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# **GENIUS CURRENT AFFAIRS**

**In English**



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**Ques : SEBI has reduced the timeline for completing rights issues from 126 days to just \_\_\_\_ days.**

- (a) 20
- (b) 21
- (c) 22
- (d) 23
- (e) 24

**Answer : Option D**

**Explanation :**

- The SEBI has decreased the timescale for completing rights issues from 126 days to 23 days.
- This is a significant improvement over the current average timetable of 317 days. The new rule will become effective on April 7, 2025.
- Rights issues must be open for 7-30 days. Stock exchanges, depositories, and registrars will now verify application bids and finalize allotments.
- A monitoring organization will oversee the use of monies received from all rights problems. Previously, issuers raising less than Rs 50 crore through rights issues did not need to hire a monitoring firm.

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**Ques : Who is the chairperson of the Inter-Ministerial-Industry Committee on Fintech (IMICF)?**

- a) Nirmala Sitharaman
- b) Sanjay Malhotra
- c) Shaktikanta Das
- d) M Nagaraju
- e) T V Narendran

**Answer :** option D

**Explanation :**

- The government has formed an Inter-Ministerial-Industry Committee on Fintech (IMICF) to address various issues impacting the growth of the fintech sector.
- The committee is chaired by Department of Financial Services (DFS) Secretary M Nagaraju.
- It will assess fintech's influence on the banking and financial services industry (BFSI), identify growth challenges, and study global best practices in regulation and governance.
- The panel will also evaluate the fintech sector's growth, regulatory landscape, and policy developments.
- It aims to draft a long-term "vision strategy" with policy interventions and industry recommendations for the sector's development.





**Ques : Which of the following correctly describes the type of the SBI BSE PSU Bank ETF?**

- a) Closed-ended mutual fund
- b) Actively managed fund
- c) Open-ended exchange-traded fund
- d) Portfolio management service
- e) Real estate investment trust

**Answer :** Option C

**Explanation :**

**SBI Mutual Fund has introduced two new investment options centred around India's public sector banking sector :**

- **SBI BSE PSU Bank Index Fund** : An open-ended scheme that mirrors or tracks the BSE PSU Bank Index.
- **SBI BSE PSU Bank ETF** : An open-ended exchange-traded fund (ETF) that also replicates the BSE PSU Bank Index.

Their goal is to generate returns that are closely correlated with the performance of the BSE PSU Bank Index, subject to tracking error. However, SBI Mutual Fund has emphasized that meeting this investing aim is not assured.

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**Ques : How many large-scale projects did SBI finance in FY 2024 through its existing project finance and structuring unit?**

- (a) 36
- (b) 38
- (c) 42
- (d) 46
- (e) 48

**Answer :** Option E

**Explanation :**

- SBI, India's largest public sector bank, is launching a specialized arm to manage project financing for developing industries like AI, e-commerce, and fintech.
- The bank wants to establish this entity within a year.
- In FY 2024, SBI supported 48 large-scale projects through its project finance and structuring section.

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**Ques : How much liquidity has the Reserve Bank of India (RBI) infused into the banking system since mid-January?**

- a) Rs.1 lakh crore
- b) Rs.2.5 lakh crore
- c) Rs.5 lakh crore
- d) Rs.10 lakh crore
- e) Rs.50,000 crore

**Answer : Option C**

**Explanation :**

- 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.
- To preserve surplus liquidity and guarantee that the advantages of its rate cuts are passed on to borrowers, the central bank plans to infuse an extra Rs. 50,000 crore through bond repurchases.
- Additionally, even as the RBI injects liquidity, it continues to withdraw rupees by selling dollars from its forex reserves. This method has helped to stabilize the financial system, but short-term interest rates remain high due to liquidity deficiencies and economic uncertainty.

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**Ques : Who has been appointed as RBI's Executive Director in March 2025?**

- a) Shaktikanta Das
- b) Indranil Bhattacharyya
- c) Michael Patra
- d) Raghuram Rajan
- e) Viral Acharya

**Answer :** option B

**Explanation :**

- Indranil Bhattacharyya has been appointed as the Executive Director (ED) of the Reserve Bank of India (RBI), effective from March 19, 2025.
- In his new role, he will be responsible for overseeing the Department of Economic and Policy Research.
- Prior to this appointment, he served as an adviser in RBI's Monetary Policy Department.
- The Executive Director position is a key leadership role in the RBI, focusing on formulating research-driven economic and policy decisions.

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**Ques : What is the main purpose of introducing Specialised Investment Funds (SIFs) by SEBI?**

- a) To replace mutual funds completely
- b) To offer high-risk investments for beginners
- c) To bridge the gap between mutual funds and portfolio management services
- d) To introduce a government-backed investment option
- e) To regulate traditional savings accounts

**Answer :** Option C

**Explanation :**

- The Securities and Exchange Board of India (SEBI) introduced Specialised Investment Funds (SIFs) to bridge the gap between mutual funds and portfolio management services.
- SIFs are designed to offer sophisticated investors more flexibility in investment while still being under SEBI's regulatory oversight.
- These funds aim to provide governance, transparency, standard KYC norms, and tax benefits similar to mutual funds.
- SIFs are expected to attract High Net-worth Individuals (HNIs) and play a key role in asset allocation, especially in volatile markets.
- Despite their potential, many mutual funds have yet to seek SEBI approval, with cautious optimism seen among wealth managers.

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**Ques : Which mission is being implemented in Delhi in collaboration with the Ministry of Health and Family Welfare?**

- a) National Health Mission (NHM)
- b) Ayushman Bharat Digital Mission (ABDM)
- c) Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)
- d) Swasth Bharat Abhiyan
- e) Ayushman Bharat Yojana

**Answer :** Option C

**Explanation :**

- The Delhi government, in collaboration with the Ministry of Health and Family Welfare, is implementing the Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM).
- Under this initiative, 1,139 Urban Ayushman Arogya Mandirs (U-AAMs) are planned across the city.
- Out of these, 553 existing mohalla clinics will be upgraded to U-AAMs.
- Additionally, 413 new U-AAMs will be established.
- As a pilot, diagnostic labs under this mission have been implemented at Indira Gandhi Hospital.

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**Ques : Who has become the first female President of Namibia?**

- a) Hage Geingob
- b) Sam Nujoma
- c) Netumbo Nandi-Ndaitwah
- d) Emmerson Mnangagwa
- e) Vayu

**Answer :** Option C

**Explanation :**

- Netumbo Nandi-Ndaitwah has become Namibia's first female President at the age of 72, marking a historic moment for the country.
- She won the presidential election with 58% of the vote, reflecting strong public support.
- Her victory extends the rule of the SWAPO party, which has been in power for 35 years.
- During her presidency, she has pledged to prioritize economic growth, universal healthcare, and climate change action.

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**Ques : Which company won the iDEX (Innovations for Defence Excellence) Award for developing the VEER Electric Tactical All-Terrain Vehicle?**

- a) Tata Motors
- b) Bharat Forge
- c) Atima Corporation Private Limited
- d) Ashok Leyland
- e) Hindustan Aeronautics Limited

**Answer :** Option C

**Explanation :**

- The iDEX (Innovations for Defence Excellence) Award was conferred to Atima Corporation Private Limited, a wholly owned subsidiary of Pravaig Dynamics.
- The company was recognized for developing the VEER Electric Tactical All-Terrain Vehicle (E-TATV).
- VEER is the world's first operational electric vehicle specifically designed for tactical defence use.
- The award highlights innovation in indigenous defence technology under the iDEX initiative.

**About VEER E-TATV :**

- **Speed** : 160 kilometers per hour
- **Range** : More than 500 km
- **Payload** : 690 kilograms (kg)
- **Torque** : 620 Newton-meters

**About iDEX Scheme/Award :**

- **Launched** : 2021
- **Time Period** : 5 years from 2021-22 to 2025-26
- **Budget** : Rs. 498.78 crore
- **Aim** : to foster innovation and technology development in the defence sector, ensuring India builds, owns, and operates its advanced defence systems



**Ques : How much cash reward has BCCI announced for Team India after winning the ICC Champions Trophy 2025?**

- a) Rs.50 crore
- b) Rs.75 crore
- c) Rs.58 crore
- d) Rs.100 crore
- e) Rs.40 crore

**Answer :** Option C

**Explanation :**

- The Board of Control for Cricket in India (BCCI) has announced a ₹58 crore cash reward for Team India after their victory in the ICC Champions Trophy 2025.
- India, led by Rohit Sharma, defeated New Zealand by four wickets in the final match.
- This win marked India's third Champions Trophy title.
- The final of the tournament was held in Dubai, UAE.
- The prize money will be shared among players, coaching staff, support staff, and members of the men's selection committee, led by Ajit Agarkar.

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**Ques : Who has been named as the 'Fit India Icon' by Union Sports Minister Mansukh Mandaviya ?**

- (a) Sanjana Sanghi
- (b) Aamir Khan
- (c) Rajkummar Rao
- (d) Vicky Kaushal
- (e) Ayushmann Khurrana

**Answer : Option E**

**Explanation :**

- Union Sports Minister Mansukh Mandaviya has designated Bollywood actor Ayushmann Khurrana the 'Fit India Icon'.
- The 40-year-old actor has joined Prime Minister Narendra Modi's Fit India Movement, which promotes health and well-being.
- On August 29, 2019, Prime Minister Narendra Modi began the Fit India Movement, a statewide program.

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**Ques : Which organization has officially approved boxing for the Los Angeles 2028 Olympics?**

- a) World Boxing Association
- b) International Boxing Association
- c) International Olympic Committee (IOC)
- d) Boxing Federation of America
- e) World Sports Council

**Answer :** Option C

**Explanation :**

- The International Olympic Committee (IOC) has officially approved boxing for inclusion in the Los Angeles 2028 Olympics after a unanimous vote.
- Due to financial and governance issues, the IOC replaced the Russian-led International Boxing Association with World Boxing as the sport's new governing body.
- In previous Olympics like Tokyo 2021 and Paris 2024, the IOC directly organized boxing events due to concerns over the former body.
- IOC President Thomas Bach had earlier advised national boxing federations to find a reliable international partner.
- In February 2025, World Boxing received provisional recognition from the IOC to oversee boxing in future Olympic Games.





**Ques : Which Indian cricketer Appointed as Brand Ambassador of United States of America (USA) based Skechers ?**

- (a) Anil Kumble
- (b) Jasprit Bumrah
- (c) Ravichandran Ashwin
- (d) Kapil Dev
- (e) Zaheer Khan

**Answer :** Option B

**Explanation :**

- Indian cricketer Jasprit Bumrah Appointed as Brand Ambassador of United States of America (USA) based Skechers
- With this appointment, Jasprit Bumrah joins fellow Indian cricketers Ishan Kishan and Yastika Bhatia, who have been representing Skechers for over a year
- Jasprit Bumrah was awarded the prestigious Sir Garfield Sobers Award for the 2024 ICC Men's Cricketer of the year.

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**Ques : Armenia and which country Finalize Peace Treaty to End 40-Year Conflict ?**

- (a) Slovenia
- (b) USA
- (c) Azerbaijan
- (d) China
- (e) Hungary

**Answer :** Option C

**Explanation :**

- Armenia and Azerbaijan have reached an agreement on a peace accord, bringing the Nagorno-Karabakh conflict to an end after nearly four decades.
- The South Caucasus peace deal, signed on March 13, 2025, is an important step toward stability.
- The Nagorno-Karabakh conflict began in the late 1980s, when the region's majority ethnic Armenian population sought independence from Azerbaijan with Armenia's support.
- In September 2023, Azerbaijan forcibly retook the Nagorno-Karabakh territory, leading 100,000 ethnic Armenians to flee to Armenia.

**About the conflict :**

- During the Soviet era, Nagorno-Karabakh was an independent area in Muslim-majority Azerbaijan. However, the Armenian population (Christian) demanded unification with Armenia.
- As the USSR dissolved, tensions led to war (1988-1994).
- After the 1994 ceasefire, Nagorno-Karabakh was under Armenian authority but recognized as part of Azerbaijan by the international community.





**Ques : Tata Communications recently launched an AI-powered cloud solution to help enterprises manage cloud costs. What is its name?**

- a) Prism
- b) Nebula
- c) Vayu
- d) Stratos
- e) Nimbus

**Answer : Option C**

**Explanation :**

- Tata Communications launched an AI-powered cloud service named Vayu to help enterprises manage increasing cloud costs and complex AI infrastructure needs.
- Vayu aims to reduce cloud expenses by 15–25 percent and offers no hidden fees or data egress charges.
- It integrates various cloud offerings including Infrastructure as a Service (IaaS), Platform as a Service (PaaS), AI platforms, security, and cloud connectivity.
- Vayu provides a cost-effective alternative to major cloud providers, with an emphasis on governance, transparency, and security compliance.
- The service is expected to help businesses transition into intelligent enterprise ecosystems, promoting cost-efficiency and innovation in cloud computing.

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**Ques : Which spacecraft did Sunita Williams and Butch Wilmore use to return to Earth in March 2025?**

- a) Soyuz MS-25
- b) Orion
- c) Boeing Starliner
- d) SpaceX Dragon
- e) Space Shuttle Atlantis

**Answer :** Option D

- 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.
- They were "rescued" by astronaut Nick Hague and Russian cosmonaut Aleksandr Gorbunov.
- The four-member Crew-9 exited the International Space Station (ISS) on March 18 and splashed down off the Florida coast about 3:30 a.m. on March 19.
- Sunita Williams has roots in India. She was the second American astronaut of Indian descent to enter space, following Kalpana Chawla.
- Sunita Williams has performed 62 hours and 6 minutes of spacewalks, making her the most experienced female astronaut and ranking fourth on NASA's all-time record.
- Williams has spent 608 days in space, the second-most of any US astronaut after Peggy Whitson (675 days).

**About The Mission :**

- NASA astronauts Sunita Williams and Butch Wilmore launched on a Boeing Starliner spacecraft on June 5, 2024, and arrived at the International Space Station on June 6.
- Wilmore and Williams spent 286 days in orbit, 278 days longer than expected before they launched.





**Ques : Which state government launched 'Rajiv Yuva Vikasam' Scheme ?**

- (a) Kerala
- (b) Tamil Nadu
- (c) Odisha
- (d) Andhra
- (e) Telangana

**Answer :** Option E

**Explanation :**

- The 'Rajiv Yuva Vikasam' Scheme was launched by Telangana Chief Minister A. Revanth Reddy.
- The scheme aims to provide financial assistance to unemployed youth from SC, ST, BC, and Minority communities.
- A budget of ₹6,000 crore has been allocated for the initiative.
- The target is to create self-employment opportunities for five lakh youth across Telangana.
- Under the scheme, each beneficiary can receive up to Rs.3 lakh to set up self-employment units.

**Subsidy are as follows :**

- **Loans up to Rs.1 lakh** : 80% subsidy provided by the government
- **Loans up to Rs.2 lakh** : 70% subsidy provided
- **Loans up to Rs.3 lakh** : 60% subsidy provided





**Ques : Which Reliance subsidiary acquired a 100% stake in Nauyaan Tradings Private Ltd (NTPL)?**

- a) Jio Platforms Ltd
- b) Reliance Retail Ventures Ltd
- c) Reliance Strategic Business Ventures Ltd (RSBVL)
- d) Reliance New Energy Ltd
- e) Vayu

**Answer :** option C

**Explanation :**

- Reliance Strategic Business Ventures Ltd (RSBVL), a fully-owned subsidiary of Reliance Industries Ltd, acquired 100% stake in Nauyaan Tradings Private Ltd (NTPL).
- The acquisition was done for Rs.1 lakh from Welspun Tradings Ltd, as per the stock exchange filing.
- After this, NTPL signed an agreement with Welspun Corp Ltd to acquire 74% equity in Nauyaan Shipyard Private Ltd (NSPL) for Rs.382.73 crore.
- NSPL has an enterprise value of Rs.643.78 crore, including Rs.126.57 crore in debt and liabilities.
- NSPL owns leasehold rights to 138 acres of land in Dahej, Gujarat, to be used for salt handling, storage, engineering, and hydrogen electrolyzer manufacturing.

