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**Ques : Bandhan Bank has signed an MoU with which branch of the Indian Armed Forces to introduce the Shaurya Salary Account?**

**बंधन बैंक ने शौर्य वेतन खाता शुरू करने के लिए भारतीय सशस्त्र बलों की किस शाखा के साथ समझौता ज्ञापन पर हस्ताक्षर किए हैं?**

- a) Indian Army / भारतीय सेना
- b) Indian Navy / भारतीय नौसेना
- c) Indian Air Force (IAF) / भारतीय वायु सेना (IAF)
- d) Indian Coast Guard / भारतीय तटरक्षक बल
- e) Paramilitary Forces / अर्धसैनिक बल

**Answer : Option C**

**Explanation :**

- Bandhan Bank has signed an MoU with the Indian Air Force (IAF) to launch the Bandhan Bank Shaurya Salary Account for IAF personnel, veterans, and their families.
- It is a zero-balance corporate salary account designed to provide financial benefits to defense personnel.
- Key benefits include personalized insurance coverage, competitive interest rates, and access to over 1,700 branches across India.

**About Bandhan Bank :**

- Incorporated : 2014 and Started Operations in 2015
- HQ : Kolkata
- MD & CEO : Partha Pratim Sengupta
- Tagline : Aapka Bhala, Sabki Bhalai





## Recently signed banking agreements

- This collaboration between Axis Bank and JPMorgan represents a major step in modernizing cross-border transactions, particularly for businesses operating in India
- This partnership between Bank of India (BOI) and New India Assurance (NIACL) is a strategic move to enhance financial security for BOI's customers.
- The Department of Telecommunications (DoT) and NABARD have signed a pact to digitally transform rural areas using the BharatNet broadband network
- The Indian National Space Promotion and Authorization Centre (INSPACe) has chosen Small Industries Development Bank of India (SIDBI) Venture Capital Limited (SVCL) to oversee a Rs.1,000 crore fund for space technology entrepreneurs in India
- Equitas Small Finance Bank, a leading bank in India, has renewed its association with Chennai Super Kings (CSK) and Gujarat Titans (GT), the most successful teams in the Indian T20 League
- NPCI International Payments Limited (NIPL) has teamed with HitPay, a Singapore-based full-stack payments infrastructure provider, to enable UPI payments in Singapore
- The Asian Development Bank (ADB) and Shriram Finance Limited have signed a \$150 million loan agreement to promote financial inclusion in India
- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed MOU with YES BANK. This alliance strives to promote innovation and provide critical support to product startups, innovators, and entrepreneurs
- Paytm has teamed with Mumbai-based SBI Mutual Fund, a subsidiary of State Bank of India (SBI), to create the JanNivesh Rs.250 Systematic Investment Plan (SIP)
- City Union Bank (CUB) has become the exclusive banking partner of Sunrisers Hyderabad (SRH). The bank will offer customized financial services and exclusive benefits to SRH fans, players, and staff
- Piramal Finance has collaborated with Punjab & Sind Bank to make loans more affordable for medium and low-income customers, particularly in rural and semi-urban areas
- The National Bank for Agriculture and Rural Development (NABARD), Jammu & Kashmir (J&K) Regional Office has signed a MoU with J&K Grameen Bank to promote and finance 2,000 Joint Liability Groups





**Ques : Priority Sector Lending (PSL) guidelines are issued by RBI to ensure the flow of credit to which of the following sectors?**

आरबीआई द्वारा प्राथमिकता क्षेत्र ऋण (पीएसएल) दिशानिर्देश निम्नलिखित में से किस क्षेत्र को ऋण प्रवाह सुनिश्चित करने के लिए जारी किए जाते हैं?

- a) Agriculture and MSMEs / कृषि और एमएसएमई
- b) Renewable Energy and Housing / नवीकरणीय ऊर्जा और आवास
- c) Education and Export Credit / शिक्षा और निर्यात ऋण
- d) All of the above / उपरोक्त सभी
- e) Only MSMEs and Housing / केवल एमएसएमई और आवास

**Answer :** Option D

### Explanation :

- The Reserve Bank amended its Priority Sector Lending (PSL) criteria to better focus bank credit to priority areas of the economy.
- The RBI said that the new standards will take effect on April 1, 2025.
- The revised guidelines increase loan ceilings, notably for housing loans, to improve PSL coverage.
- Additionally, the RBI has expanded the 'Weaker Sections' category by removing the cap on loans by UCBs to individual women beneficiaries.

### Changes in Loan Limits :

- The maximum limit for education loans, including vocational courses, has been increased to Rs.25 lakh per individual.
- In social infrastructure, borrowers can avail up to Rs.8 crore for setting up schools, drinking water facilities, and healthcare facilities in Tier 2 to Tier 6 cities.
- Loan limits for artisans, village, and cottage industries have been raised from Rs.1 lakh to Rs.2 lakh.
- Individual women beneficiaries can now avail loans up to Rs.2 lakh per borrower, up from Rs.1 lakh.
- Individual farmers can take loans against Negotiable Warehouse Receipts up to Rs.90 lakh, increased from Rs.75 lakh, while for other Warehouse Receipts, the limit is Rs.60 lakh.



