

**EXAM GENIUS**  
Presents

# **GENIUS CURRENT AFFAIRS**

**In English**



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**Ques: What are the two new Fixed Deposit schemes launched by Indian Bank effective from May 8, 2025?**

- A. IND GOLD & IND GREEN
- B. IND SECURE & IND GREEN
- C. IND SUPER & IND PRIME
- D. IND GROW & IND SAVE
- E. IND PRIME & IND FUTURE

**Answer: Option B**

**Explanation:**

- Indian Bank launched two new fixed deposit (FD) schemes — IND SECURE (444 days) and IND GREEN (555 days) — with effect from May 8, 2025.
- These schemes offer attractive interest rates:  
IND SECURE: Up to 7.90% p.a. for super senior citizens.  
IND GREEN: Designed to promote sustainable development, with rates up to 7.55% p.a.
- Investment range: Rs.1,000 to less than Rs.3 crore.
- Validity: Both schemes are open for investment till September 30, 2025.
- They are available in the form of FD or money multiplier deposit with callable options.
- These new schemes replace the discontinued IND SUPER (400 Days) and IND SUPREME (300 Days).

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**Ques: What is the reason RBI imposed a penalty of rs.29.60 lakh on Yes Bank in May 2025?**

- A. Fraud in loan disbursal
- B. Violation of KYC norms
- C. Incorrect reporting of customer complaints
- D. Delay in CRR submission
- E. Misuse of funds

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) imposed a penalty of Rs.29.60 lakh on Yes Bank Limited on May 16, 2025.
- The penalty was due to non-compliance with RBI's guidelines on 'Financial Statements Presentation and Disclosures'.
- Specifically, Yes Bank failed to disclose accurate and complete information on customer complaints in its Annual Financial Statements for FY 2023-24.
- This violation was identified during ISE 2024, based on the bank's financials as of March 31, 2024.
- The penalty was imposed under Section 47A(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949.
- RBI clarified that the penalty relates to regulatory non-compliance and does not affect the validity of transactions with customers.

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**Ques:** As per the May 2025 RBI circular, to which country has Exim Bank of India extended a USD 700 million Line of Credit for a crude oil refinery project?

- A. Kazakhstan
- B. Bangladesh
- C. Russia
- D. Mongolia
- E. Uzbekistan

**Answer:** Option D

**Explanation:**

- Exim Bank of India signed an agreement on January 16, 2025, with the Government of Mongolia to provide a USD 700 million Line of Credit (LoC) for financing the construction of a crude oil refinery plant in Mongolia.
- The LoC became effective from May 6, 2025, with a disbursement period extending up to 48 months after project completion.
- The funding is aimed at promoting infrastructure development in Mongolia under the Reserve Bank of India's circular no. A.P. (DIR Series) Circular No. 05/2025-26 dated May 16, 2025.
- Only eligible Indian goods and services can be exported under this LoC, with mandatory filing of shipping bills and no agency commission payable under the scheme.
- The project is part of India's efforts to strengthen bilateral cooperation and export financing through Exim Bank.

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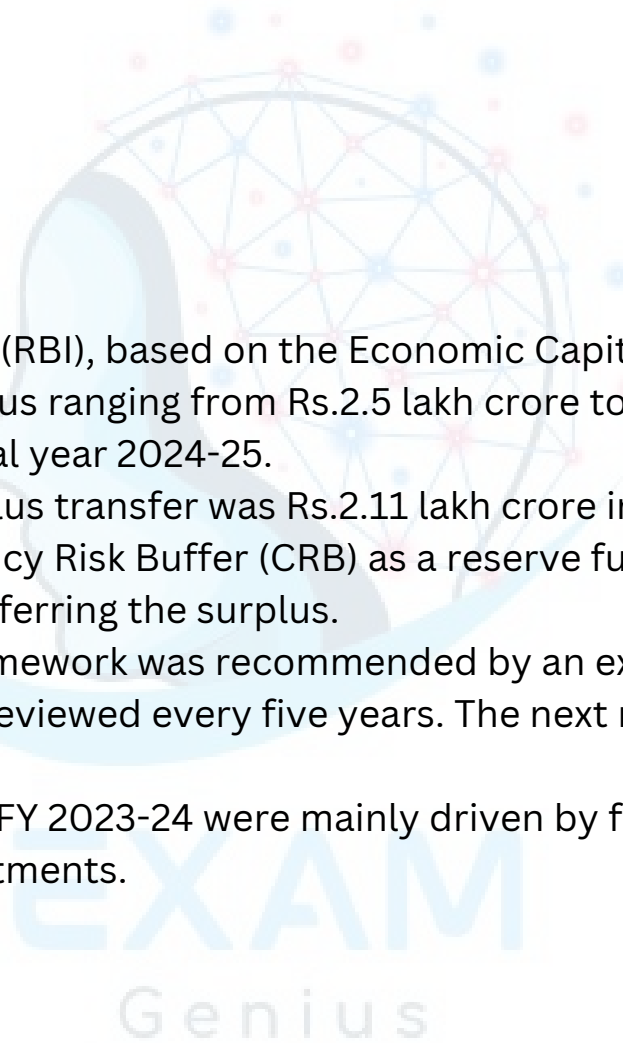
**Ques: What is the estimated amount RBI may transfer as surplus to the government for FY 2024-25?**

