

**EXAM GENIUS**  
Presents

**GENIUS  
CURRENT  
AFFAIRS**  
**In Bilingual**



**India's No. 1 Platform for UPSC  
| SSC | BANK | RAILWAY Exam**

**Achieve Success with Exam Genius - Your Ultimate Guide to Reasoning Mastery !**



**Ques: What was the net profit of Public Sector Banks (PSBs) in FY25 as per the Finance Ministry?**

**वित्त मंत्रालय के अनुसार, FY25 में सार्वजनिक क्षेत्र के बैंकों (PSBs) का शुद्ध लाभ कितना रहा?**

- A. Rs.1.40 lakh crore
- B. Rs.1.04 lakh crore
- C. Rs.2.53 lakh crore
- D. Rs.1.78 lakh crore
- E. Rs.0.52 lakh crore

**Answer: Option D**

**Explanation :**

- Public Sector Banks (PSBs) recorded a net profit of Rs.1.78 lakh crore in FY25, up from Rs.1.40 lakh crore in FY24 and Rs.1.04 lakh crore in FY23.
- Gross NPAs declined sharply to 0.52% of advances, reflecting improved asset quality.
- PSBs' total business (credit + deposits) rose to Rs.253 lakh crore in FY25.
- The Finance Minister emphasized enhancing financial inclusion, rural outreach, and MSME support, with Rs.60,000 crore worth of loans sanctioned under the new Credit Assessment Framework

EXAM  
Genius





**Ques: What is the name of the new Recurring Deposit scheme launched by Bank of Baroda that allows flexible monthly contributions?**

**बैंक ऑफ बड़ौदा द्वारा शुरू की गई नई आवर्ती जमा योजना का क्या नाम है, जो लचीली मासिक जमा की सुविधा देती है?**

- A. bob Growth Deposit Plan / बॉब ग्रोथ डिपॉजिट प्लान
- B. bob Smart Monthly Plan / बॉब स्मार्ट मंथली प्लान
- C. bob Flexi Systematic Deposit Plan / बॉब फ्लेक्सी सिस्टेमैटिक डिपॉजिट प्लान
- D. bob Variable Installment Scheme / बॉब वैरिएबल इंस्टॉलमेंट स्कीम
- E. bob Saver Plus Account / बॉब सेवर प्लस अकाउंट

**Answer: Option C**

**Explanation :**

- Bank of Baroda launched the bob Flexi Systematic Deposit Plan (bob Flexi SDP) to provide customers with a flexible recurring deposit option.
- Customers can start with a minimum of Rs.500, and make additional deposits in multiples of Rs.100, up to Rs.1 lakh per month.
- The scheme allows a customer to increase monthly contributions up to 10 times the base instalment.
- It offers a higher fixed interest rate for the entire deposit tenure, which can range from 6 months to 5 years.

EXAM  
Genius





## Recent Facilities Launched in Banking & Insurance Sector :

- PhonePe HDFC Bank Co-branded Credit Card Launched by PhonePe Limited, HDFC Bank Limited and Powered by RuPay network in 2 Variants 'Ultimo' and 'UNO'
- RazorpayX Corporate Cards Launched by Razorpay, Mastercard, RBL Bank, and YES Bank. Startups can avail credit limits of up to Rs 2 crore without collateral, easing financial constraints
- IDFC FIRST Bank has launched UPI payment services for NRIs using international mobile numbers linked to their NRE or NRO accounts via the bank's mobile app
- HDFC Life Insurance Company Limited, in collaboration with the Society for Innovation & Entrepreneurship (SINE) and IIT Bombay, has launched HDFC Life InsUReka, an innovation challenge
- Bajaj Allianz General Insurance has launched a State-wise Health Insurance Policy, which is customized based on regional treatment costs, local medical infrastructure, and common diseases
- Through its business unit Intellect Global Consumer Banking (iGCB), First Abu Dhabi Bank (FAB), the biggest bank in the United Arab Emirates, successfully deployed the eMACH.ai Lending platform created by Chennai-based Intellect Design Arena Limited
- NACH 3.0 (National Automated Clearing House) is being launched by the National Payments Corporation of India (NPCI) in the first week of July 2025
- South Indian Bank has launched E-Kiosk and E-Kanika facilities at Uttara Guruvayurappan Temple in New Delhi
- India's first Cyber-Security Operation Centre (C-SOC) named "Sahakar Suraksha" has been launched by the Maharashtra State Cooperative Bank (MSC Bank) in Vashi, Navi Mumbai
- Poonawalla Fincorp Limited, promoted by the Cyrus Poonawalla Group, has launched 'Business Loan 24/7', a first-of-its-kind fully digital loan product for Micro, Small, and Medium Enterprises (MSMEs)
- Scapia Federal Credit Card Launched by Scapia (a Bengaluru-based travel fintech startup) & Federal Bank
- SBM ZET Credit Card Launched by ZET (Bengaluru) & State Bank of Mauritius (SBM Bank (India)). The card can be secured by opening an FD with SBM Bank, starting from Rs.5,000
- Indian Bank has launched new NRE Savings Account variants specifically for NRIs, bundled with premium debit cards — INDD'Elite, IND Premium, and IND Plus





**Ques: ICICI Bank is set to raise its stake by up to 2% in which of its subsidiaries to maintain majority control?**

**ICICI बैंक किस सहायक कंपनी में बहुमत नियंत्रण बनाए रखने के लिए अपनी हिस्सेदारी 2% तक बढ़ाने जा रहा है?**

- A. ICICI Lombard General Insurance / ICICI लोम्बार्ड जनरल इंश्योरेंस
- B. ICICI Securities / ICICI सिक्क्योरिटीज
- C. ICICI Prudential AMC / ICICI प्रुडेंशियल AMC
- D. ICICI Home Finance / ICICI होम फाइनेंस
- E. ICICI Prudential Life Insurance / ICICI प्रुडेंशियल लाइफ इंश्योरेंस

**Answer: Option C**

**Explanation :**

- ICICI Bank has received board approval to acquire an additional 2% stake in its joint venture, ICICI Prudential Asset Management Company (AMC).
- This strategic decision is aimed at maintaining the bank's shareholding above 51%, thereby retaining majority control of the asset management business.
- The move compensates for any potential dilution in stake due to stock-based compensation granted to AMC employees.
- ICICI Prudential AMC is a leading asset management firm in India, jointly owned by ICICI Bank and Prudential Plc.
- This ensures the bank remains the dominant shareholder in one of India's top mutual fund houses.

