



# BeePedia

## 1ST JANUARY 2026

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Exclusive General Awareness compilation for Government Exams like **RBI, SEBI, NABARD, PFRDA, NHB and Bank PO**

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Memory check

31st December 2025

**Q1. According to the RBI's Report on Trend & Progress of Banking in India, what was the key reason behind the sharp 35% growth in the volume of digital payments during 2024–25?**

- A. Expansion of RTGS usage for retail payments
- B. Decline in cheque-based transactions
- C. Increased use of digital modes for small-value payments
- D. Rise in cross-border digital remittances
- E. Higher merchant discount rate incentives

**Q2. Which digital payment system accounted for the largest share in value terms during 2024–25, despite retail transactions becoming smaller on average?**

- A. UPI
- B. IMPS
- C. NEFT
- D. RTGS
- E. AePS

**Q3. Under the proposed Customs Amnesty Scheme expected in the Union Budget 2025–26, which of the following cases is explicitly excluded from settlement?**

- A. Long-pending classification disputes
- B. Disputes involving valuation errors
- C. Cases related to gold and narcotics
- D. Appeals pending before Customs tribunals
- E. Duty disputes arising from bona fide mistakes

**Q4. Sagarmala Finance Corporation Ltd. (SMFCL) has been designated as the nodal agency for which of the following flagship initiatives?**

- A. Coastal Economic Zone Fund
- B. National Logistics Efficiency Fund
- C. Maritime Development Fund
- D. Blue Economy Infrastructure Scheme
- E. Inland Waterways Financing Facility

**Q5. Despite holding the world's third-largest rare earth reserves, India's contribution to global rare earth production remains low primarily due to:**

- A. High export duties on rare earth minerals
- B. Lack of demand from domestic industries
- C. Environmental bans on all coastal mining
- D. Limited processing and refining capacity
- E. Absence of foreign investment interest

Answer key at the  
end of the file

## RBI, Banking and Economy

### Govt.'s fiscal deficit at 62% of FY26 goal at end Nov.

#### **Fiscal Deficit Status**

The Centre's fiscal deficit stood at **₹9.77 lakh crore** at the end of **November**, amounting to **62.3% of the full-year Budget Estimate (BE)** for FY 2025–26.

In comparison, at the same point last year, the fiscal deficit was **52.5% of BE**, indicating a **wider deficit this year**.

#### **Key Drivers of the Widening Deficit**

The widening deficit is mainly due to **sharp growth in capital expenditure (CapEx)** during **April–November 2025**.

**Tax revenue growth lagged**, exerting pressure on the fiscal balance.

#### **Expenditure Trends**

##### **Capital Expenditure:**

- o Stood at **₹6.58 lakh crore** in April–November 2025.
- o Recorded a **28 % year-on-year increase**, signalling a strong push towards **infrastructure and asset creation**.

##### **Revenue Expenditure:**

- o Reached **₹19.1 lakh crore** in the first eight months of the fiscal.
- o Increased by a modest **2 .1% year-on-year**.

#### **Overall Expenditure Position**

**Total expenditure** stood at **₹29.26 lakh crore** by end-November 2025.

This equals **57.8% of the annual budget target**, slightly higher than **56.9%** at the same stage last year. Faster CapEx and slower revenue expenditure growth **partially offset each other**.

#### **Revenue Performance**

**Total tax revenue** stood at **₹13.9 lakh crore**, which is **3.4% lower** than the corresponding period of **FY 2024–25**.

Tax revenue mobilisation reached only **49% of the budgeted amount**, compared to **56% last year**.

**Non-tax revenue**, however, showed strong performance, rising by **nearly 21% year-on-year**.

#### **Expert View**

According to **Madan Sabnavis**, Chief Economist at **Bank of Baroda**, the key concern lies on the **tax front**, where collections have significantly underperformed relative to the budget.

#### **Importance**

Highlights the **trade-off between growth-oriented CapEx and fiscal consolidation**.

Shows emerging **stress on tax revenues** despite strong government spending.

