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Ques : The new B2B collections solution by Axis Bank caters to which sectors?

Axis Bank द्वारा शुरू किया गया नया B2B कलेक्शन समाधान किन क्षेत्रों के लिए है?

- a) Agriculture and Education / कृषि और शिक्षा
- b) IT and Real Estate / आईटी और रियल एस्टेट
- c) FMCG, Pharma, Automotives, and Healthcare / एफएमसीजी, फार्मा, ऑटोमोटिव्स और हेल्थकेयर
- d) Hospitality and Tourism / हॉस्पिटैलिटी और पर्यटन
- e) Logistics and Aviation / लॉजिस्टिक्स और विमानन

Answer : Option C

Explanation :

- Axis Bank has partnered with a Fortune 500 company to launch India's first B2B collections solution using NBBL's Bharat Connect (earlier known as BBPS).
- This new platform will help businesses make invoice payments easily, especially in sectors like FMCG, Pharma, Automotives, and Healthcare.
- It connects with different ordering apps, making it easier for distributors and retailers to manage their payments and collections.
- The solution is built on Axis Bank's Corporate API stack, making it flexible, scalable, and customizable.
- It is supported by NPCI Bharat BillPay Ltd. (NBBL) to improve supply chain finance operations.

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Recently signed banking agreements

- The Department of Posts (DoP) has partnered with Nippon India Mutual Fund to offer door-to-door KYC verification services for investors.
- Luminous Power Technologies Private Limited has signed a Memorandum of Understanding (MoU) with State Bank of India (SBI), India's largest PSB, to increase access to solar finance nationwide
- Central Bank of India said it has entered into MOU with PSB Alliance Pvt Ltd for Digital Supply Chain Finance
- 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
- 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





Ques : Under which Act is the market-based securitisation of stressed assets being enabled?

दबावग्रस्त परिसंपत्तियों के बाजार-आधारित प्रतिभूतिकरण को किस अधिनियम के तहत सक्षम बनाया जा रहा है?

- A) RBI Act, 1934
- B) SARFAESI Act, 2002
- C) Banking Regulation Act, 1949
- D) Insolvency and Bankruptcy Code, 2016
- E) Companies Act, 2013

Answer : Option B

Explanation :

- The Reserve Bank of India (RBI) plans to allow the securitisation of stressed assets using a market-based system, in addition to the existing Asset Reconstruction Company (ARC) route.
- This will work under the SARFAESI Act, 2002, which already supports asset recovery through ARCs.
- RBI will release a draft framework soon, after considering public feedback and stakeholder suggestions.
- According to RBI Governor Sanjay Malhotra, this step will help distribute financial risk better and offer an exit route for lenders.
- A discussion paper was already shared in January 2023, and the final framework will follow soon.

The new framework will apply to :

- All Scheduled Commercial Banks (except RRBs)
- All India Financial Institutions like NABARD, NHB, SIDBI, EXIM, and NaBFID
- Small Finance Banks
- NBFCs, including Housing Finance Companies (HFCs)



Ques : Which two Indian banks were among the first entities designated as corporate agents in GIFT-IFSC in April 2025?

अप्रैल 2025 में GIFT-IFSC में कॉर्पोरेट एजेंट के रूप में नामित होने वाले दो भारतीय बैंक कौन से थे?

- a) SBI and Axis Bank / एसबीआई और एक्सिस बैंक
- b) HDFC Bank and IDFC First Bank IFSC Unit / एचडीएफसी बैंक और आईडीएफसी फर्स्ट बैंक IFSC यूनिट
- c) ICICI Bank and Kotak Mahindra Bank / आईसीआईसीआई बैंक और कोटक महिंद्रा बैंक
- d) Bank of Baroda and PNB / बैंक ऑफ बड़ौदा और पीएनबी
- e) Yes Bank and IndusInd Bank / यस बैंक और इंडसइंड बैंक

Answer : Option B

Explanation :

- In April 2025, HDFC Bank Limited, the IFSC unit of IDFC First Bank, and Stock Holding Securities IFSC Limited (SSIL) became the first corporate agents in GIFT-IFSC, located in Gandhinagar, Gujarat.
- This means they are now officially allowed to sell insurance products at GIFT City, in addition to their usual financial services.
- These services are specifically aimed at Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs) living outside India.
- One major benefit for NRIs buying insurance from GIFT City is that the insurance will follow the Indian Succession Act of 1925, making legal procedures related to inheritance easier under Indian law.

About International Financial Services Centres Authority (IFSCA) :

- Established : 2020
- HQ : GIFT City, Gandhinagar, Gujarat
- Chairman : K. Rajaraman



Ques : How much penalty has IRDAI imposed on Flipkart?

IRDAI ने फ्लिपकार्ट पर कितना जुर्माना लगाया है?