- Corporate farmers can avail loans up to Rs.4 crore against Negotiable Warehouse Receipts and Rs.2.5 crore against other Warehouse Receipts. Entities undertaking farming with assured product marketing can avail loans up to Rs.10 crore.
- Loans to registered NBFCs for co-lending to MSMEs have been set at Rs.20 lakh per borrower.
- For export credit, Indian banks can lend up to 2% of Adjusted Net Bank Credit (ANBC) or a maximum of Rs.50 crore. Foreign banks with 20 or more branches have a limit of 2% of ANBC, while those with fewer than 20 branches can lend up to 32% of ANBC.

### **Renewable Energy interest rates :**

- Renewable energy-based power generators and public utilities can avail loans up to ₹35 crore.
- The loan limit for individual households for renewable energy purposes has been set at ₹10 lakh per borrower.

### **Housing Loans (classification based on population size) :**

- In centers with a population of 50 lakh and above, the loan limit is Rs.50 lakh.

### **Revised PSL Targets for Urban Cooperative Banks (UCBs) :**

- The total Priority Sector Lending (PSL) target is set at 60% of Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposures (CEOBSE).
- Banks are required to allocate 7.5% of ANBC towards micro enterprises.
- Advances to weaker sections should constitute 12% of ANBC.

### **It now includes Transgenders along with earlier categories of :**

- Small and Marginal Farmers, Artisans, Individual members of SHGs or Joint Liability Groups,
- Scheduled Castes & Scheduled Tribes, Persons with disabilities, Minority communities notified by Government of India
- Individual women beneficiaries up to ₹2 lakh (This limit is not applicable to UC)
- Transgender



**Ques : Dilma Rousseff has been reappointed as the President of which financial institution?**

**डिल्मा रूसेफ को किस वित्तीय संस्थान के अध्यक्ष के रूप में फिर से नियुक्त किया गया है?**

- a) World Bank / विश्व बैंक
- b) International Monetary Fund (IMF) / अंतर्राष्ट्रीय मुद्रा कोष (IMF)
- c) New Development Bank (NDB) / न्यू डेवलपमेंट बैंक (NDB)
- d) Asian Development Bank (ADB) / एशियाई विकास बैंक (ADB)
- e) Inter-American Development Bank (IDB) / इंटर-अमेरिकन डेवलपमेंट बैंक (IDB)

**Answer : Option C**

**Explanation :**

- Dilma Vana Rousseff, the former President of Brazil, has been reappointed as the President of the New Development Bank (NDB), formerly known as the BRICS Development Bank, with her tenure now extended until 2030.
- She initially became the Chair of the NDB in March 2023, succeeding Marcos Troyjo, and her tenure was originally set to end in July 2025.
- The extension of her term was proposed by Russia during the 2024 BRICS Summit held in Kazan, Russia.
- Rousseff previously served as the 36th President of Brazil from 2011 until her impeachment and removal from office on August 31, 2016.

**About New Development Bank (NDB) :**

- Established : July 2015
- HQ : Shanghai, China
- Members : Algeria, Brazil, China, Egypt, India, Indonesia, Russia, South Africa, United Arab Emirates, Uruguay







**Recent Appointment in Banking & Insurance  
Sector :**

- CS Setty : Chairman of the Indian Banks' Association (IBA)
- S K Majumdar : Executive Director of Canara Bank for a term of three years
- Vikram Sahu : Bank of America's head of global equity research
- Rahul Bhawe : Managing Director and Chief Executive Officer (MD & CEO) of IFCI Ltd
- Deena Mehta : reappointed as Additional Director in the function of Independent Director of Fino Payments Bank
- Mythili Balasubramanian : Interim Managing Director and Chief Executive Officer of Edelweiss Asset Reconstruction Company (EARC)
- Indranil Bhattacharyya : Executive Director (ED) of the Reserve Bank of India (RBI)
- Atul Kumar Goel : Chief Executive (CE) of The Indian Banks' Association
- Sumant Kathpalia : reappointment as Managing Director and CEO of Indusind Bank for one year
- Ajit Ratnakar Joshi : Executive Director (ED), in charge of the Department of Statistics and Information Management and the Department of Financial Stability
- Narendra Agrawal : president and head of branch banking and retail liabilities of RBL bank
- T S Pari : chief operating officer (COO) of RBL bank
- Santosh Agarwal : Chief Executive Officer (CEO) of Paisabazaar (Replaced Naveen Kukreja, co-founder of Paisabazaar)
- Neeraj Tripathi : Chief Financial Officer (CFO) of Paisabazaar (Replaced Vivek Audichya)
- Dorababu Daparti : SBI Life Insurance Company's Deputy Chief Executive Officer (CEO)
- Finance Secretary Tuhin Kanta Pandey : Chairman of the Securities and Exchange Board of India (SEBI) for a three-year term





**Ques : The Rupee Term Loan (RTL) agreement between IRFC and NTPC REL will support which sector?**

**आईआरएफसी और एनटीपीसी आरईएल के बीच रुपया टर्म लोन (आरटीएल) समझौता किस क्षेत्र को सहायता प्रदान करेगा?**

- a) Thermal Power Generation / थर्मल पावर जनरेशन
- b) Nuclear Energy / परमाणु ऊर्जा
- c) Renewable Energy / नवीकरणीय ऊर्जा
- d) Coal Mining / कोयला खनन
- e) Hydrocarbon Exploration / हाइड्रोकार्बन अन्वेषण

**Answer : Option C**

**Explanation :**

- Indian Railway Finance Corporation (IRFC) has signed a Rupee Term Loan (RTL) agreement worth Rs.5,000 crore with NTPC Renewable Energy Limited (NTPC REL), a subsidiary of NTPC Green Energy Limited (NTPC GEL).
- The loan will be utilized for financing NTPC REL's ongoing and new renewable energy capacity expansion projects.
- This aligns with Indian Railways' goal of achieving net zero carbon emissions by 2030, as it is one of the largest electricity consumers in the country.

