



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

22nd April 2025



India' Creative Economy

CONTEXT: Creative Economy can turn India into a \$5 trillion economy powered by homegrown creativity.

What is the Creative Economy?

(Also **Orange Economy**) Industries that thrive on *original ideas, art, design, and technology*,

Software services (41% of global creative exports)

Research & Development (31%)

Advertising, architecture, and crafts (16%)

Films, music, fashion, and traditional arts

Economic Significance

- **\$30 billion** industry in India
- Employs **~8%** of India's workforce
- **Export** of creative goods **↑1.5x** (2010–2019)
- Contributes **~20%** to India's **overall GVA**
- **UNCTAD:** generates **\$2 trillion+** yearly and **50 mn jobs globally**

Social Significance:

- Youth-powered: 23% workers are **15–29 years**
- Women: 45% of workers

Linkages & spillover into tourism, hospitality, etc.

Edutainment like online courses, storytelling formats

Diplomacy & Soft Power

Eco-friendly: Uses ideas, not natural resources

Hurdles Facing Creative Economy

Digital Access (online tools, galleries, etc)

Only **41%** of rural people have internet

Urban-Rural Divide

67% of creative workers live in urban areas

Slow IPR regime

India takes **58 months** to process patents (vs **20 in China**)

Sector issues

- **Fragmented markets**
- **Poor data & access**
- **Opaque selection** of artists

Career mindset

- **"safe" jobs** (doctor, engineer)
- Seen as **unstable or risky**

Grassroot Innovations Augmentation Network has documented **hundreds of local ideas in INDIA**—but few become mainstream

India's Creativity vs. Innovation Gap

- **Creativity = Ideas** (e.g., a villager inventing a **clay fridge**).
- **Innovation = Scaling Ideas** (turning the clay fridge into a **commercial product**)



BUSINESS INSIDER | BIG BUSINESS



CONTEXT: Creative Economy can turn India into a \$5 trillion economy powered by homegrown creativity.

✓ Initiatives to Support Creative Economy

Initiative	What It Does
<i>National Policy on Design</i>	Promotes design thinking & innovation
<i>National Policy on IPR (2016)</i>	Tacking administrative issues
<i>UNESCO Creative Cities Network</i>	Indian cities recognized globally for creativity
<i>Zonal Cultural Centres</i>	Promotes local culture through regional platforms
<i>National Mission on Cultural Mapping</i>	Digitally maps & documents creative individuals
<i>National Creators Award</i>	Wrt Digital content creators
<i>Year of Creative Economy for Sustainable Development (UN 2021)</i>	Encouraged UN members to promote creativity for sustainability

How Can India Bridge the Gap?

A. Invest in Grassroots Creativity

- "One District, One Innovation"
- Festivals, fairs, exhibitions abroad

B. Strengthen IP Protection

- Patent informal innovations
- Simpler laws for small creators

C. Climate-Tech Creativity

- Only \$2.8B invested in climate tech ('23)
- Crowdfunding

C. Government + Private Sectors' Role

- Fund creative hubs
- Link startups
- Invest creative R&D
- Buy local innovations

The Antrodam Project (Indonesia)

- **Problem:** Flooding.
- **Solution:** Students copied **ant tunnels & rose petals** to design a **natural flood barrier**.
- **Lesson:** **Nature-inspired creativity + funding = Scalable innovation.**



India' Creative Economy



CONTEXT: Creative Economy can turn India into a \$5 trillion economy powered by homegrown creativity.

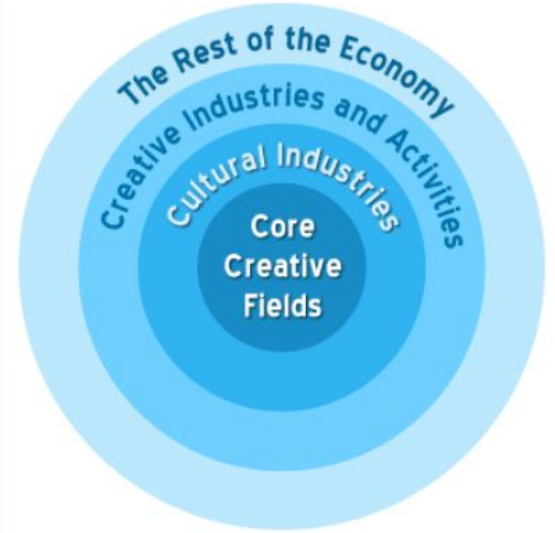
Mains Practise Question

"Creativity is India's ancient strength—innovation must be its future." Discuss with special reference to creative economy.

