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In English



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Ques: SBI Life Insurance and which firm jointly acquired a 4.25% stake in National Highways Infra Trust (NHIT)?

- A. LIC Housing Finance
- B. Aditya Birla Capital
- C. HDFC Pension
- D. Vidyaniti LLP
- E. ICICI Prudential

Answer: Option D

Explanation:

- SBI Life Insurance Company Limited and Vidyaniti LLP have jointly acquired a 4.25% stake in the National Highways Infra Trust (NHIT) for Rs.1,100.61 crore.
- Out of this, SBI Life purchased approximately 3.74 crore units, equating to a 1.93% stake.
- Vidyaniti LLP acquired over 4.49 crore units, which amounts to a 2.3% stake in NHIT.
- This investment marks a significant move in India's infrastructure sector.

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Ques: What was the share of UPI in total retail payments by volume in 2024–25?

- A. 70%
- B. 75%
- C. 80%
- D. 84%
- E. 90%

Answer: Option D

Explanation:

- UPI continued to dominate India's digital payment landscape in 2024–25.
- UPI transactions grew by 41.7% in volume and 30.3% in value compared to the previous year.
- It accounted for 84% of total retail payment transactions by volume, the highest among all payment modes.
- The growth was also supported by a 91.5% increase in UPI QR codes, which reached 65.8 crore by March 31, 2025.
- RBI also authorized 26 new online payment aggregators to strengthen the retail payment ecosystem.

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Ques: What was the total size of RBI's balance sheet at the end of FY 2024–25?

- A. Rs.72.50 lakh crore
- B. Rs.74.10 lakh crore
- C. Rs.76.25 lakh crore
- D. Rs.78.90 lakh crore
- E. Rs.80.00 lakh crore

Answer: Option C

Explanation:

- RBI's balance sheet expanded by 8.2% in FY 2024–25, reaching a total size of Rs.76.25 lakh crore.
- Net income grew by 27% to Rs.2.11 lakh crore, and Rs.1.28 lakh crore surplus was transferred to the government.
- Provisioning for the contingency fund rose significantly to Rs.50,994 crore, compared to around Rs.38,000 crore the previous year.
- The rise in income was supported by foreign exchange gains and a sharp increase in interest income from foreign assets, which crossed Rs.1.35 lakh crore.
- Despite higher income, expenditure increased only 8%, reflecting strong cost discipline by the RBI.

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Ques: What is the new per-transaction limit for UPI tax payments as per the RBI's latest revision?

- A. Rs.1 lakh
- B. Rs.2 lakh
- C. Rs.3 lakh
- D. Rs.5 lakh
- E. Rs.10 lakh

Answer: Option D

Explanation:

- The Reserve Bank of India (RBI) has enhanced various UPI limits to promote its wider adoption.
- For direct and indirect tax payments, the UPI limit has been increased from Rs.1 lakh to rs.5 lakh per transaction.
- This is aimed at making UPI more useful for high-value government transactions.
- Other enhancements include raising the UPI123Pay limit to Rs.10,000 per transaction, and the UPI Lite wallet limit to Rs.1,000 per transaction and Rs.5,000 overall

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Ques: What was the percentage growth in UPI QR codes as of March 31, 2025?

- A. 65%
- B. 78.3%
- C. 84%
- D. 91.5%
- E. 100%

Answer: Option D

Explanation:

- UPI QR codes increased by 91.5%, reaching 65.8 crore by March 31, 2025.
- This growth in QR infrastructure supported the expansion of UPI usage.
- Alongside, UPI transactions rose by 41.7% in volume and 30.3% in value, further strengthening its dominance in the retail payment ecosystem.
- The RBI also approved 26 new online payment aggregators, enhancing digital payment capabilities across the country.

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Ques: Which country was the top source of FDI equity inflows into India in FY 2024–25?

- A. United States
- B. Japan
- C. Netherlands
- D. Mauritius
- E. Singapore

Answer: Option E

Explanation:

- Singapore remained the top source of FDI equity inflows into India in both FY 2023–24 and FY 2024–25.
- Inflows from Singapore rose from US\$ 12.5 billion to US\$ 15 billion.
- Mauritius came second, with inflows increasing slightly from US\$ 8.5 billion to US\$ 9 billion.
- The United States maintained third place, with an increase from US\$ 5 billion to US\$ 5.5 billion.
- UAE showed a notable rise in FDI ranking, while Japan's inflow declined during FY 2024–25.

