

**Latest GDP Predictions (updated till 20th March 2025)**

Organisation	FY24	FY25	FY26
Reserve Bank of India (RBI)	7%	6.60%	6.70%
State Bank of India (SBI)	8%	6.30%	
Confederation of Indian Industry (CII)	6.80%	7%	
India Rating & Research	6.70%	6.40%	6.60%
Indian Credit Rating Agency (ICRA)	6.50%	6.30%	6.50%
CRISIL	7.60%	6.40%	6.50%
PHD Chamber of Commerce and Industry (PHDCCI)		6.40%	
Federation of Indian Chambers of Commerce & Industry (FICCI)		6.40%	
National Council of Applied Economic Research (NCAER)		7.50%	
International Monetary Fund (IMF)	7.80%	6.50%	6.50%
Organisation for Economic Co-operation and Development (OCED)	7.80%	6.60%	6.40%
World Bank	8.20%	7%	6.70%
Asian Development Bank (ADB)	6.70%	6.50%	7%
The United Nations (UN)		6.60%	6.80%
S&P Global Ratings		7.40%	6.70%
NOMURA		6%	5.90%
Ernst & Young		6.30%	
<b>Goldman Sachs</b>		6.3% (CY)	
<b>Morgan Stanley</b>	7.90%	6.30%	6.50%
<b>Moody's</b>	7.2% (CY)	6.6% (CY)	6.5% (CY)
<b>Bloomberg</b>		6.80%	
<b>Fitch Ratings</b>	7.80%	7.20%	6.50%
<b>CY: Calendar Year</b>			

Bank Category	PSL Target (%)	Additional Details
Domestic Commercial Banks (excluding RRBs & SFBs) & Foreign Banks (≥20 branches)	40%	Based on ANBC/CEOBSE, whichever is higher
Foreign Banks (with less than 20 branches)	40%	Of which, up to 32% may be in the form of Export Credit, with a minimum of 8% as Export Credit
Regional Rural Banks (RRBs)	75%	Note: For these banks, lending to Medium Enterprises and Social Infrastructure is capped at 15% of ANBC
Urban Co-operative Banks (UCBs)	60%	As specified under separate supervisory return guidelines

Sector	Domestic Commercial Banks & Foreign Banks (≥20 branches)	Foreign Banks (<20 branches)	Regional Rural Banks (RRBs)	Small Finance Banks (SFBs)
Agriculture	18% <i>(Within this, 14% is earmarked for Non-Corporate Farmers (NCFs), of which 10% is for SMFs)</i>	Not Applicable	18% <i>(with the same sub-target as above)</i>	18% <i>(with the same sub-target as above)</i>
Micro Enterprises	7.5%	7.5%	7.5%	7.5%
Advances to Weaker Sections	12%	Not Applicable	15%	12%

For UCBs, the targets are specified separately:

Category	PSL Target (%)
Total Priority Sector	60%
Micro Enterprises	7.5%
Advances to Weaker Sections	12%

Loan Purpose	Population Category	Loan Limit (₹ lakh)	Maximum Cost of Dwelling Unit (₹ lakh)	Additional Notes
<b>Purchase/Construction of a Dwelling Unit</b>	Centres with population ≥ 50 lakh	50	63	Loan must satisfy both the sanctioned amount and the cost ceiling.
	Centres with population ≥ 10 lakh but below 50 lakh	45	57	
	Centres with population below 10 lakh	35	44	
<b>Repairs to Damaged Dwelling Units</b>	Centres with population ≥ 50 lakh	15	63	The loan qualifies only if both the sanctioned amount and the dwelling's cost do not exceed the prescribed limits.
	Centres with population ≥ 10 lakh but below 50 lakh	12	57	
	Centres with population below 10 lakh	10	44	



Other Housing-Related Loans	–	–	–	Loans to banks' own employees are not eligible for PSL; loans backed by long-term bonds are exempt; additional categories include loans to governmental agencies for slum clearance and affordable housing projects (subject to specific criteria).
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Loan Category	Purpose	Eligibility Limit (₹ lakh)	Additional Details
Education Loans	Loans to individuals for education, including vocational courses.	Up to 25	Such loans are considered eligible for PSL classification.

