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Ques : Which Regional Rural Bank became the first in India to launch e-Bank Guarantee (e-BG) services?

- a) Kerala Gramin Bank
- b) Andhra Pradesh Grameena Vikas Bank
- c) Karnataka Vikas Gramin Bank
- d) Jharkhand Rajya Gramin Bank
- e) Baroda UP Bank

Answer : Option C

Explanation :

- Karnataka Vikas Gramin Bank (KVGB) launched e-Bank Guarantee (e-BG) services in Dharwad, Karnataka.
- KVGB is the first among the 43 Regional Rural Banks (RRBs) in India to offer this facility.
- The bank partnered with National E-Governance Services Limited (NESL) to launch the service.
- The e-BG process uses e-signatures and e-stamps, enabling quick and paperless issuance of guarantees.
- Beneficiaries can instantly view the guarantee on the NESL portal, removing the need for manual verification or physical copies.

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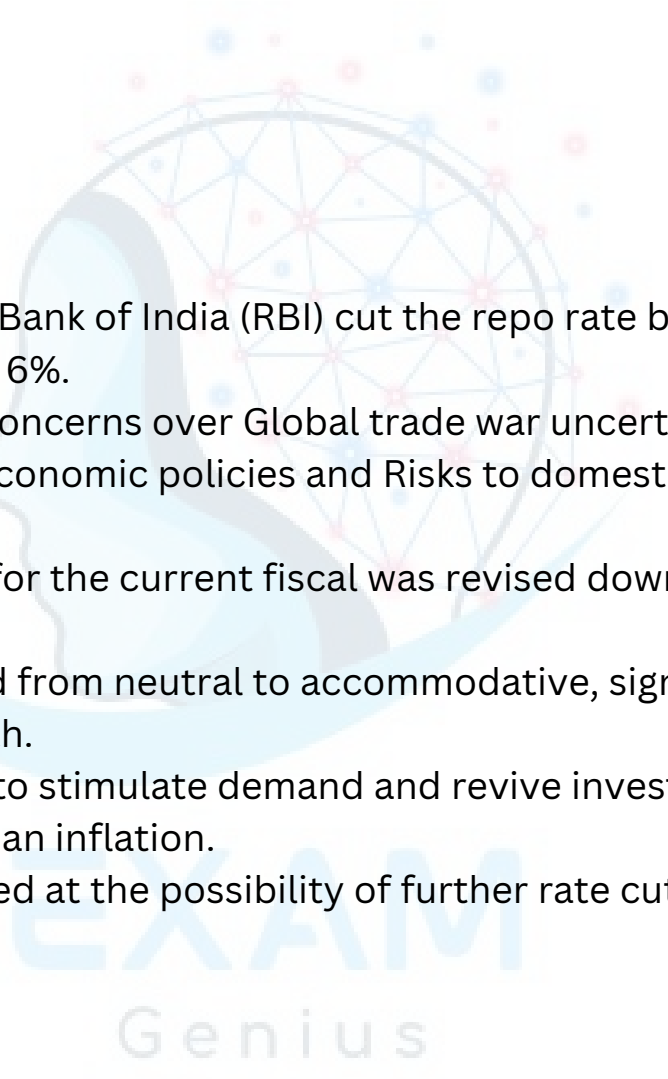
Ques : What is the current repo rate after RBI's April 2025 cut?

- a) 6.25%
- b) 6.75%
- c) 6.5%
- d) 6%
- e) 5.75%

Answer : Option D

Explanation :

- In April 2025, the Reserve Bank of India (RBI) cut the repo rate by 25 basis points (0.25%), bringing it down to 6%.
- This move was driven by concerns over Global trade war uncertainties, Tariff-related impacts from U.S. economic policies and Risks to domestic growth momentum
- The GDP growth forecast for the current fiscal was revised downward from 6.7% to 6.5%.
- Policy stance was changed from neutral to accommodative, signaling a focus on supporting economic growth.
- RBI emphasized the need to stimulate demand and revive investment, placing higher priority on growth than inflation.
- The central bank also hinted at the possibility of further rate cuts if needed.