EXAM  
Genius





**Ques: What was India's Current Account Surplus in Q4 FY25, as per official data?**  
**आधिकारिक आंकड़ों के अनुसार, Q4 FY25 में भारत का चालू खाता अधिशेष कितना था?**

- A. \$7 billion
- B. \$11.5 billion
- C. \$9.7 billion
- D. \$13.5 billion
- E. \$23.3 billion

**Answer: Option D**

**Explanation :**

- India posted a Current Account Surplus (CAS) of \$13.5 billion in Q4 FY25, equal to 1.3% of GDP, primarily due to:
  - Strong net services receipts rising to \$53.3 billion
  - Higher inflows from external commercial borrowings (ECBs)
- The surplus exceeded Ind-Ra's projection of \$7 billion (0.7% of GDP).
- However, the merchandise trade deficit widened to \$59.5 billion from \$52 billion a year ago.
- FY25 overall closed with a current account deficit of \$23.3 billion, lower than FY24's \$26 billion.

EXAM  
Genius





**Ques: Which digital payment system in India was recently praised by the IMF as a transformative force?**

**भारत की किस डिजिटल भुगतान प्रणाली की हाल ही में IMF ने परिवर्तनकारी शक्ति के रूप में प्रशंसा की है?**

- A. Bharat BillPay / भारत बिलपे
- B. Immediate Payment Service (IMPS) / तत्काल भुगतान सेवा (IMPS)
- C. RuPay / रुपये
- D. Unified Payments Interface (UPI) / एकीकृत भुगतान इंटरफेस (UPI)
- E. BHIM App / भीम ऐप

**Answer:** Option D

**Explanation :**

- The International Monetary Fund (IMF) praised Unified Payments Interface (UPI) as a transformative force in India's digital payments ecosystem.
- This was mentioned in a paper titled "Growing Retail Digital Payments: The Value of Interoperability", authored by Alexander Copestake, Divya Kirti, and Maria Soledad Martinez Peria.
- UPI, launched in 2016 by the National Payments Corporation of India (NPCI), had crossed 13 billion transactions monthly by 2025, marking a major milestone in digital financial inclusion.

EXAM  
Genius





**Ques: From which month and year will post offices across India start accepting digital payments at counters?**

**भारत के डाकघर किस महीने और वर्ष से काउंटर्स पर डिजिटल भुगतान स्वीकार करना शुरू करेंगे?**

- A. January 2025
- B. April 2025
- C. August 2025
- D. December 2025
- E. March 2026

**Answer: Option C**

**Explanation :**

- Post offices across India will begin accepting digital payments at their service counters starting from August 2025.
- This initiative follows the integration of a new application into the Department of Posts' (DoP) IT system.
- The infrastructure will be upgraded to facilitate transactions using Dynamic QR Codes, ensuring smooth and secure digital payments.
- The implementation will be phased, but by August 2025, all post offices in the country are expected to be covered under the system.

EXAM  
Genius





**Ques: Who recently resigned as MD & CEO of Karnataka Bank citing personal reasons?**

हाल ही में किसने व्यक्तिगत कारणों का हवाला देते हुए कर्नाटक बैंक के एमडी और सीईओ पद से इस्तीफा दिया है?

- A. Srikrishnan Hari Hara Sarma / श्रीकृष्णन हरि हर शर्मा
- B. Ramesh Kumar / रमेश कुमार
- C. Sekhar Rao / शेखर राव
- D. Rajesh Sharma / राजेश शर्मा
- E. Arvind Joshi / अरविंद जोशी

**Answer: Option A**

**Explanation :**

- Srikrishnan Hari Hara Sarma, the Managing Director (MD) and CEO of Karnataka Bank, resigned citing personal reasons, including a decision to relocate to Mumbai. His resignation will be effective from July 15, 2025.
- Executive Director (ED) Sekhar Rao also submitted his resignation due to difficulties in relocating to Mangaluru from Bengaluru, which will be effective from July 31, 2025.
- While the official statements mention personal reasons, the resignations come amid internal disputes within the Board of Directors.

EXAM  
Genius





**Ques: What is the name of India's first NBFC in the maritime sector, recently inaugurated by the Union Minister of Ports, Shipping & Waterways?**

**भारत के समुद्री क्षेत्र की पहली गैर-बैंकिंग वित्तीय कंपनी (NBFC) का क्या नाम है, जिसका उद्घाटन हाल ही में बंदरगाह, नौवहन और जलमार्ग मंत्री द्वारा किया गया?**

- A. Maritime Development Finance Corporation / मेरीटाइम डेवलपमेंट फाइनेंस कॉर्पोरेशन
- B. Port Infrastructure Finance Limited / पोर्ट इंफ्रास्ट्रक्चर फाइनेंस लिमिटेड
- C. Sagarmala Finance Corporation Limited / सागरमाला फाइनेंस कॉर्पोरेशन लिमिटेड
- D. Coastal Finance and Shipping Corporation / कोस्टल फाइनेंस एंड शिपिंग कॉर्पोरेशन
- E. Blue Economy Credit Corporation / ब्लू इकॉनमी क्रेडिट कॉर्पोरेशन

**Answer: Option C**

**Explanation :**

- Sagarmala Finance Corporation Limited (SMFCL), formerly known as Sagarmala Development Company Limited, has been inaugurated as India's first NBFC in the maritime sector.
- It has been registered with the Reserve Bank of India and granted Mini Ratna (Category-I) status.
- Inaugurated by Union Minister Shri Sarbananda Sonowal, SMFCL aims to bridge financing gaps and offer tailored financial solutions to ports, MSMEs, startups, and maritime institutions.

