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In English



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Ques: Which bank recently launched the "Elite Plus Savings Account" tailored for High Net-worth Individuals (HNIs)?

- (a) HDFC Bank
- (b) ICICI Bank
- (c) Axis Bank
- (d) Bandhan Bank
- (e) Yes Bank

Answer: Option D

Explanation:

- Bandhan Bank launched the Elite Plus Savings Account, specially designed for High Net-worth Individuals (HNIs).
- The account provides unlimited free cash deposits every month, aiming to deliver a premium banking experience.

About Bandhan Bank :

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

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Recent Facilities Launched in Banking & Insurance Sector :

- Bank of Baroda launched a new fixed deposit scheme called 'bob Square Drive Deposit Scheme', effective from April 7, 2025
- Karnataka Vikas Gramin Bank (KVGB), a leading rural bank in India, has launched e-Bank Guarantee (e-BG) services in partnership with National E-Governance Services Limited (NESL)
- Jio Finance Ltd (JFL), the NBFC arm of Jio Financial Services Ltd, has launched a new product called Loan Against Securities (LAS)
- Federal Bank has launched a new credit card named Fed StarBiz, aimed specifically at business customers
- The National Payments Corporation of India (NPCI) has launched BHIM 3.0, a revamped version of its digital payment platform aimed at improving user experience and promoting financial inclusivity
- Bank of Baroda (BoB) has launched the PM-Vidyalaxmi Scheme to provide financial assistance to meritorious students pursuing higher education
- Bank of Baroda (BoB) has introduced the 'mDigiNext mobile app' to meet the cash management demands of its corporate customers
- HDFC Bank has launched the Embassy Fixed Deposit scheme, a foreign currency term deposit available only in USD
- IDFC FIRST Bank has added a "Ace" feature to its mobile banking app, which will provide information on over 2500 mutual funds. This is intended to encourage 'do-it-yourself' investment among its clients
- Kotak Mutual Fund has launched a new investment plan called 'Choti SIP' to make mutual fund investments more accessible for small investors
- Canara Bank has been the first bank in India to introduce an Online Digital Balance Confirmation Certificate through the PSB Alliance Pvt. Ltd platform, marking a significant step forward in digitisation and operational efficiency
- HDFC Bank, one of India's top private banks, will now accept deposits under the Senior Citizens' Savings Scheme (SCSS). This scheme, run by the Government of India, is designed to help elderly individuals save money securely





Ques : Kotak Mahindra Bank has signed an MoU with which state's startup mission to support and strengthen the startup ecosystem?

- (a) Maharashtra
- (b) Karnataka
- (c) Tamil Nadu
- (d) Kerala
- (e) Telangana

Answer: Option D

Explanation:

- Kotak Mahindra Bank Limited (KMBL) signed an MoU with Kerala Startup Mission (KSUM), the nodal agency under the Government of Kerala.
- The collaboration aims to support startups with banking solutions, capacity-building programs, and global market linkages.
- The initiative is part of efforts to boost innovation and entrepreneurship in the state.

About Kotak Mahindra Bank :

- Established : 2003
- HQ : Mumbai
- MD & CEO : Ashok Vaswani
- Tagline : Let's make money simple

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Recently signed banking agreements

- PNB MetLife India Insurance Company Limited has partnered with Policybazaar to launch the Pension Premier Multicap Fund under its Unit-Linked Insurance Plans (ULIPs)
- 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).
- 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: As per the recent announcement by RBI, who will now have the authority to modify UPI transaction limits for in-person merchant payments?

- (a) Reserve Bank of India
- (b) Ministry of Finance
- (c) National Payments Corporation of India
- (d) State Bank of India
- (e) NITI Aayog

Answer : Option C

Explanation :

- The National Payments Corporation of India (NPCI) will have the authority to change the transaction limitations for UPI in-person merchant transactions, according to an announcement made by RBI governor Sanjay Malhotra.
- At the moment, the Rs.1 lakh transaction limit for UPI, which includes both P2P and P2M payments, is specified.
- Higher restrictions, ranging from Rs.2 lakh to Rs.5 lakh, apply to some P2M transfers, nevertheless. The Rs.1 lakh cap on P2P transactions on UPI will remain in place.

