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Presents

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**Ques: What new digital service has LIC launched for policyholders in 2025?**  
**एलआईसी ने 2025 में पॉलिसीधारकों के लिए कौन सी नई डिजिटल सेवा शुरू की है?**

- (a) AI-based insurance advisory service / एआई-आधारित बीमा सलाहकार सेवा
- (b) WhatsApp-based premium payment facility / व्हाट्सएप-आधारित प्रीमियम भुगतान सुविधा
- (c) QR code-based branch entry system / क्यूआर कोड-आधारित शाखा प्रवेश प्रणाली
- (d) Voice assistant for customer support / ग्राहक सहायता के लिए वॉयस असिस्टेंट
- (e) Online loan disbursement platform / ऑनलाइन ऋण संवितरण मंच

**Answer:** Option B

**Explanation :**

- In 2025, Life Insurance Corporation of India (LIC) introduced a WhatsApp-based premium payment facility.
- Policyholders can now check policy details and pay premiums directly via WhatsApp bot using the number 8976862090.
- The facility supports UPI, Net banking, and Card payments.
- It was officially launched by LIC CEO and MD Siddhartha Mohanty along with other senior officials.

**About Life Insurance Corporation (LIC) :**

- Established : 1 September 1956
- HQ : Mumbai, Maharashtra
- MD & CEO : Siddhartha Mohanty

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**Ques : Which company's stake has PNB agreed to sell for Rs.34 crore?**  
**PNB ने Rs.34 करोड़ में किस कंपनी की हिस्सेदारी बेचने का निर्णय लिया है?**

- A. ARCIL / एआरसीआईएल
- B. Edelweiss ARC / एडलवाइस एआरसी
- C. Reliance ARC / रिलायंस एआरसी
- D. Phoenix ARC / फीनिक्स एआर
- E. ISARC / आईएसएआरसी

**Answer :** Option E

**Explanation :**

- Punjab National Bank (PNB) has signed an agreement to sell its entire stake in India SME Asset Reconstruction Company (ISARC).
- The deal is valued at rs.34.04 crore and was announced on May 14, 2025.
- After this divestment, PNB will exit completely from ISARC, as part of its strategy to optimize capital and exit non-core investments.

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**Ques: How has India extended financial support to the Maldives in 2025?**

**भारत ने 2025 में मालदीव को किस प्रकार वित्तीय सहायता प्रदान की है?**

- (a) By granting a development loan of \$500 million / 500 मिलियन डॉलर का विकास ऋण देकर
- (b) By donating medical equipment and supplies / चिकित्सा उपकरण और आपूर्ति दान करके
- (c) Through the rollover of a \$50 million Treasury Bill / 50 मिलियन डॉलर के ट्रेजरी बिल के रोलओवर के माध्यम से
- (d) By funding a housing project in Malé / माले में एक आवास परियोजना को वित्तपोषित करके
- (e) By offering a currency swap arrangement / मुद्रा विनिमय व्यवस्था की पेशकश करके

**Answer: Option C**

**Explanation :**

- In 2025, India extended financial support to the Maldives by rolling over a \$50 million Treasury Bill for another year.
- The support was provided interest-free and is part of India's ongoing assistance since March 2019 under a Government-to-Government arrangement.
- The State Bank of India (SBI) subscribed to the Treasury Bill at the request of the Maldivian government.
- This move aims to support Maldives' fiscal reform efforts and enhance economic resilience.
- Treasury Bill are short-term (up to a year) borrowing instruments issued by the Indian government or a central authority in any other nation that allow investors to park their excess short-term cash while lowering their exposure to market risk.
- They are Auctioned by Reserve Bank of India. At present, the active T-Bills are 91-days T-Bills, 182-day T-Bills and 364-days T-Bills



**Ques : Which company recently received final approval from RBI to operate as an online payment aggregator?**

**किस कंपनी को हाल ही में ऑनलाइन पेमेंट एग्रीगेटर के रूप में संचालन के लिए आरबीआई से अंतिम मंजूरी मिली है?**

- (a) Infibeam Avenues Ltd / इन्फीबीम एवेन्यूज लिमिटेड
- (b) BillDesk / बिलडेस्क
- (c) Paytm / पेटीएम
- (d) PayU / पेयू
- (e) Razorpay / रेजरपे

**Answer : Option D**

**Explanation :**

- PayU, backed by Prosus, received final approval from the Reserve Bank of India (RBI) to operate as an Online Payment Aggregator.
- The company was earlier asked to reapply in January 2023 due to a complex corporate structure.
- It received in-principle approval in April 2024, and now joins other RBI-approved aggregators such as Razorpay, CCAvenue, Cashfree, and BillDesk.
- With this approval, PayU can now legally onboard new merchants and offer digital payment solutions in India.

