

**EXAM GENIUS**  
Presents

# **GENIUS CURRENT AFFAIRS**

**In English**



**India's No. 1 Platform for UPSC  
| SSC | BANK | RAILWAY Exam**

**Achieve Success with Exam Genius - Your Ultimate Guide to Reasoning Mastery !**



**Ques : What is the coupon rate for the Government Security maturing in 2027?**

- a) 6.79%
- b) 6.50%
- c) 6.64%
- d) 7.00%
- e) 6.80%

**Answer : Option C**

**Explanation :**

- The Government of India, in coordination with the Reserve Bank of India (RBI), will re-issue two Government Securities (G-Secs) through a price-based auction on April 4, 2025.
- The two securities being re-issued are the “6.64% Government Security 2027” for Rs.6,000 crore and the “6.79% Government Security 2034” for Rs.30,000 crore.
- The government has the option to accept up to Rs.2,000 crore extra in subscriptions for each of these securities, offering flexibility in its borrowing programme.
- The auction will be carried out via RBI’s E-Kuber platform, ensuring secure and efficient electronic bidding.
- These G-Secs will be eligible for “When Issued” trading, allowing participants to buy and sell the securities before their actual issuance, thereby improving liquidity and market depth.

EXAM  
Genius





**Ques : What is the name of the new credit card launched by Federal Bank for business customers?**

- a) Fed SME Pro
- b) BizPower Card
- c) SmartBiz Edge
- d) Federal Business Plus
- e) Fed StarBiz

**Answer : Option E**

**Explanation :**

- Federal Bank has launched a new credit card named Fed StarBiz, aimed specifically at business customers.
- The card has been developed in collaboration with the National Payments Corporation of India (NPCI) and Visa.
- It is designed to cater to the financial needs of India's small and medium-sized enterprises (SMEs).
- This marks Federal Bank's strategic entry into the business and commercial credit card segment, expanding its offerings beyond personal banking products.

EXAM  
Genius





**Ques : Who has been given additional charge as the Chairperson of the National Financial Reporting Authority (NFRA) in April 2025?**

- A) Ajay Bhushan Pandey
- B) Sangeeta Verma
- C) Nidhi Khare
- D) Ravneet Kaur
- E) Alka Upadhyaya

**Answer :** Option D

**Explanation :**

- Ravneet Kaur, who currently serves as the Chairperson of the Competition Commission of India (CCI), has been given additional charge of the Chairperson of the National Financial Reporting Authority (NFRA).
- Her tenure in this role is for 3 months, starting from April 1, 2025, or until a regular appointment is made or further orders are issued, whichever is earlier.
- This appointment was approved by the Appointments Committee of the Cabinet.
- She succeeds Ajay Bhushan Pandey, whose term ended on March 31, 2025.

EXAM  
Genius





**Ques : What type of financial instrument will Manappuram Finance use to raise funds?**

- a) Equity Shares
- b) Preference Shares
- c) Non-Convertible Debentures
- d) Commercial Papers
- e) Bonds

**Answer : Option C**

**Explanation :**

- Manappuram Finance's board has approved a fundraising plan to raise up to Rs.5,500 crore through the issuance of redeemable non-convertible debentures (NCDs).
- The decision was made in a board meeting held on March 29, 2025.
- The NCDs can be issued via private placement or public issue in one or more tranches during the financial year 2025-26.
- This move aims to strengthen the company's capital base and support its future growth strategies.
- Founded in 1949, Manappuram Finance is a key player in the gold loan segment and also offers services like microfinance, vehicle finance, and housing finance.

EXAM  
Genius





**Ques : How much social loan facility has been announced jointly by Citi and SBI to support KCC loans?**

- A) \$250 million
- B) \$300 million
- C) \$265 million
- D) \$295 million
- E) \$275 million

**Answer :** Option D

**Explanation :**

- Citi and the State Bank of India (SBI) have jointly announced a \$295 million social loan facility.
- The loan is specifically aimed at supporting SBI's Kisan Credit Card (KCC) loan portfolio, which plays a crucial role in catering to the credit needs of smallholder farmers in India.
- The objective is to boost agricultural productivity and enhance the financial well-being of small and marginal farmers who are often underserved in the financial ecosystem.
- According to SBI's Deputy Managing Director Jayati Bansal, this initiative will leverage SBI's vast rural network to reach the heart of India's agricultural communities

EXAM  
Genius





**Ques : IndusInd Bank recently transferred corporate loans worth over Rs.10,000 crore to which two banks through Inter-Bank Participation Certificates (IBPC)?**

- a) HDFC Bank and Kotak Mahindra Bank
- b) ICICI Bank and Axis Bank
- c) ICICI Bank and Federal Bank
- d) SBI and PNB
- e) Bank of Baroda and Union Bank of India

**Answer : Option C**

**Explanation :**

- IndusInd Bank Limited transferred corporate loans worth over Rs 10,000 crore to ICICI Bank Limited and Federal Bank Limited using Inter-Bank Participation Certificates (IBPC), a money market instrument used by banks to share loans and meet year-end lending targets.
- The selling bank receives 40% of the loan amount, which aids in liquidity management and deposit retirement.
- Loans were moved via the Inter-Bank Participation Certificate (IBPC) market, which is a short-term instrument (often with a 6-month tenor) that allows banks to borrow or lend using loan collateral.
- The purchased loans have an interest rate of 7.5-8%, which reflects normal market conditions for such short-term securities.
- IndusInd Bank conducted this transaction to secure liquidity and manage risks connected with a Rs.2,000 crore net value loss caused by accounting issues.







**Ques : The pension disbursement authorisation will allow IDFC FIRST Bank to serve pensioners from:**

- a) Only the Ministry of Home Affairs
- b) Only State Governments
- c) All civil ministries and departments except Railways, Posts, Telecom, and Defence
- d) Only Judiciary
- e) Private sector employees

**Answer : Option C**

**Explanation :**

- IDFC FIRST Bank has received authorisation from the Central Pension Accounting Office (CPAO) under the Government of India to disburse pensions.
- The bank will now be able to process and disburse pension payments for various categories of central government pensioners.
- This includes retired All India Service Officers, former Members of Parliament (MPs), retired High Court and Supreme Court judges, ex-Presidents and Vice Presidents, and officials from civil ministries and departments.
- However, the authorisation excludes pension disbursement for officials from the Railways, Posts, Telecom, and Defence sectors.

EXAM  
Genius







**Ques : How much ECB funding has Piramal Finance secured recently?**

- A) \$200 million
- B) \$300 million
- C) \$265 million
- D) \$815 million
- E) \$150 million

**Answer : Option C**

**Explanation :**

- Piramal Finance Ltd has secured \$265 million through External Commercial Borrowing (ECB).
- This ECB facility comes with a 3-year tenure and includes a green shoe option allowing the amount to go up to \$300 million, depending on investor interest.
- The funding was arranged with the participation of global banks including First Abu Dhabi Bank, Standard Chartered Bank, Sumitomo Mitsui Banking Corporation, and HSBC.
- The raised funds are fully hedged to safeguard against currency and interest rate fluctuations, ensuring stability in repayments.
- With this deal, Piramal's total ECB borrowings for FY25 stand at \$815 million.
- The company noted that the cost of funds via ECB is more competitive compared to domestic borrowing rates, making it a cost-effective financing strategy.





**Ques : NABARD and which bank have signed an MoU to strengthen rural development in Assam?**

- a) ICICI Bank
- b) HDFC Bank
- c) Axis Bank
- d) State Bank of India
- e) Kotak Mahindra Bank

**Answer : Option D**

**Explanation :**

- The National Bank for Agriculture and Rural Development (NABARD) and the State Bank of India (SBI) have signed a Memorandum of Understanding (MoU) to boost rural development in Assam.
- Under this collaboration, NABARD and SBI have set a target of financing Rs.500 crores during the Financial Year 2025-26 (FY26).
- The partnership also aims to scale the financing to Rs.1,000 crores annually in the coming years.
- This strategic alliance is expected to play a vital role in empowering rural communities in Assam and supporting the region's long-term economic sustainability.

EXAM  
Genius





**Ques : What was India's total external debt as of December 2024?**

- a) USD 648.7 billion
- b) USD 712.7 billion
- c) USD 717.9 billion
- d) USD 578.3 billion
- e) USD 139.6 billion

**Answer :** Option C

**Explanation :**

- As of December 2024, India's external debt stood at USD 717.9 billion, reflecting a 10.7% increase compared to USD 648.7 billion in December 2023, as reported by the Ministry of Finance in the Quarterly External Debt Report.
- On a quarterly basis, external debt saw a 0.7% rise, up from USD 712.7 billion in September 2024.
- The external debt to GDP ratio was 19.1% at the end of December 2024, slightly higher than the 19% recorded in September 2024.
- Long-term debt (with original maturity over one year) was reported at USD 578.3 billion, indicating it makes up the majority of the total debt.
- Short-term debt accounted for USD 139.6 billion of the total as of December 2024.

EXAM  
Genius





**Ques : Who launched the 'NITI NCAER States Economic Forum' portal?**

- (a) Nirmala Sitharaman
- (b) Hardeep Singh Puri
- (c) Piyush Goyal
- (d) Rajnath Singh
- (e) Dharmendra Pradhan

**Answer :** Option A

**Explanation :**

- Finance Minister Nirmala Sitharaman launched the 'NITI NCAER States Economic Forum' portal in New Delhi.
- The portal was developed by NITI Aayog in collaboration with the National Council of Applied Economic Research (NCAER).
- It serves as a comprehensive repository of data related to social, economic, and fiscal parameters, along with research reports, papers, and expert commentaries.
- The portal includes data spanning approximately 30 years, offering insights into macroeconomic, fiscal, demographic, and socio-economic trends across Indian states.
- It aims to meet the growing need for consolidated sectoral data on a single platform.
- The portal will also act as a forum for policymakers, researchers, and analysts to access and use data for informed discussions and decision-making.