**About Indian Railway Finance Corporation :**

- Established : 12 December 1986
- HQ : New Delhi
- CMD : Manoj Kumar Dubey







**Ques : How much does the Centre plan to raise through dated securities in the first half (April-September) of 2025-26?**

**केंद्र सरकार 2025-26 की पहली छमाही (अप्रैलसितंबर) में दिनांकित प्रतिभूतियों के माध्यम से कितनी राशि जुटाने की योजना बना रही है?**

- (a) Rs.4 lakh Crore
- (b) Rs.5 lakh Crore
- (c) Rs.6 lakh Crore
- (d) Rs.7 lakh Crore
- (e) Rs.8 lakh Crore

**Answer : Option E**

**Explanation :**

- The Centre plans to raise Rs 8 lakh crore through dated securities in the first half of the 2025-26 fiscal year to address the revenue gap.
- This is part of the total estimated gross market borrowing of Rs 14.82 lakh crore for 2025-26, with 54% of the borrowing (Rs 8 lakh crore) to be raised in the first half through the issuance of dated securities, including Rs 10,000 crore of Sovereign Green Bonds (SGrBs).
- Finance Minister Nirmala Sitharaman, in the Budget, proposed this borrowing strategy to meet the revenue shortfall in the upcoming fiscal year.
- The fiscal deficit, which is the gap between the government's total revenue and total expenditure, is estimated at 4.4% of GDP for FY26, compared to 4.8% of GDP in the current year. In absolute terms, the fiscal deficit is projected to be Rs 15,68,936 crore for 2025-26.
- The total financing for the fiscal deficit will come from a combination of net market borrowings from dated securities (Rs 11.54 lakh crore) and other sources such as small savings.



**Ques : Recently, what is the percentage increase in Dearness Allowance and Dearness Relief over the existing rate, as approved by the Union Cabinet?**

**हाल ही में, केंद्रीय मंत्रिमंडल द्वारा स्वीकृत महंगाई भत्ते और महंगाई राहत में मौजूदा दर से कितने प्रतिशत की वृद्धि हुई है?**

- (a) 2%
- (b) 4%
- (c) 6%
- (d) 3%
- (e) 2.5%

**Answer : Option A**

**Explanation :**

- The Union Cabinet has approved an additional instalment of Dearness Allowance (DA) for Central Government employees and Dearness Relief (DR) for pensioners, effective from January 1, 2025.
- A 2% increase will be provided over the existing rate of 53% of the basic pay or pension, benefiting 48.66 lakh Central Government employees and 66.55 lakh pensioners.
- The increase in DA and DR will cost the government Rs.6,614.04 crore annually.

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**Ques : The Indian Navy's second frigate of Project 1135.6 additional follow-on frigates, named Tavasya, was launched at which shipyard?**

**भारतीय नौसेना के प्रोजेक्ट 1135.6 के दूसरे फ्रिगेट, तवास्य को किस शिपयार्ड में लॉन्च किया गया?**

- (a) Cochin Shipyard Limited / कोचीन शिपयार्ड लिमिटेड
- (b) Hindustan Shipyard / हिंदुस्तान शिपयार्ड
- (c) Garden Reach Shipbuilders & Engineers / गार्डन रीच शिपबिल्डर्स एंड इंजीनियर्स
- (d) Mazagon Dock Shipbuilders / मझगांव डॉक शिपबिल्डर्स
- (e) Goa Shipyard Limited / गोवा शिपयार्ड लिमिटेड

**Answer : Option E**

**Explanation :**

- The Indian Navy has launched its second frigate, 'Tavasya', as part of Project 1135.6 at Goa Shipyard Limited (GSL) in Goa.
- Tavasya, measuring 124.8 m in length, 15.2 m in width, and 4.5 m in draft, is designed for surface, sub-surface, and air combat operations.
- The two Project 1135.6 follow-on frigates, with a top speed of 28 knots and a displacement of over 3,800 tonnes, can perform offensive and defensive tasks.
- On January 25, 2019, the Ministry of Defence (MoD) approved the contract to build two follow-on frigates under Project 1135.6.
- The first vessel, named 'Triput', was launched on July 23, 2024.
- It helps the MoD's goal of reaching Rs500 billion (\$5.85 billion) in defense exports by 2029.