### SPREE 2025 Extended Till 31 January 2026

#### **Key Update**

**Employees' State Insurance Corporation (ESIC)** has extended **SPREE 2025** by one month.

**New validity: 01 January 2026 to 31 January 2026** (earlier till 31 December 2025).

Extension granted after representations from **employers, employer associations, and State governments**.

#### **About SPREE 2025**

**Scheme for Promotion of Registration of Employers and Employees (SPREE 2025)**.

Approved in the **196th meeting of the ESI Corporation at Shimla**.

Chaired by **Mansukh Mandaviya**, Union Minister for **Labour & Employment** and **Youth Affairs & Sports**.

Objective: **Expand social security coverage** under the **Employees' State Insurance Act (ESI Act)**.

### Key Benefits for Employers & Employees

**One-time opportunity** for **unregistered establishments** to join ESI.

**No inspections** during registration.

**No demand for past contributions, no damages, and no prior records required.**

Registration effective from the **date chosen by the employer**.

### Registration Channels

Digital registration available through:

- o **ESIC Portal**
- o **Shram Suvidha Portal**
- o **MCA Portal**

### Policy Significance

Reinforces **voluntary compliance** and **ease of doing business**.

Aligns with the objectives of the **Code on Social Security**.

Supports broader goal of **universalising social security** in India.

## SEBI and FINANCIAL AWARENESS

### Department of Posts and SIDBI Sign MoU for Contact Point Verification of Informal Micro Enterprises on Udyam Assist Platform

#### Key Development

**Department of Posts (DoP)** and **Small Industries Development Bank of India (SIDBI)** signed an **MoU** to undertake **Contact Point Verification (CPV)** of **Informal Micro Enterprises (IMEs)**.  
CPV will cover enterprises registered on the **Udyam Assist Platform (UAP)**.

#### Objective of the MoU

To ensure **accuracy, authenticity, and reliability of enterprise-level data**.

To support **formalisation of informal enterprises** and enable access to **institutional credit**.

To strengthen **data integrity and verification mechanisms** in the **MSME ecosystem**.

#### Institutional Roles

##### Department of Posts:

- o Will conduct **on-ground CPV** using its **pan-India postal network of 1.64+ lakh post offices**.
- o Utilises its **trained field workforce** and **strong last-mile connectivity**.
- o Verification includes **demographic details, business particulars, and location validation with geo-tagged evidence**.

##### SIDBI:

- o Acts as the **nodal agency** for developing and administering the **Udyam Assist Platform**.
- o Responsible for designing the **CPV framework**, providing **backend systems, operational guidelines, and training support**.
- o Aims to improve **credit enablement** for informal micro enterprises.

#### Technology & Implementation

CPV to be carried out via a **dedicated mobile application developed by SIDBI**.

Features include:

- o **Real-time data capture**
- o **Secure uploading of geo-tagged photographs**
- o **Timely submission of verification reports**

## Validity & Compliance

MoU valid for two years: 31 December 2025 to 30 December 2027.

Extendable on mutually agreed terms.

Includes provisions on data confidentiality, information security, GST compliance, and structured payment mechanisms.

## Significance

Leverages India Post's citizen-centric service delivery for economic development.

Supports national priorities such as:

- o MSME development
- o Financial inclusion
- o Formalisation of the informal economy

## Learn Along:

### About SIDBI

- **Small Industries Development Bank of India (SIDBI)** set up on 2nd April 1990 under an Act of Indian Parliament acts as the Principal Financial Institution for Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector as well as for co-ordination of functions of institutions engaged in similar activities.
- **Chairman & Managing Director:** Manoj Mittal **Headquarters:** Lucknow, Uttar Pradesh

## NPS Reforms: Banks Allowed to Sponsor Pension Funds

## Key Regulatory Change

Pension Fund Regulatory and Development Authority (PFRDA) has allowed banks to sponsor pension funds to manage money under the National Pension System (NPS).

Objective: Boost competition, deepen the market, and strengthen pension fund management. PFRDA currently oversees assets worth over \$177 billion.

## Eligibility & Regulatory Alignment

Banks will receive in-principle approval to set up independent pension funds, subject to eligibility norms.