- A. Rs.1 lakh crore
- B. Rs.2 lakh crore
- C. Rs.3 lakh crore
- D. Rs.4 lakh crore
- E. Rs.50,000 crore

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI), based on the Economic Capital Framework (ECF), may transfer a record surplus ranging from Rs.2.5 lakh crore to Rs.3 lakh crore to the government for the financial year 2024-25.
- The previous highest surplus transfer was Rs.2.11 lakh crore in FY 2023-24.
- RBI sets aside a Contingency Risk Buffer (CRB) as a reserve fund for financial stability crises before transferring the surplus.
- The Economic Capital Framework was recommended by an expert committee led by Bimal Jalan in 2018 and is reviewed every five years. The next review is scheduled for August 2024.
- RBI's surplus earnings for FY 2023-24 were mainly driven by foreign exchange sales, gold revaluation, and investments.





**Ques: Which company has SBI Card partnered with to launch a health and wellness-focused co-branded credit card in May 2025?**

- A. Fortis HealthCare
- B. Max Life
- C. MedPlus
- D. Apollo HealthCo
- E. AIIMS Wellness

**Answer: Option D**

**Explanation:**

- SBI Card has collaborated with Apollo HealthCo, the operator of Apollo Pharmacy, to launch a co-branded credit card in May 2025.
- The card is named Apollo SBI Card SELECT and is focused on health and wellness spending.
- Cardholders will earn rewards on purchases made at Apollo Pharmacy stores, health check-up packages, blood tests, and other services offered through the Apollo 24x7 app.
- This partnership aims to enhance financial access to healthcare while promoting preventive wellness through rewards-driven incentives.

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**Q. Who among the following has been appointed as new Managing Directors of LIC from June 2025?**

- A. Siddhartha Mohanty and Ratnakar Patnaik
- B. Dinesh Pant and Ratnakar Patnaik
- C. Rakesh Sharma and Dinesh Pant
- D. Ratnakar Patnaik and Mukesh Kumar
- E. Vivek Joshi and Dinesh Pant

**Answer: Option B**

**Explanation:**

- The Government of India has approved the appointment of Dinesh Pant and Ratnakar Patnaik as Managing Directors (MDs) of Life Insurance Corporation of India (LIC) effective from June 1, 2025.
- Dinesh Pant's tenure is till May 31, 2027, and Ratnakar Patnaik's tenure is till March 31, 2028, or until further orders.
- Their backgrounds include actuarial, investment, and executive management roles, expected to strengthen LIC's leadership.

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**Ques: Why did RBI impose a monetary penalty of Rs.50 lakh on Deutsche Bank AG, India in May 2025?**

- A. Misuse of customer funds
- B. Non-compliance with KYC norms
- C. Incorrect financial disclosures
- D. Failure to report credit information to CRILC
- E. Delay in income recognition

**Answer: Option D**

**Explanation:**

- The Reserve Bank of India (RBI) imposed a rs.50 lakh penalty on Deutsche Bank AG, India on May 13, 2025.
- The reason: Non-compliance with RBI's directions related to reporting of credit information to the Central Repository of Information on Large Credits (CRILC).
- The violation was found during ISE 2024 based on the bank's financials as of March 31, 2024.
- The bank failed to report credit data of certain borrowers to CRILC, leading to regulatory action.
- The penalty was levied under Section 47A(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949.
- RBI clarified that the action pertains solely to regulatory non-compliance and does not question the validity of any customer transactions.

