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Ques: What new digital service has LIC launched for policyholders in 2025?

- (a) AI-based insurance advisory service
- (b) WhatsApp-based premium payment facility
- (c) QR code-based branch entry system
- (d) Voice assistant for customer support
- (e) Online loan disbursement platform

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?

- A. ARCIL
- B. Edelweiss ARC
- C. Reliance ARC
- D. Phoenix ARC
- E. ISARC

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?

- (a) By granting a development loan of \$500 million
- (b) By donating medical equipment and supplies
- (c) Through the rollover of a \$50 million Treasury Bill
- (d) By funding a housing project in Malé
- (e) By offering a currency swap arrangement

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

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

- (a) Infibeam Avenues Ltd
- (b) BillDesk
- (c) Paytm
- (d) PayU
- (e) Razorpay

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?

- (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?

- 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?

- 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?

- (a) Krishi AI Mitra
- (b) SmartFarm India
- (c) AgriSathi
- (d) SBOF Agrosmart
- (e) AI Kisan Connect

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?

- (a) ReNew Power
- (b) Tata Power Renewable Energy
- (c) NTPC Green Energy Limited
- (d) Adani Green Energy Limited
- (e) JSW Energy

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)?

- (a) Rajiv Gauba
- (b) Ajay Kumar
- (c) Preeti Sudan
- (d) Sanjay Mitra
- (e) Vinay Mohan Kwatra

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?

- 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?

- (a) New Delhi, India
- (b) Tokyo, Japan
- (c) Canberra, Australia
- (d) Honolulu, Hawaii
- (e) Washington D.C., USA

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.

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

- A. Rajeev Kumar
- B. Suman Bery
- C. Manoj Kumar Jhawar
- D. Ajay Tyagi
- E. Alok Kumar

Answer : Option C

Explanation :

- Manoj Kumar Jhawar 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?

- (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)?

- (a) Rameshwar Prasad Gupta
- (b) Bhupinder Bhalla
- (c) Alok Kumar
- (d) Santosh Kumar Sarangi
- (e) Tarun Kapoor

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?

- (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?

- A. Bengaluru
- B. Pune
- C. Hyderabad
- D. Near Jewar Airport, Uttar Pradesh
- E. Gandhinagar

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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