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**Ques: As per the Finance Ministry, what is the interest rate on Sukanya Samriddhi Account Scheme for July–September 2025 quarter?**

**वित्त मंत्रालय के अनुसार, जुलाई-सितंबर 2025 तिमाही के लिए सुकन्या समृद्धि योजना पर ब्याज दर क्या है?**

- A. 7.60%
- B. 7.80%
- C. 8.00%
- D. 8.20%
- E. 8.40%

**Answer: Option D**

**Explanation :**

- For the July–September 2025 quarter, the Finance Ministry has kept the interest rate for the Sukanya Samriddhi Account Scheme unchanged at 8.20%.
- This is the 6th consecutive quarter with no changes in small savings rates, despite a 100 basis point cut in repo rate by the RBI in 2024.
- The move is aimed at ensuring stability and protecting returns for small savers amid falling market interest rates.

**Other key rates for this quarter include:**

- Savings Deposit – 4.00%
- 1-Year Term Deposit – 6.90%
- 5-Year Term Deposit – 7.50%
- PPF – 7.10%
- Senior Citizen Savings Scheme – 8.20%





**Ques: Which company recently became the 6th Indian startup to attain unicorn status in 2025 after raising \$120 million in Series D funding?**

**किस कंपनी ने सीरीज D फंडिंग में 120 मिलियन अमेरिकी डॉलर जुटाकर 2025 में छठी भारतीय यूनिर्कॉर्न बनने का दर्जा प्राप्त किया?**

- A. Netradyne / नेट्राडाइन
- B. JSW One Platform / जेएसडब्ल्यू वन प्लेटफॉर्म
- C. Juspay / जस्पे
- D. Jumbotail / जम्बोटेल
- E. Porter / पोर्टर

**Answer: Option D**

**Explanation :**

- Jumbotail Technologies Pvt. Ltd., a leading B2B e-commerce and retail platform for food and grocery, raised \$120 million (Rs.1,028 crore) in Series D funding led by SC Ventures.
- With this funding, Jumbotail became the 6th Indian startup to attain unicorn status in 2025, following Netradyne, Juspay, Porter, Drools Pet Food Pvt. Ltd., and JSW One Platform.

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## Recent News Headlines Related to RBI

- According to the RBI, India's external debt rose by 10% to USD 736.3 billion at the end of March 2025, up from USD 668.8 billion in March 2024
- RBI has issued new guidelines to tighten the security of Aadhaar Enabled Payment System (AePS) transactions and reduce fraud risks
- Panaji (Goa) based Instifi has received Certificate of Authorization (COA), a final authorization from RBI to operate as a licensed online Payment Aggregator (PA) under the Payments and Settlement Systems (PSS) Act, 2007
- As per the June 2025 bulletin of the Reserve Bank of India (RBI), India has emerged as the top destination in the Global South for Greenfield investments in the digital economy
- RBI has extended call money market hours by 2 hours, now operating from 9:00 AM to 7:00 PM
- RBI has scheduled a 7-day Variable Rate Reverse Repo (VRRR) auction of Rs.1 lakh crore on June 27, 2025 to absorb surplus liquidity in the banking system
- To address the rising issue of digital payment frauds, the Reserve Bank of India (RBI) is collaborating with major public and private sector banks to build a new platform named DPIP (Digital Payment Intelligence Platform)
- RBI has revised the priority sector lending (PSL) norms for Small Finance Banks (SFBs) effective from FY 2025-26
- RBI has eased project funding norms, especially for under-construction loans, to support infrastructure financing and reduce liquidity stress on banks
- RBI has amended the Master Direction – Import of Goods and Services, originally issued on January 1, 2016
- RBI has revised the agency commission structure for banks managing government-related transactions such as revenue receipts, pension disbursements, and other payments.
- RBI discontinued its daily Variable Rate Repo (VRR) auctions due to a liquidity surplus of Rs. 2.75 to Rs. 3 lakh crore in the banking system, exceeding 1% of Net Demand and Time Liabilities (NDTL), effective from 11 June 2025.
- On June 16, 2025, RBI Deputy Governor T. Rabi Sankar inaugurated the new Regional Office of the Reserve Bank of India in Vijayawada, Andhra Pradesh
- Telecom Regulatory Authority of India (TRAI), in collaboration with RBI and banks, launched a pilot project to digitise legacy user consents