- A) Rs.50 lakh
- B) Rs.75 lakh
- C) Rs.1 crore
- D) Rs.1.06 crore
- E) Rs.2 crore

Answer : Option D

Explanation :

- The Insurance Regulatory and Development Authority of India (IRDAI) has imposed a Rs.1.06 crore fine on Flipkart Internet Pvt. Ltd. (FIPL).
- The fine was due to a violation of the Insurance E-commerce Guidelines, 2017, which allow only approved insurers to be listed on an Insurance Self-Network Platform (ISNP).
- Flipkart had permission only to promote insurance policies online, but its website was redirecting users to another insurance intermediary's platform to buy policies.
- There was also a financial arrangement between Flipkart and the intermediary linked to this redirection, which went against the rules.
- Additionally, a Rs.6 lakh penalty was added because Flipkart continued selling insurance policies even after applying for renewal of registration.
- Flipkart has responded by saying it is currently reviewing the order

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Recent Penalties imposed on Banks by RBI :

- The RBI has imposed monetary penalties on KLM Axiva Finvest of Rs.10 lakh for not complying with dividend declaration requirements
- The RBI has imposed monetary penalties on Punjab & Sind Bank of Rs.68.2 lakh for not complying with regulatory guidelines
- Reserve Bank of India (RBI) imposed a Rs.75 lakh penalty on HDFC Bank for non-compliance with KYC norms
- RBI imposed a monetary penalty of Rs.36.28 lakh on Citibank N.A. under Section 11(3) of FEMA, 1999
- RBI imposed a penalty of Rs.36.30 lakh on IDBI Bank under Section 11(3) of FEMA, 1999.
- 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'

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Ques : How many Regional Rural Banks (RRBs) will remain after the implementation of the 'One State-One RRB' plan by the Finance Ministry?

वित्त मंत्रालय द्वारा 'एक राज्य-एक क्षेत्रीय ग्रामीण बैंक (RRB)' योजना के कार्यान्वयन के बाद कितने RRB शेष रहेंगे?

- a) 25
- b) 28
- c) 30
- d) 35
- e) 43

Answer : Option B

Explanation :

- The 'One State-One RRB' plan, which aims to rationalize costs and streamline operations, will shortly be implemented by the finance ministry, reducing the number of regional rural banks (RRBs) from 43 to 28.
- 15 RRBs existing in different states would be combined in accordance with the roadmap created by the finance ministry.
- Andhra Pradesh, which has the most RRBs (4), Uttar Pradesh, West Bengal, Bihar, Gujarat, Jammu & Kashmir, Karnataka, Madhya Pradesh, Maharashtra, Odisha, and Rajasthan are among the states that will have their RRBs consolidated.
- In the context of RRBs, the fiscal year 2021–2022 marked a turning point when the Center agreed to provide Rs.5,445 crore as its share over two years in order to support growth capital.
- Through three stages of merger, the Center's structural consolidation of RRBs, which began in 2004–05, reduced the number of these institutions from 196 to 43 until 2020–21.
- These banks were established under the RRB Act of 1976 with the intention of lending money and offering other services to small farmers, agricultural laborers, and craftspeople in rural regions.
- As of March 31, 2024, 43 RRBs were functioning through a network of 22,069 branches across 700 districts in 26 States and 3 Union Territories (Jammu & Kashmir, Ladakh, and Puducherry).

Recent Performance Improvements :

