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Ques : Who has been appointed as the Whole-time Member (Life) of the Insurance Regulatory and Development Authority of India (IRDAI)?

भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI) के पूर्णकालिक सदस्य (जीवन) के रूप में किसे नियुक्त किया गया है?

- A) T.S. Vijayan / टी.एस. विजयन
- B) Swaminathan S. Iyer / स्वामीनाथन एस. अय्यर
- C) Subhash Chandra Khuntia / सुभाष चंद्र खुंटिया
- D) Debasish Panda / देबाशीष पांडा
- E) Hemant Bhargava / हेमंत भार्गव

Answer : Option B

Explanation :

- Swaminathan S. Iyer, a Mumbai-based fintech and insurance expert, has been named Whole-time Member (Life) of the Insurance Regulatory and Development Authority of India (IRDAI).
- For the first time, the Appointments Committee of the Cabinet (ACC) chose a private sector worker for this coveted position, breaking with the long-standing practice of picking applicants from the Life Insurance Corporation (LIC).
- Iyer was previously the Executive Vice President - Head of Legal, Company Secretary, Regulatory Affairs, and ESG at Tata AIA Life Insurance.
- He has over 34 years' expertise in the life insurance industry. His term will continue five years, or until he becomes 62, whichever comes first.

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Recent Appointment in Banking & Insurance Sector :

- Dilma Vana Rousseff : President of the New Development Bank (NDB)
- 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 : As of March 31, 2025, how much worth of ₹2,000 notes remain with the public?

31 मार्च 2025 तक, जनता के पास ₹2,000 के कितने मूल्य के नोट शेष रह गए हैं?

- (a) Rs.3.56 trillion
- (b) Rs.12,500 crore
- (c) Rs.7,800 crore
- (d) Rs.6,366 crore
- (e) Rs.5,000 crore

Answer : Option D

Explanation :

- The Reserve Bank of India (RBI) announced that 98.21% of Rs.2,000 denomination banknotes have been returned to the banking system.
- The withdrawal of Rs.2,000 notes was initiated on May 19, 2023, when their total value in circulation was Rs.3.56 trillion.
- As of March 31, 2025, only Rs.6,366 crore worth of Rs.2,000 notes remain with the public.
- The deadline for depositing or exchanging Rs.2,000 notes at banks ended on October 7, 2023.
- However, the exchange facility is still available at the RBI's 19 issue offices.

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Recent News Headlines Related to RBI

- The Reserve Bank amended its Priority Sector Lending (PSL) criteria to better focus bank credit to priority areas of the economy
- The 8th State Level Coordination Committee (SLCC) Meeting was held in Gangtok to discuss financial regulations and fraud prevention measures. It was chaired by Ravindra Telang, Chief Secretary of Sikkim, and convened by Thotngam Jamang, Regional Director of RBI
- The Reserve Bank of India (RBI) has allowed standalone primary dealers (SPDs) to participate in all repo operations, regardless of the tenor
- The 614th meeting of the Central Board of Directors of the Reserve Bank of India (RBI) was held in Thiruvananthapuram.
- RBI released a paper titled 'Changing Dynamics of India's Remittances: Insights from the Sixth Round of India's Remittances Survey' in their monthly bulletin
- RBI has approved a revision in ATM interchange fees, which will take effect from May 1. The fee for financial transactions has been increased from Rs.17 to Rs.19, and for non-financial transactions from Rs.6 to Rs.7
- The Reserve Bank of India (RBI) has announced the interest rate for the Government of India Floating Rate Bond 2033 (GOI FRB 2033) as 7.81% per annum for the period from March 22, 2025, to September 21, 2025
- The Reserve Bank of India (RBI) has held its Annual Conference of RBI Ombudsmen in Mumbai. The conference's theme was "Transforming Grievance Redress: The AI Advantage"
- Since mid-January, the Reserve Bank of India (RBI) has pumped more than Rs. 5 lakh crore into the banking system through bond purchases, FX swaps, and early-April maturity repos.
- The Reserve Bank of India (RBI) and the Bank of Mauritius (BOM) have signed an MoU to promote the use of Indian Rupee (INR) and Mauritian Rupee (MUR) for cross-border transactions
- The Reserve Bank of India (RBI) has approved BRISKPE as a Payment Aggregator – Cross Border (PA-CB) for import and export transactions in India
- The RBI and National Centre for Financial Education (NCFE) have started nationwide programs to promote financial literacy
- Kuhoo Finance Private Limited, a fintech platform specializing in student loans, has received a Non-Banking Financial Company (NBFC) license from the Reserve Bank of India (RBI)