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Ques : Which bank recently launched an ‘In-App Mobile OTP’ feature to enhance security against OTP-related frauds like SIM swap and phishing?

- (a) HDFC Bank
- (b) ICICI Bank
- (c) Axis Bank
- (d) Kotak Mahindra Bank
- (e) Yes Bank

Answer: Option C

Explanation:

- Axis Bank launched the ‘In-App Mobile OTP’ feature on its Open mobile banking platform.
- This new security measure addresses OTP-related frauds like SIM swap and phishing.
- It replaces traditional SMS OTPs with Time-based One-Time Passwords (TOTP) generated directly within the app.
- The goal is to improve transaction safety and reduce fraud risk.

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Ques: Which company was recently granted a Certificate of Registration (CoR) by RBI to operate as an NBFC-ICC and not accept public deposits?

- (a) L&T Finance
- (b) Tata Capital
- (c) Muthoot Finance
- (d) Bajaj Finserv
- (e) Piramal Finance Limited

Answer: Option E

Explanation:

- Piramal Finance Limited (PFL), a wholly-owned subsidiary of Piramal Enterprises Limited (PEL), received the Certificate of Registration (CoR) from the RBI to operate as a Non-Banking Financial Company – Investment and Credit Company (NBFC-ICC).
- Approval was granted under Section 45-IA of the RBI Act, 1934.
- PEL invested Rs.600 crore in March 2025 via a rights issue to support the operations of PFL.

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Ques : What is the name of the AI companion robot developed by Samsung using Google Cloud's generative AI?

- A) Bixby
- B) Alexa
- C) Ballie
- D) Siri
- E) Aura

Answer : Option C

Explanation :

- Samsung partnered with Google Cloud to integrate generative AI technology into its home companion robot, Ballie.
- The AI is powered by Google Cloud's Vertex AI platform, enabling natural and interactive conversations.
- Ballie is designed to function as a smart home assistant, capable of managing lighting, greeting visitors, and setting personal reminders.
- The robot aims to enhance everyday convenience and is expected to be available to consumers in Summer 2025.
- With this innovation, Samsung marks a significant step in bringing advanced AI capabilities into consumer robotics.

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Ques: Which fintech company became India's first unicorn of 2025 after raising USD 60 million in a Series D round led by Kedaara Capital?

- (a) PhonePe
- (b) Razorpay
- (c) Juspay
- (d) Paytm
- (e) Pine Labs

Answer: Option C

Explanation :

- Through a combination of main and secondary investments, Juspay successfully raised USD 60 million in a Series D capital round, making it India's first unicorn of 2025.
- Kedaara Capital led this round, with participation from previous investors Accel Limited and SoftBank Group Corporation.
- For the transaction, Juspay's only financial advisor was Avendus Capital Private Limited.
- Juspay raised USD 60 million in its 2021 Series C round and USD 21.6 million in its 2020 Series B financing, according to data from market intelligence platform Tracxn.

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Ques : How much investment will Indian Oil Corporation (IOC) make for the petrochemical complex in Odisha?

- a) Rs.45,000 crore
- b) Rs.50,000 crore
- c) Rs.61,000 crore
- d) Rs.70,000 crore
- e) Rs.80,000 crore

Answer : Option C

Explanation :

- Indian Oil Corporation (IOC) has announced an investment of over ₹61,000 crore to establish a mega petrochemical complex in Paradip, Odisha.
- The investment aims to cater to the rising demand for petrochemicals in India's rapidly growing economy.
- The initiative is a part of IOC's strategic plan to enhance its petrochemical capabilities, helping meet domestic demand and contribute to economic growth.
- This investment was confirmed by A. S. Sahney, the chairman of IOC.

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Ques: Which horticultural fruit from South Gujarat recently received the Geographical Indication (GI) tag, becoming the first such product from the region?

- (a) Gir Kesar Mango
- (b) Amalsad Chikoo
- (c) Kutchhi Kharek
- (d) Banganapalli Mango
- (e) Dasherri Mango

Answer: Option B

Explanation:

- Amalsad Chikoo (sapodilla) became the first South Gujarati agricultural product to be awarded a Geographical Indication (GI) tag.
- The application was filed by GUJCOST and Navsari Agricultural University, and the GI was awarded to the Valsad Navsari Jilla Fal Ane Shakhbhaji Sahakari Sangh Limited.
- This is the third fruit from Gujarat with a GI tag after Gir Kesar Mango and Kutchhi Kharek.