Sub-category	Loan Limit	Eligible Activities
Setting up basic facilities	Up to ₹8 crore per borrower	Establishment of schools, drinking water facilities, sanitation facilities including construction/refurbishment of household toilets and water improvements
Building health care facilities	Up to ₹12 crore per borrower	Construction of health care facilities in Tier II to Tier VI centres

UCBs are required to achieve an overall **PSL target of 75 per cent of ANBC or CEOBSE, whichever is higher, by FY2025-26, with interim targets of 60 per cent (FY2023-24) and 65 per cent (FY2024-25).**

## Questions on Priority Sector Lending:

- What is the overall Priority Sector Lending target (as a percentage of ANBC or CEOBSE) for Domestic Commercial Banks (excluding RRBs and SFBs)? Ans: 40%
- For lending to the agriculture sector, what percentage of ANBC or CEOBSE is prescribed for Domestic Commercial Banks? Ans: 18%
- Under the PSL(Priority Sector Lending) guidelines, what is the prescribed target for Micro Enterprises? Ans: 7.5%
- What is the PSL(Priority Sector Lending) target percentage for Advances to Weaker Sections for Domestic Commercial Banks? Ans: 12%
- What is the overall Priority Sector Lending target for Urban Co-operative Banks (UCBs)? Ans: 60%
- What weight is assigned to incremental PSL credit in districts where per capita PSL is less than ₹9,000? Ans: 125%
- In districts with per capita PSL greater than ₹42,000, what weight is applied to incremental credit? Ans: 90%
- Under the PSL(Priority Sector Lending) guidelines, What are the maximum loan limits for individual farmers against warehouse receipts? Ans: ₹90 lakh for NWRs/eNWRs and ₹60 lakh for non-NWRs/eNWRs
- What is the maximum loan amount considered eligible for educational loans under PSL(Priority Sector Lending)? Ans: ₹25 lakh

10. Under the PSL(Priority Sector Lending) guidelines, For housing loans to individuals in centres with a population below 10 lakh, what is the prescribed loan limit? Ans: ₹35 lakh
11. Under the PSL(Priority Sector Lending) guidelines, What is the maximum loan limit for setting up facilities such as schools and drinking water plants under the Social Infrastructure category? Ans: ₹8 crore
12. Under the PSL(Priority Sector Lending) guidelines, For renewable energy projects, what are the loan limits for individual households and for other borrowers respectively? Ans: ₹10 lakh for individuals and ₹35 crore for others
13. Which is considered a component of lending to Weaker Sections under PSL? Ans: Loans to individual women beneficiaries up to ₹2 lakh
14. Which is a common guideline applicable to all priority sector loans? Ans: Not levying any loan-related service charges on loans up to ₹50,000
15. Under the PSL(Priority Sector Lending) guidelines, For centres with a population of 50 lakh and above, which pair correctly states the loan limit and the maximum cost of the dwelling unit for purchase or construction? Ans: Loan limit: ₹50 lakh; Maximum cost: ₹63 lakh
16. Under the PSL(Priority Sector Lending) guidelines, For centres with a population between 10 lakh and 50 lakh, what is the maximum loan limit prescribed for loans aimed at repairs to damaged dwelling units? Ans: ₹12 lakh
17. Under the PSL(Priority Sector Lending) guidelines, In centres with a population of 50 lakh and above, what are the prescribed limits for loans provided for repairs to damaged dwelling units? Ans: Loan limit of ₹15 lakh with a maximum cost of the dwelling unit set at ₹63 lakh
18. Under the PSL(Priority Sector Lending) guidelines, For centres with a population of 50 lakh and above, what are the prescribed limits for housing loans for purchase or construction? Ans: Loan limit: ₹50 lakh; Maximum cost: ₹63 lakh
19. Under the PSL(Priority Sector Lending) guidelines, For centres with a population below 10 lakh, what are the prescribed limits for loans for repairs to damaged dwelling units? Ans: Loan limit: ₹10 lakh; Maximum cost: ₹44 lakh
20. Under the PSL(Priority Sector Lending) guidelines, For centres with a population between 10 lakh and 50 lakh, what is the prescribed loan limit for housing loans for purchase or construction? Ans: ₹45 lakh
21. Under the PSL(Priority Sector Lending) guidelines, For centres with a population of 50 lakh and above, what is the prescribed loan limit for loans provided for repairs to damaged dwelling units? Ans: ₹15 lakh
22. Under the PSL(Priority Sector Lending) guidelines, What is the maximum loan limit for bank loans extended to borrowers for renewable energy-based power generators or public utilities (excluding individual households)? Ans: ₹35 crore
23. Under the PSL(Priority Sector Lending) guidelines, For individual households, what is the prescribed loan limit for renewable energy projects? Ans: ₹10 lakh
24. Under the PSL(Priority Sector Lending) guidelines, Under the Social Infrastructure category, what is the maximum loan limit per borrower for setting up facilities such as schools, drinking water facilities, and sanitation amenities? Ans: ₹8 crore
25. Under the PSL(Priority Sector Lending) guidelines, What is the maximum loan limit prescribed for building health care facilities in Tier II to Tier VI centres under Social Infrastructure? Ans: ₹12 crore