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**Ques: What is the name of the newly launched current account offering by HDFC Bank aimed at businesses?**

- A. SmartBiz Account
- B. EasyTrade Account
- C. Biz+ Current Account
- D. BusinessPro Account
- E. EliteBiz Account

**Answer: Option C**

**Explanation:**

- HDFC Bank has launched Biz+ Current Accounts, a reimagined suite of current account products tailored for Indian businesses.
- The offering is designed to simplify banking services and enhance operational efficiency through modern solutions.
- The product caters to business customers and enterprises, addressing their evolving financial needs.
- With Biz+, HDFC aims to deliver a streamlined, business-friendly banking experience to help enterprises grow and manage their operations more efficiently.

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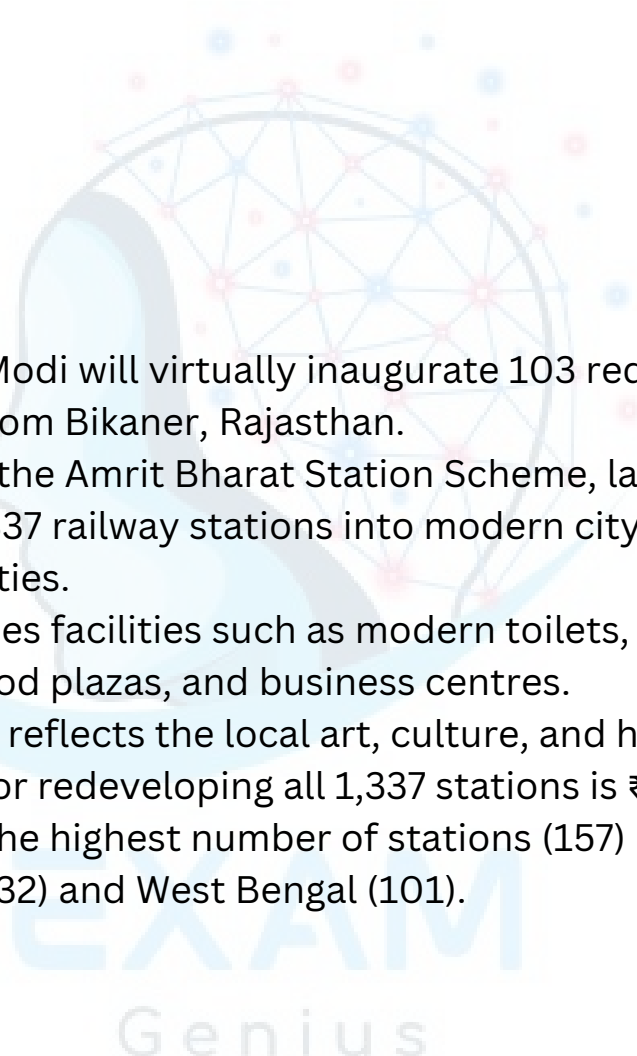
**Ques: Under the Amrit Bharat Station Scheme, how many railway stations will be virtually inaugurated by PM Modi on May 22, 2025?**

- A. 101
- B. 103
- C. 133
- D. 157
- E. 137

**Answer: Option B**

**Explanation:**

- Prime Minister Narendra Modi will virtually inaugurate 103 redeveloped railway stations on May 22, 2025, from Bikaner, Rajasthan.
- These stations are part of the Amrit Bharat Station Scheme, launched in 2022, which aims to transform 1,337 railway stations into modern city centres with enhanced passenger amenities.
- The redevelopment includes facilities such as modern toilets, lifts, escalators, free Wi-Fi, executive lounges, food plazas, and business centres.
- The design of each station reflects the local art, culture, and heritage of the region.
- The total estimated cost for redeveloping all 1,337 stations is ₹1 lakh crore.
- Uttar Pradesh leads with the highest number of stations (157) under this scheme, followed by Maharashtra (132) and West Bengal (101).





**Ques: According to Ethnologue 2025, which Indian language is the 3rd most spoken language in the world?**

- A. Bengali
- B. Telugu
- C. Hindi
- D. Urdu
- E. Marathi

**Answer: Option C**

**Explanation :**

- Five Indian languages—Hindi (ranked third), Bengali (7th), Urdu (ranked 11th), Marathi (16th), and Telugu (18th)—are among the top 20 most spoken languages worldwide in 2025, according to recent research from Ethnologue, the most authoritative source on languages of the world.
- Hindi, which has 609.1 million speakers, is the third most spoken language globally and the most spoken language in India.
- In 2025, English is the most spoken language worldwide, as it is the first and second language of 1.53 billion people in 188 countries.