Genius





**Ques : How much is the Government of India investing in Vodafone Idea Limited (VIL) as part of the equity shift?**

- a) Rs.36,950 crore
- b) Rs.30,7i50 crore
- c) Rs.25,000 crore
- d) Rs.40,000 crore
- e) Rs.48,990 crore

**Answer : Option A**

**Explanation :**

- Vodafone Idea Limited (VIL) is undergoing a major equity shift as the Government of India (GoI) is set to acquire an increased stake in the company.
- The government will invest Rs 36,950 crore, raising its shareholding from 22.60% to approximately 48.99%.
- This move follows the issuance of equity shares to the government, effectively making it the largest shareholder in VIL.
- The development is part of efforts to support the financially stressed telecom operator and ensure its long-term viability.

EXAM  
Genius





**Ques : According to the IUCN Green Status Assessment, what is the current status of lions?**

- a) Critically Endangered
- b) Endangered
- c) Vulnerable
- d) Near Threatened
- e) Extinct in the Wild

**Answer : Option C**

**Explanation :**

- The International Union for Conservation of Nature (IUCN), based in Gland, Switzerland, has released its first Green Status Assessment for lions (*Panthera leo*).
- The assessment classifies lions as 'largely depleted' in terms of ecological recovery, though they remain listed as 'Vulnerable' on the IUCN Red List.
- Lions are the second-largest big cats in the world, after the Asian tiger (*Panthera tigris*).
- In Asia, lions exist only in India, specifically in a single sub-population located in the Gir National Park and Wildlife Sanctuary and surrounding areas in Gujarat, covering about 14,000 sq. km.
- According to data, there are approximately 23,000 lions in Africa (as of 2023) and around 670 lions in India (as of 2020), mostly in Gujarat.

**About International Union for Conservation of Nature (IUCN) :**

- Established : 1948
- HQ : Gland, Switzerland
- Director : Dr. Grethel Aguilar





**Ques : How many airports will allow personal carriage export of gems and jewellery?**

- a) 2
- b) 4
- c) 5
- d) 7
- e) 9

**Answer : Option E**

**Explanation :**

- The Central Board of Indirect Taxes and Customs (CBIC) will launch electronic processing for the import and export of gems, jewellery, and machinery samples via personal carriage by air passengers starting May 1, 2025.
- This initiative will enhance transparency, ease of doing business, and tracking of such items.
- Export of gems and jewellery through personal carriage will be allowed at 9 airports: Delhi, Mumbai, Kolkata, Chennai, Kochi, Coimbatore, Bangalore, Hyderabad, and Jaipur.
- Import of gems and jewellery through personal carriage will be permitted at 7 airports: Delhi, Mumbai, Kolkata, Chennai, Bangalore, Hyderabad, and Jaipur.
- For machinery samples or prototypes, this facility will initially be available only at 4 airports: Bengaluru, Chennai, Delhi, and Mumbai.
- The processing will involve filing Bill of Entry/Shipping Bill electronically, streamlining documentation and reducing manual intervention.

Genius







**Ques : How many locomotives were produced in India in the financial year 2024-25?**

- a) 1,472
- b) 1,681
- c) 1,512
- d) 1,947
- e) 1,409

**Answer : Option B**

**Explanation :**

- India has become a global leader in railway locomotive manufacturing by producing a record 1,681 locomotives in the financial year 2024-25.
- This figure surpasses the total locomotive production of regions like the United States, Europe, South America, Africa, and Australia.
- Compared to the 1,472 locomotives produced in 2023-24, this is an increase of 209 units, marking a 19% growth.
- The surge in production is a result of efforts under the “Make in India” initiative to boost domestic manufacturing.
- Between 2004 and 2014, India produced 4,695 locomotives with an annual average of 470 units.
- From 2014 to 2024, the total production rose to 9,168 locomotives, increasing the annual average to around 917.
- In 2024-25, production across Indian Railways’ manufacturing units was distributed as follows: 700 at Chittaranjan Locomotive Works, 477 at Banaras Locomotive Works, 304 at Patiala Locomotive Works, and 100 each at Madhepura and Marhowrah units.





**Ques : The Kumbakonam betel leaf is mainly cultivated in which region?**

- a) Malnad region
- b) Western Ghats
- c) Deccan Plateau
- d) Cauvery Delta
- e) Godavari Basin

**Answer :** Option D

**Explanation :**

- The Kumbakonam vetrilai (betel leaf) and Thovalai maanikka maalai have been awarded the Geographical Indications (GI) tag by the Ministry of Commerce and Industry.
- The Kumbakonam betel leaf is cultivated in the Cauvery Delta region, including areas like Thiruvaiyaru, Papanasam, Thiruvudaimarudhur, Kumbakonam, and Valaigaman blocks in Thanjavur and Tiruvarur districts.
- The GI tag was granted after a three-year application process, recognizing the six-generation old tradition of craftsmanship.
- The betel leaf has a historical significance, with its cultivation dating back centuries. In addition to paddy, common crops in these wetlands include sugarcane and betel vine.
- The Thovalai maanikka maalai is a unique type of garland that is exclusively crafted in Thovalai, highlighting its cultural and regional uniqueness.

Genius





**Ques : The Centre has increased MGNREGS wages by what percentage range for FY 2025-26?**

- a) 1% – 5%
- b) 2.33% – 7.48%
- c) 3% – 6%
- d) 4.5% – 8%
- e) 5% – 9.2%

**Answer : Option B**

**Explanation :**

- The Centre has increased pay under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) by 2-7% for fiscal year 2025-26.
- The NREGS wage rates for 2025-26 have been increased by 2.33-7.48%, as announced in a notification. NREGS salary have increased by Rs 7-26.
- NREGS wages increased by ₹7 in five states: Andhra Pradesh, Arunachal Pradesh, Assam, Nagaland, and Telangana.
- In Haryana, NREGS salaries are expected to reach Rs 400 per day by 2025-26, representing the largest rise of Rs 26 from the current rate of Rs 374 per day.
- This is the first time NREGS pay will reach Rs 400 per day in any state.
- In 2024-25, Goa experienced the highest pay rate increase of 10.56% over the previous year (2022-23), while Uttar Pradesh and Uttarakhand saw the lowest increase of 3.04%.

**About Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)**

- Launched : 2nd February 2006
- Act : Mahatma Gandhi National Rural Employment Guarantee Act was passed on 23rd August 2005
- Earlier known as : National Rural Employment Guarantee Act





**Ques : Whom did Shirley Botchwey replace as Secretary-General of the Commonwealth?**

- a) Baroness Valerie Amos /
- b) Kamalesh Sharma
- c) Patricia Scotland
- d) Justin Welby
- e) Helen Clark

**Answer :** Option C

**Explanation :**

- Shirley Botchwey has become the first African woman to assume the office of the Secretary General of the Commonwealth of Nations.
- She replaced Patricia Scotland of Dominica, who was the first woman to hold the position.
- Shirley Botchwey previously served as Ghana's Minister for Foreign Affairs and Regional Integration from January 2017 to January 2024.
- She was also a member of Ghana's National Security Council during her tenure.
- The Secretary-General is nominated by Commonwealth leaders and can serve a maximum of two terms of four years each.
- The Secretary-General is responsible for promoting and protecting the Commonwealth's values, representing the Commonwealth publicly, and managing the Commonwealth Secretariat.
- The Commonwealth of Nations is an association of 56 independent countries that were once colonies of Great Britain.





**Ques : World Autism Awareness Day celebrated every year on which day ?**

- (a) 31 March
- (b) 1 April
- (c) 2 April
- (d) 3 April
- (e) 4 April

**Answer : Option C**

**Explanation :**

- Every year on April 2nd, World Autism Awareness Day is held to increase awareness about autism spectrum disorder (ASD), as well as to promote acceptance and inclusion of people with autism.
- Theme 2025: Advancing Neurodiversity and the UN Sustainable Development Goals (SDGs).
- The United Nations General Assembly established World Autism Awareness Day (WAAD) in 2007. The United Nations (UN) observed this significant day on April 2 after its inception.

EXAM  
Genius





**Question: National Walking Day is celebrated annually on:**

1. First Monday of April
2. First Tuesday of April
3. First Wednesday of April
4. First Thursday of April
5. April 2nd every year

**Answer:** Option C

**Explanation:**

- National Walking Day is observed every year on the first Wednesday of April to encourage individuals to prioritize their health by incorporating walking into their daily routines. This year's celebration fell on April 2nd.
  - Theme for 2025: Safeguard yourself against diabetes, heart disease, and cancer.
- The American Heart Association (AHA) initiated this day to highlight the advantages of walking for heart health, mental wellness, and overall fitness.

EXAM  
Genius







## IMPORTANT ONE – LINER Current Affairs

Federal Bank Acquired Additional 4% Stake in Ageas Federal Life Insurance at a Cost of Rs.105 crore.

Now it changes stake from 26% to 30%.

PM Modi Announced Theme for 2025 International Day of Yoga. Theme 2025 Yoga for One Earth, One Health During the 120th episode of Mann ki Baat. 21 June celebrated as International Day of Yoga.

Salila Pande has taken charge as the Managing Director and CEO of SBI Card. Prior to this role, Pande served as Chief General Manager of SBI's Mumbai Metro Circle, leading the retail business

Actor Kamal Haasan has been appointed as the Chairperson of the Federation of Indian Chambers of Commerce and Industry's Media and Entertainment Committee South.

UBS Group has effectively integrated Credit Suisse's service businesses in India into UBS Business Solutions (India), bringing together 24,000 workers under one umbrella. UBS acquired Credit Suisse in 2023, resulting in the combination of Credit Suisse Services (India), Credit Suisse Business Analytics (India), and Credit Suisse Services AG in Pune.

EXAM  
Genius







**Ques : What is the FPI investment cap in corporate bonds as maintained by RBI for FY 2025-26?**

- A) 10%
- B) 12%
- C) 15%
- D) 18%
- E) 20%

**Answer :** Option C

**Explanation :**

- The Reserve Bank of India (RBI) has announced that the Foreign Portfolio Investor (FPI) investment limits in debt instruments will remain unchanged for the fiscal year 2025–26.
- The investment caps are maintained at 6% for Government Securities (G-Secs), 2% for State Government Securities, and 15% for Corporate Bonds.
- These limits will be effective from April 1, 2025, and aim to ensure stability and continuity in FPI participation in India's debt markets.
- This policy supports sustained foreign investment while minimizing market disruptions.