Ques: What is the tenure of the new 'bob Square Drive Deposit Scheme' launched by Bank of Baroda?

- (a) 400 days
- (b) 500 days
- (c) 444 days
- (d) 333 days
- (e) 365 days

Answer: Option C

Explanation:

- Bank of Baroda launched a new fixed deposit scheme called 'bob Square Drive Deposit Scheme', effective from April 7, 2025.
- This scheme offers a tenure of 444 days.
- **The interest rates are:**
 - 7.15% per annum for the general public
 - 7.65% for senior citizens
 - 7.75% for super senior citizens (80+ years)
- This scheme replaces the earlier Utsav Deposit Scheme, which has now been withdrawn.

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Ques : Which public awareness campaign has the RBI expanded with the launch of the WhatsApp channel?

- (a) Safer Banking India
- (b) Financial Literacy Campaign
- (c) RBI Kehta Hai
- (d) Digital Banking Awareness
- (e) Consumer Rights Awareness

Answer: Option C

Explanation :

- RBI has launched a WhatsApp Channel to enhance its financial literacy campaign, especially targeting remote and underserved areas.
- This is part of its broader initiative 'RBI Kehta Hai', which spreads awareness on safe banking, consumer rights, and fraud prevention.
- The WhatsApp channel will share verified and secure information, helping combat financial myths and ensuring people make informed financial decisions.

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Ques : Who has been appointed as the Executive Director – Technology and Operations of Equitas Small Finance Bank?

- (a) Vasudevan P N
- (b) Balaji Nuthalapadi
- (c) Ramesh Subramanian
- (d) Arvind Krishna
- (e) Sanjay Agarwal

Answer: Option B

Explanation:

- Balaji Nuthalapadi has been appointed as the Executive Director – Technology and Operations at Equitas Small Finance Bank.
- Equitas Small Finance Bank was established in 2016 and is headquartered in Chennai.
- The current Managing Director and CEO of the bank is Vasudevan P N.

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Ques: Who has been appointed as the Chief Executive Officer (CEO) of Oman India Joint Investment Fund – Management Company?

- (a) Rajiv Kumar
- (b) Satish Chavva
- (c) Sanjay Joshi
- (d) Nitin Gupta
- (e) Ravi Menon

Answer: Option B

Explanation:

- Satish Chavva has been appointed as the CEO of Oman India Joint Investment Fund – Management Company (OIJIF-MC), a private equity fund manager backed by the Oman Investment Authority and the State Bank of India (SBI).
- He previously worked with British International Investment, where he led Direct Private Equity for South Asia.
- Chavva has a prior connection with OIJIF, having served as Director of Investments from 2016 to 2022.
- He also worked with Citi Group for over 9 years, including its private equity arm Citi Venture Capital International, in both India and the UK

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Ques: PNB MetLife India Insurance has partnered with which platform to launch the Pension Premier Multicap Fund under its ULIP plan?

- (a) BankBazaar
- (b) IndiaFirst Life
- (c) LIC
- (d) Policybazaar
- (e) Max Life

Answer: Option D

Explanation:

- PNB MetLife India Insurance Company Limited has partnered with Policybazaar to launch the Pension Premier Multicap Fund under its Unit-Linked Insurance Plans (ULIPs).
- The fund is offered under the PNB MetLife Smart Invest Pension Plan (UIN – 117L137V02).
- It aims to help build a retirement corpus while offering life insurance protection.
- The fund is open for subscription from April 1 to April 15, 2025, at an initial Net Asset Value (NAV) of Rs.10, after which it will be market-linked.

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Ques : What was the main reason RBI imposed a Rs.36.40 lakh penalty on Aryavart Bank in March 2025?