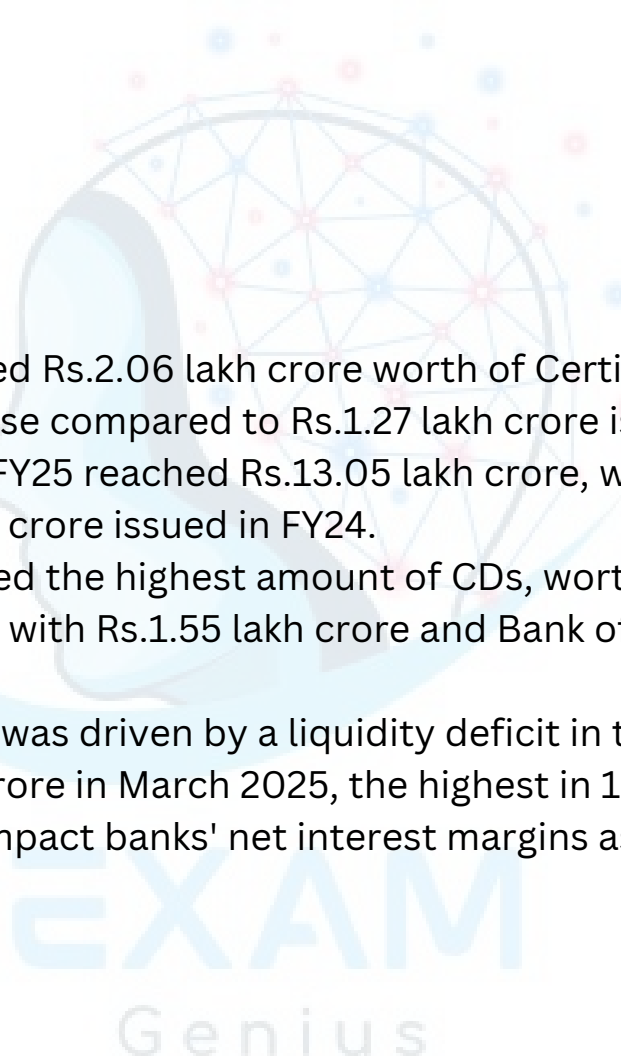
Ques : What was the total Certificate of Deposit (CD) issuance in March 2025?
मार्च 2025 में कुल सर्टिफिकेट ऑफ डिपॉजिट (CD) निर्गम कितना था?

- (a) Rs.1.27 lakh crore
- (b) Rs.1.57 lakh crore
- (c) Rs.1.92 lakh crore
- (d) Rs.2.06 lakh crore
- (e) Rs.2.25 lakh crore

Answer : Option D

Explanation :

- In March 2025, banks issued Rs.2.06 lakh crore worth of Certificates of Deposit (CDs), marking a 62% increase compared to Rs.1.27 lakh crore issued in March 2024.
- The total CD issuances in FY25 reached Rs.13.05 lakh crore, which is nearly 37% higher than the Rs.9.57 lakh crore issued in FY24.
- Punjab National Bank issued the highest amount of CDs, worth Rs.2.16 lakh crore, followed by Bank of Baroda with Rs.1.55 lakh crore and Bank of India with Rs.1.46 lakh crore.
- The surge in CD issuances was driven by a liquidity deficit in the banking system, which exceeded Rs.3 lakh crore in March 2025, the highest in 10 years.
- Higher CD issuance may impact banks' net interest margins as it leads to an increase in funding costs.





Ques : Which company has appointed Shyam Srinivasan as a senior advisor?

श्याम श्रीनिवासन को सीनियर एडवाइजर के रूप में किस कंपनी ने नियुक्त किया है?

- (a) Federal Bank / फेडरल बैंक
- (b) TVS Capital Funds / टीवीएस कैपिटल फंड्स
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) ICICI Securities / आईसीआईसीआई सिक्योरिटीज
- (e) Axis Capital / एक्सिस कैपिटल

Answer : Option B

Explanation :

- TVS Capital Funds has appointed former Federal Bank MD & CEO Shyam Srinivasan as a senior advisor and operating partner.
- In this role, he will provide strategic insights and operational guidance to TVS Capital's portfolio companies.
- His primary focus will be on financial services and technology-driven businesses.
- Srinivasan led Federal Bank for 14 years, strengthening its digital banking capabilities and expanding its national presence.

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Ques : What was India's core sector growth rate in February 2025?

फरवरी 2025 में भारत की कोर सेक्टर विकास दर क्या थी?

- (a) 1.7%
- (b) 2.2%
- (c) 2.6%
- (d) 2.9%
- (e) 3.2%

Answer : Option D

Explanation :

- India's core sector growth dropped to 2.9% in February, compared with 4.6% in January 2025.
- Cement, fertilizers, steel, electricity, coal, and refinery products all had favorable development in February 2025.
- Coal production increased by 1.7% in February, slowing from 4.6% growth in January.
- In contrast, crude oil production fell by 5.2% in February, a considerable drop from the previous month's loss of 1.1%.

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:Ques : From April 2, 2025, what is the new liquidity limit available to Standalone Primary Dealers (SPDs) under the Standing Liquidity Facility (SLF)?