## Other Important Questions

1. How much is allocated to the new Fund of Funds to expand support for startups? Ans: ₹10,000 crore
2. What percentage of India's total exports did MSME-related products account for in 2023-24? Ans: 45.73%
3. What is the initial outlay and the duration for the PM Vishwakarma scheme? Ans: Rs. 13,000 crores for 2023-24 to 2027-28
4. How many applications were submitted and successfully registered under the PM Vishwakarma scheme? Ans: 2.65 crore submitted and 27.13 lakh registered
5. When was the Udyam Registration Portal launched? Ans: July 1, 2020





6. What is the maximum project cost admissible for setting up a new manufacturing enterprise under PMEGP? Ans: Rs. 50 lakhs
7. What is the subsidy rate for special category applicants (SC, ST, OBC, etc.) in rural areas under PMEGP? Ans: 35%
8. What is the subsidy rate for general category applicants in urban areas under PMEGP? Ans: 15%
9. Approximately how many employment opportunities were generated by PMEGP in 2023-24? Ans: 7,12,944
10. **How did the MSME sector's share in the country's Gross Value Added (GVA) change from 2020-21 to 2022-23? Ans: From 27.3% to 30.1%**
11. How did exports from MSMEs grow between 2020-21 and 2024-25? Ans: From ₹3.95 lakh crore to ₹12.39 lakh crore
12. How did the number of exporting MSMEs change from 2020-21 to 2024-25? Ans: From 52,849 to 1,73,350
13. **What is the new credit guarantee cover for micro and small enterprises? Ans: ₹10 crore**
14. What change has been made for startups regarding the credit guarantee cover and the fee for loans? Ans: Guarantee cover doubles to ₹20 crore with a fee of 1%
15. What is the maximum term loan amount available to exporter MSMEs with the enhanced guarantee cover? Ans: ₹20 crore
16. What is the credit limit provided by the new credit card scheme for micro enterprises, and how many cards will be issued in the first year? Ans: ₹5 lakh credit limit with 10 lakh cards issued
17. Which group is specifically targeted by the new scheme providing term loans up to ₹2 crore? Ans: First-time entrepreneurs from disadvantaged backgrounds including women, SC, and ST
18. What are the expected employment generation and turnover figures for the Focus Product Scheme in the footwear and leather sector? Ans: 22 lakh jobs and ₹4 lakh crore turnover
19. What is the purpose behind establishing a National Institute of Food Technology, Entrepreneurship and Management in Bihar? Ans: To boost food processing industries in the eastern region
20. What is the revised estimate for the Ministry of MSME for the financial year 2022-23? Ans: ₹23,628.73 crore
21. What are the names of the two new deposit schemes introduced by SBI? Ans: Har Ghar Lakhpati & SBI Patrons (Har Ghar Lakhpati – A recurring deposit (RD) scheme designed to help customers accumulate Rs 1 lakh or multiples thereof; SBI Patrons – A fixed deposit (FD) scheme for senior citizens aged 80 years and above)
22. As per SBI research, what is the estimated rural poverty rate in India as of the fiscal year ending March 2024? Ans: 4.86%
23. What is the estimated poverty line in rural and urban areas of India for 2023-24, as per SBI? Ans: ₹1,632 in rural & ₹1,944 in urban areas
24. The Assam government has signed MoUs with SBI and which other bank to provide zero-premium insurance benefits to state government employees? Ans: Union Bank of India
25. Under Assam's zero-premium insurance scheme, what is the minimum term life insurance coverage provided to employees? Ans: ₹10 lakh
26. What is the maximum amount SBI is offering as a collateral-free study loan for students going abroad? Ans: ₹50 lakh
27. Which bank won the highest number of technology awards at the 20th Annual Banking Technology Conference, Expo & Citations 2024? Ans: City Union Bank
28. What is the name of SBI's fixed deposit scheme launched for super senior citizens aged 80 and above? Ans: SBI Patrons Fixed Deposit Scheme (offering an additional 0.10% interest rate for senior citizens above 80 years)
29. Who has been appointed as the Managing Director (MD) & CEO of SBI Cards and Payment Services from April 1, 2025? Ans: Salila Pande
30. What is the name of SBI's newly launched collateral-free digital SME loan product for women entrepreneurs? Ans: SBI Asmita
31. What is the name of SBI's new unit for project financing in AI, e-commerce, and fintech sectors? Ans: Center of Excellence for Project Financing
32. Which Indian insurer, apart from LIC, is included in the "Brand Finance Insurance 100 2025" ranking? Ans: SBI Life Insurance  
(Life Insurance Corporation of India (LIC) has been ranked 3rd among the world's strongest insurance brands, SBI Life Insurance ranked 76th in the Brand Finance Insurance 100 2025 ranking)