(15 Marks, 250 words)

SIMILAR THEME: UPSC PYQ (M) 2023

Distinguish between 'care economy' and 'monetized economy'. How can care economy be brought into a monetized economy through women empowerment?



Power Sharing across States



CONTEXT: There have been rising instances of inter-state cooperation in recent times.

What are <i>Inter-State Relations</i> ?		Type	of Inter-State Relations	Example
Refer to the collaboration, coordination , and sometimes conflicts between different states and union territories in India.		Cooperative	States work together on <i>shared interests</i> .	Power-sharing deals (Telangana-Rajasthan solar pact).
Article 261	Ensures mutual recognition of laws, public records, and judicial decisions across states.	Collaborative	<i>Joint efforts</i> with Central Govt.	Disaster response (Kerala floods, Odisha cyclones).
Article 262	Resolves river water disputes (e.g., Cauvery, Krishna).	Competitive	States <i>vie for resources/investments</i> .	Race for FDI (Gujarat vs. Tamil Nadu for Tesla plant).
Article 263	Allows creation of Inter-State Council for coordination.			
Articles 301-307 (Part XIII)	Regulates trade, commerce, and movement between states.			

Power Sharing in New Era of Cooperative Federalism

A. Telangana & Rajasthan (Solar + Thermal Power)

- **Investment:** ₹26,200 crore
- **Why?**
 - **Rajasthan** has vast solar potential (target: 125 GW by 2030).
 - **Telangana** lacks affordable land for large solar farms.

B. Telangana & Himachal Pradesh (Hydropower)

- **520 MW hydropower (Seli & Meyar projects).**
- **Power sharing for 40 years**
- **Why?**
 - **Himachal** has untapped hydro but lacks funds.
 - Telangana needs clean energy to meet rising demand

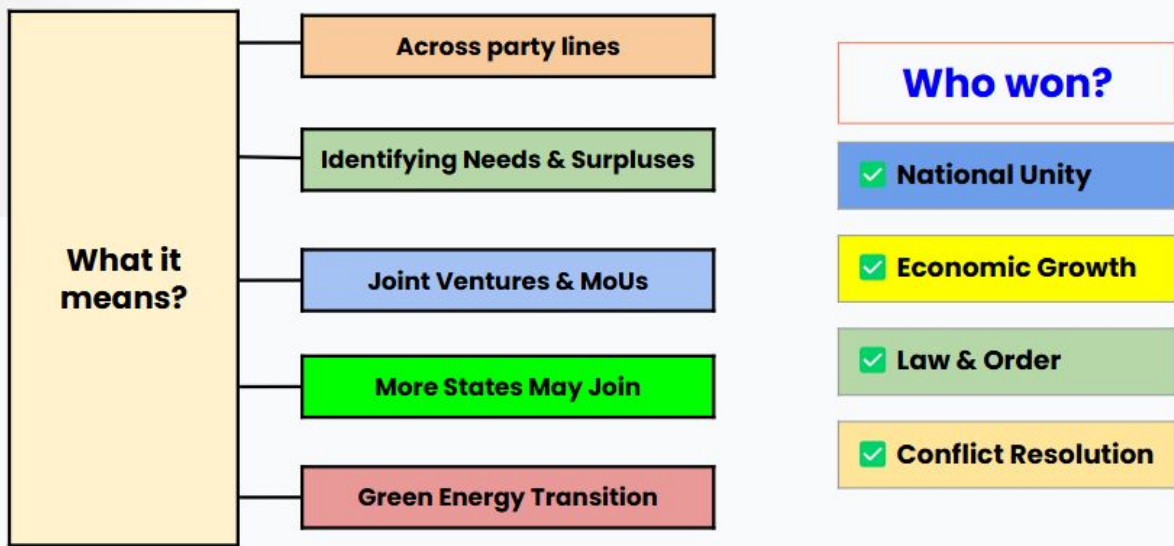


Power Sharing across States



CONTEXT: There have been rising instances of inter-state cooperation in recent times.