**Ques: According to RBI's June 2025 Financial Stability Report, what is the projected GNPA ratio for Scheduled Commercial Banks (SCBs) by March 2027 under the baseline scenario?**

**आरबीआई की जून 2025 की वित्तीय स्थिरता रिपोर्ट के अनुसार, मार्च 2027 तक अनुसूचित वाणिज्यिक बैंकों (SCBs) का अनुमानित सकल एनपीए अनुपात (मूल परिदृश्य में) क्या है?**

- A. 2.3%
- B. 2.5%
- C. 5.3%
- D. 5.6%
- E. 3.1%

**Answer: Option B**

**Explanation :**

- As per the RBI's June 2025 Financial Stability Report, the Gross Non-Performing Assets (GNPA) ratio of Scheduled Commercial Banks (SCBs) is projected to rise marginally from 2.3% in March 2025 to 2.5% by March 2027 under the baseline scenario.
- This projection is based on macro stress tests conducted under three different scenarios: baseline, adverse scenario 1, and adverse scenario 2.
- Under adverse scenario 1, the GNPA could increase to 5.6%, while under adverse scenario 2, it may reach 5.3%.
- Despite this rise, Indian banks are expected to remain resilient, supported by strong capital buffers and low NPA ratios.
- The Capital to Risk-Weighted Assets Ratio (CRAR) may also slightly decline from 17.2% in 2025 to 17% in 2027, yet no bank is projected to fall below the 9% regulatory minimum.





**Ques:** What is the combined stake of LIC, SHCIL, and SBI (including SBI Caps) in the unlisted NSE as of June 2025?

**प्रश्न:** जून 2025 तक अनलिस्टेड NSE में LIC, SHCIL और SBI (SBI कैप्स सहित) की संयुक्त हिस्सेदारी कितनी है?

- A. 15%
- B. 18%
- C. 23%
- D. 26%
- E. 30%

**Answer:** Option C

**Explanation :**

- As of June 2025, LIC (10.7%), SHCIL (4.40%), SBI (3.23%), and SBI Caps (4.33%) together hold a 23% stake in the unlisted National Stock Exchange (NSE).
- The total value of their combined shareholding is over Rs.1.3 lakh crore, based on NSE's estimated valuation of Rs.5.75 lakh crore (Rs.2,325 per share).
- LIC holds the largest PSU share worth Rs.61,525 crore, followed by SBI with Rs.43,470 crore, and SHCIL with Rs.25,300 crore.

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**Ques: What was India's gross GST collection for the month of June 2025?**

**जून 2025 के लिए भारत की सकल जीएसटी संग्रहण राशि कितनी थी?**

- A. Rs.1.95 lakh crore
- B. Rs.1.96 lakh crore
- C. Rs.1.85 lakh crore
- D. Rs.1.83 lakh crore
- E. Rs.1.84 lakh crore

