



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



SpardhaGuru



Spardha.guru



www.spardha.guru



7. The Atmanirbharta for Oil Seeds Abhiyan is a strategy aimed at achieving self-sufficiency in which agricultural sector?

- a) Food grains
- b) Sugarcane
- c) Oilseeds
- d) Cotton

Correct Answer: c) Oilseeds

Explanation: The scheme's name itself, "Atmanirbharta for Oil Seeds Abhiyan," indicates its focus on oilseeds. The description further clarifies it as a "strategy to achieve self-sufficiency in oilseeds."

8. In which year was the PM Gati Shakti Master Plan launched?

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

Correct Answer: c) 2021

Explanation: The text states, "PM Gati Shakti Master Plan: Launched in 2021..."

9. The SDG India Index 2023-24, which monitors India's progress towards Sustainable Development Goals, is released by which organization?

- a) Ministry of Finance
- b) Reserve Bank of India (RBI)
- c) NITI Aayog
- d) Ministry of Statistics and Programme Implementation

Correct Answer: c) NITI Aayog

Explanation: The text states, "SDG India Index 2023-24: Released in July 2024 by NITI Aayog..."

10. What percentage of coverage for the third dose of the DTP vaccine did South Asia achieve in 2024, according to a new report by UNICEF and WHO?

- a) 75%
- b) 85%
- c) 92%
- d) 98%

Correct Answer: c) 92%

Explanation: The text states, "with coverage for the third dose of DTP vaccine reaching 92%."

11. What is the base interest rate offered by SBI's 'Amrit Vrishti' Fixed Deposit Scheme for a 444-day tenor?

- a) 6.75%
- b) 7.00%
- c) 7.25%
- d) 7.75%

Correct Answer: c) 7.25%

Explanation: The text specifies, "this scheme offers a base interest rate of 7.25% per annum for a 444-day fixed deposit..." (The 7.75% is for senior citizens, which is an additional benefit).

12. Which company launched India's first personal loan solution via the Open Network for Digital Commerce (ONDC)?

- a) HDFC Bank
- b) Axis Bank
- c) BranchX
- d) Paytm

Correct Answer: c) BranchX

Explanation: The text states, "BranchX Launches India's First Personal Loan Solution via ONDC: This neobank launched a digital-first, paperless personal



Government Schemes

I. Social Security & Welfare Schemes

Expanded Social Security Coverage: India's social protection coverage has notably increased, doubling from 24.4% in 2021 to **48.8% in 2024**, according to the International Labour Organization's (ILO) World Social Protection Report 2024-26. This expansion is attributed to key initiatives like:

- **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY):** This scheme provides free health coverage of up to ₹5 lakh per family. As of March 2025, over 39.94 crore Ayushman Cards have been issued.
- **Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY):** Providing free food grains to vulnerable populations, this scheme had reached 80.67 crore beneficiaries as of December 2024.
- **eShram Portal:** Launched in 2021 to create a National Database of Unorganised Workers (NDUW), it has registered over 30.68 crore unorganised workers as of March 2025, with over half being women.
- **Atal Pension Yojana (APY):** Aimed at providing universal social security, particularly for the unorganised sector, it had 7.25 crore beneficiaries by December 2024.
- **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY):** These schemes offer low-cost life and accident insurance respectively, with significant enrollments.
- **Pradhan Mantri Shram Yogi Maandhan Yojana (PM-SYM):** Ensures a pension of ₹3,000 per month to unorganised workers after 60.

PM Vishwakarma: Launched on September 17, 2024, this scheme supports traditional artisans and craftspeople with collateral-free loans, toolkit

incentives, and marketing help. As of June 9, 2025, 23.7 lakh artisans have registered.

PM Awas Yojana (PMAY) Urban 2.0: This initiative addresses housing needs for 1 crore urban middle-class and poor families with a significant investment and plans to build 3 crore more houses in rural and urban areas.

Healthcare Coverage for Frontline Workers: The Union Budget 2024-25 extends healthcare coverage under Ayushman Bharat PMJAY to Anganwadi workers, ASHA workers, and community healthcare helpers, providing financial assistance up to ₹5 lakh per family annually.

NPS Vatsalya: A new scheme for contributions by parents/guardians for minors, convertible to a normal NPS account upon majority.

PM SHRI Scheme: Aims to transform existing government schools into model schools, focusing on components of the National Education Policy 2020, "Green schools" initiatives, and modern facilities.

II. Infrastructure & Development Projects

PM's Visit to Bihar and West Bengal (July 18, 2024): Prime Minister Narendra Modi is set to inaugurate and lay foundation stones for multiple development projects worth over ₹7,200 crore in Motihari, Bihar, and over ₹5,000 crore in Durgapur, West Bengal. These projects span various sectors:

- **Rail:** Automatic signalling, doubling of rail lines (Darbhanga-Thalwara, Samastipur-Rambhadrapur, Darbhanga-Narkatiaganj), Vande Bharat train maintenance infrastructure at Patliputra. Four new Amrit Bharat trains will also be flagged off.
- **Road:** 4-laning of Ara bypass of NH-319, inauguration of 4-lane Parariya to Mohania section of NH-319, and a 2-lane with paved shoulder from Sarwan to Chakai of NH-333C.



loan product through the Open Network for Digital
Commerce..."