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### Recent News Headlines related to Defence

- Ministry of Defence (MoD) signed a Rs.6,900 crore contract with Bharat Forge Ltd and Tata Advanced Systems Ltd. The deal involves procurement of 307 Advanced Towed Artillery Gun Systems (ATAGS) and 327 towing vehicles
- On March 19, NASA astronauts Sunita Williams and Butch Wilmore returned to Earth on a SpaceX Dragon spaceship, marking the end of their space journey
- Between 2015 and 2024, India generated USD 143 million in foreign exchange revenue by launching 393 satellites from 34 countries, making it a worldwide space leader
- The Aeronautical Development Agency (ADA) successfully test-fired India's Astra Beyond Visual Range Air-to-Air Missile (BVRAAM) from the Light Combat Aircraft (LCA) AF MK1 prototype off the coast of Chandipur, Odisha. It is developed by DRDO
- The Indian government has approved the Chandrayaan-5 mission, also known as LUPEX (Lunar Polar Exploration), aimed at studying the Moon's surface
- On March 12, the Indian Naval Ship (INS) Imphal landed at Port Louis, Mauritius, ahead of the country's 57th National Day celebrations, strengthening the two nations' nautical connections
- The Union Ministry of Defence (MoD) has entered into a Rs.2,906 crore agreement with Bharat Electronics Limited (BEL), Ghaziabad, for the acquisition of the Low-level Transportable Radar (LLTR) system, known as Ashwini
- The Astra MK-III, India's most advanced air-to-air missile, has been formally christened Gandiva, after Arjuna's renowned bow from the Mahabharata

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**Ques : Which country is the largest exporter of tea in 2024?**

**2024 में सबसे बड़ा चाय निर्यातक देश कौन सा है?**

- (a) India / भारत
- (b) Sri Lanka / श्रीलंका
- (c) Kenya / केन्या
- (d) China / चीन
- (e) Bangladesh / बांग्लादेश

**Answer :** Option C

**Explanation :**

- India has become the second-largest tea exporter in the world by exporting 254 million kg (Mkg) of tea in 2024.
- Kenya remains the largest tea exporter, with over 500 Mkg of tea exported in 2024.
- India surpassed Sri Lanka, which was previously the second-largest tea exporter.
- The data was shared by the Tea Board of India, highlighting India's rise in the global tea export rankings.

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## India's Rankings in Different Indices

- Annual ranking of 500 high-growth Asia-Pacific companies : Lendbox - India (USD 51.13 million) (1st)
- QS World University Rankings by Subject 15th Edition Published by Quacquarelli Symonds (QS) : Indian School of Mines (ISM), Dhanbad (20th), Harvard University, USA (Arts & Humanities) (1st)
- World Happiness Report 2025 13th Edition : India (118th), Finland (1st)
- World Air Quality Report 2024 7th Edition Published by Switzerland based air quality technology company IQAir : India (5th), Chad (1st)
- Trends in International Arms Transfers, 2024 Published by Stockholm International Peace Research Institute (SIPRI) : Ukraine (top Importer), USA (Exporter)
- Report YouGov India Value Rankings 2025 Published by YouGov India : Amul (3rd), Amazon (1st)
- Report 2025 Glass-Ceiling Index Published by The Economist (London) : Sweden (1st)
- Report IT Services 25 2025 Published by Brand Finance : TCS Limited (4th Consecutive Year), India (2nd), Accenture plc (7th Consecutive year), USA (1st)
- Busiest Airports by Seats according to International Air Transport Association (IATA) : Indira Gandhi International Airport, India (8th), Dubai International Airport, UAE (top)
- World Reputation Rankings 2025 Published by Times Higher Education (THE) : Harvard University, USA (1st)
- Forbes' Women Billionaire List Published by Forbes : Alice Walton \$112.5 billion (top)
- FutureBrand Index 2024 Published by FutureBrand : Samsung (South Korea) (1st), RIL (India) (2nd)
- 2024 Burgundy Private Hurun India 500 ranking : Reliance Industries (1st)
- Asia's 20 richest families Published by Bloomberg : Ambani family (tops)







**Ques : How much has the Punjab government allocated for the Nangal project in its 2025-26 budget?**

**ਪੰਜਾਬ ਸਰਕਾਰ ਨੇ ਅਪਨੇ 2025-26 ਕੇ ਬਜਟ ਮੇਂ ਨਾਂਗਲ ਪਰਿਯੋਜਨਾ ਕੇ ਲਿਏ ਕਿਤਨੀ ਰਾਸ਼ੀ ਆਵਾਂਟਿਟ ਕੀ ਹੈ?**

- a) Rs 5 crore
- b) Rs 10 crore
- c) Rs 15 crore
- d) Rs 20 crore
- e) Rs 25 crore

**Answer : Option B**

**Explanation :**

- The Punjab government plans to develop the Jhajjar-Bachauli Wildlife Sanctuary as a leopard safari destination to promote eco-tourism in the state.
- This will be the first wildlife sanctuary in Punjab where tourists can view wildlife in its natural habitat.
- The sanctuary, located in Sri Anandpur Sahib, was declared a protected sanctuary in 1998 under the Wildlife Protection Act of 1972.
- To support the development of tourist infrastructure, the Punjab government has allocated Rs 10 crore for the Nangal project in the 2025-26 budget.

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**Ques : India has become the world's largest milk producer with a production of how many metric tons?**

**भारत कितने मीट्रिक टन उत्पादन के साथ दुनिया का सबसे बड़ा दूध उत्पादक बन गया है?**

- a) 200 million metric tons
- b) 239 million metric tons
- c) 250 million metric tons
- d) 275 million metric tons
- e) 300 million metric tons

**Answer : Option B**

**Explanation :**

- India has become the world's largest milk producer, achieving a production of 239 million metric tons (MMT).
- Union Minister of Animal Husbandry and Dairying Rajiv Ranjan Singh announced that India targets 300 MMT of milk production in the next five years.
- The Rashtriya Gokul Mission (RGM), launched in 2014, has played a crucial role in driving this growth.
- India contributes over 24% of global milk production, with per capita milk consumption at 471 grams per day, exceeding the global average.