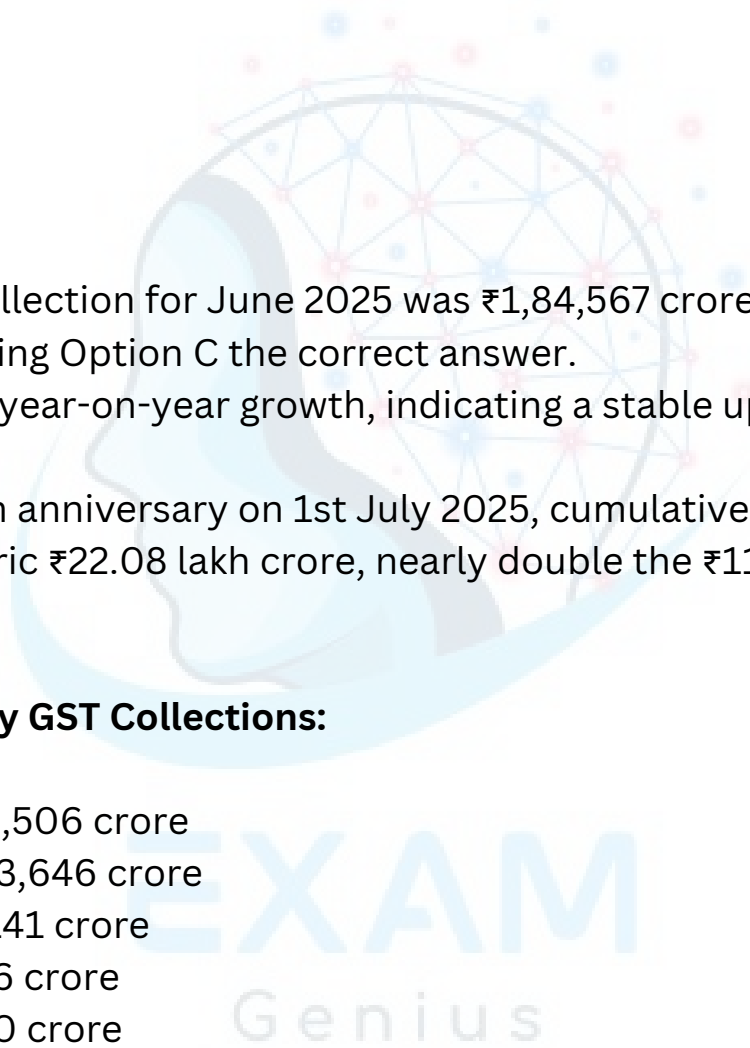
**Answer: C**

**Explanation :**

- India's gross GST collection for June 2025 was ₹1,84,567 crore, which rounds off to ₹1.85 lakh crore, making Option C the correct answer.
- This reflects a 6.2% year-on-year growth, indicating a stable upward trend in GST revenues.
- As GST marks its 8th anniversary on 1st July 2025, cumulative collections for FY25 have reached a historic ₹22.08 lakh crore, nearly double the ₹11.37 lakh crore collected in FY21.

**Comparative Monthly GST Collections:**

- January 2025: ₹1,95,506 crore
- February 2025: ₹1,83,646 crore
- March 2025: ₹1,96,141 crore
- April 2025: ₹2,36,716 crore
- May 2025: ₹2,01,050 crore







**Ques: As per the RBI's Financial Stability Report released in June 2025, what was India's household debt as a percentage of GDP in December 2024?**

**जून 2025 में जारी आरबीआई की वित्तीय स्थिरता रिपोर्ट के अनुसार, दिसंबर 2024 में भारत का घरेलू ऋण जीडीपी का कितना प्रतिशत था?**

- A. 42.9%
- B. 36.6%
- C. 40.0%
- D. 46.6%
- E. 41.9%

**Answer: Option E**

**Explanation :**

- According to the June 2025 edition of RBI's Financial Stability Report (FSR), India's household debt as a percentage of GDP declined from 42.9% (June 2024) to 41.9% (December 2024).
- While this represents a marginal drop, the trend since June 2021 (36.6%) and December 2023 (40%) shows an overall increase in household leverage over the years.
- Non-housing retail loans, mostly taken for consumption, comprised 54.9% of total household debt.
- Housing loans contributed 29%, with the remainder split across other forms of debt.
- The RBI also flagged a rise in loans extended to low-rated borrowers, emphasizing the need for closer financial monitoring.







**Ques: From what time will RBI's Standing Deposit Facility (SDF) and Marginal Standing Facility (MSF) be available starting July 1, 2025?**

**1 जुलाई 2025 से आरबीआई की स्टैंडिंग डिपॉजिट फैसिलिटी (SDF) और मार्जिनल स्टैंडिंग फैसिलिटी (MSF) किस समय से उपलब्ध होंगी?**

- A. 5:30 PM to 11:00 PM
- B. 7:00 PM to 11:59 PM
- C. 6:00 PM to 12:00 AM
- D. 8:00 PM to 12:00 AM
- E. 7:00 PM to 11:00 PM

**Answer: Option B**

**Explanation :**

- The Reserve Bank of India (RBI) has revised the operational hours for SDF and MSF.
- Effective July 1, 2025, these liquidity tools will now be available from 7:00 PM to 11:59 PM every day.
- This update aligns with the extended call money market timings, which will now remain open until 7:00 PM.
- Earlier, SDF and MSF operated from 5:30 PM to 11:59 PM.

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**Ques: AU Small Finance Bank has recently partnered with which organization to offer life insurance products?**

**एयू स्मॉल फाइनेंस बैंक ने हाल ही में किस संगठन के साथ जीवन बीमा उत्पाद पेश करने के लिए साझेदारी की है?**

- A. SBI Life / एसबीआई लाइफ
- B. HDFC Life / एचडीएफसी लाइफ
- C. LIC / एलआईसी
- D. ICICI Prudential / आईसीआईसीआई प्रुडेंशियल
- E. Max Life / मैक्स लाइफ

**Answer:** Option C

**Explanation :**

- AU Small Finance Bank has entered into a strategic partnership with LIC to distribute life insurance products including term plans, endowment plans, pension, and annuity schemes.
- With this partnership, the bank's total number of life insurance tie-ups has reached eight.
- The announcement was made via a stock exchange filing.
- This move enhances AU SFB's insurance product offerings and strengthens LIC's distribution network.