**List of Top 5 Most Spoken Languages Globally in 2025 :**

- 1 English (1.53 Billion)
- 2 Mandarin Chinese (1.25 Billion)
- 3 Hindi (609.1 Million)
- 4 Spanish (558.5 Million)
- 5 Standard Arabic (334.8 Million)
- 7 Bengali (284.3 Million)
- 11 Urdu (246 Million)





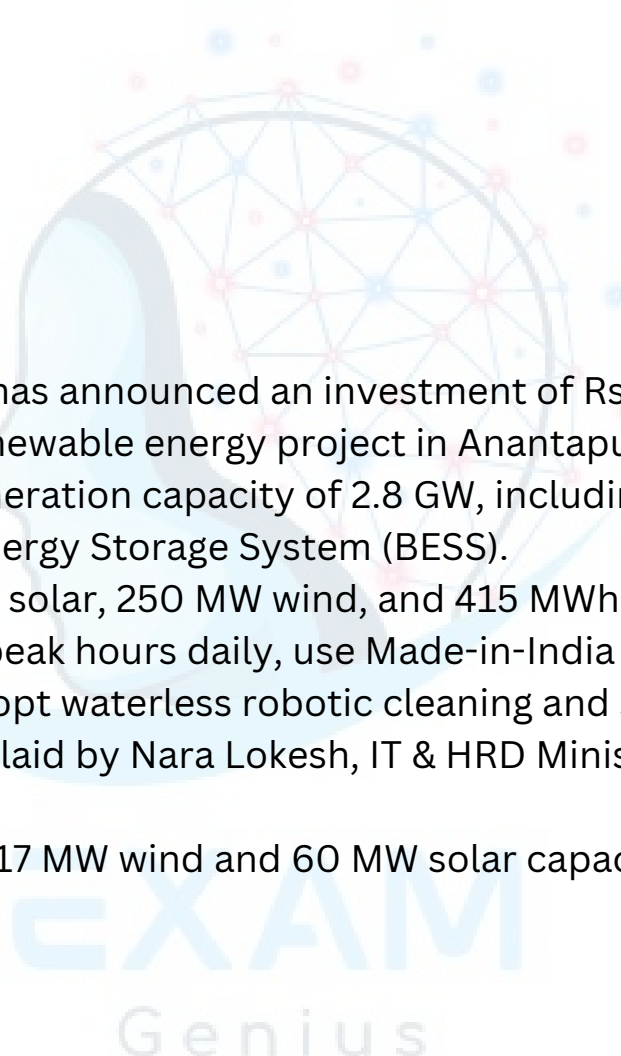
**Ques: ReNew Energy will invest Rs.22,000 crore to set up India's largest hybrid renewable energy project in which district of Andhra Pradesh?**

- A. Visakhapatnam
- B. Vijayawada
- C. Chittoor
- D. Anantapur
- E. Guntur

**Answer: Option D**

**Explanation:**

- ReNew Energy Global Plc has announced an investment of Rs.22,000 crore to set up India's largest hybrid renewable energy project in Anantapur, Andhra Pradesh.
- The project has a total generation capacity of 2.8 GW, including 1.8 GWp solar, 1 GW wind, and 2 GWh Battery Energy Storage System (BESS).
- Phase 1 includes 587 MWp solar, 250 MW wind, and 415 MWh BESS.
- It will supply power for 4 peak hours daily, use Made-in-India solar panels from Jaipur and Dholera, and adopt waterless robotic cleaning and solar tracking systems.
- The foundation stone was laid by Nara Lokesh, IT & HRD Minister of Andhra Pradesh.
- ReNew already operates 717 MW wind and 60 MW solar capacity across 10 sites in the state.





