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Ques : Why did RBI impose a monetary penalty of Rs.29.60 lakh on Axis Bank Limited in April 2025?

अप्रैल 2025 में RBI ने एक्सिस बैंक लिमिटेड पर Rs.29.60 लाख का जुर्माना क्यों लगाया?

- A) Delay in credit card statement dispatch / क्रेडिट कार्ड स्टेटमेंट भेजने में देरी
- B) Violation of priority sector lending norms / प्राथमिकता क्षेत्र ऋण मानदंडों का उल्लंघन
- C) Unauthorised operation of internal/office accounts / आंतरिक/कार्यालय खातों का अनधिकृत संचालन
- D) Improper KYC verification / अनुचित केवाईसी सत्यापन
- E) Non-reporting of cyber frauds / साइबर धोखाधड़ी की रिपोर्ट न करना

Answer : Option C

Explanation :

- RBI imposed a monetary penalty of Rs.29.60 lakh on Axis Bank Limited on April 29, 2025, for violating regulatory guidelines under the Banking Regulation Act, 1949.
- The penalty was imposed due to unauthorised operations and unrelated entries in internal/office accounts.
- The action was based on findings from an inspection of the bank's financial position as of March 31, 2024 (ISE 2024).
- Relevant legal provisions invoked: Section 47A(1)(c) and 46(4)(i) of the Banking Regulation Act, 1949.
- RBI clarified that the penalty pertains solely to regulatory compliance issues and does not question the validity of customer transactions or agreements.

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Recent Penalties imposed on Banks by RBI :

- The Reserve Bank of India (RBI) imposed monetary penalties on Indian Bank, Indian Overseas Bank, and Mahindra & Mahindra Financial Services Ltd in 2025 for regulatory non-compliance.
- Indian Bank faced a fine of Rs.1.60 crore, Indian Overseas Bank was penalized Rs.63.60 lakh and Mahindra Finance received a penalty of Rs.71.30 lakh
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.29.60 lakh on Punjab National Bank (PNB) for violating its guidelines on Customer Service in Banks
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.38.60 lakh on IDFC First Bank for violating Know Your Customer (KYC) norms
- RBI imposed a Rs.36.40 lakh penalty on Aryavart Bank, Lucknow for not complying with regulatory norms
- The Insurance Regulatory and Development Authority of India (IRDAI) has imposed a Rs.1.06 crore fine on Flipkart Internet Pvt. Ltd. (FIPL)
- The RBI has imposed monetary penalties on KLM Axiva Finvest of Rs.10 lakh for not complying with dividend declaration requirements
- The RBI has imposed monetary penalties on Punjab & Sind Bank of Rs.68.2 lakh for not complying with regulatory guidelines
- Reserve Bank of India (RBI) imposed a Rs.75 lakh penalty on HDFC Bank for non-compliance with KYC norms
- RBI imposed a monetary penalty of Rs.36.28 lakh on Citibank N.A. under Section 11(3) of FEMA, 1999
- RBI imposed a penalty of Rs.36.30 lakh on IDBI Bank under Section 11(3) of FEMA, 1999.
- The Reserve Bank of India (RBI) has imposed penalties of Rs 66.60 lakh and Rs 33.10 lakh on The Hong Kong and Shanghai Banking Corporation Limited (HSBC) and IIFL Samasta Finance, respectively, for violating regulations



Ques : As per the RBI update on May 2, 2025, what percentage of Rs.2000 banknotes issued as of May 19, 2023, have been returned to the banking system?

2 मई 2025 को आरबीआई द्वारा दी गई जानकारी के अनुसार, 19 मई 2023 तक जारी किए गए Rs.2000 के कितने प्रतिशत नोट बैंकिंग प्रणाली में वापस आ चुके हैं?

- A) 74.12%
- B) 88.10%
- C) 91.76%
- D) 98.24%
- E) 100%

Answer : Option D

Explanation :

- RBI announced the withdrawal of Rs.2000 denomination banknotes on May 19, 2023, with the last date for depositing or exchanging them at banks being October 07, 2023.
- As of April 30, 2025, Rs.6,266 crore worth of Rs.2000 notes remain in circulation, which is about 8.24% of the total value originally issued.
- 91.76% of the Rs.2000 notes have been returned to the banking system.
- The Rs.2000 banknotes continue to be legal tender, and their withdrawal process remains in place.
- The exchange of Rs.2000 notes is still available through 19 RBI Issue Offices and India Post.

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Ques: Who resigned as the MD & CEO of IndusInd Bank following internal investigation findings?

इंडसइंड बैंक में आंतरिक जांच के निष्कर्षों के बाद एमडी और सीईओ के पद से किसने इस्तीफा दिया?