2 अप्रैल 2025 से स्टैंडिंग लिक्विडिटी फैसिलिटी (SLF) के तहत स्टैंडअलोन प्राइमरी डीलर्स (SPDs) के लिए नई तरलता सीमा क्या है?

- (a) Rs.8,000 crore
- (b) Rs.10,000 crore
- (c) Rs.12,500 crore
- (d) Rs.15,000 crore
- (e) Rs.20,000 crore

Answer : Option D

Explanation :

- The Reserve Bank of India (RBI) has raised the aggregate liquidity limit for Standalone Primary Dealers (SPDs) under the Standing Liquidity Facility (SLF) from Rs.10,000 crore to Rs.15,000 crore.
- This revised limit will come into effect from April 2, 2025.
- The decision was taken after assessing the prevailing and evolving liquidity conditions in the financial market.
- SPDs play a crucial role in the trading of government securities (G-Secs) and ensuring sufficient liquidity in the financial system.
- This move aims to strengthen market liquidity and support SPDs in their operations.

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Ques : What was the total value of UPI transactions recorded in March 2025?
मार्च 2025 में दर्ज किए गए UPI लेनदेन का कुल मूल्य क्या था?

- (a) Rs.19.78 trillion
- (b) Rs.21.48 trillion
- (c) Rs.24.77 trillion
- (d) Rs.26.50 trillion
- (e) Rs.22.33 trillion

Answer : Option C

Explanation :

- In March 2025, the Unified Payments Interface (UPI) recorded 19.78 billion transactions, amounting to Rs.24.77 trillion.
- This was the highest-ever monthly transaction value recorded by UPI since its inception in April 2016.
- The transaction value saw a 13% increase, while the volume grew by 14% compared to February, driven by financial year-end transactions.
- For the financial year 2024-25, total UPI transactions reached Rs.260.56 trillion, reflecting a 30% growth from Rs.199.96 trillion in FY24.
- On April 1, UPI users experienced transaction failures due to heavy banking activity at the financial year-end, causing intermittent service disruptions.

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Ques : What is the total capital cost of the Patna – Arrah – Sasaram corridor project?
पटना-आरा-सासाराम कॉरिडोर परियोजना की कुल पूंजी लागत कितनी है?

- A) Rs.2,500 crore
- B) Rs.3,712.40 crore
- C) Rs.4,100 crore
- D) Rs.5,000 crore
- E) Rs.6,200 crore

Answer : Option B

Explanation :

- The Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Narendra Modi, has approved the construction of the Patna – Arrah – Sasaram corridor in Bihar.
- This four-lane, access-controlled corridor will span 120.10 km and be built under the Hybrid Annuity Mode (HAM) at a total cost of Rs.3,712.40 crore.
- Currently, travel between Sasaram, Arrah, and Patna depends on state highways, causing congestion and travel times of 3-4 hours, particularly in Arrah town.
- The project includes a greenfield corridor and 10.6 km of upgraded brownfield highway to ease traffic and improve connectivity in key areas such as Arrah, Grahini, Piro, Bikramganj, Mokar, and Sasaram.
- It will integrate with major national highways (NH-19, NH-319, NH-922, NH-131G, and NH-120), improving access to Aurangabad, Kaimur, and Patna.
- The corridor will enhance regional connectivity by linking two airports (Jay Prakash Narayan International Airport and the upcoming Bihita Airport), four major railway stations, and an Inland Water Terminal in Patna.



Ques : Who conferred the National Intellectual Property (IP) Awards 2024?

राष्ट्रीय बौद्धिक संपदा (आईपी) पुरस्कार 2024 किसने प्रदान किए?

- (a) Anurag Thakur / अनुराग ठाकुर
- (b) Piyush Goyal / पीयूष गोयल
- (c) Jitendra Singh / जितेंद्र सिंह
- (d) Nitin Gadkari / नितिन गडकरी
- (e) Kiren Rijiju / किरण रिजिजू

Answer : Option B

Explanation :

- Union Minister Piyush Goyal, Minister of Commerce and Industry (MoC&I), presented the National Intellectual Property (IP) Awards 2024 at a ceremony held at Bharat Mandapam in New Delhi.
- The National IP Awards 2024 were presented in 13 categories.