- A) Failure to report NPAs correctly
- B) Violation of KYC norms
- C) Non-compliance in SLR maintenance
- D) Delay in transferring unclaimed amounts to DEAF
- E) Misreporting of priority sector lending

Answer : Option D

Explanation :

- RBI imposed a Rs.36.40 lakh penalty on Aryavart Bank, Lucknow for not complying with regulatory norms.
- The penalty was issued on March 28, 2025, after an inspection conducted by NABARD.
- The bank failed to transfer eligible unclaimed amounts to the Depositor Education and Awareness Fund (DEAF) within the prescribed timeframe.
- This action violates Section 26A read with Section 51(1) of the Banking Regulation Act, 1949.
- RBI clarified that the penalty is due to statutory non-compliance and does not affect the validity of any customer-related transactions.

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Ques: Who recently resigned as the Executive Director of Federal Bank?

- (a) Shalini Warriar
- (b) Ramesh Iyer
- (c) Balaji Nuthalapadi
- (d) Rupa Devi Singh
- (e) Usha Ananthasubramanian

Answer: Option A

Explanation:

- Shalini Warriar has resigned as the Executive Director of Federal Bank.
- She joined the bank in 2015 as the Chief Operating Officer (COO).
- In 2020, she was promoted to Executive Director.
- Her departure marks the end of nearly a decade-long tenure with the bank, during which she played a pivotal role in operational strategy and transformation.

About Federal Bank :

- Established : 1931
- HQ : Kochi, Kerala
- MD & CEO : KVS Manian
- Tagline : Your Perfect Banking Partner

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Ques : What is the revised GDP growth forecast for India for FY26 as per ADB's April 2025 report?

- A) 7.3%
- B) 7.4%
- C) 7.8%
- D) 6.7%
- E) 6.9%

Answer : Option D

Explanation :

- The Asian Development Bank (ADB) revised India's FY26 GDP growth forecast to 6.7%, down from the earlier 7% projection.
- Reasons for the downgrade includes, Global economic uncertainty, Impact of US tariffs on Indian exports and Risks to foreign investment flows
- ADB projects a slight rebound in FY27, forecasting 6.8% GDP growth.
- Inflation projections of FY26 is 4.3% and FY27 is 4.0%
- ADB recommends to Build resilience in the food supply chain and Extend policy support for rural income growth and inflation moderation
- India could gain from trade diversions triggered by evolving global tariff structures according to Moody's view.

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Ques: Under MSP operations, which state recorded the highest procurement of cotton by the government in 2025?

- (a) Maharashtra
- (b) Gujarat
- (c) Telangana
- (d) Andhra Pradesh
- (e) Karnataka

Answer: Option C

Explanation:

- The Government of India procured 100 lakh bales of cotton under MSP operations through its nodal agency.
- This equals 38% of total cotton arrivals and 34% of total estimated cotton production.
- Telangana recorded the highest procurement with 40 lakh bales, followed by Maharashtra (30 lakh) and Gujarat (14 lakh).
- Other states with notable procurement include Karnataka, Madhya Pradesh, Andhra Pradesh, Odisha, and smaller amounts from Haryana, Rajasthan, and Punjab.
- A total of Rs.37,450 crore has been disbursed to around 21 lakh cotton farmers across India.

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Ques: The 7th edition of 'Poshan Pakhwada', launched by the Ministry of Women and Child Development, is observed during which dates in 2025?

- (a) April 1 to 14
- (b) April 5 to 21
- (c) April 10 to 24
- (d) April 8 to 22
- (e) April 7 to 20

Answer : Option D

Explanation :

- The Ministry of Women and Child Development (MWCD) launched the 7th edition of Poshan Pakhwada, being observed from April 8 to 22, 2025.

It focuses on four core themes:

1. Maternal and infant nutrition in the first 1,000 days
 2. Promotion of the Poshan Tracker app
 3. Community-Based Management of Malnutrition (CMAM)
 4. Encouraging a healthy lifestyle to prevent childhood obesity
- The campaign includes WASH (Water, Sanitation, and Hygiene) efforts in collaboration with Jal Jeevan Mission and Swachh Bharat Mission–Grameen.
 - Social media hashtags like #DDWSJoinsPoshanPakhwada and #PoshanPakhwada are being used to enhance outreach.





