024.

Answers 1 submitted by October 31, 2025 · 2 £100 million from India · 3 3% target · 4 A total of \$2 billion

AGRICULTURE · 3

Ethanol Blending with Petrol

27 February 2025

- NITI Aayog Report (20% EBP Impact)
- Reduction of Carbon monoxide: 30% (Cars), 50% (Two Wheelers).
- The Ethanol Blended Petrol (EBP) Programme was formulated to reduce oil imports, curb carbon emissions, and support farmers via grain based ethanol. Target Acceleration: Ethanol blending target was advanced by India from 2030 to 2025. Current Progress: As of 2024, the blend was at 15%, where 1,016 crore litres were required in ethanol to achieve the target for 2025 26.
- The water required for a single grain based ethanol factory would vary between 8 and 12 litres per one litre of ethanol produced.

Roots Foundation's Project Parali

27 February 2025

- Improved farmer livelihoods since 2018, reaching into 10 lakh farmers.
- Women led initiative with 80% of earned income reinvested into local communities.
- Project Parali implemented by Roots Foundation has ceased stubble burning on over 3 lakh hectares in Haryana over a period of 3 years.
- Most agri tech start ups are into valuations, not into real problems for farmers.

Microsoft AI-infused 'Project Farm Vibes'

27 February 2025

- Experimental plots with sugarcane increased weight by 30% to 40%, with a 20% increase in sucrose content.
- A 50% cut in water consumption through AI-directed irrigation.
- Less postharvest loss (by 12%).
- AI methods reduced the sugarcane cycle from 18 to 12 months.

TEST YOURSELF · AGRICULTURE

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Improved farmer livelihoods since 2018, reaching into _____.
2. _____: 30% (Cars), 50% (Two Wheelers).
3. _____: Another AI app that measures soil moisture, temperature, humidity, and pH levels.

Answers 1 10 lakh farmers · 2 Reduction of Carbon monoxide · 3 Farmvibes.AI

FACTS TO REMEMBER · 7

In a first in India, bird flu detected in domestic cats

27 February 2025

- The first cases of avian influenza virus (H5N1) in domestic cats in India has been reported from MP's Chhindwara, raising concerns about the bird flu pathogen mutating and infecting humans.

WAVES summit in Mumbai to Be one of its kind: I&B Secretary Sanjay Jaju

27 February 2025

- The Secretary of the Ministry of Information and Broadcasting Sanjay Jaju has said that the WAVES summit to be held in Mumbai from the 1st to the 4th of May will be one of its kind summit where all the verticals of media and entertainment will get together.

Union Minister Piyush Goyal inaugurates Bharat Calling Conference 2025

27 February 2025

- Union Minister of Commerce and Industries Piyush Goyal, today, inaugurated the Bharat Calling Conference 2025 in Mumbai.

Amazon unveils Ocelot, its first quantum computing chip

28 February 2025

- Amazon Web Services (AWS) on Thursday has unveiled Ocelot, its first quantum computing chip, designed to reduce quantum error correction costs by up to 90%.

EPFO Retains 8.25% Interest Rate on EPF Deposits for 2024-25

28 February 2025

- The Central Board of Trustees (CBT) of the Employees' Provident Fund Organisation (EPFO) has kept unchanged and recommended the same interest rate of 8.25 percent on employees' provident fund (EPF) deposits for 2024-25. EPFO, which manages the EPF accounts of over seven crore subscribers, had increased the EPF interest rate from 8.15 percent in 2022-23 to 8.25 percent in 2023-24. The recommendation of the EPFO will be sent to the Union Ministry of Finance for approval.

WAVES Explorer Challenge invites creators to showcase India's diversity through YouTube Shorts

28 February 2025

- The World Audio Visual & Entertainment Summit (WAVES) is offering an exciting opportunity to creators and storytellers through 'WAVES Explorer Challenge' to showcase their vision of India by making YouTube Shorts.

Union Ministers discuss trade, tech ties at 2nd India-EU TTC meeting

28 February 2025

- External Affairs Minister Dr S Jaishankar participated in the 2nd India – EU Trade and Technology Council meeting along with Commerce and Industry Minister Piyush Goyal and Information Broadcasting Minister Ashwini Vaishnaw in New Delhi today.

THE CLASSROOM BEHIND THIS BOOK

Be next. Be a topper.

Eight of the top 10 ranks in NABARD Grade A 2025 went to students who prepared with us — **32 final selections** from the 2025 batch alone, 12 more at the interview stage. The same mentors compile this book every day, and teach the courses below.

8/10

of the top 10 ranks

32

final selections, one batch

12

reached the interview

Daily

current affairs, free

NABARD Grade A 2026	The complete course — c4scourses.in/join/nabard/
RBI Grade B 2026	Phase 1 + Phase 2 with descriptive practice — c4scourses.in/join/rbi/
Free live strategy sessions	Every week on Zoom, with the mentors behind these results — c4scourses.in/webinar/
Daily current affairs	Every morning, free — c4scourses.in/current-affairs/
Daily quiz	Ten questions on each day's news — c4scourses.in/daily-quiz/
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"Every mock test is a mirror. Look at the mistakes, not the score."

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