- (a) Uday Kotak / उदय कोटक
- (b) Sandeep Bakhshi / संदीप बख्शी
- (c) Sumant Kathpalia / सुमंत कथपालिया
- (d) Amitabh Chaudhry / अमिताभ चौधरी
- (e) Shyam Srinivasan / श्याम श्रीनिवासन

Answer: Option C

Explanation:

- Sumant Kathpalia has resigned as the Managing Director and Chief Executive Officer (MD & CEO) of IndusInd Bank.
- The resignation followed findings from an internal investigation and an external audit by Grant Thornton, revealing discrepancies in the derivatives portfolio.
- These lapses resulted in a cumulative loss of nearly Rs.1979 crore to the bank.

About IndusInd Bank :

- Established : 1994
- HQ : Pune
- Tagline : We Make You Feel Richer





Ques : Why did RBI impose a monetary penalty of Rs.31.80 lakh on IDBI Bank Limited in April 2025?

अप्रैल 2025 में RBI ने आईडीबीआई बैंक लिमिटेड पर Rs.31.80 लाख का जुर्माना क्यों लगाया?

- A) Charging excess interest in KCC accounts / केसीसी खातों में अधिक ब्याज वसूलना
- B) Delayed reporting of NPA / एनपीए की देरी से रिपोर्टिंग
- C) KYC norms violation / केवाईसी मानदंडों का उल्लंघन
- D) Non-submission of audit reports / ऑडिट रिपोर्ट जमा न करना
- E) Misuse of digital lending apps / डिजिटल ऋण देने वाले ऐप्स का दुरुपयोग

Answer : Option A

Explanation :

- RBI imposed a monetary penalty of Rs.31.80 lakh on IDBI Bank Limited on April 30, 2025, for non-compliance with regulatory directions.
- The penalty was levied for charging excess interest on short-term agricultural loans under the Kisan Credit Card (KCC) Interest Subvention Scheme.
- Findings were based on the bank's financial position as of March 31, 2023, during the Statutory Inspection for Supervisory Evaluation.
- Relevant legal provisions: Section 47A(1)(c) and 46(4)(i) of the Banking Regulation Act, 1949.

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Ques : What is the minimum amount required to start a Digital Gold SIP weekly as per Aditya Birla Capital Digital's latest launch?

आदित्य बिड़ला कैपिटल डिजिटल की नवीनतम पेशकश के अनुसार, साप्ताहिक डिजिटल गोल्ड SIP शुरू करने के लिए न्यूनतम राशि क्या है?

- A) Rs.10
- B) Rs.50
- C) Rs.100
- D) Rs.500
- E) Rs.1000

Answer : Option B

Explanation :

- Aditya Birla Capital Digital Limited (ABCDL) launched a Digital Gold SIP facility on its ABCD mobile app in May 2025.
- Investors can start weekly SIPs from Rs.50 and monthly SIPs from Rs.100, making it highly accessible.
- The initiative enables systematic investment in digital gold, promoting disciplined savings among users through a trusted fintech platform.
- This launch aligns with the broader trend of digitizing gold investments and integrating them with retail financial services.

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Ques : Why did RBI impose a penalty of ₹31.80 lakh on Bank of Maharashtra in April 2025?

अप्रैल 2025 में RBI ने बैंक ऑफ महाराष्ट्र पर ₹31.80 लाख का जुर्माना क्यों लगाया?

- A) Delay in crediting interest / ब्याज जमा करने में देरी
- B) Violation of Priority Sector Lending norms / प्राथमिकता क्षेत्र ऋण मानदंडों का उल्लंघन
- C) Non-compliance with KYC guidelines / केवाईसी दिशानिर्देशों का अनुपालन न करना
- D) Providing incentives for insurance sales / बीमा बिक्री के लिए प्रोत्साहन प्रदान करना
- E) Misreporting of financial statements / वित्तीय विवरणों की गलत रिपोर्टिंग

Answer : Option C

Explanation :

- RBI imposed a monetary penalty of Rs.31.80 lakh on Bank of Maharashtra on April 30, 2025, for non-compliance with regulatory KYC norms.
- The bank opened several deposit accounts using Aadhaar OTP-based e-KYC without face-to-face verification, violating RBI's prescribed customer identification procedures.
- Findings were based on the bank's financial position as of March 31, 2024, under the ISE 2024 (Inspection for Supervisory Evaluation).
- Legal provisions invoked: Sections 47A(1)(c), 46(4)(i), and 51(1) of the Banking Regulation Act, 1949.

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Ques : Who has been appointed as the new Deputy Governor of the Reserve Bank of India in April 2025?

अप्रैल 2025 में भारतीय रिज़र्व बैंक के नए डिप्टी गवर्नर के रूप में किसे नियुक्त किया गया है?