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Ques : Which country became the 54th nation to sign the Artemis Accords in April 2025?

- A) Sri Lanka
- B) Bangladesh
- C) Nepal
- D) Bhutan
- E) Maldives

Answer : Option B

Explanation :

- Bangladesh became the 54th country to sign the Artemis Accords on April 8, 2025.
- The Artemis Accords, led by NASA, are a set of principles focused on promoting safe and sustainable exploration of outer space and encouraging peaceful international cooperation in deep space missions.

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Ques : Which airport has been ranked the World's Best Airport 2025 by Skytrax?

- a) Hamad International Airport
- b) Tokyo Haneda Airport
- c) Incheon International Airport
- d) Singapore Changi Airport
- e) Narita International Airport

Answer : Option D

Explanation :

- Skytrax, the leading air transport rating organization, named Singapore Changi Airport as the World's Best Airport for 2025.
- This marks the 13th time Changi has received this prestigious title, highlighting its consistent excellence in passenger experience.
- The ranking is based on global passenger surveys covering facilities, cleanliness, staff service, and overall travel experience.

Ranking of top 5 airports :

- 1 Singapore Changi Airport, Singapore
- 2 Doha Hamad International Airport, Qatar
- 3 Tokyo Haneda International Airport, Japan
- 4 Seoul Incheon International Airport, South Korea
- 5 Tokyo Narita International Airport, Japan

Ranking of Top 5 Indian airports :

- 32 Indira Gandhi International Airport (IGIA), or Delhi International Airport (Best Airport in India and South Asia)
- 48 Kempegowda International Airport (KIA), Bengaluru (Best Regional Airport in India and South Asia)
- 56 Rajiv Gandhi International Airport (RGIA), Hyderabad ((Best Airport Staff in India & South Asia 2025 4th time)
- 73 Chhatrapati Shivaji Maharaj International Airport, Mumbai





80 Manohar International Airport at Mopa, Goa (Best Airport by passenger Numbers with less than 5 million passengers)



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India's Rankings in Different Indices

- 'Readiness for Frontier Technologies' index Published by UN Trade and Development (UNCTAD) : India (36th)
- 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)
- Busiest Airports by Seats according to International Air Transport Association (IATA) : Indira Gandhi International Airport, India (8th), Dubai International Airport, UAE (top)





Ques: Kazakhstan's largest-ever rare earth metal reserve was recently discovered at which site?

- (a) Irgiz
- (b) Dos
- (c) Kuirektykol
- (d) Karaganda
- (e) Astana

Answer: Option C

Explanation:

- Kuirektykol site, located about 300 km southeast of Astana in the Karaganda region, is home to Kazakhstan's largest rare earth metal reserve.
- The site includes promising zones like Irgiz and Dos.
- Preliminary estimates suggest 800,000 tons of rare earth metals in Irgiz alone.
- Elements like cerium, lanthanum, neodymium, and yttrium are present, with an average concentration of 700 grams per ton.

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Ques : Which state became the first in India to implement SC categorisation in 2025?

- a) Tamil Nadu
- b) Andhra Pradesh
- c) Telangana
- d) Karnataka
- e) Kerala

Answer : Option C

Explanation :

- On April 14, 2025, Telangana became the first state in India to implement the Scheduled Castes (SC) categorisation system in government jobs and education.
- The total reservation for SC communities in jobs and education is 15%.

This categorisation divides SC communities into three groups with different reservation percentages:

- Group I: 15 most disadvantaged SC communities – 1% reservation
- Group II: 18 moderately benefited SC communities – 9% reservation
- Group III: 26 significantly benefited SC communities – 5% reservation

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Ques: Who became the first Indian boxer to win a gold medal at the World Boxing Cup Brazil 2025?

- (a) Shiva Thapa
- (b) Amit Panghal
- (c) Hitesh Gulia
- (d) Odel Kamara
- (e) Vikas Krishan

Answer: Option C

Explanation:

- Hitesh Gulia became the first Indian boxer to win a gold medal at the World Boxing Cup Brazil 2025.
- He won in the men's 70kg weight category after a walkover as his opponent Odel Kamara of England was injured.
- India sent a 10-member all-male contingent, with no women boxers participating.

