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**Ques : Where was the Annual Conference of RBI Ombudsmen 2025 held?**  
**आरबीआई लोकपाल का वार्षिक सम्मेलन 2025 कहाँ आयोजित किया गया?**

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Guwahati / गुवाहाटी
- (d) Ahmedabad / अहमदाबाद
- (e) Mumbai / मुंबई

**Answer : Option E**

**Explanation :**

- The Reserve Bank of India (RBI) has held its Annual Conference of RBI Ombudsmen in Mumbai.
- The conference's theme was "Transforming Grievance Redress: The AI Advantage".
- Sanjay Malhotra, Governor, launched the Conference in the presence of the Deputy Governor, Shri Swaminathan J., RBI Executive Directors, and conference attendees

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**Ques :** RBI imposed a monetary penalty of ₹36.30 lakh on IDBI Bank for violating which section of FEMA, 1999?

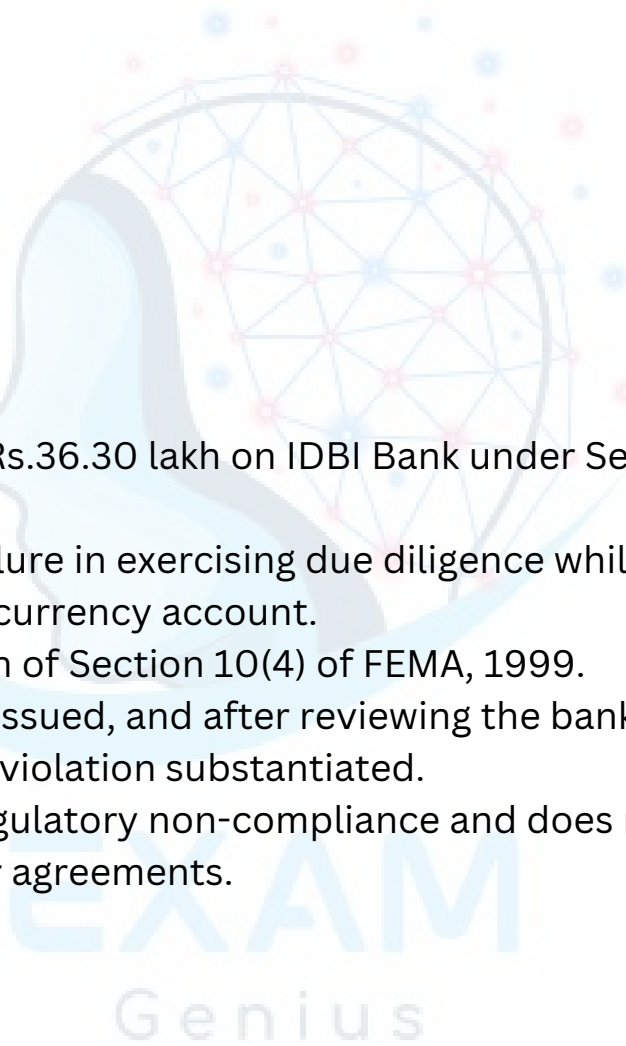
**RBI ने FEMA, 1999 की किस धारा के उल्लंघन के कारण आईडीबीआई बैंक पर ₹36.30 लाख का जुर्माना लगाया?**

- a) Section 11(3)
- b) Section 10(4)
- c) Section 12(1)
- d) Section 13(5)
- e) None of these

**Answer :** Option B

**Explanation :**

- RBI imposed a penalty of Rs.36.30 lakh on IDBI Bank under Section 11(3) of FEMA, 1999.
- The penalty was due to failure in exercising due diligence while processing inward remittances from a foreign currency account.
- This lapse led to a violation of Section 10(4) of FEMA, 1999.
- A Show Cause Notice was issued, and after reviewing the bank's written and oral submissions, RBI found the violation substantiated.
- The penalty pertains to regulatory non-compliance and does not affect the validity of customer transactions or agreements.





**Ques :** What is the fixed spread added to the average Weighted Average Yield of 182-day Treasury Bills to determine the interest rate of GOI FRB 2033?

भारत सरकार के फ्लोटिंग रेट बॉन्ड 2033 की ब्याज दर निर्धारित करने के लिए 182-दिनों के ट्रेजरी बिलों के भारित औसत यील्ड में कितना निश्चित स्प्रेड जोड़ा जाता है?

- a) 1.00%
- b) 1.22%
- c) 1.50%
- d) 2.00%
- e) 2.22%

**Answer :** Option B

**Explanation :**

- The Reserve Bank of India (RBI) has announced the interest rate for the Government of India Floating Rate Bond 2033 (GOI FRB 2033) as 7.81% per annum for the period from March 22, 2025, to September 21, 2025.
- The interest rate is determined by adding a fixed spread of 1.22% to the average Weighted Average Yield (WAY) of the last three auctions of 182-day Treasury Bills before the rate-fixing date.
- The interest on these bonds is reset every six months to keep it aligned with the prevailing market conditions.
- These bonds are beneficial for investors seeking market-linked returns and offer protection against interest rate fluctuations compared to fixed-rate bonds.

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**Ques :** What is the name of the new feature introduced by IDFC FIRST Bank on its mobile banking app for mutual fund investments?