Spardhaguru
Spardhaguru India Private Limited



in 2021 to 48.8% in 2024, according to the International Labour Organization's (ILO) World Social Protection Report 2024-26."

2. As of March 2025, approximately how many Ayushman Cards have been issued under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)?

- a) 25 crore
- b) 30 crore
- c) 35 crore
- d) 39.94 crore

Correct Answer: d) 39.94 crore

Explanation: The text specifies, "As of March 2025, over 39.94 crore Ayushman Cards have been issued."

3. The PM Vishwakarma scheme, launched on September 17, 2024, specifically supports which group?

- a) Farmers and agricultural workers
- b) Traditional artisans and craftspeople
- c) Small and medium enterprise owners
- d) Government employees

Correct Answer: b) Traditional artisans and craftspeople

Explanation: The text states, "Launched on September 17, 2024, this scheme supports traditional artisans and craftspeople with collateral-free loans, toolkit incentives, and marketing help."

4. What is the primary focus of the PM SHRI Scheme?

- a) Providing free electricity to households
- b) Expanding social security to unorganised workers
- c) Transforming existing government schools into model schools
- d) Building affordable housing in rural areas

Correct Answer: c) Transforming existing government schools into model schools

Explanation: The text mentions, "PM SHRI Scheme: Aims to transform existing government schools into model schools, focusing on components of the National Education Policy 2020, "Green schools" initiatives, and modern facilities."

5. On July 18, 2024, what is the approximate combined value of the development projects Prime Minister Narendra Modi is set to inaugurate and lay foundation stones for in Motihari, Bihar, and Durgapur, West Bengal?

- a) Over ₹5,000 crore
- b) Over ₹7,200 crore
- c) Over ₹12,200 crore
- d) Over ₹15,000 crore

Correct Answer: c) Over ₹12,200 crore

Explanation: The text states, "worth over ₹7,200 crore in Motihari, Bihar, and over ₹5,000 crore in Durgapur, West Bengal." Adding these values: ₹7,200 crore + ₹5,000 crore = ₹12,200 crore.

6. How many units of free electricity per month does the PM Surya Ghar Muft Bijli Yojana aim to provide to households?

- a) 100 units
- b) 200 units
- c) 300 units
- d) 500 units

Correct Answer: c) 300 units

Explanation: The text states, "this scheme aims to provide 300 units of free electricity per month to 1 crore households through rooftop solarisation..."

- **Electronics & IT:** Inauguration of new Software Technology Parks of India (STPI) facility at Darbhanga and a state-of-the-art Incubation Facility of STPI at Patna to boost IT/ITES/ESDM industry and startups.
- **Fisheries:** Launch of modern fisheries infrastructure under Pradhan Mantri Matsya Sampada Yojana (PMMSY), including new fish hatcheries, biofloc units, and ornamental fish farming across Bihar.

NHAI's Highway and Expressway Projects (2025-26):

The National Highways Authority of India (NHAI) plans to bid out 124 highway and expressway projects worth ₹3.4 lakh crore in the current financial year (2025-26). Approximately 78% of these projects will be under Public-Private Partnership (PPP) mode, including major stretches like Gorakhpur-Kishangan-Siliguri and Patna-Purnea. This comes after a slowdown in project awards over the past two years, partly due to the requirement of 90% land availability before bidding.

Rooftop Solarisation Scheme (PM Surya Ghar Muft Bijli Yojana): Announced in the Budget 2024-25, this scheme aims to provide 300 units of free electricity per month to 1 crore households through rooftop solarisation, offering annual savings and promoting entrepreneurship.

Atmanirbharta for Oil Seeds Abhiyan: A strategy to achieve self-sufficiency in oilseeds through modern farming techniques, research for high-yielding varieties, value addition, procurement, market linkages, and crop insurance.

PM Gati Shakti Master Plan: Launched in 2021, this plan continues to be a dedicated digital platform integrating multiple ministries and departments to facilitate seamless coordination and reduce delays in infrastructure development projects across India.

SDG India Index 2023-24: Released in July 2024 by NITI Aayog, this index continues to monitor India's progress towards Sustainable Development Goals (SDGs) at national and sub-national levels, fostering competition and knowledge sharing among states and UTs.

III. Other Notable Initiatives/Updates

South Asia Child Immunisation Coverage: A new report by UNICEF and WHO indicates record immunization coverage in South Asia for 2024, with coverage for the third dose of DTP vaccine reaching 92%. India achieved a 43% drop in its "zero-dose" (unvaccinated) children population.

SBI Launches 'Amrit Vrishti' Fixed Deposit Scheme: Available from July 15, 2024, to March 31, 2025, this scheme offers a base interest rate of 7.25% per annum for a 444-day fixed deposit, with an additional 0.50% for senior citizens.

BranchX Launches India's First Personal Loan Solution via ONDC: This neobank launched a digital-first, paperless personal loan product through the Open Network for Digital Commerce, an Indian government initiative.

MCQs

1. According to the ILO's World Social Protection Report 2024-26, what was India's social protection coverage in 2024?

- a) 24.4%
- b) 35.1%
- c) 48.8%
- d) 60.0%

Correct Answer: c) 48.8%

Explanation: The text states, "India's social protection coverage has notably increased, doubling from 24.4%