EXAM  
Genius





**Ques : What is the minimum net worth required for a Credit Rating Agency (CRA) to qualify as PaRRVA?**

- A) Rs.50 crore
- B) Rs.100 crore
- C) Rs.150 crore
- D) Rs.200 crore
- E) Rs.250 crore

**Answer : Option B**

**Explanation :**

- SEBI has introduced a framework for the Past Risk and Return Verification Agency (PaRRVA) to verify performance-related claims made by research analysts, investment advisors, and algorithm providers.
- A Credit Rating Agency (CRA) wishing to qualify as a PaRRVA must meet specific eligibility criteria.
- One of the key criteria is a minimum net worth of Rs.100 crore.
- Other conditions include at least 15 years of existence, having rated 250+ issuers of listed/proposed debt, and possessing a proper investor grievance redressal mechanism with Online Dispute Resolution (ODR).

EXAM  
Genius





**Ques : Who is the signatory on the newly issued Rs.10 and Rs.500 notes?**

- A) Shaktikanta Das
- B) Sanjay Malhotra
- C) Nirmala Sitharaman
- D) Urjit Patel
- E) Raghuram Rajan

**Answer :** Option B

- The Reserve Bank of India (RBI) will issue new Rs.10 and Rs.500 banknotes.
- These notes will be part of the Mahatma Gandhi (New) Series.
- The signatory on these new notes will be Sanjay Malhotra, the current RBI Governor.
- The design of the new notes will be similar to the existing Rs.10 and Rs.500 notes in the same series.
- Previously issued Rs.10 notes will continue to be legal tender and valid for transactions.

EXAM  
Genius





**Ques : Which organization has partnered with Nippon India Mutual Fund to offer door-to-door KYC verification?**

- a) Reserve Bank of India
- b) National Payments Corporation of India
- c) Department of Financial Services
- d) Department of Posts
- e) Securities and Exchange Board of India

**Answer :** Option D

**Explanation :**

- The Department of Posts (DoP) has partnered with Nippon India Mutual Fund to offer door-to-door KYC verification services for investors.
- This service will make the Know Your Customer (KYC) process more convenient, secure, and compliant, allowing investors—especially senior citizens—to complete it from the comfort of their homes.
- The initiative supports the Government of India’s “Jan Nivesh” campaign, which promotes financial inclusion and encourages investment among the general public.

EXAM  
Genius





**Ques : What is the interest rate on Government of India Floating Rate Bond 2028 for the period April 04, 2025, to October 03, 2025?**

- A) 6.75%
- B) 7.00%
- C) 7.11%
- D) 7.25%
- E) 7.50%

**Answer :** Option C

**Explanation :**

- The Government of India has announced the interest rate on the Floating Rate Bond (FRB) 2028 for the period from April 04, 2025, to October 03, 2025.
- The interest rate is 7.11% per annum for this period.
- This rate is calculated based on the Weighted Average Yield (WAY) of the last three auctions of 182-day Treasury Bills, plus a fixed spread of 0.64%.

EXAM  
Genius





**Ques : Which Indian port became the first to cross 200 million metric tonnes (MMT) of annual cargo volumes in FY25?**

- a) Jawaharlal Nehru Port
- b) Kandla Port
- c) Chennai Port
- d) Mundra Port
- e) Visakhapatnam Port

**Answer :** Option D

**Explanation :**

- Mundra Port in Gujarat became the first Indian port to handle over 200 million metric tonnes (MMT) of cargo in a single financial year, reaching 200.7 MMT in FY25.
- The port is part of Adani Ports and Special Economic Zone (APSEZ), whose total cargo handling across all ports reached 450.2 MMT in FY25, reflecting a 7% year-on-year increase.
- The growth was mainly driven by a 20% rise in container cargo, along with a 9% growth in liquid and gas cargo volumes.
- Additionally, APSEZ's rail logistics operations recorded 0.64 million TEUs in FY25, an 8% increase from the previous year.

EXAM  
Genius





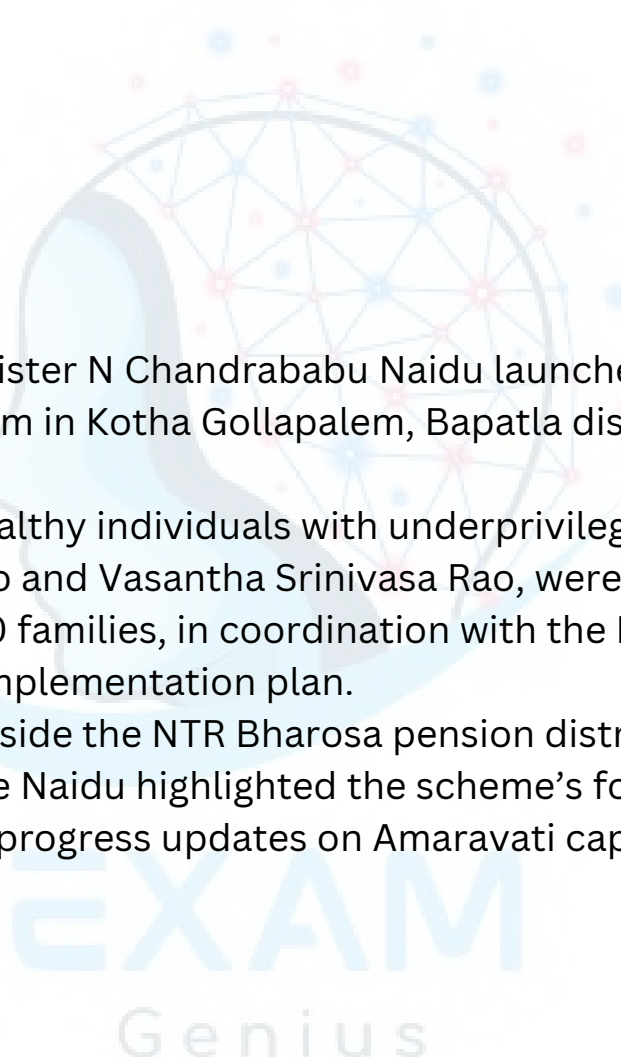
**Ques : Who launched the 'P4 – Margadarsi Bangaru Kutumbam' poverty eradication program in Andhra Pradesh?**

- a) Y.S. Jagan Mohan Reddy
- b) Narendra Modi
- c) Pawan Kalyan
- d) N. Chandrababu Naidu
- e) K. Chandrashekar Rao

**Answer :** Option D

**Explanation :**

- Andhra Pradesh Chief Minister N Chandrababu Naidu launched the 'P4 – Margadarsi Bangaru Kutumbam' program in Kotha Gollapalem, Bapatla district, to eradicate poverty at the village level.
- The initiative connects wealthy individuals with underprivileged families. Two locals, Vikram Narayana Rao and Vasantha Srinivasa Rao, were given the responsibility to support 30 families, in coordination with the Bapatla district collector for a structured implementation plan.
- The launch was held alongside the NTR Bharosa pension distribution program in Chinaganjam mandal, where Naidu highlighted the scheme's focus on poverty alleviation and also shared progress updates on Amaravati capital works and the Polavaram project.







**Ques : From which district of Odisha were drumsticks exported to Dubai for the first time?**

- A) Ganjam
- B) Khurda
- C) Puri
- D) Cuttack
- E) Rayagada

**Answer : Option E**

**Explanation :**

- For the first time, Odisha has exported drumsticks (Moringa) to Dubai, marking a significant milestone in the state's agri-exports.
- The export consignment, weighing 910 kg, included drumsticks and pointed gourds (parwal) and was shipped from Rayagada district via Biju Patnaik International Airport, Bhubaneswar.
- In FY 2024–25, Odisha exported over 52 tonnes of fresh fruits and vegetables, with support from 20+ Farmer Producer Organizations (FPOs).
- This export was made possible under the PSFPO project, led by Odisha's Department of Agriculture & Farmers' Empowerment, with support from the Gates Foundation and NABARD.
- The consignment was facilitated by Swornajyoti FPO from Rayagada. Odisha's Moringa stands out for its high bioactive content, medicinal properties, and unique agro-climatic benefits.
- According to Sitakanta Mandal, Regional Director (East) of APEDA, this event is a big step towards connecting Odisha's farmers to the global supply chain.





**Ques : What is the name of the campaign launched by 10X Zarda King featuring Salman Khan?**

- a) #FamilyFeast
- b) #RishtaMubarak
- c) #TogetherWithBiryani
- d) #ZardaMoments
- e) #BiryaniForAll

**Answer :** Option B

**Explanation :**

- Salman Khan has been chosen as the brand ambassador for GRM Overseas Limited's premium basmati rice brand, 10X Zarda King.
- He features in their new campaign titled “#RishtaMubarak”, which highlights how food strengthens bonds and relationships.
- The campaign focuses on tradition, family, and togetherness, aligning with Salman Khan's relatable and family-friendly image.
- It promotes the brand's biryani-special rice offerings, emphasizing quality and emotional connection through shared meals.

EXAM  
Genius





**Ques : The Saudagari block print, which recently received the GI tag, originates from which city?**

- a) Jaipur
- b) Ahmedabad
- c) Lucknow
- d) Varanasi
- e) Surat

**Answer : Option B**

**Explanation :**

- The Saudagari block print, a traditional textile art form from Jamalpur, Ahmedabad, has been granted the Geographical Indication (GI) tag, recognizing its cultural and historical significance.
- This printing technique has been practiced for almost 300 years, making it one of the oldest forms of textile printing in India.
- The Chhipa community, renowned for their textile craftsmanship, has played a crucial role in preserving and evolving this unique form of block printing over generations.
- The GI tag not only protects the craft but also helps in promoting the artisans' work and ensuring their recognition at both national and international levels.

EXAM  
Genius





**Ques : How many railway projects worth Rs.18,658 crore were approved recently by the Cabinet Committee on Economic Affairs?**

- A) 3
- B) 4
- C) 5
- D) 6
- E) 2

**Answer :** Option B

**Explanation :**

• The Cabinet Committee on Economic Affairs (CCEA) has approved Rs.18,658 crore worth of multi-tracking railway projects across Maharashtra, Odisha, and Chhattisgarh.