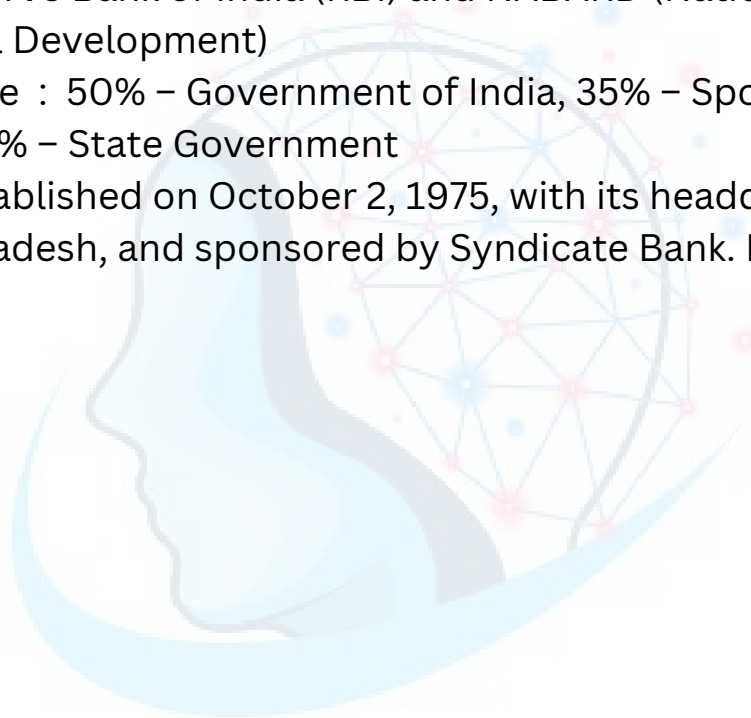




- In FY 2023–2024, RRBs reported a record profit of Rs 7,571 crore.
- By March 31, 2024, RRBs' consolidated capital adequacy ratio was 14.2%.
- At 6.1%, Gross Non-Performing Assets (GNPA) hit a record low.

About Regional Rural Banks :

- Established : 1975 (under the Regional Rural Banks Act, 1976)
- Regulated by : Reserve Bank of India (RBI) and NABARD (National Bank for Agriculture and Rural Development)
- Ownership Structure : 50% – Government of India, 35% – Sponsor Bank (Public Sector Banks) and 15% – State Government
- Prathama Bank, established on October 2, 1975, with its headquarters in Moradabad, Uttar Pradesh, and sponsored by Syndicate Bank. It is the 1st RRB.



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Ques : Which Fixed Deposit (FD) scheme has SBI recently discontinued?
SBI ने हाल ही में किस फिक्स्ड डिपॉजिट (FD) योजना को बंद कर दिया है?

- a) SBI Amrit Kalash FD / एसबीआई अमृत कलश एफडी
- b) SBI Senior Care FD / एसबीआई सीनियर केयर एफडी
- c) SBI Golden Jubilee FD / एसबीआई गोल्डन जुबली एफडी
- d) SBI Platinum Deposit / एसबीआई प्लेटिनम डिपॉजिट
- e) SBI Flexi Deposit / एसबीआई फ्लेक्सी डिपॉजिट

Answer : Option A

Explanation :

- State Bank of India (SBI) has officially ended its special Amrit Kalash Fixed Deposit scheme from April 1, 2025.
- The scheme was a 400-day FD offering 7.10% interest for regular customers and 7.60% for senior citizens, and had been active since April 12, 2023.
- For those looking for similar benefits, SBI now offers the Amrit Vrishti FD scheme, which provides slightly better interest rates and extra perks, especially for senior and super senior citizens.

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Ques : Who is the chairman of SEBI's high-level committee on conflict of interest rules?

SEBI की उच्च स्तरीय समिति के अध्यक्ष कौन हैं?

- A) Uday Kotak / उदय कोटक
- B) Injeti Srinivas / इंजेती श्रीनिवास
- C) Pratyush Sinha / प्रत्यूष सिन्हा
- D) G Mahalingam / जी महालिंगम
- E) Sarit Jafa / सरित जाफ़ा

Answer : Option C

Explanation :

- SEBI has formed a high-level committee (HLC) of six members to review rules on conflict of interest.
- The committee is headed by Pratyush Sinha, a retired IAS officer and former Chief Vigilance Commissioner.
- Its main goal is to review the 2008 code of conduct and identify any gaps in disclosures related to property, investments, liabilities, and conflict of interest of SEBI officials and board members.
- The HLC will suggest improvements to ensure transparency, accountability, and ethical practices.
- It will also create a system to address public complaints about conflict of interest.
- The committee must submit its recommendations within 3 months.

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Ques : How much financial assistance has NABARD provided to Jharkhand for the financial year 2024-25?

वित्तीय वर्ष 2024-25 के लिए NABARD ने झारखंड को कितनी वित्तीय सहायता प्रदान की है?

- a) Rs.4,500 crore
- b) Rs.3,750 crore
- c) Rs.6,200 crore
- d) Rs.5,830 crore
- e) Rs.2,985 crore

Answer : Option D

Explanation :

- The National Bank for Agriculture and Rural Development (NABARD) has provided financial assistance of Rs.5,830 crore to the state of Jharkhand for the financial year 2024-25.
- A large share of this funding, Rs.2,143 crore, was received by two Ranchi-based banks – Jharkhand Rajya Gramin Bank and Jharkhand State Cooperative Bank Limited.
- Additionally, NABARD allocated Rs.1,988 crore under the Rural Infrastructure Development Fund (RIDF) to support key infrastructure projects in rural areas of Jharkhand.

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Ques : What is the rank of India in 'Readiness for Frontier Technologies' index Published by UN Trade and Development (UNCTAD) ?

संयुक्त राष्ट्र व्यापार और विकास (यूएनसीटीएडी) द्वारा प्रकाशित 'फ्रंटियर टेक्नोलॉजीज के लिए तत्परता' सूचकांक में भारत का रैंक क्या है?