**Ques: Which Indian state launched the 'Eti Koli Duti Paat' scheme offering Rs.5,000 assistance to tea garden workers during the 200th celebration of Assam Tea?**

- A. West Bengal
- B. Tripura
- C. Meghalaya
- D. Assam
- E. Sikkim

**Answer: Option D**

**Explanation:**

- Assam Chief Minister Himanta Biswa Sarma launched the 'Eti Koli Duti Paat' scheme during the 200th celebration of Assam Tea.
- Under this scheme, the Government of Assam will provide a one-time assistance of Rs.5,000 to each permanent and temporary tea garden worker.
- Assam produces nearly 700 million kg of tea annually, contributing to around 50% of India's total tea production.
- CM Sarma also approved the renaming of Dibrugarh Airport in Assam after Bhupen Hazarika, the legendary singer and cultural icon, marking his 100th birth anniversary.
- Bhupen Hazarika was posthumously awarded the Bharat Ratna in 2019.

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**Ques: What is the name of the military operation launched by Israel in Gaza in 2025?**

- A. Operation Iron Sword
- B. Operation Gaza Storm
- C. Operation Gideon Chariots
- D. Operation Hostage Rescue
- E. Operation Thunder Force

**Answer: Option C**

**Explanation:**

- Israel launched Operation Gideon Chariots in 2025 to pressure Hamas into releasing the remaining hostages.
- The operation involved intensive airstrikes in Gaza, resulting in over 150 deaths within 24 hours.
- Gaza has been under a strict blockade for over three months, with no food, water, fuel, or goods allowed in.
- Israel's Defence Minister confirmed the operation is being conducted with "great force."
- Prime Minister Netanyahu had earlier vowed to escalate pressure on Hamas.
- Since Israel ended the January ceasefire on March 15, over 3,000 people have died. Approximately 23 hostages are still believed to be alive in Gaza, though their condition remains uncertain.
- The situation in Gaza has been declared a humanitarian crisis, with UN food experts warning of famine-like conditions if the blockade continues.





**Ques: Who has recently become India's 86th Chess Grandmaster?**

- A. R. Praggnanandhaa
- B. Arjun Erigaisi
- C. L.R. Srihari
- D. Gukesh D
- E. Raunak Sadhwani

**Answer: Option C**

**Explanation:**

- L.R. Srihari from Chennai, Tamil Nadu, became India's 86th Grandmaster after securing his third GM norm at the Asian Individual Chess Championship held in Al-Ain, UAE.
- He crossed the 2500 Elo rating at the Dubai Open in May 2023.
- He achieved his GM norms at Sixdays Budapest GM Round-Robin (Aug 2023), 2023 Qatar Masters, and Asian Individual Championship, Al-Ain (Abu Dhabi).
- Currently, he is a 19-year-old B.Com student.
- After nearly a year and nine tournaments, Srihari finally earned the Grandmaster title, calling it a "huge relief" after facing repeated setbacks.

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**Ques: What is the name of the large-scale field exercise recently conducted by the Indian Army's Trishakti Corps in West Bengal?**

- A. Brahmaputra Strike
- B. Eastern Shield
- C. Sindoor Sena
- D. Teesta Prahar
- E. Himalayan Thunder

**Answer: Option D**

**Explanation:**

- The Indian Army conducted 'Teesta Prahar', a large-scale integrated field exercise at the Teesta field firing range in West Bengal.
- The exercise was held under the Trishakti Corps, part of the Eastern Command.
- It gained importance in the backdrop of Operation Sindoor.
- The objective was to simulate and validate combat operations in riverine and all-terrain environments.
- It also assessed the use of newly acquired advanced weaponry, military equipment, and modern battlefield technology, supporting the Indian Army's modernisation drive.

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**Ques: What is the new name of the revamped National Manuscripts Mission set to be launched on June 9, 2025?**

- A. Bharat Gyan Yatra
- B. Digital Granth Yojan
- C. Gyan Bharatam Mission
- D. Manuscript India Mission
- E. Heritage Bharat Scheme

**Answer: Option C**

**Explanation:**

- The revamped National Manuscripts Mission (NMM), which will be launched by Prime Minister Narendra Modi on June 9, 2025, has been renamed as the Gyan Bharatam Mission.
- This mission aims to survey, document, and conserve over 1 crore manuscripts from across India.
- These manuscripts will be collected from academic institutions, libraries, museums, and private collectors.
- The mission is overseen by the Indira Gandhi National Centre for the Arts (IGNCA).
- The budget allocation has been significantly raised from ₹3.5 crore to ₹60 crore.
- Although the mission started in 2003, progress was limited until this major revamp.
- So far, 52 lakh manuscripts' metadata have been digitized, and over 3 lakh manuscripts preserved digitally, but only one-third are uploaded online.
- The government is also planning an autonomous body for better management of ancient texts.