**A total of 4 projects have been sanctioned, which include:**

- Sambalpur–Jarapada 3rd & 4th Line
  - Jharsuguda–Sason 3rd & 4th Line
  - Kharsia–Naya Raipur–Parmlakasa 5th & 6th Line
  - Gondia–Balharshah Doubling
- These projects will add 1,247 km of railway lines, including 680 km of new routes.

**Key benefits include:**

- Reduced congestion and smoother operations
- Railway connectivity to 3,350 villages and 4.7 million people
- 38 million man-days of employment
- 950 million litres of diesel savings through electrification
- Significant boost in freight capacity





**Ques : The India-China relationship has been historically guided by which key set of principles?**

- a) NAM Principles
- b) SAARC Charter
- c) Panchsheel Principles
- d) Look East Policy
- e) Five Year Plans

**Answer : Option C**

**Explanation :**

- On April 1, 2025, India and China observed the 75th anniversary of their diplomatic relations. Leaders from both countries sent messages emphasizing the importance of their partnership.
- Jawaharlal Nehru, India's first Prime Minister, favored close connections between the two countries. He believed in non-alignment, Asian integration, and peaceful cohabitation based on Panchsheel ideals.
- Although Nehru viewed India-China friendship as beneficial to developing countries, the relationship has experienced hurdles over the years, including border conflicts and two wars.

EXAM  
Genius





**Ques : Which veteran Bollywood actor and director, known for his patriotic films, recently passed away at the age of 87?**

- a) Rajesh Khanna
- b) Dilip Kumar
- c) Manoj Kumar
- d) Dharmendra
- e) Amitabh Bachchan

**Answer :** Option C

**Explanation :**

- Veteran Bollywood actor and director Manoj Kumar passed away in Mumbai at the age of 87.
- He was popularly known as 'Bharat Kumar' due to his iconic patriotic films that left a lasting impact on Indian cinema.
- He was honored with the Padma Shri in 1992 and the Dadasaheb Phalke Award in 2015 for his significant contributions to the film industry.
- Born as Harikrishna Giri Goswami, Manoj Kumar was known for classics like Upkar (1967), Purab Aur Paschim (1970), and Kranti (1981), which highlighted themes of nationalism and patriotism.

EXAM  
Genius





**Ques : Who has been appointed as the new Managing Director (MD) of Chennai Petroleum Corporation Limited (CPCL)?**

- a) Ramesh Sharma
- b) H Shankar
- c) Sandeep Kumar
- d) Rajiv Malhotra
- e) Anil Mehta

**Answer :** Option B

**Explanation :**

- The Appointments Committee of the Cabinet (ACC) has approved the appointment of H Shankar as the Managing Director (MD) of Chennai Petroleum Corporation Limited (CPCL), a subsidiary of Indian Oil Corporation Limited (IOCL).
- He officially took charge as MD on April 1, 2025. Before this, he was serving as Director (Technical) at CPCL and had been holding additional charge as MD since July 16, 2024.
- His tenure will continue until his superannuation on March 31, 2029, or until further orders, whichever comes earlier.

EXAM  
Genius







**Ques : Who received the Gold Mercury Award for Peace and Visionary Governance 2025?**

- a) Kailash Satyart
- b) Narendra Modi
- c) Pope Francis
- d) Tenzin Gyatso, the 14th Dalai Lama
- e) Antonio Guterres

**Answer :** Option D

**Explanation :**

- The Gold Mercury Award for Peace and Visionary Governance 2025 has been conferred upon His Holiness, Tenzin Gyatso, the 14th Dalai Lama, a globally respected Tibetan spiritual leader.
- The award was presented by Nicolas De Santis, President and Secretary General of Gold Mercury International, a London-based organization.
- The honor was bestowed at the Dalai Lama's residence in Dharamsala, Himachal Pradesh, acknowledging his lifelong commitment to global peace, non-violence, and visionary leadership.

**Other important awards won by Dalai Lama :**

- Nobel Peace Prize in 1989
- Ramon Magsaysay Award for Community Leadership in 1959
- PV Narasimha Rao Memorial Award in 2024





**Ques : When did SEBI originally announce the Cybersecurity and Cyber Resilience Framework (CSCRF)?**

- a) January 2023
- b) August 2024
- c) April 2024
- d) October 2023
- e) February 2025

**Answer : Option B**

**Explanation :**

- SEBI has extended the deadline for regulated firms to implement the Cybersecurity and Cyber Resilience Framework (CSCRF) by three months, until June.
- In August 2024, SEBI issued a circular announcing the CSCRF. The framework provides comprehensive instructions to improve cybersecurity resilience for SEBI-regulated firms.
- SEBI stressed that the extension does not apply to market infrastructure institutions (MIIs), know-your-customer registration agencies (KRAs), and qualified registrars to issue and share transfer agents (QRTAs), who must still follow the original deadlines.

EXAM  
Genius





**Ques : What is the name of the white-label travel platform launched for Bank of Maharashtra cardholders?**

- a) Tripstacc
- b) TravelMitra
- c) MahaTrip
- d) BOM TravelEdge
- e) SmartTripz

**Answer : Option A**

**Explanation :**

- Tripstacc, a white-label travel platform, has gone live for Bank of Maharashtra (BOM) cards.
- It is a cooperative effort between Bank of Maharashtra and Customer Capital.
- The program employs AI-powered loyalty benefits, allowing customers to book hotels and tickets straight from BOM's card website and mobile app.
- This initiative aims to improve customer experience and loyalty, capitalizing on India's growing loyalty market, which is expected to reach USD 7.92 billion by 2028.

**About Bank Of Maharashtra :**

- Established : 1935
- HQ : Pune, Maharashtra
- MD & CEO : Nidhu Saxena
- Tagline : One Family One Bank

EXAM  
Genius





**Ques : How many total child adoptions were recorded in India during FY 2024-25?**

- a) 3,215
- b) 4,515
- c) 5,025
- d) 3,980
- e) 4,255

**Answer : Option B**

**Explanation :**

- India's adoption ecosystem has seen a significant boost in FY 2024-25, with a record 4,515 child adoptions, the highest since 2015-16.
- Domestic adoptions accounted for 4,155 of the total, indicating an increasing national acceptance of legal adoption
- The Central Adoption Resource Authority (CARA) successfully identified 8,598 children for adoption, helping more children in need find loving families.
- 245 new adoption agencies were established in collaboration with state governments to improve the adoption process.
- CARA collaborated with 16 states to host Adoptive Parent Meets during the Adoption Awareness Campaign from October 2024 to January 2025.

EXAM  
Genius





**Ques : What is the duration of the Aarogyam health checkup?**

- A) 60 minutes
- B) 75 minutes
- C) 80 minutes
- D) 90 minutes
- E) 110 minutes

**Answer :** Option D

**Explanation :**

- Narayana Health launched a new initiative called Aarogyam to offer quick preventive health checkups for busy professionals.
- It was launched in Bengaluru's IT corridor, targeting working individuals who often miss out on health benefits due to tight schedules.
- The duration of the checkup is just 90 minutes, making it convenient and time-efficient.
- The initiative includes a streamlined, hassle-free hospital experience using advanced diagnostic tools.
- It offers four customizable wellness packages: Vital, Prima, Enhanced, and Comprehensive.
- Chairman Dr. Devi Shetty stated that less than 30% of employees avail corporate health benefits, highlighting the need for such a program.

EXAM  
Genius





**Ques : Sagarmala Programme Launched in which year ?**

- (a) 2012
- (b) 2013
- (c) 2014
- (d) 2015
- (e) 2016

**Answer : Option D**

**Explanation :**

- The Ministry of Ports, Shipping, and Waterways (MoPSW) initiated the Sagarmala Programme in March 2015, and it has already been successfully implemented for 10 years.
- The program intends to transform port-led growth in India by using the country's 7,500 km coastline, 14,500 km of navigable waterways, and strategic placement on major international trade routes.
- In order to boost the Sagarmala Programme, the Gol is planning to launch Sagarmala 2.0 with a budget allocation of Rs.40,000 crore

**Achievement of Sagarmala Programme :**

- The Sagarmala Programme has 839 projects of Rs.5.79 lakh crores for execution, with 272 projects worth about Rs.1.41 lakh crores already finished.
- India has 9 ports ranked in the top 100 globally, with Vizag being in the top 20 for container ports.
- Coastal shipping has grown by 118% during the past decade, resulting in decreased logistics costs and carbon emissions.
- Inland waterways saw a 700% increase in cargo movement, reducing congestion on roads and railways.

**About Sagarmala Programme :**

- It is Launched in March 2015
- It aim to make India one of the world's top 5 shipbuilding nations by 2047





- Under Sagarmala Programme, nearly 839 projects which are estimated to cost around Rs 5.79 lakh crores, have been identified for implementation
- Total projects under the Sagarmala Programme are classified into 5 pillars and 24 categories







**Ques : What is the GNPA percentage under PM Mudra Yojana in FY25?**

- A) 1.9%
- B) 2.1%
- C) 2.21%
- D) 3.61%
- E) 4.0%

**Answer : Option C**

**Explanation :**

- Under the Pradhan Mantri MUDRA Yojana (PMMY), the Gross Non-Performing Assets (GNPA) for the financial year 2024-25 increased slightly to 2.21%, up from 2.1% in 2023-24.
- The highest GNPA was recorded at 3.61% in 2020-21, after which it saw a continuous decline until FY24.
- A loan becomes an NPA if three consecutive EMIs are missed.
- A new category, Tarun Plus, was introduced on October 25, 2024, with an increased loan limit of Rs.20 lakh.
- So far, over Rs.33.65 lakh crore has been sanctioned under PMMY.
- Notably, 68% of the loans have been granted to women entrepreneurs, and 50% to SC/ST/OBC borrowers.