- A) Dr. Urjit Patel / डॉ. उर्जित पटेल
- B) Dr. Poonam Gupta / डॉ. पूनम गुप्ता
- C) Dr. Viral Acharya / डॉ. विरल आचार्य
- D) Dr. Shaktikanta Das / डॉ. शक्तिकांत दास
- E) Dr. Nirmala Banerjee / डॉ. निर्मला बनर्जी

Answer : Option B

Explanation :

- Dr. Poonam Gupta has been appointed as the Deputy Governor of the Reserve Bank of India (RBI) on April 2, 2025.
- Her tenure will be for 3 years or until further orders, whichever comes first.
- Dr. Gupta previously served as the Director General of the National Council of Applied Economic Research (NCAER).
- Her career also includes associations with prestigious institutions like the International Monetary Fund (IMF), World Bank, University of Maryland, Indian Statistical Institute (ISI), Delhi, and the National Institute of Public Finance and Policy (NIPFP).
- She is also the co-editor of the book “Emerging Giants: China and India in the World Economy” and has authored several research papers.

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:Ques : Which of the following was NOT a reason for RBI's penalty on ICICI Bank in April 2025?

निम्न में से कौन सा कारण अप्रैल 2025 में ICICI बैंक पर लगाए गए RBI जुर्माने के लिए उत्तरदायी नहीं था?

- A) Failure to report cyber incident timely / साइबर घटना की समय पर रिपोर्ट न करना
- B) Not implementing KYC norms / केवाईसी मानदंडों को लागू न करना
- C) No alert software for certain accounts / कुछ खातों के लिए कोई अलर्ट सॉफ्टवेयर नहीं
- D) Charging late fees without sending credit card bills / क्रेडिट कार्ड बिल भेजे बिना विलंब शुल्क लगाना
- E) Excess interest charged on KCC accounts / केसीसी खातों पर अतिरिक्त ब्याज वसूलना

Answer : Option E

Explanation :

- RBI imposed a monetary penalty of Rs.97.80 lakh on ICICI Bank Ltd. on April 29, 2025, for non-compliance with regulatory directions.
- The violations included failure to report a cybersecurity incident in time, lack of proper alert systems for certain accounts, and charging late fees without sending credit card statements.
- Relevant provisions invoked: Section 47A(1)(c) and 46(4)(i) of the Banking Regulation Act, 1949.
- The findings were based on an inspection of ICICI Bank's operations as of March 31, 2023 (ISE 2023).
- RBI clarified that the penalty is strictly for regulatory compliance failures and does not impact the validity of customer transactions or agreements with the bank.





Ques : How much monetary penalty did RBI impose on Bank of Baroda in April 2025?
अप्रैल 2025 में RBI ने बैंक ऑफ बड़ौदा पर कितने रुपये का मौद्रिक जुर्माना लगाया?

- A) Rs.51.50 lakh
- B) Rs.75.00 lakh
- C) Rs.45.20 lakh
- D) Rs.61.40 lakh
- E) Rs.69.90 lakh

Answer : Option D

Explanation :

- RBI imposed a monetary penalty of Rs.61.40 lakh on Bank of Baroda on April 29, 2025, for non-compliance with directions related to financial services, customer service, and deposit interest rates.
- The bank failed to ensure that its employees did not receive non-cash incentives from an insurance company and did not credit interest on inactive/suspended savings accounts at regular intervals.
- Findings were based on the bank's financial position as of March 31, 2023, under ISE 2023 (Inspection for Supervisory Evaluation).
- Legal provisions invoked: Sections 47A(1)(c), 46(4)(i), and 51(1) of the Banking Regulation Act, 1949.

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Ques: Who launched the "AI Kiran" initiative to mentor and support Indian women in Artificial Intelligence (AI)?

भारतीय महिलाओं को कृत्रिम बुद्धिमत्ता (AI) में मार्गदर्शन और समर्थन देने के लिए "AI किरण" पहल किसने शुरू की?

- (a) Roshni Nadar Malhotra / रोशनी नादर मल्होत्रा
- (b) Kirthiga Reddy / कीर्तिगा रेड्डी
- (c) Nivruti Rai / निवृति राय
- (d) Debjani Ghosh / देबजानी घोष
- (e) Aruna Jayanthi / अरुणा जयंती

Answer: Option B

Explanation:

- Kirthiga Reddy, the first employee and former Managing Director of Facebook India (now Meta), launched the AI Kiran initiative.
- The program aims to connect, mentor, fund, and certify Indian women in AI, with a strong focus on healthcare, education, and sustainability.
- This initiative seeks to empower women and increase their participation in India's growing AI ecosystem

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Ques: Who has been appointed as the Chairperson of the India Electronics and Semiconductor Association (IESA) for the financial year 2025–26?