The Bigger Picture for Inter-State Harmony



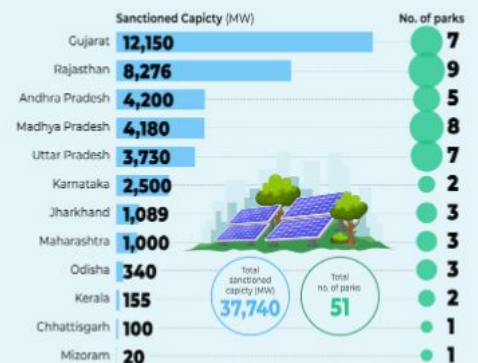
⚠️ Concerns

Way forward

Moving power across states isn't 100% efficient	National Grid connectivity
Regulatory & Legal Clarity	Simplification of tariffs/ownerships models, etc.
Will BJP/Congress states keep cooperating?	Legal frameworks
Hydropower depends on rainfall; solar on weather	Battery storage + Centre funds
Local opposition due to ecological concerns	Proper EIA
High-cost States may depend more on others	Diversify models of cooperation

51 Solar Parks to Boost Energy in India

Between Dec 2014 and Feb 2024, 20 of these with an aggregate capacity of 10,504 MW were commissioned



Source: PIB
Graphic: Jaijal Sharma & Anika Tiwari



Power Sharing across States

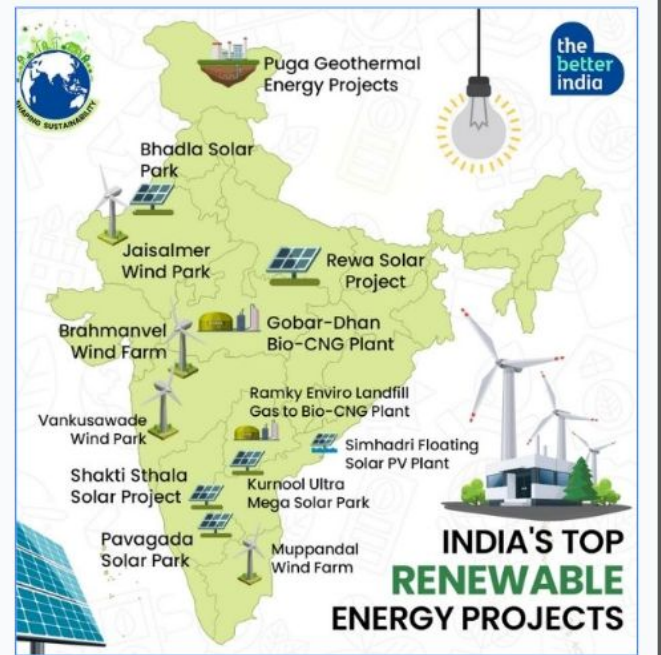
CONTEXT: There have been rising instances of inter-state cooperation in recent times.

Mains Practise Question

Telangana's energy agreements with Rajasthan and Himachal Pradesh reflect a modern, cooperative approach to federalism where resource-rich States assist energy-deficit ones.

Comment.

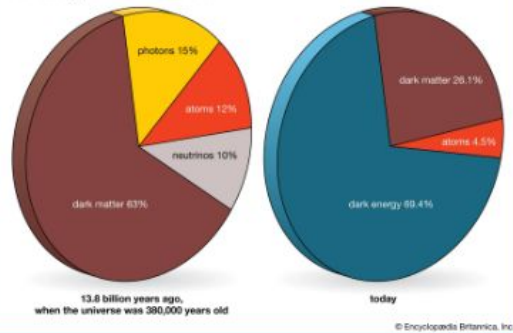
(15 Marks, 250 words)



SYLLABUS: Prelims General Science **GS 3** Awareness in the fields of Space / Newspaper The Hindu **Page Number** Science

What is Dark Matter?

