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Ques: Which Indian bank recently crossed Rs.15 lakh crore market capitalization, becoming the third Indian company to do so? किस भारतीय बैंक ने हाल ही में Rs.15 लाख करोड़ बाजार पूंजीकरण पार कर तीसरी भारतीय कंपनी बनने का

गौरव प्राप्त किया है?

- (a) ICICI Bank / आईसीआईसीआई बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) Kotak Mahindra Bank / कोटक महिंद्रा बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer: Option D

- HDFC Bank Limited achieved a historic milestone by crossing a market capitalization (m-cap) of Rs.15 lakh crore.
- It became the third Indian company to reach this valuation, after Reliance Industries Limited (RIL) and Tata Consultancy Services (TCS).
- As of 31 March 2025, HDFC Bank's m-cap stood at Rs.15,01,289.37 crore.
- The bank also posted a standalone net profit of Rs.17,616 crore for Q4 FY25, marking a 6.7% increase over the same quarter of the previous year.
- The milestone reflects steady share price growth and strong investor confidence in HDFC Bank.

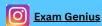


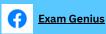
















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Ques: As per RBI's directive, what percentage of ATMs must dispense Rs.100 or Rs.200 denomination notes by March 31, 2026?

RBI के अनुसार 31 मार्च 2026 तक कितने प्रतिशत ATM से Rs.100 या Rs.200 के नोट निकलने चाहिए?

- a) 40%
- b) 60%
- c) 80%
- d) 90%
- e) 100%

Answer: Option D

Explanation:

- RBI has directed all banks and White Label ATM Operators (WLAOs) to ensure that their ATMs dispense Rs.100 or Rs.200 denomination notes regularly.
- The objective is to increase the availability of lower denomination notes for public convenience during small transactions.
- This move aims to enhance circulation of small currency notes and make cash transactions smoother for common people.

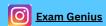
As per the timeline:

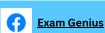
- By 30 September 2025, 75% of ATMs must dispense Rs.100 or Rs.200 notes from at least one cassette.
- By 31 March 2026, the compliance level must rise to 90% of ATMs.















Recent News Headlines Related to RBI

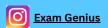
- Outward remittances under the RBI's Liberalised Remittance Scheme (LRS) dropped by 8.21% year-on-year during April 2024 to February 2025
- RBI has directed all banks to migrate to the exclusive 'bank.in' domain by October 31, 2025
- The RBI has loosened rules to make it possible for Indian exporters to more effectively reach international markets by using warehouses at Bharat Mart, a multimodal logistics hub located in the United Arab Emirates
- The Reserve Bank of India (RBI) has allowed minors aged 10 years and above to independently open and operate savings and term deposit accounts
- Due to insufficient capital adequacy, weak earnings prospects, and non-compliance with Sections 11(1) and 22(3)(d) read with Section 56 of the Banking Regulation Act, 1949, the RBI revoked the license of Color Merchants Co-operative Bank Limited, located in Ahmedabad, Gujarat
- FACE, a self-regulatory organization recognized by the RBI, said that the RBI conducted 79 enforcement proceedings against banks and NBFCs in FY25
- The Reserve Bank of India (RBI) declared that it will buy Rs 40,000 crore worth of government securities through an open market operation (OMO) auction on April 17
- About 500 weak UCBs under RBI's SAF will shift to the Prompt Corrective Action (PCA) framework from April 1, 2025. PCA enables timely supervisory intervention requiring banks to take prompt remedial measures
- RBI has launched a WhatsApp Channel to enhance its financial literacy campaign, especially targeting remote and underserved areas
- In April 2025, the Reserve Bank of India (RBI) cut the repo rate by 25 basis points (0.25%), bringing it down to 6%.
- The Reserve Bank of India (RBI) plans to allow the securitisation of stressed assets using a market-based system, in addition to the existing Asset Reconstruction Company (ARC) route
- The Reserve Bank of India has given a Non-Banking Financial Company (NBFC) license to Securis Finance Private Limited, a subsidiary of FirstPay Technologies situated in Bengaluru, Karnataka
- The Reserve Bank of India (RBI) will issue new Rs.10 and Rs.500 banknotes. The signatory on these new notes will be Sanjay Malhotra, the current RBI Governor

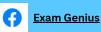
















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Ques: Which co-operative bank's license was cancelled by the RBI due to inadequate capital and poor financials? आरबीआई द्वारा अपर्याप्त पूंजी और खराब वित्तीय स्थिति के कारण किस सहकारी बैंक का लाइसेंस रद्द कर दिया गया?