33. SBI Life Insurance is a joint venture (JV) between SBI and which foreign insurance company? Ans: BNP Paribas Cardif (French insurer)
34. What is the primary focus of SBI Life Insurance's newly launched 'Smart Future Star' plan? Ans: Child-focused financial planning
35. In March 2025, which new loan product was launched by SBI exclusively for women entrepreneurs? Ans: SBI Asmita
36. Which describes the key feature of SBI's 'Nari Shakti Debit Card'? Ans: Made from 100% recycled plastic (SBI launched the RuPay-powered 'Nari Shakti' platinum debit card, which is made from 100% recycled plastic)
37. According to SBI Research, what is India's estimated GDP growth rate for Q4 FY25? Ans: 7.6%
38. Which country's prawn industry is being supported under the ADB's Frontier Seed (Pacific) program? Ans: Fiji
39. How much initial funding has ADB and its partners committed to the Frontier Seed (Pacific) program? Ans: \$4 million
40. What is the minimum investment required in Kotak Mutual Fund's 'Choti SIP' plan? Ans: ₹250
41. What is the lock-in period for Kotak Mutual Fund's 'Choti SIP' plan? Ans: 5 years
42. Which bank launched the 'Ace' feature for DIY mutual fund investing? Ans: IDFC FIRST Bank (IDFC FIRST Bank launched the 'Ace' feature on its mobile banking app to allow customers to independently invest in mutual funds.)
43. Who has been appointed as the Executive Director (ED) of RBI, effective from March 19, 2025? Ans: Indranil Bhattacharyya
44. In which department has Indranil Bhattacharyya been appointed as RBI's Executive Director? Ans: Economic and Policy Research (DEPR)
45. Which foreign central bank did Indranil Bhattacharyya serve as an Economic Expert? Ans: Qatar Central Bank
46. What was the total net profit of Regional Rural Banks (RRBs) in FY 2023-24? Ans: ₹7,571 crore
47. Which financial ratio of RRBs improved from 64.5% in FY 2021-22 to 71.4% in FY 2023-24? Ans: Credit to Deposit (CD) Ratio
48. What is the minimum pension guaranteed under the newly launched Unified Pension Scheme (UPS)? Ans: ₹10,000 per month
49. What percentage of salary must employees contribute under the Unified Pension Scheme (UPS)? Ans: 10%
50. What percentage of the last drawn pension will the family receive as a family pension in case of the pensioner's demise under UPS? Ans: 60%
51. What is the deadline for enrolling in the Unified Pension Scheme (UPS)? Ans: June 30, 2025
52. SEBI has lowered the minimum investment amount for ZCZP (Zero Coupon Zero Principal) instruments on the Social Stock Exchange (SSE) from ₹10,000 to what amount? Ans: ₹1,000
53. What is the purpose of Zero Coupon Zero Principal (ZCZP) instruments on the Social Stock Exchange? Ans: To support funding of listed non-profit organizations (NPOs)
54. What is the name of the newly launched e-auction portal to enhance PSU bank asset sales? Ans: BAANKNET
55. When was the first version of the PSU bank e-auction platform, e-BKray, launched? Ans: February 28, 2019 (e-BKray was the original PSU bank e-auction platform launched on February 28, 2019. The revamped version, BAANKNET, was launched on January 3, 2025.)
56. On which date did SEBI approve Paytm Money Limited as a Research Analyst? Ans: March 18, 2025
57. Fitch Ratings has projected India's GDP growth for FY26 at what percentage? Ans: 6.5%
58. Fitch Ratings has revised India's GDP growth forecast for FY27 to what percentage? Ans: 6.3%
59. Under the Union Budget 2025-26, the government announced a new credit scheme for how many women, SC, and ST entrepreneurs? Ans: 5 lakh
60. What is the maximum collateral-free loan amount provided under the Pradhan Mantri MUDRA Yojana (PMMY)? Ans: ₹20 lakh (Tarun Plus)
61. According to RBI data, what was the outstanding amount of credit to women by Public Sector Banks (PSBs) as of March 2024? Ans: ₹1,169,279.00 crore
62. In FY25, what was the total issuance of Certificate of Deposits (CDs) by banks? Ans: ₹10.58 lakh crore
63. Which bank became the first in India to launch an Online Digital Balance Confirmation Certificate? Ans: Canara Bank