Winners of National IP Awards 2024 :

- Top Indian Individual – Patents : Sidramappa Shivashankar Dharane (Male) and Dr. Swagatika Panda (Female)
- Top Indian Individual – Designs : Dr. Anusha P. (Female)
- Top Indian Academic Institution – Patents : Indian Institute of Technology (IIT) Kanpur (Kanpur, Uttar Pradesh (UP))
- Top R & D Institution/Organization for Patents Filing, Grant & Commercialization : Anna University (Chennai, Tamil Nadu (TN))
- Top Public /Private Company for Patents Filing, Grant & Commercialization in India : Tata Steel Limited (Manufacturing Sector), Jio Platforms Limited (Services Sector)
- Top Indian MSME for Patent Filing, Grant & Commercialization : West Bengal Chemical Industries Limited
- Top Start-up for IP Filing, Grant/Registration and Commercialization : Numeros Motors Private Limited (Bengaluru (Karnataka))
- Top Indian Company/Organisation – Designs : IIT Bombay
- Top Indian Company /Organization for creating Brand in India and Abroad : Biocon Biologics Limited (Bengaluru (Karnataka))





- Best Incubator for Nurturing the IP : Atal Incubation Centre (AIC) – Nalanda Institute of Technology Foundation (Bhubaneswar (Odisha))

Special Citations :

- For Technology and Innovation Support Center (TISC) : West Bengal State Council of Science & Technology, Kolkata (West Bengal, WB)
- For Patent Information Centre (PIC) : West Bengal State Council of Science & Technology, Kolkata
- For Institution's Innovation Council (IICs) : Pimpri Chinchwad College of Engineering, Pune (Maharashtra)
- For Atal Tinkering Laboratories (ATL) : DCM Presidency School, Ludhiana (Punjab)

Others :

- Jury Certificate Award : Sagar Defence Engineering Private Limited in Mumbai & Coromandel International Limited in Secunderabad (Telangana)
- Letters of Appreciation : Amity International School, Ghaziabad for ATL and Greater Noida based NTPC Energy Technology Research Alliance (NETRA) for Top Public/Private Company for Patents Filing, Grant & Commercialization in India

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Ques : What is the total funding approved by the Union Cabinet for the Electronics Component Manufacturing Scheme?

इलेक्ट्रॉनिक्स घटक विनिर्माण योजना के लिए केंद्रीय मंत्रिमंडल द्वारा स्वीकृत कुल धनराशि कितनी है?

- A) Rs.10,500 crore
- B) Rs.15,750 crore
- C) Rs.50,000 crore
- D) Rs.30,000 crore
- E) Rs.22,919 crore

Answer : Option E

Explanation :

- The Union Cabinet, led by PM Modi, has approved the Electronics Component Manufacturing Scheme with a budget of Rs.22,919 crore to strengthen India's electronics supply chain and promote self-reliance.
- The goal of this scheme is to attract major global and domestic investments in electronics component manufacturing, boost domestic production, and connect Indian companies to global markets.
- It is expected to bring Rs.59,350 crore in investments, generate Rs.4,56,500 crore worth of production, and create 91,600 direct jobs along with many indirect job opportunities.

Key Features of the Scheme:

- It offers customized incentives to Indian manufacturers to help them overcome challenges, develop technology, and scale up production for different types of components and sub-assemblies.
- The scheme will run for six years, with a one-year preparation period before implementation.
- A portion of the incentive is tied to meeting employment targets.





Ques : From which date has the Madhya Pradesh government enforced a liquor ban in 19 religious cities?

मध्य प्रदेश सरकार ने किस तारीख से 19 धार्मिक शहरों में शराब पर प्रतिबंध लागू किया है?

- (a) January 24, 2025
- (b) March 15, 2025
- (c) April 1, 2025
- (d) June 10, 2025
- (e) August 1, 2025

Answer : Option C

Explanation :

- The Madhya Pradesh government has imposed a liquor ban in 19 religious cities and select gram panchayats, effective April 1, 2025.
- The cities include Ujjain, Omkareshwar, Maheshwar, Orchha, Chitrakoot, Datia, Panna, Mandla, Maihar, and Amarkantak.
- All liquor shops and bars within the urban limits of these cities will be permanently shut down.
- Some gram panchayats like Salkanpur and Kundalpur are also part of the ban.
- The Madhya Pradesh Cabinet approved this decision on January 24, 2025.

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Ques : In which city was the WTT Star Contender event held?

डब्ल्यूटीटी स्टार कंटेंडर इवेंट किस शहर में आयोजित किया गया?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Noida / नोएडा
- (e) Gurugram / गुरुग्राम

Answer : Option C

Explanation :

- In table tennis, Manav Thakkar made history by becoming the first Indian to reach the final eight of a WTT Star Contender event.
- He defeated Andre Bertelsmeier of Germany 3-2 in the men's singles prequarterfinals of the WTT Star Contender in Chennai.
- Meanwhile, in the women's singles, three-time World Championship medalist Miyu Nagasaki of Japan upset India's Krittwika Roy 0-3 in the pre-quarterfinals.

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Ques : Who has been appointed as the new Private Secretary to Prime Minister Narendra Modi?

प्रधानमंत्री नरेंद्र मोदी की नई निजी सचिव के रूप में किसे नियुक्त किया गया है?