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**Ques : Which state has recently imposed Rs 50 as entry fee for tourists entering the state?**

- (a) Arunachal Pradesh
- (b) Sikkim
- (c) Himachal Pradesh
- (d) Maharashtra
- (e) Uttarakhand

**Answer : Option B**

**Explanation :**

- The Sikkim government, led by Prem Singh Tamang, has implemented a Rs.50 entry tax for tourists visiting the state.
- This cost is mandated by the Sikkim Registration of Tourist Trade Rules, 2025.
- The Rs.50 fee per person is valid for a stay of up to 30 days. Tourists returning after 30 days must pay the fee again.
- Children under five years of age and government officials on official duty are exempt.
- Hotels will collect the money from travelers upon check-in and pay it weekly into the state tourism account.
- The cash raised will be put into the Tourism Sustainability Development Fund to encourage sustainable tourism in the state.

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**:Ques : Paytm has partnered with which mutual fund company to launch the JanNivesh Rs. 250 SIP initiative?**

- (a) Aditya Birla Sun AMC
- (b) Axis Asset Management Company Limited
- (c) Kotak Mahindra Mutual Fund
- (d) SBI Mutual Fund
- (e) None of these

**Answer : Option D**

**Explanation :**

- Paytm has teamed with Mumbai-based SBI Mutual Fund, a subsidiary of State Bank of India (SBI), to create the JanNivesh Rs.250 Systematic Investment Plan (SIP).
- SEBI Chairperson Madhabi Puri Buch inaugurated the plan on February 17, 2025.
- This scheme allows consumers to start investing with as little as Rs.250 and offers daily, weekly, or monthly SIP options to meet various financial demands.

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**Ques : Which mutual fund has recently introduced 'Choti SIP' to make investing more accessible?**

- (a) Aditya Birla Sun AMC
- (b) Axis Asset Management Company Limited
- (c) Kotak Mutual Fund
- (d) SBI Mutual Fund
- (e) None of these

**Answer :** Option C

**Explanation :**

- Kotak Mutual Fund has launched a new investment plan called 'Choti SIP' to make mutual fund investments more accessible for small investors.
- Investors are required to choose the Growth Option under this scheme.
- A minimum commitment of 60 monthly SIP (Systematic Investment Plan) installments is mandatory.
- Payments for the SIP must be made only through NACH (National Automated Clearing House) or UPI auto-pay.

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**Ques : What is the new minimum investment amount for Zero Coupon Zero Principal (ZCZP) instruments on the Social Stock Exchange (SSE)?**

- (a) Rs.1000
- (b) Rs.2000
- (c) Rs.3000
- (d) Rs.4000
- (e) Rs.5000

**Answer :** Option A

**Explanation :**

- The SEBI has reduced the minimum investment requirement for Zero Coupon Zero Principal (ZCZP) instruments on the SSE from Rs 10,000 to Rs 1,000.
- Its aim is to Encourage individual investors to fund social projects. Increase funding for non-profit organizations in essential sectors such as education, healthcare, and rural development
- The conclusion is consistent with Section 11 and 11A of the SEBI Act, 1992, and Regulation 299 of the SEBI ICDR (Issue of Capital and Disclosure Requirements) Regulations.
- In November 2023, SEBI reduced the minimum issue size for ZCZP from Rs 1 crore to Rs 50 lakh and the application size from Rs 2 lakh to Rs 10,000, demonstrating a commitment to promoting SSE.
- It is based on recommendations from the public and Social Stock Exchange Advisory Committee (Chaired by Dr. R. Balasubramaniam).

**About Zero Coupon Zero Principal (ZCZP) Instruments :**

- These are donation-based financial instruments where investors fund NPOs without expecting interest or principal repayment
- Issued only by SSE-listed NPOs and Funds are utilized for pre-defined social welfare projects
- Minimum maturity period is 5 years (as per SEBI norms)





**Ques : Department for Promotion of Industry and Internal Trade (DPIIT) has signed an MoU with which bank to Strengthen India's Startup Ecosystem ?**

- (a) HDFC Bank
- (b) IDFC First Bank
- (c) Dhanlaxmi Bank
- (d) RBL Bank
- (e) Yes Bank

**Answer :** Option E

**Explanation :**

- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed MOU with YES BANK. This alliance strives to promote innovation and provide critical support to product startups, innovators, and entrepreneurs around the country.
- The collaboration will use DPIIT's Startup India initiative and YES BANK's financial experience to provide market connections, finance access, mentorship, and infrastructural support for early-stage businesses.
- Startups will benefit from YES BANK's Head Startup program, which provides customized banking and financial solutions such as working capital, loan access, and cash flow management.
- They will also receive access to YES BANK's wide network, strategic connections, and industry experience, allowing businesses to scale operations and attract investment more effectively.

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**Ques : Who has been appointed as the Interim Managing Director and CEO of Edelweiss Asset Reconstruction Company (EARC)?**

- a) Usha Thorat
- b) Shikha Sharma
- c) Renu Karnad
- d) Mythili Balasubramanian
- e) Arundhati Bhattacharya

**Answer :** option D

**Explanation :**

- Edelweiss Asset Reconstruction Company (EARC) has selected Mythili Balasubramanian as Interim Managing Director and Chief Executive Officer, with RBI clearance.
- Balasubramanian, who has been with EARC for nearly five years, has over four decades of experience in banking, non-performing asset (NPA) resolution, and Insolvency and Bankruptcy Code (IBC) processes and will manage the company until September 30, 2025.
- The nomination comes after the RBI declined to reappoint the previous MD and CEO, Raj Kumar Bansal, in June 2024, leading EARC to organize a Search Committee, backed by Korn Ferry, to find a permanent successor.

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**Ques : Which regulatory authority granted the Certificate of Registration to Paytm Money Limited as a Research Analyst (RA)?**

- (a) RBI
- (b) SEBI
- (c) NABARD
- (d) SIDBI
- (e) IRDAI

**Answer :** Option B

**Explanation :**

- Paytm Money Limited, a subsidiary of One 97 Communications Limited (OCL), has been registered as a Research Analyst (RA) by the Securities and Exchange Board of India (SEBI) under the 2014 Regulations.
- These services attempt to improve user experience and offer professional insights to retail and institutional investors.

About **SEBI** :

- **Established** : April 12, 1988
- **ACT** : Securities and Exchange Board of India Act, 1992
- **HQ** : Mumbai
- **Chairman** : Tuhin Kanta Pandey

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**Ques : Which regulatory body has recently inducted new members into its Insurance Advisory Committee (IAC)?**

- (a) NABARD
- (b) IRDAI
- (c) PFRDA
- (d) SEBI
- (e) SIDBI

**Answer :** Option B

**Explanation :**

- The Insurance Regulatory and Development Authority of India (IRDAI) has inducted new members into its Insurance Advisory Committee (IAC) to fill existing vacancies.
- The IAC plays a crucial role in advising IRDAI on matters related to insurance regulations and policy formulation.
- The newly inducted members include former banking and insurance leaders such as M.R. Kumar (LIC), Dinesh Kumar Khara (SBI), Vishakha Mule (Aditya Birla Capital), Nilesh Shah (Kotak AMC), and Alice G Vaidyan (GIC Re).
- Their diverse expertise aims to enhance the decision-making capacity of the regulatory body.

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**Ques : Who has been re-appointed as an Additional Director (Independent Director) for a second term on the Board of Fino Payments Bank?**

- a) Arundhati Bhattacharya
- b) Kalpana Morparia
- c) Deena Mehta
- d) Chitra Ramkrishna
- e) Shyamala Gopinath

**Answer :** Option C

**Explanation :**

- The Fino Payments Bank Board of Directors has reappointed Deena Mehta as an Additional Director in the function of Independent Director for a second term.
- Mehta has nearly four decades of capital market experience, having contributed to significant changes such as the BSE's BOLT system, the Central Depository Service, and the simplification of Clearing Corporation's BOISL.
- She was on the BSE Board for nine years, serving as Vice President and President. For the past 21 years, she has served on different SEBI committees, helping to implement numerous market reforms.
- She is a founding member of SAFE, the SAARC countries' stock exchange association.

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**Ques : What is the revised GDP growth projection for India in FY27 by Fitch Ratings?**

- (a) 6.1%
- (b) 6.2%
- (c) 6.3%
- (d) 6.4%
- (e) 6.5%

**Answer :** Option C

**Explanation :**

- Fitch Ratings has maintained India's GDP growth prediction of 6.5% for fiscal year 2025-26 (FY26), showing confidence in the country's economic resilience in the face of global trade concerns, which is being driven by robust domestic consumption and corporate confidence.
- The agency boosted its GDP growth prediction for India in fiscal year 2026-27 (FY27) to 6.3%, up from 6.2% before, noting sustained investment growth driven by substantial government capital expenditure and a lower cost of capital.
- The Indian economy accelerated in the December quarter, rising 6.2% from a seven-quarter low of 5.6% in the previous quarter, owing to increased consumer expenditure.

**Updated GDP List :**

- **CRISIL** – 6.5% (FY26)
- **Moody's Analytics** – 6.4% (FY25)
- **RBI** – 6.6% (FY25), 6.7% (FY26)
- **Deloitte** – 6.5-6.8 (FY25)
- **FICCI** – 6.4% (FY25)

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**Ques : What is WAVEX 2025 associated with?**

- a) Defence and aerospace exhibition
- b) Renewable energy showcase
- c) Audio-visual entertainment industry
- d) Digital banking innovation
- e) Space research and development

**Answer :** Option C

**Explanation :**

- The Union Ministry of Information & Broadcasting (MIB), in collaboration with the Internet and Mobile Association of India (IAMAI), launched WAVEX 2025.
- The event was launched at the Jio World Convention Centre, Mumbai.
- It is part of the World Audio-Visual Entertainment Summit (WAVES), scheduled from 1st to 4th May 2025 in Mumbai.
- WAVEX 2025 will provide a platform for startups to pitch their ideas to venture capitalists and celebrity angel investors, with national TV coverage ensuring high visibility.
- The event focuses on emerging tech areas such as Gaming, Animation, XR, Metaverse, Generative AI, and Next-Gen Content.

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**Ques : Who is the author of the book "Living with Birds," which highlights bird conservation and ornithology?**

- a) Salim Ali
- b) Asad Rahmani
- c) Ravi Singh
- d) Kartik Shanker
- e) M.K. Ranjitsinh

**Answer :** Option B

**Explanation :**

- "Living with Birds" is a memoir written by renowned Indian ornithologist Asad Rahmani.
- The book narrates Rahmani's personal journey, research experiences, and dedication to bird conservation across India.
- Asad Rahmani has served as the Director of the Bombay Natural History Society (BNHS), contributing significantly to ornithology and wildlife protection.
- The memoir provides valuable insights into India's rich bird diversity and environmental issues, reflecting his lifelong commitment to nature.

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**Ques : Who became the first Indian to win the prestigious 2025 Holberg Prize?**

- a) Arundhati Roy
- b) Amitav Ghosh
- c) Salman Rushdie
- d) Romila Thapar
- e) Gayatri Chakravorty Spivak

**Answer :** option E

**Explanation :**

- Indian literary theorist and postcolonial scholar Gayatri Chakravorty Spivak has been awarded the 2025 Holberg Prize.
- She is the first Indian to receive this prestigious award.
- The award ceremony took place at the University of Bergen in Norway.
- The prize was presented by Crown Prince Haakon of Norway.
- The Holberg Prize includes a cash award of USD 540,000 (approximately Rs. 4.6 crore).
- She also won Kyoto Prize in Arts and Philosophy, Japan's highest private award for lifetime achievement in arts and sciences in 2012 and Padma Bhushan, India's third-highest civilian award in 2013

**About Holberg Prize :**

- **Started :** 2004
- **Presented by :** Government of Norway
- **Awarded for :** Outstanding scholarly work in the fields of the arts and humanities, social sciences, law and theology
- **Last winner :** Achille Mbembe (Cameroon)





**Ques : Where will the 11th Asian Swimming Championship be held from October 1 to 15?**

- (a) Bengaluru
- (b) New Delhi
- (c) Guwahati
- (d) Ahmedabad
- (e) Mumbai

**Answer :** Option D

**Explanation :**

- India will host the 11th Asian Swimming Championship at the Naranpura Sports Complex in Ahmedabad, Gujarat.
- The Swimming Federation of India stated that it has acquired in-principle consent from the Gujarat government and Asia Aquatics to host the tournament.
- The event will take place on October 1-15. The championship will include swimming, diving, artistic swimming, and water polo.
- Swimmers from Japan and South Korea are anticipated to compete in the continental meet, which will be held for the first time in the country. India held its last international swimming event, the 10th Asian Age Group Championships, in 2019.

EXAM  
Genius





**Ques : Who inaugurated the Lachit Barphukan Police Academy in Dergaon, Assam?**

- (a) Amit Shah
- (b) Dr. Mansukh Mandaviya
- (c) Shivraj Singh Chouhan
- (d) Anupriya Patel
- (e) Narendra Modi

**Answer :** Option A

**Explanation :**

- Union Home Minister Amit Shah inaugurated the Lachit Barphukan Police Academy at Dergaon, Assam.
- Assam CM Dr. Himanta Biswa Sarma and Union Minister Sarbananda Sonowal also attended the event.
- The academy is named after the legendary Ahom general Lachit Barphukan.
- It aims to strengthen policing in the entire Northeast region and become a premier training institution.
- The first phase was completed at a cost of Rs.167 crore, with a total investment of Rs.1050 crore planned over three phases.
- Earlier, Assam's police had to travel to other states for training, but the academy has now trained 2,000 personnel from Goa and Manipur.

EXAM  
Genius





**Ques : Recently, which Indonesian volcano erupted multiple times, raising the alert to the highest level?**

- a) Mount Merapi
- b) Mount Semeru
- c) Mount Lewotobi Laki Laki
- d) Mount Krakatoa
- e) Mount Bromo

**Answer : Option C**

**Explanation :**

- Mount Lewotobi Laki Laki, located in Indonesia, erupted three times on Friday, sending volcanic ash up to 8,000 meters (26,000 feet) into the sky.
- Following the eruptions, several residents from nearby villages were reported injured.
- Authorities raised the volcanic alert level to the highest category to ensure public safety.
- The designated danger zone around the volcano was extended from 7 km to 8 km.
- Ash clouds from the eruption caused disruptions to air travel, leading to flight cancellations to Bali.

EXAM  
Genius





**:Ques : Who inaugurated the National Dope Testing Laboratory (NDTL) Annual Conference 2025?**

- (a) Amit Shah
- (b) Dr. Mansukh Mandaviya
- (c) Shivraj Singh Chouhan
- (d) Anupriya Patel
- (e) Narendra Modi

**Answer :** Option B

**Explanation :**

- Dr Mansukh Mandaviya, Union Minister of Youth Affairs and Sports, has launched the National Dope Testing Laboratory Annual Conference-2025 in New Delhi.
- The theme of the annual conference is Anti-Doping Science: Innovations and Challenges.
- The event presented an invaluable opportunity for scientists, coaches, physical education professionals, sports federations, and students to engage in informative debates about the most recent developments and problems in anti-doping science.

EXAM  
Genius





**Ques : Which department has signed an MoU with Kyndryl Solutions Pvt Ltd to accelerate innovation and scale India's startup ecosystem ?**

- (a) Department of Higher Education
- (b) Department of Official Language
- (c) Department of Fertilizers
- (d) Department for Promotion of Industry and Internal Trade
- (e) Department of Consumer Affairs

**Answer :** Option D

**Explanation :**

- The Department for Promotion of Industry and Internal Trade (DPIIT) has signed MOU with Kyndryl Solutions Pvt Ltd to accelerate innovation and expand India's startup ecosystem.
- The alliance will help entrepreneurs in the manufacturing and IT industries by leveraging Kyndryl's expertise in digital transformation and Generative AI solutions.
- This alliance will provide entrepreneurs with mentorship, infrastructure assistance, and market access, allowing them to integrate their solutions into enterprise ecosystems in areas such as automotive, pharmaceuticals, BFSI, oil and gas, and government services.