Criteria linked to:

- o Net worth
- o Market capitalisation
- o Prudential soundness

- Norms aligned with Reserve Bank of India (RBI) guidelines.

## Current Role of Banks

Banks presently act as Points of Presence (PoPs) for NPS.

- Responsibilities include subscriber registration, contribution handling, and system services.

- Some existing pension funds already have bank or financial institution linkages.

- 

## Pension Fund Landscape

There are 10 registered pension funds under the PFRDA at present.

Entry of bank-sponsored funds is expected to increase choice and competition.

## Broader NPS Reforms

- As part of wider reforms, PFRDA has expanded investment options for NPS subscribers, including:

- o Gold and Silver ETFs
- o Nifty 50 Index
- o Alternative Investment Funds (AIFs)

## Fee Structure Update

Investment Management Fee (IMF) structure for pension funds revised, effective April 1, 2026.

Three new trustees appointed to the **NPS Trust Board**.

Includes Dinesh Kumar Khara, former Chairman of **State Bank of India**.

Learn Along:

About PFRDA

Founded: 23 August 2003

Headquarters: New Delhi

Chairman: Sivasubramanian Ramann

## NATIONAL

### First Vande Bharat sleeper train to ply between Guwahati and Kolkata

#### **Vande Bharat Sleeper Train**

PM Narendra Modi will flag off India's first **Vande Bharat sleeper train** later this month.

Announced by **Ashwini Vaishnaw**, Union Railway Minister.

The train will operate between **Guwahati** and **Kolkata**.

#### **Train Configuration & Capacity**

16-coach sleeper train with a total capacity of **823 passengers**.

Coach composition:

- o **11 Three -tier AC coaches**
- o **4 Two -tier AC coaches**
- o **1 First -class AC coach**

Design speed: up to **180 kmph**.

#### **Regional Connectivity**

Beneficiary districts include:

o **Assam**: Kamrup Metropolitan, Bongaigaon

o **West Bengal**: Coochbehar, Jalpaiguri, Maldah, Murshidabad, Purba Bardhaman, Hooghly, Howrah

#### **Bullet Train (High-Speed Rail) Update**

#### **Launch Timeline & Phasing**

India's first bullet train expected to be ready by **August 2027**.

Route to open in **phases**:

1. **Surat–Bilimora**
2. **Vapi–Surat**
3. **Vapi–Ahmedabad**
4. **Thane–Ahmedabad**
5. **Mumbai–Ahmedabad**

#### **Mumbai–Ahmedabad High-Speed Corridor**

Length: **508 km**.

Maximum speed: up to **320 kmph**.

Will reduce travel time between **Mumbai** and **Ahmedabad** to around **2 hours**.

Significant progress achieved in viaducts, bridges, tunnels, and station construction.

## INTERNATIONAL

### Amazon's stingless bees become the first insect to be granted legal rights

#### **Key Development**

Amazonian stingless bees have become the **first insect species in the world to be granted legal rights**.

Two municipalities in **Peru** — **Satipo** and **Nauta** — passed a local **ordinance** earlier this month.

The move aims to **strengthen conservation efforts** amid rising ecological threats.

#### **Why Stingless Bees Matter**

Stingless bees are **among the oldest bee species**, existing for ~80 million years (since the dinosaur era).

Found mainly in **tropical regions**; about **50% of ~500 known species** live in the **Amazon rainforest**. **Peru alone hosts 170+ species** of stingless bees.

They pollinate **over 80% of Amazonian flora**, including key crops like **cacao, coffee, and avocados**. Crucial to **forest regeneration, biodiversity, and food security**.

### Cultural & Medicinal Significance

Integral to the culture of Indigenous communities such as the **Asháninka** and **Kukama-Kukamiria**.

Stingless bee honey is used in **traditional medicine** to treat various ailments.

Scientific studies show the honey has **anti-inflammatory, anti-bacterial, and anti-viral properties**.

The honey is **high in water content, not viscous**, and has a **sweet-sour taste**.

### Threats Faced by Stingless Bees

**Deforestation** due to **illegal logging, agriculture, and cattle grazing**.

**Increasing frequency and intensity of wildfires** in the Amazon.

**Climate change and rising temperatures**, forcing bees to **migrate to higher elevations**, away from dependent communities.