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**Ques: What was India's retail inflation rate based on the Consumer Price Index (CPI) in April 2025?**

**भारत की खुदरा मुद्रास्फीति दर (सीपीआई आधारित) अप्रैल 2025 में कितनी रही?**

- (a) 3.34%
- (b) 3.15%
- (c) 3.50%
- (d) 3.16%
- (e) 3.25%

**Answer: Option D**

**Explanation :**

- As per the Ministry of Statistics & Programme Implementation, India's retail inflation in April 2025 was 3.16%, a decline from 3.34% in March 2025.
- This is the lowest year-on-year inflation rate since July 2019, when it stood at 3.15%.
- It marks a 69-month low in CPI-based retail inflation.

**Month-wise list of retail inflation :**

- November 2024 : 5.48%
- December 2024 : 5.22%
- January 2025 : 4.31%
- February 2025 : 3.61%
- March 2025 : 3.34%

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**Ques: As of May 9, 2025, what is LIC's total stake in Bank of India?**  
**9 मई 2025 तक, LIC की बैंक ऑफ इंडिया में कुल हिस्सेदारी कितनी हो गई है?**

- A. 6.35%
- B. 10.00%
- C. 8.38%
- D. 7.25%
- E. 9.02%

**Answer: Option C**

**Explanation :**

- Life Insurance Corporation of India (LIC) has increased its stake in Bank of India (BoI) to 8.38% as of May 9, 2025.
- The previous stake held by LIC was 6.35% as of September 2, 2021.
- LIC acquired an additional 2.026% stake during this period.
- Bank of India disclosed this information to the stock exchange on May 9, 2025.
- This increase reflects growing institutional confidence in the public sector bank and may boost market sentiment.

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**Ques : What is the revised MSP of middle grade jute as per JCI for the 2025-26 crop year?**

**JCI द्वारा 2025-26 फसल वर्ष के लिए मिडिल ग्रेड जूट की संशोधित MSP क्या है?**

- A. Rs.5,335
- B. Rs.5,500
- C. Rs.5,650
- D. Rs.5,850
- E. Rs.6,000

**Answer : Option C**

**Explanation :**

- The Jute Corporation of India (JCI) increased the Minimum Support Price (MSP) of middle grade jute from Rs.5,335 to Rs.5,650 per quintal for the 2025–26 crop year.
- This revised MSP will be effective from July 1, 2025.
- The aim is to prevent distress selling, reduce farmer dependence on middlemen, and ensure better returns for jute growers.
- Other grades of jute will also see proportional increases in MSP.

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**Ques: What is the name of India's first AI-powered all-in-one agriculture app launched by SBOF Agrosmart Private Limited?**

**भारत की पहली एआई-संचालित ऑल-इन-वन कृषि ऐप का क्या नाम है, जिसे SBOF Agrosmart प्राइवेट लिमिटेड ने लॉन्च किया है?**

- (a) Krishi AI Mitra / कृषि एआई मित्र
- (b) SmartFarm India / स्मार्टफार्म इंडिया
- (c) AgriSathi / कृषिसाथी
- (d) SBOF Agrosmart / एसबीओएफ एग्रोस्मार्ट
- (e) AI Kisan Connect / एआई किसान कनेक्ट

**Answer: Option D**

**Explanation :**

- SBOF Agrosmart Private Limited launched SBOF Agrosmart, India's first AI-powered integrated agriculture app.
- It combines Artificial Intelligence (AI), Internet of Things (IoT), and precision farming tools.
- Features include 24/7 multilingual chatbot support, customized data-driven recommendations, and updates on government schemes and subsidies for better farming and financial planning.