64. City Union Bank (CUB) has partnered with which IPL team as its exclusive banking partner? Ans: Sunrisers Hyderabad (SRH)
65. NPCI International Payments Limited (NIPL) has partnered with which Singapore-based firm to expand UPI acceptance? Ans: HitPay
66. What is the primary objective of the NIPL-HitPay partnership in Singapore? Ans: To allow Indian travelers to make QR code-based UPI payments
67. How many new members have been appointed to the reconstituted Insurance Advisory Committee (IAC) by IRDAI? Ans: 5
68. The Reserve Bank of India (RBI) imposed a penalty of ₹36.28 lakh on which bank for improper reporting under the Liberalised Remittance Scheme (LRS)? Ans: Citibank N.A.
69. The Reserve Bank of India (RBI) signed an MoU with which country's central bank to promote the use of local currencies in cross-border transactions? Ans: Mauritius
70. What is the total budget allocated for the Revised National Program for Dairy Development (NPDD) during the 15th Finance Commission cycle (2021-22 to 2025-26)? Ans: ₹2790 crore
71. From which date has the Government of India withdrawn the 20% export duty on onions? Ans: April 1, 2025
72. What was the total onion export quantity from India in FY 2023-24? Ans: 17.17 LMT
73. What is the total budget allocation for the Revised Rashtriya Gokul Mission (RGM) under the 15th Finance Commission cycle (2021-22 to 2025-26)? Ans: ₹3400 crore
74. What is the per capita availability of milk in India in 2023-24? Ans: 471 grams per day
75. According to the NSSO Survey (2023-24), what is the Monthly Per Capita Consumption Expenditure (MPCE) in rural areas? Ans: ₹4,122
76. What is the Monthly Per Capita Consumption Expenditure (MPCE) in urban areas as per NSSO (2023-24) data? Ans: ₹6,996
77. How many major crops are covered under the pest management advisories of National Pest Surveillance System (NPSS) launched in August 2024? Ans: 15
78. In how many languages is the National Pest Surveillance System (NPSS) currently available? Ans: 4 (English, Hindi, Marathi, and Punjabi)
79. How many Primary Agricultural Credit Societies (PACS) have received initial approval to set up Pradhan Mantri Bhartiya Jan Aushadhi Kendras (PMBJK)? Ans: 2,744
80. How many PACS have been issued drug licenses to operate as PMBJKs? Ans: 785
81. When is the International Day of Forests celebrated every year? Ans: March 21
82. The Union Cabinet approved the continuation of Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) till which financial year? Ans: 2025-26
83. The Union Cabinet approved the continuation of PMFBY and RWBCIS till 2025-26, with a total outlay of \_\_\_\_\_ from 2021-22 to 2025-26? Ans: ₹69,515.71 crore
84. How much corpus has been approved under the Fund for Innovation and Technology (FIAT) for technology infusion in PMFBY? Ans: ₹824.77 crore
85. The Cabinet approved the extension of a one-time special package on Di-Ammonium Phosphate (DAP) beyond the NBS subsidy at what rate per metric ton? Ans: ₹3,500
86. What is the Minimum Support Price (MSP) for milling copra for the 2025 season as approved by the Cabinet? Ans: ₹11,582 per quintal
87. What is the financial outlay of the National Mission on Natural Farming (NMNF) till the 15th Finance Commission (2025-26)? Ans: ₹2,481 crore
88. How much total expenditure has been proposed for PM Rashtriya Krishi Vikas Yojana (PM-RKVY) and Krishonnati Yojana (KY)? Ans: ₹1,01,321.61 crore
89. The National Mission on Edible Oils – Oilseeds (NMEO-Oilseeds) has a financial outlay of how much? Ans: ₹10,103 crore
90. Under PM-KISAN, how much total financial assistance has been disbursed so far (Since its launch in 2019)? Ans: ₹3.46 lakh crore
91. What is the monthly pension amount under the Pradhan Mantri Kisan Maandhan Yojana (PMKMY) upon reaching the age of 60 years? Ans: ₹3,000