- (a) Nidhi Tewari / निधि तिवारी
- (b) Vivek Kumar / विवेक कुमार
- (c) Hardik Shah / हार्दिक शाह
- (d) Ajit Doval / अजीत डोभाल
- (e) Amit Khare / अमित खरे

Answer : Option A

Explanation :

- Nidhi Tewari, a 2014-batch Indian Foreign Service (IFS) officer, has been appointed as the Private Secretary to Prime Minister Narendra Modi.
- She was previously serving as Deputy Secretary in the Prime Minister's Office (PMO).
- Tewari hails from Varanasi, Uttar Pradesh, which is also the parliamentary constituency of Prime Minister Modi.
- She completed her undergraduate degree in Political Science from Banaras Hindu University (BHU).
- Before joining the PMO, she worked in the Ministry of External Affairs' Disarmament and International Security Affairs Division.
- She joined the PMO as Under Secretary in 2022 and was promoted to Deputy Secretary in 2023.
- In the PMO, she was responsible for the 'Foreign and Security' section, handling foreign affairs, security, and atomic energy.





Recent Appointment in different departments :

- Sunil Kakkar : full-time director of Maruti Suzuki India Limited's (MSIL)
- Rajiv Gauba : Full-Time Member of NITI Aayog
- 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 : How much were Indian auto component exports to the US worth before the tariff hike?

टैरिफ वृद्धि से पहले अमेरिका को भारतीय ऑटो कंपोनेंट निर्यात की कीमत कितनी थी?

- a) \$1.5 billion
- b) \$2.2 billion
- c) \$3.5 billion
- d) \$500 million
- e) \$4 billion

Answer : Option B

Explanation :

- US President Donald Trump has placed a 25% duty on imported autos and auto components, effective next week.
- This decision is expected to impact global markets, including the European Union (EU), Canada, India, and China. US car prices might rise by up to \$6,000 per vehicle.
- Indian car component exports to the US totaled \$2.2 billion, accounting for 29% of total Indian auto part exports.
- Tyre exports to the US totaled Rs.4,259 crore (~\$500 million), accounting for 17% of India's total tyre exports.
- Indian manufacturers such as Sona Comstar (Tesla parts supplier), Sundaram Fasteners (GM powertrain components), and Tata Motors (Jaguar Land Rover sales in the US) may have income issues.

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Ques : How much was the final budget allocation for the Department of Fertilizers in 2024-25 after the revision?

संशोधन के बाद 2024-25 में उर्वरक विभाग के लिए अंतिम बजट आवंटन कितना था?

- A) Rs.1,68,130.81 crore
- B) Rs.1,91,836.29 crore
- C) Rs.45,000 crore
- D) Rs.54,310 crore
- E) Rs.93,068.56 crore

Answer : Option B

Explanation :

- The final budget for the Department of Fertilizers in 2024-25 was increased from Rs.1,68,130.81 crore to Rs.1,91,836.29 crore. The allocation for the Nutrient Based Subsidy (NBS) scheme also rose from Rs.45,000 crore to Rs.54,310 crore through Supplementary Demands for Grants.
- Before each cropping season, the government assesses state-wise and month-wise fertilizer demand to ensure adequate supply. The Integrated Fertilizer Monitoring System (iFMS) tracks fertilizer movement, and weekly video conferences help coordinate smooth distribution.
- Under the Pradhan Mantri Krishi Sinchayee Yojana, extended until 2025-26, a total outlay of Rs.93,068.56 crore has been approved for the period 2021-22 to 2025-26.
- Urea continues to be provided at a fixed price of Rs.242 per 45 kg bag, unchanged since 2018. In the NBS scheme, Phosphatic and Potassic (P&K) fertilizers receive subsidies, while companies set their prices under government monitoring.
- To maintain affordability for farmers amid global challenges, the government has introduced a one-time special package of Rs.3,500 per MT on DAP subsidy for April 2024–March 2025.
- Additionally, the government is securing long-term agreements with resource-rich countries to ensure a stable and affordable supply of fertilizers for Indian agriculture.





Ques : Hindustan Aeronautics Limited (HAL) signed two contracts with the Ministry of Defence (MoD) for the supply of how many Light Combat Helicopters (LCH) Prachand?

हिंदुस्तान एयरोनॉटिक्स लिमिटेड (HAL) ने रक्षा मंत्रालय (MoD) के साथ कितने लाइट कॉम्बैट हेलीकॉप्टर (LCH) की आपूर्ति के लिए दो अनुबंधों पर हस्ताक्षर किए हैं?