2025-26 वित्तीय वर्ष के लिए इंडिया इलेक्ट्रॉनिक्स एंड सेमीकंडक्टर एसोसिएशन (IESA) के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Rajeev Khushu / राजीव खुशु
- (b) Navin Bishnoi / नवीन बिश्नोई
- (c) Ruchir Dixit / रुचिर दीक्षित
- (d) Sanjeev Keskar / संजीव केशकर
- (e) Ashok Chandak / अशोक चंदक

Answer : Option C

Explanation:

- Ruchir Dixit has been appointed as the Chairperson of India Electronics and Semiconductor Association (IESA) for the financial year 2025–26, taking leadership of the electronics system design and manufacturing sector.
- Six new members have joined the Executive Council.
- Continuing members include Navin Bishnoi (Vice Chairperson), Rajeev Khushu, Sanjeev Keskar (Treasurer), Veerappan VV (Advisor), and Ashok Chandak (President).

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Recent Appointment in different departments :

- Gunjan Soni : Country Managing Director for YouTube India (She replaces Ishan Chatterjee)
- Anant Ambani : Executive Director of Reliance Industries Ltd (RIL)
- Tejpal Bhatia : Chief Executive Officer (CEO) of Texas based Axiom Space Inc. (Replaced Dr. Kam Ghaffarian)
- Khunying Patama Leeswadtrakul (Thailand) : President of BWF (replaces Poul-Erik Høyer Larsen of Denmark)
- Stacie Sire : Vice President and Managing Director (VP & MD) of the Boeing India Engineering & Technology Center (BIETC) (Replaced Ahmed Elsherbini)
- Amitesh Kumar Sinha : India Semiconductor Mission's (ISM) new Chief Executive Officer (Replace Sushil Pal)
- Jitendra Mishra : President of the UNESCO-supported International Centre of Films for Children and Young People (CIFEJ)
- Jitendra Srivastava : Chairman and Managing Director (CMD) of REC (Rural Electrification Corporation)
- Nipun Aggarwal : Chairman of Air India Express
- Anuradha Thakur : Economic Affairs Secretary of India
- Arvind Shrivastava : Secretary of the Department of Revenue
- Pankaj Kumar Mishra, Sanjay Bahadur, L Rajasekhar Reddy, and G Aparna Rao : four new members to the Central Board of Direct Taxes (CBDT)
- Dr. Mangi Lal Jat : Director-General of the Indian Council of Agricultural Research (ICAR) and Secretary of the Department of Agricultural Research and Education (DARE) (succeeds Dr. Himanshu Pathak)
- Justice Dinesh Maheshwari : Chairperson of the 23rd Law Commission of India
- Justice B.R. Gavai : recommended as the 52nd Chief Justice of India by the incumbent CJI Sanjiv Khanna



Ques: In the 2025 Special 301 Report, which list has the United States retained India on due to concerns over intellectual property rights?

2025 के स्पेशल 301 रिपोर्ट में, अमेरिका ने बौद्धिक संपदा अधिकारों को लेकर भारत को किस सूची में बनाए रखा है?

- (a) Watch List / वॉच लिस्ट
- (b) Observation List / अवलोकन सूची
- (c) Intellectual Violation List / बौद्धिक उल्लंघन सूची
- (d) Priority Watch List / प्रायोरिटी वॉच लिस्ट
- (e) Restricted Trade List / प्रतिबंधित व्यापार सूची

Answer: Option D

Explanation:

- Due to its inability to adequately and effectively safeguard and enforce intellectual property (IP) rights on American goods and services, the United States has kept India in the Priority Watch List category of the 2025 Special 301 list.
- 26 of the United States of America's trading partners, including India, were designated as nations of concern due to insufficient protection of the intellectual property rights of American goods and services.
- Every year, the US Congress must receive a report from the Office of the US Trade Representative (USTR) detailing the state of intellectual property rights protection for US goods abroad.
- The USTR looked into the nations that were on the Priority Watch List and Watch List in accordance with Section 301 of the Trade Act of 1974.
- China, India, Indonesia, Mexico, Argentina, Chile, Russia, and Venezuela are among the nations on the Priority Watch list.
- Algeria, Egypt, Barbados, Belarus, Paraguay, Turkey, Bolivia, Brazil, Bulgaria, Canada, Colombia, Ecuador, Guatemala, Pakistan, Peru, Thailand, Trinidad and Tobago, and Vietnam are among the nations on the Watch list.





Ques : What is the name of the new portal launched by the Government of India for real-time monitoring of food storage depots?

भारत सरकार द्वारा खाद्य भंडारण डिपो की रीयल-टाइम निगरानी के लिए शुरू किए गए नए पोर्टल का नाम क्या है?