**About India's Dairy Sector :**

- India's current milk production stands at 239 million metric tons (MMT), with a global share of over 24%.
- The target for 2030 is to reach 300 MMT.
- Since 2014, milk production has grown by 63.5%.
- The dairy sector contributes 4.5% to India's GDP.
- It provides employment to 10 crore people, with 75% of the workforce being women.





**Ques : Gold Monetisation Scheme launched in which year ?**

**स्वर्ण मौद्रिकरण योजना किस वर्ष शुरू की गई?**

- (a) 2012
- (b) 2013
- (c) 2014
- (d) 2015
- (e) 2016

**Answer :** Option D

**Explanation :**

- Effective March 26, 2025, the Government of India will cease the Medium Term and Long Term Government Deposit (MLTGD) components of the Gold Monetization Scheme (GMS).
- In 2025, the federal government stopped the Sovereign Gold Bond (SGB) plan.

**About Gold Monetisation Scheme :**

- The scheme was launched on 15th September 2015 and replaced the existing Gold Deposit Scheme, 1999.
- It is available to all Scheduled Commercial Banks, excluding Regional Rural Banks.
- The scheme allows a wide range of eligible depositors, including Resident Indians, Hindu Undivided Families (HUFs), Trusts, Mutual Funds (MFs), Exchange Traded Funds (ETFs), Companies, Government entities, and others.
- The minimum deposit for the scheme is 10 grams of raw gold (bars, coins, or jewellery excluding stones and other metals). There is no maximum limit for the deposit under the scheme.

**Its Components are :**

- Short Term Bank Deposit: This type of deposit has a tenure ranging from 1 to 3 years.
- Medium Term Bank Deposit: These deposits have a tenure of 5 to 7 years, and the current interest rate is 2.25% per annum.
- Long Term Bank Deposit: These deposits have a tenure ranging from 12 to 15 years, with an interest rate of 2.50% per annum.



**Ques : Where is IIM Ahmedabad launching its first international campus?**

**आईआईएम अहमदाबाद अपना पहला अंतरराष्ट्रीय परिसर कहां लॉन्च कर रहा है?**

- (a) Singapore / सिंगापुर
- (b) Dubai / दुबई
- (c) London / लंदन
- (d) New York / न्यूयॉर्क
- (e) Sydney / सिडनी

**Answer : Option B**

**Explanation :**

- IIM Ahmedabad will launch its first international campus in Dubai, UAE, in September 2025.
- This campus will be the first instance of an IIM establishing a presence outside India.
- The initiative is aimed at expanding IIM Ahmedabad's global reach and providing international education opportunities.
- The Madan Mohanka Centre of Excellence in Case Method of Learning was also established with support from alumnus Madan Mohanka.
- IIM Ahmedabad's launch in Dubai signifies a strategic step toward enhancing its global footprint and educational impact.

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**Ques : Who has been appointed as a Full-Time Member of NITI Aayog in 2025?**  
**2025 में नीति आयोग के पूर्णकालिक सदस्य के रूप में किसे नियुक्त किया गया है?**

- a) Amitabh Kant / अमिताभ कांत
- b) Rajiv Gauba / राजीव गौबा
- c) Arvind Virmani / अरविंद विरमानी
- d) VK Saraswat / वीके सारस्वत
- e) Ajay Bhushan Pandey / अजय भूषण पांडे

**Answer : Option B**

**Explanation :**

- Former Cabinet Secretary Rajiv Gauba has been appointed as a Full-Time Member of NITI Aayog.
- He joins the four existing full-time members: VK Saraswat, VK Paul, Ramesh Chand, and Arvind Virmani.
- Gauba served as the Cabinet Secretary of India from 2019 to 2024.
- He has also held key positions such as Union Home Secretary, Secretary in the Ministry of Urban Development, and Chief Secretary of Jharkhand.

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**Ques : What is the primary objective of developing river corridors along the sacred Ganga and Sharda rivers in Uttarakhand?**

**उत्तराखंड में पवित्र गंगा और शारदा नदियों के किनारे नदी गलियारे विकसित करने का प्राथमिक उद्देश्य क्या है?**

- a) Boosting religious tourism / धार्मिक पर्यटन को बढ़ावा देना
- b) Improving agricultural irrigation / कृषि सिंचाई में सुधार करना
- c) Establishing new residential areas / नए आवासीय क्षेत्रों की स्थापना करना
- d) Enhancing industrial growth / औद्योगिक विकास को बढ़ाना
- e) Promoting river transportation / नदी परिवहन को बढ़ावा देना

**Answer : Option A**

**Explanation :**

- Uttarakhand CM Pushkar Singh Dhami has announced the development of corridors along the sacred Ganga and Sharda rivers to boost religious tourism in the state.
- This initiative aims to enhance infrastructure and improve the pilgrimage experience for devotees.
- At the 62nd All India Shashtraotsav in Haridwar, CM Dhami highlighted the significance of ancient Indian scriptures in shaping both scientific and spiritual thought.