म्यूचुअल फंड निवेश के लिए आईडीएफसी फर्स्ट बैंक द्वारा अपने मोबाइल बैंकिंग ऐप पर शुरू की गई नई सुविधा का नाम क्या है?

- a) SmartInvest / स्मार्टइन्वेस्ट
- b) Ace / ऐस
- c) FinGrow / फिनग्रो
- d) MF Buddy / एमएफ बडी
- e) InvestPro / इन्वेस्टप्रो

**Answer :** Option B

**Explanation :**

- IDFC FIRST Bank has added a "Ace" feature to its mobile banking app, which will provide information on over 2500 mutual funds. This is intended to encourage 'do-it-yourself' investment among its clients.
- Customers of the private sector bank can explore numerous fund types (such as equity, debt, tax-saving, hybrid, and index funds) and select the appropriate need-based fund to build a diversified portfolio.
- They can also view specific information such as historical fund performance (1, 3, and 5 years), holding patterns (by sector, company, and market cap), and expert ratings on each fund (Morningstar Rating).

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### Recent Facilities Launched in Banking & Insurance Sector :

- Kotak Mutual Fund has launched a new investment plan called 'Choti SIP' to make mutual fund investments more accessible for small investors
- Canara Bank has been the first bank in India to introduce an Online Digital Balance Confirmation Certificate through the PSB Alliance Pvt. Ltd platform, marking a significant step forward in digitisation and operational efficiency
- HDFC Bank, one of India's top private banks, will now accept deposits under the Senior Citizens' Savings Scheme (SCSS). This scheme, run by the Government of India, is designed to help elderly individuals save money securely
- Tata AIA Life Insurance has introduced the Tata AIA Shubh Flexi Income Plan, a non-linked, participating life insurance savings plan
- YES Bank Ltd, a private sector lender, has introduced a GST payment facility to improve its digital banking services
- Avanse Financial Services Ltd. (Avanse) has launched 'SWALAKSH', a specialised education loan tailored for female students aspiring to study abroad
- SheTARA campaign Launched by Star Health Insurance at Tamil Nadu. Its aim is to promote preventive healthcare among women while also encouraging more women to join as insurance agents
- Axis Bank has become the first Indian bank to carry out an aircraft finance transaction through its International Banking Unit (IBU) at GIFT City IFSC
- Bank of Baroda (BoB) is the first public sector bank to offer the 'bob Global Women Non-Resident External (NRE) and Non-Resident Ordinary (NRO) Savings Account' for female NRIs
- PhonePe has launched the 'insuring HEROES' campaign in honor of International Women's Day
- Project HAKK (Hawai Anubhavi Kalyan Kendra-Serving those who have served) Launched By HDFC Bank Limited
- HDFC Bank Limited was the first domestic bank to trade 5 kg of gold at the India International Bullion Exchange (IIBX) in GIFT City, Gujarat.
- Paytm, owned by One 97 Communications, now offers a technology that allows brokerage apps to freeze cash directly in users' bank accounts using its Unified Payments Interface (UPI). The feature uses the NPCI infrastructure
- Poonawalla Fincorp Limited has launched a new digital personal loan product called "PL Prime Digital 24x7" for salaried professionals





**Ques : What is the outlook associated with the 'BBB-' rating for Union Bank of India and Punjab National Bank by Fitch?**

**फिच द्वारा यूनियन बैंक ऑफ इंडिया और पंजाब नेशनल बैंक के लिए 'बीबीबी-' रेटिंग से जुड़ा दृष्टिकोण क्या है?**

- a) Positive / सकारात्मक
- b) Negative / नकारात्मक
- c) Stable / स्थिर
- d) Neutral / तटस्थ
- e) Watchlist / वॉचलिस्ट

**Answer : option C**

**Explanation :**

- Fitch Ratings has affirmed the ratings of Union Bank of India and Punjab National Bank at 'BBB-' with stable outlook.
- The grade is based on government backing, a favorable operating environment, improved risk profile, enhanced asset quality, and strong funding and liquidity.
- The agency has improved the banks' viability rating to 'bb-' from 'b+' and maintained the Government Support Rating (GSR) at 'BBB-'.
- The grade is affirmed due to the likelihood of government help, as the Indian government owns 75% of Union Bank of India and 70% of PNB, and their systemic importance.
- The agency increased PNB's risk profile ranking to 'b+' from 'b'.
- Fitch has upgraded Union Bank of India's risk profile to 'b+' from 'b'.
- PNB's earnings and profitability score has been revised to 'bb-' from 'b+' due to improved profitability.





**Ques : Under which section of FEMA, 1999, did RBI impose a monetary penalty on Citibank N.A.?**

**RBI ने सिटीबैंक N.A. पर FEMA, 1999 की किस धारा के तहत मौद्रिक जुर्माना लगाया?**

- a) Section 10(2)
- b) Section 11(3)
- c) Section 12(1)
- d) Section 13(5)
- e) Section 10 (4)

**Answer : Option B**

**Explanation :**

- RBI imposed a monetary penalty of Rs.36.28 lakh on Citibank N.A. under Section 11(3) of FEMA, 1999.
- The penalty was related to violations of RBI's directions regarding transaction reporting under the Liberalized Remittance Scheme (LRS).
- A Show Cause Notice was issued, and after reviewing Citibank's written and oral responses, RBI found the violations to be substantiated.
- The penalty was due to regulatory compliance deficiencies and does not affect the validity of any transactions or agreements between Citibank and its customers.