EXAM  
Genius





**Ques : Kirsty Coventry, the newly elected IOC President, belongs to which country?**

- a) South Africa
- b) Zimbabwe
- c) Kenya
- d) Nigeria
- e) Ghana

**Answer :** Option B

**Explanation :**

- Kirsty Coventry, a former Olympic swimmer from Zimbabwe, has been elected as the first woman and African President of the International Olympic Committee (IOC).
- She secured 49 out of 97 votes in the election, defeating Juan Antonio Samaranch Jr. and Sebastian Coe.
- Coventry is a seven-time Olympic medalist and has been serving as an IOC member since 2013.
- As IOC President, she plans to focus on athletes' mental and physical health and enforce a strict zero-tolerance policy against doping.

EXAM  
Genius





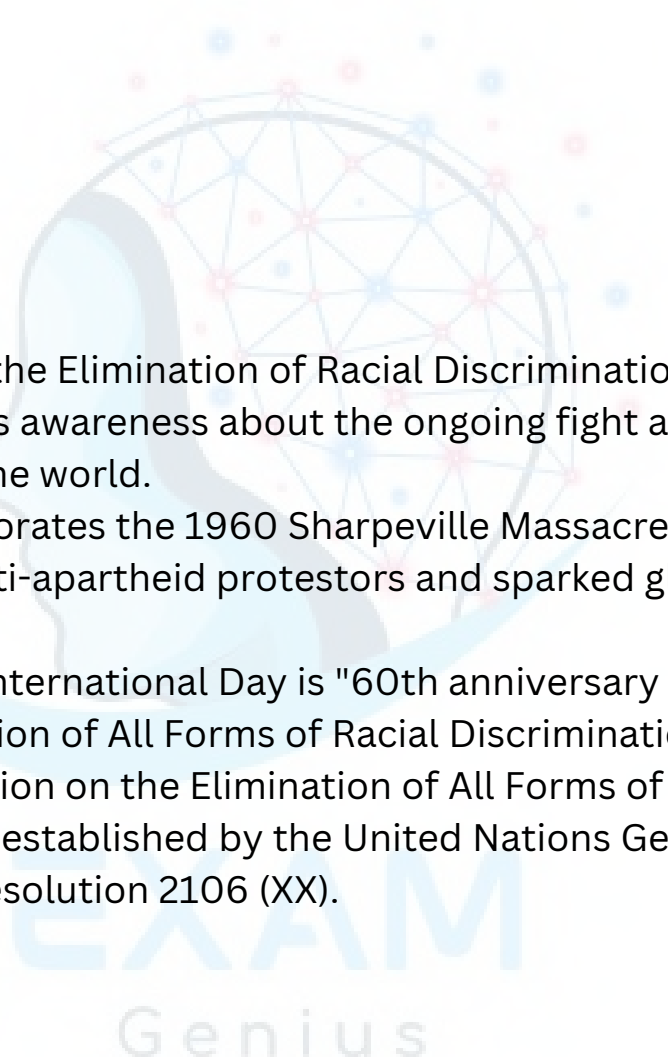
**Ques : International Day for the Elimination of Racial Discrimination annually observed on which day ?**

- (a) 19 March
- (b) 20 March
- (c) 21 March
- (d) 22 March
- (e) 23 March

**Answer : Option C**

**Explanation :**

- The International Day for the Elimination of Racial Discrimination, observed annually on March 21, raises awareness about the ongoing fight against racism and supports equality around the world.
- The anniversary commemorates the 1960 Sharpeville Massacre in South Africa, which killed 69 peaceful anti-apartheid protestors and sparked global movements to eradicate racial inequality.
- The subject for the 2025 International Day is "60th anniversary of the International Convention on the Elimination of All Forms of Racial Discrimination (ICERD)".
- The International Convention on the Elimination of All Forms of Racial Discrimination (ICERD) was established by the United Nations General Assembly on December 21, 1965, with Resolution 2106 (XX).





### IMPORTANT ONE – LINER Current Affairs

Temasek Holdings (Private) Limited to Acquire 10% Stake in Haldiram Snacks Food Private Limited (Haldiram's) at a Cost of Rs.8,500 crore or 1 Billion USD.

Unique Identification Authority of India (UIDAI) & Sarvam AI, a Bengaluru-based indigenous Generative AI (GenAI) company partnered to improve the user experience of Aadhaar services

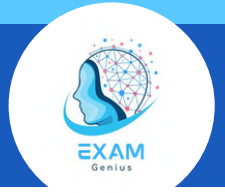
Krishnamachari Srikanth, former captain of the Indian national cricket team Appointed as Goodwill Ambassador for 'VISION 2020 India'

Bajaj Auto has reappointed Rajivnayan Rahul Kumar Bajaj as Managing Director and Chief Executive Officer for a five-year term starting April 1, 2025.

Department for Promotion of Industry and Internal Trade (DPIIT) and Global cosmetics major Estée Lauder Companies Inc. Partner to expand the BEAUTY&YOU India program with a new initiative to support women-founded startups

Book Leo – The Untold Story Authored by Senior advocate and former Tamil Nadu Cricket Association (TNCA) vice-president P.S. Raman. It is Unveiled by "C.D." Gopinath, a member of India's first Test-winning team.

EXAM  
Genius



**Ques : Where was the Annual Conference of RBI Ombudsmen 2025 held?**

- (a) Bengaluru
- (b) New Delhi
- (c) Guwahati
- (d) Ahmedabad
- (e) Mumbai

**Answer :** Option E

**Explanation :**

- 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".
- Sanjay Malhotra, Governor, launched the Conference in the presence of the Deputy Governor, Shri Swaminathan J., RBI Executive Directors, and conference attendees

EXAM  
Genius





**Ques : RBI imposed a monetary penalty of ₹36.30 lakh on IDBI Bank for violating which section of FEMA, 1999?**

- a) Section 11(3)
- b) Section 10(4)
- c) Section 12(1)
- d) Section 13(5)
- e) None of these

**Answer : Option B**

**Explanation :**

- RBI imposed a penalty of Rs.36.30 lakh on IDBI Bank under Section 11(3) of FEMA, 1999.
- The penalty was due to failure in exercising due diligence while processing inward remittances from a foreign currency account.
- This lapse led to a violation of Section 10(4) of FEMA, 1999.
- A Show Cause Notice was issued, and after reviewing the bank's written and oral submissions, RBI found the violation substantiated.
- The penalty pertains to regulatory non-compliance and does not affect the validity of customer transactions or agreements.

EXAM  
Genius





**Ques : What is the fixed spread added to the average Weighted Average Yield of 182-day Treasury Bills to determine the interest rate of GOI FRB 2033?**

- a) 1.00%
- b) 1.22%
- c) 1.50%
- d) 2.00%
- e) 2.22%

**Answer :** Option B

**Explanation :**

- 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 interest rate is determined by adding a fixed spread of 1.22% to the average Weighted Average Yield (WAY) of the last three auctions of 182-day Treasury Bills before the rate-fixing date.
- The interest on these bonds is reset every six months to keep it aligned with the prevailing market conditions.
- These bonds are beneficial for investors seeking market-linked returns and offer protection against interest rate fluctuations compared to fixed-rate bonds.

EXAM  
Genius





**Ques : What is the name of the new feature introduced by IDFC FIRST Bank on its mobile banking app for mutual fund investments?**

- a) SmartInvest
- b) Ace
- c) FinGrow
- d) MF Buddy
- e) InvestPro

**Answer : Option B**

**Explanation :**

- 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.
- Customers of the private sector bank can explore numerous fund types (such as equity, debt, tax-saving, hybrid, and index funds) and select the appropriate need-based fund to build a diversified portfolio.
- They can also view specific information such as historical fund performance (1, 3, and 5 years), holding patterns (by sector, company, and market cap), and expert ratings on each fund (Morningstar Rating).

EXAM  
Genius





**Ques : What is the outlook associated with the 'BBB-' rating for Union Bank of India and Punjab National Bank by Fitch?**

- a) Positive
- b) Negative
- c) Stable
- d) Neutral
- e) Watchlist

**Answer :** option C

**Explanation :**

- Fitch Ratings has affirmed the ratings of Union Bank of India and Punjab National Bank at 'BBB-' with stable outlook.
- The grade is based on government backing, a favorable operating environment, improved risk profile, enhanced asset quality, and strong funding and liquidity.
- The agency has improved the banks' viability rating to 'bb-' from 'b+' and maintained the Government Support Rating (GSR) at 'BBB-'.
- The grade is affirmed due to the likelihood of government help, as the Indian government owns 75% of Union Bank of India and 70% of PNB, and their systemic importance.
- The agency increased PNB's risk profile ranking to 'b+' from 'b'.
- Fitch has upgraded Union Bank of India's risk profile to 'b+' from 'b'.
- PNB's earnings and profitability score has been revised to 'bb-' from 'b+' due to improved profitability.

Genius





**Ques : Under which section of FEMA, 1999, did RBI impose a monetary penalty on Citibank N.A.?**

- a) Section 10(2)
- b) Section 11(3)
- c) Section 12(1)
- d) Section 13(5)
- e) Section 10 (4)

**Answer : Option B**

**Explanation :**

- RBI imposed a monetary penalty of Rs.36.28 lakh on Citibank N.A. under Section 11(3) of FEMA, 1999.
- The penalty was related to violations of RBI's directions regarding transaction reporting under the Liberalized Remittance Scheme (LRS).
- A Show Cause Notice was issued, and after reviewing Citibank's written and oral responses, RBI found the violations to be substantiated.
- The penalty was due to regulatory compliance deficiencies and does not affect the validity of any transactions or agreements between Citibank and its customers.

EXAM  
Genius





**Ques : The ATM interchange fee for financial transactions has been increased to:**

- a) 15
- b) 17
- c) 19
- d) 21
- e) 23

**Answer :** Option C

**Explanation :**

- The Reserve Bank of India (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.
- An ATM interchange fee is paid by one bank to another when its customer uses the latter's ATM.
- The hike was proposed by NPCI to address financial challenges faced by white-label ATM operators.
- Metro city customers are allowed 5 free transactions per month on other bank ATMs, while non-metro city customers get 3.

EXAM  
Genius





**Ques : Which edition of the Central Asian Youth Delegation is India hosting under the International Youth Exchange Programme in 2025?**

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

**Answer :** Option B

**Explanation :**

- The Ministry of Youth Affairs & Sports will host the 3rd Central Asian Youth Delegation to India from March 22 to 28 under the International Youth Exchange Programme (IYEP).
- The initiative promotes youth collaboration, cultural exchange, and stronger diplomatic relations between India and Central Asian countries: Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, and Uzbekistan.
- This exchange aligns with the vision shared during the India-Central Asia Summit in January 2022, where PM Modi proposed an annual youth exchange.
- The program highlights the role of youth diplomacy in fostering international cooperation and mutual understanding among future leaders.

EXAM  
Genius





**Ques : What is the total outlay of the Vigyan Dhara scheme for the 15th Finance Commission period (2021–22 to 2025–26)?**

- a) Rs.5,000 crore
- b) Rs.8,735.50 crore
- c) Rs.10,579.84 crore
- d) Rs.15,250 crore
- e) Rs.9,001 crore

**Answer : Option C**

**Explanation :**

- The Vigyan Dhara scheme was launched on 16 January 2025 by the Ministry of Science & Technology.
- It aims to boost scientific research, innovation, and technological development in India.
- The scheme has an outlay of Rs.10,579.84 crore for the 15th Finance Commission period (2021–22 to 2025–26).
- The annual allocation saw a major increase—rising 4.31 times from Rs.330.75 crore in 2024–25 to Rs.1,425 crore in 2025–26.

**• Vigyan Dhara merges three earlier umbrella schemes:**

1. Science and Technology (S&T) Institutional and Human Capacity Building
2. Research and Development (R&D)
3. Innovation, Technology Development, and Deployment.





**Ques : Who has been chosen for the Maharashtra Bhushan Award, the state's highest civilian honour?**

- a) Anish Kapoor
- b) Subodh Gupta
- c) Ram Sutar
- d) Raghunath Mohapatra
- e) Satish Gujral

**Answer :** option C

**Explanation :**

- Veteran sculptor Ram Sutar, known for creating the Statue of Unity, will be awarded the Maharashtra Bhushan, the highest civilian honour of the state.
- He is a Padma Bhushan awardee and designed the Statue of Unity, the tallest statue in the world at 182 metres.
- The Maharashtra Bhushan award includes Rs.25 lakh and a memento.
- Despite being over 100 years old, Sutar is still actively working, including on the Ambedkar statue at the Indu Mill Memorial in Mumbai.
- He has contributed to major statue projects across India, including those of Lord Ram in Ayodhya, Lord Shiva in Bengaluru, and Chhatrapati Sambhaji Maharaj in Pune.

EXAM  
Genius





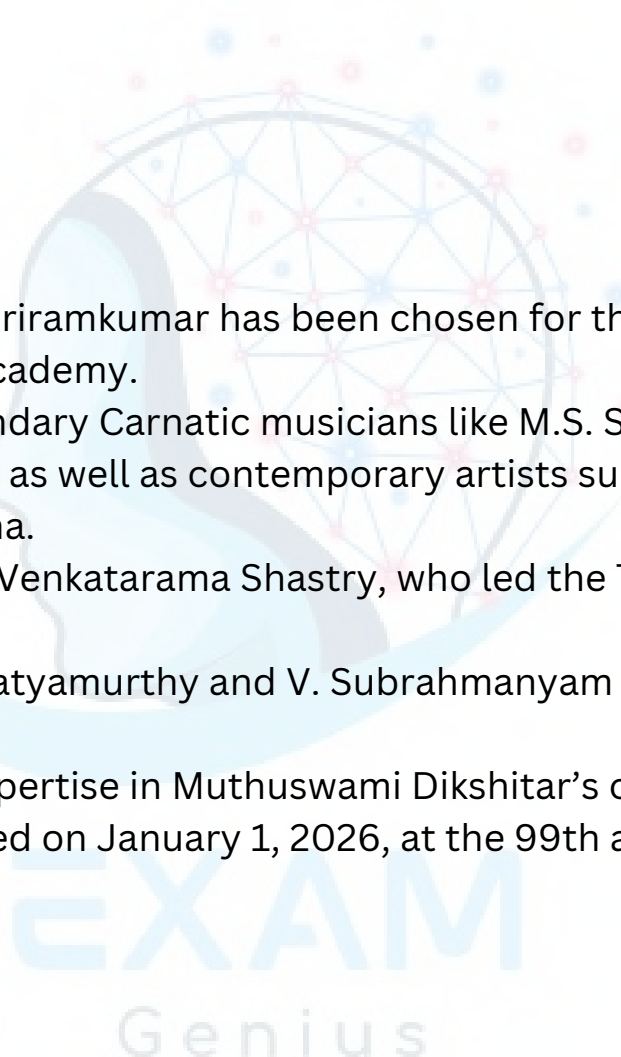
**Ques : Who has been selected for the Sangita Kalanidhi award 2025?**

- a) Sudha Ragunathan
- b) T.M. Krishna
- c) R.K. Shriramkumar
- d) V. Subrahmanyam
- e) None of these

**Answer :** Option C

**Explanation :**

- Renowned violinist R.K. Shriramkumar has been chosen for the Sangita Kalanidhi award 2025 by the Music Academy.
- He has accompanied legendary Carnatic musicians like M.S. Subbulakshmi and Semmangudi Srinivasa Iyer, as well as contemporary artists such as Sudha Ragunathan and T.M. Krishna.
- He is the grandson of R.K. Venkatarama Shastry, who led the Thiruvaiyaru Tyagaraja Aradhana for 40 years.
- He trained under Savitri Satyamurthy and V. Subrahmanyam in violin and D.K. Jayaraman in vocal music.
- He is recognized for his expertise in Muthuswami Dikshitar's compositions.
- The award will be presented on January 1, 2026, at the 99th annual conference of the Music Academy.





**Ques : The Government of India has withdrawn the 20% export duty on onions, effective from:**

- a) March 1, 2025
- b) April 1, 2025
- c) May 1, 2025
- d) June 1, 2025
- e) July 1, 2025

**Answer :** option B

**Explanation :**

- The Government of India has withdrawn the 20% export duty on onions with effect from April 1, 2025.
- The decision was taken to protect farmers' interests due to the fall in onion prices.
- Despite earlier restrictions, onion exports reached 1.17 million tonnes by March 18, 2025.