Matter-energy content of the universe

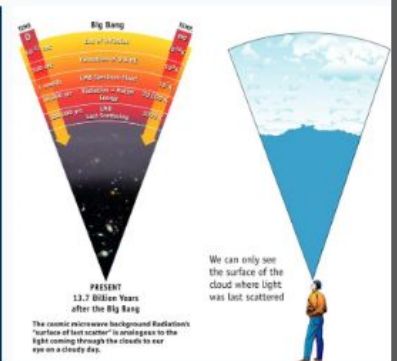


Why Do Scientists Believe in Dark Matter?

Stars at the edges of galaxies orbit just as fast as those near the center

Gravitational Lensing

Cosmic Microwave Background



- **Key Property:** It does not emit, absorb, or reflect light, making it undetectable by telescopes.
- **How We Know It Exists:** Its **gravitational effects** on galaxies and light reveal its presence.

What Could Dark Matter Be Made Of?

A. Weakly Interacting Massive Particles

- **Mass:** 10–100x heavier than a proton.
- **Behavior:** Rarely interact with normal matter (pass through Earth unnoticed).
- **Search Methods:**
 - **Underground detectors** (e.g., XENONIT in Italy).
 - **Particle colliders** (e.g., CERN's Large Hadron Collider).

B. Sterile Neutrinos

- **Type of Neutrino:** Unlike regular neutrinos, they **only interact via gravity**.
- **Detection Attempts:**
 - **IceCube Observatory** (Antarctica)

C. Axions

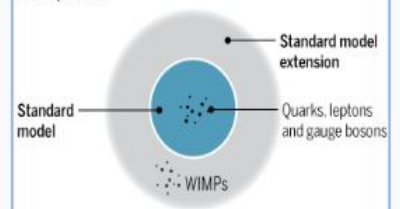
- **Hypothetical Particle:** Extremely light, could convert to photons in strong magnetic fields.
- **Experiments:**
 - **ADMX** (U.S.) searches for axion signals.

D. Massive Compact Halo Objects

- Kinds of **astronomical body** that might explain the apparent presence of dark matter in galactic halos

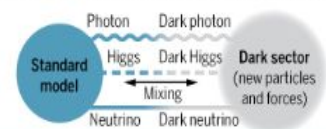
Standard model extensions

Dark matter could be weakly interacting massive particles (WIMPs) existing in an extension to the standard model of known particles.

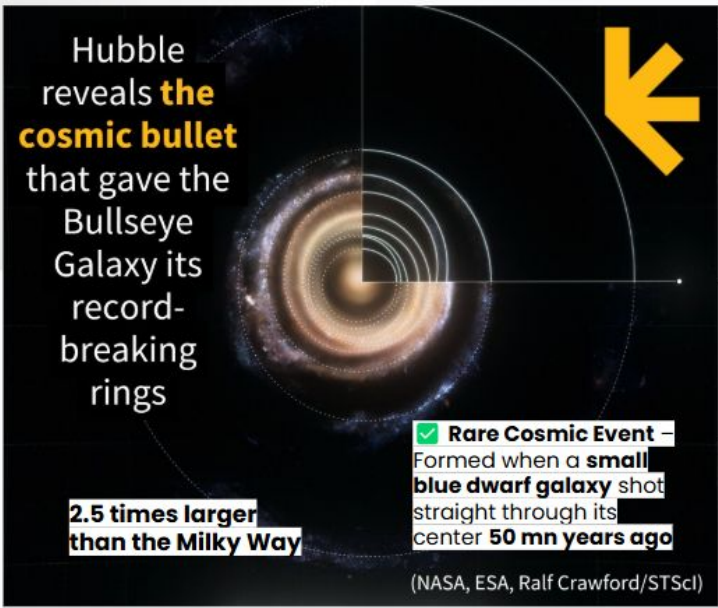


Dark sector

Dark matter could also be particles from a shadowy dark sector that interact with standard particles through subtle mixing.



SYLLABUS: Prelims General Science **GS 3** Awareness in the fields of Space /
Newspaper The Hindu **Page Number** Sciencell



Hubble reveals **the cosmic bullet** that gave the Bullseye Galaxy its record-breaking rings

2.5 times larger than the Milky Way

Rare Cosmic Event – Formed when a **small blue dwarf galaxy** shot straight through its center **50 mn years ago**

(NASA, ESA, Ralf Crawford/STScI)

HOW DID THESE RINGS FORM?