- A) FoodSecure / फूडसिक्योर
- B) Bharat Storage Net / भारत स्टोरेज नेट
- C) Depot Darpan / डिपो दर्पण
- D) Grain Watch / अनाज घड़ी
- E) Suraksha Store / सुरक्षा स्टोर

Answer : Option C

Explanation :

- The Government of India will launch “Depot Darpan”, a real-time monitoring portal for food storage depots, on May 20, 2025.
- Developed by the Ministry of Consumer Affairs, Food & Public Distribution, it will cover over 2,278 warehouses including FCI, CWC, and other state/private agencies.
- The portal aims to ensure quality, safety, and operational efficiency in food grain storage for the benefit of 80 crore+ people.
- Key features include geo-tagged uploads, AI-based bag counting, ANPR vehicle tracking, facial recognition access, and IoT sensors for fire, gas, and humidity monitoring.
- Each depot will receive a star rating based on infrastructure quality, stock turnover, loss management, and compliance.





Recent News Headlines Related to launched Apps/portals

- The Income Tax Department launched the 'e-Pay Tax' feature on its official online portal
- To make land record management easier, more transparent, and more publically available, the Telangana government launched the Bhu Bharati portal
- Startup QNu Labs introduces Q-Shield, the first platform of its kind in the world that enables businesses to safeguard vital infrastructure
- Union Minister Sarbananda Sonowal launched the dedicated digital portal developed by the Inland Waterways Authority of India (IWAI) to facilitate private sector participation in building infrastructure (like jetties and terminals) on National Waterways, promoting Ease of Doing Business (EODB)
- 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
- Northeast Frontier Railway, the Railway Protection Force (RPF) has now officially integrated with the CEIR (Central Equipment Identity Register) portal across India
- 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 Bhagirath mobile app was launched by Uttarakhand Chief Minister Pushkar Singh Dhami. The app is based on the Jal Sanrakshan Abhiyan 2025 theme : "Dhara Mera, Naula Mera, Gaon Mera, Prayas Mera"
- Finance Minister Nirmala Sitharaman launched the 'NITI NCAER States Economic Forum' portal in New Delhi. It serves as a comprehensive repository of data related to social, economic, and fiscal parameters, along with research reports, papers, and expert commentaries
- The Delhi Legislative Assembly, the Ministry of Parliamentary Affairs, and the Delhi government have signed MoU to execute the National e-Vidhan Application (NeVA). With this decision, Delhi becomes India's 28th legislature to adopt a digital system
- South Eastern Coalfields Limited (SECL), a Coal India subsidiary, has made history with its CSR initiative 'SECL Ke Sushrut' becoming the first and only coal PSU CSR scheme listed on the Government of India's Direct Benefit Transfer (DBT) portal



:Ques: Who has been appointed as the head of the reconstituted National Security Advisory Board (NSAB)?

पुनर्गठित राष्ट्रीय सुरक्षा सलाहकार बोर्ड (NSAB) का प्रमुख किसे नियुक्त किया गया है?

- (a) Lt General AK Singh / लेफ्टिनेंट जनरल ए के सिंह
- (b) Alok Joshi / आलोक जोशी
- (c) B. Venkatesh Varma / बी. वेंकटेश वर्मा
- (d) Rajiv Ranjan Verma / राजीव रंजन वर्मा
- (e) Air Marshal PM Sinha / एयर मार्शल पी एम सिन्हा

Answer: Option B

Explanation:

- The National Security Advisory Board (NSAB) has been reconstituted by the Government of India following the terror attack in Pahalgam, Kashmir, which claimed 26 lives.
- Alok Joshi, the former chief of the Research and Analysis Wing (RAW), has been appointed as the new head of the NSAB.
- Other notable members include high-ranking former officials from the Army, Navy, Air Force, IPS, and IFS, such as Air Marshal PM Sinha, Lt Gen AK Singh, Rear Admiral Monty Khanna, and B. Venkatesh Varma.

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Ques: Under the National Supercomputing Mission (NSM), how many supercomputers have been deployed across India as announced by MeitY?
राष्ट्रीय सुपरकंप्यूटिंग मिशन (NSM) के तहत MeitY द्वारा भारत में कितने सुपरकंप्यूटर तैनात किए गए हैं?

- (a) 24
- (b) 28
- (c) 30
- (d) 34
- (e) 40

Answer: Option D

Explanation:

- The Ministry of Electronics and Information Technology (MeitY) announced that 34 supercomputers have been deployed across India.
- These supercomputers have a combined computing power of 35 Petaflops (equivalent to 10 lakh gigabytes).
- Institutions like IISc, IITs, C-DAC, and several from Tier-II and Tier-III cities host these machines.
- Usage exceeds 85%, with some systems being used more than 95%, reflecting high efficiency.

About National Supercomputing Mission (NSM) :

- Launched in : 2015
- Managed by : Department of Science and Technology (DST) and MeitY
- Implemented by Centre for Development of Advanced Computing (C-DAC), Pune, and the Indian Institute of Science (IISc), Bengaluru
- Outlay : Rs. 1874 crore
- NSM has established five dedicated training centers located in Pune (Maharashtra), Kharagpur (West Bengal), Chennai (Tamil Nadu), Palakkad (Kerala), and Goa





Ques: Which Indian state has become the first to implement an AI-based real-time alert system for forest management on a pilot basis?