- (a) Shree Veershaiv Co-operative Bank / श्री वीरशैव सहकारी बैंक
- (b) Ajantha Urban Co-operative Bank Maryadit / अजन्ता अर्बन को-ऑपरेटिव बैंक मर्यादित
- (c) Rupee Co-operative Bank / रुपी को-ऑपरेटिव बैंक
- (d) Saraswat Co-operative Bank / सारस्वत को-ऑपरेटिव बैंक
- (e) Punjab and Maharashtra Co-operative Bank / पंजाब और महाराष्ट्र को-ऑपरेटिव बैंक

Answer: Option B

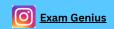
- The Reserve Bank of India (RBI) cancelled the license of Ajantha Urban Co-operative Bank Maryadit, located in Aurangabad, Maharashtra.
- The cancellation was due to the bank's inadequate capital base, poor earnings prospects, and inability to safeguard depositors' interests.
- The bank violated provisions under Sections 11(1), 22(3)(a) to 22(3)(e), and Section 56 of the Banking Regulation Act, 1949.

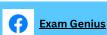
















Ques: What is the new deadline set by RBI for NSM compliance as per BIS standards?

RBI द्वारा NSM मानकों के अनुपालन के लिए नई समयसीमा क्या तय की गई है?

A. July 1, 2025

B. November 1, 2025

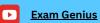
C. March 1, 2025

D. October 30, 2024

E. September 1, 2025

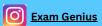
Answer: Option B

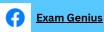
- The Reserve Bank of India (RBI) extended the deadline for Note Sorting Machine (NSM) compliance with BIS standards (IS 18663:2024) by 6 months, making the new effective date November 1, 2025.
- Only those NSMs that meet the Bureau of Indian Standards (BIS) specifications will be allowed for use to ensure the authenticity, fitness, and security of processed currency notes.
- The standard IS 18663:2024 was officially published in the Gazette of India on March 19, 2024.
- RBI had earlier issued a circular regarding this compliance requirement to all banks on October 30, 2024.
- The move will help in better detection of counterfeit and unfit notes, leading to uniformity and improved quality of currency in circulation across banks.















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Ques: How much monetary penalty did RBI impose on Indian Bank for regulatory violations?

RBI ने Indian Bank पर नियामकीय उल्लंघन के लिए कितना जुर्माना लगाया?

- a) Rs.1.20 crore
- b) Rs.1.60 crore
- c) Rs.63.60 lakh
- d) Rs.71.30 lakh
- e) Rs.74.52 lakh

Answer: Option B

- 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 ₹1.60 crore for not linking floating rate loans (including MSME loans) to an external benchmark and for taking collateral on KCC and MSME loans up to ₹10 lakh — both violations of RBI guidelines.
- Indian Overseas Bank was penalized ₹63.60 lakh for non-compliance with regulatory instructions, although the specific details were not disclosed.
- Mahindra Finance received a penalty of ₹71.30 lakh for regulatory non-compliance, with exact violations not specified.



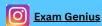


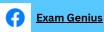
















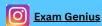
Recent Penalties imposed on Banks by RBI:

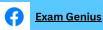
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.29.60 lakh on Punjab National Bank (PNB) for violating its guidelines on Customer Service in Banks
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.38.60 lakh on IDFC First Bank for violating Know Your Customer (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 noncompliance 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
- Citibank, Asirvad Micro Finance, and JM Financial Home Loans have all received monetary penalties from the Reserve Bank of India (RBI) for breaking regulatory standards. Citibank was fined Rs 39 lakh, Asirvad Micro was fined Rs 6.20 lakh and JM Financial Home Loans was fined Rs 1.50 lakh.
- Nainital Bank Ltd received a penalty of Rs.61.40 lakh for failing to follow guidelines on 'Interest Rate on Advances' and 'Customer Service in Banks















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Ques: What was the total credit card spending in March 2025? मार्च 2025 में कुल क्रेडिट कार्ड खर्च कितना रहा?

A. Rs.1.64 trillion

B. Rs.1.80 trillion

C. Rs.2.01 trillion

D. Rs.2.10 trillion

E. Rs.2.20 trillion

Answer: Option C

Explanation:

- In March 2025, total credit card spending in India surged to a record Rs.2.01 trillion, marking a 4-month high.
- POS (Point of Sale) transactions rose 13.08% year-on-year (YoY), and e-commerce transactions reached Rs.1.30 trillion in March.
- Compared to February 2025, spending jumped 20.66% month-on-month (MoM) from Rs.1.67 trillion.
- The surge was driven by factors like insurance premium payments, government dues settlement, and year-end shopping offers.
- New Credit Card Additions: Only 8 lakh cards were added in FY25, much lower than 1.5 crore in FY24, due to RBI's stricter norms on unsecured loans.
- Total Credit Cards Outstanding: Reached 109.88 million, showing a 7.94% YoY growth.