EXAM  
Genius





**Ques : Who has been awarded the 2025 Stockholm Water Prize?**

- a) Gunter Blöschl
- b) John Briscoe
- c) Peter Gleick
- d) Rita Colwell
- e) Asit K. Biswas

**Answer :** Option A

**Explanation :**

- Austrian hydrologist Günter Blöschl has been awarded the 2025 Stockholm Water Prize for his pioneering work in flood risk management and water resource engineering.
- He is globally recognized for linking climate change to increased flood risks and improving understanding of regional flood processes.
- The award will be presented by King Carl XVI Gustaf of Sweden during World Water Week in Stockholm in August 2025.
- His research has played a vital role in shaping sustainable water management and addressing climate-related challenges.
- The Stockholm Water Prize is presented by the Stockholm Water Foundation in collaboration with the Royal Swedish Academy of Sciences.

EXAM  
Genius





**Ques : US President Donald Trump is reportedly considering a travel ban on citizens from how many countries in 2025 ?**

- (a) 40
- (b) 43
- (c) 45
- (d) 48
- (e) 52

**Answer :** option B

**Explanation :**

- US President Donald Trump is mulling a travel restriction for people from 43 nations in 2025.
- The proposed ban categorizes countries into three lists based on the degree of restrictions (Red, Orange, and Yellow) and is currently being reviewed.
- During his first term, Trump prohibited travel to seven Islamic-majority nations (Iran, Iraq, Libya, Somalia, Sudan, Syria, and Yemen) and reversed a travel ban on North Korea.

**Visa Policy Categorization :**

- Red List (11 countries): These countries are subject to a complete suspension of visa services.
- Orange List (10 countries): Visa services are heavily restricted; all applicants must undergo in-person interviews.
- Yellow List (22 countries): These countries have 60 days to resolve specific concerns or they may face stricter visa measures.





**Ques : What is the primary objective of the CSIR-IIIM and HAPICO collaboration?**

- a) Export of herbal medicines
- b) Large-scale cultivation of medicinal plants
- c) Development of novel biopesticides /
- d) Manufacturing of chemical fertilizers
- e) Commercialisation of cosmetic products

**Answer :** Option C

### **Recent News Headlines Related to MoU and agreement :**

- DPIIT has signed MOU with Kyndryl Solutions Pvt Ltd to accelerate innovation and expand India's startup ecosystem
- Department for Promotion of Industry and Internal Trade (DPIIT) and Global cosmetics major Estée Lauder Companies Inc. Partner to expand the BEAUTY&YOU India program with a new initiative to support women-founded startups
- Unique Identification Authority of India (UIDAI) & Sarvam AI, a Bengaluru-based indigenous Generative AI (GenAI) company partnered to improve the user experience of Aadhaar services
- The Delhi government, in collaboration with the Ministry of Health and Family Welfare, is implementing the Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)
- Amazon, Alphabet's Google, and Meta Platforms signed to support the global initiative to triple nuclear energy capacity by 2050
- Nvidia has partnered with Wipro, Tech Mahindra, and L&T Technology Services to develop advanced AI solutions across various industries
- The Indian government approved MoU for financial and commercial cooperation between India and Qatar after the fact
- Bharti Airtel, Ericsson, and Volvo Group have partnered to advance research in extended reality (XR), digital twin technology, and artificial intelligence (AI) to drive digitalization in the manufacturing sector
- Jio Platforms, led by Mukesh Ambani, has partnered with SpaceX to bring Starlink's internet services to India. However, the deal depends on SpaceX getting approval to sell Starlink in the country. Partnership aims to explore ways to expand internet services for consumers and businesses





- The Central Council for scientific in Homoeopathy (CCRH), New Delhi, and Adamas University, Kolkata, have signed a Memorandum of Understanding to promote academic and scientific collaboration in the field of homoeopathy



EXAM  
Genius





**Ques : Where was the 19th edition of the Ramnath Goenka Excellence in Journalism Awards held?**

- (a) Bengaluru
- (b) New Delhi
- (c) Guwahati
- (d) Ahmedabad
- (e) Mumbai

**Answer :** Option B

**Explanation :**

- The 19th edition of the Ramnath Goenka Excellence in Journalism Awards was hosted in New Delhi.
- The event recognized 27 journalists in 20 categories, including investigative journalism, sports, politics, government, books, feature writing, and regional languages.
- In 2025, Mridulika Jha of Aaj Tak got the Ramnath Goenka Award for Excellence in Journalism for her reportage of the "Dunki route," an illegal immigration trail utilized by Haryana's youngsters to enter the USA.

**Winners Lists of 19th Ramnath Goenka Awards for Excellence in Journalism 2025:**

- **Uncovering Invisible India** : Satyasundar Barik from The Hindu
- **Environment, Science and Technology Reporting** : Sibu Kumar Tripathi from India Today
- **Regional Languages** : Jisha Elizabeth from Madhyamam (Malayalam Language)
- **Hindi** : Mridulika Jha from Aaj Tak
- **Investigative Journalism** : Nihal AP Koshie, Mahender Singh Manral, Mihir Vasavda from The Indian Express
- **Sports Journalism** : Shahab Ali, Amarnath Kashyap from Hindustan
- **Business & Economic Journalism** : Twesh Mishra from The Economic Times
- **Reporting on Politics and Government** : Maitri Porecha from The Hindu
- **Foreign Correspondent Covering India** : Nilsch Christopher from Rest of World
- **Feature Writing** : Shubhajit Roy from The Indian Express



- **Prakash Kardaley Memorial Award for Civic Journalism** : Jeet Mashru, Somita Pal from Hindustan Times
- **Books (Nonfiction)** : Dr. A.V. Venkateshpathy For his book “ Swadeshi Steam: V.O. Chidambaram Pillai and the Battle against the British Maritime Empire” from Penguin Random House
- **Photojournalism** : P. Ravikumar from The New Indian Express



EXAM  
Genius





**Ques : Eri silk is also known by which of the following unique attributes?**

- a) Handwoven silk
- b) Ahimsa silk
- c) Wild silk
- d) Peace silk
- e) Vegan silk

**Answer : Option E**

**Explanation :**

- The North Eastern Handicrafts and Handlooms Development Corporation (NEHHDC) has received the famous Oeko-Tex accreditation from Germany for Eri silk.
- The accreditation assures international purchasers that eri silk satisfies international safety and quality requirements, so increasing customer confidence and promoting acceptance in high-end markets.
- Eri silk from Northeast India, mainly Assam, is known as the world's only vegan silk since it is produced ethically and without injuring silkworms, meeting global demand for chemical-free, environmentally friendly materials.

EXAM  
Genius





**Ques : Who has been appointed as the new Finance Secretary of India?**

- a) Tuhin K. Pandey
- b) Ajay Seth
- c) Subhash Chandra Garg
- d) Rajiv Kumar
- e) None of these

**Answer :** Option B

**Explanation :**

- Ajay Seth, the current Economic Affairs Secretary, has been appointed as the new Finance Secretary of India.
- He succeeds Tuhin K. Pandey, who has taken charge as the Chairman of SEBI.
- Ajay Seth is a 1987-batch IAS officer from the Karnataka cadre and has held several key positions in the Finance Ministry.
- As per convention, the senior-most secretary in the Finance Ministry is chosen as Finance Secretary.
- His appointment is considered crucial for guiding India's post-pandemic economic policies.

EXAM  
Genius





**Ques : International Day of Forests is observed annually on which day ?**

- (a) 19 March
- (b) 20 March
- (c) 21 March
- (d) 22 March
- (e) 23 March

**Answer :** Option C

**Explanation :**

- The International Day of Forests is held annually on March 21 to raise awareness about the value of forests and trees.
- Theme 2025: Forests and Food.
- The day emphasizes the importance of trees in preserving biodiversity, supporting livelihoods, and mitigating climate change by absorbing CO<sub>2</sub>.
- The United Nations General Assembly established the International Day of Forests in 2012.

EXAM  
Genius





**Ques : World Down Syndrome Day (WDSD) is observed annually on which day ?**

- (a) 19 March
- (b) 20 March
- (c) 21 March
- (d) 22 March
- (e) 23 March

**Answer :** Option C

**Explanation :**

- World Down Syndrome Day (WDSD) is marked annually on March 21 to promote awareness about Down Syndrome and advocate for the rights, inclusion, and well-being of people living with the disease.
- Theme 2025: Improve Our Support Systems.
- The day encourages early intervention, education, and healthcare access to improve the quality of life for people with Down syndrome.
- In December 2011, the General Assembly designated March 21 as World Down Syndrome Day (A/RES/66/149). The General Assembly resolved, beginning in 2012, to mark World Down Syndrome Day on March 21 each year.

EXAM  
Genius





**Ques : French Language Day observed every year on which day ?**

- (a) 19 March
- (b) 20 March
- (c) 21 March
- (d) 22 March
- (e) 23 March

**Answer : Option B**

**Explanation :**

- French Language Day is celebrated on March 20 each year, as established by the United Nations to promote the French language and cultural diversity.
- The date aligns with the International Day of La Francophonie, which honors the community of French-speaking countries.
- The UN began Language Days in 2010 to encourage multilingualism; March 20 was chosen to commemorate the founding of the International Organisation of La Francophonie (OIF) in 1970.
- French is an official language in 29 countries and one of the six official languages of the United Nations.

EXAM  
Genius





### IMPORTANT ONE – LINER Current Affairs

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.

Indian cricketer Rishabh Rajendra Pant Appointed as Brand Ambassador of Goibibo, owned by MakeMyTrip Limited

Andhra Pradesh & Bill & Melinda Gates Foundation (Gates Foundation) signed MOU to integrate cost-effective and scalable solutions in key sectors such as healthcare, medtech, education, and agriculture

S N Bose Building Inaugurated by Rafael Mariano Grossi, Director General (DG) of Vienna (Austria) based International Atomic Energy Agency (IAEA) at Global Centre for Nuclear Energy Partnership (GCNEP), a Research and Development (R&D) unit in Haryana

The Armed Forces Medical Services (AFMS) and the National Institute of Mental Health and Neurosciences (NIMHANS) have signed MoU to work together on research, training, and specialized mental health support for military people and their families.

IndusInd International Holdings Limited (IIHL) Acquire 100% Stake in Reliance Capital Limited (RCAP) at a Cost of Rs.9,650 crore

Genius





**Ques : Who has been appointed as the Managing Director and Chief Executive Officer (MD & CEO) of IFCI Ltd for a three-year term?**

- a) Rajiv Kumar
- b) Rahul Bhave
- c) Sanjeev Kaushik
- d) Arvind Subramanian
- e) N. S. Vishwanathan

**Answer :** Option B

**Explanation :**

- Rahul Bhave has been appointed as the Managing Director and Chief Executive Officer (MD & CEO) of IFCI Ltd by the Government of India for a period of three years. His appointment was approved by the Appointments Committee of the Cabinet.
- Prior to this, he served as Deputy Managing Director at IFCI Ltd and has over 25 years of experience in the banking sector.
- He also held the position of Executive Director at the National Housing Bank.
- IFCI Ltd, established in 1948, is India's first development financial institution and plays a crucial role in promoting industrial and infrastructure development.
- Bhave's leadership comes at a time when a major restructuring is planned, including the consolidation of IFCI Group with entities such as StockHolding Corporation of India Ltd.

EXAM  
Genius





**Ques : SEBI has extended the suspension of derivatives trading in how many agricultural commodities till March 2026?**

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

**Answer :** Option C

**Explanation :**

- The Securities and Exchange Board of India (SEBI) has extended the suspension of derivatives trading in seven agricultural commodities until March 31, 2026.
- This decision aims to control price volatility in the market and ensure stable prices for essential agricultural products.
- The commodities under suspension include wheat, moong, paddy (non-basmati), chana, crude palm oil, mustard seeds & derivatives, and soybean & derivatives.
- The initial suspension began on December 19, 2021, and has been extended multiple times – now continuing through March 2026.
- SEBI's move reflects ongoing efforts to manage inflation and safeguard the interests of consumers and farmers.

EXAM  
Genius





**Ques : Which Singapore-based firm has NPCI International Payments Limited (NIPL) partnered with to enable UPI payments in Singapore?**

- a) PayNow
- b) Razorpay
- c) HitPay
- d) GrabPay
- e) FinPay

**Answer :** Option C

**Explanation :**

- NPCI International Payments Limited (NIPL), the international arm of the National Payments Corporation of India (NPCI), has teamed with HitPay, a Singapore-based full-stack payments infrastructure provider, to enable UPI payments in Singapore.
- Indian travelers can now pay using UPI QR codes at over 12,000 merchants in Singapore, marking NIPL's second partnership in the country after launching UPI-PayNow for cross-border transactions in 2023.
- In January 2025, NIPL teamed with Magnati, a Middle East-based payment system provider, to extend QR-based UPI merchant payments in the UAE.
- UPI presently operates in Singapore, Maldives, Qatar, Sri Lanka, Mauritius, Bhutan, Nepal, UAE, and Canada.

EXAM  
Genius





**Ques : What is the primary objective of the \$150 million agreement between ADB and Shriram Finance?**

- a) Promoting Startups
- b) Supporting MSME and EV Financing
- c) Enhancing Digital Banking
- d) Funding Infrastructure Development
- e) Increasing Investment in Agriculture

**Answer :** Option B

**Explanation :**

- The Asian Development Bank (ADB) and Shriram Finance Limited have signed a \$150 million loan agreement to promote financial inclusion in India.
- The funding is directed towards micro, small, and medium enterprises (MSMEs), with a focus on women entrepreneurs and underserved states.
- A portion of the loan will also be used to finance low-emission commercial electric vehicles (EVs), supporting green mobility.
- The partnership aims to boost sustainable business models and contribute to inclusive economic growth.

EXAM  
Genius





**Ques : According to the RBI's remittance survey, which group of countries contributed over 50% of India's remittances in FY 2023-24?**

- a) Gulf Cooperation Council (GCC) countries
- b) BRICS nations
- c) European Union countries
- d) Advanced Economies (USA, Singapore, Canada, Australia)
- e) SAARC countries

**Answer : Option D**

**Explanation :**

- The Reserve Bank of India (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.
- According to the RBI survey, advanced economies (AEs) including the USA, Singapore, Canada, and Australia accounted for over 50% of India's remittances in FY24.
- According to the RBI report, MTOs received 73.5% of total remittances digitally in FY24.
- Total Remittances Received in FY24 is USD 118.7 billion (in 2023-24)
- Top source countries for India's remittances in FY24 are USA (27.7%) and UAE (19.2%)
- Share of Other Countries are United Kingdom (10.8%), Singapore (6.6%), Canada (3.8%), and Australia (2.3%)
- The combined share of GCC countries such as: UAE, Saudi Arabia, Kuwait, Qatar, Oman and Bahrain stood at 38% in FY24
- State-wise distribution are Maharashtra (20.5%), Kerala (19.7%), Tamil Nadu (10.4%), Telangana (8.1%) and Karnataka (7.7%)
- Increase in India's share to international migrants is 18.5 million (in 2024)





**Ques : Which initiative was launched by RBI in 2023 to help users search unclaimed deposits?**

- a) Bharat Bill Payment System (BBPS)
- b) UDGAM Portal
- c) DigiLocker for Banking
- d) Jan Dhan Seva Kendra
- e) Depositor Awareness Yojana

**Answer :** Option B

**Explanation :**

- Public Sector Banks (PSBs) have transferred over Rs.45,000 crore of unclaimed deposits to the Depositor Education and Awareness (DEA) Fund between FY 2019-20 and FY 2024-25 (up to December 31, 2024).
- Unclaimed deposits are defined as savings/current accounts or term deposits that have been inactive or unclaimed for 10 years.
- These funds are transferred to the DEA Fund managed by the Reserve Bank of India (RBI).
- Depositors or their legal heirs can approach the concerned bank to claim these funds, and the bank can seek reimbursement from the RBI.
- In 2023, RBI launched the UDGAM portal to provide a centralized platform for users to search for their unclaimed deposits across multiple banks.