EXAM  
Genius





## Recent News Headlines Related to First in india and world :

- Andhra Pradesh will host India's first Quantum Computing Valley in Amaravati by January 2026
- India's first AI-based Advanced Traffic Management System (ATMS) has been launched on the Dwarka Expressway in Delhi, making it a landmark initiative in smart traffic control
- Larsen & Toubro has become the first company in India to list Environmental, Social and Governance (ESG) bonds on the National Stock Exchange (NSE)
- Bharat Biotech International Ltd (BBIL) and GSK will jointly supply the world's first malaria vaccine (RTS,S) to the global alliance Gavi between 2026–2030
- Under the New Nuclear Energy Mission, Bihar will establish its first nuclear power plant based on Small Modular Reactor (SMR) technology
- Group Captain Shubhanshu Shukla, a 39-year-old Indian Air Force fighter pilot, became the first Indian to reach the ISS on 26 June 2025 as part of the Axiom-4 mission
- Adani New Industries Limited (ANIL) has commissioned India's first off-grid 5 MW green hydrogen pilot plant in Kutch, Gujarat, officially announced on 23rd June 2025
- Oman has issued a royal decree to become the first Gulf country to impose personal income tax starting in 2028
- NTPC Limited flagged off five hydrogen fuel cell-based buses for India's first commercial hydrogen bus operations in Leh
- BSNL has soft-launched Quantum 5G Fixed Wireless Access (FWA) in Hyderabad, India's first fully indigenous, SIM-less 5G FWA service, delivering fibre-like speeds via 5G radio
- The National Institute of Immunohaematology (NIIH), under the Indian Council of Medical Research (ICMR), launched India's first national rare blood donor registry in Mumbai
- IFFCO (Indian Farmers Fertiliser Cooperative) is establishing its first international nano-fertiliser manufacturing plant in Paraná province, Brazil
- Uttarakhand has become the first state in India to launch a Yoga Policy, announced by Chief Minister Pushkar Singh Dhami on the 11th International Yoga Day



**Ques: What is the name of the mobile app launched by East Coast Railway for pilgrims attending the Rath Yatra in Puri, Odisha?**

पुरी, ओडिशा में रथ यात्रा में भाग लेने वाले श्रद्धालुओं के लिए ईस्ट कोस्ट रेलवे द्वारा शुरू किए गए मोबाइल ऐप का नाम क्या है?

- A. Rath Yatra Tracker / रथ यात्रा ट्रैकर
- B. ECoR Rath Sewa / ईसीओआर रथ सेवा
- C. ECoR Yatra / ईसीओआर यात्रा
- D. Puri Darshan App / पुरी दर्शन ऐप
- E. Jagannath Rail Connect / जगन्नाथ रेल कनेक्ट

**Answer:** Option C

Explanation :

- The ECoR Yatra app, launched by the East Coast Railway, is an Android-based mobile application designed to serve as a digital guide for devotees attending the Rath Yatra in Puri, Odisha.
- The app offers real-time train schedule updates, passenger amenities information, and other essential travel services.
- Additionally, Indian Railways has introduced a new compensation scheme of ₹1 crore for the families of employees who suffer accidental death, with no insurance premium required, applicable to those with Salary Package Accounts in designated partner banks.

EXAM  
Genius





## Recent News Headlines Related to launched Apps/portals

- The Union Public Service Commission (UPSC) has launched 'Pratibha Setu', a strategic platform to connect non-recommended but meritorious candidates with verified employers like ministries, PSUs, autonomous bodies, and private firms
- Swiggy has launched a new app called Crew to enter the premium lifestyle and travel concierge services segment
- The Directorate General of Taxpayer Services, Mumbai Zonal Unit (DGTS MZU) showcased "ATITHI", a mobile application developed for international travellers to pre-file customs declarations
- The Urban Development and Housing Department of the Government of Madhya Pradesh has launched 'E-Nagarpalika 2.0', a web-based single platform for all Urban Local Bodies (ULBs) in the state
- The Ministry of Agriculture and Farmers Welfare has launched CROPIC – Collection of Real Time Observations & Photo of Crops. It is a mobile app-based initiative that uses AI-powered image recognition to analyse photographs of standing crops
- The UMEED (Unified Waqf Management, Empowerment, Efficiency and Development) portal was launched by Union Minister Kiren Rijiju under the Ministry of Minority Affairs
- Rapido has launched Ownly, a zero-commission food delivery platform designed to challenge the dominance of Swiggy and Zomato
- Sitha App, launched by Swathi Nelabhatla, CEO of SheJobs, is India's first gig platform exclusively for women
- The DRUM (Dynamic Route Planning for Urban Green Mobility) app, developed by IIT-Kharagpur researchers, is set to begin real-world trials after successful simulations in Delhi
- The Central Consumer Protection Authority (CCPA) has issued an advisory to all e-commerce platforms to identify and eliminate Dark Patterns, which are deceptive or manipulative design techniques that mislead or coerce users into making unintended decisions
- Union Minister of Coal and Mines Shri G Kishan Reddy launched the C CARES Version 2.0, a web portal of CMPFO (Coal Mines Provident Fund Organization), developed and designed by the Centre for Development of Advanced Computing (C-DAC)
- The Ayush Nivesh Saarthi Portal is an investor-centric digital platform launched on 29 May 2025 by the Ministry of Ayush and Invest India





**Ques: Who won the 2025 Shakti Bhatt Prize for her debut memoir 'The Lucky Ones'?**  
**अपनी पहली संस्मरण 'The Lucky Ones' के लिए 2025 का शक्ति भट्ट पुरस्कार किसने जीता है?**

- A. Arundhati Roy / अरुंधति रॉय
- B. Meena Kandasamy / मीना कंदासामी
- C. Zara Chowdhary / ज़ारा चौधरी
- D. Mridula Koshy / मृदुला कोशी
- E. Arshia Sattar / अर्शिया सत्तार

**Answer: Option C**

**Explanation :**

- Zara Chowdhary, a writer, producer, and educator from Chennai, has won the 2025 Shakti Bhatt Prize for her debut memoir 'The Lucky Ones'.
- The book reflects on generational trauma and covers three months of sectarian violence in Ahmedabad during the 2002 Gujarat riots.
- The award, launched in 2008, is being discontinued in 2025, making this the final edition of the prize.
- Over the years, the prize has recognized South Asian writers for powerful literary contributions.