- (a) 32nd
- (b) 34th
- (c) 35th
- (d) 36th
- (e) 38th

Answer : Option D

Explanation :

- 'Readiness for Frontier Technologies' index Published by UN Trade and Development (UNCTAD). It includes total 170 Countries.
- The research based on ICT deployment, Skills, Research and development (R&D) activity, Industrial capacity and Access to finance
- On a global index that gauges a nation's preparedness for cutting-edge technologies, India is now ranked 36th out of 170 countries, up from the previous year.
- India rose from 48th place in 2022 to 36th place in 2024 on the "Readiness for Frontier Technologies" index.
- According to the paper, artificial intelligence is predicted to become a significant force in digital transformation and reach a market value of USD 4.8 trillion by 2033.
- The United States leads the world in AI investments, with \$67 billion in 2023, or 70% of worldwide funding.
- India comes in tenth place with \$1.4 billion, followed by China with \$7.8 billion.

Ranking of India in categories :

- ICT (Information & Communication Tech) : 99th
- Skills : 113th
- Research & Development (R&D) : 3rd
- Industrial Capacity : 10th
- Access to Finance : 70th



India's Rankings in Different Indices

- Annual World's Billionaires list 39th Edition Published by Forbes : Elon Musk, CEO of Tesla Motors (1st), Mukesh Ambani (18th)
- Global Financial Centres Index (GFCI 37) 37th Edition Published by China Development Institute (CDI) : GIFT City-Gujarat (India) (46th), New York (USA) (1st)
- 2025 Hurun Global Rich List Edition 14th Published by Hurun Research Institute : Elon Musk (1st), Mukesh Ambani (17th)
- 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)

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Ques : Rongali Bihu, also known as Bohag Bihu, is primarily celebrated in which Indian state?

रंगाली बिहू, जिसे बोहाग बिहू भी कहा जाता है, मुख्य रूप से भारत के किस राज्य में मनाया जाता है?

- a) West Bengal / पश्चिम बंगाल
- b) Assam / असम
- c) Odisha / ओडिशा
- d) Manipur / मणिपुर
- e) Tripura / त्रिपुरा

Answer : Option B

Explanation :

- Rongali Bihu, also called Bohag Bihu, is a major festival celebrated in Assam.
- In 2025, it is being celebrated in mid-April, marking the Assamese New Year.
- It also signals the start of the agricultural season, making it an important time for farmers in the region.

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Recent News Headlines Related to Festivals & Fairs :

- Sarhul Festival : tribal festival celebrated by Adivasi communities in the Chhotanagpur region, especially in Jharkhand
- 37th edition of the Kathak Mahotsav 2025 : held in New Delhi, organized by Kathak Kendra
- Yaoshang Festival (the festival of Holi) : Manipur, begins on the full moon day of the Lamta month (February–March)
- Nyokum Yullo Celebration : at Boasimla, Kamle District, Arunachal Pradesh by the Nyishi people in Arunachal Pradesh
- Khajuraho Dance Festival : organized by Madhya Pradesh's Department of Culture and supported by Madhya Pradesh Tourism, has showcased India's classical dances
- Ali Ai Ligang festival : Assam by Mising tribe
- 'Pusa Krishi Vigyan Mela' 2025 : in New Delhi, presenting the most recent seed types and agricultural innovations
- Aadi Mahotsav 2025 : India's rich tribal heritage at Major Dhyan Chand National Stadium in New Delhi
- 24th Divya Kala Mela : at Gulshan Ground in Jammu
- “Culinary, Crafts & Clicks – Moods & Magic”, a Festival of Street Food & Handicraft : Amrit Udyan, Rashtrapati Bhavan, New Delhi by Ministry of Housing & Urban Affairs (MoHUA)
- 51-day Pir Panjal Winter Festival : inaugurated by Indian Army in the border district of Poonch, Jammu and Kashmir
- 38th edition of the Surajkund International Crafts Mela : in Faridabad
- world's largest Jhumur dance, also known as Jhumoir : Assam





:Ques : Who launched a new website for the Department of Water Resources, River Development & Ganga Rejuvenation (DoWR, RD & GR) in New Delhi ?

नई दिल्ली में जल संसाधन, नदी विकास और गंगा संरक्षण विभाग (DoWR, RD & GR) के लिए नई वेबसाइट किसने लॉन्च की?

