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## Daily Current Affairs Encyclopedia

26 June 2024

### Maharashtra State Specific News

<p><b>CIBIL score</b></p>	<p><b>Why in the news?</b></p> <ul style="list-style-type: none"><li>● <b>Deputy Chief Minister</b> Devendra Fadnavis has <b>issued a stern warning to national banks</b>: if they demand a <b>CIBIL score from farmers</b> when issuing crop loans, an <b>FIR will be filed against them</b>.</li></ul> <p><b>About CIBIL score:</b></p> <ul style="list-style-type: none"><li>● CIBIL (<b>Credit Information Bureau India Limited</b>) score is a <b>numeric representation of an individual's creditworthiness</b>.</li><li>● It <b>ranges from 300 to 900</b>, with <b>higher scores indicating better creditworthiness</b>.</li><li>● <b>Factors Influencing CIBIL Score:</b><ul style="list-style-type: none"><li>○ <b>Payment History</b>: Timely repayment of loans and credit card bills.</li><li>○ <b>Credit Utilization Ratio</b>: The percentage of available credit limit used.</li><li>○ <b>Credit Mix</b>: Types of credit accounts (secured, unsecured).</li><li>○ <b>Length of Credit History</b>: Duration of credit accounts and loans.</li><li>○ <b>New Credit</b>: Recent inquiries and new credit accounts opened.</li></ul></li></ul>
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Sant Dnyaneshwar  
Maharaj padayatra  
wari

Why in the news?

- The **Sant Dnyaneshwar Maharaj padayatra wari** from **Pandharpur to Alandi** is all set to commence on June 29, coinciding with the Ashadi festival.

About Sant Dnyaneshwar Maharaj padayatra wari:

- **Origin and Significance:** The padayatra wari is a **pilgrimage that follows the footsteps of Sant Dnyaneshwar Maharaj**, a revered **13th-century saint-poet and philosopher** in Maharashtra.
- **Duration:** The padayatra typically **spans about 21 days**, covering a distance of approximately 250-300 kilometers.
- **Route:** It traditionally **starts from Alandi, near Pune**, where **Sant Dnyaneshwar attained Samadhi**, and **proceeds to Pandharpur**, ending at the **Vithoba temple**.



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### Sant Dnyaneshwar

#### Why in the news?

- The **Sant Dnyaneshwar Maharaj padayatra wari** from **Pandharpur to Alandi** is all set to commence on June 29, coinciding with the Ashadi festival.

#### About Sant Dnyaneshwar:

- **Birth and Early Life:**
  - Born as **Dnyaneshwar** in **1275 AD** in **Apegaon**, near **Paithan**, Maharashtra.
  - He was the second son of **Vithalpant** and **Rukmini**.
  - His family **faced societal ostracization due to his father's renouncement of Brahminical rituals**.
- **Philosophical Contributions:**
  - Dnyaneshwar was a **prominent Marathi saint, poet, and philosopher of the Bhakti movement**.
  - Known for his devotional and spiritual works, which **emphasized the path of devotion (Bhakti) over ritualistic practices**.
- **Literary Works:**
  - Authored the **Dnyaneshwari (Bhavarth Deepika)**, a **Marathi commentary on the Bhagavad Gita**, written around 1290 AD.
  - Composed the **Amrutanubhav**, a philosophical treatise in Marathi.

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