**Ques: Which Kalaburagi-based artist has been selected for the 52nd Karnataka Lalitkala Academy Award for his miniature painting ‘Madhyamadi Raga’?**

- A. Suresh Patil
- B. Rehman Patel
- C. Manjunath Shetty
- D. Abdul Wahid
- E. Vijay Reddy

**Answer: Option B**

**Explanation:**

- Rehman Patel, an artist from Kalaburagi, has been selected for the 52nd Karnataka State Lalitkala Academy Award for 2022–23.
- He will be awarded for his traditional miniature painting titled ‘Madhyamadi Raga’.
- The award includes a cash prize of Rs.25,000 and a citation, and will be presented on May 23 at Ravindra Kalakshetra in Bengaluru.
- Patel has dedicated over two decades to the Surpur miniature art form, a style that thrived under the Surpur Nayaks (1773–1858 AD).
- He also received a fellowship from the Union Ministry of Tourism and Culture in 2002 for his work in preserving this dying art form.

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**Ques: What is the name of the counter-terrorism network recently revamped and inaugurated by Union Home Minister Amit Shah?**

- A. MAC (Multi Agency Centre)
- B. CCTNS
- C. NATGRID
- D. IBIN
- E. I4C

**Answer: Option A**

**Explanation:**

- Union Home Minister Amit Shah inaugurated the revamped Multi Agency Centre (MAC), developed at a cost of ₹500 crore.
- It is a key component of India's counter-terrorism infrastructure under the Intelligence Bureau (IB).
- The MAC ensures real-time intelligence sharing and secure connectivity across all police districts in India.
- It integrates inputs from 28 security organisations, including RAW, Armed Forces, and State Police.
- The system enhances coordination and preparedness against terrorism and organized crime.
- The Minister also praised Operation Sindoor and the anti-Naxal operation at KGH Hills as examples of strong intelligence and political resolve.



**Ques: Which city in Bihar is set to be renamed as 'Gaya Jee' due to its historic and religious significance?**

- A. Patna
- B. Nalanda
- C. Gaya
- D. Muzaffarpur
- E. Bhagalpur

**Answer: Option C**

**Explanation:**

- The Bihar government, during a State Cabinet meeting chaired by CM Nitish Kumar, approved the proposal to rename Gaya as 'Gaya Jee'.
- This decision reflects the historic and religious importance of the city, which is a major spiritual destination for Hindus and Buddhists.
- Alongside, the Cabinet also approved:
  - Formation of Bihar State Jeevika Fund Credit Cooperative Society Ltd.
  - Establishment of Jeevika Bank to facilitate loans for Jeevika Didis (rural women).
  - Creation of a cancer care and research society in the state.

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**Ques: What is the name of the joint HADR simulation conducted by the Indian Army and NDRF in Assam to enhance disaster response readiness?**

- A. Exercise Mitra
- B. Exercise Suraksha
- C. Exercise Raahat
- D. Exercise Shakti
- E. Exercise Aastha

**Answer: Option C**

**Explanation:**

- The Indian Army and the National Disaster Response Force (NDRF) jointly conducted Exercise Raahat in Assam, focusing on humanitarian assistance and disaster relief (HADR) operations.
- The goal was to strengthen coordination between civil and military agencies during natural disasters like floods and earthquakes, particularly in the northeastern region, which is highly vulnerable.
- The first Exercise Raahat was conducted in Rajasthan in 2016, mainly focusing on earthquake preparedness.
- The Assam edition aimed to simulate large-scale disaster scenarios, ensuring readiness of both defense and civilian institutions in joint relief efforts.

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**Ques: Which traditional performing art, featuring hair-flipping by women and mock battle formations by men, was performed to welcome Donald Trump at the UAE's presidential palace?**

- A. Dabke
- B. Tanoura
- C. Al-Ayyala
- D. Khaleegi
- E. Ardah

**Answer: Option C**

**Explanation:**

- Al-Ayyala is a traditional performing art of the UAE and Oman, recognized by UNESCO in 2014 as part of the Intangible Cultural Heritage of Humanity.
- It is performed during weddings, national holidays, and festivals to express unity, valor, and heritage.
- Men perform the dance in two rows, facing each other, carrying swords or bamboo sticks, and simulate a battle by moving in rhythm.
- In the UAE, women participate by standing at the front, wearing traditional attire and flipping their hair side to side to the beat.
- This dance was performed as a gesture of goodwill and cultural respect during Donald Trump's visit to the UAE's presidential palace, Qasr Al Watan, as part of his Middle East tour that also included Saudi Arabia and Qatar.

