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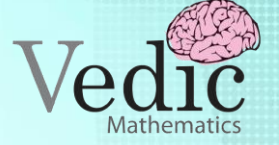
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Economic & Business

1. India-UK Free Trade Agreement (FTA) Signed:

Major Development: India and the United Kingdom officially signed the landmark Free Trade Agreement (FTA) in London today. Prime Minister Narendra Modi and British Prime Minister Keir Starmer were present for the formal signing.

Key Benefits for India: The FTA is expected to significantly boost India's exports of labor-intensive products such as leather, footwear, and clothing, with these items entering the UK duty-free. It aims to double trade between the two economies to \$120 billion by 2030.

Impact on Imports: British imports like whisky (tariffs to be cut from 150% to 30% over 10 years) and certain cars (duties reduced from over 100% to 10% under a quota) are expected to become cheaper in India.

Concerns Raised: The Congress party has expressed concerns about the FTA's potential impact on India's domestic industry, particularly regarding car import duty cuts and limited visa access for Indian professionals. They also emphasized the need for a "Fugitive Transfer Agreement" to address economic offenders hiding in the UK.

Services and IP: The agreement eases mobility for various professionals and includes provisions on intellectual property rights, with India agreeing to some IP rules beyond WTO norms.

2. Stock Market Performance (July 24, 2025):

Mixed Opening: Indian benchmark indices, Sensex and Nifty, opened lower today, driven by profit-taking in blue-chip stocks and continuous foreign fund outflows.

Market Sentiment: Despite positive global cues from US trade deals, the Indian market saw some decline in early trade.

Infosys Q1 Results: Infosys reported an 8.7% rise in its June quarter net profit, contributing to positive sentiment for the IT sector.

Analyst Views: Experts suggest a consolidation phase for Nifty, with potential for an upside breakout, particularly driven by Nifty IT. Bank Nifty is expected to continue its outperformance.

Retail Participation in F&O: India's Futures and Options (F&O) market has seen a significant surge in retail participation, fueled by increased accessibility and technology-driven platforms. Daily turnover in the F&O segment is approximately ₹330 lakh crore per day.

Top Stock Recommendations: For today, Balkrishna Industries, Sona BLW Precision Forgings, and Hindalco are being recommended as "buy" calls by some analysts, citing bullish patterns and breakouts.

3. Green Bonds and Climate Finance:

Growing Demand: As India moves towards a low-carbon economy, the demand for green bonds (debt instruments for funding green projects) is expected to continue growing.





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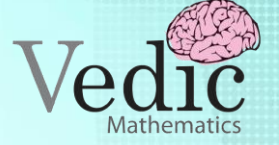
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Challenges: A new briefing note from the Institute of Energy Economics and Financial Analysis (IEEFA) highlights challenges such as regulatory hurdles, market inefficiencies, shrinking green premiums, and increasing public scrutiny that could restrict the growth of green bonds.

Complementary Instruments: Green bonds are seen as crucial for climate finance but cannot replace instruments like carbon pricing or emissions trading schemes. Their impact is maximized when combined with clear policy signals and robust governance frameworks.

4. Foreign Direct Investment (FDI) Landscape:

Global Trends: Global FDI flows are shifting, with emerging economies experiencing significant declines.

India's Position: While India is better positioned than some other emerging economies, it reflects global FDI trends. Gross FDI rose by 14% to \$81 billion, but net FDI fell by 96%, reaching a two-decade low due to increased disinvestments (repatriation).

Sectoral and Geographic Trends: The service sector received 19% of inflows, with Singapore being the top contributor. Maharashtra received the largest share (39%) of equity inflows.

Outward FDI: India's outward FDI surged by 75% to \$29.2 billion, indicating its expanding global presence.

Government Initiatives: Schemes like "Make in India" and Production Linked Incentive (PLI) are aimed at attracting foreign investment, alongside a single-window system for clearances.

5. Logistics Sector Improvement:

Cost Decline: India's logistics costs have significantly declined from around 14% of GDP to 7.8-8.9%, nearing international best practices.

Drivers of Improvement: Digital platforms (e.g., Unified Logistics Interface Platform - ULIP), increased trade digitization (over 98% of transactions processed via national single window), and improved port efficiency (container turnaround times below 24 hours) are key contributors.

Challenges: The sector still faces challenges like a digital divide among smaller logistics firms.

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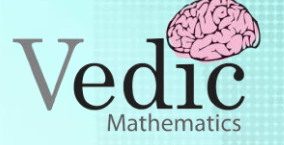
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and clothing, with these items entering the UK duty-free."