EXAM  
Genius





**Ques : Who has been honoured with the Knight's Cross of the Order of Dannebrog for strengthening Indo-Danish business ties?**

- a) Natarajan Chandrasekaran
- b) Anand Mahindra
- c) Vijay Sankar
- d) Kiran Mazumdar-Shaw
- e) Adar Poonawalla

**Answer :** Option C

**Explanation :**

- Vijay Sankar, Chairman of the Chennai-based Sanmar Group, received the Knight's Cross of the Order of Dannebrog, a distinguished Danish honour.
- The award was conferred by His Majesty the King of Denmark, Frederik André Henrik Christian, in recognition of Sankar's role in enhancing business relations between India and Denmark.
- It was presented by the Ambassador of Denmark to India, Rasmus Abildgaard Kristensen.
- The Order of Dannebrog is one of Denmark's highest civilian awards, given for outstanding service in fields such as business, science, arts, or public service.

EXAM  
Genius





**Ques : What is the primary objective of the MoU signed between Vi and the West Bengal government?**

- a) Providing financial support to startups in Bengal
- b) Accelerating digital transformation for MSMEs
- c) Expanding 5G services in the state
- d) Providing export support to large industries
- e) Formulating a new policy for e-commerce platforms

**Answer :** Option B

**Explanation :**

- Vodafone Idea (Vi) has signed a Memorandum of Understanding (MoU) with the West Bengal State Export Promotion Society (WBSEPS).
- The objective of the MoU is to accelerate the digital transformation of Micro, Small, and Medium Enterprises (MSMEs) in West Bengal.
- This initiative will help MSMEs adopt digital tools and technologies to enhance operational efficiency and expand market access.
- The collaboration is expected to play a crucial role in empowering MSMEs to become more competitive and technologically equipped.

EXAM  
Genius





**Ques : What is the quantity of GI-tagged jaggery that was exported to Bangladesh?**

- a) 10 MT
- b) 20 MT
- c) 25 MT
- d) 30 MT
- e) 50 MT

**Answer :** Option D

**Explanation :**

- GI-tagged jaggery from Muzaffarnagar, Uttar Pradesh—known for its premium sugarcane—has been flagged off for export to Bangladesh.
- A consignment of 30 metric tons (MT) was sent, marking the start of direct jaggery exports from western UP via Farmer Producer Organizations (FPOs) and Farmer Producer Companies (FPCs).
- The jaggery from Muzaffarnagar and Shamli is in high demand globally due to its superior quality.
- Brijnandan Agro FPC, established in 2023 with 545 members (including two women directors), is leading the exports.
- The company also exports sugarcane products, Basmati rice, and pulses, with members trained by BEDF to meet global standards.

EXAM  
Genius





**Ques : ‘SECL Ke Sushrut’ is the first and only CSR scheme from any coal PSU under the Ministry of Coal to be listed on which of the following platforms?**

- a) MyGov Portal
- b) NITI Aayog CSR Dashboard
- c) Digital India Portal
- d) Direct Benefit Transfer (DBT) Portal
- e) BharatNet Platform

**Answer :** Option D

**Explanation :**

- 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.
- Launched in 2023, the initiative offers free NEET coaching to 40 deserving and underprivileged students from coal belt areas in Chhattisgarh and Madhya Pradesh.
- In its inaugural batch, 39 out of 40 students cleared NEET 2024, and 11 secured MBBS admissions, reflecting the program’s success.
- The scheme highlights SECL’s commitment to educational empowerment under the Ministry of Coal’s CSR efforts.

EXAM  
Genius





**Ques : Which state is Set to Introduce a More Stringent Anti-Conversion Law ?**

- (a) Tripura
- (b) Jammu and Kashmir
- (c) Nagaland
- (d) Bihar
- (e) Chhattisgarh

**Answer :** Option E

**Explanation :**

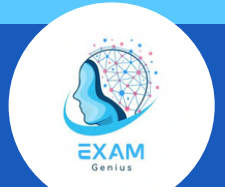
- The Chhattisgarh government, led by Chief Minister Vishnu Deo Sai, plans to enact a stricter anti-conversion law to prevent illegal religious conversions in the state.
- Home Minister Vijay Sharma has announced that a new law will be introduced to prevent conversions through coercion, inducements, or "faith healing" gatherings.

**About Chhattisgarh :**

- Capital : Raipur
- CM : Vishnu Deo Sai
- Governor : Ramen Deka

EXAM  
Genius





**Ques : Which company has become the world's most valuable steel firm by market cap?**

- A) ArcelorMittal
- B) Nucor Corp
- C) JSW Steel
- D) Tata Steel
- E) Nippon Steel

**Answer :** Option C

**Explanation :**

- JSW Steel, led by Sajjan Jindal, has become the world's most valuable steel company by market capitalization, reaching \$30.5 billion.
- It surpassed major global players like Nucor Corp (market cap \$29.4 billion) and ArcelorMittal (\$26.9 billion).
- This milestone reflects the strong performance of Indian steel firms despite global challenges like weak demand and trade tariffs.
- JSW Steel aims to boost its production capacity to 43 million tons by 2027 and 51 million tons by 2030 to meet increasing domestic demand.

EXAM  
Genius





**Ques : Which country has received Mizoram's first-ever export of Anthurium flowers?**

- (a) Netherland
- (b) Mauritius
- (c) Moldova
- (d) Singapore
- (e) UAE

**Answer :** Option D

**Explanation :**

- Mizoram sent its first cargo of Anthurium flowers to Singapore, marking an important milestone in the state's floriculture industry.
- The shipment contained 1,024 Anthurium cut flowers weighing 70 kg, obtained from the Zo Anthurium Growers Cooperative Society in Aizawl and exported by IVC Agrovet Pvt. Ltd.
- Anthurium is one of the most important flowers grown in Mizoram, boosting local economic activity and mostly benefiting farmers, notably women.
- The flower's cultivation has become a source of income and empowerment for local populations. Mizoram also hosts the annual "Anthurium Festival," which promotes tourism while highlighting the flower's beauty and ornamental significance.

EXAM  
Genius





**Ques : Anuj Kumar Singh has been appointed as Joint Secretary (Director level) in which of the following organisations?**

- a) Ministry of Railways
- b) Union Public Service Commission (UPSC)
- c) NITI Aayog
- d) Ministry of Personnel, Public Grievances and Pensions
- e) Department of Promotion of Industry and Internal Trade

**Answer :** Option B

**Explanation :**

- Anuj Kumar Singh (IRSEE) has been appointed as a Joint Secretary (Director level) in the Union Public Service Commission (UPSC), Delhi.
- The appointment was made under the Central Staffing Scheme for a period of five years or until further orders, whichever occurs first.
- Singh is an IRSEE officer from the 2009 batch. The Ministry of Railways recommended his selection for Central deputation.

EXAM  
Genius





**Ques : C-DOT Partners With which IIT To Develop AI-Powered Chatbot For Disaster Communication ?**

- (a) IIT Guwahati
- (b) IIT Delhi
- (c) IIT Madras
- (d) IIT Indore
- (e) IIT Roorkee

**Answer : Option B**

**Explanation :**

- India's Centre for Development of Telematics (C-DOT) has signed an agreement with IIT Delhi to develop an advanced generative AI-based chatbot.
- The chatbot will enhance customer support during disaster early warning and emergency scenarios.
- This initiative supports India's goal of strengthening disaster preparedness with real-time, multilingual assistance for disaster managers, first responders, and affected communities.
- The AI chatbot will incorporate Natural Language Processing (NLP), Text-To-Speech (TTS), Speech-to-Text (STT), and imaging technologies to ensure smooth communication during crises.

EXAM  
Genius





**Ques : What is the name of the incubation program launched by C-DOT to foster innovation in telecom and IT?**

- a) Pragati
- b) Tejas
- c) Nipun
- d) Udaan
- e) Samarth

**Answer : Option E**

**Explanation :**

- The Centre for Development of Telematics (C-DOT), a telecom research and development centre, has introduced the first cohort of its incubation program “Samarth” to encourage innovation in telecommunications and Information Technology.
- To effectively implement the program, C-DOT has partnered with the Software Technology Parks of India (STPI), based in New Delhi and operating under the Ministry of Electronics and Information Technology (MeitY).
- The program will be conducted in a hybrid format, combining online and offline modes. Each cohort will include 18 startups, and two such cohorts will be run for six months each, accommodating a total of 36 startups.
- Selected startups will be provided funding support of up to Rs.5 lakh, six-month access to office space at the C-DOT campus, use of advanced lab facilities for research and development, and an opportunity for collaboration under the C-DOT Collaborative Research Program.





**Ques : What is the name of the mascot for the 2nd Khelo India Para Games (KIPG) 2025?**

- a) Arogya
- b) Chetak
- c) Ujjwala
- d) Sparsh
- e) Parakram

**Answer :** Option C

**Explanation:**

- 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.
- During the event, Union Minister of State (MoS) Raksha Nikhil Khadse, MYAS, revealed the KIPG 2025 mascot, 'Ujjwala', which is inspired by the Delhi house sparrow.
- The logo for KIPG 2025 was jointly launched by Devendra Jhajaria, President of the Paralympic Committee of India (PCI), and Sminu Jindal, creator of Svayam.
- The logo depicts an athlete in orange, green, and blue, representing movement, inclusivity, and advancement.
- The logo features the words 'Khelo India' and 'Para Games 2025' in blue or white to represent strength, with orange highlights.
- The bilingual tagline 'Champions Beyond Limits'/'Hauslon ki Udaan' reflects the resilience of para-athletes.
- The anthem for the Para Games is "khelega khelega mera India, jeetega mera India" (my India will play, my India will play).

**About KIPG 2025 :**

- Started : December 2023
- 1st edition host : New Delhi
- 2025 edition : 2nd
- Venues : JawaharLal Stadium, Indira Gandhi Arena, and Dr Karni Singh Shooting Range, in New Delhi
- Organised by : Sports Authority of India (SAI)



- Sports : 6 para-sports fields: para-archery, para-badminton, paraathletics, para powerlifting, para shooting, and para table tennis



EXAM  
Genius





**Ques : Who launched the Jal Shakti Abhiyan: Catch the Rain – 2025 campaign?**

- a) Gajendra Singh Shekhawat
- b) Bhupender Yadav
- c) Mansukh Mandaviya
- d) C.R. Patil
- e) Nitin Gadkari

**Answer :** Option D

**Explanation :**

- On World Water Day, Union Jal Shakti Minister C.R. Patil launched the country-wide Jal Shakti Abhiyan: Catch the Rain - 2025 in Panchkula, Haryana.
- This program is being launched in partnership with the Ministry of Jal Shakti, the Ministry of Environment, Forest, and Climate Change, and the Government of Haryana.
- The Jal Shakti Abhiyan: Catch the Rain campaign aims to promote water conservation and management through community participation and innovative solutions.
- He also e-launched the 'Mukhyamantri Jal Sanchay Yojana' and the Water Resources Atlas for Haryana, both of which help with scientific water management.
- In addition, Haryana showcased innovative water management initiatives such as community sanitation complexes, liquid waste management systems, the Gobar Dhan project, and a solid waste treatment shed.
- Aside from that, he launched the 'Jal-Jungle-Jan: Ek Prakritik Bandhan Abhiyan', which promotes the ecological interdependence between rivers, springs, and forests.





**Ques : World Water Day is observed every year on which day ?**

- (a) 19 March
- (b) 20 March
- (c) 21 March
- (d) 22 March
- (e) 23 March

**Answer :** Option D

**Explanation :**

- Every year on March 22, World Water Day is commemorated to highlight the importance of sustainable water management and conservation.
- Theme 2025: Glacier Preservation
- World Water Day was initially proposed during the United Nations Conference on Environment and Development (UNCED) in Rio de Janeiro, Brazil, in 1992.
- In 1993, the United Nations General Assembly designated March 22nd as World Water Day to highlight the importance of freshwater and promote sustainable water resource management.

EXAM  
Genius





**Ques : World Meteorological Day is observed every year on which day ?**

- (a) 19 March
- (b) 20 March
- (c) 21 March
- (d) 22 March
- (e) 23 March

**Answer :** Option E

**Explanation :**

- Every year on March 23, the world celebrates World Meteorological Day to highlight meteorology's importance in weather forecasting, climate monitoring, and disaster risk reduction.
- Theme 2025: Closing the Early Warning Gap Together
- On March 23, 1950, the United Nations established the World Meteorological Organization (WMO) as a specialized organization.
- The World Meteorological Organization's objective is to promote global collaboration in climate research, hydrology, and meteorology. In 1961, the first World Meteorological Day was observed.

EXAM  
Genius





**Ques : Which bank introduced Embassy Fixed Deposit, a specialized foreign currency term deposit scheme ?**

- (a) HDFC Bank
- (b) IDFC First Bank
- (c) Dhanlaxmi Bank
- (d) RBL Bank
- (e) Yes Bank

**Answer :** Option A

**Explanation :**

- HDFC Bank has launched the Embassy Fixed Deposit scheme, a foreign currency term deposit available only in USD.
- The scheme is designed for diplomats, non-diplomatic staff, and diplomatic missions.
- The minimum deposit amount is USD 5,000, with additional deposits accepted in multiples of USD 1,000.
- Fixed deposit tenures are limited to 1 month, 3 months, 6 months, and 1 year for diplomatic staff.
- Interest rates are updated monthly based on prevailing market conditions, and automatic renewal is not available.
- Upon maturity, a fresh request form is required for reinvestment.
- Premature withdrawals are allowed but attract a 0.5% penalty on the applicable interest rate.
- If the adjusted interest rate after penalty falls below zero, no interest is paid.





**Ques : What was the record profit earned by Regional Rural Banks (RRBs) in FY24?**

- (a) Rs.5,621 crore
- (b) Rs.6,850 crore
- (c) Rs.7,571 crore
- (d) Rs.8,210 crore
- (e) None of the above

**Answer :** Option C

**Explanation :**

- Regional Rural Banks (RRBs) earned a record profit of ₹7,571 crore in the financial year 2023-24, as reported by the government in Parliament.
- This reflects a steady improvement in their financial health over the past few years.
- RRBs have shown progress in key areas such as Capital Adequacy Ratio (CRAR), increase in deposits and loans, reduction in Non-Performing Assets (NPAs), and better Credit-Deposit (CD) ratio.
- The improved profitability indicates stronger asset quality and efficient banking operations.
- RRBs play an important role in expanding credit in rural areas and promoting financial inclusion.
- The government is focusing on strengthening RRBs through capital support and digital transformation.

EXAM  
Genius





**Ques : What was the total dividend payout by Public Sector Banks (PSBs) in FY24?**

- a) Rs.20,964 crore
- b) Rs.18,013 crore
- c) Rs.27,830 crore
- d) Rs.13,804 crore
- e) Rs.25,000 crore

**Answer :** Option C

**Explanation :**

- Public sector banks (PSBs) reported a 33% rise in dividend payouts, disbursing Rs.27,830 crore to shareholders in FY24—up from Rs.20,964 crore in FY23. This marks a significant improvement in the financial health of these banks.
- Of the total dividend, about 65% (Rs.18,013 crore) was paid to the Central Government, reflecting its majority shareholding. In comparison, the government received Rs.13,804 crore in FY23, including payouts from major lenders like State Bank of India (SBI).

**Record Profits Back the Dividend Surge :**

- In FY24, 12 PSBs posted their highest-ever cumulative net profit of Rs.1.41 lakh crore, compared to Rs.1.05 lakh crore in FY23.
- In the first nine months of FY24, PSBs had already earned Rs.1.29 lakh crore.
- SBI alone contributed over 40% of total PSB profits, earning Rs.61,077 crore in FY24—22% higher than Rs.50,232 crore in FY23.

**Top Performers by Profit Growth (YoY) :**

- Punjab National Bank (PNB) : 228% growth to Rs.8,245 crore
- Union Bank of India : 62% growth to Rs.13,649 crore
- Central Bank of India : 61% growth to Rs.2,549 crore
- Bank of India : 57% growth to Rs.6,318 crore
- Bank of Maharashtra : 56% growth to Rs.4,055 crore
- Indian Bank : 53% growth to Rs.8,063 crore





**Ques : How much dollar-denominated syndicated loan did SBI raise in 2025?**

- (a) \$500 million
- (b) \$750 million
- (c) \$1 billion
- (d) \$1.5 billion
- (e) None of the above

**Answer :** Option C

**Explanation :**

- The State Bank of India (SBI) has raised \$1 billion through a dollar-denominated syndicated loan, making it the largest such loan from India in 2025.
- This move is expected to revive the sluggish foreign currency debt market and reflects growing investor confidence.
- SBI did not exercise the greenshoe option, which could have increased the loan amount by \$250 million.
- The loan facility is for five years and supports India's forex reserves, aiding in economic stability.
- This success may encourage other Indian banks to raise funds in the international markets.