EXAM  
Genius





## Recent News Headlines Related to Awards & Winners :

- 2025 Bloomberg Philanthropies Global Tobacco Control Award : India under the 'O' category, which stands for "Offer help to quit tobacco use"
- 'Special Mention Award' at the Digital Payments Award 2024-25 : India Post Payments Bank (IPPB)
- Knighthood by King Charles III : David Robert Joseph Beckham
- Skytrax's World Airline Awards 2025 : Qatar Airways
- Jury Award for Best Commissioned Film at the Annecy International Animation Festival 2025 : "Desi Oon", created by renowned Indian animation filmmaker Shri Suresh Eriyat
- 'The Champion of Digital Media Awards South Asia 2025' : The Hindu
- James Beard Awards : Vijay Kumar
- Commander of the Order of the British Empire (CBE) honour : Leena Nair
- Srimanta Sankardeva Award by Government of Assam : Dr. Sonal Mansingh
- Grand Cross of the Order of Makarios III is the highest civilian honour of Republic of Cyprus : Prime Minister Narendra Modi
- Leopard award at this year's Locarno Film Festival : American filmmaker Alexander Payne
- India's shooter Sift Kaur Samra secure a bronze medal in the women's 50m rifle 3 positions event at the ISSF World Cup 2025 in Munich, Germany.
- Dostoevsky Star Award conferred by the Russian House : Javed Akhtar became the first Indian writer
- United Nations Sasakawa Award 2025 : Mrutyunjay Mohapatra, Director General of the India Meteorological Department (IMD)
- Global Leadership Award from the U.S.-India Strategic Partnership Forum (USISPF) : Kumar Mangalam Birla
- Kalaignar M. Karunanidhi Classical Tamil Award : Tamil scholar Thayammal Aravanan
- 72nd Miss World 2025 : Miss Thailand, Opal Suchata Chuangsri
- Global Indian of the Year 2025 : Jagadish "Jaggi" Vasudev, widely known as Sadhguru by the Canada India Foundation (CIF)
- Companion of the Order of Fiji, the highest civilian honour in Fiji : Sumeet Tappoo
- Asian Athletics Leadership Gold Pin : Adille J. Sumariwalla
- International Booker Prize 2025 : Banu Mushtaq for her short story collection 'Heart Lamp'





**Ques: Which team won the overall title at the U-17 Asian Wrestling Championships 2025 held in Vung Tau, Vietnam?**

**वुंग ताऊ, वियतनाम में आयोजित अंडर-17 एशियाई कुश्ती चैम्पियनशिप 2025 में किस टीम ने कुल खिताब जीता?**

- A. Japan / जापान
- B. Kazakhstan / कजाखिस्तान
- C. China / चीन
- D. India / भारत
- E. Iran / ईरान

**Answer: Option D**

**Explanation :**

- The Indian Under-17 Women's Wrestling Team clinched the overall championship title at the U-17 Asian Wrestling Championships 2025, held in Vung Tau, Vietnam.
- The team won a total of 10 medals: 5 gold, 3 silver, and 2 bronze, scoring 215 points.
- China and Japan followed in second and third positions with 151 and 149 points, respectively.
- This dominant performance established India as the top nation in the women's category at the event.

EXAM  
Genius





## Recent News headlines related to Sports

- The International Tennis Federation (ITF) announced Shrivalli Bhamidipaty as the winner of the Billie Jean King Cup Heart Award for the Asia-Oceania zone
- Balaga Ganesh, a 38-year-old para-swimmer from Eluru, Andhra Pradesh, made history by completing two of the world's toughest open-water swims – the English Channel and the Palk Strait – within just two months
- The 5th edition of the Khelo India University Games will be hosted for the first time in Rajasthan in November 2025
- The Archery Asia Cup 2025 Stage 2 was held in Singapore and is part of a three-leg continental series organized by World Archery Asia
- Indian shuttlers won 27 medals at the Asian ParaBadminton Championship 2025 in Thailand. India's haul included four gold medals, 10 silver medals, and 13 bronze medals
- Neeraj Chopra won the Ostrava Golden Spike meet with a throw of 85.29 metres
- The Poznań Open 2025 tennis tournament in Poland will see India's Vijay Sundar Prashanth and his Spanish partner Sergio Martos Gornes win the doubles championship. The clay courts at the Park Tenisowy Olimpia served as the venue for the Poznań Open, an ATP Challenger 100 tennis competition.
- The Oklahoma City Thunder have won the 2025 NBA title, beating the Indiana Pacers 103-91 in Game 7.
- Spaniard Carlos Alcaraz defeated Czech Jiri Lehecka in the final at Queen's Club.
- Hockey India signed a Memorandum of Understanding with the Government of Tamil Nadu to host the FIH Men's Junior World Cup 2025. The 14th edition of the international hockey tournament will be held in Chennai and Madurai from November 28 to December 10, 2025
- The International Cricket Council (ICC) is considering allowing four-day Test matches for smaller nations during the 2027-29 World Test Championship cycle
- Neeraj Chopra, India's star javelin thrower, won the Paris Diamond League 2025 with a top throw of 88.16 metres in his very first attempt
- The 12th edition of the World Para Athletics Championships will be held in New Delhi from September 27 to October 5, 2025 – for the first time in India
- The 10th ICC Women's T20 World Cup will be held in 2026 and will be hosted by England
- The International Shooting Sport Federation (ISSF) organized the Munich leg of the Rifle/Pistol and Shotgun World Cup 2025 in Munich, Germany





**Ques: Who has been appointed as the new head of India's external intelligence agency, RAW (Research and Analysis Wing), in 2025?**

**2025 में भारत की बाह्य खुफिया एजेंसी रॉ (RAW) के नए प्रमुख के रूप में किसे नियुक्त किया गया है?**

- A. Ravi Sinha / रवि सिन्हा
- B. Ajit Doval / अजीत डोभाल
- C. Tapan Deka / तपन डेका
- D. Arvind Kumar / अरविंद कुमार
- E. Parag Jain / पराग जैन

**Answer:** Option E

**Explanation :**

- Senior IPS officer Parag Jain, who previously headed the Aviation Research Centre, has been appointed as the new Chief of RAW (Research and Analysis Wing) — India's external intelligence agency.
- He replaces Ravi Sinha and will serve a 2-year term.
- RAW, established in 1968, is headquartered in New Delhi and is responsible for foreign intelligence gathering to safeguard national interests.