**States with highest PM Mudra loan Disbursement :**

- Tamil Nadu - Rs.3.23 Lakh Crore
- Uttar Pradesh - Rs.3.14 Lakh Crore
- Karnataka - Rs.3.02 Lakh Crore
- West Bengal - Rs.2.82 Lakh Crore
- Bihar - Rs.2.81 Lakh Crore
- Maharashtra - Rs.2.74 Lakh Crore





**Ques : Who was recently honored with the Uttar Pradesh Anmol Ratan Award?**

- a) Rajeev Chandrasekhar
- b) Nikhil Singhal
- c) Sanjeev Balyan
- d) Ashok Sinha
- e) Anurag Thakur

**Answer :** Option B

**Explanation :**

- Nikhil Singhal, Founder of Vigor Media Worldwide and President of Noida High Rise Federation, received the Uttar Pradesh Anmol Ratan Award.
- The award ceremony was organized by Tapasya Foundation Trust at the Taj Lucknow.
- He was recognized for his significant contributions to the public relations industry and his leadership in strategic communication.
- As President of the Noida High Rise Federation, he has actively worked to represent and support high-rise residents by fostering dialogue with government authorities.
- Nikhil's previous honors include the ET Global Leader title by The Economic Times (2021), recognition as the Most Followed Indian Media Strategist by Khaleej Times (2022), and a spot in the Times 40 Under 40 list (2022).

EXAM  
Genius





**Ques : Microsoft Corporation (India) Private Limited Signed an MoU with which state government to establish three Artificial Intelligence (AI) Centres of Excellence (CoE) ?**

- (a) West Bengal
- (b) Karnataka
- (c) Uttarakhand
- (d) Haryana
- (e) Maharashtra

**Answer : Option E**

**Explanation :**

- Government of Maharashtra & Microsoft Corporation (India) Private Limited Signed an MoU to establish three Artificial Intelligence (AI) Centres of Excellence (CoE) in Mumbai, Pune and Nagpur.
- The Mumbai Centre for Geospatial Analytics will be formed in the office of Maharashtra's Chief Secretary to facilitate spatial analysis and decision-making using geographic data.
- The Pune Centre for Forensic AI aims to use artificial intelligence and forensic science to strengthen and accelerate criminal investigations.
- The Nagpur-based Maharashtra Advanced Research and Vigilance for Enforcement of Reformed Laws Limited (MARVEL) will create AI-based solutions for a variety of government services, including enforcement, monitoring, and governance reforms.
- IIM Nagpur, based in Dahegaon, Maharashtra, will work with MARVEL to improve research and implementation of AI-powered governance projects.





**Ques : How many Mi-17 V5 helicopters does the Indian Air Force operate?**

- A) 120
- B) 135
- C) 151
- D) 165
- E) 180

**Answer :** Option C

**Explanation :**

- The Ministry of Defence (MoD) has signed an agreement with Bharat Electronics Limited (BEL) for the procurement of Electronic Warfare (EW) suites and modification kits for Mi-17 V5 helicopters.
- The total value of the contract is Rs.2,385.36 crore and is meant to boost the operational survivability of helicopters in hostile environments.
- This procurement will benefit the Indian Air Force (IAF), which operates 151 Mi-17 V5 helicopters, originally acquired from Russia between 2008 and 2013.
- The contract is categorized under “Buy (Indian-Indigenously Developed & Manufactured)”, aligning with the Make in India initiative to encourage domestic defense production.
- A significant portion of components and sub-assemblies will be sourced from Indian manufacturers, ensuring indigenous contribution.
- The signing ceremony took place in the presence of Defence Secretary Rajesh Kumar Singh at South Block, New Delhi.

Genius





**Ques : How many kamikaze FPV drones is the Indian Army set to induct in its first batch?**

- a) 50
- b) 75
- c) 100
- d) 150
- e) 200

**Answer : Option C**

**Explanation :**

- The Indian Army plans to deploy 100 kamikaze first-person view (FPV) drones to destroy enemy assets, following successful target neutralization tests at Pathankot.
- The Army's Fleur-De-Lis Brigade conducted the test in Pathankot, Punjab.
- This FPV drone was created in conjunction with DRDO's Terminal Ballistics Research Laboratory (TBRL) in Chandigarh.
- Launched in August 2024, this effort aims to improve low-cost, high-impact aerial strike systems through substantial research, development, and trials.

EXAM  
Genius





**Ques : Who has been awarded the “Sri Lanka Mitra Vibhushana”, Sri Lanka’s highest civilian honor for a foreign head of state, in 2025?**

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

**Answer :** Option E

**Explanation :**

- Prime Minister Narendra Modi has been honored with Sri Lanka’s highest civilian award for a foreign head of state, the “Sri Lanka Mitra Vibhushana”, by President Anura Kumara Dissanayake.
- The award, instituted in 2008, is given to heads of state/government for their exceptional contribution to Sri Lanka’s international relations.
- The medal includes symbols like the Dharma Chakra, Pun Kalasa, Navarathna, Sun, and Moon, signifying heritage, prosperity, lasting friendship, and eternal ties.
- President Dissanayake highlighted that the award reflects Sri Lanka’s gratitude for Modi’s cultural, spiritual, and diplomatic support toward the island nation.

EXAM  
Genius





**Ques : What is the annual duty-free cotton export quota from Australia to India under the trade agreement?**

- A) 10,000 tonnes
- B) 25,000 tonnes
- C) 51,000 tonnes
- D) 75,000 tonnes
- E) 1,00,000 tonnes

**Answer :** Option C

**Explanation :**

- A MoU was signed on April 5 between the Cotton Association of India (CAI) and the Australian Cotton Shippers Association (ACSA).
- The MoU was signed by CAI President Atul S. Ganatra and ACSA Chair Cliff White.
- It aims to foster mutual cooperation in cotton production and trade, exchange of market ideas, and collaboration on global pricing and market outlook.
- Under the Australia-India Economic Cooperation and Trade Agreement, Australia can export up to 51,000 tonnes of cotton to India annually without any duty.
- This MoU is expected to strengthen bilateral trade and market access and enhance business ties between both nations in the cotton sector.

EXAM  
Genius







**Ques : Which edition of Annual World's Billionaires list Published by Forbes ?**

- (a) 36th
- (b) 37th
- (c) 38th
- (d) 39th
- (e) 40th

**Answer :** Option D

**Explanation :**

- Annual World's Billionaires list 39th Edition Published by Forbes
- Elon Musk, CEO of Tesla Motors, has the highest net worth at USD 342 billion.
- He is followed by Mark Zuckerberg, CEO of Meta, with a net worth of USD 216 billion, and Jeff Bezos, chairman and creator of Amazon, in third position.
- In 2025, the list includes 3,028 billionaires, the highest number since its beginning in 1987. The world's wealthiest individuals are worth a record-breaking \$16.1 trillion.
- Mukesh Ambani is the richest person in India and Asia, with a fortune of \$92.5 billion from Reliance Industries, ranking 18th globally.
- Walmart heir Alice Walton is the richest woman, with an estimated fortune of \$101 billion.
- The United States remains the world's largest economy, with 902 billionaires, followed by China (including Hong Kong) with 516.
- According to Forbes' 2025 World's Billionaires list, India has the third greatest number of billionaires globally, with 205.

**List of World's Top 5 Billionaires :**

- 1 Elon Musk - USD \$342 B
- 2 Mark Zuckerberg - USD \$216 B
- 3 Jeff Bezos - USD \$215 B
- 4 Larry Ellison - USD \$192 B
- 5 Bernard Arnault & Family - USD \$178 B

**List of India's Top 5 Billionaires :**





18 Mukesh Ambani - USD \$92.5 B  
28 Gautam Adani - USD \$56.3 B  
48 Savitri Jindal & Family - USD \$35.5 B  
51 Shiv Nadar - USD \$34.5 B  
79 Dilip Shanghvi - USD \$24.9 B



EXAM  
Genius





**Ques : What is the expected year of completion for the HVDC transmission project between Bhadla and Fatehpur?**

- a) 2025
- b) 2026
- c) 2027
- d) 2029
- e) 2030

**Answer :** Option D

**Explanation :**

- Bharat Heavy Electricals Limited (BHEL) has partnered with Rajasthan Part I Power Transmission Limited, a subsidiary of Adani Energy Solutions Limited (AESL), for a major power transmission project.
- The collaboration involves developing a 6,000 MW,  $\pm 800$  kV HVDC transmission system to carry renewable energy from Bhadla (Rajasthan) to Fatehpur (Uttar Pradesh), with completion expected by 2029.
- This project supports India's target of 500 GW of renewable energy by 2030 and reinforces BHEL's role in strengthening energy infrastructure under the Make in India initiative.
- The HVDC system will enable bi-directional power flow, support grid stability, and help integrate renewable energy into the national grid.
- It is BHEL's fourth major UHVDC project, following previous ones such as the North-East Agra, Raigarh-Pugalur, and the ongoing Khavda-Nagpur HVDC link in collaboration with Hitachi Energy India.





**Ques : The Sarhul Festival is primarily celebrated in which Indian state?**

- a) Odisha
- b) West Bengal
- c) Madhya Pradesh
- d) Chhattisgarh
- e) Jharkhand

**Answer :** Option E

**Explanation :**

- Sarhul Festival is a traditional tribal festival celebrated by Adivasi communities in the Chhotanagpur region, especially in Jharkhand.
- It is mainly observed by the Munda, Oraon, and Ho tribes.
- The word “Sarhul” means worship of the Sal tree, symbolizing the sacred bond between the Sun and Earth, which is essential for sustaining life.
- The festival marks the beginning of the new year and the arrival of spring, celebrated with rituals, traditional music, and dances.

EXAM  
Genius





**Ques : International Day for Mine Awareness and Assistance in Mine Action is observed on which day ?**

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

**Answer : Option C**

**Explanation :**

- Every year on April 4th, we commemorate International Day for Mine Awareness and Assistance in Mine Action.
- The day's goal is to raise awareness about the impact of landmines and explosive remnants of war (ERW) on communities, as well as to encourage aid in mine action.
- Theme 2025 - Safe Futures Begin Here.

EXAM  
Genius





**Ques : When is National Maritime Day celebrated in India?**

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

**Answer :** Option D

**Explanation :**

- National marine Day is observed on April 5th each year to highlight the marine industry's contributions to the Indian economy.
- National Maritime Day aims to raise awareness about the maritime industry's importance, acknowledge the accomplishments of Indian sailors, and emphasize shipping's role in worldwide trade and commerce.
- The day commemorates the founding anniversary of India's first shipping firm, the Scindia Steam Navigation firm, which commenced operations on April 5, 1919.