EXAM  
Genius





**Ques : Vikram Sahu is set to replace whom as the head of Bank of America's India operations?**

- a) Shyam Srinivasan
- b) Kaku Nakhate
- c) Chanda Kochhar
- d) Ajay Banga
- e) Vishal Sikka

**Answer :** Option B

**Explanation :**

- Vikram Sahu, Bank of America's head of global equity research, will take over as the next country executive for India.
- He will succeed Kaku Nakhate, who will conclude 15 years as CEO of Indian operations in June.
- According to an internal memo written by Jin Su, president of Asia Pacific, Sahu will transfer from New York in the second quarter of the calendar year to take over as overall leader of the India franchise.

EXAM  
Genius





**Ques : Which bank has launched the 'mDigiNext' mobile app for corporate cash management services?**

- (a) HDFC Bank
- (b) Karnataka Bank
- (c) Bank of baroda
- (d) Canara Bank
- (e) Bank of Maharashtra

**Answer :** Option C

**Explanation :**

- Bank of Baroda (BoB) has introduced the 'mDigiNext mobile app' to meet the cash management demands of its corporate customers.
- BoB's specialized cash management services app provides payment functionalities that assist businesses in managing their working capital and cash flows, resulting in increased efficiencies, faster execution, and simplicity of operations.
- The new tool will help corporations optimize their cash management procedures and workflows. It offers users 24/7 access to critical and innovative financial tools, enabling corporates to make educated decisions anytime and anywhere

EXAM  
Genius





**Ques : "Terrorism Risk Insurance Pool" was formed in which year?**

- (a) 1999
- (b) 2001
- (c) 2002
- (d) 2008
- (e) 2010

**Answer :** Option C

**Explanation :**

- The General Insurance Corporation of India (GIC Re) has announced a 15% cut in terrorism insurance premiums under the Terrorism Risk Insurance Pool, effective from April 1, 2025.
- This pool was established in 2002 after international reinsurers stopped offering terrorism risk coverage following the 9/11 attacks in the US.
- The insurance is provided under property policies and covers both residential buildings and fixed assets.
- The maximum indemnity limit for sabotage and terrorism risks has been increased to Rs.2,000 crore per location, compared to the earlier limit of Rs.200 crore.
- In FY24, the terrorism pool collected premiums worth Rs.1,654.63 crore, while claims stood at only Rs.3.12 crore.
- No major terrorism-related insurance losses have been reported since the 2008 Mumbai terror attacks.

EXAM  
Genius





**Ques : Which country did the Indian Men's team defeat in the final of the Kabaddi World Cup 2025?**

- a) Pakistan
- b) Iran
- c) Bangladesh
- d) England
- e) Sri Lanka

**Answer :** Option D

**Explanation :**

- 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.
- This was the first time the Kabaddi World Cup was held outside Asia, with top teams competing in cities across England's West Midlands, including Birmingham, Coventry, Walsall, and Wolverhampton.
- India had also won both the men's and women's titles in the first edition of the tournament, held in Malaysia in 2019.

EXAM  
Genius





**Ques : India has recently imposed an anti-dumping duty on which of the following products?**

- (a) Lithium-ion batteries
- (b) Soft Ferrite Cores
- © Semiconductor chips
- (d) Solar panels
- (e) None of the above

**Answer : Option B**

**Explanation :**

- India has imposed anti-dumping duties on five Chinese products to protect its domestic industries from unfair pricing and cheap imports.
- The products include Soft Ferrite Cores, Vacuum Insulated Flasks, Aluminium Foil, Trichloro Isocyanuric Acid, and Poly Vinyl Chloride (PVC) Paste Resin.
- A 35% duty has been imposed on Soft Ferrite Cores, which are commonly used in electric vehicle chargers and telecom equipment.
- The duty on Vacuum Insulated Flasks is set at \$1,732 per tonne.
- On PVC Paste Resin, the duty ranges from \$89 to \$707 per tonne for five years, impacting imports from six countries including China.
- Aluminium Foil will have a temporary duty of \$873 per tonne for six months.
- Trichloro Isocyanuric Acid, used in water treatment, will face a duty between \$276 and \$986 per tonne, affecting imports from China and Japan.
- These duties are aimed at discouraging dumping practices and supporting Indian manufacturers.





**Ques : Who launched the BioSarthi initiative?**

- (a) Anurag Thakur
- (b) Piyush Goyal
- (c) Jitendra Singh
- (d) Nitin Gadkari
- (e) Kiren Rijiju

**Answer : Option C**

**Explanation :**

- The Government of India has launched the BioSarthi initiative to assist Indian biotech startups in expanding both domestically and internationally.
- The initiative was inaugurated by Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology.
- The launch took place during an event in New Delhi celebrating the 13th Foundation Day of BIRAC (Biotechnology Industry Research Assistance Council).
- On the same occasion, the “India Bioeconomy Report 2025” was released.
- This report has been prepared by the Association of Biotechnology Led Enterprises (ABLE).

**The report's major highlights include the following :**

- The Indian bioeconomy has grown from \$10 billion in 2014 to \$165.7 billion by 2024.
- The central government aims to develop a \$150 billion bioeconomy by 2025.
- The bioeconomy contributed 4.25% to the country's GDP.
- Over the last four years, the Bioeconomy industry has grown at a compounded annual rate (CAGR) of 17.9%.





**Ques : Which institution Inaugurates "Hack the Future" Hackathon ?**

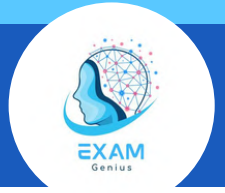
- (a) IIT Gandhinagar
- (b) IIT Delhi
- (c) IIT Madras
- (d) IIT Indore
- (e) IIT Roorkee

**Answer :** Option A

**Explanation :**

- The National Statistical Office (NSO) India organized a 36-hour hackathon named "Hack the Future" in collaboration with IIT Gandhinagar on March 24, 2025.
- A total of 18 teams from IITs, NITs, and IIITs participated and worked on three innovation-based challenges with guidance from industry experts, academicians, and ministry officials.
- The closing ceremony was attended by Dr. Saurabh Garg (Secretary, MoSPI), Shri P.R. Meshram (DG, NSO India), and Dr. Rajat Moona (Director, IIT Gandhinagar).
- The hackathon supports the Government's modernization goals by promoting data science and statistics as key tools for innovation.
- Dr. Meshram highlighted the importance of using large datasets for innovation, and Dr. Moona motivated students to keep exploring the fields of data science and statistics.
- Plaksha University won in two categories, Rajiv Gandhi Institute of Petroleum Technology in one category, while IIT Jammu, VIT Vellore, and NIT Goa secured second place. NMIMS Mumbai, IIIT Vadodara, and IIT Kharagpur were third-place winners.
- The event underscored the value of collaboration in fostering innovation and advancing digital solutions.





**Ques : Who has been selected for the 59th Jnanpith Award (2024)?**

- a) Gulzar
- b) Manglesh Dabral
- c) Vinod Kumar Shukla
- d) Uday Prakash
- e) Krishna Sobti

**Answer :** Option C

**Explanation :**

- Vinod Kumar Shukla has been chosen for the 59th Jnanpith Award in 2024, India's highest literary honor, for his outstanding contribution to Hindi literature.
- At the age of 88, he becomes the first author from Chhattisgarh to receive this prestigious award.
- Shukla is known for his poetic and narrative brilliance, with works like *Deewar Mein Ek Khirki Rehti Thi*, which won the Sahitya Akademi Award in 1999.
- The Jnanpith Selection Committee, chaired by writer Pratibha Ray, recognized his unique storytelling style and literary impact in modern Hindi writing.

**About Jnanpith Award :**

- The Jnanpith Award, established in 1961, was first presented to Malayalam poet G. Sankara Kurup in 1965 for his anthology of poems "Odakkuzhal". It is given only to Indian authors.
- The prize includes a financial payment of Rs 11 lakh, a bronze statue of Saraswati, the Hindu goddess of learning, and a citation.





**Ques : Who inaugurated the Purple Fest 2025?**

- (a) Jagdeep Dhankhar
- (b) Rajesh Kumar Singh
- (c) Ashwini Vaishnaw
- (d) Droupadi Murmu
- (e) Narendra Modi

**Answer :** Option D

**Explanation :**

- President Droupadi Murmu inaugurated the Purple Fest 2025 at the Amrit Udyan, Rashtrapati Bhavan, New Delhi.
- The festival is a celebration of the talents, achievements, and aspirations of persons with disabilities (PwDs), also referred to as Divyangjan in India.
- The first edition of Purple Fest was held in Panjim, Goa in January 2023.
- The event is organised by the Union Ministry of Social Justice and Empowerment in collaboration with the Rashtrapati Bhavan.

EXAM  
Genius





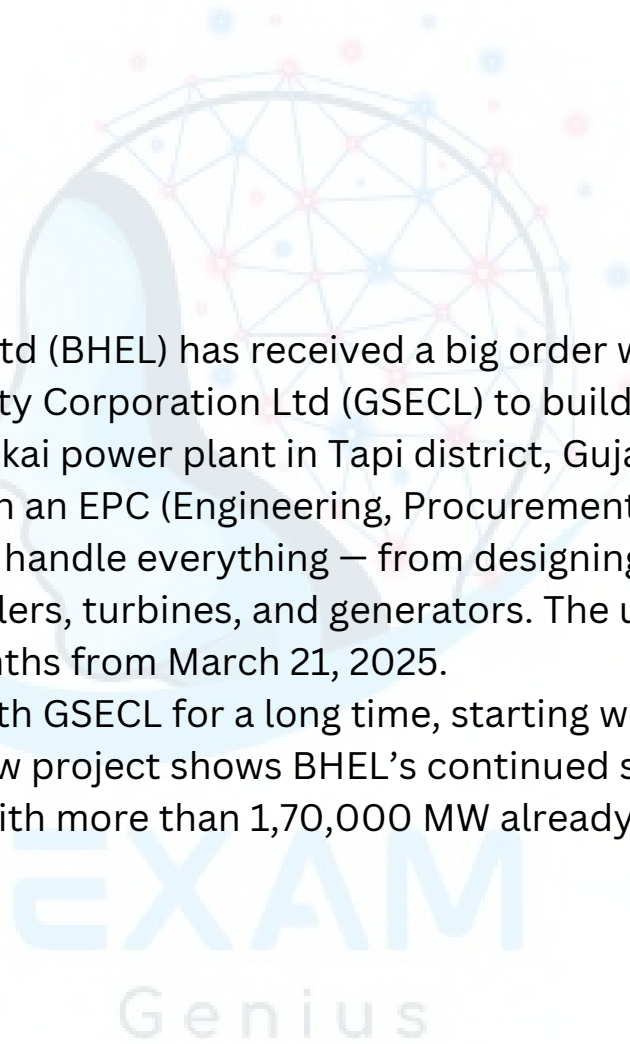
**Ques :** The newly ordered unit at Ukai Thermal Power Plant by BHEL will have a capacity of:

- a) 660 MW
- b) 1000 MW
- c) 500 MW
- d) 800 MW
- e) 1200 MW

**Answer :** Option D

**Explanation :**

- Bharat Heavy Electricals Ltd (BHEL) has received a big order worth ₹7,500 crore from Gujarat State Electricity Corporation Ltd (GSECL) to build a new 800 MW thermal power unit at the Ukai power plant in Tapi district, Gujarat.
- The project will be done on an EPC (Engineering, Procurement, and Construction) basis. This means BHEL will handle everything – from designing to supplying and setting up key parts like boilers, turbines, and generators. The unit is expected to start working within 54 months from March 21, 2025.
- BHEL has been working with GSECL for a long time, starting with the first thermal unit at Ukai in 1976. This new project shows BHEL's continued support in growing India's power generation, with more than 1,70,000 MW already set up across the country.





**Ques : What is the primary objective of the National e-Vidhan Application (NeVA)?**

- a) To facilitate online voting for the general public
- b) To digitize legislative procedures and make assemblies paperless
- c) To conduct e-learning programs for legislators
- d) To digitize land records of states
- e) To integrate judiciary and legislative portals

**Answer :** Option B

**Explanation :**

- 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.
- NeVA is intended to make legislative processes paperless and more open, furthering the goal of "One Nation, One Application." It will help to digitize records, improve efficiency, and provide real-time access to legislative materials.
- The platform is housed on India's cloud system, Meghraj 2.0, ensuring its security, scalability, and accessibility across multiple devices. It also supports several languages to suit a diverse set of users.
- Delhi Assembly Speaker Vijender Gupta said the Assembly aims to become fully paperless within 100 days, highlighting a major push towards digital governance.

EXAM  
Genius





**Ques : What is the last date for Central Government employees to opt for the Unified Pension Scheme (UPS)?**

- a) March 31, 2025
- b) April 1, 2025
- c) June 30, 2025
- d) December 31, 2025
- e) May 31, 2025

**Answer :** Option C

**Explanation :**

- Central Government Employees Given Until June 30, 2025, to Opt for Unified Pension Scheme (UPS)
- The Central Government's Unified Pension Scheme (UPS) will officially launch on April 1, 2025, with a three-month window until June 30, 2025, for eligible employees to opt in.

**The scheme is open to:**

- Employees who joined service on or after January 1, 2004
- Those retiring by March 31, 2025
- Legally wedded spouses of deceased employees (if the option wasn't exercised before the subscriber's death)

**Key Benefits of UPS :**

- Assured Pension : 50% of the average basic pay over the last 12 months (for service of 25+ years)
- Family Pension : 60% of the employee's pension
- Minimum Guaranteed Pension : Rs.0,000/month (for 10+ years of service)
- Inflation Indexation
- Lump Sum Payment at superannuation, along with gratuity

**Contribution Structure :**

- Government Contribution: 18.5% (up from 14% in NPS)
- Employee Contribution: 10% of basic pay + Dearness Allowance (DA)



**The total corpus will be divided into:**

- An individual pension fund
- A pool corpus, managed as per Central Government norms

**Investment Options :**

Employees can choose:

- 100% investment in Government Securities, or
- Life-cycle funds with equity exposure capped at 25% or 50%

**They will also have the flexibility to:**

- Switch pension fund once per year
- Change investment pattern twice annually

**Enrollment Details:**

- Starting April 1, 2025, eligible employees can access enrollment and claim forms online via the Protean CRA Website. Alternatively, forms can also be submitted in person.

EXAM  
Genius





**Ques : Maharashtra's Kumbh Mela Authority Law is inspired by which state?**

- (a) Uttar Pradesh
- (b) Gujarat
- (c) Rajasthan
- (d) Maharashtra
- (e) Madhya Pradesh

**Answer :** Option A

**Explanation :**

- Maharashtra CM Devendra Fadnavis has announced a ₹1,100 crore development plan for the Trimbakeshwar Temple in Nashik, along with the introduction of a Kumbh Mela Authority Law.
- This law is modeled after Uttar Pradesh's legal framework for organizing the Kumbh Mela.
- The purpose of the law is to ensure structured planning, legal backing for Kumbh-related projects, and efficient crowd management.
- The Trimbakeshwar Simhastha Kumbh Mela is scheduled for 2027, and preparations include upgrades in public transport, integration of electric vehicles, and improved waste management.
- Additional efforts will include sewage treatment for the purification of the Godavari River and infrastructure development around the temple.
- CM Fadnavis highlighted the Mela's potential to boost economic activity and entrepreneurship despite delays in earlier planning phases.





**Ques : Who secured the men's singles title at the SRFI Indian Tour PSA Challenger?**

- a) Saurav Ghosal
- b) Ramit Tandon
- c) Veer Chotani
- d) Mahesh Mangaonkar
- e) Abhay Singh

**Answer :** Option C

**Explanation :**

- 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.
- The SRFI Indian Tour PSA Challenger event took place at the Indian Squash and Triathlon Academy in Chennai, Tamil Nadu.
- The total prize money for the men's tournament was \$15,000, while the same amount was awarded for the women's event.