92. What is the total amount of claims paid to farmers under PMFBY since its launch in 2016? Ans: ₹1.65 lakh crore
93. Under the National Animal Disease Control Programme (NADCP), how many vaccinations have been conducted against Foot and Mouth Disease (FMD)? Ans: 99.71 crore
94. What is the estimated total project cost of the Namrup-IV Fertilizer Plant (Assam)? Ans: Rs. 10,601.40 crore
95. How many crop varieties have been developed by the National Agricultural Research System (NARS) and ICAR from 2014 to 2024? Ans: 2900
96. How many biofortified crop varieties have been developed during 2014-2024? Ans: 152
97. As per the NABARD All India Rural Financial Inclusion Survey (NAFIS), what was the percentage of agricultural households in 2021-22? Ans: 56.7%
98. Which two countries participated in the 8th Joint Working Group (JWG) Meeting on Agriculture held in March 2025? Ans: India and Germany
99. What is the primary focus of the Swayamshakti Sahakar Yojna scheme? Ans: Providing affordable credit to women Self Help Groups (SHGs)
100. What is the primary function of the NIDAAN portal? Ans: Providing data analytics for drug law enforcement agencies
101. Who is the current Director General of Armed Forces Medical Services (AFMS)? Ans: Surgeon Vice Admiral Arti Sarin
102. Who was sworn in as the 8th Prime Minister of Trinidad and Tobago in March 2025? Ans: Stuart Richard Young
103. Which team won the 2025 Women's Premier League (WPL) title? Ans: Mumbai Indians (by defeating Delhi Capitals)
104. What is the title of the book launched by Chennai Super Kings (CSK) in 2025? Ans: Leo — The Untold Story
105. Where were the Special Olympics World Winter Games 2025 held? Ans: Turin, Italy
106. What is the name of the mascot for Khelo India Para Games 2025? Ans: Ujjwala
107. What is the tagline for Khelo India Para Games 2025? Ans: "Champions Beyond Limits"
108. What is the name of ISRO's recent space docking experiment? Ans: SpaDeX
109. Who was appointed as the Chairman of Tata Communications in 2025? Ans: N. Ganapathy Subramaniam
110. What is the primary goal of the 'Sansad Bhashini' initiative launched by Lok Sabha Secretariat & MeitY? Ans: Facilitate real-time multilingual AI-powered translation and transcription in Parliament
111. What was the theme of the NSO and IIM Ahmedabad workshop? Ans: "Emerging Trends in Public Data and Technology for Research and Policy"
112. Under which mission has the Indian Railways been integrated for water conservation efforts? Ans: Mission Amrit Sarovar
113. When was Mission Amrit Sarovar launched? Ans: April 2022
114. When did NASA astronauts Sunita Williams and Butch Wilmore return to Earth after their 9-month space mission? Ans: March 19, 2025
115. Which spacecraft was used to bring NASA Crew-9 back to Earth? Ans: SpaceX Crew Dragon
116. Who were the crew members of NASA's Crew-9 mission? Ans: Sunita Williams, Butch Wilmore, Nick Hague, and Aleksandr Gorbunov
117. Which air force fighter jet recently test-fired the Astra BVRAAM (Beyond Visual Range Air-to-Air Missile)? Ans: LCA Tejas AF MK1
118. Where was the Astra BVRAAM test-fired? Ans: Off the Odisha coast
119. Which organization developed the Astra BVRAAM missile? Ans: Aeronautical Development Agency (ADA)
120. Where was the National Workshop on 'Building Synergies in Indian Innovation Ecosystem' organized? Ans: GIFT City, Gandhinagar
121. Which country has developed the "Gravehawk" Surface-to-Air Missile System acquired by Ukraine? Ans: United Kingdom & Denmark
122. What is the range of the "Gravehawk" Surface-to-Air Missile System? Ans: 19 km
123. Where was the 13th India-Italy Military Cooperation Group (MCG) meeting held? Ans: Rome, Italy
124. Who was elected as the first female and African President of the International Olympic Committee (IOC)? Ans: Kirsty Coventry
125. Which country does Kirsty Coventry, the new IOC President, represent? Ans: Zimbabwe