A team of international researchers recently discovered a **galaxy with nine rings**. They called it a “serendipitous discovery” because previous ringed galaxies have only displayed two or three rings at best. Using the **Hubble space telescope**, the team confirmed the presence of eight rings, while data from the **W.M. Keck Observatory in Hawaii** confirmed the existence of the ninth ring.

What Is a Low Surface Brightness Galaxy?

- Light is spread out very **thinly**
- Lots of **hydrogen gas**

Why Are They Important?

- **Slow star formation**
- **Odd structure**
- **Dark matter dominance**
- **Mass is more evenly spread**

UPSC PYQ (M) 2018

Consider the following phenomenon:

1. Light is affected by gravity.
2. The universe is constantly expanding.
3. Matter wraps its surrounding space-time.

Which of the above is/are prediction/predictions of Albert Einstein’s General Theory Of Relativity, often discussed in media?

- a) 1 and 2 only
- b) 3 only
- c) 1 and 3 only
- d) 1, 2 and 3

UPSC PYQ (P) 2017

The terms ‘Event Horizon’, ‘Singularity’, ‘String Theory’ and ‘Standard Model’ are sometimes seen in the news in the context of

- a) Observation and understanding of the Universe
- b) Study of the solar and the lunar eclipses
- c) Placing satellites in the orbit of the Earth
- d) Origin and evolution of living organisms on the Earth



22nd April, 2025

SYLLABUS : Prelims General issues on Environmental ecology, Bio-diversity & climate change **GS 3** Environmental pollution and degradation
Newspaper The Indian Express **Page Number** 14

What is an Emissions Trading Scheme?

Market-based system where industries **buy/sell permits** to pollute, incentivizing them to reduce emissions

Why Gujarat's Surat Pilot is Historic

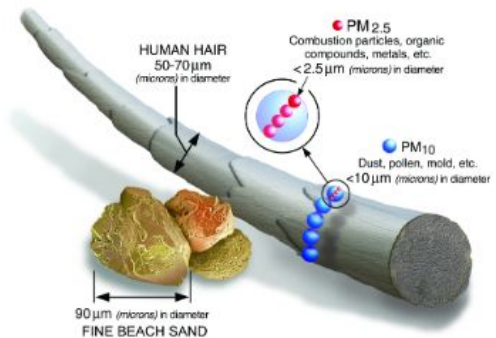
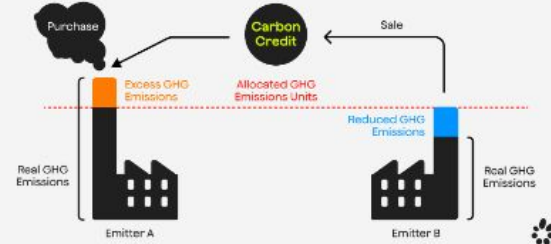
✓ **First in the World** – *Particulate matter*, not just CO₂.

✓ **Textile Hub** – Targeted **162 factories**

✓ **Results:**

- **20–30% drop in PM emissions.**
- **99% compliance rate** among participating plants.
- Non-participating plants **violated norms 30% of the time.**

How an emission trading system works



How Did Surat's Emissions Market Work?

How did the Surat-ETS work?

The Surat-ETS was introduced across **342 highly polluting industries.**

The scheme was designed and developed by the **Gujarat Pollution Control Board (GPCB)** along with researchers from **Abdul Latif Jameel Poverty Action Lab (J-PAL)**, the **Energy Policy Institute at the University of Chicago (EPIC)**, and **Yale University.**

The Surat-ETS involved:

CAP: A total mass of suspended particulate matter was set at **280 tonnes of particulate emissions per month.** Once data from monitoring was evaluated, the initial cap was reduced to 170 tonnes per month.

PERMITS: Each permit was **equal to 1 kg of particulate matter emissions,** and these permits were **only valid during one compliance cycle,** which lasted four to six weeks. **GPCB issued 80% permits for free,** in proportion to a plant's capacity and past emissions.