EXAM  
Genius





**Ques : Where was the recent RBI-led conference for large-sized NBFCs held?**

- a) Mumbai
- b) Bengaluru
- c) Chennai
- d) Hyderabad
- e) New Delhi

**Answer :** Option C

**Explanation :**

- A conference for large-sized Non-Banking Financial Companies (NBFCs) was recently held in Chennai was chaired by the Reserve Bank of India (RBI).
- Key participants are Chairpersons of the Audit Committee of the Board (ACB), MD & CEOs, and Statutory Auditors of various NBFCs
- The central theme of the conference was : “Shared Vision, Shared Responsibility: Strengthening the NBFCs”

EXAM  
Genius







**Ques : Which organization has granted an NBFC license to Securis Finance Private Limited?**

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

**Answer :** Option A

**Explanation :**

- The Reserve Bank of India has given a Non-Banking Financial Company (NBFC) license to Securis Finance Private Limited, a subsidiary of FirstPay Technologies situated in Bengaluru, Karnataka.
- The permission allows the corporation to offer education loans to teenagers ranging from Rs 50,000 to Rs 5 lakh.
- Kuhoo Finance, India's premier student loan fintech platform, has gotten clearance for a Non-Banking Financial Company (NBFC) license from the RBI.

EXAM  
Genius





**LQues : What is the maximum loan amount offered under Jio Finance's LAS product?**

- A) Rs.10 lakh
- B) Rs.50 lakh
- C) Rs.1 crore
- D) Rs.5 crore
- E) Rs.25 lakh

**Answer :** Option C

**Explanation :**

- Jio Finance Ltd (JFL), the NBFC arm of Jio Financial Services Ltd, has launched a new product called Loan Against Securities (LAS).
- Under this scheme, investors can get a loan of up to ₹1 crore by pledging their securities like shares or mutual funds.
- The interest rate starts at 9.99%, and the loan tenure can go up to 3 years.
- There are no foreclosure charges, which means borrowers can repay early without any extra fees.
- This move helps boost digital lending and makes it easier for investors to get quick funds without selling their investments.

EXAM  
Genius





**Ques : What is the name of Russia's first nuclear-powered submarine equipped with Zircon hypersonic cruise missiles?**

- a) Kazan
- b) Belgorod
- c) Perm
- d) Novgorod
- e) Kursk

**Answer : Option C**

**Explanation :**

- Russia has launched its first nuclear-powered submarine, Perm, equipped with Zircon hypersonic cruise missiles.
- The Perm is the sixth vessel in the sophisticated Yasen-M class built by Sevmash shipyard.
- The Zircon missile, a key submarine armament, can reach Mach 8-9 (approximately 10,000 km/h) and has a range of up to 900 kilometers.
- It will replace the Akula and Oscar-class submarines.

EXAM  
Genius





**Ques : Who launched the Bhagirath mobile app for water conservation ?**

- a) Narendra Modi
- b) Pushkar Singh Dhami
- c) Gajendra Singh Shekhawat
- d) Rajnath Singh
- e) Trivendra Singh Rawat

**Answer :** Option B

**Explanation :**

- The Bhagirath mobile app was launched by Uttarakhand Chief Minister Pushkar Singh Dhami.
- It was unveiled at the Mukhya Sevak Sadan, located at the CM's residence.
- The app is based on the Jal Sanrakshan Abhiyan 2025 theme : "Dhara Mera, Naula Mera, Gaon Mera, Prayas Mera".
- Objective: To enable citizens to report and share information about critical and endangered water sources in their areas, encouraging local water conservation efforts.
- This initiative aims to strengthen community participation in protecting traditional water bodies and sources across Uttarakhand.

EXAM  
Genius





**Ques : What is the funding pattern of the Vibrant Villages Programme - II (VVP-II)?**

- a) 50% Centre – 50% State
- b) 75% Centre – 25% State
- c) 100% State funded
- d) 100% Centre funded
- e) Public-Private Partnership

**Answer :** Option D

**Explanation :**

- The Union Cabinet, chaired by Prime Minister Narendra Modi, approved Vibrant Villages Programme – II (VVP-II) as a Central Sector Scheme, with 100% funding from the Centre
- The scheme aims to boost the vision of Viksit Bharat@2047, focusing on creating safe, secure, and vibrant land borders.
- It targets villages along international land borders (ILBs) not already covered under VVP-I, promoting comprehensive development.
- The total outlay for the programme is ₹6,839 crore, and it will be implemented till FY 2028-29 across strategic villages in 18 States/UTs, including Arunachal Pradesh, Gujarat, Punjab, Rajasthan, West Bengal, etc.
- The goal is to improve living circumstances, livelihood possibilities, internal security, and integrate border inhabitants as key players in border protection.
- Infrastructure development, value chain creation through cooperatives and SHGs, SMART education, tourism circuits, and other sustainable livelihood projects will all benefit from the funding.
- The initiative will use technological platforms such as PM Gati Shakti to assure service saturation in four major areas: road, telecom, TV connectivity, and electrification, through collaboration with current schemes.





**Ques : Where is IOC investing Rs.61,000 crore in a petrochemical project?**

- A) Mumbai, Maharashtra
- B) Kochi, Kerala
- C) Paradip, Odisha
- D) Jamnagar, Gujarat
- E) Vishakhapatnam, Andhra Pradesh

**Answer :** Option C

**Explanation :**

- Indian Oil Corporation (IOC) is making a major investment of Rs.61,077 crore in Paradip, Odisha.
- The purpose is to set up a mega petrochemical complex, which will help meet the growing demand for petrochemical products in India.
- A MoU was signed between IOC and the Odisha Government for this project.
- The investment is expected to generate large-scale employment opportunities in the region.
- It will also boost the petrochemical industry and contribute to Odisha's growth as a major industrial hub in India.

EXAM  
Genius





**Ques : Which platform will Alcatel use to launch its smartphones in India?**

- A) Amazon
- B) Flipkart
- C) Tata CLiQ
- D) Reliance Digital
- E) Croma

**Answer :** Option B

**Explanation :**

- French tech brand Alcatel has entered into a partnership with Flipkart, one of India's leading e-commerce platforms.
- The purpose of this collaboration is to launch Alcatel's latest smartphones on both Flipkart's main site and FK Minutes platform.
- The smartphones are designed to cater to digitally-savvy consumers in metro cities as well as tier-2 and tier-3 towns.
- Under the "Make in India" initiative, Alcatel smartphones will combine French design with premium innovation, while keeping the devices affordable and feature-rich.

EXAM  
Genius







**Ques : Which organization launched the "Customer Service Month" campaign in April 2025?**

- a) MTNL
- b) Jio
- c) Vodafone Idea
- d) Bharat Sanchar Nigam Limited (BSNL)
- e) Airtel

**Answer :** Option D

**Explanation :**

- Bharat Sanchar Nigam Limited (BSNL) has launched Customer Service Month in April 2025.
- The campaign is themed "Connecting with Care", emphasizing empathy and customer-first service.
- The objective is to enhance customer experience and build stronger relationships with users.
- This initiative focuses on delivering better service quality, resolving issues promptly, and improving customer satisfaction through proactive engagement.

**About BSNL :**

- Established : 15 September 2000
- HQ : New Delhi
- CMD : A. Robert J. Ravi

EXAM  
Genius





**Ques : Mukhya Mantri Mahila Udyamita Abhiyan Launched by which state government ?**

- (a) Assam
- (b) Meghalaya
- (c) Tripura
- (d) Manipur
- (e) Arunachal Pradesh

**Answer : Option A**

**Explanation :**

- The Mukhya Mantri Mahila Udyamita Abhiyan was launched by the Assam government to empower women entrepreneurs.
- The launch event took place at Behali, Biswanath district, Assam.
- The scheme aims to benefit 30 lakh women across the state by providing financial assistance and encouraging self-employment.
- On the first day of the initiative, a total of 23,375 women received financial aid at the launch event itself.

**Different Phases :**

- First Year : Beneficiaries receive Rs.10,000 as seed capital to kickstart their ventures.
- Second Year : Eligible women get Rs.25,000, comprising a Rs.12,500 bank loan and Rs.12,500 government support to scale their business.
- Third Year : Those who successfully sustain their enterprise receive Rs.50,000 from the government to expand operations further.





**Ques : Which portal has the Railway Protection Force (RPF) officially integrated with across India?**

- a) DigiLocker
- b) BharatNet
- c) UMANG
- d) CEIR (Central Equipment Identity Register)
- e) CyberSafe

**Answer :** Option D

**Explanation :**

- Following a successful pilot in the Northeast Frontier Railway, the Railway Protection Force (RPF) has now officially integrated with the CEIR (Central Equipment Identity Register) portal across India.
- This integration allows RPF to block IMEI numbers of lost or stolen mobile phones, rendering them unusable and curbing illegal resale.
- Passengers can report missing phones through Rail Madad (either online or by calling 139).
- RPF's Zonal Cyber Cells will file a complaint with CEIR, block the device, and arrange recovery and return.
- RPF's Operation Amanat has returned property worth Rs.84.03 crores to over 1.15 lakh passengers. The CEIR platform will help RPF track and repair missing mobile phones more efficiently.

EXAM  
Genius





**Ques : The bill aligns India's aircraft leasing framework with which international convention?**

- a) Warsaw Convention
- b) Montreal Protocol
- c) Cape Town Convention
- d) Chicago Convention
- e) Hague Convention

**Answer : Option C**

**Explanation :**

- The Protection of Interest in Aircraft Objects Bill, 2025, which was enacted by both the Lok Sabha and the Rajya Sabha, is the second major aviation reform under Civil Aviation Minister Ram Mohan Naidu.
- The measure seeks to connect India's aircraft leasing and financing environment with global standards, bolstering investor confidence in the country's rapidly expanding aviation business.
- It builds on the foundation of the Cape Town Convention of 2001, which aimed to simplify and standardize international leasing contracts.
- Although India formally embraced this agreement in 2008, loopholes in legal enforcement resulted in higher lease costs—typically 8-10% higher than in other countries.
- India's aviation sector has expanded rapidly, with annual passenger volume doubling from 10.38 crore (Independence to 2014) to 22.81 crore by 2024, and the number of airports expanding from 74 in 2014 to 159 in 2024.
- The Act promotes the sector's growth—as indicated by aircraft numbers increasing from 340 in 2014 to over 840 in 2024—while addressing issues such as high Aviation Turbine Fuel (ATF) costs, which account for 45% of airline operational expenses.
- Future goals include producing 2.5 crore gallons of Sustainable Aviation Fuel (SAF) by 2025, converting over 100 airports to renewable energy, and expanding Flight Training Organizations (FTOs) to fulfill the demand for 30,000-34,000 pilots over the next 10-15 years.