- A) 126
- B) 146
- C) 156
- D) 166
- E) 176

Answer : Option C

Explanation :

- Hindustan Aeronautics Limited (HAL) has signed two contracts with the Ministry of Defence (MoD) to supply 156 Light Combat Helicopters (LCH), Prachand, along with training and associated equipment, at a total cost of Rs.62,700 crore.
- The first contract covers the supply of 66 LCHs for the Indian Air Force (IAF), while the second is for 90 LCHs for the Indian Army. Deliveries will begin in the third year and continue over five years.
- Additionally, the Defence Ministry signed a contract with Metrea Management for the wet leasing of a Flight Refueling Aircraft (FRA) to provide air-to-air refueling training for IAF and Indian Navy pilots. Metrea will deliver the KC-135 FRA within six months, making it the first such aircraft to be wet-leased by the IAF.
- With these three agreements, the total number of contracts signed by the MoD in 2024-25 has reached 193, with a total value exceeding Rs.2,09,050 crore.
- This marks the highest-ever contract value, nearly double the previous record. Notably, 177 contracts (92%) have been awarded to the domestic industry, amounting to Rs.1,68,922 crore (81%).





Recent News Headlines related to Defence

- 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
- The Indian Navy has launched its second frigate, 'Tavasya', as part of Project 1135.6 at Goa Shipyard Limited (GSL) in Goa
- 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





Ques : What is the name of the India-U.S. tri-service HADR exercise scheduled from April 1 to 13, 2025?

1 से 13 अप्रैल, 2025 तक होने वाले भारत-अमेरिका त्रि-सेवा HADR अभ्यास का नाम क्या है?

- (a) Malabar / मालाबार
- (b) Vajra Prahar / वज्र प्रहार
- (c) Yudh Abhyas / युद्ध अभ्यास
- (d) Tiger Triumph / टाइगर ट्रायम्फ
- (e) Cope India / कोप इंडिया

Answer : Option D

Explanation :

- The India-U.S. tri-service exercise 'Tiger Triumph' is a Humanitarian Assistance and Disaster Relief (HADR) exercise.
- It will be conducted from April 1 to 13, 2025.
- The objective of the exercise is to enhance interoperability between Indian and U.S. Joint Task Forces (JTF) in disaster response and crisis management.
- A Combined Coordination Centre (CCC) will be established to facilitate joint operations.
- The Harbour Phase of the exercise will take place in Visakhapatnam from April 1 to 7, 2025.

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Recent News Headlines Related to Defence Exercise :

- 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 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





Ques : What is the total budgetary requirement for the Nutrient-Based Subsidy (NBS) for the Kharif season 2025?

खरीफ सीजन 2025 के लिए पोषक तत्व-आधारित सब्सिडी (एनबीएस) के लिए कुल बजटीय आवश्यकता कितनी है?

- A) Rs. 24,216.15 crore
- B) Rs. 30,000 crore
- C) Rs. 45,000 crore
- D) Rs. 37,216.15 crore
- E) Rs. 50,000 crore

Answer : Option D

- The Union Cabinet, led by PM Modi, has approved the Nutrient Based Subsidy (NBS) rates for Phosphatic and Potassic (P&K) fertilizers for the Kharif season 2025 (April 1 – September 30).
- The government has allocated Rs.37,216.15 crore for the subsidy, which is Rs.13,000 crore more than the budget for the Rabi season 2024-25.
- Additionally, the Cabinet has approved the inclusion of Bihar's Kosi Mechi Intra-State Link Project under the Pradhan Mantri Krishi Sinchai Yojana-Accelerated Irrigation Benefits Programme. The project, costing Rs.6,282.32 crore (with Rs.3,652.56 crore central assistance), is expected to be completed by March 2029. It involves upgrading the Eastern Kosi Main Canal up to 41.30 km and extending it to the Mechi River at 117.50 km.

Benefits:

- Ensures that farmers get fertilizers at subsidized and affordable prices.
- Adjusts the subsidy based on global fertilizer price trends.



Ques : Who did Aryna Sabalenka defeat to win her maiden Miami Open title?
अर्यना सबालेंका ने अपना पहला मियामी ओपन खिताब जीतने के लिए किसे हराया?

- (a) Iga Swiatek / इगा स्विएटेक
- (b) Coco Gauff / कोको गौफ़
- (c) Jessica Pegula / जेसिका पेगुला
- (d) Elena Rybakina / ऐलेना रयबाकिना
- (e) Ons Jabeur / ओन्स जाबेउर

Answer : Option C

Explanation :

- Aryna Sabalenka won her maiden Miami Open title by defeating Jessica Pegula in the final with a score of 7-5, 6-2.
- This victory marked Sabalenka's eighth WTA 1000 title and her second title of the 2025 season after winning the Brisbane Open in January.
- Jessica Pegula faced Sabalenka in a tournament final for the third time and suffered a defeat once again.
- Sabalenka dominated the match with her aggressive gameplay, utilizing her powerful forehand to gain the upper hand.
- After her win, she expressed her joy, calling the trophy "super special."