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### Recent Penalties imposed on Banks by RBI :

- The Reserve Bank of India (RBI) has imposed penalties of Rs 66.60 lakh and Rs 33.10 lakh on The Hong Kong and Shanghai Banking Corporation Limited (HSBC) and IIFL Samasta Finance, respectively, for violating regulations
- Citibank, Asirvad Micro Finance, and JM Financial Home Loans have all received monetary penalties from the Reserve Bank of India (RBI) for breaking regulatory standards. Citibank was fined Rs 39 lakh, Asirvad Micro was fined Rs 6.20 lakh and JM Financial Home Loans was fined Rs 1.50 lakh.
- Nainital Bank Ltd received a penalty of Rs.61.40 lakh for failing to follow guidelines on 'Interest Rate on Advances' and 'Customer Service in Banks
- The RBI assessed a Rs.6.70 lakh penalty on Ujjivan Small Finance Bank for failing to comply with its 'Loans and Advances - Statutory and Other Restrictions'
- Shriram Finance, a non-banking business, was fined Rs.5.80 lakh by the RBI for failing to comply with KYC standards and 'Data Format for Furnishing of Credit Information to Credit Information Companies'
- The Reserve Bank of India (RBI) has issued penalties on Equitas Small Finance Bank and India Post Payments Bank for failing to comply with regulatory requirements
- Equitas Small Finance Bank has been fined Rs 65 lakh, India Post Payments Bank Ltd has been fined Rs 26.70 lakh and Aptus Finance India Pvt Ltd has also received a Rs 3.10 lakh
- The Insurance Regulatory and Development Authority of India (IRDAI) issued a Rs.1 crore penalty on Royal Sundaram General Insurance for violating outsourcing standards
- RBI Fines Canara (Rs.1.63 crore), BOI (Rs.1 crore), and J&K Bank (Rs.3.31 crore) for Non-Compliance
- RBI has terminated the registration of X10 Financial Services Ltd, a non-banking financial company (NBFC), citing irregularities in its digital lending operations.
- IndusInd Bank Limited was fined Rs.27.30 lakh by the Reserve Bank of India (RBI) for not following the 'Reserve Bank of India (Interest Rate on Deposits) Directions, 2016'.





**Ques :** The ATM interchange fee for financial transactions has been increased to:  
वित्तीय लेन-देन के लिए एटीएम इंटरचेंज शुल्क को कितने तक बढ़ाया गया है?

- a) 15
- b) 17
- c) 19
- d) 21
- e) 23

**Answer :** Option C

**Explanation :**

- The Reserve Bank of India (RBI) has approved a revision in ATM interchange fees, which will take effect from May 1.
- The fee for financial transactions has been increased from Rs.17 to Rs.19, and for non-financial transactions from Rs.6 to Rs.7.
- An ATM interchange fee is paid by one bank to another when its customer uses the latter's ATM.
- The hike was proposed by NPCI to address financial challenges faced by white-label ATM operators.
- Metro city customers are allowed 5 free transactions per month on other bank ATMs, while non-metro city customers get 3.

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**Ques : Which edition of the Central Asian Youth Delegation is India hosting under the International Youth Exchange Programme in 2025?**

**भारत 2025 में अंतर्राष्ट्रीय युवा विनिमय कार्यक्रम के तहत मध्य एशियाई युवा प्रतिनिधिमंडल के किस संस्करण की मेजबानी कर रहा है?**

- (a) 2nd
- (b) 3rd
- (c) 4th
- (d) 5th
- (e) 6th

**Answer : Option B**

**Explanation :**

- The Ministry of Youth Affairs & Sports will host the 3rd Central Asian Youth Delegation to India from March 22 to 28 under the International Youth Exchange Programme (IYEP).
- The initiative promotes youth collaboration, cultural exchange, and stronger diplomatic relations between India and Central Asian countries: Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, and Uzbekistan.
- This exchange aligns with the vision shared during the India-Central Asia Summit in January 2022, where PM Modi proposed an annual youth exchange.
- The program highlights the role of youth diplomacy in fostering international cooperation and mutual understanding among future leaders.

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### Recent News Headlines Related to Summits / conference