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Ques: What was the value of RBI's forex transaction gains in FY 2024-25?

- A. \$9 billion
- B. \$11 billion
- C. \$15 billion
- D. \$13 billion
- E. \$17 billion

Answer: Option D

Explanation:

- RBI earned \$13 billion (Rs.1.11 lakh crore) from foreign exchange transactions in FY 2024-25, marking a nearly 33% increase year-on-year.
- This gain was a key driver behind the 27.5% rise in net income, which reached Rs.2.69 lakh crore.
- Interest income from foreign securities also rose significantly to Rs.97,070 crore, up from Rs.65,328 crore the previous year.
- The RBI's balance sheet expanded by 8.2% to Rs.76.25 lakh crore, reflecting strength in its monetary and reserve management policies.
- These forex gains contributed to a substantial dividend transfer to the government and increased provisioning to the contingency fund, now at Rs.4.84 lakh crore.

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Ques : RBI has issued how many draft guidelines outlining the procedures for banks and NBFCs to issue gold loans to individuals ?

- A 5
- B 6
- C 7
- D 8
- E 9

Answer : Option E

Explanation :

• Draft guidelines detailing the steps for banks and non-banking financial institutions (NBFCs) to offer gold loans to consumers have been released by the Reserve Bank of India (RBI).

About the Proposals :

- When a borrower takes out a loan secured by gold, lenders are required to provide a certificate attesting to the gold's value and purity. This certificate will include information on the gold's weight, carat purity, any deductions (such as stones or other materials), and the collateral's estimated worth.
- Loans Against Silver Now Allowed, Specially minted silver coins sold by banks with a minimum purity of 925 will now be acceptable as collateral under these draft guidelines
- Loan-to-Value (LTV) Ratio Capped at 75%. This means that if the pledged gold was worth Rs.100, the maximum loan amount would be around Rs.75
- As per the proposal, the gold must be returned within 7 working days to the borrower after the full payment. In case of delay, the lender will pay Rs 5,000 for each day of delay
- According to the draft, only gold jewellery, ornaments, and specified gold coins are eligible as collateral for gold loan
- The gold will be valued at the price of 22-carat purity, regardless of the actual purity of your gold





- As per the draft, the aggregate weight of gold ornaments pledged by a borrower should not exceed 1 Kilogram (kg), and the total weight of gold coins should not exceed 50 grams (gm) per borrower
- According to the RBI draft, borrowers would need to provide evidence of ownership for the gold that will be pledged as security.
- The loan document must include complete details of the pledged gold (description, weight, value, etc.)



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Ques: What is the percentage of Currency in Circulation (CIC) as a share of GDP in FY 2024-25?

- A. 12.2%
- B. 13.5%
- C. 14.4%
- D. 11.2%
- E. 10.0%

Answer: Option D

Explanation:

- In FY 2024-25, Currency in Circulation (CIC) as a percentage of GDP declined to 11.2%, continuing a downward trend from 14.4% in FY 2020-21.
- This level is even lower than the pre-demonetisation level of 12.2% recorded in FY17.
- The decline indicates growing adoption of UPI and other digital payment methods.
- However, in absolute terms, CIC increased from Rs.13.35 lakh crore in FY17 to Rs.37.24 lakh crore in FY25.
- Also, 98.99% of CIC is in the form of banknotes as of FY25.

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Ques: What is the revised monthly stipend range recommended under NAPS and NATS by the Central Apprenticeship Council in its 38th meeting?