EXAM  
Genius





## Recent Defence related appointments :

- Lt Gen Rajiv Ghai : Deputy Chief of Army Staff (Strategy)
- Lieutenant Commander Yashasvi Solanki : Aide-de-Camp (ADC) to the President of India
- Shri Shailendra Nath Gupta : Director General of Defence Estates
- Lieutenant General Dinesh Singh Rana : 18th Commander-in-Chief of the Andaman and Nicobar Command (CINCAN) (replaces Air Marshal Saju Balakrishnan)
- Eyal Zamir : 24th Israel's new military chief (Replaced Lieutenant General Herzi Halevi)
- Dr Mayank Sharma : Controller General of Defence Accounts (CGDA)
- Kash Patel : 9th director of the Federal Bureau of Investigation (FBI)
- Shashank Anand : Inspector general (IG) of the Border Security Force of strategic Jammu sector (Replaced DK Boora)
- Amrit Mohan Prasad : Director General of Sashastra Seema Bal (SSB), the additional responsibility of Director General, Bureau of Civil Aviation Security (BCAS)
- Mahesh Kumar Aggarwal : Director General of the Border Security Force (BSF)
- Gyanendra Pratap Singh : Director General of the Central Reserve Police Force (CRPF)
- Air Commodore Debakinandan Sahu : Command of the Base Repair Depot (BRD) at Tughlakabad (Air Commodore Rishi Seth)
- Air Marshal Jeetendra Mishra : Chief of the Indian Air Force's Western Air Command ( Replaced Air Marshal Pankaj Mohan Sinha )
- Vitul Kumar : Director General of the Central Reserve Police Force (CRPF) (Replaced Anish Dayal Singh)
- Jared Isaacman : NASA Chief to Oversee Moon Missions
- Valdecy Urquiza (Brazil) : Secretary-General of the International Criminal Police Organisation INTERPOL
- Rajesh Kumar Singh : Defence Secretary at South Block
- Surgeon Vice Admiral Kavita Sahai : Director General Medical Services (Navy)
- Paramesh Sivamani : 26th Director General of the Indian Coast Guard (ICG)
- Air Marshal SP Dharkar : Vice Chief of Air Staff





**Ques: Torrent Pharmaceuticals is acquiring JB Chemicals at what approximate valuation in 2025?**

**टॉरेंट फार्मास्युटिकल्स 2025 में JB केमिकल्स का अधिग्रहण किस अनुमानित मूल्यांकन पर कर रहा है?**

- A. Rs.11,000 crore
- B. Rs.25,000 crore
- C. Rs.25,689 crore
- D. Rs.32,000 crore
- E. Rs.20,500 crore

**Answer: Option C**

**Explanation :**

- Torrent Pharmaceuticals will acquire a controlling stake in JB Chemicals and Pharmaceuticals at an equity valuation of Rs.25,689 crore, making it one of the largest pharma acquisitions in India in recent years.
- Torrent will acquire 46.39% stake through a Share Purchase Agreement (SPA), with the option to acquire another 2.80%, followed by a mandatory 26% open offer to public shareholders.
- The acquisition price is set at Rs.1,600 per share for KKR's stake and Rs.1,639.18 per share for the open offer.
- KKR, the current majority stakeholder, has earned over 5x returns with a 36% gross IRR on its investment.

EXAM  
Genius





**Ques: According to the ICC's new playing conditions for the 2025–27 WTC cycle, what is the penalty if a fielding side delays starting a new over three times?**

**ICC के 2025–27 विश्व टेस्ट चैंपियनशिप चक्र के नए नियमों के अनुसार, यदि फील्डिंग टीम तीन बार नए ओवर की शुरुआत में देरी करती है, तो क्या दंड होगा?**

- A. 5 penalty runs to batting side / बल्लेबाजी टीम को 5 पेनल्टी रन
- B. 10 penalty runs to batting side / बल्लेबाजी टीम को 10 पेनल्टी रन
- C. Bowler suspension / गेंदबाज़ को निलंबन
- D. One over deducted / एक ओवर घटा दिया जाएगा
- E. Free hit next ball / अगली गेंद फ्री हिट

**Answer: Option A**

**Explanation :**

- As per the new ICC rules effective from the 2025–27 World Test Championship (WTC) cycle, the Stop Clock Rule requires the fielding side to be ready within 60 seconds after an over ends.
- A visible electronic clock will be used, and teams will receive two warnings for delays.
- On the third delay, the batting side will be awarded 5 penalty runs.
- These warnings reset after every 80 overs, and the ban on saliva usage remains in place.
- If both umpire and player make referrals, the first in chronological order will be processed.
- Fielding side now allowed to choose which batter remains on strike after a deliberate short run incident.





**Ques: Scientists from which institute discovered the potential of teak leaf extract to protect eyes and sensors from laser radiation?**

**किस संस्थान के वैज्ञानिकों ने लेजर विकिरण से आंखों और सेंसर को सुरक्षा देने की क्षमता वाले सागौन पत्तियों के अर्क की खोज की है?**

- A. Indian Institute of Science (IISc), Bengaluru / भारतीय विज्ञान संस्थान, बेंगलुरु
- B. Raman Research Institute (RRI), Bengaluru / रमन रिसर्च इंस्टीट्यूट, बेंगलुरु
- C. Bhabha Atomic Research Centre (BARC), Mumbai / भाभा परमाणु अनुसंधान केंद्र, मुंबई
- D. Saha Institute of Nuclear Physics, Kolkata / साहा परमाणु भौतिकी संस्थान, कोलकाता
- E. Centre for Advanced Optical Technologies, Pune / उन्नत प्रकाशिकी प्रौद्योगिकी केंद्र, पुणे

**Answer: Option B**

**Explanation :**

- Scientists at Raman Research Institute (RRI), an autonomous institute under the Department of Science and Technology (DST), have discovered that teak leaf extract can protect delicate optical sensors and human eyes from high-power laser radiation.
- The extract contains anthocyanins, pigments with nonlinear optical (NLO) properties that respond to intense light, making them ideal for optical power limiting—a critical feature for safety in medical, military, and industrial laser environments.
- This finding highlights a sustainable and innovative use of agricultural waste, contributing to both optical technology and human safety.