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**Ques: Who received the 58th Jnanpith Award for contributions to Sanskrit literature?**

- A. Dr. Satya Vrat Shastri
- B. Gulzar
- C. Dr. Ramesh Pokhriyal
- D. Jagadguru Rambhadracharya
- E. Swami Avdheshanand Giri

**Answer:** Option D

**Explanation:**

- The 58th Jnanpith Award, India's highest literary honour, was conferred on Jagadguru Rambhadracharya, a renowned Sanskrit scholar, poet, and philosopher.
- The award was presented by President Droupadi Murmu at Vigyan Bhavan, New Delhi.
- He was honoured for his exceptional contributions to Sanskrit literature, spiritual teachings, and Indian knowledge systems, despite being visually impaired.
- He has authored over 200 books, contributing significantly to the promotion of classical Sanskrit and Indian heritage.
- The Jnanpith Award is presented annually by the Bharatiya Jnanpith Trust, established in 1961.
- Another recipient this year was lyricist and poet Gulzar, who could not attend due to health issues.





**Ques: What is the theme of World Telecommunication and Information Society Day 2025, celebrated on May 17?**

- A. Bridging the digital divide
- B. Building sustainable digital futures
- C. Gender equality in digital transformation
- D. Smart connectivity for all
- E. Empowering rural innovation

**Answer: Option C**

**Explanation:**

- World Telecommunication and Information Society Day (WTISD) is celebrated every year on 17 May.
- It commemorates the founding of the International Telecommunication Union (ITU) and the signing of the first International Telegraph Convention in 1865.
- In March 2006, the UN General Assembly declared that World Information Society Day would also be observed on 17 May each year.
- The theme for 2025 is “Gender equality in digital transformation.”
- The International Telecommunication Union (ITU) is a specialized UN agency for information and communication technologies, headquartered in Geneva, Switzerland.
- India has been an active member of the ITU since 1869 and a Council member since 1952.
- ITU has 194 member countries and over 1,000 institutional members including companies, universities, and regional organizations.







**Ques: On which date does Sikkim celebrate its Statehood Day, marking its integration as the 22nd state of India in 1975?**

- A. May 15
- B. May 16
- C. May 18
- D. May 20
- E. May 12

**Answer:** Option B

**Explanation:**

- Sikkim celebrates its Statehood Day on May 16, commemorating its integration with India as the 22nd state in 1975.
- This was made official through the 36th Amendment of the Indian Constitution.
- Historically, Sikkim was a monarchy under the Namgyal dynasty established in the 17th century. The dynasty ruled until 1975.
- In 1950, under the Indo-Sikkimese Treaty, Sikkim became an Indian protectorate, with India managing its external affairs, defense, and communications.
- Sikkim is located in the eastern Himalayas and is among the smallest states in India.
- The name “Sikkim” comes from the Limbu words “su him”, meaning “new house.”

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## IMPORTANT ONE – LINER Current Affairs

JSW One Platforms Limited, the Business-to-Business (B2B) ecommerce arm of JSW Group, secured approximately USD 40 million (Rs. 340 crore) in a funding round led by Principal Asset Management, OneUp, and JSW Steel.

Achieving a historic success in the resolve of a 'Naxal-free India,' the security forces have killed 31 Naxalites in the biggest-ever operation against Naxalism, on the Karreguttalu Hill (KGH) at the ChhattisgarhTelangana border.

Book “The Tamils: A Portrait of Community” Authored by Nirmala Lakshman.  
Reviewed by Union Minister Nirmala Sitharaman, Ministry of Finance and Launched by Aleph Book Company

Northern Region Farm Machinery Training & Testing Institute (NRFMTTI), located in Hisar, Haryana, has achieved CMVR testing approval for agricultural tractors and also earned NABL accreditation for CMVR testing of tractors and combine harvesters.

A former Indian Football player, Dost Mohammad Khan Afzal passed away. DMK Afzal was part of the Gold-medal winning India team at the 1962 Asian Games in Jakarta, Indonesia.

The first woman from the minority group in Balochistan to be named assistant commissioner in the unrest-plagued province is 25-year-old Kashish Chaudhary, a Pakistani Hindu woman.