- A. Rs.5,000 – Rs.9,000
- B. Rs.6,000 – Rs.10,500
- C. Rs.8,000 – Rs.14,000
- D. Rs.7,500 – Rs.13,000
- E. Rs.6,800 – Rs.12,300

Answer: Option E

Explanation:

- The 38th Meeting of the Central Apprenticeship Council (CAC) recommended a 36% hike in the stipend under two national schemes National Apprenticeship Promotion Scheme (NAPS) and National Apprenticeship Training Scheme (NATS)
- Once notified by the Ministry of Skill Development and Entrepreneurship (MSDE), the monthly stipend range under both schemes will rise from Rs.5,000– Rs.9,000 to Rs.6,800– Rs.12,300 across five bands.
- NAPS: Provides stipend subsidy of Rs.1,500/month or 25%, whichever is lower, to employers.
- NATS: Under the Ministry of Education, reimburses 50% of the stipend to employers.
- The CAC also recommended automatic revision of stipends every two years based on the Consumer Price Index (CPI).
- CAC is a statutory body under the Apprenticeship Act, 1961, reconstituted in October 2024 with a 3-year tenure and 54 members.
- Union MoS Jayant Chaudhary is the Chairman, and MP Vikramjit Singh Sahney is the Vice-Chairman.





Ques: Which upcoming indigenous programme aims to develop India's fifth-generation fighter aircraft?

- A. Tejas MK-2
- B. Rafale India
- C. AMCA Programme
- D. Gaganyaan Mission
- E. Astra Initiative

Answer: Option C

Explanation:

- Defence Minister Rajnath Singh approved the execution model of the Advanced Medium Combat Aircraft (AMCA) programme, which aims to build India's first fifth-generation fighter aircraft.
 - The Aeronautical Development Agency (ADA) under DRDO will design the aircraft.
 - Private companies will participate for the first time in the manufacturing process.
 - Hindustan Aeronautics Limited (HAL) will have to bid to develop the prototype.
 - Currently, India's most advanced fighter jets include the Rafale (4.5-generation) and Tejas MK-1A, also a 4.5-generation indigenous aircraft.
 - Only three nations in the world currently possess fifth-generation combat aircraft.
 - Lockheed Martin in the US produced the F-22 Raptor and the F-35 Lightning II fighter aircraft, which are owned by the US.
 - The J-20 Mighty Dragon is produced by Chengdu Aerospace Corporation in China. It is also working on the J-35 aircraft.
 - The SU-57 is a Russian aircraft developed by the Sukhoi Design Bureau.
- Lockheed Martin's F-22 Raptor is regarded as the first fifth-generation fighter aircraft in history.





Ques: Which airline will be the first to operate from the Navi Mumbai International Airport (NMIA)?

- A. Air India
- B. Vistara
- C. GoAir
- D. IndiGo
- E. SpiceJet

Answer: Option D

Explanation:

- IndiGo will be the first airline to commence operations at the upcoming Navi Mumbai International Airport (NMIA) with 18 daily flights to 15 cities on the first day of commercial operations.
- The airline plans to scale up its operations to 79 daily departures (158 ATMs), including 14 international departures, by November 2025.
- By March 2026, IndiGo aims to operate 100+ daily departures, and by November 2026, it will reach 140 daily departures (280 ATMs), including 30 international departures.
- NMIA is being developed by Navi Mumbai International Airport Ltd (NMIAL), a joint venture of Adani Airport Holdings Ltd (AAHL) and CIDCO.
- The new airport aims to alleviate congestion at the Chhatrapati Shivaji Maharaj International Airport (CSMIA) in Mumbai.

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Ques: Which crop has received the highest percentage increase in MSP for 2025–26?

- A. Maize
- B. Nigerseed
- C. Ragi
- D. Soybean
- E. Paddy

Answer: Option C

Explanation:

- The Cabinet Committee on Economic Affairs (CCEA) has approved a hike in Minimum Support Prices (MSP) for 14 Kharif crops for the 2025–26 season.
- Ragi received the highest percentage increase in MSP at 13.89%.
- Nigerseed, however, received the highest absolute increase of Rs.820 per quintal.
- This reflects the government's strategy to encourage crop diversification by offering higher MSP hikes for coarse cereals like ragi and maize.
- The MSP for ragi was increased to incentivize farmers toward cultivating more nutritious and climate-resilient crops.

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Ques: As per the 2025 Amendment Order, what is the maximum stock limit of wheat allowed for Traders/Wholesalers across India?