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**Recent Appointment in different departments :**

- Gopal Vittal : Chairman of the Board of the Global System for Mobile Communications Association (GSMA)
- Ajay Kapur : reappointed as the Managing Director of Ambuja Cement Ltd.
- Sanjay Singh : Bureau Member of United World Wrestling (UWW)-Asia
- Parminder Chopra : CMD of Power Finance Corporation given additional charge as the Chairman and Managing Director (CMD) of REC Limited
- Sanjay Kumar Mishra : full-time member of the Economic Advisory Council to the Prime Minister (EAC-PM)
- Ashok Singh Thakur : chairman of the Indian National Trust for Art and Cultural Heritage (INTACH)
- Shri Amitabh Kant : Chancellor (Chairperson) of NIIT University (NU) (Replaced Shri K Kasturirangan)
- Justice Harish Tandon : Chief Justice of the Orissa High Court
- Anuj Kumar Singh : Joint Secretary (Director level) in the Union Public Service Commission (UPSC), Delhi
- Ajay Seth : Finance Secretary of India (succeeds Tuhin K. Pandey)
- Kirsty Coventry : first woman and African President of the International Olympic Committee (IOC)
- Rajivnayan Rahulkumar Bajaj : reappointed as Managing Director and Chief Executive Officer of Bajaj Auto
- Lip-Bu Tan : Chief Executive Officer (CEO) of Intel Corporation
- Dr. Shivkumar Kalyanaraman : CEO of the Anusandhan National Research Foundation (ANRF)
- N Ganapathy Subramaniam : board of directors of Tata Communications
- Arun Mammen : Chairman of the Automotive Tyre Manufacturers' Association (ATMA)
- Amitava Mukherjee : Chairman and Managing Director (CMD) of NMDC Limited





**Ques : As of February 28, 2025, how many Jan Aushadhi Kendras (JAKs) have been opened across India under the Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP)?**

**28 फरवरी, 2025 तक, प्रधान मंत्री भारतीय जनऔषधि परियोजना (पीएमबीजेपी) के तहत पूरे भारत में कितने जन औषधि केंद्र (जेएके) खोले गए हैं?**

- a) 12,500
- b) 15,057
- c) 18,000
- d) 20,500
- e) 10,750

**Answer : Option B**

**Explanation :**

- As of February 28, 2025, the Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) has established 15,057 Jan Aushadhi Kendras (JAKs) in India.
- Uttar Pradesh has the most JAKs at 2,658 kendras, followed by Kerala (1,528), Karnataka (1,425), and Tamil Nadu (1,363).

**About Pradhan Mantri Bhartiya Janaushadhi Pariyojana :**

- Launched : 2008
- Implemented by Pharmaceuticals & Medical Devices Bureau of India (PMBI)
- Renamed : Pradhan Mantri Jan Aushadhi Yojana (PMJAY) (2015) Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) (2016)
- Aim : to Ensure economical access to high-quality medicines, consumables, and surgical materials, reducing out-of-pocket expenses for consumers and patients





**Recent Headlines Related to Inauguration :**

- Waaree Energies has inaugurated India's largest solar cell manufacturing facility in Chikhli, South Gujarat, with a production capacity of 5.4 GW
- The Chairman of ISRO and Secretary of the Department of Space inaugurated the Centre of Excellence for Research in Fluid and Thermal Sciences at IIT-Madras
- 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
- Union Home Minister Amit Shah inaugurated the Lachit Barphukan Police Academy at Dergaon, Assam
- Microsoft India Development Centre (IDC) at Sector-145, Noida and Sify Data Center at Gautam Buddha Nagar's Sector 132 Inaugurated by Uttar Pradesh Chief Minister Yogi Adityanath
- Maharashtra CM Devendra Fadnavis inaugurated the first-ever temple dedicated to Chhatrapati Shivaji Maharaj in Bhiwandi, Thane district, on his birth anniversary
- Prime Minister Narendra Modi has inaugurated Vantara, a unique wildlife conservation, rescue and rehabilitation initiative in Jamnagar, Gujarat. It is established by Reliance Industries with Reliance Foundation.
- Union Home Minister and Minister of Cooperation Amit Shah has inaugurated the workshop on sustainability and circularity in the dairy sector in New Delhi.
- Union Minister for Civil Aviation, Kinjappu RamMohan Naidu, has opened the Udan Yatri Cafe at Chennai International Airport. This would help all travelers because five to six products such as water, tea, coffee, snacks, and local delicacies will be sold for Rs.10 to Rs.20
- Civil Aviation Minister K Rammohan Naidu has inaugurated the Electronic Personnel License (EPL) for pilots, marking a significant step towards digital transformation
- The Rashtriya Swayamsevak Sangh (RSS) has inaugurated its new headquarters, Keshav Kunj, near Jhandewalan, New Delhi
- Indian Ambassador Harsh Kumar Jain unveiled the statue of noted Tamil poet and philosopher Thiruvalluvar in the Philippines. The unveiling took place at the Gullas College of Medicine (GCM) in Cebu, the Indian embassy in the Philippines.
- Rural Development Minister Shivraj Singh Chouhan has inaugurated the National Geospatial Knowledge-based Land Survey of Urban Habitations (NAKSHA) in 152 urban local bodies across 26 States and three Union Territories in Madhya Pradesh