भारत का पहला राज्य कौन सा बना है जिसने वन प्रबंधन के लिए एआई-आधारित रियल-टाइम अलर्ट सिस्टम को पायलट आधार पर लागू किया है?

- (a) Maharashtra / महाराष्ट्र
- (b) Kerala / केरल
- (c) Uttarakhand / उत्तराखंड
- (d) Himachal Pradesh / हिमाचल प्रदेश
- (e) Madhya Pradesh / मध्य प्रदेश

Answer: Option E

Explanation:

- Madhya Pradesh is the first state in India to implement an AI-based real-time alert system for active forest management.
- The system uses satellite images, mobile feedback, and machine learning to detect land encroachment, land use changes, and forest degradation.
- The pilot is being run in five forest divisions: Shivpuri, Guna, Vidisha, Burhanpur, and Khandwa.

EXAM
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Ques: Which state topped the overall composite rankings in the 2nd edition of the 2025 CareEdge State Rankings?

2025 के CareEdge राज्य रैंकिंग (द्वितीय संस्करण) में समग्र समग्र रैंकिंग में कौन सा राज्य शीर्ष पर रहा?

- (a) Gujarat / गुजरात
- (b) Karnataka / कर्नाटक
- (c) Maharashtra / महाराष्ट्र
- (d) Tamil Nadu / तमिलनाडु
- (e) Uttar Pradesh / उत्तर प्रदेश

Answer: Option C

Explanation :

- The 2nd edition of the 2025 CareEdge State Rankings was published by CareEdge Ratings.
- Maharashtra secured the top spot in the overall composite rankings with a score of 56.5, followed by Gujarat (52.4) and Karnataka (51.9).
- The rankings were based on 7 pillars: Economic, Fiscal, Infrastructure, Financial Development, Social, Governance, and Environment, using a total of 50 indicators.

Ranking of top 5 states in Group A (Large States) with scores :

- 1 Maharashtra 56.5
- 2 Gujarat 52.4
- 3 Karnataka 51.9
- 4 Telangana 51.4
- 5 Tamil Nadu 50.1
- 17 (Last) Bihar 34.8

Ranking of top 5 states in Group B (North-East, Hilly & Small States) with scores :

- 1 Goa 62.1
- 2 Uttarakhand 48.2
- 3 Sikkim 47.2
- 4 Himachal Pradesh 46.8
- 5 Assam 44.2
- 11 (Last) Nagaland 38.2





India's Rankings in Different Indices

- Asia University Rankings 2025 published by Times Higher Education (THE) : Indian Institute of Science (IISc) (38th), Tsinghua University (China) (1st)
- According to Newsweek and Statista's "World's Best Hospitals 2025" : All India Institute of Medical Sciences (AIIMS) in New Delhi (97th)
- World's busiest airports in 2024 Published by Airports Council International (ACI) : Indira Gandhi International Airport (IGIA) in Delhi (9th), Hartsfield-Jackson Atlanta International Airport (United States) (1st)
- Report Automotive Industry: Powering India's Participation in Global Value Chains 2nd Edition Published by National Institution for Transforming India (NITI Aayog) : India (4th), China (1st)
- Panchayat Advancement Index (PAI) baseline report 1st Edition Published by Ministry of Panchayati Raj (MoPR) : Gujarat (top)
- World's Best Airport for 2025 : Singapore Changi Airport (1st), Indira Gandhi International Airport (IGIA), or Delhi International Airport (32nd)
- 'Readiness for Frontier Technologies' index Published by UN Trade and Development (UNCTAD) : India (36th)
- Annual World's Billionaires list 39th Edition Published by Forbes : Elon Musk, CEO of Tesla Motors (1st), Mukesh Ambani (18th)
- Global Financial Centres Index (GFCI 37) 37th Edition Published by China Development Institute (CDI) : GIFT City-Gujarat (India) (46th), New York (USA) (1st)
- 2025 Hurun Global Rich List Edition 14th Published by Hurun Research Institute : Elon Musk (1st), Mukesh Ambani (17th)
- Annual ranking of 500 high-growth Asia-Pacific companies : Lendbox - India (USD 51.13 million) (1st)
- QS World University Rankings by Subject 15th Edition Published by Quacquarelli Symonds (QS) : Indian School of Mines (ISM), Dhanbad (20th), Harvard University, USA (Arts & Humanities) (1st)
- World Happiness Report 2025 13th Edition : India (118th), Finland (1st)





Ques : Which international fusion project is installing the world's most powerful magnet to confine plasma for clean energy production?

कौन सी अंतरराष्ट्रीय फ्यूजन परियोजना स्वच्छ ऊर्जा उत्पादन के लिए प्लाज़्मा को नियंत्रित करने हेतु दुनिया का सबसे शक्तिशाली चुंबक स्थापित कर रही है?