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Recent News headlines related to Sports

- 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.
- Indian wrestler Sunil Kumar secured a bronze medal in the 87kg Greco-Roman category at the Asian Wrestling Championship held in Amman, Jordan
- In Gymnastics, India's Pranati Nayak has bagged the bronze medal in the Women's Vault final at the Fédération Internationale de Gymnastique (FIG) World Cup in Antalya, Turkey
- The Indian team earned the bronze medal in the mixed quad category event at the ISTAF Sepak Takraw World Cup 2025, which is now underway in Patna
- Oscar Piastri won his third career race, the Chinese Grand Prix 2025, beating teammate Lando Norris by 6.3 seconds.
- McLaren dominated the race, with Piastri and Norris finishing first and second, respectively, giving the team its first one-two finish since the 2021 Italian Grand Prix
- Archana Jadhav, an Indian long-distance runner, received a four-year ban by World Athletics' Athletes Integrity Unit (AIU) after testing positive for Oxandrolone, a banned substance
- Anahat Singh, an Indian squash prodigy, and Veer Chotani won the women's and men's singles titles at the SRFI Indian Tour PSA Challenger event.
- India has won both the Men's and Women's Kabaddi World Cup 2025 titles held in Wolverhampton, England. In the final, the Indian Men's team narrowly defeated England 44-41, while the Women's team secured a dominant victory with a 57-34 win over England at the same venue.
- Union Minister Dr. Mansukh Mandaviya of the Ministry of Youth Affairs & Sports (MYAS) unveiled the mascot, logo, and anthem for the 2nd Khelo India Para Games (KIPG 2025) at the Jawaharlal Nehru Stadium Complex in New Delhi
- Lando Norris of McLaren won the 2025 Australian Grand Prix, the season's first race at Albert Park, by 0.811 seconds, securing his fifth career victory. Max Verstappen of Red Bull finished second





Ques : What principle did the Supreme Court emphasize in its ruling on insurance claims?

बीमा दावों पर अपने फैसले में सुप्रीम कोर्ट ने किस सिद्धांत पर जोर दिया?

- A) Principle of indemnity / क्षतिपूर्ति का सिद्धांत
- B) Principle of utmost good faith / परम सद्भाव का सिद्धांत
- C) Principle of subrogation / प्रत्यायोजन का सिद्धांत
- D) Principle of proximate cause / निकटतम कारण का सिद्धांत
- E) Principle of contribution / योगदान का सिद्धांत

Answer : Option B

Explanation :

- The Supreme Court has ruled that insurers have the right to deny health insurance claims if a policyholder fails to disclose their alcoholism at the time of purchasing the policy.
- This ruling emphasizes the principle of utmost good faith, which requires policyholders to provide accurate health information when applying for insurance.
- Legal expert Alay Razvi highlighted that non-disclosure of alcohol consumption could give insurers a valid reason to reject a claim if it relates to alcohol-related health issues.
- The case involved a man who purchased the Jeevan Arogya policy from LIC in 2013 without revealing his history of heavy alcohol consumption.
- Less than a year after buying the policy, he was hospitalized in Jhajjar, Haryana, with severe stomach pain. After a month of treatment, he suffered a fatal heart attack.
- Following his death, his wife filed a claim for medical expenses, but LIC rejected it, citing the policyholder's failure to disclose his alcoholism.
- LIC justified the rejection based on the policy's exclusions for self-inflicted diseases and complications arising from excessive alcohol consumption, as the policyholder had falsely stated that he did not drink.



Ques : How many projects are covered under the India-Japan Official Development Assistance (ODA) Loan Agreement?

भारत-जापान आधिकारिक विकास सहायता (ओडीए) ऋण समझौते के अंतर्गत कितनी परियोजनाएं शामिल हैं?

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

Answer : Option E

Explanation :

- India and Japan have signed credit agreements totaling 191.736 billion Japanese yen for six projects through Japan's Official Development Assistance (ODA) to India.
- India and Japan signed loan agreements yesterday totaling 191.736 billion Japanese yen for six projects in forest management, water supply, urban transportation, aquaculture, biodiversity conservation, and investment promotion.
- One of the six loan agreements is for the Tamil Nadu Investment Promotion Program (Phase 3) (TNIPP-III), worth JPY 36.114 billion.
- There's another one for the Delhi Mass Rapid Transport System Project (Phase 4 Additional Corridors) (I) (JPY 79.726 billion).
- Another project is for the construction of the Chennai Seawater Desalination Plant (II) (JPY 52.556 billion).