EXAM  
Genius





**Ques: India recently exported 1.5 tonnes of litchi to Doha and Dubai from which state for the first time?**

**भारत ने हाल ही में पहली बार दोहा और दुबई को 1.5 टन लीची किस राज्य से निर्यात की है?**

- A. Bihar / बिहार
- B. Uttar Pradesh / उत्तर प्रदेश
- C. West Bengal / पश्चिम बंगाल
- D. Punjab / पंजाब
- E. Himachal Pradesh / हिमाचल प्रदेश

**Answer: Option D**

**Explanation :**

- For the first time, India exported 1.5 tonnes of high-quality litchis from Punjab's Pathankot and Gurdaspur districts to Doha and Dubai.
- This initiative was facilitated by APEDA under the Ministry of Commerce and Industry to boost India's horticulture exports.
- It reflects a milestone achievement in expanding the global footprint of India's agri-products, especially GI-tagged and niche exports.

EXAM  
Genius





**Ques: Which mobile application, developed by the Government of India, allows citizens to report accessibility issues for divyangjan and elderly individuals?**

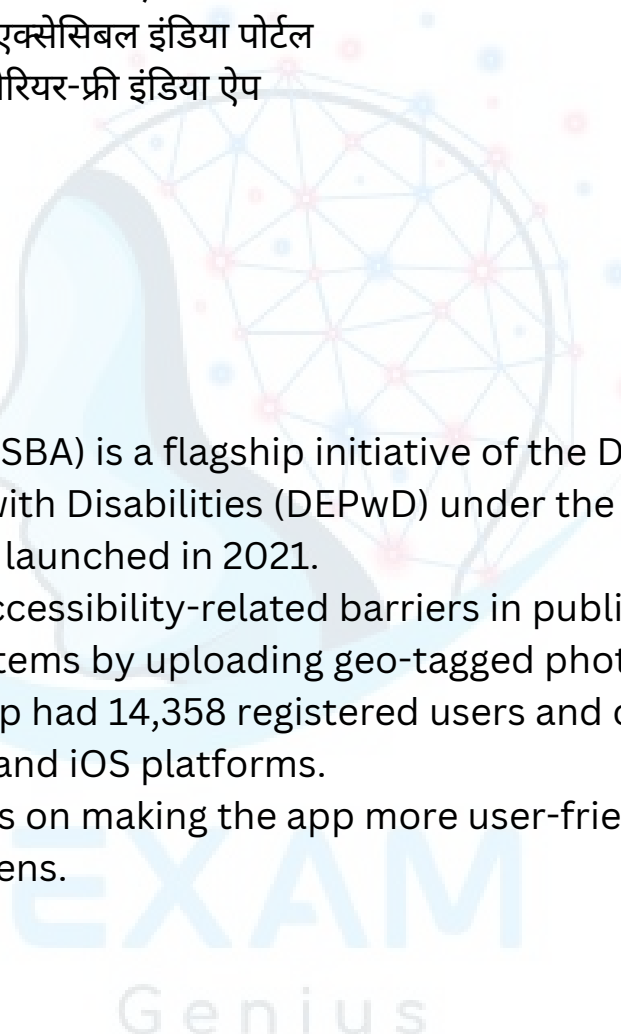
भारत सरकार द्वारा विकसित वह कौन सा मोबाइल ऐप है, जो दिव्यांगजन और वरिष्ठ नागरिकों के लिए पहुंच संबंधी समस्याओं की रिपोर्ट करने की सुविधा देता है?

- A. Divyang Mitra App / दिव्यांग मित्र ऐप
- B. Sugamya Bharat App / सुगम्य भारत ऐप
- C. Accessible India Portal / एक्सेसिबल इंडिया पोर्टल
- D. Barrier-Free India App / बैरियर-फ्री इंडिया ऐप
- E. Samarth App / समर्थ ऐप

**Answer: Option B**

**Explanation :**

- The Sugamya Bharat App (SBA) is a flagship initiative of the Department of Empowerment of Persons with Disabilities (DEPwD) under the Ministry of Social Justice and Empowerment, launched in 2021.
- It allows users to report accessibility-related barriers in public infrastructure, transportation, and ICT systems by uploading geo-tagged photos.
- As of 25 June 2025, the app had 14,358 registered users and over 83,000 downloads across Android and iOS platforms.
- The recent revamp focuses on making the app more user-friendly and impactful for divyangjan and elderly citizens.





**Ques: What is the name of the initiative launched to strengthen startup collaboration under the UAE-India Comprehensive Economic Partnership Agreement (CEPA)?**

**यूएई-भारत व्यापक आर्थिक भागीदारी समझौते (CEPA) के तहत स्टार्टअप सहयोग को बढ़ावा देने के लिए शुरू की गई पहल का नाम क्या है?**

- A. India-UAE Startup Mission / इंडिया-यूएई स्टार्टअप मिशन
- B. CEPA Startup Bridge / सेपा स्टार्टअप ब्रिज
- C. UAE-India Innovation Corridor / यूएई-भारत नवाचार गलियारा
- D. UAE-India CEPA Start-up Series / यूएई-भारत सेपा स्टार्टअप सीरीज
- E. Gulf-India Entrepreneur Initiative / गल्फ-इंडिया उद्यमी पहल

**Answer: Option D**

**Explanation :**

- The UAE-India CEPA Start-up Series was launched during a high-level event in New Delhi, organized by the UAE-India CEPA Council in collaboration with the Embassy of the UAE in India.
- MoUs were signed with PRIME Meghalaya, IDEATE Lab at O.P. Jindal Global University, and Jamia Hamdard.
- The initiative will conclude with a pitch event, where five start-ups will receive a UAE soft-landing package to help expand globally.
- In FY 2023-24, bilateral trade reached USD 83.64 billion, and the UAE became India's 4th-largest investor, with FDI rising to USD 3.35 billion.