Ques : Which UK university is set to open its campus in Gift City, Gujarat, with academic session starting from 2026?

- A) Oxford University
- B) University of Manchester
- C) Coventry University
- D) University of Cambridge
- E) University of Leeds

Answer : Option C

Explanation :

- Coventry University (UK) has received approval to establish an international campus in Gift City, Gujarat.
- It is among the first few foreign universities to set up a presence in India's financial hub.
- Academic session is set to begin in 2026.
- The initial courses offered include: BSc Honours in International Business Management and BSc Honours in Business and Finance
- This move supports India's efforts to boost global educational collaboration and provide international learning opportunities within the country.

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Ques : As per FY25 data, how many more families availed NREGS compared to pre-Covid FY20?

- a) 65 lakh
- b) 78 lakh
- c) 85 lakh
- d) 1 crore
- e) 45 lakh

Answer : Option C

Explanation :

- Under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), 5.78 crore families availed benefits in FY25, excluding West Bengal.
- This reflects an increase of 85 lakh families compared to FY20 (pre-Covid), when 4.93 crore families were beneficiaries.
- Maharashtra saw a notable rise 15.37 lakh families (FY20) and 30.07 lakh families (FY25)
- Increase is driven by Emphasis on individual asset creation, Work like digging wells, building goat and buffalo sheds and Provision of top-up wages beyond the standard 100-day guarantee
- Compared to the pandemic peak year (FY21), some states like Maharashtra, Bihar, Himachal Pradesh, Arunachal Pradesh, and Tripura recorded further increases in demand.

States with highest demand in FY25 include:

- Tamil Nadu – 65.32 lakh
- Uttar Pradesh – 65.28 lakh
- Rajasthan – 58.86 lakh
- Bihar – 51.36 lakh
- Andhra Pradesh – 46.93 lakh



Ques: The Investor Education and Protection Fund Authority (IEPFA) has partnered with which organization to launch Phase 2 of the “Niveshak Didi” initiative for rural women’s financial literacy?

- (a) NABARD
- (b) SIDBI
- (c) India Post Payments Bank
- (d) SEBI
- (e) RBI

Answer: Option C

Explanation:

- The Investor Education and Protection Fund Authority (IEPFA) under the Ministry of Corporate Affairs and India Post Payments Bank (IPPB) under the Department of Posts have signed a Memorandum of Agreement (MoA).
- This is for Phase 2 of the "Niveshak Didi" initiative, which aims to enhance financial literacy for women in rural, semi-urban, and underserved areas.
- Women postal workers and community leaders are trained to act as financial educators.
- In Phase 1, over 55,000 beneficiaries participated, with 60% female, mostly from deep rural areas.

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Ques : What will the M-CADWM sub-scheme use to connect irrigation sources with farmland?

- (a) Canals
- (b) Underground pressurised piped system
- (c) Water trucks
- (d) Rainwater harvesting
- (e) Solar-powered pumps

Answer: Option B

Explanation :

- The M-CADWM (Modernisation of Command Area Development and Water Management) sub-scheme is aimed at improving micro-irrigation infrastructure under the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) for the 2025–26 period.
- The sub-scheme focuses on delivering water directly to farm gates through a pressurised underground piping system in 78 pilot sites across India, benefiting nearly 80,000 farmers.
- The initiative aims to modernise irrigation networks, ensuring efficient water supply to 1-hectare fields in remote areas.

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Ques: What is the name of India's first tri-service all-women global circumnavigation sailing expedition?