2. Which British import is specifically mentioned as becoming cheaper in India due to tariff cuts under the FTA?

- a) Pharmaceuticals
- b) Electronic goods
- c) Whisky
- d) Textiles

Answer: c) Whisky

The headline notes, "British imports like whisky (tariffs to be cut from 150% to 30% over 10 years) and certain cars... are expected to become cheaper in India."

3. What was the performance of Indian benchmark indices (Sensex and Nifty) at the opening on July 24, 2025?

- a) Opened higher due to strong global cues.
- b) Opened lower due to profit-taking and foreign fund outflows.
- c) Remained flat with no significant change.
- d) Showed an immediate surge in response to the FTA signing.

Answer: b) Opened lower due to profit-taking and foreign fund outflows.

The "Stock Market Performance" section states, "Indian benchmark indices, Sensex and Nifty, opened lower today, driven by profit-taking in blue-chip stocks and continuous foreign fund outflows."

4. What was Infosys's net profit growth for the June quarter?

- a) 5.2%
- b) 8.7%
- c) 12.0%
- d) 15.5%

Answer: b) 8.7%

MCQS

1. What is one of the key benefits expected for India's exports as a result of the India-UK Free Trade Agreement (FTA)?

- a) Increased exports of luxury cars to the UK.
- b) Duty-free entry for labor-intensive products like leather and clothing into the UK.
- c) Greater access for Indian financial services in the UK market.
- d) Reduced tariffs on British whisky entering India.

Answer: b) Duty-free entry for labor-intensive products like leather and clothing into the UK. The text states, "The FTA is expected to significantly boost India's exports of labor-intensive products such as leather, footwear,





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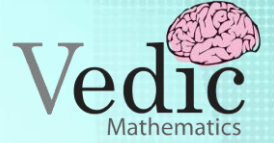
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The text clearly mentions, "Infosys reported an 8.7% rise in its June quarter net profit..."

5. According to the provided information, what is a key challenge hindering the growth of green bonds in India?

- a) Lack of investor interest in sustainable projects.
- b) Absence of any regulatory frameworks for green finance.
- c) Regulatory hurdles, market inefficiencies, and shrinking green premiums.
- d) Oversupply of green projects requiring funding.

Answer: c) Regulatory hurdles, market inefficiencies, and shrinking green premiums.
The "Green Bonds and Climate Finance" section highlights challenges such as "regulatory hurdles, market inefficiencies, shrinking green premiums, and increasing public scrutiny that could restrict the growth of green bonds."

6. What was the trend of net Foreign Direct Investment (FDI) in India, as per the provided information?

- a) Rose by 14% due to increased inflows.
- b) Fell by 96%, reaching a two-decade low due to increased disinvestments (repatriation).
- c) Remained stable with no significant change.
- d) Surged by 75% due to new government initiatives.

Answer: b) Fell by 96%, reaching a two-decade low due to increased disinvestments (repatriation).

The "Foreign Direct Investment (FDI) Landscape" section states, "Gross FDI rose by 14% to \$81 billion, but net FDI fell by 96%, reaching a two-decade low due to increased disinvestments (repatriation)."

7. What percentage range have India's logistics costs declined to, nearing international best practices?

- a) 12-14% of GDP
- b) 10-12% of GDP
- c) 7.8-8.9% of GDP
- d) 5-7% of GDP

Answer: c) 7.8-8.9% of GDP

The "Logistics Sector Improvement" section mentions, "India's logistics costs have significantly declined from around 14% of GDP to 7.8-8.9%, nearing international best practices."

8. What is one of the key drivers of improvement in India's logistics sector?

- a) Increased reliance on traditional manual processes.
- b) Decreased investment in infrastructure.
- c) Digital platforms like the Unified Logistics Interface Platform (ULIP).
- d) Reduced trade digitization.

Answer: c) Digital platforms like the Unified Logistics Interface Platform (ULIP).

The text highlights "Digital platforms (e.g., Unified Logistics Interface Platform - ULIP), increased trade digitization... and improved port efficiency" as key contributors to improvement.

9. What is a specific concern raised by the Congress party regarding the India-UK FTA?

- a) The agreement does not include provisions for intellectual property rights.
- b) It will lead to higher tariffs on Indian exports to the UK.
- c) Potential impact on India's domestic industry due to car import duty cuts and limited visa access for Indian professionals.
- d) The FTA does not aim to double trade between the two economies.





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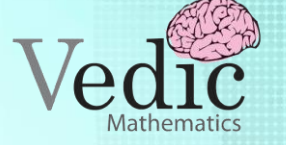
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Answer: c) Potential impact on India's domestic industry due to car import duty cuts and limited visa access for Indian professionals.

The text states, "The Congress party has expressed concerns about the FTA's potential impact on India's domestic industry, particularly regarding car import duty cuts and limited visa access for Indian professionals."

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