Bank-wise MoM growth:

- HDFC Bank: Rs.57,751 crore (24.5% increase)
- SBI Card: Rs.32,464.27 crore (24.02% increase)
- ICICI Bank: Rs.36,698.7 crore (18.42% increase)
- Axis Bank: Rs.23,312 crore (23.45% increase)



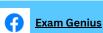
















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Ques: Which Indian institution ranked highest in the Asia University Rankings 2025 published by Times Higher Education (THE)?

टाइम्स हायर एजुकेशन (THE) द्वारा प्रकाशित एशिया यूनिवर्सिटी रैंकिंग्स 2025 में कौन सा भारतीय संस्थान सबसे ऊपर रहा?

- (a) Indian Institute of Technology Bombay (IIT Bombay) / भारतीय प्रौद्योगिकी संस्थान बॉम्बे (आईआईटी बॉम्बे)
- (b) Indian Institute of Science (IISc) / भारतीय विज्ञान संस्थान (आईआईएससी)
- (c) Anna University / अन्ना विश्वविद्यालय
- (d) Indian Institute of Technology Delhi (IIT Delhi) / भारतीय प्रौद्योगिकी संस्थान दिल्ली (आईआईटी दिल्ली)
- (e) Jawaharlal Nehru University (JNU) / जवाहरलाल नेहरू विश्वविद्यालय (जेएनयू)

Answer: Option B

Explanation:

- Indian Institute of Science (IISc) was the top-ranked Indian institution in the Asia University Rankings 2025 published by Times Higher Education (THE).
- IISc secured a rank of 38 with an overall score of 65.2.
- Anna University followed IISc as the second-highest ranked Indian institution.
- A total of 853 universities from 35 countries/territories participated in the rankings.
- Additionally, Uzbekistan, Bahrain, Mongolia, and Syria were represented for the first time.

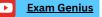
Ranking of top 5 universities:

- 1 Tsinghua University (China)
- 2 Peking University (China)
- 3 National University of Singapore (Singapore)
- 4 Nanyang Technological University (Singapore)
- 5 The University of Tokyo (Japan)

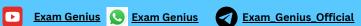
Ranking of top 5 Indian universities:

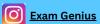
- Indian Institute of Science (Bangalore) 38
- 111 Anna University (Tamil Nadu)

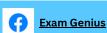
















- 131 IIT Indore
- 140 Mahatma Gandhi University (Kerala)
- 146 Shoolini University of Biotechnology and Management Sciences (Himachal Pradesh)

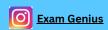


















India's Rankings in Different Indices

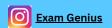
- According to Newsweek and Statista's "World's Best Hospitals 2025" : All India Institute of Medical Sciences (Aiims) in New Delhi (97th)
- World's busiest airports in 2024 Published by Airports Council International (ACI): Indira Gandhi International Airport (IGIA) in Delhi (9th), Hartsfield-Jackson 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)

















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Ques: Maharashtra Governor C.P. Radhakrishnan conferred which edition of the 'Yashraj Bharti Samman' awards?

महाराष्ट्र के राज्यपाल सी.पी. राधाकृष्णन ने 'यशराज भारती सम्मान' पुरस्कार का कौन सा संस्करण प्रदान किया?

- (a) 3rd
- (b) 4th
- (c) 5th
- (d) 6th
- (e) 7th

Answer: Option A

Explanation:

- Three noteworthy grassroots organizations received the third edition of the "Yashraj Bharti Samman" awards from Maharashtra Governor C.P. Radhakrishnan in recognition of their outstanding work in the areas of governance, healthcare, and education for sustainable development.
- The influence of Jan Swasthya Sahayog (Chhattisgarh), Pratham Education Foundation, and the Services Plus platform created by the National Informatics Center were acknowledged during the award ceremony, which took place in Mumbai.