- Dr Mansukh Mandaviya, Union Minister of Youth Affairs and Sports, has launched the National Dope Testing Laboratory Annual Conference-2025 in New Delhi
- 'No Money for Terror' (NMFT) Conference 4th Edition Held at Munich, Germany. Indian Delegation Lead by Union Minister of State for Home Affairs, Shri Nityanand Rai. Previous Conferences in France (Paris, 2018), Australia (2019) and India (2022)
- Union Minister of State for Health and Family Welfare, Anupriya Patel, has opened the India Innovation Summit - Pioneering Solutions to End Tuberculosis at the Bharat Mandapam Convention Centre
- Mobile World Congress (MWC) 2025 Held at Fira Gran Via in Barcelona, Spain.
- India and Chile had their first joint working group (JWG) meeting on agriculture virtually
- The 353rd Governing Body meeting of the International Labour Organisation (ILO) took place in Geneva, Switzerland
- Union Information and Broadcasting Minister Ashwini Vaishnaw announced a \$1 billion fund for the creative economy as part of the World Audio-Visual and Entertainment Summit (WAVES) 2025
- The Bureau of Water Use Efficiency (BWUE), under the National Water Mission (NWM) and the Ministry of Jal Shakti, collaborated with The Energy and Resources Institute (TERI) to organize the Water Sustainability Conference 2025, focusing on Industrial Water Use Efficiency
- Prime Minister Narendra Modi will inaugurate the 10th edition of the Raisina Dialogue, India's premier conference on geopolitics and geo-economics
- The Agricultural and Processed Food Products Export Development Authority (APEDA) exhibited India's agricultural and processed food excellence at the 39th edition of AAHAR 2025, hosted by the India Trade Promotion Organization (ITPO) at Bharat Mandapam in New Delhi
- The President of India, Smt. Droupadi Murmu, launched the second edition of Vividhta Ka Amrit Mahotsav at Rashtrapati Bhavan
- Dr. Uma Sharma Honored at '5th Annual Summit of BRICS Chamber of Commerce and Industry (CCI) Women's Entrepreneurship & Empowerment(WE) and Felicitations 2025' in New Delhi. Summit theme is 'Women Changemakers: Transforming the World, Shaping the Future'.
- Bhupender Yadav, Union Minister for Environment, Forests, and Climate Change, has opened the World Sustainable Development Summit (WSDS) 2025 in New Delhi





**Ques : What is the total outlay of the Vigyan Dhara scheme for the 15th Finance Commission period (2021–22 to 2025–26)?**

- a) Rs.5,000 crore
- b) Rs.8,735.50 crore
- c) Rs.10,579.84 crore
- d) Rs.15,250 crore
- e) Rs.9,001 crore

**Answer : Option C**

**Explanation :**

- The Vigyan Dhara scheme was launched on 16 January 2025 by the Ministry of Science & Technology.
- It aims to boost scientific research, innovation, and technological development in India.
- The scheme has an outlay of Rs.10,579.84 crore for the 15th Finance Commission period (2021–22 to 2025–26).
- The annual allocation saw a major increase—rising 4.31 times from Rs.330.75 crore in 2024–25 to Rs.1,425 crore in 2025–26.

**• Vigyan Dhara merges three earlier umbrella schemes:**

1. Science and Technology (S&T) Institutional and Human Capacity Building
2. Research and Development (R&D)
3. Innovation, Technology Development, and Deployment.





### Recent News Headlines Related to Schemes

- The 'Rajiv Yuva Vikasam' Scheme was launched by Telangana Chief Minister A. Revanth Reddy to provide financial assistance to unemployed youth from SC, ST, BC, and Minority communities
- The Union Cabinet has approved an increased budget for the Rashtriya Gokul Mission (RGM), raising the total outlay to Rs.3,400 crore
- Union Minister Jagat Prakash Nadda, Minister of Health and Family assistance (MoH&FW), has introduced two new assistance schemes for female children in Tripura. There are two welfare schemes: Mukhyamantri Balika Samridhi Yojana and Mukhyamantri Kanya Atmanirbhar Yojana
- The Delhi government signed an MoU with the National Health Authority (NHA) to implement the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), becoming the 35th state/UT to adopt the scheme. West Bengal remains the only state yet to implement it
- The Odisha government has distributed Rs.5,000 crore for the Subhadra Yojana, benefiting 1.18 crore women in the state. The program intends to give financial aid to married women, thereby increasing their economic empowerment and social security
- Union Finance Minister Nirmala Sitharaman introduced the Prime Minister Internship Scheme (PMIS) app to make the application process easier for young candidates
- The Ministry of Education has introduced the third edition of the Prime Minister's Scheme for Mentoring Young Authors (PM-YUVA 3.0) to nurture aspiring writers under the age of 30 and promote reading, writing, and book culture in India
- The Mahila Samridhi Yojana was authorized by the Delhi government during a cabinet meeting. On International Women's Day, Delhi CM Rekha Gupta fulfilled her commitment of providing Rs.2,500 to qualified women. The national capital budget includes a provision of Rs.5,100 crore for the scheme's implementation





**Ques : Who has been chosen for the Maharashtra Bhushan Award, the state's highest civilian honour?**

**राज्य के सर्वोच्च नागरिक सम्मान, महाराष्ट्र भूषण पुरस्कार के लिए किसे चुना गया है?**

- a) Anish Kapoor / अनीश कपूर
- b) Subodh Gupta / सुबोध गुप्ता
- c) Ram Sutar / राम सुतार
- d) Raghunath Mohapatra / रघुनाथ महापात्र
- e) Satish Gujral / सतीश गुजराल

**Answer : option C**

**Explanation :**

- Veteran sculptor Ram Sutar, known for creating the Statue of Unity, will be awarded the Maharashtra Bhushan, the highest civilian honour of the state.
- He is a Padma Bhushan awardee and designed the Statue of Unity, the tallest statue in the world at 182 metres.
- The Maharashtra Bhushan award includes Rs.25 lakh and a memento.
- Despite being over 100 years old, Sutar is still actively working, including on the Ambedkar statue at the Indu Mill Memorial in Mumbai.
- He has contributed to major statue projects across India, including those of Lord Ram in Ayodhya, Lord Shiva in Bengaluru, and Chhatrapati Sambhaji Maharaj in Pune.