- (a) Navika Sagar Parikrama
- (b) Nari Vayu Yatra
- (c) Samudra Pradakshina
- (d) Triveni Shakti Abhiyan
- (e) Tarini Parikrama

Answer: Option C

Explanation:

- The first tri-service all-women global circumnavigation expedition, "Samudra Pradakshina," was flagged off from Colaba, Mumbai, aboard the Indian Army Sailing Vessel (IASV) Triveni.
- The expedition involves 12 women crew members from the Indian Army, Navy, and Air Force.
- It was flagged off by Lieutenant General AK Ramesh from the Indian Naval Watermanship Training Centre.
- The crew underwent intensive training at the Army Adventure Nodal Centre, Marve, Mumbai.
- The voyage includes a 4,000 nautical mile journey to Seychelles and back to Mumbai in 55 days.
- The mission promotes Nari Shakti (women empowerment) in the Indian Armed Forces.
- In comparison, INSV Tarini carried out the second all-women Navika Sagar Parikrama last year, manned by two women Indian Navy officers.





Ques : Who represented the Government of India as the Co-Chair in the 4th JWG Meeting with Japan?

- (a) Arvind Singh
- (b) Rajeev Mehta
- (c) Mugdha Sinha
- (d) Anita Karwal
- (e) G. Kishan Reddy

Answer: Option C

Explanation :

- The 4th Joint Working Group (JWG) Meeting on Tourism Cooperation between India and Japan was held in New Delhi.
- It was co-chaired by Mugdha Sinha, Director General, Ministry of Tourism, Government of India, and Haraikawa Naoya, Commissioner of the Japan Tourism Agency (JTA).
- The meeting focused on data sharing, visitor profiles, and boosting tourism, especially to Buddhist destinations, to appeal to millennial travelers.
- This collaboration aims to enhance bilateral tourism and promote cultural exchange between the two nations.

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Ques : Who became the first Indian cricketer to score 13,000 runs in T20 cricket?

- (a) Rohit Sharma
- (b) Virat Kohli
- (c) Suryakumar Yadav
- (d) KL Rahul
- (e) MS Dhoni

Answer: Option B

Explanation:

- Virat Kohli became the first Indian and fifth cricketer overall to reach 13,000 runs in T20 cricket.
- He achieved this milestone during the Royal Challengers Bengaluru (RCB) and Mumbai Indians (MI) match at Wankhede Stadium.
- He reached 13,000 runs with the 17th run of his innings.

Other players with 13,000+ T20 runs:

- Chris Gayle – 14,562
- Alex Hales – 13,610
- Shoaib Malik – 13,557
- Kieron Pollard – 13,537

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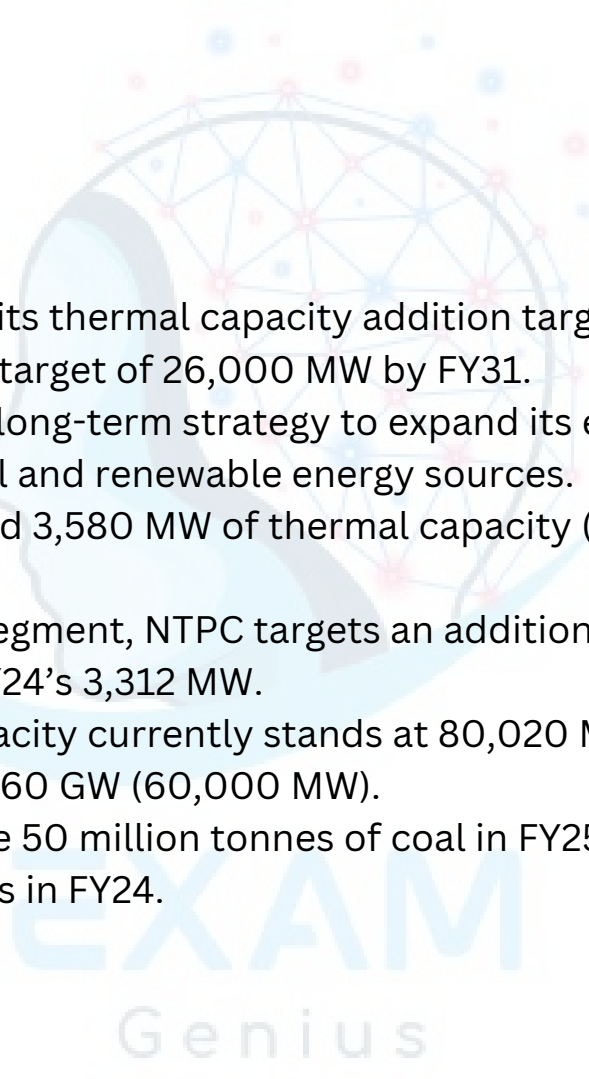
Ques : What is NTPC's revised thermal capacity addition target by 2032?