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**Ques: Which renewable energy company became the world's first Independent Power Producer (IPP) to turn water positive with a 14 GW operational portfolio?**  
**कौन सी अक्षय ऊर्जा कंपनी 14 गीगावॉट के परिचालन पोर्टफोलियो के साथ जल सकारात्मक बनने वाली दुनिया की पहली स्वतंत्र विद्युत उत्पादक (IPP) बनी है?**

- (a) ReNew Power / रिन्यू पावर
- (b) Tata Power Renewable Energy / टाटा पावर रिन्यूएबल एनर्जी
- (c) NTPC Green Energy Limited / एनटीपीसी ग्रीन एनर्जी लिमिटेड
- (d) Adani Green Energy Limited / अडानी ग्रीन एनर्जी लिमिटेड
- (e) JSW Energy / जेएसडब्ल्यू एनर्जी

**Answer: Option D**

**Explanation :**

- Adani Green Energy Limited (AGEL) became the world's first Renewable Energy IPP to achieve water positivity with a 14 GW operational portfolio.
- Achieved a year ahead of the FY2025–26 target, this milestone was certified by Intertek, a London-based global assurance firm.
- Water positivity means restoring more freshwater to the environment than what is consumed.
- AGEL accomplished this through innovative practices like waterless robotic cleaning, rainwater harvesting, and clean water generation from air moisture.

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**Ques: Who has been appointed as the 33rd Chairperson of the Union Public Service Commission (UPSC)?**

**संघ लोक सेवा आयोग (UPSC) के 33वें अध्यक्ष के रूप में किसे नियुक्त किया गया है?**

- (a) Rajiv Gauba / राजीव गौबा
- (b) Ajay Kumar / अजय कुमार
- (c) Preeti Sudan / प्रीति सूदन
- (d) Sanjay Mitra / संजय मित्रा
- (e) Vinay Mohan Kwatra / विनय मोहन क्वात्रा

**Answer: Option B**

**Explanation :**

- Ajay Kumar, a retired 1985-batch IAS officer from the Kerala cadre, has been appointed as the 33rd Chairperson of UPSC.
- He replaces Preeti Sudan and was appointed under Article 316(1) of the Constitution by the President of India.
- He previously served as Defence Secretary of India from August 2019 to October 2022.
- His term will continue till October 2027, when he attains the age of 65 years.

**About Union Public Service Commission :**

- Established : 1 October 1926
- HQ : New Delhi
- Ministry : Ministry of Personnel, Public Grievances and Pensions





**Ques : What is the total value of the defence deal signed between the US and Saudi Arabia during Trump's visit?**

**प्रेसिडेंट ट्रंप के दौरे के दौरान अमेरिका और सऊदी अरब के बीच रक्षा सौदे का कुल मूल्य कितना था?**

- A. \$60 billion
- B. \$142 billion
- C. \$300 billion
- D. \$500 billion
- E. \$600 billion

**Answer : Option B**

**Explanation :**

- During Donald Trump's visit to Saudi Arabia, a \$142 billion defence agreement was signed – the largest such deal in US history.
- Additionally, Saudi Arabia promised \$600 billion in investments, of which \$300 billion were immediate deals.
- Major tech firms like Nvidia, AMD, and Humain will collaborate with Saudi on AI infrastructure.
- Elon Musk and top CEOs accompanied Trump, showcasing strong business diplomacy.

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**Ques: Where was the Tabletop Exercise for the Quad Indo-Pacific Logistics Network (IPLN) conducted?**

**Quad इंडो-पैसिफिक लॉजिस्टिक्स नेटवर्क (IPLN) के लिए टेबलटॉप एक्सरसाइज कहाँ आयोजित की गई थी?**

- (a) New Delhi, India / नई दिल्ली, भारत
- (b) Tokyo, Japan / टोक्यो, जापान
- (c) Canberra, Australia / कैनबरा, ऑस्ट्रेलिया
- (d) Honolulu, Hawaii / होनोलुलु, हवाई
- (e) Washington D.C., USA / वाशिंगटन डी.सी., यू.एस.ए.

**Answer : Option D**

**Explanation :**

- India, Australia, Japan, and the United States of America, partners in the Quadrilateral Security Dialogue (Quad), simulated the launch of the Quad Indo-Pacific Logistics Network at the AsiaPacific Center for Security Studies in Honolulu, Hawaii, through a tabletop exercise.
- The IPLN is a strategic effort designed to help civilian disaster response in the Indo-Pacific region by strengthening the Quad nations' joint logistics capabilities.
- From March 17 to 19, 2025, the Quad presidency hosted the Quad Pandemic Preparedness Workshop 2025 in New Delhi.
- The Quad was first introduced by Japanese Prime Minister Shinzo Abe in 2007 with assistance from Indian Prime Minister Manmohan Singh, Australian Prime Minister John Howard, and US Vice President Dick Cheney. It was then brought back to life in 2017.