**About PSA Challenger :**

- The PSA Challenger Event is organized by the Professional Squash Association (PSA).
- It is a second-tier tournament where aspiring professional squash players can earn enough points to qualify for the main PSA Squash Tour.
- The PSA Squash Tour is the PSA's flagship top-level tournament, attracting the world's greatest squash players.





**Ques : Where was the VLSRSAM missile tested by DRDO?**

- (A) Pokhran, Rajasthan
- (B) Wheeler Island, Odisha
- (C) Integrated Test Range, Chandipur
- (D) Sriharikota, Andhra Pradesh
- (E) None of the above

**Answer :** Option C

**Explanation :**

- The Defence Research and Development Organisation (DRDO) successfully test-fired the Vertically Launched Short-Range Surface-to-Air Missile (VLSRSAM) for the Indian Navy.
- The test was conducted at the Integrated Test Range (ITR) in Chandipur, Odisha, using a land-based vertical launcher.
- The missile effectively intercepted a high-speed aerial target at a close range and low altitude, demonstrating its precision and reliability.
- The VLSRSAM enhances naval air defence and will act as a key force multiplier for the Indian Navy.
- It showcases India's indigenous defence capabilities and aligns with the Make in India initiative.
- The missile's ability to neutralize aerial threats in low-altitude zones significantly boosts combat readiness at sea.

EXAM  
Genius





**Ques : Which state has become the first in India to broadcast its Legislative Assembly proceedings in sign language?**

- (a) Punjab
- (b) Delhi
- (c) Tamil Nadu
- (d) Karnataka
- (e) Rajasthan

**Answer :** Option A

**Explanation :**

- Punjab is the first state in India to broadcast its Legislative Assembly proceedings in sign language.
- The groundbreaking endeavor is expected to make the proceedings of the Punjab Legislative Assembly more accessible to people with deafness disabilities, as well as raise awareness of government policies and legislative deliberations.
- The state government's Ministry of Social Security, Women, and Child Development spearheaded the move to broadcast key aspects of the House's legislative procedures.

EXAM  
Genius





**Ques : Who has been appointed as the next Chief Justice of the Orissa High Court in 2025?**

- a) Justice Chakradhari Sharan Singh
- b) Justice Dipankar Dutta
- c) Justice Subhasis Talapatra
- d) Justice S. Muralidhar
- e) Justice Harish Tandon

**Answer :** Option E

**Explanation :**

- Justice Harish Tandon has been appointed as the new Chief Justice of the Orissa High Court. He is currently serving as a judge at the Calcutta High Court.
- Earlier this month, the Supreme Court collegium had recommended his elevation to the post of Chief Justice.
- The position became vacant in January after the retirement of Justice Chakradhari Sharan Singh.
- Justice Tandon has been serving at the Calcutta High Court since his appointment in April 2010.

EXAM  
Genius





**Ques : Where is Maruti Suzuki setting up its third plant with an investment of Rs.7,410 crore?**

**h**

- (a) Manesar, Haryana
- (b) Gurugram, Haryana
- (c) Kharkhoda, Haryana
- (e) None of the above

**Answer : Option C**

**Explanation :**

- Maruti Suzuki India Ltd. (MSIL) will invest Rs.7,410 crore to set up its third plant in Kharkhoda, Haryana.
- The plant will have a production capacity of 2.5 lakh units per year, increasing the total capacity to 7.5 lakh units annually by 2029.
- This Greenfield project will start commercial operations in February 2025.
- The investment will be funded through internal accruals, reflecting the company's financial strength.
- The plant will focus on advanced technologies including AI, ML, and automation to enhance manufacturing efficiency.
- The expansion is aimed at catering to rising demand in domestic and export markets.
- Currently, MSIL has four facilities in India – Gurugram, Manesar, Kharkhoda (Haryana), and Gujarat.
- Tapan Sahoo has been appointed as Senior Management Personnel, and Sunil Kakkar as Additional & Whole-time Director (Corporate Planning).





**Ques : World Tuberculosis Day is observed every year on which day ?**

- (a) 21 March
- (b) 22 March
- (c) 23 March
- (d) 24 March
- (e) 25 March

**Answer : Option D**

**Explanation :**

- Every year on March 24, World Tuberculosis Day is commemorated to raise awareness about the catastrophic health, social, and economic implications of tuberculosis (TB), as well as to intensify efforts to stop the global TB epidemic.
- Theme 2025 – Yes! We Can End TB: Commit, Invest, Deliver
- According to the World Health Organization (WHO), the anniversary commemorates the day in 1882 when Dr. Robert Koch declared that he had found the bacteria that causes tuberculosis, paving the path for the diagnosis and treatment of the disease.
- Tuberculosis is an infectious disease caused by bacteria that primarily affects the lungs. It spreads through the air when persons with tuberculosis cough, sneeze, or spit. Tuberculosis is preventable and cured.

EXAM  
Genius





**Ques : The International Day of the Unborn Child is observed annually on which day ?**

- (a) 23 March
- (b) 24 March
- (c) 25 March
- (d) 26 March
- (e) 27 March

**Answer : Option C**

**Explanation :**

- The International Day of the Unborn Child is observed every year on March 25 to recognize the value and dignity of unborn children and to encourage a culture that respects all human life from the moment of conception.
- This day was established in 1999 by Pope John Paul II, and it aligns with the Feast of the Annunciation, which marks the Christian belief that Jesus was conceived in the womb of the Virgin Mary on this date, symbolizing the beginning of life.

EXAM  
Genius





**Ques : Where was the 614th meeting of the Central Board of Directors of the Reserve Bank of India held?**

- (a) Bengaluru
- (b) New Delhi
- (c) Thiruvananthapuram
- (d) Ahmedabad
- (e) Mumbai

**Answer :** Option C

**Explanation :**

- The 614th meeting of the Central Board of Directors of the Reserve Bank of India (RBI) was held in Thiruvananthapuram.
- The meeting was chaired by Shri Sanjay Malhotra, the Governor of the RBI.
- The Board reviewed the global and domestic economic situation, including current geopolitical developments and financial market challenges.
- It also discussed the Reserve Bank's key activities for the ongoing accounting year 2024-25.
- Additionally, the Board approved the budget of the RBI for the upcoming accounting year 2025-26.

EXAM  
Genius





**Ques : How much does Ribbit Capital aim to raise for its new fund?**

- a) \$300 million
- b) \$500 million
- c) \$800 million
- d) \$1 billion
- e) \$1.15 billion

**Answer :** Option B

**Explanation :**

- Ribbit Capital, a San Francisco-based venture firm, is planning to raise \$500 million for a new fund named Ribbit Capital Y.
- The firm has previously backed major fintech startups like CRED, Razorpay, and PhonePe in India, and globally known firms like Nubank and Robinhood.
- This fundraise follows \$800 million raised in 2023 and \$1.15 billion in 2022, but the current fund is smaller due to a global slowdown in fintech investments.
- In 2024, fintech funding fell to \$95.6 billion, indicating a cautious market.
- Despite the slowdown, Ribbit's continued investment shows strong confidence in fintech's future, especially in India, where firms like PhonePe and Groww are preparing for IPOs.

EXAM  
Genius





**Ques : What is the new investment threshold set by SEBI for granular disclosures by Foreign Portfolio Investors (FPIs)?**

- a) Rs.10,000 crore
- b) Rs.20,000 crore
- c) Rs.30,000 crore
- d) Rs.50,000 crore
- e) Rs.75,000 crore

**Answer :** Option D

**Explanation :**

- SEBI has approved increasing the disclosure threshold for foreign portfolio investors (FPIs) from Rs.25,000 crore to Rs.50,000 crore in equity AUM.
- This move allows SEBI to adapt to market changes without altering the existing concentration rules.
- Now, only FPIs with equity AUM exceeding Rs.50,000 crore will need to provide granular (detailed) disclosures of their stakeholders.
- The aim is to maintain transparency while reducing unnecessary compliance burden for smaller FPIs.
- SEBI also plans to enhance investor awareness in light of recent market volatility and prevent the spread of misinformation by unregistered financial influencers.
- Over 17,000 financial influencers have been acted upon in collaboration with Google and Meta.
- A High-Level Committee (HLC) will be formed to review existing rules on conflicts of interest and disclosures related to property, investments, and liabilities.





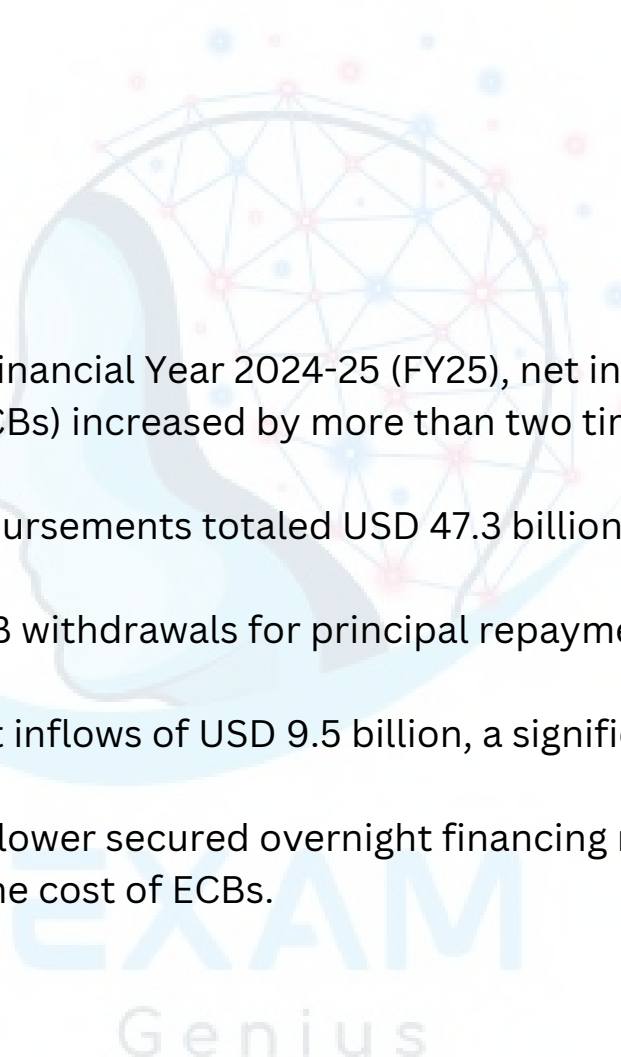
**Ques : What was the total net inflow from External Commercial Borrowings (ECBs) during April 2024 – January 2025?**

- a) USD 42.3 billion
- b) USD 23.9 billion
- c) USD 18.4 billion
- d) USD 47.3 billion
- e) USD 9.2 billion

**Answer :** Option C

**Explanation :**

- During the 10 months of Financial Year 2024-25 (FY25), net inflows from External Commercial Borrowings (ECBs) increased by more than two times to USD 18.4 billion compared to FY24.
- ECB registrations and disbursements totaled USD 47.3 billion and 42.3 billion, respectively, in FY25.
- According to RBI data, ECB withdrawals for principal repayments totaled USD 23.9 billion in FY25.
- In FY24, ECBs received net inflows of USD 9.5 billion, a significant increase over FY23 levels.
- The article found that the lower secured overnight financing rate (SOFR) since August 2024 has reduced the cost of ECBs.





**Ques : By which year does the IMF predict India will surpass Germany to become the world's third-largest economy?**

- (a) 2025
- (b) 2026
- (c) 2027
- (d) 2028
- (e) 2029

**Answer :** Option C

**Explanation :**

- According to IMF data, India is projected to surpass Japan in 2025 and Germany in 2027, becoming the world's third-largest economy after the USA and China.
- This follows a World Bank report stating India must grow at an average of 7.8% annually to achieve the Viksit Bharat 2047 goal.
- India's real GDP has doubled from \$2.1 trillion in 2015 to \$4.3 trillion in 2025.
- India recorded a growth rate of 105%, the highest among major economies.
- In comparison, the US grew by 66% and China by 76% in the same period.
- Japan's real GDP remained stagnant at \$4.4 trillion between 2015 and 2025, showing 0% growth.

EXAM  
Genius





**Ques : S K Majumdar appointed as new Executive Director for a term of three years of which bank ?**

- (a) HDFC Bank
- (b) Karnataka Bank
- (c) Bank of baroda
- (d) Canara Bank
- (e) Bank of Maharashtra

**Answer :** Option D

**Explanation :**

- Canara Bank has appointed S K Majumdar as its new Executive Director for a term of three years.
- Before this, he served as the Chief General Manager and Group Chief Financial Officer (GCFO) at the same bank.
- Majumdar is a chartered accountant and cost accountant with over 25 years of experience in the banking sector.
- His appointment is expected to boost Canara Bank's leadership team and contribute to its goals of innovation, customer focus, and financial strength.

EXAM  
Genius





**Ques : What is the primary objective of Indonesia joining the BRICS' New Development Bank?**

- a) Strengthening military cooperation
- b) Accelerating economic transformation
- c) Reducing trade dependence on ASEAN
- d) Expanding tourism sector
- e) Promoting cryptocurrency adoption

**Answer : Option B**

**Explanation :**

- Indonesia is set to join the New Development Bank (NDB), a multilateral financial institution established by BRICS countries.
- The announcement was made during the visit of former Brazilian President Dilma Rousseff.
- Indonesian President Prabowo Subianto emphasized that the move will accelerate Indonesia's economic transformation.
- BRICS currently includes Brazil, Russia, India, China, and South Africa, with Egypt, Ethiopia, Iran, and the UAE as additional members.
- Indonesia's entry into NDB is expected to strengthen its global financial engagement and support infrastructure development.

EXAM  
Genius





**Ques : What is the new monthly salary of MPs after the recent revision?**

- a) Rs.1.00 lakh
- b) Rs.1.10 lakh
- c) Rs.1.24 lakh
- d) Rs.1.50 lakh
- e) Rs.1.75 lakh

**Answer :** Option C

**Explanation :**

- The Government of India has approved a 24% hike in the salaries of Members of Parliament (MPs), increasing it from Rs.1 lakh to Rs.1.24 lakh per month.
- This revision has been implemented with retrospective effect from 1st April 2023.
- The last revision in MP salaries and allowances took place in April 2018.
- The salaries, allowances, and pensions of MPs are governed by the Salary, Allowances, and Pension of Members of Parliament Act, 1954.
- The Act was amended through the Finance Act of 2018, which mandated a revision of salaries every five years starting 1st April 2023.
- The salary revisions are now linked to the Cost Inflation Index (CII) under Section 48 of the Income Tax Act, 1961.

**Here are the revised MPs' benefits :**

- MPs now receive a monthly pay of Rs.1,24,000, up from Rs.1,00,000.
- The daily amount has increased from Rs.2,000 to Rs.2,500.
- Former Parliament members now receive a monthly pension of Rs.31,000, up from the previous Rs.25,000.
- The supplementary pension for every year of service over five years has been enhanced from Rs.2,000 to Rs.2,500 monthly.



**Ques : Which Ministry conducted the Indian Web Browser Development Challenge (IWBDCh)?**

- (a) Ministry of Finance
- (b) Ministry of Home Affairs
- (c) Ministry of Electronics and Information Technology (MeitY)
- (d) Ministry of Social Justice and Empowerment
- (e) Ministry of Law and Justice

**Answer :** option C

**Explanation :**

- The Ministry of Electronics and Information Technology (MeitY) conducted the Indian Web Browser Development Challenge (IWBDCh) to promote the development of a homegrown web browser under the Atma Nirbhar Bharat initiative.
- The competition aimed to encourage innovation and self-reliance in digital technologies.
- Union Minister Ashwini Vaishnaw announced the winners of the challenge at an event in New Delhi.
- The initiative was managed by the Centre for Development of Advanced Computing (C-DAC), Bangalore, Karnataka.
- A total of 434 teams participated in the challenge, which was conducted in three stages – Idea submission, Prototype development, and Final product creation.

**The winners are :**

- First Prize (Rs 1 crore) : Zoho Corporation
- Second Prize (Rs 75 lakh) : Team PING
- Third Prize (Rs 50 lakh) : Team Ajna
- Special mention : Jio Vishwakarma





**Ques : Which country did India share the bronze medal with in the mixed quad category at the ISTAF Sepak Takraw World Cup 2025 ?**

- a) Malaysia
- b) Thailand
- c) Indonesia
- d) Vietnam
- e) South Korea

**Answer :** Option D

**Explaantion :**

- 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.
- The Indian team won the medal together with the Vietnamese team.
- Myanmar defeated India in straight sets in the second mixed quad semifinals at Patliputra Sports Complex Indoor Stadium.
- Thailand won gold in the mixed quad event final, defeating Myanmar for silver.