**Ques : What is the theme of Techkriti 2025?**

**टेककृति 2025 का विषय क्या है?**

- a) Technology for Peace / शांति के लिए प्रौद्योगिकी
- b) Innovation for Progress / प्रगति के लिए नवाचार
- c) Panta Rhei / पेंटा रेई
- d) Future of Digital India / डिजिटल इंडिया का भविष्य
- e) Beyond the Horizon / क्षितिज से परे

**Answer : Option C**

**Explanation :**

- Chief of Defence Staff (CDS) General Anil Chauhan inaugurated Techkriti 2025, Asia's largest intercollegiate technical and entrepreneurial festival, at IIT Kanpur.
- The theme for Techkriti 2025, "Panta Rhei" (Everything Flows), focuses on the continuous evolution of technology and innovation.
- The festival promises to be a significant celebration of technology, entrepreneurship, and collaboration, aiming to push the boundaries of discovery and innovation.
- A special segment, 'Rakshakriti', was featured as a dedicated Defence Expo, showcasing cutting-edge defence technology and promoting synergy between the armed forces, academia, and the defence industry.
- General Anil Chauhan interacted with budding technologists, furthering the collaboration between these sectors.

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**Ques : Who will inaugurate the new Pamban Rail Bridge on April 6, 2025?**  
**6 अप्रैल 2025 को नए पंबन रेल ब्रिज का उद्घाटन कौन करेगा?**

- (a) Jagdeep Dhankhar / जगदीप धनखड़
- (b) Rajesh Kumar Singh / राजेश कुमार सिंह
- (c) Ashwini Vaishnaw / अश्विनी वैष्णव
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Narendra Modi / नरेंद्र मोदी

**Answer :** Option E

**Explanation :**

- The new Pamban rail bridge between Ramanathapuram and Rameswaram Island will be inaugurated by Prime Minister Narendra Modi on April 6, 2025, coinciding with Ram Navami.
- Modi lay the foundation stone for the project in November 2019.

**About New Pamban Bridge :**

- The bridge, originally constructed in 1914, was decommissioned in December 2022 due to corrosion.
- It connected Ramanathapuram on the mainland to Rameswaram Island, spanning a length of 2.05 kilometers.
- The lift span of the bridge measured 72.5 meters, allowing for ship movement with a 22-meter clearance above sea level.
- Built by Rail Vikas Nigam Limited (RVNL) at a cost of RS.535 crore, the bridge featured a fully automated vertical lift span.
- The structure was designed to support a double-track railway, compatible with electrification for modern train operations.







**Ques : Where will the 14th edition of the India-Russia naval exercise Indra 2025 take place?**

**भारत-रूस नौसैनिक अभ्यास इंद्र 2025 का 14वां संस्करण कहाँ आयोजित होगा?**

- (a) Bengaluru / बेंगलुरु
- (b) Kochi / कोच्चि
- (c) Chennai / चेन्नई
- (d) Visakhapatnam / विशाखापत्तनम
- (e) Mumbai / मुंबई

**Answer : Option C**

**Explanation :**

- The 14th edition of the India-Russia naval exercise Indra will take place off Chennai from March 28 to April 2, 2025, bolstering the two nations' strategic naval cooperation.
- The exercise will be divided into two parts: the Harbour Phase (March 28-30) in Chennai, with subject matter expert exchanges and pre-sail briefings, and the Sea Phase (March 31-April 2) in the Bay of Bengal, with tactical maneuvers and live exercises.
- Russian naval ships Pechanga, Rezkiy, and Aldar Tsydenzhapov will participate in the drill, as will Indian naval ships Rana and Kuthar, as well as maritime patrol aircraft P8I.

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### Recent News Headlines Related to Defence

#### Exercise :

- The Indian and French navies are preparing to deepen their maritime partnership with the 23rd edition of Varuna 2025, which will take place from March 19 to 22, 2025
- Exercise BONGOSAGAR 4th Edition and 'Coordinated Patrol' (CORPAT) 6th Edition Held at Designated maritime areas of the Bay of Bengal between India-Bangladesh (Navy) at Designated maritime areas of the Bay of Bengal
- The 12th edition of India-Kyrgyzstan Joint Special Forces Exercise KHANJAR-XII is scheduled to take place in Kyrgyzstan from March 10 to March 23, 2025
- Exercise Sea Dragon 2025 5th Edition held at Guam coast in the western Pacific Ocean. It is held between United States Navy, Indian Navy, Japan Maritime Self-Defence Force, Royal Australian Air Force, and the Republic of Korea Navy and hosted by United States Navy
- Russia, China, and Iran plan to conduct combined naval exercises in the Indian Ocean later this month. The "Security Belt-2025" exercises will take conducted near Iran's port of Chabahar.
- The Indian Air Force conducted an integrated Tri-Service Special Forces exercise known as Exercise Desert Hunt 2025 at Air Force Station Jodhpur.
- Exercise Sagar Kavach 3rd Edition Held at State Coastal Security Operation Centre (SCSOC) at Headquarters Coast Guard District No. 8, Haldia, West Bengal. It is Coordinated by Kolkata based Coast Guard Region (North East)
- Multilateral Naval Exercise Komodo 5th Edition Held at Benoa Port in Denpasar, Bali, Indonesia. Theme 2025 Maritime Partnership for Peace and Stability
- Jal-Thal-Raksha 2025 Held at Bet Dwarka, Gujarat and Organised by Indian Army. 11 Ahmedabad and 31 Jamnagar Army units, as well as the Indian Coast Guard (ICG) and Marine Police Participate in it
- From February 25 to March 9, the Indian Army will conduct the sixth edition of Exercise Dharma Guardian alongside the Japan Ground Self-Defense Force (JGSDF) atop Mount Fuji in Japan
- In the Eastern Theater, the Indian Army and Air Force collaborated to undertake a comprehensive training exercise known as EX Winged Raiders
- Exercise Cyclone 2025 3rd Edition Held at Mahajan Field Firing Range in Rajasthan between India-Egypt Joint Special Forces