- a) Gajendra Singh Shekhawat / गजेंद्र सिंह शेखावत
- b) Bhupender Yadav / भूपेन्द्र यादव
- c) Mansukh Mandaviya / मनसुख मंडाविया
- d) C.R. Patil / सी.आर. पाटिल
- e) Nitin Gadkari / नितिन गडकरी

Answer : Option D

Explanation :

- A new website for the Department of Water Resources, River Development & Ganga Rejuvenation (DoWR, RD & GR) was unveiled in New Delhi by Union Minister of Jal Shakti C.R. Patil.
- With the goal of establishing a unified digital ecosystem across all government agencies, this project is in line with the Digital Brand Identity Manual (DBIM) framework.
- All citizens, including those with impairments, can access the website since it conforms with the most recent Web Content Accessibility Guidelines (WCAG).
- Effective updates and maintenance are made possible by a centralized content management system, guaranteeing that the public always has access to the most recent information.

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Recent News Headlines Related to launched Apps/portals

- Northeast Frontier Railway, the Railway Protection Force (RPF) has now officially integrated with the CEIR (Central Equipment Identity Register) portal across India
- Union Jal Shakti Minister C.R. Patil unveiled the Web-based Reservoir Storage Monitoring System (RSMS) Portal in New Delhi, which automates the compilation of weekly water storage bulletins and replaces the previous manual system
- The Bhagirath mobile app was launched by Uttarakhand Chief Minister Pushkar Singh Dhami. The app is based on the Jal Sanrakshan Abhiyan 2025 theme : “Dhara Mera, Naula Mera, Gaon Mera, Prayas Mera”
- Finance Minister Nirmala Sitharaman launched the ‘NITI NCAER States Economic Forum’ portal in New Delhi. It serves as a comprehensive repository of data related to social, economic, and fiscal parameters, along with research reports, papers, and expert commentaries
- The Delhi Legislative Assembly, the Ministry of Parliamentary Affairs, and the Delhi government have signed MoU to execute the National e-Vidhan Application (NeVA). With this decision, Delhi becomes India's 28th legislature to adopt a digital system
- South Eastern Coalfields Limited (SECL), a Coal India subsidiary, has made history with its CSR initiative ‘SECL Ke Sushrut’ becoming the first and only coal PSU CSR scheme listed on the Government of India’s Direct Benefit Transfer (DBT) portal
- Geological Survey of India (GSI) celebrated its 175th Foundation Day and During the event, Union minister G. Kishan Reddy, launched two significant digital initiatives: the Field Data Acquisition Application (App) and the Geo-heritage App ‘Bhuvirasat’
- The government has launched a new Aadhaar Governance Portal (<http://swik.meity.gov.in>) to streamline the approval procedure for Aadhaar authentication requests.
- The Maharashtra government has created the MAITRI 2.0 Portal to streamline the investment process and eliminate administrative and procedural bottlenecks
- The Government of India has taken considerable initiatives to improve the Haj pilgrimage experience, including the introduction of the 'Haj Suvidha App' and extensive healthcare services for Indian pilgrims, with a special emphasis on the elderly





Ques : Which theme is most commonly associated with Sudarsan Pattnaik's sand art?

सुदर्शन पटनायक की रेत कला से सबसे अधिक कौन सी थीम जुड़ी हुई है?

- A) Abstract modernism / अमूर्त आधुनिकतावाद
- B) Historical fiction / ऐतिहासिक कथा साहित्य
- C) Mythological symbolism and social messages / पौराणिक प्रतीकवाद और सामाजिक संदेश
- D) Celebrity portraits / सेलिब्रिटी चित्र
- E) Urban landscapes / शहरी परिदृश्य

Answer : Option C

Explanation :

- For his exceptional contributions to sand art, renowned Indian sand artist Sudarsan Pattnaik became the first Indian to win the coveted Fred Darrington Sand Master Award.
- The prize was given out in Dorset, England, at the Sandworld 2025 International Sand Art Festival.
- Pattnaik made a 10-foot-tall sculpture of Lord Ganesha with the words "World Peace" to commemorate the event. This year's award is especially meaningful because it marks the 100th anniversary of the birth of the renowned British sculptor Fred Darrington.
- Odisha native Sudarshan Pattnaik, a Padma Shri recipient, has competed in more than 65 international sand art competitions and festivals.
- Although he has received global praise for his work, which frequently combines spiritual themes with social implications, the Weymouth award represents a new high.
- Artists from all over the world may be found in the Sandworld exhibition at Lodmoor Park, which is well-known for its enormous, intricate sand sculptures made with only sand and water.
- However, this year's message from India—rooted in peace and etched in sand—is making the biggest mark.