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RECENT LOANS AND AGREEMENTS :

- Wipro Ltd has signed a 10-year, £500 million deal with Phoenix Group, a major UK-based savings and retirement company
- Loan Amount of USD 200 million given to Government of West Bengal, Kolkata Municipal Corporation Sustainability, Hygiene, and Resilience (Sector) Project (KSHARP) by ADB to improve the development of climate and disaster-resilient sewerage and drainage infrastructure in Kolkata, West Bengal
- Loan amount of Rs 2,147.51 crore given by REC Limited (formerly Rural Electrification Corporation Limited) to Chenab Valley Power Project Limited (CVPPL)
- Shriram financing, a large non-banking financing company (NBFC), raised \$500 million through the SACE External Commercial Borrowing Push loan facility, which has a ten-year term
- The Export Import Bank of India will provide lines of credit totalling \$300 million to Vietnam for procuring high-speed guard boats and offshore patrol vessels
- AFD will offer SIDBI a credit line of USD 100 million to enhance access to affordable financing.
- Loan of Rs 2,424.28 crore (approximately USD 280 million) given to Kerala Health System Improvement Programme (KHSP), Government of Kerala by World Bank to Strengthen Healthcare System
- National Bank for Financing Infrastructure and Development (NaBFID) Extends Rs 2,000 crore Loan to Gramercy Techpark Private Limited, backed by Blackstone Inc. for setting up of 120 MegaWatt (MW) data centre at Mahape in Navi Mumbai, Maharashtra
- CreditAccess Grameen has received approval from the International Finance Corporation (IFC) to commit USD 50 million.
- The state-owned National Bank for Financing Infrastructure and Development (NaBFID) raised Rs 5,000 crore through 15-year bonds with a 7.25 percent cut-off rate





Ques : What is the new name of Aurangzebpur in Bhagwanpur block, Uttarakhand?
उत्तराखंड के भगवानपुर ब्लॉक में औरंगजेबपुर का नया नाम क्या है?

- (a) Mohanpur Jaat / मोहनपुर जाट
- (b) Shivaji Nagar / शिवाजी नगर
- (c) Kesri Nagar / केसरी नगर
- (d) Prithviraj Nagar / पृथ्वीराज नगर
- (e) Kaushalyapuri / कौशल्यापुरी

Answer : Option B

Explanation :

- The Uttarakhand government has renamed 18 places across Haridwar, Dehradun, Nainital, and Udham Singh Nagar districts.
- The renaming aims to honor public sentiments and preserve Indian cultural heritage.
- Aurangzebpur in Bhagwanpur block has been renamed as Shivaji Nagar.
- Other renamings include Ghaziwali as Arya Nagar and Miyawala as Ramjiwala.
- Sultanpur Patti in Udham Singh Nagar is now called Kaushalyapuri.

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IMPORTANT ONE – LINER Current Affairs

Ashok Singh Thakur Appointed as Chairman of Indian National Trust for Art and Cultural Heritage (INTACH)

National Bank for Financing Infrastructure and Development (NaBFID) has provided a loan of ₹1,787 crore to BluPine Energy Private Limited to optimize financial structuring, enhance operational efficiency, and fuel portfolio expansion.

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.

Yaoshang Festival (the festival of Holi) Celebrated at Manipur. Yaoshang, a five-day festival in Manipur, begins on the full moon day of the Lamta month (February–March). The first day begins with the construction of small thatch huts, called “Yaoshang,”

Central Bank of India said it has entered into MOU with PSB Alliance Pvt Ltd for Digital Supply Chain Finance.

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महत्वपूर्ण एक पंक्ति करंट अफेयर्स

अशोक सिंह ठाकुर को भारतीय राष्ट्रीय कला एवं सांस्कृतिक विरासत ट्रस्ट (INTACH) का अध्यक्ष नियुक्त किया गया

नेशनल बैंक फॉर फाइनेंसिंग इंफ्रास्ट्रक्चर एंड डेवलपमेंट (NaBFID) ने वित्तीय संरचना को अनुकूलित करने, परिचालन दक्षता बढ़ाने और ईंधन पोर्टफोलियो विस्तार के लिए ब्लूपाइन एनर्जी प्राइवेट लिमिटेड को ₹1,787 करोड़ का ऋण प्रदान किया है।

टेनिस में, नोवाक जोकोविच एटीपी मास्टर्स 1000 के सेमीफाइनल में पहुंचने वाले सबसे उम्रदराज व्यक्ति बन गए हैं। 37 वर्षीय सर्बियाई खिलाड़ी ने मियामी ओपन के क्वार्टर फाइनल में अमेरिकी सेबेस्टियन कोर्डा को 6-3, 7-6 से हराकर यह उपलब्धि हासिल की।

मणिपुर में मनाया गया याओशांग उत्सव (होली का त्योहार)। मणिपुर में मनाया जाने वाला पांच दिवसीय उत्सव याओशांग, लमता महीने (फरवरी-मार्च) की पूर्णिमा के दिन शुरू होता है। पहले दिन की शुरुआत छोटी-छोटी झोपड़ियों के निर्माण से होती है, जिन्हें “याओशांग” कहा जाता है।

सेंट्रल बैंक ऑफ इंडिया ने कहा कि उसने डिजिटल सप्लाय चैन फाइनेंस के लिए पीएसबी अलायंस प्राइवेट लिमिटेड के साथ समझौता ज्ञापन पर हस्ताक्षर किए हैं।

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