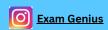
Winners of the Yashraj Bharti Samman Awards 2025:

- Jan Swasthya Sahayog (Chhattisgarh): Recognized for delivering expert-led healthcare services in remote and tribal regions
- Pratham Education Foundation: Honored for promoting sustainable development through education
- Services Plus Platform (NIC): Developed by the National Informatics Centre (NIC)













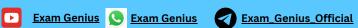


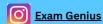
Recent News Headlines Related to Awards & Winners:

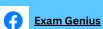
- Gurudev Kalicharan Brahma Award 2025: Achyuta Samanta, the founder of KIIT and KISS
- 68th World Press Photo of the Year: Samar Abu Elouf, a Qatar-based Palestinian photographer
- "Legends of Endoscopy" award : Dr. D. Nageshwar Reddy, Chairman of AIG Hospitals
- Master Humor Award: Aamir Khan at Macau International Comedy Festival 2025 in china
- Verchol Dalit Literary Award: Retired IAS officer, writer, and politician P. Sivakami
- National Maritime Varuna Award: Rajesh Unni, the founder of Synergy Marine Group
- Constantine the Philosopher University, Nitra, Slovakia: President Droupadi Murmu
- Key to the City of Lisbon, which is the highest civilian honour awarded by the city of Lisbon, Portugal: President Droupadi Murmu
- shortlisted for the International Booker Prize 2024: Heart Lamp by Banu Mushtaq and translated into English by Deepa Bhasthi
- Fred Darrington Sand Master Award: artist Sudarsan Pattnaik became the first Indian
- SKOCH 2025 Award in the Gold category for Infrastructure: Maharashtra State Road Development Corporation Limited (MSRDC)
- Sri Lanka's highest civilian award "Sri Lanka Mitra Vibhushana" : Prime Minister Narendra Modi















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Ques: When was the SMILE scheme launched? SMILE योजना की शुरुआत कब हुई थी?

- a) 2019
- b) 2020
- c) 2021
- d) 2022
- e) 2023

Answer: Option D

Explanation:

- The SMILE Scheme (Support for Marginalised Individuals for Livelihood and Enterprise) was launched in 2022 by the Ministry of Social Justice and Empowerment.
- Its objective is to identify, rescue, and rehabilitate individuals engaged in begging, with special attention to urban areas, religious places, and transgender empowerment.
- In two years, 9,958 beggars were identified across 81 cities, but only 970 persons were successfully rehabilitated as of December 2024. Children rescued among them were 352.
- Target for FY 2023-26: Rehabilitate 8,000 individuals.
- Budget Allocation: Rs.100 crore for 2023-26, out of which Rs.14.71 crore has been spent till December 2024.

Implementation Phases:

- Phase 1: Covered 30 cities like Ayodhya, Amritsar, Delhi, Hyderabad, Gaya.
- Phase 2: Added 50 more cities.

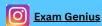


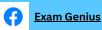
















Recent News Headlines Related to Schemes

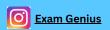
- The Maharashtra government has started the Pink E-Rickshaw Scheme to help women become financially independent
- The Ministry of Education announced a 9.5% increase in the material cost under the PM POSHAN scheme, previously known as the Midday Meal Scheme. The revised cost is effective from May 1, 2025
- The Cabinet Committee on Economic Affairs (CCEA) has approved the inclusion of Bihar's Kosi Mechi Intra-State Link Project under the Pradhan Mantri Krishi Sinchai Yojana - Accelerated Irrigation Benefits Programme (PMKSY-AIBP). The central government will provide Rs.3,652.56 crore in financial support for the project, which has a total estimated cost of Rs.6,282.32 crore and is expected to be completed by March 2029
- The final budget for the Department of Fertilizers in 2024-25 was increased from Rs.1,68,130.81 crore to Rs.1,91,836.29 crore. The allocation for the Nutrient Based Subsidy (NBS) scheme also rose from Rs.45,000 crore to Rs.54,310 crore through Supplementary Demands for Grants
- The Union Cabinet, led by PM Modi, has approved the Electronics Component Manufacturing Scheme with a budget of Rs.22,919 crore to strengthen India's electronics supply chain and promote self-reliance
- As of February 28, 2025, the Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) has established 15,057 Jan Aushadhi Kendras (JAKs) in India
- The Rs.22,919 crore Production-Linked Incentive (PLI) scheme aims to boost domestic manufacturing of critical electronic components
- Central Government Employees Given Until June 30, 2025, to Opt for Unified Pension Scheme (UPS). It will officially launch on April 1, 2025, with a three-month window until June 30, 2025, for eligible employees to opt in.

















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Ques: Who has been appointed as the new Chairman of Air India Express, replacing Campbell Wilson in 2025?

2025 में कैंपबेल विल्सन की जगह एयर इंडिया एक्सप्रेस के नए अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Nipun Aggarwal / निपुण अग्रवाल
- (b) Basil Kwauk / बैसिल क्वाक
- (c) Rajiv Bansal / राजीव बंसल
- (d) Vinod Hejmadi / विनोद हेjmadi
- (e) Jyoti Priya Mallick / ज्योति प्रिया मलिक

Answer: Option A

- Nipun Aggarwal, the current Chief Commercial Officer (CCO) of Air India, has been appointed as the new Chairman of Air India Express.
- He replaces Campbell Wilson, who will continue to serve as the Managing Director (MD) and CEO of Air India.
- Additionally, Captain Basil Kwauk, Air India's Chief Operations Officer (COO), will also join the Air India Express Board, further strengthening operations.