Recent News Headlines Related to Awards & Winners :

- SKOCH 2025 Award in the Gold category for Infrastructure : Maharashtra State Road Development Corporation Limited (MSRDC)
- Sri Lanka's highest civilian award "Sri Lanka Mitra Vibhushana" : Prime Minister Narendra Modi
- Gold Mercury Award for Peace and Visionary Governance 2025 : Tenzin Gyatso, the 14th Dalai Lama
- Ugadi Award by the Andhra Pradesh government : Historian and archaeologist MyNaa Swamy
- 28th Abel Prize for Mathematics (2025) : Masaki Kashiwara from Japan
- 59th Jnanpith Award in 2024 : Vinod Kumar Shukla
- Knight's Cross of the Order of Dannebrog, a distinguished Danish honour : Vijay Sankar, Chairman of the Chennai-based Sanmar Group
- 2025 Stockholm Water Prize : Austrian hydrologist Gunter Blöschl
- Sangita Kalanidhi award 2025 : Renowned violinist R.K. Shriramkumar
- Maharashtra Bhushan : Veteran sculptor Ram Sutar
- 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





Ques : Who has been appointed as the brand ambassador for Thomas Cook India's foreign exchange business?

थॉमस कुक इंडिया के विदेशी मुद्रा व्यापार के लिए ब्रांड एंबेसडर के रूप में किसे नियुक्त किया गया है?

- (a) Kartik Aaryan / कार्तिक आर्यन
- (b) Aamir Khan / आमिर खान
- (c) Rajkummar Rao / राजकुमार राव
- (d) Vicky Kaushal / विकी कौशल
- (e) Ayushmann Khurrana / आयुष्मान खुराना

Answer : Option A

Explanation :

- Bollywood star Kartik Aaryan has been named a brand ambassador for Thomas Cook India Limited's foreign currency division.
- The corporation views India's millennial and Gen Z travelers as key contributors to the growth of outbound travel in the nation, thus this strategic initiative targets them.
- The collaboration starts with a marketing campaign for Thomas Cook's newly released Borderless Travel Card, a prepaid card with multiple currencies intended for foreign travelers.

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Recent Headlines Related to Brand Ambassador :

- Salman Khan : GRM Overseas Limited's premium basmati rice brand, 10X Zarda King
- Jasprit Bumrah : Non-Banking Financial Company (NBFC), L&T Finance (LTF)
- Vicky Kaushal : Tata Motors for its Passenger and Electric Vehicle segment
- cricketer Rishabh Rajendra Pant : Goibibo, owned by MakeMyTrip Limited
- Krishnamachari Srikkanth : Goodwill Ambassador for 'VISION 2020 India'
- Jasprit Bumrah : United States of America (USA) based Skechers
- Badminton legend and former World No.1 Saina Nehwal : Strategic Investor & Brand Ambassador of Naarica, an innovative menstrual hygiene brand
- Vidya Balan : Brand ambassador of Federal Bank
- Shubman Gill : Brand ambassador MRF(Madras Rubber Factory) Limited
- Koneru Humpy : Skillhub Online Games Federation (SOGF) Grandmaster series
- Diljit Dosanjh : American clothing manufacturer Levi's
- Sri Lankan cricket icon Muttiah Muralitharan : sports hydration drink brand 'Spinner' of Reliance
- Shikhar Dhawan, Shane Watson, Tim Southee, and Sarfaraz Ahmed : International Cricket Council (ICC) has been named the brand ambassador for the Champions Trophy 2025

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Ques : As of March 2024, how much forest area was reported to be under encroachment in the 25 states and Union Territories that submitted data to the Union Environment Ministry?

मार्च 2024 तक, 25 राज्यों और केंद्रशासित प्रदेशों द्वारा पर्यावरण मंत्रालय को प्रस्तुत आंकड़ों के अनुसार कितने वन क्षेत्र पर अतिक्रमण पाया गया?

- a) 7,506 sq km / 7,506 वर्ग किमी
- b) 10,250 sq km / 10,250 वर्ग किमी
- c) 13,056 sq km / 13,056 वर्ग किमी
- d) 15,000 sq km / 15,000 वर्ग किमी
- e) 11,728 sq km / 11,728 वर्ग किमी

Answer : Option C

Explanation :

- Over 13,000 square kilometres of forest land in India is currently under encroachment – that's more than the total area of Delhi, Sikkim, and Goa combined.
- This data was collected from 25 states and Union Territories and submitted to the Union Environment Ministry by March 2024.
- The National Green Tribunal (NGT) had asked for this data after noticing a news report highlighting serious forest encroachment.

The states with the highest encroachments are:

- Madhya Pradesh – 5,460.9 sq km
 - Assam – 3,620.9 sq km
 - Karnataka – 863.08 sq km
 - Maharashtra – 575.54 sq km
 - Arunachal Pradesh – 534.9 sq km
- 10 states/UTs including Delhi, Bihar, West Bengal, Himachal Pradesh, and Jammu & Kashmir have not yet submitted their data.





Ques : Which nation has declared its intention to leave the International Criminal Court (ICC) as the first European country to do so?