**Ques : What is the total number of Eklavya Model Residential Schools (EMRS) the central government aims to establish?**

- a) 440
- b) 288
- c) 728
- d) 600
- e) 520

**Answer : Option C**

**Explanation :**

- The center aims to establish 728 Eklavya Model Residential Schools, benefiting about 3.5 lakh Schedule Tribe kids nationwide.
- The government planned to install 440 EMRSs as part of the initiative.
- Initially, 288 Eklavya schools were funded through grants and are being updated to the new model.
- The Central Sector Scheme of Eklavya Model Residential School began in 2018-19 to serve tribal youngsters in their community.
- The government plans to create one Eklavya Model Residential School in each block with more than 50% ST population and at least 20,000 tribal people.

EXAM  
Genius





**Ques : Who launched the Web-based Reservoir Storage Monitoring System (RSMS) Portal?**

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

**Answer :** Option D

**Explanation :**

- Union Jal Shakti Minister C.R. Patil unveiled the Web-based Reservoir Storage Monitoring System (RSMS) Portal in New Delhi, which automates the compilation of weekly water storage bulletins and replaces the previous manual system.
- The portal monitors 161 important reservoirs (a total live storage capacity of 182.375 BCM) and offers real-time information, graphs, tables, and downloadable bulletins. It is accessible to policymakers and the general public.
- Bulletins are issued every Thursday and distributed to agencies such as the PMO, NITI Aayog, IMD, MoJS, and several state governments. Advisories are issued in the event of a critical storage scenario.
- Reservoir data are used for agriculture, power, home usage, disaster management, and climate resilience, and they play an important role in guaranteeing water security and managing crop cycles throughout the country.

Genius







**Ques : What is the total estimated cost of the four major multitracking projects approved for Indian Railways?**

- a) Rs.12,500 crore
- b) Rs.18,658 crore
- c) Rs.20,100 crore
- d) Rs.15,300 crore
- e) Rs.10,000 crore

**Answer :** Option B

**Explanation :**

- The Union Cabinet has approved four significant multitracking railway projects aimed at increasing line capacity and improving passenger and freight transportation.
- The projects stretch 1,247 km across 15 districts in Maharashtra, Odisha, and Chhattisgarh, costing Rs.18,658 crore and expected to be finished by 2030-31.
- The goal is to improve transport efficiency for coal, iron ore, and minerals, reduce logistical costs, and promote sustainable rail operations.
- The four projects include the third and fourth line expansions between Sambalpur and Jarapda, the third and fourth lines between Jharsuguda and Sason, the fifth and sixth lines between Kharsia, Naya Raipur, and Parmalkasa, and the doubling of the Gondia-Balharshah track.
- These projects are part of the PM-Gati Shakti National Master Plan for Multimodal Connectivity.
- The projects would also include the development of 19 additional stations, which will improve access to key areas, including two aspirational districts, Gadchiroli and Rajnandgaon.
- This improved connectivity will assist roughly 3,350 villages and 47.25 million people.







**Ques : How many villages are connected by the Samruddhi Mahamarg?**

- a) 156
- b) 202
- c) 392
- d) 504
- e) 600

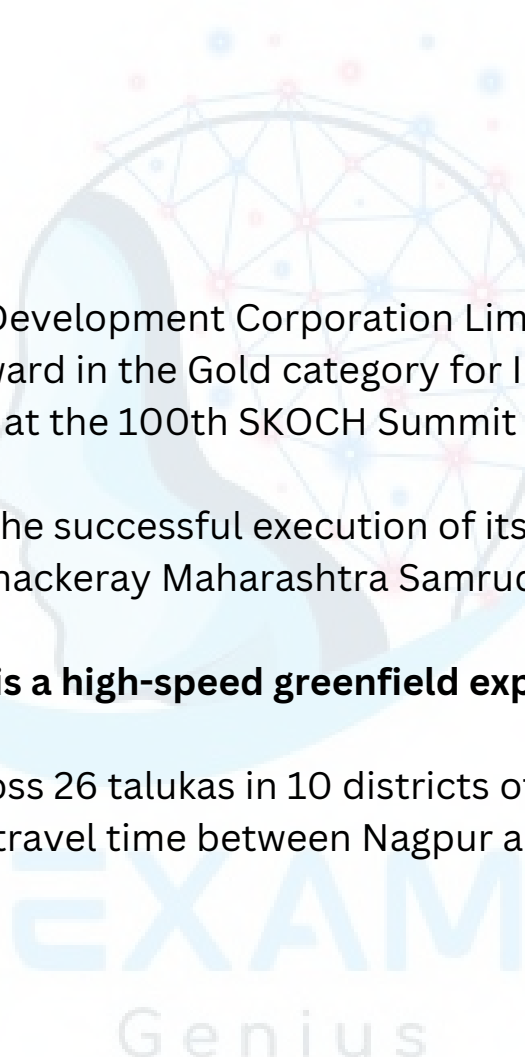
**Answer :** Option C

**Explanation :**

- Maharashtra State Road Development Corporation Limited (MSRDC) received the prestigious SKOCH 2025 Award in the Gold category for Infrastructure.
- The award was presented at the 100th SKOCH Summit held at the India Habitat Centre, New Delhi.
- MSRDC was honored for the successful execution of its flagship project – ‘Hindu Hrudaysamrat Balasaheb Thackeray Maharashtra Samruddhi Mahamarg’.

**The Samruddhi Mahamarg is a high-speed greenfield expressway, which:**

- Connects 392 villages across 26 talukas in 10 districts of Maharashtra.
- Has significantly reduced travel time between Nagpur and Mumbai from 16–18 hours to just 7–8 hours.





**Ques : India will host the first-ever BIMSTEC Games in which year?**

- a) 2024
- b) 2025
- c) 2026
- d) 2027
- e) 2028

**Answer :** Option D

**Explanation :**

- Prime Minister Narendra Modi attended the sixth BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) Summit, which was hosted by Thailand, the current chair.
- The Theme of the Summit was "BIMSTEC: Prosperous, Resilient, and Open". It reflected the leaders' priorities and the ambitions of the peoples of the BIMSTEC region, as well as BIMSTEC's efforts to ensure shared growth in the face of global uncertainty.
- To improve capacity building and economic integration, PM Modi launched the BODHI youth skilling program, suggested a BIMSTEC Chamber of Commerce, an annual BIMSTEC Business Summit, a Digital Public Infrastructure study, and a cancer care capacity-building project.
- To strengthen cultural and people-to-people links, India will host the BIMSTEC Athletics Meet in 2025, the inaugural BIMSTEC Games in 2027, a Traditional Music Festival, and youth-focused events such as a Young Leaders' Summit, Hackathon, and Young Professional Visitors Programme.





**Ques : NTPC's new capacity addition of 90 MW is part of which project?**

- A) Kutch Wind Energy Project
- B) Bhuj Hybrid Project
- C) Tamil Nadu Solar Park
- D) Rajasthan Wind Corridor
- E) NTPC Thermal Expansion

**Answer :** Option B

**Explanation :**

- NTPC Limited has crossed a major milestone with its total installed capacity now exceeding 80,000 MW (80 GW).
- This was achieved after the commissioning of a 90 MW wind power unit under Phase-I of the Dayapar Wind Energy Project in Gujarat.
- The project is part of NTPC's 450 MW Hybrid Project at Bhuj.
- It is managed by NTPC Renewable Energy Limited (NGEL) and became operational on April 9, 2025.
- This development highlights NTPC's growing focus on renewable energy and supports India's clean energy goals.

EXAM  
Genius





**:Ques : Who recently set a new national record in the men's 100m sprint at the Indian Grand Prix 1 in Bengaluru?**

- a) Manikanta Hoblidhar
- b) Avinash Sable
- c) Gurindervir Singh
- d) Neeraj Chopra
- e) Muhammed Anas

**Answer : Option C**

**Explanation :**

- Gurindervir Singh, a 24-year-old sprinter from Punjab, created history at the Indian Grand Prix 1 in Bengaluru.
- He clocked 10.20 seconds in the men's 100m sprint, setting a new national record.
- Gurindervir broke the previous record of 10.23 seconds, set by Manikanta Hoblidhar in October 2023.
- He was representing Reliance during this record-breaking performance.

EXAM  
Genius





**Ques : World Health Day is celebrated every year on which day ?**

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

**Answer : Option C**

**Explanation :**

- World Health Day is observed every year on April 7, commemorating the establishment of the World Health Organization (WHO) in 1948 and raising worldwide health awareness.
- Theme 2025: Healthy Beginnings, Hopeful Futures.
- The day supports universal health coverage, mental health, and equitable healthcare access, with the goal of creating a better, fairer world for all.

EXAM  
Genius





## IMPORTANT ONE – LINER Current Affairs

In a remarkable display of skill and dedication, young Indian equestrian player Niharika Singhania has clinched first position in the prestigious Azelhof CSI Lier equestrian competition held in Belgium.

Book The Great Conciliator: Lal Bahadur Shastri and the Transformation of India is Authored by Sanjeev Chopra

Seema Agrawal Appointed as Director-General of Police (DGP)/ Director of Fire and Rescue Services. She Replaced Former DGP Abhash Kumar.

India Assist, a real-time travel assistance service platform & Authorities of United Arab Emirates (UAE) signed between to launch its international arm, 'UAE Assist'.

Karnataka Vikas Gramin Bank (KVGB), a leading rural bank in India, has launched e-Bank Guarantee (e-BG) services in partnership with National E-Governance Services Limited (NESL).