Genius





**Ques: How many Indian start-ups were selected in the 2025 cohort of the World Economic Forum's Technology Pioneers programme?**  
**वर्ल्ड इकोनॉमिक फोरम के टेक्नोलॉजी पायनियर्स प्रोग्राम 2025 समूह में कितनी भारतीय स्टार्टअप्स को चुना गया है?**

- A. 5
- B. 8
- C. 10
- D. 12
- E. 15

**Answer: Option C**

**Explanation :**

- The World Economic Forum (WEF), headquartered in Geneva, Switzerland, announced the 25th edition (2025 cohort) of its Technology Pioneers programme, recognizing 100 early-stage companies from 28 countries.
- India had 10 start-ups featured in the list, highlighting advancements in space tech, clean energy, robotics, healthtech, and FinTech.
- The USA led the list with 29 start-ups, while China and India had 10 each.
- The selected companies will contribute to WEF's global innovation agenda over a two-year programme.

**List of 10 Indian Start-ups in WEF Technology Pioneers 2025 Cohort :**

- Agnikul Cosmos Private Limited (IITM) - Space Technology
- Dezy - HealthTech
- CynLr: Cybernetics Laboratory - Robotics & Automation
- Digantara - Space Technology
- Equal - Fin Tech
- Exponent Energy Private Limited - Clean Energy/Electric Vehicles (EV)
- Freight Tiger - Logistics
- GalaxEye Space (IIT-M) - Space Technology
- SolarSquare - Renewable Energy
- The ePlane Company (IIT-M) - Electric Aviation





## About World Economic Forum :

- Established : 1971
- HQ : Geneva, Switzerland
- President and CEO : Borge Brende (Norway)



EXAM  
Genius





**Ques: Where is Safran Aircraft Engine Services India setting up the first MRO facility outside France for Rafale's M88 engines?**

**राफेल के M88 इंजनों के लिए फ्रांस के बाहर पहली बार MRO सुविधा भारत में कहाँ स्थापित की जा रही है?**

- A. Bengaluru / बेंगलुरु
- B. Pune / पुणे
- C. Hyderabad / हैदराबाद
- D. Chennai / चेन्नई
- E. Nagpur / नागपुर

**Answer: Option C**

**Explanation :**

- The Safran Group has announced the creation of Safran Aircraft Engine Services India in Hyderabad, Telangana.
- The facility will handle Maintenance, Repair, and Overhaul (MRO) for M88 engines used in Dassault Rafale fighter jets of the Indian Air Force (IAF).
- This will be the first M88 engine MRO facility outside France, supporting both existing Rafales and the Rafale Marine aircraft, of which India is acquiring 26 units under a 2025 agreement with France.
- The MRO center is expected to begin operations by end of 2026, boosting local defence capability and aerospace self-reliance.

EXAM  
Genius





**Ques: Which district in Kerala has been declared as the first to eradicate extreme poverty?**

**केरल का कौन सा जिला चरम गरीबी को समाप्त करने वाला पहला जिला घोषित किया गया है?**

- A. Kottayam / कोट्टायम
- B. Ernakulam / एर्नाकुलम
- C. Thiruvananthapuram / तिरुवनंतपुरम
- D. Alappuzha / आलाप्पुझा
- E. Kozhikode / कोझिकोड

**Answer:** Option A

**Explanation :**

- Kottayam has been officially declared the first district in Kerala to eliminate extreme poverty, a milestone in the state's social welfare initiatives.
- The announcement was made by Minister M.B. Rajesh at a ceremony in the district.
- Authorities relied on data-driven surveys, coordination with local bodies, and direct intervention to identify and uplift the most vulnerable families.
- Kottayam's success is now seen as a replicable model for other districts in Kerala.

EXAM  
Genius





**Ques: Under which section of the Representation of the People Act, 1951 are political parties registered with the Election Commission of India?**

**जनप्रतिनिधित्व अधिनियम, 1951 की किस धारा के तहत भारत निर्वाचन आयोग के साथ राजनीतिक दलों का पंजीकरण किया जाता है?**

- A. Section 14A
- B. Section 29A
- C. Section 33B
- D. Section 9C
- E. Section 25B

**Answer: Option B**

**Explanation :**

- Political parties in India – whether National, State, or Registered Unrecognized Political Parties (RUPPs) – are registered with the Election Commission of India (ECI) under Section 29A of the Representation of the People Act, 1951.
- As per recent action by the ECI, 345 RUPPs are being considered for delisting for not contesting any election since 2019 and for being non-traceable.
- Registration under Section 29A offers parties various privileges such as tax exemptions and access to electoral benefits, which are subject to regular compliance.

**National Party – Criteria :**

1. State Party in 4+ States : The party is recognized as a State Party in at least 4 different states
2. Lok Sabha Seats : Wins at least 2% of total Lok Sabha seats (i.e., 11 seats out of 543) and the candidates are elected from at least 3 different states
3. Vote Share + Seats in LS : Gets 6% of votes in 4 or more states in Lok Sabha or Assembly elections and wins 4 Lok Sabha seats

**State Party – Criteria :**

1. Vote Share + Seat : Gets at least 6% of valid votes in that state's Legislative Assembly election and wins 2 seats



2. Lok Sabha Vote + Seat : Gets 6% votes in Lok Sabha election from that state and wins 1 seat in Lok Sabha
3. Seat Count in Assembly : Wins at least 3% of the total seats in the Legislative Assembly OR 3 seats (whichever is more)
4. Lok Sabha Seat Count : Wins 1 out of every 25 Lok Sabha seats from that state



EXAM  
Genius





**Ques: What was the theme of Micro-, Small and Medium-sized Enterprises (MSME) Day 2025?**

**सूक्ष्म, लघु और मध्यम उद्यम (MSME) दिवस 2025 की थीम क्या थी?**

- A. MSMEs for a Better Tomorrow / एक बेहतर कल के लिए MSMEs
- B. Building Local to Go Global / स्थानीय से वैश्विक की ओर
- C. Sustainable MSMEs for Resilient Economies / लचीली अर्थव्यवस्थाओं के लिए सतत MSMEs
- D. Enhancing the Role of MSMEs as Drivers of Sustainable Growth and Innovation / सतत विकास और नवाचार के प्रेरक के रूप में MSMEs की भूमिका को बढ़ाना
- E. Empowering Entrepreneurs for Atmanirbhar Bharat / आत्मनिर्भर भारत के लिए उद्यमियों को सशक्त बनाना

**Answer: Option D**

**Explanation :**

- Micro-, Small and Medium-sized Enterprises (MSME) Day is observed every year on 27 June, as declared by the United Nations General Assembly.
- The 2025 theme focuses on “Enhancing the role of MSMEs as drivers of Sustainable Growth and Innovation”, emphasizing their contribution to inclusive development.
- On this occasion, President Droupadi Murmu presided over the Udyami Bharat event held at Vigyan Bhawan, New Delhi.
- Key highlights included the release of a special postage stamp marking 25 years of CGTMSE, the launch of an Online Dispute Resolution (ODR) portal, MSME Hackathon 5.0, and several informative publications like ‘MSME Patrika’ and ‘Know Your Lender’ booklet.