- A. 5000 MT
- B. 1000 MT
- C. 1500 MT
- D. 3000 MT
- E. No Limit

Answer: Option D

Explanation:

- To manage food security and prevent hoarding, the Government of India imposed stock limits on wheat through The Removal of Licensing Requirements, Stock Limits and Movement Restrictions on Specified Foodstuffs (Amendment) Order, 2025, effective from 27 May 2025 to 31 March 2026.
- As per the Order, Traders/Wholesalers are allowed to hold a maximum of 3000 metric tonnes (MT) of wheat.

Other limits include:

- Retailers: 10 MT per outlet
- Big Chain Retailers: 10 MT × number of outlets (total stock limit across outlets and depots)
- Processors: 70% of Monthly Installed Capacity × remaining months of FY 2025–26





Ques: At which international event in 2025 did Neeraj Chopra win a silver medal in javelin throw?

- A. Diamond League, Doha
- B. World Athletics Championships
- C. Janusz Kusociński Memorial
- D. Asian Athletics Championships
- E. Golden Spike Meet

Answer: Option C

Explanation:

- Neeraj Chopra won the silver medal at the 71st edition of the Janusz Kusociński Memorial 2025 held in Chorzów, Poland.
- His best throw was 84.14 meters, achieved on his sixth and final attempt.
- Germany's Julian Weber won the gold with 86.12 m, while Anderson Peters (Grenada) took bronze with 83.24 m.
- This marked Neeraj's 22nd consecutive top-two finish in international events since June 2021, a remarkable consistency in performance.

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Ques: What is Indrajaal Infra, recently launched by Indrajaal, designed to protect?

- A. Satellite communication systems
- B. National highways
- C. High-value infrastructure from drone threats
- D. Submarine cables
- E. Banking networks

Answer: Option C

Explanation:

- Indrajaal Infra is an AI-powered anti-drone solution launched by Indrajaal, designed to protect critical infrastructure such as nuclear power plants, ports, airports, oil refineries, and power grids.
- It is built on the SkyOS platform, integrating AI-based threat detection with sensors, spoofers, and jammers, offering protection across up to 4,000 sq km of airspace.
- First operational at a naval port in Gujarat, it is now being deployed at India's largest naval port in Karnataka to strengthen maritime and industrial defence.

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Ques: Which states are involved in the Rs.7,000-crore rail and road projects approved by the Cabinet Committee on Economic Affairs (CCEA)?

- A. Maharashtra, Gujarat, Telangana
- B. Madhya Pradesh, Rajasthan, Andhra Pradesh
- C. Maharashtra, Madhya Pradesh, Andhra Pradesh
- D. Andhra Pradesh, Karnataka, Odisha
- E. Chhattisgarh, Maharashtra, Tamil Nadu

Answer: Option C

Explanation:

- The Cabinet Committee on Economic Affairs (CCEA) approved over Rs.7,000 crore worth of rail and road infrastructure projects.
- The states involved in these projects are Maharashtra, Madhya Pradesh, and Andhra Pradesh.
- Of this amount, Rs.3,399 crore is allocated for multi-tracking railway projects in Madhya Pradesh and Maharashtra, to be completed by FY 2029–30.
- A four-lane highway corridor from Badvel to Nellore in Andhra Pradesh has also been approved with an estimated cost of Rs.3,653 crore.
- These projects will enhance connectivity to 784 villages, add 176 km of rail tracks, increase freight capacity by 18.4 MTPA, and save 20 crore litres of fuel while reducing 99 crore kg of CO₂ emissions.





Ques: Which country was the top destination for India's petroleum exports in FY 2024–25 despite an overall decline?

- A. Netherlands
- B. Singapore
- C. United Arab Emirates
- D. United States
- E. South Africa

Answer: Option A

Explanation:

- Netherlands remained the top destination for India's petroleum exports in FY 2024–25.
- However, exports to the Netherlands declined from US\$ 15.2 billion to 13.7 billion compared to FY 2023–24.
- Overall, petroleum export volume dropped in most months of FY 2024–25.
- For example, in December, export volume dropped from 12.7 million tonnes to 9.4 million tonnes, and value fell from US\$ 9.1 bn to 6.4 bn.
- Major destinations like UAE, Singapore, Australia, and the US also saw declines.
- Only South Africa among the top destinations showed an increase in export value.

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Ques: AM Green has signed an MoU with which European port to establish a green energy supply chain between India and Northwestern Europe?