The remaining **20% permits were sold in auctions to make the scheme attractive.**

AUCTION: A uniform price auction happened at the beginning of each compliance period through **price discovery which saw the participation of both buyers and sellers.** Based on the number of permits available in each compliance window, buyers and sellers quoted their bid price and bid quantity, leading to the discovery of the permit price.

Permit prices were limited to between **Rs 5 per kg and Rs 100 per kg,** as the **floor and ceiling prices respectively.**

COMPLIANCE: At the end of a compliance period, industries that had sufficient permits to meet their emissions targets were said to be in compliance. **Plants posted a bond before the market began.** Those with insufficient permits were **fined twice the ceiling price for every unit of emissions above their permits.** This fine was deducted from the bond.

Traditional System

Command-and-Control – Uniform rules for all factories.

Penalty-Based – Fines/shutdowns for violations.

Hard to Enforce – Limited manpower for monitoring.

Emissions Trading

Flexible – Factories choose: reduce emissions or buy permits.

Incentive-Based – Cleaner factories **profit** by selling permits.

Self-Regulating – Market dynamics drive compliance.



World's 1st PM Trading



SYLLABUS : Prelims General issues on Environmental ecology, Bio-diversity & climate change **GS 3** Environmental pollution and degradation
Newspaper The Indian Express **Page Number** 14

UPSC PYQ (M) 2023

Consider the following statements:

Statement-I: Carbon markets are likely to be one of the most widespread tools in the fight against climate change.

Statement-II: Carbon markets transfer resources from the private sector to the State.

Which one of the following is correct in respect of the above statements?

- (a) Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I
- (b) Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I
- (c) Statement-I is correct but Statement-II is incorrect
- (d) Statement-I is incorrect but Statement-II is correct

UPSC PYQ (P) 2009

The concept of carbon credit originated from which one of the following?

- (a) Earth Summit, Rio de Janeiro
- (b) Kyoto Protocol
- (c) Montreal Protocol
- (d) G-8 Summit, Heiligendamm



Run-off Factor

SYLLABUS: Prelims Economic & Social Development Newspaper The Indian Express Page Number 15

Getting the basics right!

Cash/liquid assets; 30 days
Goal: Prevent bank runs

LCR = (Stock of HOLA) / (Total net cash outflows over 30 days) ≥ 100%

What is the Liquidity Coverage Ratio?

What is a Run-Off Factor?
% of deposits RBI assumes could flee in a crisis

Why Digital Deposits are Seen as Riskier?

HQLA (like government securities) will be valued @
• Market value

THE RESERVE Bank of India (RBI) on Monday eased the liquidity coverage ratio (LCR) norms under which the banks will now be required to assign an additional 2.5 per cent run-off factor for digital deposits.

“A bank shall assign an additional 2.5 per cent run-off factor for retail deposits which are enabled with internet and mobile banking facilities (IMB),” the RBI said final norms on LCR framework. The

Deposit Type	Old Run-Off	New Runoff
Stable Retail + Digital	5%	7.5% (5% + 2.5%)
Less Stable Retail + Digital	10%	12.5% (10% + 2.5%)

Impact and Significance

“These amendments would help improve the liquidity resilience of banks in India and would further align the guidelines with global standards while ensuring that such an enhancement is done in a non-disruptive manner,” the RBI said.

The new norms will come into effect from April 1, 2026, and will be applicable to all commercial banks (excluding payments banks, regional rural banks and local area banks). According to Anil Gupta, senior vice president - Financial Sector Ratings, ICRA, as per RBI’s estimate, the reported LCR of the banking system will improve by 6 per cent as of December 31, 2024.

- For Banks**
 - Lower LCR burden on digital retail deposits
 - More flexibility
- For Credit Growth**
 - Free up ₹2.7–3 lakh crore
 - Fuel 1.4–1.5% extra credit growth
- For Economy**
 - Basel III practices
 - Prudential norms with financial innovation

Treatment of Other Funding Types	Previous Run-Off	Revised Run-Off
Non-financial entities (trusts, AoPs, LLPs etc.)	100%	40%
Small business customers (non-financial, unsecured)	100%	Same as retail deposits (→ 2.5% extra)

UPSC PYQ (M) 2020

If the RBI decides to adopt an expansionist monetary policy, which of the following would it not do?