किस देश ने अंतर्राष्ट्रीय आपराधिक न्यायालय (ICC) छोड़ने का इरादा घोषित किया है, जो ऐसा करने वाला पहला यूरोपीय देश है?

- (a) Slovenia / स्लोवेनिया
- (b) Poland / पोलैंड
- (c) Azerbaijan / अज़रबैजान
- (d) China / चीन
- (e) Hungary / हंगरी

Answer : Option E

Explanation :

- Viktor Orban, the prime minister of Hungary, declared that his nation would be leaving the International Criminal Court (ICC). The International Criminal Court was founded in 2002, and Hungary was the first European nation to leave.
- In front of Israeli Prime Minister Benjamin Netanyahu, who is in Hungary for a four-day official visit, Viktor Orbán revealed the country's decision to leave the ICC.
- Benjamin Netanyahu, the prime minister of Israel, has an arrest order issued by the ICC for alleged war crimes in Gaza.
- As a signatory to the 1998 Rome Statute and the ICC's founding member, Hungary was required to detain Prime Minister Benjamin Netanyahu. Hungary is not required to arrest Benjamin Netanyahu as a result of its decision to leave the ICC.

About International Criminal Court (ICC) :

- Established : 2002 under Rome Statute (adopted in 1998, entered into force in 2002)
- HQ : The Hague, Netherlands
- Members : 125 countries, including Hungary.
- Aim : to prosecute individuals for genocide, crimes against humanity, war crimes, and the crime of aggression.
- President : Tomoko Akane
- Major powers like the USA, China, India, Israel, and Russia are not members.



Ques : When was the Stand Up India Scheme originally launched?

स्टैंड अप इंडिया योजना की शुरुआत कब हुई थी?

- a) January 1, 2015 / 1 जनवरी, 2015
- b) April 5, 2016 / 5 अप्रैल, 2016
- c) March 15, 2017 / 15 मार्च, 2017
- d) May 1, 2016 / 1 मई, 2016
- e) October 2, 2015 / 2 अक्टूबर, 2015

Answer : Option B

Explanation :

- The Government of India's (GoI) revolutionary Stand Up India Scheme marked the end of its nine-year successful execution on April 5, 2025.
- It was established on April 5, 2016, with the goal of fostering entrepreneurship at the local level with an emphasis on job creation and economic development.
- The Ministry of Finance's Department of Financial Services is in charge of implementing the initiative, while SIDBI serves as its nodal agency.
- Distribution by Category : SC Account and Loan Amount is 46248 and Rs.9747.11 crore, Amount of Loan and ST Account is Rs.3244.07 crore and 15228 and Women Entrepreneurs is Rs.43984.10 crore and 190844

About Stand-Up India :

- It is Launched in 2016.
- Composite Loan comprising both term loan and working capital, between Rs 10 lakh and Rs 1 crore through SCBs

Eligibility for the scheme is :

- Only SC/Scheduled Tribe ST or women entrepreneurs above the age of 18 years are eligible for the scheme
- In case of non-individual enterprises, it is mandatory that minimum 51% of the shareholding and controlling stake to be held by either SC/ST and/or women entrepreneur
- The borrower should not be a defaulter with any bank or financial institution (FI)





Ques : Which of the following is a primary objective of the Coastal Shipping Bill, 2024?

तटीय नौवहन विधेयक, 2024 का प्राथमिक उद्देश्य निम्नलिखित में से कौन सा है?

- A. Increase import tariffs on foreign vessels / विदेशी जहाजों पर आयात शुल्क बढ़ाना
- B. Encourage the use of inland waterways exclusively / अंतर्देशीय जलमार्गों के उपयोग को विशेष रूप से प्रोत्साहित करना
- C. Promote economical and sustainable coastal transportation / किफायती और टिकाऊ तटीय परिवहन को बढ़ावा देना
- D. Limit coastal trade to only public sector enterprises / तटीय व्यापार को केवल सार्वजनिक क्षेत्र के उद्यमों तक सीमित करना
- E. Restrict shipbuilding activities in India / भारत में जहाज निर्माण गतिविधियों को प्रतिबंधित करना

Answer : Option E

Explanation :

- The Lok Sabha enacted the Coastal Shipping Bill, 2024, which creates a comprehensive legal framework to support affordable, dependable, and sustainable coastal transportation while lessening the strain on rail and road systems.
- In accordance with the National Logistics Policy and in support of the "Make in India" campaign, the law streamlines coastal trade operations and eliminates the need for general trading permits for Indian ships.
- The measure intends to lower logistics costs, promote Indian ship ownership, increase shipbuilding, port services, and employment, and restrict foreign vessel participation through particular licenses.
- Green clearance channels, lower bunker fuel GST, and a National Database for Coastal Shipping are among the provisions. According to the law, coastal freight traffic is expected to increase from 162 million tonnes in 2023–2024 to 230 million tonnes by 2030.