EXAM  
Genius





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

- a) Agriculture and Education
- b) IT and Real Estate
- c) FMCG, Pharma, Automotives, and Healthcare
- d) Hospitality and Tourism
- e) Logistics and Aviation

**Answer :** Option C

**Explanation :**

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

EXAM  
Genius







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

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

**Answer : Option B**

**Explanation :**

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

**The new framework will apply to :**

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





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

- a) SBI and Axis Bank
- b) HDFC Bank and IDFC First Bank IFSC Unit
- c) ICICI Bank and Kotak Mahindra Bank
- d) Bank of Baroda and PNB
- e) Yes Bank and IndusInd Bank

**Answer :** Option B

**Explanation :**

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

**About International Financial Services Centres Authority (IFSCA) :**

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





**Ques : How much penalty has IRDAI imposed on Flipkart?**

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

**Answer : Option D**

**Explanation :**

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

EXAM  
Genius





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

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

**Answer : Option B**

**Explanation :**

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

**Recent Performance Improvements :**

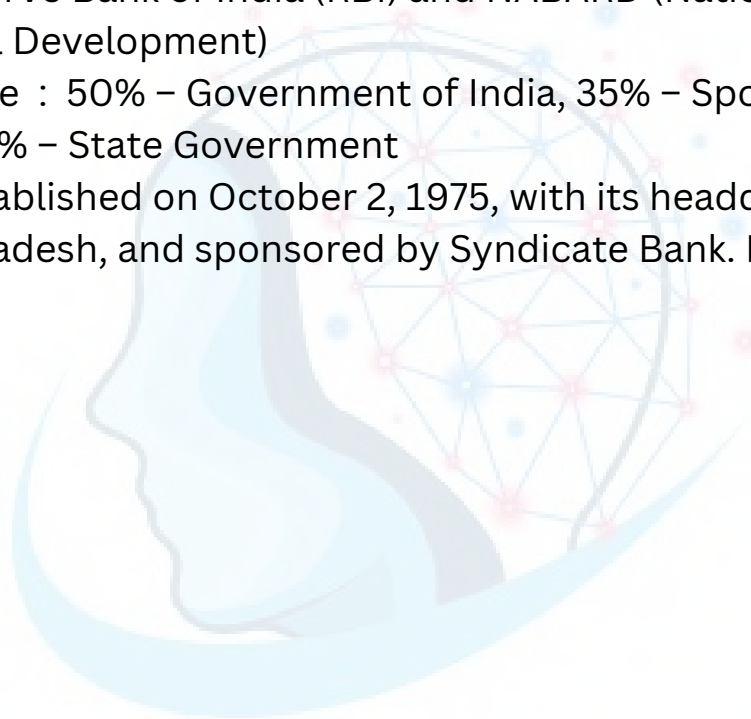




- In FY 2023–2024, RRBs reported a record profit of Rs 7,571 crore.
- By March 31, 2024, RRBs' consolidated capital adequacy ratio was 14.2%.
- At 6.1%, Gross Non-Performing Assets (GNPA) hit a record low.

### About Regional Rural Banks :

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



EXAM  
Genius





**Ques : Which Fixed Deposit (FD) scheme has SBI recently discontinued?**

- a) SBI Amrit Kalash FD
- b) SBI Senior Care FD
- c) SBI Golden Jubilee FD
- d) SBI Platinum Deposit
- e) SBI Flexi Deposit

**Answer :** Option A

**Explanation :**

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

EXAM  
Genius







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

- A) Uday Kotak
- B) Injeti Srinivas
- C) Pratyush Sinha
- D) G Mahalingam
- E) Sarit Jafa

**Answer :** Option C

**Explanation :**

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

EXAM  
Genius







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

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

**Answer :** Option D

**Explanation :**

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

EXAM  
Genius





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

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

**Answer : Option D**

**Explanation :**

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

**Ranking of India in categories :**

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



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

- a) West Bengal
- b) Assam
- c) Odisha
- d) Manipur
- e) Tripura

**Answer : Option B**

**Explanation :**

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

EXAM  
Genius





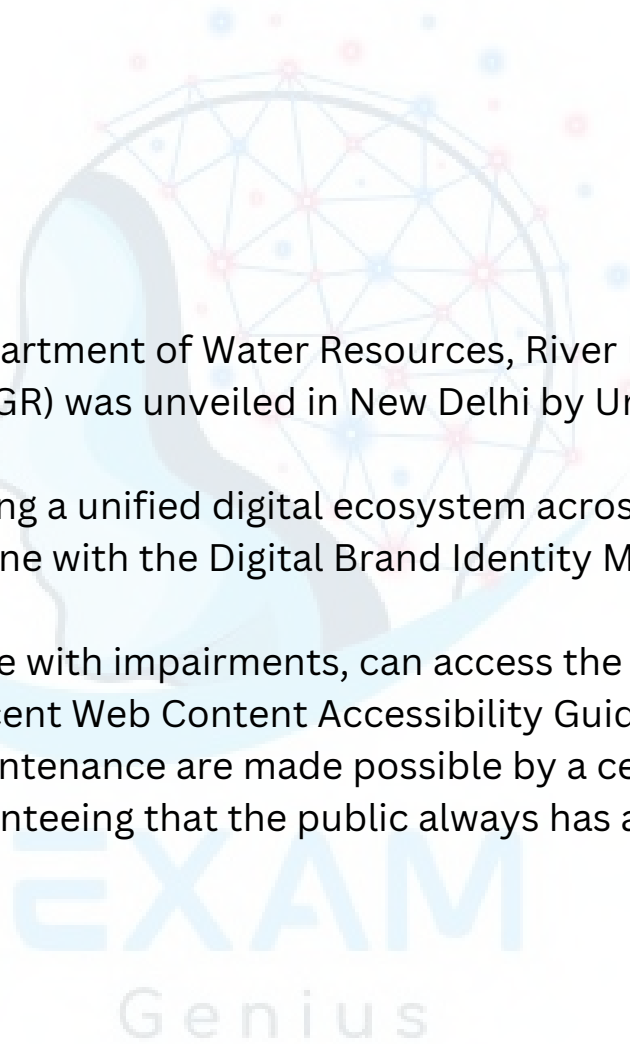
**:Ques : Who launched a new website for the Department of Water Resources, River Development & Ganga Rejuvenation (DoWR, RD & GR) in New Delhi ?**

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

**Answer : Option D**

**Explanation :**

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





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

- A) Abstract modernism
- B) Historical fiction
- C) Mythological symbolism and social messages
- D) Celebrity portraits
- E) Urban landscapes

**Answer :** Option C

**Explanation :**

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





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

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

**Answer :** Option A

**Explanation :**

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

EXAM  
Genius





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

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

**Answer : Option C**

**Explanation :**

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

**The states with the highest encroachments are:**

- Madhya Pradesh – 5,460.9 sq km
- Assam – 3,620.9 sq km
- Karnataka – 863.08 sq km
- Maharashtra – 575.54 sq km
- Arunachal Pradesh – 534.9 sq km

- 10 states/UTs including Delhi, Bihar, West Bengal, Himachal Pradesh, and Jammu & Kashmir have not yet submitted their data.







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

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

**Answer :** Option E

**Explanation :**

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

**About International Criminal Court (ICC) :**

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





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

- a) January 1, 2015
- b) April 5, 2016
- c) March 15, 2017
- d) May 1, 2016
- e) October 2, 2015

**Answer :** Option B

**Explanation :**

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

**About Stand-Up India :**

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

**Eligibility for the scheme is :**

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



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

- A. Increase import tariffs on foreign vessels
- B. Encourage the use of inland waterways exclusively
- C. Promote economical and sustainable coastal transportation
- D. Limit coastal trade to only public sector enterprises
- E. Restrict shipbuilding activities in India

**Answer :** Option E

**Explanation :**

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

Genius





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

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

**Answer : Option B**

**Explanation :**

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

EXAM  
Genius





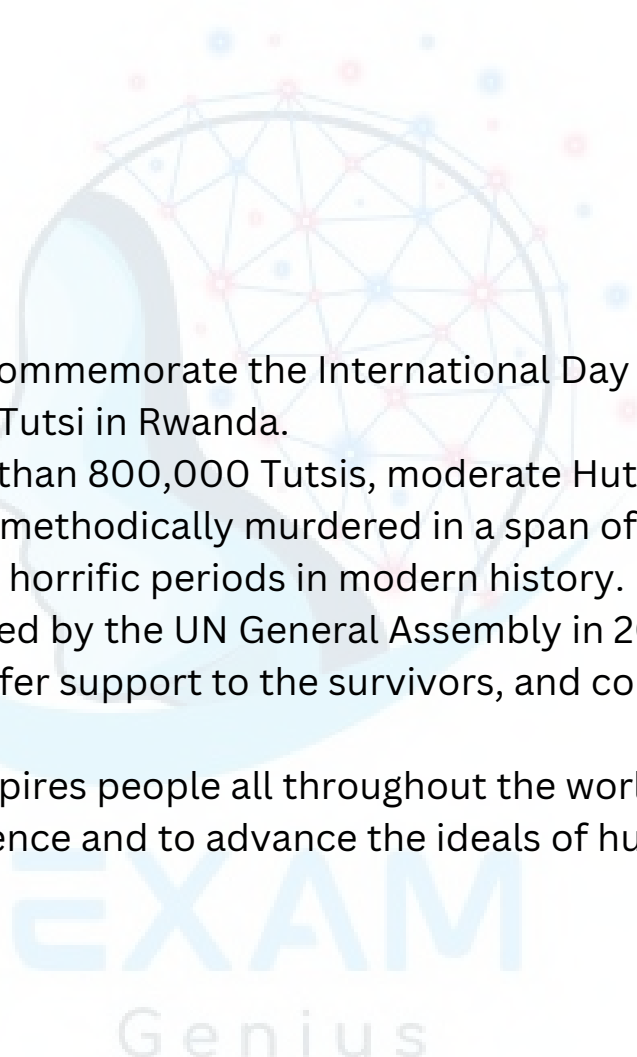
**Ques : The International Day of Reflection on the 1994 Genocide Against the Tutsi in Rwanda is observed every year on which day ?**

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

**Answer : Option C**

**Explanation :**

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





## IMPORTANT ONE – LINER Current Affairs

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

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

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

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

EXAM  
Genius