126. Delhi recently became the \_\_\_ legislature to join the National e-Vidhan Application (NeVA) platform. Ans: 28th
127. Tata Communications launched which next-gen cloud fabric platform? Ans: Vayu
128. Who was recently honored with Denmark's "Knight's Cross of the Order of Dannebrog"? Ans: Vijay Sankar
129. The bilateral naval exercise VARUNA 2025 was conducted between India and which country? Ans: France
130. Which fighter aircraft participated in the VARUNA 2025 exercise? Ans: Rafale-M and MiG-29K
131. Who won the 2025 Stockholm Water Prize for his research on flood hydrology? Ans: Gunter Bloeschl
132. Which country recently elected its first female president, Netumbo Nandi-Ndaitwah? Ans: Namibia
133. The National Mission for Manuscripts has been restructured as 'Gyan Bharatam Mission' under a Central Sector Scheme (2024-31) with a budget of? Ans: ₹482.85 crores.
134. According to the India Bioeconomy Report 2025, India's bioeconomy grew from \$10 billion in 2014 to how much in 2024? Ans: \$165.7 billion (a 16-fold increase in India's bioeconomy, surpassing the initial target of \$150 billion by 2025)
135. What is the name of the global mentorship initiative launched for biotech startups in India? Ans: BioSaarthi
136. Which Indian state became the first to adopt the BioE3 framework? Ans: Assam
137. What percentage of India's GDP does the bioeconomy sector contribute, as per the India Bioeconomy Report 2025? Ans: 4.25%
138. What is the name of India's first indigenous antibiotic, recently highlighted in the Bioeconomy Report 2025? Ans: Nafithromycin (effective in treating respiratory infections)
139. India has completed a whole genome sequencing project covering how many individuals? Ans: 10,074
140. What is the theme for World Tuberculosis (TB) Day 2025? Ans: "Yes! We Can End TB: Commit, Invest, Deliver"
141. Who discovered the bacterium that causes tuberculosis, leading to the observance of World TB Day (March 24)? Ans: Robert Koch
142. Which state has established India's first Senior Citizens Commission? Ans: Kerala
143. Who has been awarded the 59th Jnanpith Award 2024? Ans: Vinod Kumar Shukla (for his contribution to Hindi)
144. Which state does Vinod Kumar Shukla, the 59th Jnanpith Award winner, belong to? Ans: Chhattisgarh
145. Who has been named the 'Fit India Icon' in 2025? Ans: Ayushmann Khurrana
146. Which state government has signed an MoU with the Gates Foundation to leverage technology for public welfare? Ans: Andhra Pradesh
147. Where is the WHO Global Traditional Medicine Centre (GTMC) located in India? Ans: Jamnagar
148. What percentage stake has Bain Capital acquired in Manappuram Finance Ltd? Ans: 18%
149. What is the primary objective of the Rashtriya Karmayogi Jan Seva Programme? Ans: To transform the approach of Central Government employees towards public service
150. When will the PFRDA (Operationalisation of the Unified Pension Scheme under NPS) Regulations come into effect? Ans: 1st April 2025
151. How many Jan Aushadhi Kendras (JAKs) were operational across the country as of 28th February 2025? Ans: 15,057
152. How much financial assistance has been released under the National AYUSH Mission (NAM) during the last five years? Ans: Rs. 2,76,529.87 Lakhs
153. As of 20th March 2025, how many villages have declared themselves Open Defecation Free (ODF) Plus? Ans: 5,64,157
154. Which country has been ranked the happiest in the World Happiness Report 2025? Ans: Finland
155. Which organization publishes the World Happiness Report? Ans: Gallup and the United Nations Sustainable Development Solutions Network (UNSDSN)
156. When was the World Happiness Report first published? Ans: 2012
157. What are the six key parameters used in the World Happiness Index?? Ans: The six key parameters used in the World Happiness Index are GDP per capita, social support, healthy life expectancy, freedom to make life choices, generosity, and perception of corruption.
158. What is India's rank in the World Happiness Index 2025? Ans: 118th (moving up from 126th place in 2023)
159. Which country ranked as the unhappiest in the World Happiness Report 2025? Ans: Afghanistan
160. What is India's ranking in GDP per capita in the World Happiness Index 2025? Ans: 93rd