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### Recent News Headlines Related to Awards & Winners :

- 2025 Holberg Prize : Gayatri Chakravorty Spivak
- iDEX (Innovations for Defence Excellence) Award : Atima Corporation Private Limited for developing the VEER Electric Tactical All-Terrain Vehicle (E-TATV)
- Air Service Quality (ASQ) award : Bengaluru's Kempegowda International Airport (KIAB)
- ACM A.M. Turing Award, often referred to as the "Nobel Prize of Computing" : Dr. Andrew Barto from the USA and Richard S. Sutton from Canada
- Ramsar Award for 'Wetland Wise Use' : Dr. Jayshree Vencatesan, co-founder of Care Earth Trust
- 2026 World Academy of Sciences (TWAS) Award : Suman Chakraborty in Engineering and Computer Sciences (CS) for Developing Low-Cost Medical Diagnostic Solutions
- The Grand Commander of the Order of the Star and Key of the Indian Ocean by Mauritius : Prime Minister Narendra Modi
- Lifetime Achievement Award for Hospitality and Education award : Dr. Suborno Bose, Chairman of the International Institute of Hotel Management (IIHM)
- EY Entrepreneur of the Year Award 2024 : Nithin Kamath, Founder and CEO of Zerodha
- Lifetime Achievement Award : K.V. Kamath, Chairman of Jio Financial Services Limited
- Special Jury Award : S. Somanath, former Chairman of Indian Space Research Organisation (ISRO)

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**Ques : Who has been selected for the Sangita Kalanidhi award 2025?**  
**संगीत कलानिधि पुरस्कार 2025 के लिए किसे चुना गया है?**

- a) Sudha Ragunathan / सुधा रगुनाथन
- b) T.M. Krishna / टी.एम. कृष्णा
- c) R.K. Shriramkumar / आर.के. श्रीरामकुमार
- d) V. Subrahmanyam / वी. सुब्रमण्यम
- e) None of these / इनमें से कोई नहीं

**Answer : Option C**

**Explanation :**

- Renowned violinist R.K. Shriramkumar has been chosen for the Sangita Kalanidhi award 2025 by the Music Academy.
- He has accompanied legendary Carnatic musicians like M.S. Subbulakshmi and Semmangudi Srinivasa Iyer, as well as contemporary artists such as Sudha Ragunathan and T.M. Krishna.
- He is the grandson of R.K. Venkatarama Shastry, who led the Thiruvaiyaru Tyagaraja Aradhana for 40 years.
- He trained under Savitri Satyamurthy and V. Subrahmanyam in violin and D.K. Jayaraman in vocal music.
- He is recognized for his expertise in Muthuswami Dikshitar's compositions.
- The award will be presented on January 1, 2026, at the 99th annual conference of the Music Academy.

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**Ques :** The Government of India has withdrawn the 20% export duty on onions, effective from:

**भारत सरकार ने प्याज पर 20% निर्यात शुल्क कब से हटाया है?**

- a) March 1, 2025
- b) April 1, 2025
- c) May 1, 2025
- d) June 1, 2025
- e) July 1, 2025

**Answer :** option B

**Explanation :**

- The Government of India has withdrawn the 20% export duty on onions with effect from April 1, 2025.
- The decision was taken to protect farmers' interests due to the fall in onion prices.
- Despite earlier restrictions, onion exports reached 1.17 million tonnes by March 18, 2025.

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**Ques : Who has been awarded the 2025 Stockholm Water Prize?**  
**2025 स्टॉकहोम जल पुरस्कार किसे दिया गया है?**

- a) Gunter Blochl / गुंटर ब्लोस्चल
- b) John Briscoe / जॉन ब्रिस्को
- c) Peter Gleick / पीटर ग्लीक
- d) Rita Colwell / रीटा कोलवेल
- e) Asit K. Biswas / असित के. बिस्वास

**Answer :** Option A

**Explanation :**

- Austrian hydrologist Günter Blöschl has been awarded the 2025 Stockholm Water Prize for his pioneering work in flood risk management and water resource engineering.
- He is globally recognized for linking climate change to increased flood risks and improving understanding of regional flood processes.
- The award will be presented by King Carl XVI Gustaf of Sweden during World Water Week in Stockholm in August 2025.
- His research has played a vital role in shaping sustainable water management and addressing climate-related challenges.
- The Stockholm Water Prize is presented by the Stockholm Water Foundation in collaboration with the Royal Swedish Academy of Sciences.

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**Ques : US President Donald Trump is reportedly considering a travel ban on citizens from how many countries in 2025 ?**

**अमेरिकी** राष्ट्रपति डोनाल्ड ट्रम्प कथित तौर पर 2025 में कितने देशों के नागरिकों पर यात्रा प्रतिबंध लगाने पर विचार कर रहे हैं?

- (a) 40
- (b) 43
- (c) 45
- (d) 48
- (e) 52

**Answer :** option B

**Explanation :**

- US President Donald Trump is mulling a travel restriction for people from 43 nations in 2025.
- The proposed ban categorizes countries into three lists based on the degree of restrictions (Red, Orange, and Yellow) and is currently being reviewed.
- During his first term, Trump prohibited travel to seven Islamic-majority nations (Iran, Iraq, Libya, Somalia, Sudan, Syria, and Yemen) and reversed a travel ban on North Korea.