- Cut and optimize the Statutory Liquidity Ratio
- Increase the Marginal Standing Facility Rate
- Cut the Bank Rate and Repo Rate

Select the correct answer using the code given below:

(a) 1 and 2 only
(b) 2 only
(c) 1 and 3 only
(d) 1, 2 and 3



World Economic Forum



SYLLABUS: Prelims Current events of National & International importance
Newspaper The Indian Express Page Number 15

Overview of World Economic Forum

- **Founder:** Klaus Schwab
- **Headquarters:** Geneva, Switzerland
- **Key Concept:** "Stakeholder Capitalism"

How the WEF is Funded

- **Primary Source:** Corporate partnerships (companies with \$5B+ annual revenue)
- The **Davos Annual Meeting**

HOST STATE

Switzerland's political stability, neutrality and strong reputation as a global hub for diplomacy make it the ideal location for international organisations and conferences.



Year	Key Milestone
1971	Founded as European Management Forum (focused on business management).
1973	Expanded focus to economic & social issues after Bretton Woods collapse and Arab-Israeli War .
1975	Introduced membership for the world's top 1,000 companies .
1987	Renamed World Economic Forum (WEF) to broaden its global influence.
2015	Officially recognized as an international organization .

- **Global issues** (climate, AI)
- **Networking hub**
- **Invite-only attendance**

Major WEF Reports & Indices

Global Competitiveness Report	Ranks countries on economic productivity.
Global Gender Gap Report	Measures gender equality worldwide.
Global Risks Report	Predicts top economic & geopolitical risks.
Energy Transition Index	Tracks progress toward clean energy.
Global Travel & Tourism Report	Assesses tourism industry growth.
Global Information Tech Report	IT readiness
Financial Development Report	Establish benchmarks for financial systems
Global Enabling Trade Report	
Nature Risk Rising	\$1 spent on nature restoration yields \$9 in economic benefits

Domain	Initiative/Program
Health	<i>Coalition for Epidemic Preparedness Innovations</i> (2017)
Society	<i>Global Water Initiative</i> <i>Partnering Against Corruption Initiative</i> (2004)
Envt.	<i>Gleneagles Dialogue</i> [Environmental Initiative (2005)] <i>Trillion Tree Campaign</i> (2020) <i>PACE</i> (2017) <i>UN Race-to-Zero Breakthroughs</i> (2021) <i>4IR for Earth Initiative</i> (2017) <i>Green Recovery Post-COVID</i> (2020) <i>Happy Planet Index</i> (2016)

- ✓ 1988: **Korean Diplomacy** – 1st N & S talks @Davos
- ✓ 1989: **German Reunification**
- ✓ 1992: **South Africa's Transition** – Nelson Mandela
- ✓ 1998: **Birth of the G20** – WEF discussions led to the G20's creation (expanding beyond G7).



SYLLABUS : Prelims Current events of National & International importance
Newspaper The Indian Express **Page Number** 15

UPSC PYQ (P) 2017

Which of the following gives 'Global Gender Gap Index' ranking to the countries of the world?

- (a) World Economic Forum
- (b) UN Human Rights Council
- (c) UN Women
- (d) World Health Organization

UPSC PYQ (P) 2019

The Global Competitiveness Report is published by the

- (a) International Monetary Fund
- (b) United Nations Conference on Trade and Development
- (c) World Economic Forum
- (d) World Bank

UPSC PYQ (P) 2009

Who among the following is the founder of World Economic Forum?

- (a) Klaus Schwab
- (b) John Kenneth Galbraith
- (c) Hobert Zoellick
- (d) Paul Krugman



22nd April, 2025

SYLLABUS: Prelims Current events of national and international importance
GS 4 Leaders
Newspaper The Indian Express **Page Number** 15

Mapping aspects of VATICAN CITY



Old St. Peter's (324 CE) by Constantine

Swiss Guard are the **Oldest Active Army**
 Swiss, Catholic, male, 5'8"+

Lateran Treaty (1929) made Vatican City independent

Smallest Country (44 Hectares)

Highest crime rate?!?