**Ques : Who has been appointed as the Chairman and Managing Director of PTC India in April 2025?**

**अप्रैल 2025 में PTC इंडिया का चेयरमैन और मैनेजिंग डायरेक्टर किसे नियुक्त किया गया है?**

- A. Rajeev Kumar / राजीव कुमार
- B. Suman Bery / सुमन बेरी
- C. Manoj Kumar Jhavar / मनोज कुमार झावर
- D. Ajay Tyagi / अजय त्यागी
- E. Alok Kumar / आलोक कुमार

**Answer : Option C**

**Explanation :**

- Manoj Kumar Jhavar has been appointed as the Chairman and Managing Director (CMD) of PTC India Ltd.
- His appointment is effective from April 26, 2025, as per the announcement made on May 13, 2025.
- He will serve as CMD until superannuation at the age of 60.
- Previously, he was serving as a Whole-Time Director at the company.

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**Ques:** As per the Ministry of Agriculture and Farmers Welfare, what percentage of total reported claims under PMFBY and RWBCIS has been settled across India?  
कृषि एवं किसान कल्याण मंत्रालय के अनुसार, PMFBY और RWBCIS योजनाओं के अंतर्गत देशभर में कुल रिपोर्ट की गई दावों में से कितने प्रतिशत दावे निपटाए जा चुके हैं?

- (a) 85%
- (b) 90%
- (c) 97%
- (d) 100%
- (e) 75%

**Answer:** Option C

**Explanation :**

- According to official data, 97% of all reported insurance claims (Rs.1,34,353 crore out of Rs.1,38,401 crore) under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) have been settled.
- The top-performing states with 100% claim settlement include Goa, Chhattisgarh, Telangana, and Tamil Nadu.
- The scheme was launched in 2016 to protect farmers from crop loss due to natural calamities, and it provides risk coverage from pre-sowing to post-harvest.
- In March 2025, the Government of India approved the continuation of both schemes till FY26, with a total outlay of Rs.69,515.71 crore for FY22–FY26.

**States with Highest Claim Shortfall :**

1. Andhra Pradesh : Rs.1,842 crore
2. Maharashtra : Rs.631 crore
3. Rajasthan : Rs.478 crore

**Top 3 States with Highest Claims Paid (As of 31 March 2025) :**

1. Maharashtra : Rs.32,628 crore
2. Madhya Pradesh : Rs.22,274 crore
3. Rajasthan : Rs.24,806 crore







**Ques: Who has been appointed as the new Chairman and Managing Director (CMD) of Solar Energy Corporation of India (SECI)?**

**सोलर एनर्जी कॉर्पोरेशन ऑफ इंडिया (SECI) के नए अध्यक्ष और प्रबंध निदेशक (CMD) के रूप में किसे नियुक्त किया गया है?**

- (a) Rameshwar Prasad Gupta / रमेश्वर प्रसाद गुप्ता
- (b) Bhupinder Bhalla / भूपिंदर भल्ला
- (c) Alok Kumar / आलोक कुमार
- (d) Santosh Kumar Sarangi / संतोष कुमार सारंगी
- (e) Tarun Kapoor / तरुण कपूर

**Answer:** Option D

**Explanation :**

- Santosh Kumar Sarangi, the Secretary of the Ministry of New & Renewable Energy (MNRE), has been appointed as the new CMD of Solar Energy Corporation of India (SECI).
- He replaces Rameshwar Prasad Gupta, a former IAS officer from the Gujarat cadre, who took charge in June 2023.
- SECI plays a central role in implementing India's solar and renewable energy projects.
- Solar Energy Corporation of India established in 2011 and HQ in New Delhi

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**Ques: From which year will Ayurveda Day be observed on a fixed date of September 23 instead of varying with Dhanteras?**

**किस वर्ष से आयुर्वेद दिवस को हर वर्ष 23 सितंबर को स्थिर तिथि पर मनाया जाएगा, जो पहले धनतेरस के अनुसार बदलता था?**

- (a) 2023
- (b) 2024
- (c) 2025
- (d) 2026
- (e) 2027

**Answer: Option C**

**Explanation :**

- The Indian government has set September 23 as the annual date for Ayurveda Day celebrations.
- Up till now, Dhanteras, a holiday celebrated during the Hindu month of Kartik (often October or November), has fallen on the same day as Ayurveda Day.
- Nevertheless, the celebration of Ayurveda Day lacked a set annual date because the day of Dhanteras varies every year.
- The selected day, September 23, falls on the autumnal equinox, when day and night are almost equal.
- The Narendra Modi government started observing Dhanteras Day as Ayurveda Day in 2016.