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Recent News headlines related to Sports

- In a remarkable display of skill and dedication, young Indian equestrian player Niharika Singhania has clinched first position in the prestigious Azelhof CSI Lier equestrian competition held in Belgium
- Gurindervir Singh, a 24-year-old sprinter from Punjab, created history at the Indian Grand Prix 1 in Bengaluru. He broke the previous record of 10.23 seconds, set by Manikanta Hoblidhar in October 2023
- Indian Grandmaster Nihal Sarin clinched the 2025 Tashkent Open Agzamov Memorial title in Uzbekistan. Nihal 20-year-old secured the title.
- Czech teenager Jakub Mensik defeated Novak Djokovic in the Miami Open final, denying him his 100th tour-level title
- Olympian Deepak Punia won silver in the men's freestyle 92kg category at the Asian Wrestling Championships in Amman, Jordan. Dinesh clinched bronze in the 125kg category after defeating Turkmenistan's Zyyamuhammet Saparov
- Rajgir, Bihar, will host the Hero Asia Cup Hockey 2025 from August 29 to September 7.
- India's No. 1-ranked women's squash player, Anahat Singh, won the women's singles title at the Indian Open 2025 PSA Copper event in Mumbai. In the men's category, Egypt's Kareem El Torkey clinched the title.
- In Tennis, Novak Djokovic has become the oldest man to reach semi-final of the ATP Masters 1000. The 37-year-old Serbian achieved this feat by defeating American Sebastian Korda with an impressive 6-3 7-6 win in the quarterfinals of the Miami Open
- Aryna Sabalenka won her maiden Miami Open title by defeating Jessica Pegula in the final with a score of 7-5, 6-2
- In table tennis, Manav Thakkar made history by becoming the first Indian to reach the final eight of a WTT Star Contender event
- The Khelo India Para Games 2025 completed at JLN Stadium in New Delhi. Haryana won the most medals with 34 gold, 39 silver, and 31 bronze, followed by Tamil Nadu with 28 gold, 19 silver, and 27 bronze.





Ques : Who is the author of the book "Confessions of Stock Market Wizards"?

- a) Rakesh Jhunjhunwala
- b) Warren Buffett
- c) Nikhil Kamath
- d) Radhakishan Damani
- e) Safir Anand

Answer : Option E

Explanation :

- "Confessions of Stock Market Wizards" is written by Safir Anand and published by HarperBusiness.
- The book compiles insights and investment learnings from top Indian investors, offering a detailed look into their personal experiences in the stock market.
- It highlights key lessons and strategies that have shaped the successful careers of prominent stock market figures in India.

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Recent News Headlines Related to Books :

- The Great Conciliator: Lal Bahadur Shastri and the Transformation of India : Sanjeev Chopra
- To the Seventh Generation: The Journey of Christian Medical College Vellore : V.I. Mathan
- March of Glory: The Story of India's 1975 World Cup triumph : Hockey historian, K. Arumugam and Eminent journalist Errol D'Cruz
- "Living with Birds" : Asad Rahmani
- Leo – The Untold Story : P.S. Raman
- Rice: A Global History : Renee Marton
- The Sona Story: The Textile to Tech Journey of Chettiar Industrialist C Valliappa : Chitra Narayanan
- Prapancha Charitra : Authored by Former minister and Member of Parliament Daggubati Venkateswara Rao
- Diyaslai : Autobiography of Nobel Peace Prize laureate Kailash Satyarthi
- Life on Mars: Collected Stories : Eminent Author and Sahitya Akademi Awardee, Namita Gokhale
- I Am? : Gopichand P Hinduja
- The New Icon: Savarkar and the Facts : Arun Shourie
- 'I Am a Soldier's Wife: The Life and Love of Toni Lidder.' : Geetika Lidder
- Hearts and Heroes: Lives that Shaped Us : Kulbhushan Kumar
- "Indian Renaissance: The Modi Decade" : Dr. Aishwarya Pandit

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Ques : Which two Harappan sites in Haryana were recently declared protected monuments under the 1964 Act?