- a) 26,000 MW
- b) 60 GW
- c) 3,580 MW
- d) 30,000 MW
- e) 80,020 MW

Answer : Option D

Explanation :

- NTPC Limited has revised its thermal capacity addition target to 30,000 MW by FY32, up from the previous target of 26,000 MW by FY31.
- This forms part of NTPC's long-term strategy to expand its energy generation portfolio, balancing thermal and renewable energy sources.
- For FY26, NTPC aims to add 3,580 MW of thermal capacity (compared to just 660 MW added in FY24).
- In the renewable energy segment, NTPC targets an addition of 5,000 MW in FY25, which is 26% higher than FY24's 3,312 MW.
- NTPC's total installed capacity currently stands at 80,020 MW, with a 2032 renewable energy target of 60 GW (60,000 MW).
- NTPC also aims to produce 50 million tonnes of coal in FY25 from its captive mines, up from 45.72 million tonnes in FY24.





Ques : Which Indian President was recently honoured with the "Key to the City of Lisbon" during her visit to Portugal?

- (a) Pranab Mukherjee
- (b) Ram Nath Kovind
- (c) A.P.J. Abdul Kalam
- (d) Droupadi Murmu
- (e) K.R. Narayanan

Answer: Option D

Explanation:

- President Droupadi Murmu was recently presented with the Key to the City of Lisbon, which is the highest civilian honour awarded by the city of Lisbon, Portugal.
- The honour was conferred during a ceremony hosted by the Mayor of Lisbon, Carlos Manuel.
- Her visit to Portugal was on the invitation of President Marcelo Rebelo de Sousa.
- This was a historic visit, taking place 27 years after the last Indian state visit to Portugal, which was made by President K. R. Narayanan in 1998.

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Ques : The book Heart Lamp, shortlisted for the International Booker Prize 2024, is a translated collection of stories originally written in which Indian language?

- a) Hindi
- b) Bengali
- c) Kannada
- d) Malayalam
- e) Tamil

Answer : Option C

Explanation :

- Heart Lamp is a collection of 12 short stories originally written in Kannada between 1990 and 2023 by Banu Mushtaq.
- The stories have now been translated into English by Deepa Bhashti.
- This book has been shortlisted for the International Booker Prize 2024, a major global literary award.
- This is a historic moment for Kannada literature, as it is getting international recognition on a prestigious platform.
- Banu Mushtaq expressed her happiness and pride at seeing Kannada stories reach the global stage.

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Ques: Who launched the dedicated digital portal developed by IWAI to streamline private investment in infrastructure development on National Waterways?

- (a) Nitin Gadkari
- (b) Dharmendra Pradhan
- (c) Ashwini Vaishnaw
- (d) Hardeep Singh Puri
- (e) Sarbananda Sonowal

Answer: Option E

Explanation:

- Union Minister Sarbananda Sonowal launched the dedicated digital portal developed by the Inland Waterways Authority of India (IWAI).
- The portal aims to facilitate private sector participation in building infrastructure (like jetties and terminals) on National Waterways, promoting Ease of Doing Business (EODB).
- Under the National Waterways Regulations, 2025, private firms can get a digital No Objection Certificate (NoC) from IWAI.
- The first digital NoC was granted to Marina India Infrastructure Pvt. Ltd. for a jetty at Malim, Goa on National Waterway-68.
- This is seen as a major step toward digital governance, sustainable infrastructure, and the Viksit Bharat vision, with cargo movement already rising significantly.

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