307 diplomats worldwide



Election of a New Pope

- **Camerlengo** confirms Pope's death
- **Ring of the Fisherman** is destroyed
- Funeral **Mass & Burial**

"Sede Vacante" (The Vacant Seat)

- **College of Cardinals** temporarily governs
- **Conclave** (election of the next Pope)
 - **Who Can Vote?** (Cardinals <80yo)
 - **India's Voting Cardinals (5+1)**
 - Archbishop of **Goa**
 - Major Archbishop of **Syro-Malankara Church**
 - Archbishop of **Hyderabad**
 - **Syro-Malabar Church**

The Election Process

- **Seclusion:** @Sistine Chapel
- Ballots cast in **rounds** (up to 4 per day)
- **2/3rd majority** required
- **Smoke Signals:**
 - **Black smoke** = No decision.
 - **White smoke** = "Habemus Papam!"
- New Pope chooses a **regnal name**



SYLLABUS: Prelims Current events of national and international importance
GS 4 Leaders
Newspaper The Indian Express **Page Number** 15

A "People's Pope"

- Lived modestly in Casa Santa Marta
- Washed prisoners' feet on first Easter
- Personal phone calls to people in distress
- Welcomed divorced & remarried Catholics
- Allowed baptism of transgender people and blessing of same-sex couples
- Promoted interfaith dialogue – met Orthodox, Sunni, and Muslim leaders
- Improved Vatican-China ties
- Influenced Paris Climate Agreement
- Rose as a "Bishop of the Slums" in Buenos Aires

Gaza's Christians 'heartbroken' for Pope who called them every night



- 1 Happy are the merciful.
- 2 Happy are those who know how to put themselves in someone else's shoes, who are able to embrace, to forgive.
- 3 Happy too are those who bring new life and new opportunities.
- 4 Happy those who work and sacrifice to bring new life and opportunities.
- 5 Happy, then, are those who can help others when they make mistakes, when they experience misunderstandings.
- 6 Happy are the ones who can see the good in other people.

MEETING WITH YOUNG PEOPLE IN PARAGUAY 12/07/2015

CatholicLive

UPSC PYQ (M) 2015

Which one of the following countries of South-West Asia does not open out to the Mediterranean Sea?

- (a) Syria
- (b) Jordan
- (c) Lebanon
- (d) Israel

UPSC PYQ (M) 2014

Turkey is located between

- (a) Black Sea and Caspian Sea
- (b) Black Sea and Mediterranean Sea
- (c) Gulf of Suez and Mediterranean Sea
- (d) Gulf of Aqaba and Dead Sea

UPSC PYQ (M) 2017

Mediterranean Sea is a border of which of the following countries?

1. Jordan
2. Iraq
3. Lebanon
4. Syria

Select the correct answer using the code given below:

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2



Q1. Consider the following statements regarding the Creative Economy:

1. The Creative Economy includes sectors such as software services, research and development, and advertising.
2. Films, music, and traditional arts are excluded from the Creative Economy due to their non-technological nature.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: a

Q2. Consider the following statements regarding Constitutional Provisions for Inter-State Relations in India:

1. Article 261 ensures that laws, public records, and judicial decisions are recognised across states.
2. Article 262 empowers the Parliament to adjudicate inter-state water disputes.
3. Article 263 mandates the creation of an Inter-State Council for coordination among states.

Which of the statements given above are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) 1, 2 and 3

Answer: d

Q3. Consider the following statements regarding Dark Matter:

1. Dark Matter cannot be directly observed because it does not emit, absorb, or reflect light.
2. The existence of Dark Matter is inferred from its gravitational effects on visible matter and light.
3. Telescopes detect Dark Matter using infrared radiation.

Which of the statements given above are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) 1, 2 and 3

Answer: a

Q4. Consider the following statements regarding the Emissions Trading Scheme (ETS):

1. The ETS is a market-based approach where industries can buy and sell pollution permits.
2. The scheme discourages emissions by putting a monetary value on pollution.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: c

Q5. Consider the following statements regarding the World Economic Forum (WEF):

1. The World Economic Forum is headquartered in Geneva, Switzerland.
2. It was founded by economist Klaus Schwab.
3. The organization promotes the idea of "Shareholder Capitalism" as its key guiding principle.

How many of the statements given above is/are correct?

- a) Only One
- b) Only Two
- c) All Three
- d) None

Answer: b





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