**Visa Policy Categorization :**

- Red List (11 countries): These countries are subject to a complete suspension of visa services.
- Orange List (10 countries): Visa services are heavily restricted; all applicants must undergo in-person interviews.
- Yellow List (22 countries): These countries have 60 days to resolve specific concerns or they may face stricter visa measures.





**Ques : What is the primary objective of the CSIR-IIIM and HAPICO collaboration?**  
**सीएसआईआर-आईआईआईएम और हैपिको के बीच सहयोग का मुख्य उद्देश्य क्या है?**

- a) Export of herbal medicines / हर्बल दवाओं का निर्यात
- b) Large-scale cultivation of medicinal plants / औषधीय पौधों की बड़े पैमाने पर खेती
- c) Development of novel biopesticides / नए जैव कीटनाशकों का विकास
- d) Manufacturing of chemical fertilizers / रासायनिक उर्वरकों का निर्माण
- e) Commercialisation of cosmetic products / कॉस्मेटिक उत्पादों का व्यावसायीकरण

**Answer :** Option C

### **Recent News Headlines Related to MoU and agreement :**

- DPIIT has signed MOU with Kyndryl Solutions Pvt Ltd to accelerate innovation and expand India's startup ecosystem
- Department for Promotion of Industry and Internal Trade (DPIIT) and Global cosmetics major Estée Lauder Companies Inc. Partner to expand the BEAUTY&YOU India program with a new initiative to support women-founded startups
- Unique Identification Authority of India (UIDAI) & Sarvam AI, a Bengaluru-based indigenous Generative AI (GenAI) company partnered to improve the user experience of Aadhaar services
- The Delhi government, in collaboration with the Ministry of Health and Family Welfare, is implementing the Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)
- Amazon, Alphabet's Google, and Meta Platforms signed to support the global initiative to triple nuclear energy capacity by 2050
- Nvidia has partnered with Wipro, Tech Mahindra, and L&T Technology Services to develop advanced AI solutions across various industries
- The Indian government approved MoU for financial and commercial cooperation between India and Qatar after the fact
- Bharti Airtel, Ericsson, and Volvo Group have partnered to advance research in extended reality (XR), digital twin technology, and artificial intelligence (AI) to drive digitalization in the manufacturing sector
- Jio Platforms, led by Mukesh Ambani, has partnered with SpaceX to bring Starlink's internet services to India. However, the deal depends on SpaceX getting approval to sell Starlink in the country. Partnership aims to explore ways to expand internet services for consumers and businesses





- The Central Council for scientific in Homoeopathy (CCRH), New Delhi, and Adamas University, Kolkata, have signed a Memorandum of Understanding to promote academic and scientific collaboration in the field of homoeopathy



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### Recent News Headlines Related to MoU and agreement :

- DPIIT has signed MOU with Kyndryl Solutions Pvt Ltd to accelerate innovation and expand India's startup ecosystem
- Department for Promotion of Industry and Internal Trade (DPIIT) and Global cosmetics major Estée Lauder Companies Inc. Partner to expand the BEAUTY&YOU India program with a new initiative to support women-founded startups
- Unique Identification Authority of India (UIDAI) & Sarvam AI, a Bengaluru-based indigenous Generative AI (GenAI) company partnered to improve the user experience of Aadhaar services
- The Delhi government, in collaboration with the Ministry of Health and Family Welfare, is implementing the Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)
- Amazon, Alphabet's Google, and Meta Platforms signed to support the global initiative to triple nuclear energy capacity by 2050
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**Ques : Where was the 19th edition of the Ramnath Goenka Excellence in Journalism Awards held?**

**रामनाथ गोयनका उत्कृष्ट पत्रकारिता पुरस्कार का 19वां संस्करण कहाँ आयोजित किया गया?**

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Guwahati / गुवाहाटी
- (d) Ahmedabad / अहमदाबाद
- (e) Mumbai / मुंबई

**Answer : Option B**

**Explanation :**

- The 19th edition of the Ramnath Goenka Excellence in Journalism Awards was hosted in New Delhi.
- The event recognized 27 journalists in 20 categories, including investigative journalism, sports, politics, government, books, feature writing, and regional languages.
- In 2025, Mridulika Jha of Aaj Tak got the Ramnath Goenka Award for Excellence in Journalism for her reportage of the "Dunki route," an illegal immigration trail utilized by Haryana's youngsters to enter the USA.

**Winners Lists of 19th Ramnath Goenka Awards for Excellence in Journalism 2025:**

- **Uncovering Invisible India** : Satyasundar Barik from The Hindu
- **Environment, Science and Technology Reporting** : Sibu Kumar Tripathi from India Today
- **Regional Languages** : Jisha Elizabeth from Madhyamam (Malayalam Language)
- **Hindi** : Mridulika Jha from Aaj Tak
- **Investigative Journalism** : Nihal AP Koshie, Mahender Singh Manral, Mihir Vasavda from The Indian Express
- **Sports Journalism** : Shahab Ali, Amarnath Kashyap from Hindustan
- **Business & Economic Journalism** : Twesh Mishra from The Economic Times
- **Reporting on Politics and Government** : Maitri Porecha from The Hindu
- **Foreign Correspondent Covering India** : Nilsch Christopher from Rest of World
- **Feature Writing** : Shubhajit Roy from The Indian Express