Genius





### Important days :

- 13 June : International Albinism Awareness Day (theme for 2025 is "Demanding our rights: Protect our skin, Preserve our lives")
- 14 June : World Blood Donor Day (WBDD) (Theme for 2025 is: "Give blood, give hope: together we save lives.")
- 15 June : World Elder Abuse Awareness Day (2025 Theme: Addressing Abuse of Older Adults in Long Term Care Facilities: Through Data and Action)
- 15 June : World Wind Day (Theme 2025 Day of Community Action)
- 16 June : International Day of Family Remittances (2025 Theme: Family-Oriented Policies for Sustainable Development: Towards the Second World Summit for Social Development)
- 17 June : World Day to Combat Desertification and Drought (THEME : Restore the land. Unlock the opportunities)
- 17 June : World Crocodile Day 2025 (Theme 2025 Connecting crocodiles and communities)
- 18 June : International Day for Countering Hate (THEME : Hate Speech and Artificial Intelligence)
- 18 June : Sustainable Gastronomy Day
- 18 June : World Autistic Pride Day 2025 (Theme 2025 Unapologetically Autistic)
- 16-22 June : Sustainable Gastronomy Week
- 19 June : Juneteenth, commemorating the end of slavery in the United States.
- 19 June : World Sickle Cell Awareness Day (theme for 2025 is "Global Action, Local Impact: Empowering Communities for Effective Self-Advocacy.")
- 19 June : World Sauntering Day
- 19 June (third Thursday of June) : World Kidney Cancer Day (Theme : Show your kidneys some love)
- 19 June : International Day for the Elimination of Sexual Violence in Conflict (THEME: Breaking the Cycle, Healing the Scars: Addressing the Intergenerational Effects of ConflictRelated Sexual Violence)
- 20 June : World Refugee Day (2025 theme is "Solidarity with Refugees")
- 21 June : International Day of Yoga (2025 Theme: Yoga for One Earth, One Health)
- 21 June : World Hydrography Day 2025 (Theme 2025 Seabed Mapping: Enabling Ocean Action)





## IMPORTANT ONE – LINER Current Affairs

Farmers' Producers Organisations and farmers themselves would receive post-harvest management and technology training for chilli and turmeric from the National Bank for Agriculture and Rural Development and the National Institute for Research on Commercial Agriculture (ICAR-NIRCA), Rajamundry.

Indian Ocean Naval Symposium (IONS) Working Group Meeting on Maritime Security (IWG-MARSEC) hosted by Indian Navy at New Delhi. Representatives from 13 IONS member nations: Australia, Bangladesh, France, India, Kenya, Mozambique, Oman, Russia, Saudi Arabia, South Africa, Sri Lanka, Tanzania, and Thailand

Teak leaf extract could offer possible protection to our eyes and sensitize sensors that can be critically affected by accidental exposure to rays from cutting-edge lasers—used everywhere from medical equipment to military devices.

The Ministry of Youth Affairs and Sports has enabled WhatsApp integration with the MY Bharat platform. The WhatsApp chatbot is now live on the MY Bharat Portal and can be reached directly via WhatsApp (7289001515).

To deliver Gemini AI's capabilities straight to developer terminals, Google has released a new agentic AI tool called Gemini CLI.

EXAM  
Genius



## महत्वपूर्ण एक पंक्ति करंट अफेयर्स

किसान उत्पादक संगठन और किसान स्वयं राष्ट्रीय कृषि और ग्रामीण विकास बैंक तथा राष्ट्रीय वाणिज्यिक कृषि अनुसंधान संस्थान (ICAR-NIRCA), राजमुंदरी से मिर्च और हल्दी के लिए कटाई के बाद प्रबंधन और प्रौद्योगिकी प्रशिक्षण प्राप्त करेंगे।

भारतीय नौसेना द्वारा नई दिल्ली में आयोजित हिंद महासागर नौसेना संगोष्ठी (IONS) समुद्री सुरक्षा पर कार्य समूह की बैठक (IWG-MARSEC)। 13 IONS सदस्य देशों के प्रतिनिधि: ऑस्ट्रेलिया, बांग्लादेश, फ्रांस, भारत, केन्या, मोजाम्बिक, ओमान, रूस, सऊदी अरब, दक्षिण अफ्रीका, श्रीलंका, तंजानिया और थाईलैंड

सागौन के पत्तों का अर्क हमारी आँखों को संभावित सुरक्षा प्रदान कर सकता है और सेंसर को संवेदनशील बना सकता है जो चिकित्सा उपकरणों से लेकर सैन्य उपकरणों तक हर जगह उपयोग किए जाने वाले अत्याधुनिक लेज़रों की किरणों के आकस्मिक संपर्क से गंभीर रूप से प्रभावित हो सकते हैं।

युवा मामले और खेल मंत्रालय ने MY Bharat प्लेटफॉर्म के साथ WhatsApp एकीकरण को सक्षम किया है। व्हाट्सएप चैटबॉट अब MY Bharat पोर्टल पर लाइव है और इसे व्हाट्सएप (7289001515) के माध्यम से सीधे संपर्क किया जा सकता है।

जेमिनी एआई की क्षमताओं को सीधे डेवलपर टर्मिनलों तक पहुंचाने के लिए, Google ने जेमिनी CLI नामक एक नया एजेंटिक AI टूल जारी किया है।

EXAM  
Genius