161. What is the primary objective of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) 2005? Ans: To guarantee 100 days of wage employment to rural households
162. How many types of permissible works are included under MGNREGA? Ans: 266
163. Which major initiative under MGNREGA has contributed to water conservation efforts? Ans: Mission Amrit Sarovar
164. What is the total maternity benefit amount provided to eligible women under PMMVY and Janani Suraksha Yojana (JSY)? Ans: ₹6,000 (Under PMMVY, ₹5,000 is provided during pregnancy and lactation, and the remaining amount is received under JSY after institutional delivery, making it ₹6,000 in total)
165. How many beneficiaries were covered under PMMVY in the financial year 2023-24? Ans: 53.76 lakh
166. What is India's targeted services export value for the next financial year? Ans: \$450 billion
167. How many districts in India are covered under the PM Internship Scheme? Ans: 735
168. What is the ethanol blending target for petrol under the National Policy on Biofuels – 2018 (amended in 2022) for ESY 2025-26? Ans: 20%
169. What was the ethanol blending percentage achieved in ESY 2024-25 up to February 28, 2025? Ans: 17.98%
170. What is the primary objective of Project PARI (Public Art of India)? Ans: To celebrate and enhance India's public art scene (Project PARI, launched by the Ministry of Culture, aims to blend India's cultural heritage with contemporary themes through public art initiatives.)
171. Which helpline number was highlighted during the Pensioners' Awareness Program for addressing pension-related grievances? Ans: 1-800-11-1960
172. What is the total financial outlay approved for the Incentive Scheme for promotion of low-value BHIM-UPI transactions (P2M) for FY 2024-25? Ans: ₹1,500 crore
173. What is the maximum transaction value eligible for incentives under this Scheme for promotion of low-value BHIM-UPI transactions (P2M) for small merchants? Ans: ₹2,000
174. What incentive percentage is provided on eligible low-value UPI transactions under the Scheme for promotion of low-value BHIM-UPI transactions (P2M)? Ans: 0.15%
175. What is the main purpose of SEBI integrating DigiLocker with the securities market? Ans: To reduce unclaimed financial assets and improve investor protection
176. Which program by YES BANK offers tailored financial solutions for startups under its MoU with DPIIT? Ans: HeadStartup
177. What is the primary goal of UIDAI's partnership with Sarvam AI? Ans: To enhance Aadhaar services through AI-powered voice interactions and fraud detection
178. In how many languages will UIDAI's AI-powered voice interaction be available initially? Ans: 10
179. What was the total global trade value in 2024 as per the UNCTAD report? Ans: USD 33 trillion
180. From when will SEBI's reduced rights issue timeline of 23 days take effect? Ans: April 7, 2025
181. What is OECD's revised GDP growth forecast for India in FY 2024-25? Ans: 6.4%
182. What is the projected global GDP growth for 2025 according to the OECD? Ans: 3.1%
183. What is a key feature of a zero coupon bond? Ans: It is issued at a discount and redeemed at face value
184. By how much has SEBI reduced the rights issue processing time? Ans: From 317 days to 23 days
185. Which organization launched the "Frontier Seed (Pacific)" program? Ans: Asian Development Bank (ADB)
186. According to SBI's ERD(Economic Research Department) report titled "Precursor to Census 2024: The Fine Prints of a Rapidly Changing Nation.", what is India's estimated population range in 2024? Ans: 138-142 crore
187. By what percentage did SBI's net profit increase year-on-year in Q2FY25? Ans: 27.92% (The net profit reached Rs 18,331 crore in Q2FY25, up from Rs 14,330 crore in the same quarter last year.)
188. Who has been recommended by the Financial Services Institutions Bureau (FSIB) as one of the Managing Directors (MD) of SBI? Ans: Ram Mohan Rao Amara
189. India has extended a \$50 million Treasury Bill (T-bill) rollover to which country in 2024-25? Ans: Maldives
190. Solex Energy partnered with which bank to provide solar financing under the 'Surya Shakti Solar Finance Scheme'? Ans: SBI
191. SBI and India Exim Bank are supporting trade finance in which continent? Ans: Africa
192. Tata Power Renewable Energy Ltd partnered with which bank to provide solar financing to MSEs? Ans: IndusInd Bank



193. Which bank was recognized as the 'Best Bank in India for 2024' by Global Finance Magazine? Ans: State Bank of India (SBI)
194. SBI has a share of what percentage in total mobile banking transactions in India? Ans: 22%
195. What is the contribution of direct taxes to total tax revenue in India as per AY2024 data? Ans: 56.7%
196. What is the highest Direct Taxes to GDP ratio recorded in India in AY2024 since 2000-01? Ans: 6.64%
197. What is the latest Gross Non-Performing Asset (NPA) ratio for Public Sector Banks (PSBs) as of September 2024? Ans: 3.12% (NPA ratio stood at 0.63%)
198. How many Rural Self Employment Training Institutes (RSETIs) has SBI established? Ans: 152
199. What was the year in which RBI first classified SBI as a Domestic Systemically Important Bank (D-SIB)? Ans: 2015  
(RBI classified SBI as a Domestic Systemically Important Bank (D-SIB) in 2015, followed by ICICI Bank in 2016 and HDFC Bank in 2017. D-SIBs are considered "Too Big to Fail" and are required to maintain additional capital buffers.)
200. When did SBI celebrate 100 years of its historic Horniman Circle Branch in Mumbai? Ans: November 2024
201. What is the name of SBI's newly launched vehicle loan product for Uber's fleet partners? Ans: SBI Fleet Loan
202. Which state was the second-largest direct tax contributor in FY 2023-24, according to SBI's research report? Ans: Karnataka (Maharashtra was the largest direct tax contributor (38.9%))
203. What is the primary objective of the "SBI Innovation Hub" launched in partnership with APIX? Ans: Driving financial innovation and digital transformation
204. What was the total amount of loans written off by commercial banks in India between FY2015 and FY2024? Ans: Rs 12.3 lakh crore (Public sector banks (PSBs) accounted for Rs 6.5 lakh crore of these write-offs.)
205. Under which scheme did SBI sign an MoU with the Mizoram government for loan disbursement? Ans: Bana Kaih Scheme



**NBCC**