Ques : The International Day of Sport for Development and Peace (IDSDP) is observed every year on which day ?

विकास और शांति के लिए अंतर्राष्ट्रीय खेल दिवस (IDSDP) हर वर्ष किस दिन मनाया जाता है?

- (a) 5 April
- (b) 6 April
- (c) 7 April
- (d) 8 April
- (e) 9 April

Answer : Option B

Explanation :

- Every year on April 6, the International Day of Sport for Development and Peace (IDSDP) is celebrated, honoring the transformative potential of sport in promoting good change, overcoming barriers, and bridging divides.
- Leveling the Playing Field: Sport for Social Inclusion is the theme for 2025.
- The United Nations General Assembly declared April 6th to be the International Day of Sport for Development and Peace in August 2013, and it has been observed annually since 2014.

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Ques : The International Day of Reflection on the 1994 Genocide Against the Tutsi in Rwanda is observed every year on which day ?

रवांडा में तुत्सी के खिलाफ 1994 के नरसंहार पर अंतर्राष्ट्रीय चिंतन दिवस हर साल किस दिन मनाया जाता है?

- (a) 5 April
- (b) 6 April
- (c) 7 April
- (d) 8 April
- (e) 9 April

Answer : Option C

Explanation :

- Every year on April 7, we commemorate the International Day of Reflection on the 1994 Genocide Against the Tutsi in Rwanda.
- On this day in 1994, more than 800,000 Tutsis, moderate Hutus, and others who resisted the genocide were methodically murdered in a span of 100 days, marking the start of one of the most horrific periods in modern history.
- The day, which was declared by the UN General Assembly in 2003, is a somber time to remember the deaths, offer support to the survivors, and consider the lessons that have been learnt.
- This yearly celebration inspires people all throughout the world to oppose hate speech, prejudice, and violence and to advance the ideals of human rights, peace, and universal dignity.

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Important days :

- 21 March : The International Day of Forests (Theme 2025: Forests and Food)
- 21 March : World Down Syndrome Day (WDSD) (Theme 2025: Improve Our Support Systems)
- 21 March : World Puppetry Day 2025 (Theme 2025 Robots, AI, and the Dream of the Puppet?)
- 22 March (Last Saturday of March) : Earth Hour
- 22 March : World Water Day (Theme 2025: Glacier Preservation)
- 22 March : World Day For Glaciers 2025 (Theme 2025 Glaciers' Preservation)
- 23 March : World Meteorological Day (Theme 2025: Closing the Early Warning Gap Together)
- 23 March : Shaheed Diwas or Martyrs' Day (March 23, 1931, lies in the execution of three young revolutionaries (Bhagat Singh, Rajguru, and Sukhdev))
- 24 March : International Day for the Right to the Truth Concerning Gross Human Rights Violations and for the Dignity of Victims
- 24 March : World Tuberculosis Day (Theme 2025 – Yes! We Can End TB: Commit, Invest, Deliver)
- 25 March : The International Day of the Unborn Child
- 25 March : The International Day of Solidarity with Detained and Missing Staff Members
- 26 March : World Purple Day
- 27 March : World Theatre Day (Theme 2025: Theatre and a Culture of Peace)
- 28 March : Universal Acceptance Day (Theme 2025 "Connecting the Unconnected – Building a Multilingual Internet for Viksit Bharat.")
- 29 March : World Piano Day
- 30 March : International Day of Zero Waste 2025 (Theme 2025 Towards Zero Waste in Fashion and Textiles)
- 1 April : 89th edition of Utkal Divas, also known as Odisha Day or Vishuva Milan to commemorate the formation of the state of Odisha in 1936
- 2 April : International Fact-Checking Day
- 2 April : World Autism Awareness Day (Theme 2025: Advancing Neurodiversity and the UN Sustainable Development Goals (SDGs))
- 2 April (first Wednesday of April) : National Walking Day (Theme 2025: Protect yourself from diabetes, heart disease, and cancer)





IMPORTANT ONE – LINER Current Affairs

Shaleen Toshniwal Appointed as 20th Chairman of Manmade and Technical Textiles Export Promotion Council (MATEXIL). Prior to this role, he served as Vice Chairman of MATEXIL. He Replaced Bhadresh Dodhia.

Indian Railways Partners with Delhi Metro Rail Corporation (DMRC) to Install Automatic Wheel Profile Measurement Systems (AWPMS). It is a touchless, real-time monitoring system to assess the shape and condition of train wheels

India will host 2025 BIMSTEC Athletics Meet and 2027 1st BIMSTEC Games.

Bangladesh officially became the new Chair of Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (Bimstec) for the next two years. It received the leadership from Thailand, the previous Chair.

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