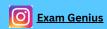


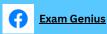
















Recent Appointment in different departments:

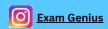
- Anuradha Thakur: Economic Affairs Secretary of India
- Arvind Shrivastava: Secretary of the Department of Revenue
- Pankaj Kumar Mishra, Sanjay Bahadur, L Rajasekhar Reddy, and G Aparna Rao: four new members to the Central Board of Direct Taxes (CBDT)
- Dr. Mangi Lal Jat: Director-General of the Indian 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
- Mirabai Chanu: Chairperson of the Athletes' Commission of the Indian Weightlifting Federation (IWLF)
- Justice Arun Palli : Chief Justice of the High Court of Jammu & Kashmir and Ladakh (Replaced Chief Justice Tashi Rabistan)
- Sourav Ganguly: Chairperson of the ICC men's cricket committee
- Aarthi Subramanian: Executive Director-President and COO of Tata Consultancy Services (TCS)
- Shaleen Toshniwal: 20th Chairman of Manmade and Technical Textiles Export Promotion Council (MATEXIL) (Replaced Bhadresh Dodhia)
- Seema Agrawal: Director-General of Police (DGP)/ Director of Fire and Rescue Services (Replaced Former DGP Abhash Kumar)
- SC Ralhan: president of the Federation of Indian Export Organisations (FIEO) (succeeding Ashwani Kumar)
- Nikhil Singhal : Uttar Pradesh Anmol Ratan Award
- H Shankar: Managing Director (MD) of Chennai Petroleum Corporation Limited (CPCL), a subsidiary of Indian Oil Corporation Limited (IOCL)
- Shirley Botchwey: first African woman to assume the office of the Secretary General of the Commonwealth of Nations

















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Ques: Who won the Pune FIDE Women's Grand Prix 2025 after defeating Nurgyul Salimova in the last round?

पुणे फाइड महिला ग्रां प्री 2025 में अंतिम दौर में नर्ग्युल सालिमोवा को हराकर किसने जीत दर्ज की?

- (a) Divya Deshmukh / दिव्या देशमुख
- (b) Nurgyul Salimova / नर्ग्युल सालिमोवा
- (c) Koneru Humpy / कोनेरु हम्पी
- (d) Zhu Jiner / झू जिनर
- (e) Alina Kashlinskaya / एलीना काशलिंस्काया

Answer: Option C

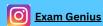
- Indian Grandmaster Koneru Humpy won the Pune FIDE Women's Grand Prix 2025, finishing with 7/9 points, after defeating Nurgyul Salimova in the last round.
- Zhu Jiner of China also scored 7/9 points but finished second on tiebreaks and shared points and prize money with Humpy.
- Divya Deshmukh, India's International Master, finished third with 5.5/9 points after drawing her final game against Alina Kashlinskaya.

















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Ques: How many new Global Geoparks were designated by UNESCO in its latest expansion?

यूनेस्को द्वारा हाल ही में कितने नए ग्लोबल जियोपार्क नामित किए गए हैं?

- (a) 12
- (b) 14
- (c) 16
- (d) 18
- (e) 20

Answer: Option C

Explanation:

- UNESCO now has 229 geoparks spread over 50 nations after designating 16 additional Global Geoparks.
- With this, the UNESCO Global Geoparks Network now covers an area of over 855,000 km2, which is the size of Namibia.
- UNESCO Global Geoparks (UGGPs) Launched In 2015 as part of the International Geosciences and Geoparks Programme (IGGP). Its Reassessment is done Every 4 years.

16 New UNESCO Global Geoparks:

Geoparks Across Europe:

- Italy: MurGEopark UNESCO Global Geopark
- Norway : The Fjord Coast UNESCO Global Geopark
- Spain: Costa Quebrada UNESCO Global Geopark
- United Kingdom: Arran UNESCO Global Geopark

Geoparks Across the Middle East and Latin America:

- Saudi Arabia: North Riyadh UNESCO Global Geopark
- Saudi Arabia : Salma UNESCO Global Geopark
- Vietnam: Lang Son UNESCO Global Geopark
- Ecuador : Napo Sumaco UNESCO Global Geopark

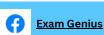
















• Ecuador: Tungurahua Volcano UNESCO Global Geopark

Geoparks Across Asia:

• Republic of Korea: Danyang UNESCO Global Geopark

• Republic of Korea: Gyeongbuk Donghaean UNESCO Global Geopark

• Republic of Korea: Mt Paektu UNESCO Global Geopark

• China: Kanbula UNESCO Global Geopark

• China: Yunyang UNESCO Global Geopark

• Indonesia: Kebumen UNESCO Global Geopark

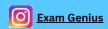
• Indonesia: Meratus UNESCO Global Geopark

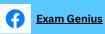
















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Ques: Who was the former ISRO chief and key architect of India's first moon mission Chandrayaan-1, who passed away at the age of 84 in 2025? 2025 में 84 वर्ष की आयु में किस पूर्व इसरो प्रमुख और भारत के पहले चंद्र मिशन चंद्रयान-1 के प्रमुख वास्तुकार का निधन हुआ?

- (a) Dr. Vikram Sarabhai / डॉ. विक्रम साराभाई
- (b) Dr. A.S. Kiran Kumar / डॉ. ए.एस. किरण कुमार
- (c) Dr. K. Kasturirangan / डॉ. के. कस्तूरीरंगन
- (d) Dr. G. Madhavan Nair / डॉ. जी. माधवन नायर
- (e) Dr. R. Radhakrishnan / डॉ. आर. राधाकृष्णन

Answer: Option C

- Dr. K. Kasturirangan was a renowned astrophysicist and served as the Chairman of ISRO for nearly a decade.
- He was the visionary behind India's first moon mission, Chandrayaan-1, initially called Somayaan.
- Born on October 24, 1940, he was a recipient of Padma Shri (1982), Padma Bhushan (1992), and Padma Vibhushan (2000).
- Dr. Kasturirangan revealed India's moon mission plans during his speech on National Technology Day on May 11, 1999.

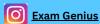


















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Ques: According to the CBDT's latest notification effective from April 22, 2025, what is the TCS rate on the purchase of luxury goods valued above Rs.10 lakh? केंद्रीय प्रत्यक्ष कर बोर्ड (CBDT) की नवीनतम अधिसूचना के अनुसार, 22 अप्रैल 2025 से Rs.10 लाख से अधिक मूल्य के लक्ज़री सामानों की खरीद पर TCS दर क्या है?

- (a) 0.5%
- (b) 1%
- (c) 2%
- (d) 5%
- (e) 10%

Answer: Option B

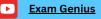
Explanation:

- The Central Board of Direct Taxes (CBDT) announced that 1% Tax Collected at Source (TCS) will now apply to the purchase of certain luxury goods valued above Rs.10 lakh.
- Effective Date: The rule came into force on April 22, 2025.
- Previous Scenario: Luxury goods were not subject to TCS earlier.
- Mechanism: Sellers must collect the TCS at the time of sale and deposit it against the buyer's PAN.
- Additional Info: TCS was already applicable on motor vehicles exceeding Rs.10 lakh, and now it extends to other luxury items as per Section 206C of the Income Tax Act, 1961.

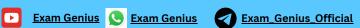
Following is the list of luxury goods on which tax will be collected by the seller as per the notification:

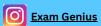
- 1. Any wrist watch
- 2. Any art piece, such as antiques, paintings and sculptures
- 3. Any collectibles such as coins, stamp
- 4. Any yacht, rowing boat, canoe, helicopter
- 5. Any pair of sunglasses
- 6. Any bag such as handbag, purse
- 7. Any pair of shoes
- 8. Any sportswear and equipment such as golf kit, ski wear

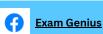














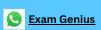


- 9. Any home theatre system
- 10. Any horse for horse racing in race clubs and a horse for polo

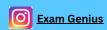


















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Ques: Which has been declared as India's 107th national park in 2025? 2025 में भारत का 107वां राष्ट्रीय उद्यान कौन घोषित हुआ है?

- a) Nandankanan / नंदनकानन
- b) Satkosia / सतकोसिया
- c) Similipal / सिमिलिपाल
- d) Bhitarkanika / भितरकणिका
- e) None of these / इनमें से कोई नहीं

Answer: Option C

- Similipal, located in Mayurbhanj district, Odisha, has been officially declared as India's 107th National Park in 2025.
- It is now recognized as the largest national park in Odisha, enhancing the state's ecological profile.
- Similipal is famous for its Royal Bengal Tigers, Asian Elephants, Gaurs, dense forests, waterfalls, and rich biodiversity.
- It was earlier a Tiger Reserve under Project Tiger (declared in 1973) and is also part of the UNESCO World Network of Biosphere Reserves.
- The new National Park status is expected to give a major boost to eco-tourism, wildlife protection, and forest conservation efforts in eastern India.