- A) CERN
- B) ISRO Fusion Lab
- C) IAEA Reactor
- D) ITER
- E) LHC

Answer : Option D

Explanation :

- The International Thermonuclear Experimental Reactor (ITER), a global fusion energy project located in southern France, is preparing to install the world's most powerful magnet.
- This magnet is designed to create an invisible magnetic cage that will confine superheated plasma, enabling nuclear fusion.
- Fusion technology mimics the process of the Sun, fusing light elements to release vast amounts of clean, limitless energy.
- ITER is a collaboration among USA, China, Japan, Russia, the European Union, and over 30 partner countries.
- The magnet is a key step toward building a reactor that could demonstrate the viability of fusion as a sustainable energy source for the future.





Ques: Which legendary tabla maestro is being honoured with a commemorative postage stamp on his centenary by the Department of Posts?

डाक विभाग द्वारा शताब्दी वर्ष के अवसर पर किस प्रसिद्ध तबला वादक को स्मारक डाक टिकट जारी कर सम्मानित किया जा रहा है?

- (a) Pandit Chatur Lal / पंडित चतुर लाल
- (b) Zakir Hussain / जाकिर हुसैन
- (c) Alla Rakha / अल्ला रक्खा
- (d) Anindo Chatterjee / अनिंदो चटर्जी
- (e) Kishan Maharaj / किशन महाराज

Answer: Option A

Explanation:

- The Department of Posts will issue a commemorative stamp in honour of Pandit Chatur Lal, marking his centenary.
- Born in Udaipur, he came from a family of court musicians.
- He began his career at All India Radio in 1947.
- He was nominated for an Oscar in 1957 with Pandit Ravi Shankar for the Canadian short film “A Chairy Tale”, which also won a Special BAFTA Award.
- In 1962, he performed for Queen Elizabeth II at Rashtrapati Bhawan.

EXAM
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Ques : International Jazz Day is celebrated on which day ?

अंतर्राष्ट्रीय जैज़ दिवस किस दिन मनाया जाता है?

- (a) 28 April
- (b) 29 April
- (c) 30 April
- (d) 1 May
- (e) 2 May

Answer : Option C

Explanation :

- Every year on April 30, International Jazz Day is observed to use the international language of jazz to further diversity, peace, cultural exchange, and respect for human rights.
- Through jazz music, International Jazz Day seeks to bring people together globally and promote intercultural communication, understanding, and collaboration.
- 2011 saw UNESCO, the United Nations Educational, Scientific, and Cultural Organization.
- Theme 2025 – Learning for Lasting Peace – SDG Goal 4: Quality Education

EXAM
Genius





Ques : On which date is Ayushman Bharat Diwas observed annually in India?
भारत में आयुष्मान भारत दिवस प्रतिवर्ष किस तारीख को मनाया जाता है?

- (a) 28 April
- (b) 29 April
- (c) 30 April
- (d) 1 May
- (e) 2 May

Answer : Option C

Explanation :

- India celebrates Ayushman Bharat Diwas on April 30 of each year. The purpose of the day is to raise awareness of the Ayushman Bharat Yojana, one of the biggest healthcare programs in the world.
- The purpose of this unique day is to raise awareness of the value of maintaining good health and the advantages of using the government's free healthcare system.
- Under the National Health Policy, the Indian government introduced the Ayushman Bharat Yojana in 2018. The Pradhan Mantri Jan Arogya Yojana (PM-JAY) is another name for it.
- This program's primary objective is to give low-income and impoverished families free health insurance.
- It enables patients to receive medical care in hospitals without having to pay out of pocket. Up to Rs 5 lakh might be given annually to each qualified family for medical care.





Ques : International Labour Day 2025 celebrated on which day ?
अंतर्राष्ट्रीय मजदूर दिवस 2025 किस दिन मनाया जाएगा?

- (a) 28 April
- (b) 29 April
- (c) 30 April
- (d) 1 May
- (e) 2 May

Answer : Option D

Explanation :

- International Labour Day celebrated every year on 1st May.
- Theme 2025 Safety and health of workers
- May 1st commemorates the Haymarket Affair of 1886 in Chicago, where workers protesting for better conditions were met with violence
- Both the US and Canada celebrate Labor Day on the first Monday in September, not May 1, even though International Labor Day honors events that occurred in the US.
- The Labour Kisan Party of Hindustan celebrated the inaugural Labour Day in India in 1923 in Chennai, which was then Madras.