- A. Port of Rotterdam
- B. Port of Hamburg
- C. Port of Antwerp
- D. Port of Marseille
- E. Port of Valencia

Answer: Option A

Explanation:

- AM Green signed a Memorandum of Understanding (MoU) with the Port of Rotterdam Authority, located in the Netherlands, which is Europe's largest energy port.
- The MoU is aimed at creating a green energy supply chain connecting India and Northwestern Europe via the Port of Rotterdam.
- The partnership is expected to enable annual trade of 1 million tonnes of green fuels, including Green ammonia and Sustainable Aviation Fuels (SAF)
- The trade is valued at approximately USD 1 billion annually.
- AM Green will start production at its green ammonia facility in Kakinada, Andhra Pradesh in the second half of 2026.
- The facility involves an investment of Rs.12,500 crores.





Ques: Who has been appointed as the new Chairman of IndiGo, replacing Venkataramani Sumantran?

- LA. Ronojoy Dutta
- B. Aditya Ghosh
- C. Rahul Bhatia
- D. Vikram Singh Mehta
- E. Sanjay Kumar

Answer: Option D

Explanation :

- Vikram Singh Mehta has been appointed as the new Chairman of IndiGo (InterGlobe Aviation Ltd).
- He succeeds Venkataramani Sumantran in this role.
- Mehta has been on IndiGo's Board since May 2022.
- He is a former IAS officer and also served as the Chairman and CEO of Shell Companies in India and Egypt.
- His vast leadership experience is expected to guide IndiGo in its next phase of growth.

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Ques: Which country topped the medal tally at the ISSF Junior World Cup Rifle/Pistol/Shotgun 2025 (1st leg) held in Suhl, Germany?

- A. USA
- B. Germany
- C. France
- D. China
- E. India

Answer: Option E

Explanation :

- From May 19–27, 2025, Suhl, Germany, hosted the first leg of the International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025.
- India took first place with 11 medals, including 3 gold, 4 silver, and 4 bronze. China came in second with 4 medals.
- The ISSF Junior World Cup 2025's second (final) leg will take place in New Delhi, India, from September 24 to October 2, 2025.

Indian Medal Winners at the ISSF Junior World Cup 2025 (1st leg) :

Gold Medal :

- Kanak Budhwar : Women's 10m air pistol
- Tejaswani Sawant : Women's 25m pistol
- Shambhavi Shravan Kshirsagar : Women's 10m air rifle

Silver Medal :

- Khyaty Chaudhary and Naraen Pranav Vanitha Suresh : 10m Air Rifle Mixed Team
- Ojasvi Thakur : Women's 10m Air Rifle
- Raiza Dhillon : Women's Skeet
- Adriyan Karmakar : Men's 50m Rifle Prone



Ques: Who won the Palme d'Or at the 78th Cannes International Film Festival held in 2025?

- A. Payal Kapadia
- B. Jafar Panahi
- C. Juliette Binoche
- D. Hirokazu Kore-eda
- E. Pedro Almodóvar

Answer: Option B

Explanation:

- The 78th Cannes International Film Festival took place in Cannes, France in 2025.
- Iranian filmmaker Jafar Panahi won the prestigious Palme d'Or for his film 'It Was Just an Accident'.
- The jury was chaired by French actress Juliette Binoche, and included Indian director Payal Kapadia among its nine members.
- The India Pavilion at Cannes 2025 adopted the theme "Create In India", promoting India's growing role in global content creation.

2025 Winners of Cannes Film Festival :

- Jafar Panahi(Iran) : It Was Just an Accident (Palme d'Or Award)
- Oliver Laxe(Spain) : Sirat (Jury Prize Award)
- Kleber Mendonça Filho(Brazil) : The Secret Agent (Best Director Award)
- Joachim Trier(Norway) : Sentimental Value (Grand Prix Award)
- Nadia Melliti(France) : The Little Sister (Best Performance by an Actress Award)
- Wagner Moura(Brazil) : The Secret Agent (Best Performance by an Actor Award)
- Jean-Pierre and Luc Dardenne(Belgium) : Young Mothers (Best Screenplay Award)
- Mascha Schilinski(Germany) : Sound of Falling (Jury Prize Award)





Ques: According to the government, what is the estimated record foodgrain production for the crop year ending June 2025?