Habitat loss has made bees **harder to locate**, indicating **declining populations**.

### What the New Law Provides

Builds on a **2024 national law** that recognised stingless bees as **native species**

, mandating their protection.

The new ordinance grants **inherent legal rights**, including the right:

- o **To exist**
- o **To maintain healthy populations**
- o **To restore and protect habitats**
- o **To live in a pollution -free environment**

Recognises that **Indigenous rights and stingless bee conservation are interconnected**.

### Broader Significance

Sets a **global precedent** for granting **legal rights to non-human species**, especially insects.

Highlights **rights-of-nature approaches** in environmental governance.

Reinforces the role of **local governments and Indigenous knowledge** in biodiversity conservation.

## STATES

### Himachal Pradesh set to legalise cannabis cultivation

#### Policy Move

Himachal Pradesh government is moving towards **legalising and regulating cannabis (hemp) cultivation**.

A **fully developed regulatory framework** is projected to generate **₹1,000–₹2,000 crore annually** for the State.

#### Policy Status

**Modalities, rules, and regulations** for hemp cultivation are being finalised.

The policy is expected to be ready **within 1–2 months**, followed by **State Cabinet approval**, as stated by **Sukhvinder Singh Sukhu**.

#### Background Context

Cannabis has grown wild for decades in valleys of **Kullu, Mandi, and Chamba**.

Historically linked with the **illegal drug trade**, posing law-and-order and social concerns.

#### Strategic Shift

The policy aims to **reposition cannabis from an narcotic image to a productive crop**.

Focus on medicinal and therapeutic uses, including pain management applications.

and anti-inflammatory

### Importance

Reflects a policy-led approach to regulation over prohibition.  
Highlights revenue generation through controlled cultivation.

Links agriculture, healthcare, and economic diversification at the State level.

### Learn Along:

#### About Himachal Pradesh

Capital: Shimla

Governor: Shiv Pratap Shukla

Chief Minister: Sukhvinder Singh Sukhu

## REPORTS AND INDEXES

### Market Capitalisation Trends of India's Top Business Groups (CY25)

#### Top Gainer: Bharti Group

Bharti Group emerged as the biggest gainer in CY25 among India's top business conglomerates. Combined market capitalisation of its three listed companies rose 37.3% to ₹14.7 trillion (from ₹10.7 trillion at end-CY24).

The group is now the 3rd-largest family-owned conglomerate behind Tata Group and Reliance Industries, and ahead of Adani, Bajaj, Birla, and Mahindra groups.

#### Bharti Airtel Performance

Bharti Airtel led the gains.

Market capitalisation surged 40.1% to ₹12.67 trillion.

#### Other Major Gainers

Vedanta Group (owned by Anil Agarwal):

- 2nd biggest gainer, market cap up 36.3% to ~₹5 trillion.
- Boosted by Hindustan Zinc, whose market cap rose 38% to ₹2.59 trillion.
- Hindustan Zinc is India's largest and world's third-largest silver producer.

Reliance Group (led by Mukesh Ambani):

- Ranked 3rd among gainers.
- Combined market cap up 24.7% to ₹23.4 trillion.
- Gains driven mainly by Reliance Industries 29.1%.
- Other group companies saw declines (e.g., Sterling & Wilson -53.3%).

#### Overall Trends Among Family-Owned Groups

8 of the top 10 family-owned groups recorded gains in CY25.

Combined market cap of the top 10 family groups rose 10% to ₹126.4 trillion.

Tata Group retained No.1 position with ₹27.7 trillion, despite a 10.9% decline due to a sharp fall in Tata Consultancy Services (-21.8%).

□ Adani Group lost its 3rd rank to Bharti.