- **Prakash Kardaley Memorial Award for Civic Journalism** : Jeet Mashru, Somita Pal from Hindustan Times
- **Books (Nonfiction)** : Dr. A.V. Venkateshpathy For his book “ Swadeshi Steam: V.O. Chidambaram Pillai and the Battle against the British Maritime Empire” from Penguin Random House
- **Photojournalism** : P. Ravikumar from The New Indian Express



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**Ques :** Eri silk is also known by which of the following unique attributes?  
**एरी रेशम को निम्नलिखित में से किस अनूठी विशेषता से भी जाना जाता है?**

- a) Handwoven silk / हाथ से बुना हुआ रेशम
- b) Ahimsa silk / अहिंसा रेशम
- c) Wild silk / जंगली रेशम
- d) Peace silk / शांति रेशम
- e) Vegan silk / शाकाहारी रेशम

**Answer :** Option E

**Explanation :**

- The North Eastern Handicrafts and Handlooms Development Corporation (NEHHDC) has received the famous Oeko-Tex accreditation from Germany for Eri silk.
- The accreditation assures international purchasers that eri silk satisfies international safety and quality requirements, so increasing customer confidence and promoting acceptance in high-end markets.
- Eri silk from Northeast India, mainly Assam, is known as the world's only vegan silk since it is produced ethically and without injuring silkworms, meeting global demand for chemical-free, environmentally friendly materials.

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**Ques : Who has been appointed as the new Finance Secretary of India?**  
**भारत के नए वित्त सचिव के रूप में किसे नियुक्त किया गया है?**

- a) Tuhin K. Pandey / तुहिन के. पांडे
- b) Ajay Seth / अजय सेठ
- c) Subhash Chandra Garg / सुभाष चंद्र गर्ग
- d) Rajiv Kumar / राजीव कुमार
- e) None of these / इनमें से कोई नहीं

**Answer : Option B**

**Explanation :**

- Ajay Seth, the current Economic Affairs Secretary, has been appointed as the new Finance Secretary of India.
- He succeeds Tuhin K. Pandey, who has taken charge as the Chairman of SEBI.
- Ajay Seth is a 1987-batch IAS officer from the Karnataka cadre and has held several key positions in the Finance Ministry.
- As per convention, the senior-most secretary in the Finance Ministry is chosen as Finance Secretary.
- His appointment is considered crucial for guiding India's post-pandemic economic policies.

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**Ques : International Day of Forests is observed annually on which day ?**  
**अंतर्राष्ट्रीय वन दिवस प्रतिवर्ष किस दिन मनाया जाता है?**

- (a) 19 March
- (b) 20 March
- (c) 21 March
- (d) 22 March
- (e) 23 March

**Answer : Option C**

**Explanation :**

- The International Day of Forests is held annually on March 21 to raise awareness about the value of forests and trees.
- Theme 2025: Forests and Food.
- The day emphasizes the importance of trees in preserving biodiversity, supporting livelihoods, and mitigating climate change by absorbing CO<sub>2</sub>.
- The United Nations General Assembly established the International Day of Forests in 2012.

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**Ques : World Down Syndrome Day (WDSD) is observed annually on which day ?**  
**विश्व डाउन सिंड्रोम दिवस (WDSD) प्रतिवर्ष किस दिन मनाया जाता है?**

- (a) 19 March
- (b) 20 March
- (c) 21 March
- (d) 22 March
- (e) 23 March

**Answer : Option C**

**Explanation :**

- World Down Syndrome Day (WDSD) is marked annually on March 21 to promote awareness about Down Syndrome and advocate for the rights, inclusion, and well-being of people living with the disease.
- Theme 2025: Improve Our Support Systems.
- The day encourages early intervention, education, and healthcare access to improve the quality of life for people with Down syndrome.
- In December 2011, the General Assembly designated March 21 as World Down Syndrome Day (A/RES/66/149). The General Assembly resolved, beginning in 2012, to mark World Down Syndrome Day on March 21 each year.

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**Ques : French Language Day observed every year on which day ?**

**फ्रेंच भाषा दिवस हर वर्ष किस दिन मनाया जाता है?**

- (a) 19 March
- (b) 20 March
- (c) 21 March
- (d) 22 March
- (e) 23 March

**Answer : Option B**

**Explanation :**

- French Language Day is celebrated on March 20 each year, as established by the United Nations to promote the French language and cultural diversity.
- The date aligns with the International Day of La Francophonie, which honors the community of French-speaking countries.
- The UN began Language Days in 2010 to encourage multilingualism; March 20 was chosen to commemorate the founding of the International Organisation of La Francophonie (OIF) in 1970.
- French is an official language in 29 countries and one of the six official languages of the United Nations.