- (a) Rakhigarhi and Banawali
- (b) Tighrana and Mitathal
- (c) Kalibangan and Dholavira
- (d) Bhirrana and Farmana
- (e) Siswal and Kunal

Answer : Option B

Explanation:

- The Haryana Heritage and Tourism Department has declared Tighrana and Mitathal villages in Bhiwani district as protected Harappan archaeological sites.
- These sites are estimated to be over 4,400 years old, part of the Sindhu-Saraswati civilization.
- This declaration was made under the Haryana Ancient and Historical Monuments and Archaeological Sites and Remains Act, 1964.
- Uttar Pradesh has the highest number of centrally protected monuments in India, with 745.

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Ques: What was the overall unemployment rate in India for individuals aged 15 and above in calendar year 2024?

- (a) 5.2%
- (b) 5.0%
- (c) 4.9%
- (d) 4.8%
- (e) 4.7%

Answer: Option C

Explanation :

- The calendar year 2024 saw a decrease in the unemployment rate among individuals aged 15 and over, from 5% to 4.9%.
- Overall unemployment in rural areas has somewhat decreased (from 4.3% to 4.2%), with modest decreases for both men and women.
- Urban male unemployment increased from 6.0% to 6.1%, while female unemployment decreased from 8.9% to 8.2%, maintaining the overall urban rate at 6.7%.

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Ques : Where was the 135th birth anniversary celebration of Dr. B.R. Ambedkar held in 2025?

- A) India Gate
- B) Red Fort
- C) Dr. Ambedkar National Memorial
- D) Prerna Sthal, Parliament House
- E) Constitution Club

Answer : Option D

Explanation :

- The 135th birth anniversary of Dr. B.R. Ambedkar was celebrated at Prerna Sthal, Parliament House lawns, New Delhi, on April 14, 2025.
- Top dignitaries including President Droupadi Murmu, Vice President Jagdeep Dhankhar, Prime Minister Narendra Modi, and Lok Sabha Speaker Om Birla attended the ceremony.
- The event was organized by the Dr. Ambedkar Foundation, and floral tributes were offered. Public access was allowed until noon, and special buses were arranged to transport visitors to the Dr. Ambedkar National Memorial.

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Ques: Which country has proposed the creation of a new international organization to accelerate global climate action ahead of COP30?

- (a) Germany
- (b) Sweden
- (c) Brazil
- (d) Netherlands
- (e) France

Answer: Option C

Explanation:

- Brazil has proposed establishing a "Climate Change Council" under the United Nations Framework Convention on Climate Change (UNFCCC).
- This initiative comes ahead of the COP30 climate conference, which will be hosted in Belem, Brazil, in November 2025.
- While the idea has sparked interest, nations like Germany, Sweden, and the Netherlands have responded cautiously.

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Ques: What was the original name of Dadi Ratan Mohini, the late chief administrator of the Brahma Kumaris?

- (a) Saraswati
- (b) Radha
- (c) Savitri
- (d) Lakshmi
- (e) Parvati

Answer: Option D

Explanation:

- Dadi Ratan Mohini was originally named Lakshmi, born on March 25, 1925 in Hyderabad Sindh (now in Pakistan).
- She was the second chief of the Brahma Kumaris to reach the age of 100, after Dadi Janki.
- She became the chief administrator of Brahma Kumaris in 2021.
- In 2006, she undertook a 31,000-km-long journey to spread her spiritual message.

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IMPORTANT ONE – LINER Current Affairs

At an estimated cost of Rs.1,332 crore, the Cabinet Committee on Economic Affairs has approved the doubling of the 104-kilometer Tirupati-Pakala-Katpadi railway line in Andhra Pradesh and Tamil Nadu.

Moody's Ratings has upgraded Muthoot Finance Limited's long-term corporate family rating from Ba2 to Ba1, maintaining a stable outlook.

Supreme Courts of India and Nepal sign MOU to develop, promote, and strengthen judicial cooperation between the two nations

4-time World Champion Max Verstappen, Belgian-Dutch driver of Red Bull won the Formula 1 (F1) Japanese Grand Prix 2025 held at Suzuka Circuit, in Suzuka, Japan

Viral Davda Appointed as Deputy Chief Information Officer at Bombay Stock Exchange Limited (BSE)

Andrew Holland Appointed as Head of the newly introduced asset class – specialised investment funds (SIF) of Nippon Life India Asset Management (NAM)

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