#### Sectoral Preferences

### Top family-owned biz groups by mcap

#### TOP GAINERS

Rank	Bharti	Vedanta	RIL
Group mkt cap (₹ trn)	Group mkt cap (₹ trn)	Group mkt cap (₹ trn)	
Y-o-Y chg (%)	Y-o-Y chg (%)	Y-o-Y chg (%)	
2024: 5   2025: 3	14.7	5.0	23.4
	37.3	36.3	24.7

#### LEADERBOARD BY MCAP

Rank	Business group name	Group mkt cap (₹ trn)	Y-o-Y chg (%)
2024 2025			
1 1	Tata	27.7	-10.9
3 4	Adani	14.3	8.0
4 5	Bajaj	14.3	21.1
7 6	Birla AV	9.0	17.0
8 7	Mahindra	7.0	17.0
6 8	Infosys	6.6	-16.1
11 10	JSW	4.5	8.3

Investors favoured **traditional sectors** like manufacturing, mining, infrastructure, and financial services.

Gains recorded by:

- o **Bajaj Group** (+21.1%)
- o **Kumar Mangalam Birla Group** (+17%)
- o **Mahindra Group** (+17%)
- o **JSW Group** (+8.3%)
- o **Adani Group** (+8%)

### Rank Movements

**Vedanta Group** jumped **4 places** (13th to 9th).

**Mahindra, Birla, and JSW** groups climbed **one rank each**.

**Bajaj Group** slipped to **5th** from **4th**.

### Broader Market Comparison

Market cap of **1,461 companies** in the Business Standard sample rose **4.2%** to **₹449.59 trillion**.

**Central PSUs**: +7% to **₹70.4 trillion**.

**Listed MNCs** (e.g., **Hindustan Unilever, Maruti Suzuki**): +0.6%.

**Institution-owned groups** (e.g., **HDFC Bank, ICICI Bank, L&T, ITC**): +9.2% to **₹58.7 trillion**.

**State Bank of India Group** ranked among top 10 with **₹11.92 trillion**.

## SCIENCE AND TECHNOLOGY

### India's Urban Local Bodies Recycle Coconut Waste into Economic and Environmental Gains

#### Policy Context & Vision

India has redefined waste management through the **Swachh Bharat Mission–Urban (SBM-U)**.

Led by the **Ministry of Housing and Urban Affairs (MoHUA)**, waste is now treated as a **resource**, not a liability.

Coastal cities have emerged as key examples, converting **coconut waste** into **economic value and livelihoods**.

#### Why Coconut Waste Matters

Coconut husk forms **3–5% of urban wet waste** nationally and **6–8% in coastal cities**.

With **1.6 lakh tonnes of municipal waste generated daily**, even this small share represents a **large recyclable volume**.

Major coconut-producing States: **Kerala, Tamil Nadu, Karnataka, Andhra Pradesh** ( $\approx 90\%$  of production).

#### Products & Circular Economy

Coconut waste is converted into:

- o **Cocopeat** (organic manure, soil substitute)
- o **Coir fibre** (ropes, mats, crafts)

Nearly **90% of coconut waste** is now diverted from landfills, reducing **methane and carbon emissions**.

#### Global Market & Exports

India's coconut production crossed **21,000 million units (2023–25)**.

**Global coconut coir market: USD 1.45 billion (~₹12,000 crore) in 2025**.

**India commands over 40% of global coir production**.

Exports growing at **10–15% annually**, with major buyers: **China (37%), USA (24%)**, followed by **Netherlands, South Korea, Spain**.

#### Urban Success Stories

**100% coconut waste recycling** achieved by **Mysuru** and **Madurai**.

1st January 2026

Cities with dedicated husk-management clusters: **Bengaluru, Chennai, Kochi, Thiruvananthapuram, Visakhapatnam, Surat, Mumbai, Pune.**  
**Religious centres** like Puri, Varanasi, Tirupati have set up **Material Recovery Facilities (MRFs)** for temple-generated coconut waste.

### Employment & Social Impact

Around **7.5 lakh** people employed in the coir sector.  
**80% workforce are women**, largely through **Self-Help Group (SHG)-led units**.  
Over **15,000 coir units nationwide** (7,766 in Tamil Nadu alone).

### Government Support & Schemes

#### SBM-U2.0 :

- o 25–50% Central Financial Assistance for waste-processing plants.

#### Coir Udyami Yojana :

- o 40% subsidy for MSMEs on projects up to ₹10 lakh.