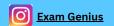


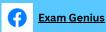
















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Ques: Who has been appointed as the Interim Chairman of the World Economic Forum (WEF) after Klaus Schwab's resignation in 2025? क्लाउस श्वाब के इस्तीफे के बाद 2025 में वर्ल्ड इकोनॉमिक फोरम (WEF) के अंतरिम अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Peter Brabeck-Letmathe / पीटर ब्राबेक-लेटमैथ
- (b) Kristalina Georgieva / क्रिस्टालिना जॉर्जीवा
- (c) Christine Lagarde / क्रिस्टीन लैगार्ड
- (d) António Guterres / एंटोनियो गुटेरेस
- (e) Ursula von der Leyen / उर्सुला वॉन डेर लेयेन

Answer: Option A

Explanation:

- Klaus Schwab, the founder of the World Economic Forum (WEF), resigned as Chairman and board member in 2025.
- Peter Brabeck-Letmathe, an Austrian businessman and Vice Chairman of the WEF Foundation Board, was appointed as the Interim Chairman.
- Brabeck-Letmathe is known for his leadership roles, including his previous tenure as CEO and Chairman of Nestlé.
- The transition marks a significant leadership change for the WEF.

About World Economic Forum (WEF):

Established: 1971

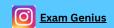
• HQ: Cologny, Switzerland • President : Borge Brende

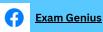
















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Ques: Which application, developed by the Ministry of Women and Child Development (MoWCD), won the Prime Minister's Award for Excellence in Public Administration 2024 under the Innovation (Centre) category? किस एप्लिकेशन ने महिला एवं बाल विकास मंत्रालय (MoWCD) द्वारा विकसित होकर नवाचार (केंद्र) श्रेणी में प्रधानमंत्री उत्कृष्टता पुरस्कार 2024 जीता?

- (a) Nari Shakti App / नारी शक्ति ऐप
- (b) PoshanTracker App / पोषण ट्रैकर ऐप
- (c) ChildCare Plus App / चाइल्डकेयर प्लस ऐप
- (d) Anganwadi Seva App / आंगनवाडी सेवा ऐप
- (e) Bal Vikas Portal / बाल विकास पोर्टल

Answer: Option B

- The PoshanTracker Application, developed by the Ministry of Women and Child Development (MoWCD), won the Prime Minister's Award for Excellence in Public Administration 2024 under the Innovation (Centre) category.
- It was awarded at the 17th Civil Services Day on April 21, 2025, in New Delhi.
- The app is used by Anganwadi workers to provide real-time data on the delivery of nutrition and childcare services.
- The award was received by Shri Anil Malik, Secretary, MoWCD.

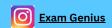


















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Ques: Where will the DP World India Championship 2025 be held? डीपी वर्ल्ड इंडिया चैंपियनशिप 2025 कहाँ आयोजित की जाएगी?

- (a) Royal Calcutta Golf Club / रॉयल कलकत्ता गोल्फ क्लब
- (b) DLF Golf and Country Club, Gurugram / डीएलएफ गोल्फ एंड कंट्री क्लब, गुरुग्राम
- (c) Oxford Golf Resort, Pune / ऑक्सफोर्ड गोल्फ रिज़ॉर्ट, पुणे
- (d) Delhi Golf Club / दिल्ली गोल्फ क्लब
- (e) Karnataka Golf Association, Bengaluru / कर्नाटक गोल्फ एसोसिएशन, बेंगलुरु

Answer: Option D

- The DP World India Championship 2025 will debut at the historic Delhi Golf Club, on the Lodhi Course, from October 16 to 19, 2025.
- It will be co-sanctioned with the Professional Golf Tour of India (PGTI) and feature a USD 4 million prize purse, making it the richest golf tournament ever held in India.
- The Lodhi Course was originally designed by Peter Thomson in 1977 and upgraded by Gary Player Design in 2019.
- It has a rich legacy, having hosted the first Indian Open in 1964.



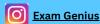


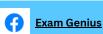
















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Ques: International Delegate's Day is observed annually on which day? अंतर्राष्टीय प्रतिनिधि दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 23 April
- (b) 24 April
- (c) 25 April
- (d) 26 April
- (e) 27 April

Answer: Option C

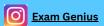
- Every year on April 25, International Delegate's Day is celebrated to honor the crucial role delegates play in fostering global peace, diplomacy, and cooperation.
- This date marks the opening day of the United Nations Conference on International Organization, also referred to as the San Francisco Conference, which took place on April 25, 1945.
- This conference laid the groundwork for the UN's creation and established a new international framework for settling disputes and advancing peace by bringing together representatives from 50 nations to create the UN Charter.