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Important days :

- 7 April : World Health Day (Theme 2025: Healthy Beginnings, Hopeful Futures)
- 7 April : International Day of Reflection on the 1994 Genocide Against the Tutsi in Rwanda
- 1 to 7 April : Prevention of Blindness Week
- 8 April : Earth's Rotation Day (Theme 2025 Our Power, Our Planet)
- 10 April : World Homoeopathy Day (Theme 2025 – Adhyayan, Adhyaapan, Anusandhaan” (Education, Practice, and Research))
- 11 April : National Safe Motherhood Day (Theme 2025 – Healthy Beginnings, Hopeful Futures)
- 11 April : World Parkinson's Day 2025
- 12 April : International Day of Human Space Flight
- 13 April : Jallianwala Bagh Massacre Day
- 14 April : World Chagas Disease Day (Theme 2025 – Prevent, Control, Care: Everyone's role in Chagas disease)
- 14 April : World Quantum Day (Theme 2025 – Every Day in 2025)
- 15 April : World Art Day (Theme 2025 – Art for Unity and Transformation)
- 15 April : 78th Himachal Day 2025 (Himachal Pradesh was formed as a Union Territory on April 15, 1948 and On January 25, 1971, Himachal Pradesh achieved full statehood as the 18th state of India)
- 16 April : World Voice Day (Theme 2025 Empower Your Voice)
- 17 April : World Haemophilia Day (Theme 2025 – Access for All: Women and Girls Bleed Too)
- 18 April : World Heritage Day (Theme 2025 – Heritage under Threat from Disasters and Conflicts: Preparedness and Learning from 60 Years of ICOMOS Actions)
- 19 April : World Liver Day (Theme 2025 – Food is Medicine)
- 20 April : UN Chinese Language Day 2025 (Theme 2025 Chinese Language: A Gift Across Time and Space)
- 21 April : World Creativity and Innovation Day (Theme 2025 – Step out and innovate)
- 21 April : Civil Services Day
- 22 April : Earth Day (Theme 2025 – Our Power, Our Planet)
- 23 April : World Book and Copyright Day





IMPORTANT ONE – LINER Current Affairs

According to the Reserve Bank of India (RBI) report, India's total exports in 2024–25 reached \$824.9 billion, which reflects a 6.01% increase over \$778.1 billion in 2023–24.

Meesho's board has approved the renaming of its Indian entity from Fashnear Technologies to Meesho Pvt Ltd.

Department of Posts (DoP) also known as India Post has signed a Memorandum of Understanding (MoU) with SBI Funds Management Limited (SBIFM) to simplify the customer on-boarding process for Mutual Fund(MF) investors.

National Archives of India Acquires Private Papers of Late Dr. A.P.J. Abdul Kalam. It includes Original correspondences, passport, Aadhar card, Pan card, tour reports, and lectures delivered by Dr. Kalam. It is Donated by Shri APJMJ Sheik Saleem (grandnephew).

Ministry of Labour & Employment (MoL&E) & Rapido Private Limited Signed MoU to enhance employment opportunities in the logistics sector through the National Career Service (NCS) portal in New Delhi

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महत्वपूर्ण एक-लाइनर करेंट अफेयर्स

भारतीय रिजर्व बैंक (RBI) की रिपोर्ट के अनुसार, 2024-25 में भारत का कुल निर्यात \$824.9 बिलियन तक पहुँच गया, जो 2023-24 में \$778.1 बिलियन से 6.01% की वृद्धि दर्शाता है।

मीशो के बोर्ड ने अपनी भारतीय इकाई का नाम बदलकर फ़ैशनियर टेक्नोलॉजीज़ से मीशो प्राइवेट लिमिटेड करने को मंजूरी दे दी है।

डाक विभाग (DoP) जिसे इंडिया पोस्ट के नाम से भी जाना जाता है, ने म्यूचुअल फ़ंड (MF) निवेशकों के लिए ग्राहक ऑन-बोर्डिंग प्रक्रिया को सरल बनाने के लिए SBI फ़ंड मैनेजमेंट लिमिटेड (SBIFM) के साथ एक समझौता ज्ञापन (MoU) पर हस्ताक्षर किए हैं।

भारत के राष्ट्रीय अभिलेखागार ने स्वर्गीय डॉ. ए.पी.जे. अब्दुल कलाम के निजी कागजात हासिल किए। इसमें मूल पत्राचार, पासपोर्ट, आधार कार्ड, पैन कार्ड, यात्रा रिपोर्ट और डॉ. कलाम द्वारा दिए गए व्याख्यान शामिल हैं। यह श्री एपीजेएमजे शेख सलीम (पोते) द्वारा दान किया गया है।

श्रम एवं रोजगार मंत्रालय (एमओएलएंडई) और रैपिडो प्राइवेट लिमिटेड ने नई दिल्ली में राष्ट्रीय कैरियर सेवा (एनसीएस) पोर्टल के माध्यम से लॉजिस्टिक्स क्षेत्र में रोजगार के अवसरों को बढ़ाने के लिए समझौता ज्ञापन पर हस्ताक्षर किए।

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