#### GOBARdhan Scheme :

- o 500 new waste-to-wealth plants for compost and bio-CNG.

## DEFENCE

### Second edition of India-UAE military exercise concludes in Abu Dhabi

#### Overview

Exercise **DESERT CYCLONE-II** concluded with a **closing ceremony** at **Al-Hamra Training City**, Abu Dhabi.

It was the **second edition** of the joint military exercise between **India** and **United Arab Emirates**.

Conducted from **18–30 December**, reinforcing the **deepening defence partnership** between the two nations.



#### Objectives & Focus Areas

Strengthened **interoperability**, mutual trust, and operational synergy.

Training oriented towards **urban warfare scenarios**.

Special emphasis on **sub-conventional operations** under a United Nations mandate.

Reinforced commitment to regional peace, security, and stability.

#### Training Components

Classroom instruction combined with **field-based tactical training**.

Progressive drills in **built-up areas**, including:

- o **Room intervention and building clearance**
- o **Heliborne operations**
- o **Air assault missions**
- o **Platoon-level joint assault exercises**



Exchange and rehearsal of drills led to **standardisation of tactics, techniques, and procedures (TTPs)**.

#### Participating Contingents

**Indian Army:** 45 personnel, mainly from **The Mechanised Infantry Regiment**.

**UAE Land Forces:** Represented by the **53 Mechanised Infantry Battalion**.

## APPOINTMENTS

Organization Name	News	Learn Along
BRO	Lt. Gen. Harpal Singh assumed charge as the <b>29th Director-General, Border Roads</b> .	Formation: 7 May 1960

	He formally took over leadership of the Border Roads Organisation (BRO).	
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## SPORTS

### National Sports Governance Act comes into effect partially

#### Key Development

The National Sports Governance Act has partially come into force, triggering the process for setting up an all-powerful National Sports Board (NSB) and a National Sports Tribunal (NST). The Act was notified on August 18 last year and termed the biggest sporting reform in India by Mansukh Mandaviya.

#### Bodies Covered Under the Act

Provisions enforced relate to the establishment and governance framework of:

- o National Olympic Committee
- o National Paralympic Committee
- o National Sports Federations (NSFs)
- o Regional Sports Federations

#### Executive Committees & Representation

After elections under the Act:

- o Each body must have an Executive Committee of maximum 15 members.
- o Mandatory inclusion of at least two Sportspersons of Merit (SOMs).

#### National Sports Board (NSB)

Proposed as a three-member body.

Members, including the Chairperson, to be appointed by the Central Government.

Selection based on recommendations of a Search-cum-Selection Committee (yet to be finalised).

Members must possess expertise in sports governance, public administration, sports law, and related fields.

**Powers of NSB** (once fully operational):

- o Grant affiliation to NSFs
- o Monitor financial operations
- o Penalise wrongdoing
- NSB affiliation mandatory for NSFs to receive government funding.
- Age cap: 65 years (one re-appointment allowed within limit).

#### National Sports Tribunal (NST)

Established to handle sporting disputes.

- Members' tenure: 4 years.
- Age cap: 67 years.
- 

#### Elections & Transition Timeline

NSFs with upcoming elections allowed to postpone elections till December for smooth transition.

- This will delay elections of bodies like the All India Football Federation.
- Institutional mechanisms under the Act to become fully operational from January 1, 2026.
- 

#### National Sports Election Panel (NSEP)

A National Sports Election Panel will be constituted.

- Responsible for conducting elections of NSFs and other sports bodies.
- 

#### Athlete Participation: Tiered Eligibility Criteria

Athletes encouraged to take up administrative roles.

Conditions include:

- Must be **retired for at least one year** before applying.  
For **National Olympic Committee**:  
Must have won an **Olympic medal** or participated in at least one **Olympics**.
- For **National Sports Federations**:  
**NationalSports Award** or **World Championship medal** sufficient.

## Answer key to Memory check

Q:1- C

Q:2-D

Q:3- C

Q:4-C

Q:5- D

### Sources of the News:

The Hindu, The Indian Express, Business Standard, The Financial Express, PIB, etc.

www. ixamBee . com