**Ques : Universal Acceptance Day is observed annually on which day ?**  
**सार्वभौमिक स्वीकृति दिवस प्रतिवर्ष किस दिन मनाया जाता है?**

- (a) 27 March
- (b) 28 March
- (c) 29 March
- (d) 30 March
- (e) 31 March

**Answer : Option B**

**Explanation :**

- Universal Acceptance Day is observed annually on March 28 to promote the concept that all domain names and email addresses, regardless of their characters, should be treated equally by all internet-enabled applications and systems.
- The theme for Universal Acceptance Day 2025 is "Connecting the Unconnected – Building a Multilingual Internet for Viksit Bharat."
- Universal Acceptance seeks to ensure that domain names, including those with non-ASCII characters, and email addresses are universally accepted and validated by internet applications and systems.
- The first Universal Acceptance Day was celebrated on March 28, 2023, and it continues to be observed every year.

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### Important days :

- 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
- 18 March : National Ordnance Factories Day
- 20 March : World Oral Health Day (Theme 2025: "A Happy Mouth is...A Happy Mind.")
- 20 March : World Sparrow Day (Theme 2025: A tribute to nature's tiny messengers)
- 20 March : French Language Day
- 21 March : World Day for Glaciers





### IMPORTANT ONE – LINER Current Affairs

Sunil Kakkar, who leads Maruti Suzuki India Limited's (MSIL) corporate planning section, has been the company's first native Indian employee to be nominated as a full-time director.

The Sahitya Akademi's Executive Board, chaired by President Madhav Kaushik, authorized the selection of 22 works in 22 languages for the Sahitya Akademi Translation Prize 2024. The winner of the competition will receive Rs 50,000 and a copper plaque.

The Ministry of Defence (MoD) has signed a contract with Armoured Vehicle Nigam Limited for the procurement of the Nag Missile System (NAMIS) Tracked version of the anti-tank weapon platform, as well as Force Motors Ltd and Mahindra & Mahindra Ltd for approximately 5,000 Light Vehicles for the Armed Forces at a total cost of around Rs 2,500 crore. The overall contract cost for the procurement of the NAMIS(Tr), designed by the Defence Research & Development Laboratory of DRDO, is Rs 1,801.34 crore.

India's doubles specialist B Sumeeth Reddy, a member of the 2022 Commonwealth Games mixed team silver medal-winning squad, has announced his retirement as an active badminton player to focus entirely on coaching.

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## महत्वपूर्ण एक पंक्ति करंट अफेयर्स

मारुति सुजुकी इंडिया लिमिटेड (MSIL) के कॉर्पोरेट प्लानिंग सेक्शन का नेतृत्व करने वाले सुनील कक्कड़ कंपनी के पहले मूल भारतीय कर्मचारी हैं, जिन्हें पूर्णकालिक निदेशक के रूप में नामित किया गया है।

अध्यक्ष माधव कौशिक की अध्यक्षता में साहित्य अकादमी के कार्यकारी बोर्ड ने साहित्य अकादमी अनुवाद पुरस्कार 2024 के लिए 22 भाषाओं में 22 कार्यों के चयन को अधिकृत किया। प्रतियोगिता के विजेता को 50,000 रुपये और एक तांबे की पट्टिका मिलेगी।

रक्षा मंत्रालय (MoD) ने एंटी-टैंक हथियार प्लेटफॉर्म के नाग मिसाइल सिस्टम (NAMIS) ट्रैक किए गए संस्करण की खरीद के लिए बख्तरबंद वाहन निगम लिमिटेड के साथ एक अनुबंध पर हस्ताक्षर किए हैं, साथ ही फोर्स मोटर्स लिमिटेड और महिंद्रा एंड महिंद्रा लिमिटेड के साथ सशस्त्र बलों के लिए लगभग 5,000 हल्के वाहनों की खरीद के लिए लगभग 2,500 करोड़ रुपये की कुल लागत पर अनुबंध किया है। डीआरडीओ की रक्षा अनुसंधान एवं विकास प्रयोगशाला द्वारा डिजाइन किए गए एनएएमआईएस (टीआर) की खरीद के लिए कुल अनुबंध लागत 1,801.34 करोड़ रुपये है।

भारत के युगल विशेषज्ञ बी सुमीत रेड्डी, जो 2022 राष्ट्रमंडल खेलों की मिश्रित टीम रजत पदक विजेता टीम के सदस्य हैं, ने कोचिंग पर पूरी तरह ध्यान केंद्रित करने के लिए सक्रिय बैडमिंटन खिलाड़ी के रूप में अपनी सेवानिवृत्ति की घोषणा की है।

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