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**Ques: Where has the Union Cabinet approved a new semiconductor unit in India under the India Semiconductor Mission?**

**भारत सरकार की केंद्रीय कैबिनेट ने भारत के किस स्थान पर इंडिया सेमीकंडक्टर मिशन के तहत एक नई सेमीकंडक्टर यूनिट को मंजूरी दी है?**

- A. Bengaluru / बेंगलुरु
- B. Pune / पुणे
- C. Hyderabad / हैदराबाद
- D. Near Jewar Airport, Uttar Pradesh / जेवर एयरपोर्ट के पास, उत्तर प्रदेश
- E. Gandhinagar / गांधीनगर

**Answer: Option D**

**Explanation :**

- The Union Cabinet chaired by PM Narendra Modi has approved India's 6th semiconductor unit near Jewar Airport in Uttar Pradesh, under the Yamuna Expressway Industrial Development Authority (YEIDA).
- This unit is a joint venture between HCL and Foxconn.
- This move supports the Atmanirbhar Bharat Mission by enhancing India's self-reliance in semiconductor manufacturing.
- India already has 5 units under advanced construction and a growing design ecosystem involving 270 academic institutions and 70 startups.

**Key features:**

- Investment: Rs.3,700 crore
- Monthly capacity: 20,000 wafers
- Monthly output: 36 million display driver units
- The plant will produce chips for mobiles, laptops, automobiles, and other display devices.





## IMPORTANT ONE – LINER Current Affairs

The Taliban government has officially suspended chess in Afghanistan, citing concerns over gambling and its compatibility with Islamic principles.

For its 810 Megawatt solar power plant, Neyveli Lignite Corporation India Renewables Limited and Rajasthan Rajya Vidyut Utpadan Nigam Limited inked a Power Purchase Agreement. The Pugal Solar Park in Rajasthan's Bikaner district would be the site of the solar power project's development.

Book “India@2047: Leading the Global Economic Order” Authored by Chief Economist of the PHD Chamber of Commerce and Industry, Shyam Prakash Sharma and Published at Juniper Hall, India Habitat Centre in New Delhi

The Permanent Mission of India (PMI) in Geneva hosted the Group of Friends of Traditional Medicine's (GFTM) Sixth Meeting with great success. Ambassadors from a number of nations who were dedicated to enhancing the place of traditional medicine in international healthcare systems met.

The Karnataka State Road Transport Corporation (KSRTC) has won three Fortuna Global Excellence Awards – 2025 (India edition) for its innovative initiatives and leadership in public transport.

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## महत्वपूर्ण एक पंक्ति करंट अफेयर्स

तालिबान सरकार ने जुए और इस्लामी सिद्धांतों के साथ इसकी अनुकूलता पर चिंताओं का हवाला देते हुए अफगानिस्तान में शतरंज को आधिकारिक रूप से निलंबित कर दिया है।

नेवेली लिग्नाइट कॉरपोरेशन इंडिया रिन्यूएबल्स लिमिटेड और राजस्थान राज्य विद्युत उत्पादन निगम लिमिटेड ने अपने 810 मेगावाट के सौर ऊर्जा संयंत्र के लिए एक बिजली खरीद समझौते पर हस्ताक्षर किए। राजस्थान के बीकानेर जिले में पुगल सोलर पार्क सौर ऊर्जा परियोजना के विकास का स्थल होगा।

पीएचडी चैंबर ऑफ कॉमर्स एंड इंडस्ट्री के मुख्य अर्थशास्त्री श्याम प्रकाश शर्मा द्वारा लिखित और नई दिल्ली में इंडिया हैबिटेट सेंटर के जुनिपर हॉल में प्रकाशित पुस्तक “इंडिया@2047: लीडिंग द ग्लोबल इकोनॉमिक ऑर्डर”

जिनेवा में भारत के स्थायी मिशन (पीएमआई) ने ग्रुप ऑफ फ्रेंड्स ऑफ ट्रेडिशनल मेडिसिन (जीएफटीएम) की छठी बैठक की बड़ी सफलता के साथ मेजबानी की। अंतरराष्ट्रीय स्वास्थ्य सेवा प्रणालियों में पारंपरिक चिकित्सा के स्थान को बढ़ाने के लिए समर्पित कई देशों के राजदूतों ने मुलाकात की।

कर्नाटक राज्य सड़क परिवहन निगम (केएसआरटीसी) ने सार्वजनिक परिवहन में अपनी अभिनव पहल और नेतृत्व के लिए तीन फोर्टुना ग्लोबल एक्सीलेंस अवार्ड्स - 2025 (भारत संस्करण) जीते हैं।

EXAM  
Genius