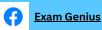
















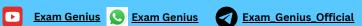
Important days:

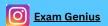
- 1 April: 89th edition of Utkal Divas, also known as Odisha Day or Vishuva Milan to commemorate the formation of the state of Odisha in 1936
- 2 April: International Fact-Checking Day
- 2 April: World Autism Awareness Day (Theme 2025: Advancing Neurodiversity and the UN Sustainable Development Goals (SDGs))
- 2 April (first Wednesday of April): National Walking Day (Theme 2025: Protect yourself from diabetes, heart disease, and cancer)
- 3 April: 261st Raising Day of the Army Medical Corps 2025 (To honor the founding of the AMC in 1764)
- 4 April: International Day for Mine Awareness and Assistance in Mine Action (Theme 2025 - Safe Futures Begin Here)
- 5 April: National Maritime Day
- 6 April: International Day of Sport for Development and Peace (IDSDP) (Theme 2025 Leveling the Playing Field: Sport for Social Inclusion)
- 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)

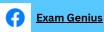
















IMPORTANT ONE – LINER Current Affairs

Book Mere Achhe Din Authored by 90-year-old veteran social worker Hari Singh Rana and Released by Chief Minister of Himachal Pradesh Thakur Sukhvinder Singh Sukhu

The Competition Commission of India approved the acquisition of 100% equity shareholding of AAM India Manufacturing Corporation Pvt. Ltd. (AAMCPL) by Bharat Forge Limited (BFL), subject to voluntary modifications offered by the parties.

The Festival Garia and Borsho Boron Utsay 2025 was held at Swami Vivekananda Maidan, Agartala, Tripura. Tripura's Chief Minister Manik Saha emphasized the importance of Garia Puja for the Tripuri and Reang communities, who worship Lord Shiva

Jitendra Srivastava has been appointed as the new Chairman and Managing Director (CMD) of REC (Rural Electrification Corporation) by the Appointments Committee of the Cabinet (ACC)

Flipkart (a Walmart Group firm) is planning to shift its domicile from Singapore to India. The move is seen as a step towards a potential IPO (Initial Public Offering) in India

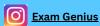
Union Minister Dr. Mansukh Mandaviya has launched digital issuance of sports certificates through DigiLocker, empowering athletes with easy and secure access to their achievements.

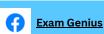
















महत्वपूर्ण एक-लाइनर करंट अफेयर्स

पुस्तक मेरे अच्छे दिन 90 वर्षीय वरिष्ठ सामाजिक कार्यकर्ता हरि सिंह राणा द्वारा लिखित और हिमाचल प्रदेश के मुख्यमंत्री ठाकुर सुखविंदर सिंह सुखू द्वारा विमोचित

भारतीय प्रतिस्पर्धा आयोग ने भारत फोर्ज लिमिटेड (बीएफएल) द्वारा आम इंडिया मैन्युफैक्चरिंग कॉरपोरेशन प्राइवेट लिमिटेड (एएएमसीपीएल) की 100% इक्विटी शेयरधारिता के अधिग्रहण को मंजूरी दे दी है, जो पार्टियों द्वारा प्रस्तावित स्वैच्छिक संशोधनों के अधीन है।

फेस्टिवल गरिया और बोरशो बोरोन उत्सव 2025 का आयोजन त्रिपुरा के अगरतला स्थित स्वामी विवेकानंद मैदान में किया गया। त्रिपुरा के मुख्यमंत्री माणिक साहा ने भगवान शिव की पूजा करने वाले त्रिपुरी और रियांग समुदायों के लिए गरिया पूजा के महत्व पर जोर दिया।

कैबिनेट की नियुक्ति समिति (एसीसी) ने जितेंद्र श्रीवास्तव को आरईसी (ग्रामीण विद्युतीकरण निगम) का नया अध्यक्ष और प्रबंध निदेशक (सीएमडी) नियुक्त किया है।

फ्लिपकार्ट (वॉलमार्ट समूह की एक फर्म) सिंगापुर से भारत में अपना मुख्यालय स्थानांतरित करने की योजना बना रही है। इस कदम को भारत में संभावित आईपीओ (आरंभिक सार्वजनिक पेशकश) की दिशा में एक कदम के रूप में देखा जा रहा है।

केंद्रीय मंत्री डॉ. मनसुख मंडाविया ने डिजिलॉकर के माध्यम से खेल प्रमाणपत्रों के डिजिटल जारीकरण की शुरुआत की है, जिससे एथलीटों को अपनी उपलब्धियों तक आसान और सुरक्षित पहुंच मिल सकेगी।