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### Important days :

- **1 March** : World Seagrass Day (Theme 2025 Harnessing Seagrass' Carbon Sequestration Potential Against the Climate Crisis)
- **1 March** : Zero Discrimination Day (Theme 2025: We Stand Together)
- **1 March** : World Civil Defence Day (Theme 2025 Civil Defence, Guarantee of Security for the Population)
- **3 March** : World Wildlife Day (Theme 2025: Wildlife Conservation Finance: Investing in People and the Planet)
- **3 March** : World Hearing Day (Theme 2025 – Changing mindsets: empower yourself to make ear and hearing care a reality for all)
- **4 March** : National Safety Day (Theme 2025 - Safety and well-being are crucial for Viksit Bharat (Developed India))
- **4 March** : 6th World Engineering Day 2025 (Theme 2025 Unleashing the power of engineers to advance the Sustainable Development Goals)
- **5 March** : International Day for Disarmament and Nonproliferation Awareness
- **6 March** : National Dentist's Day 2025
- **7 March** : 7th Jan Aushadhi Diwas 2025
- **1st to 7th March** : Jan Aushadhi Diwas Week
- **8 March** : International Women's Day (IWD) (Theme 2025: For All Women and Girls: Rights, Equality, and Empowerment)
- **4 to 10 March** : 54th National Safety Week 2025 (Theme 2025 Safety & Well-being Crucial for Viksit Bharat)
- **10 March** : International Day of Women Judges
- **10 March** : CISF Raising Day
- **11 March** : 135th Foundation Day of National Archives of India (NAI)
- **12 March** (Second Wednesday of March) : No Smoking Day 2025
- **13 March** (2nd Thursday of March) : World Kidney Day (WKD) (Theme 2025 : Are Your Kidneys OK? Detect Early, Protect Kidney Health)
- **14 March** : Pi Day
- **14 March** : International Day of Action for Rivers (Theme 2025 Our Rivers, Our Future)
- **14 March** : World Sleep Day (Theme 2025: Make Sleep Health a Priority)
- **15 March** : World Consumer Rights Day (Theme 2025: A Just Transition to Sustainable Lifestyles)
- **15 March** : International Day to Combat Islamophobia
- **16 March** : National Vaccination Day 2025





### IMPORTANT ONE – LINER Current Affairs

Lando Norris of McLaren won the 2025 Australian Grand Prix, the season's first race at Albert Park, by 0.811 seconds, securing his fifth career victory. Max Verstappen of Red Bull finished second.

Indian cricketer Rishabh Rajendra Pant Appointed as Brand Ambassador of Goibibo, owned by MakeMyTrip Limited

Andhra Pradesh & Bill & Melinda Gates Foundation (Gates Foundation) signed MOU to integrate cost-effective and scalable solutions in key sectors such as healthcare, medtech, education, and agriculture

S N Bose Building Inaugurated by Rafael Mariano Grossi, Director General (DG) of Vienna (Austria) based International Atomic Energy Agency (IAEA) at Global Centre for Nuclear Energy Partnership (GCNEP), a Research and Development (R&D) unit in Haryana

The Armed Forces Medical Services (AFMS) and the National Institute of Mental Health and Neurosciences (NIMHANS) have signed MoU to work together on research, training, and specialized mental health support for military people and their families.

IndusInd International Holdings Limited (IIHL) Acquire 100% Stake in Reliance Capital Limited (RCAP) at a Cost of Rs.9,650 crore

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### महत्वपूर्ण एक - लाइनर करंट अफेयर्स

मैकलारेन के लैंडो नोरिस ने 2025 ऑस्ट्रेलियन ग्रैंड प्रिक्स, अल्बर्ट पार्क में सीज़न की पहली रेस, 0.811 सेकंड से जीती, जिससे उनके करियर की पाँचवीं जीत हासिल हुई। रेड बुल के मैक्स वर्स्टेपेन दूसरे स्थान पर रहे।

भारतीय क्रिकेटर ऋषभ राजेंद्र पंत को मेकमाईट्रिप लिमिटेड के स्वामित्व वाली गोइबिबो का ब्रांड एंबेसडर नियुक्त किया गया

आंध्र प्रदेश और बिल एंड मेलिंडा गेट्स फाउंडेशन (गेट्स फाउंडेशन) ने स्वास्थ्य सेवा, मेडटेक, शिक्षा और कृषि जैसे प्रमुख क्षेत्रों में लागत प्रभावी और स्केलेबल समाधानों को एकीकृत करने के लिए समझौता ज्ञापन पर हस्ताक्षर किए

एस एन बोस बिल्डिंग का उद्घाटन हरियाणा में एक अनुसंधान और विकास (आर एंड डी) इकाई ग्लोबल सेंटर फॉर न्यूक्लियर एनर्जी पार्टनरशिप (जीसीएनईपी) में वियना (ऑस्ट्रिया) स्थित अंतर्राष्ट्रीय परमाणु ऊर्जा एजेंसी (आईएईए) के महानिदेशक (डीजी) राफेल मारियानो ग्रॉसी द्वारा किया गया

सशस्त्र बल चिकित्सा सेवा (एएफएमएस) और राष्ट्रीय मानसिक स्वास्थ्य और तंत्रिका विज्ञान संस्थान (निमहंस) ने सैन्य कर्मियों और उनके परिवारों के लिए अनुसंधान, प्रशिक्षण और विशेष मानसिक स्वास्थ्य सहायता पर एक साथ काम करने के लिए समझौता ज्ञापन पर हस्ताक्षर किए हैं।

इंडसइंड इंटरनेशनल होल्डिंग्स लिमिटेड (आईआईएचएल) ने 9,650 करोड़ रुपये की लागत से रिलायंस कैपिटल लिमिटेड (आरसीएपी) में 100% हिस्सेदारी हासिल की

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