- A. 332.3 million tonnes
- B. 350.5 million tonnes
- C. 345.10 million tonnes
- D. 360.25 million tonnes
- E. 353.96 million tonnes

Answer: Option E

Explanation:

- India has recorded its highest-ever foodgrain production at 353.96 million tonnes (MT) for the crop year ending June 30, 2025.
- This includes all-time high production of rice (149.07 MT), wheat (117.51 MT), and maize (42.28 MT).
- The output is 6.5% higher than the previous year's production of 332.3 MT.
- According to Union Agriculture Minister Shivraj Singh Chouhan, the achievement is due to the dedication of farmers, agricultural scientists, and supportive government policies.
- There was also an increase in pulses, oilseeds, and nutri cereals. While mustard production declined, soybean and groundnut helped offset the loss.

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Ques: NLC India Renewables Ltd (NIRL) has signed a Joint Venture Agreement with which organization to develop renewable energy projects in Maharashtra?

- A. SECI
- B. NTPC Green Energy
- C. MAHAPREIT
- D. IREDA
- E. MSEDCL

Answer: Option C

Explanation:

- NLC India Renewables Limited (NIRL), a subsidiary of NLC India Ltd, signed a Joint Venture Agreement (JVA) with Mahatma Phule Renewable Energy and Infrastructure Technology Ltd (MAHAPREIT).
- The Joint Venture Company (JVC) to be formed will develop up to 2000 MW of renewable energy projects, expanding to 5000 MW in Maharashtra.
- The initial focus will be on 500 MW under Phase I.
- The equity structure of the JVC will be 74% NIRL and 26% MAHAPREIT.
- Project types include solar, wind, hybrid, floating solar, BESS (Battery Energy Storage Systems), pumped storage, and solar parks.

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Ques: According to the ILO & NASK report, what percentage of jobs worldwide fall under the highest risk category due to Generative AI?

- A. 3.3%
- B. 4.7%
- C. 9.6%
- D. 2.4%
- E. 11%

Answer: Option A

Explanation:

- The report titled "Generative AI and Jobs: A Refined Global Index of Occupational Exposure" was jointly published by the International Labour Organisation (ILO) and National Research Institute (NASK).
- It reveals that 3.3% of jobs globally fall under the highest risk category due to the impact of Generative Artificial Intelligence (GenAI).
- The report highlights a gender disparity, with 4.7% of women's jobs being at high risk compared to 2.4% of men's jobs.
- In High-Income Countries (HICs), the gender gap is more pronounced—9.6% of women's jobs are at high risk vs. 3.5% for men.

About International Labour Organisation :

- Established : 1919
- HQ : Geneva, Switzerland
- Member : 187
- Director-General : Gilbert F. Hounbo





IMPORTANT ONE – LINER Current Affairs

Swiggy rebranded its quick-commerce vertical Instamart by dropping the parent name 'Swiggy' to build an independent brand. It launched a new logo, kept the 'S-Pin' icon, and aims to reflect innovation and convenience.

Raksha Mantri Shri Rajnath Singh has approved the grant of "Miniratna" status Category-I for Munitions India Limited (MIL), Armoured Vehicles Nigam Limited (AVNL) & India Optel Limited (IOL)

Karnataka Cabinet Renamed Ramanagara District as 'Bengaluru South'

Cristiano Ronaldo has once again amazed the football world. On May 26, 2025, he scored his 800th club goal in a Saudi Pro League match for Al-Nassr against Al-Fateh. Messi has 753 goals, but is still behind him.

Ministry of Agriculture and Farmers Welfare has approved 3 new high-yielding crop varieties developed by Dr. Panjabrao Deshmukh Krishi Vidyapeeth. The new varieties include AKAW 5100 Wheat, CSV 65 Yellow Sorghum (Kharif), and Super Jaki Chickpea (AKG 1402)

Intelsat, a multinational satellite services provider, has received an approval from the IN-SPACe to provide direct satellite coverage to media organizations in India. The approval authorizes Intelsat to operate four Geostationary satellites such as Indian Space (IS)-17, IS-20, IS-36, and IS-39, offering Communication Band (C-Band) coverage across India.