EXAM  
Genius





**Ques : Wipro has signed a £500 million deal with which UK-based company for life and pension administration services?**

- a) Aviva
- b) Prudential
- c) Phoenix Group
- d) Legal & General
- e) Standard Life

**Answer : Option C**

**Explanation :**

- Wipro Ltd has signed a 10-year, £500 million deal with Phoenix Group, a major UK-based savings and retirement company.
- The agreement involves providing life and pension administration services, specifically for Phoenix's ReAssure customers.
- Wipro's regulated entity, WFOSL, will manage operations like policy administration, claims processing, and customer service.
- Phoenix Group cited Wipro's strong technological capabilities and service delivery as key reasons for the partnership.
- This deal enhances Wipro's role in the UK's third-party administration (TPA) market.

EXAM  
Genius





**Ques : Which authority has granted a license for commercial flight operations at Belora Airport in Amravati?**

- a) AAI (Airports Authority of India)
- b) Ministry of Civil Aviation
- c) Directorate General of Civil Aviation (DGCA)
- d) Indian Air Force
- e) NITI Aayog

**Answer :** Option C

**Explanation :**

- The Directorate General of Civil Aviation (DGCA) has granted a license to Belora Airport in Amravati, Maharashtra, allowing commercial flights to operate from the facility.
- The airport has been developed by the Maharashtra Airport Development Company (MADC) under the regional connectivity scheme.
- It aims to boost regional air travel and connectivity within the state.
- Alliance Air will begin commercial operations with a thrice-weekly flight service to Mumbai, expected to start by the end of the month.
- The airport will also host South Asia's largest flight training school, which will be operated by Air India.

**About Directorate General of Civil Aviation (DGCA) :**

- HQ : New Delhi
- Director General : Faiz Ahmed Kidwai



**Ques : What is the purpose of ParakhAI under the India AI Mission?**

- a) AI-based healthcare assistant
- b) AI-powered chatbot
- c) AI auditing system for ethical reporting
- d) AI for financial transactions
- e) AI-driven weather forecasting

**Answer :** Option C

**Explanation :**

- Under the India AI Mission, two AI projects—Jivi AI and ParakhAI—are set to be ready by 2026.
- Jivi AI, launched in October 2024, is an AI-based health assistant designed to support doctors in rural hospitals and will be integrated into public healthcare systems.
- ParakhAI, proposed by Civic Data Lab, is an AI auditing system that will allow citizens to report unethical decisions made by AI systems in sectors like healthcare, employment, and insurance.
- Jivi AI will be linked with the Ayushman Bharat Digital Mission (ABDM) to enable AI-assisted analysis of patient health records.
- ParakhAI is scheduled for evaluation by mid-2026, positioning it as India's first ethical AI auditing framework.





**Ques : The Agricultural and Processed Food Products Export Development Authority (APEDA) recently facilitated the first export of 15,000 kg of which GI-tagged agricultural product from Sikkim?**

- a) Bhut Jolokia
- b) Dalle Chilly
- c) Basmati Rice
- d) Sikkim Orange
- e) Lakadong Turmeric

**Answer : Option B**

**Explanation :**

- APEDA facilitated the first export of 15,000 kg of GI-tagged Dalle Chilly from Sikkim to the Solomon Islands.
- The initiative aims to boost the global presence of agricultural products from India's Northeast region.
- The chillies were sourced from farmers and FPOs in South Sikkim by Mevedir.
- The export fetched a premium price of Rs.250–Rs.300 per kg, significantly higher than the domestic rate of Rs.180–Rs.200 per kg.
- Dalle Chilly, also called Fire Ball Chilly or Dalle Khursani, is known for its intense spiciness, bright red color, and rich nutritional content.
- It contains vitamins A, C, and E, and potassium, with a Scoville Heat Unit (SHU) range of 100,000 to 350,000.
- The export underlines the economic and branding benefits of GI tagging for local producers.





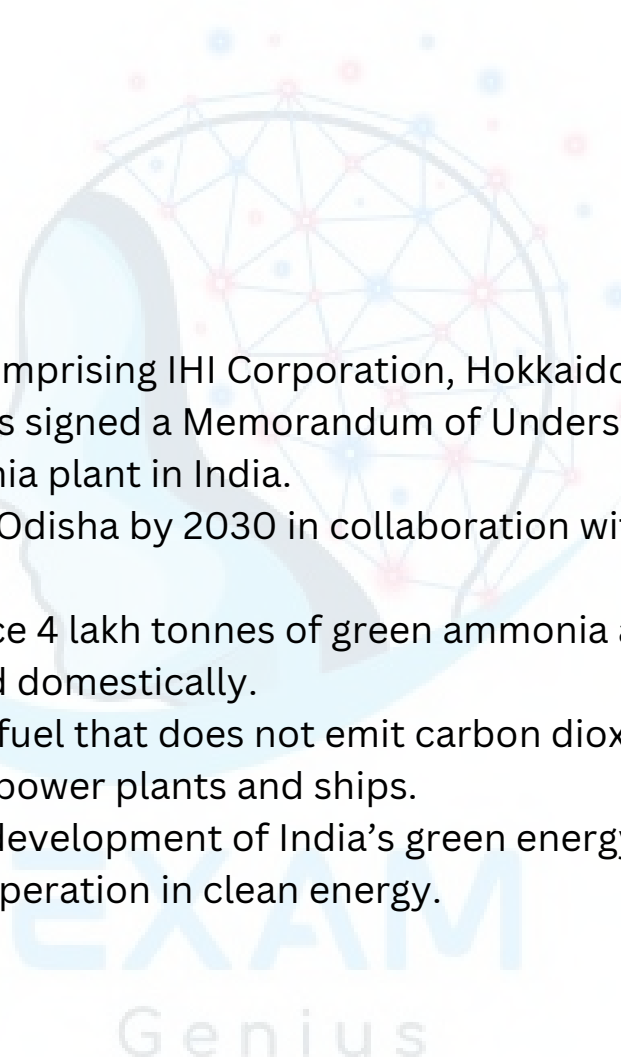
**Ques : Which country's consortium is setting up a green ammonia plant in Odisha by 2030?**

- a) USA
- b) Japan
- c) Germany
- d) China
- e) Russia

**Answer :** Option B

**Explanation :**

- A Japanese consortium comprising IHI Corporation, Hokkaido Electric, and Mitsubishi Gas Chemical has signed a Memorandum of Understanding (MoU) for establishing a green ammonia plant in India.
- The plant will be set up in Odisha by 2030 in collaboration with the Indian company ACME Group.
- The facility aims to produce 4 lakh tonnes of green ammonia annually, which will be exported to Japan and used domestically.
- Green ammonia is a clean fuel that does not emit carbon dioxide (CO<sub>2</sub>), making it valuable for decarbonizing power plants and ships.
- The project supports the development of India's green energy infrastructure and promotes international cooperation in clean energy.





**Ques : Which edition of Report Annual ranking of 500 high-growth Asia-Pacific companies published this year ?**

- (a) 4th
- (b) 5th
- (c) 6th
- (d) 7th
- (e) 8th

**Answer :** Option D

**Explanation :**

- Annual ranking of 500 high-growth Asia-Pacific companies 7th Edition Published by United Kingdom (UK) based Financial Times (FT) and Germany based Statista
- Lendbox, a Non-Banking Financial Company (NBFC), has achieved a Compound Annual Growth Rate (CAGR) of 536.64%, with projected revenues of USD 51.13 million by 2023.
- This year, there were 81 Indian firms on the list. Singapore had the most companies on the list, with 108.
- To be included in the newest rankings, the corporation had to achieve a minimum CAGR of 8.1%, which is less than the previous year's requirement of 15.1%.
- To qualify for the rankings, companies must achieve particular criteria, such as generating a minimum revenue of USD 100,000 in 2020 and USD 1 million in 2023.

**Top 10 High-Growth Companies Asia-Pacific 2025 :**

- 1 Lendbox - India (USD 51.13 million)
- 2 Borong - Malaysia (USD 51.33 million)
- 3 Etaily - The Philippines (USD 29.03 million)
- 4 Library Company - South Korea (USD 18.35 million)
- 5 Habitfactory - South Korea (USD 9.94 million)
- 6 BluSmart - India (USD 39.32 million)
- 7 BigHaat - India (USD 128 million)
- 8 Zypp Electric - India (USD 36.64 million)
- 9 Kuku FM - India (USD 12.61 million)
- 10 MyVenue - Australia (USD 9.18 million)





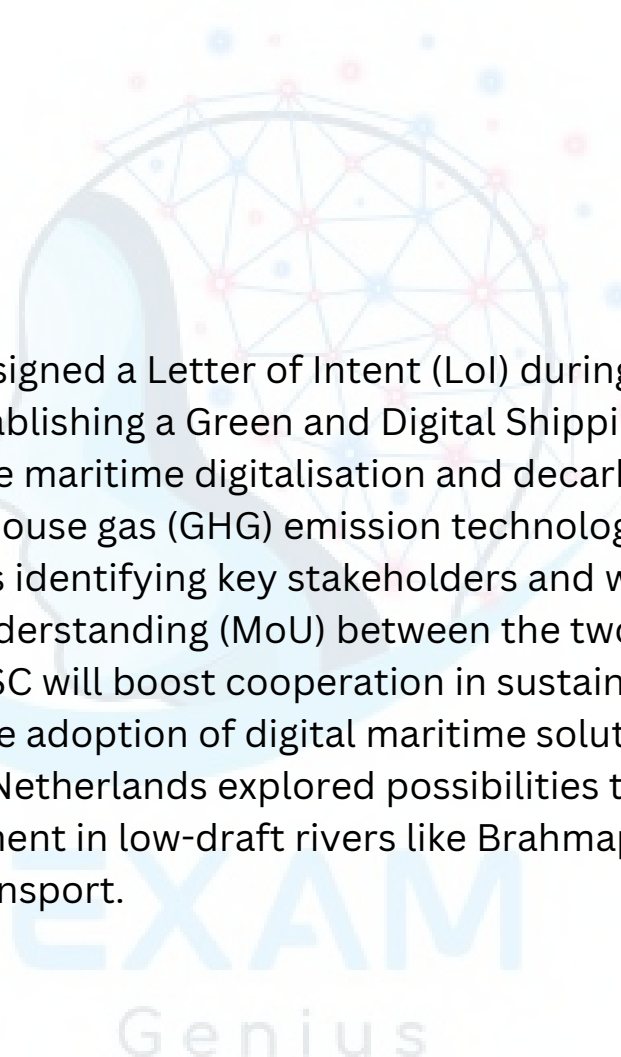
**Ques : India and which country has signed a Letter of Intent (LoI) on Green and Digital Shipping Corridor (GDSC) collaboration ?**

- (a) Netherland
- (b) Mauritius
- (c) Moldova
- (d) Singapore
- (e) UAE

**Answer :** Option D

**Explanation :**

- India and Singapore have signed a Letter of Intent (LoI) during Singapore Maritime Week to collaborate on establishing a Green and Digital Shipping Corridor (GDSC).
- The GDSC aims to promote maritime digitalisation and decarbonisation by focusing on zero or near-zero greenhouse gas (GHG) emission technologies.
- The collaboration includes identifying key stakeholders and working towards a formal Memorandum of Understanding (MoU) between the two nations.
- Once established, the GDSC will boost cooperation in sustainable shipping practices and accelerate the adoption of digital maritime solutions.
- Separately, India and the Netherlands explored possibilities to use Dutch expertise for enhancing cargo movement in low-draft rivers like Brahmaputra and Barak, supporting inland water transport.





**Ques : How old was George Foreman when he made a historic return to win the world heavyweight boxing title?**

- a) 35
- b) 38
- c) 40
- d) 45
- e) 50

**Answer :** Option D

**Explanation :**

- The world has lost a true legend. George Foreman, a successful boxer and businessman, passed away. At the age of 76, George Foreman, a two-time heavyweight champion who used punching to rise from poverty to international renown, died.
- Foreman, a powerful puncher, lost the "Rumble in the Jungle" world title battle against Muhammad Ali in Zaire in 1974. He later became a preacher before returning to become world boxing champion and successful businessman aged 45.
- Foreman earned an Olympic gold medal at the 1968 Mexico Olympics at the age of 19.
- He later became the world heavyweight champion twice, the second time at the age of 45 in 1994.

EXAM  
Genius





**Ques : On which date is the International Day of Solidarity with Detained and Missing Staff Members observed annually?**

- (a) 23 March
- (b) 24 March
- (c) 25 March
- (d) 26 March
- (e) 27 March

**Answer :** Option C

**Explanation :**

- The International Day of Solidarity with Detained and Missing Staff Members is observed every year on March 25.
- It honors United Nations (UN) personnel and associated staff who have been detained, abducted, or are missing while on duty.
- The day serves to raise awareness about the dangers faced by humanitarian workers, peacekeepers, and journalists, especially in conflict or unstable areas.
- It was established by the United Nations to advocate for the safety and protection of those serving in critical roles under challenging and risky conditions.

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### Important days :

- 1 March : World Seagrass Day (Theme 2025 Harnessing Seagrass' Carbon Sequestration Potential Against the Climate Crisis)
- 1 March : Zero Discrimination Day (Theme 2025: We Stand Together)
- 1 March : World Civil Defence Day (Theme 2025 Civil Defence, Guarantee of Security for the Population)
- 3 March : World Wildlife Day (Theme 2025: Wildlife Conservation Finance: Investing in People and the Planet)
- 3 March : World Hearing Day (Theme 2025 – Changing mindsets: empower yourself to make ear and hearing care a reality for all)
- 4 March : National Safety Day (Theme 2025 - Safety and well-being are crucial for Viksit Bharat (Developed India))
- 4 March : 6th World Engineering Day 2025 (Theme 2025 Unleashing the power of engineers to advance the Sustainable Development Goals)
- 5 March : International Day for Disarmament and Nonproliferation Awareness
- 6 March : National Dentist's Day 2025
- 7 March : 7th Jan Aushadhi Diwas 2025
- 1st to 7th March : Jan Aushadhi Diwas Week
- 8 March : International Women's Day (IWD) (Theme 2025: For All Women and Girls: Rights, Equality, and Empowerment)
- 4 to 10 March : 54th National Safety Week 2025 (Theme 2025 Safety & Well-being Crucial for Viksit Bharat)
- 10 March : International Day of Women Judges
- 10 March : CISF Raising Day
- 11 March : 135th Foundation Day of National Archives of India (NAI)
- 12 March (Second Wednesday of March) : No Smoking Day 2025
- 13 March (2nd Thursday of March) : World Kidney Day (WKD) (Theme 2025 : Are Your Kidneys OK? Detect Early, Protect Kidney Health)
- 14 March : Pi Day
- 14 March : International Day of Action for Rivers (Theme 2025 Our Rivers, Our Future)
- 14 March : World Sleep Day (Theme 2025: Make Sleep Health a Priority)
- 15 March : World Consumer Rights Day (Theme 2025: A Just Transition to Sustainable Lifestyles)
- 15 March : International Day to Combat Islamophobia
- 16 March : National Vaccination Day 2025





### IMPORTANT ONE – LINER Current Affairs

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.

Ashok Singh Thakur has been elected the new chairman of the Indian National Trust for Art and Cultural Heritage (INTACH) for a three-year term. INTACH, a leading historical conservation organisation based in Delhi, was founded in 1984.

East Coast Railway (ECoR) is the first railway zone in India to reach 250 million tons (MT) of originating freight in fiscal year 2024-25.

For the second year in a row, East Coast Railway (ECoR) has exceeded 250 metric tons. ECoR has surpassed 200 MT of freight loading for the sixth straight year.

India has recorded the highest-ever growth in indigenous defence manufacturing in 2023-24 since the commencement of the Make in India project, with a record one lakh 27 thousand crore rupees. The value of defence manufacturing has increased by 174%, from 46 thousand 429 crore in 2014-15.

EXAM  
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