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## Recently signed banking agreements

- Unified Lending Interface (ULI) is an API-based, consent-driven digital platform developed by the Reserve Bank Innovation Hub (RBIH) in collaboration with the RBI to enhance India's digital credit infrastructure
- Equitas Small Finance Bank has entered into a bancassurance partnership with Edelweiss Life Insurance
- State Bank of India (SBI) has signed a strategic partnership with Financial Planning Standards Board (FPSB) India to include the globally recognized Certified Financial Planner (CFP) certification in its employee development programs
- In order to introduce co-branded credit cards, Bank of Maharashtra (BoM) partnered strategically with SBI Cards and Payment Services Limited (SBI Card), a State Bank of India (SBI) subsidiary and one of India's top credit card issuers
- Prayoga Institute of Education Research has partnered with SBI Foundation and SBI Funds Management Pvt. Ltd. to expand its Kriya programme in 12 government schools in Raichur district, Karnataka
- Maruti Suzuki India has signed an MoU with Equitas Small Finance Bank, entering into a strategic vehicle financing partnership for customers.
- RuPay, supported by the National Payments Corporation of India (NPCI), has partnered with Japan-based JCB International to launch a limited-time 25% cashback offer
- Vedanta Aluminium signed an MoU with the Central Bank of India to provide collateral-free financing to MSMEs and OEMs through Bharat Aluminium Company Limited (BALCO) in Korba, Chhattisgarh
- National Payments Corporation of India (NPCI) and Institute for Development and Research in Banking Technology (IDRBT) signed an MoU to boost cybersecurity and resilience in India's digital payment ecosystem
- AU Small Finance Bank has partnered with International Finance Corporation (IFC) — a member of the World Bank Group — to implement a comprehensive climate risk advisory program
- Indian Overseas Bank (IOB) signed a tripartite Memorandum of Understanding (MoU) with AMUL, India's largest dairy cooperative, and Richplus, a bio fertilizer company to promote organic farming and empower one lakh organic farmers by offering credit facilities and agricultural support services



**Ques: Which system has SEBI approved for performing digital KYC by registered intermediaries?**

**सेबी ने पंजीकृत मध्यस्थों द्वारा डिजिटल केवाईसी के लिए किस सिस्टम को मंजूरी दी है?**

- A. DigiLocker System / डिजीलॉकर सिस्टम
- B. Aadhaar Vault / आधार वॉल्ट
- C. e-KYC Setu System / ई-केवाईसी सेतु सिस्टम
- D. UPI Verify System / यूपीआई वेरिफाई सिस्टम
- E. KRA Portal / केआरए पोर्टल

**Answer:** Option C

**Explanation :**

- SEBI has approved the e-KYC Setu System, developed by NPCI in collaboration with UIDAI, for Aadhaar-based digital KYC.
- This system enables paperless and quick onboarding of customers by SEBI-registered intermediaries.
- It offers a secure and efficient alternative for digital verification in investment and securities markets.
- The move promotes ease of doing business and supports India's drive for digital transformation in financial services.

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## Recent News Headlines Related to SEBI

- SEBI has introduced a secure platform called CeFCoM (Centralized Fee Collection Mechanism) to ensure that investors make payments only to SEBI-registered investment advisers and research analysts, reducing the risk of financial fraud and unauthorized collections
- SEBI has directed that NSE's weekly index derivatives contracts will now expire on Tuesday instead of the earlier Thursday
- National Stock Exchange of India Limited (NSE) has received SEBI's approval to launch monthly electricity futures contracts
- SEBI introduced a comprehensive framework for the issuance and listing of ESG (Environmental, Social, and Governance) debt securities, effective June 5, 2025
- SEBI is introducing a validated UPI handle "@valid" for investor-facing intermediaries such as brokers, research analysts, and investment advisors
- SEBI imposed a Rs.3 lakh penalty on Motilal Oswal Financial Services for violating stock brokers' regulations
- HDB Financial Services, a subsidiary of HDFC Bank, has received SEBI approval to launch an IPO worth Rs.12,500 crore, the largest NBFC IPO in India
- The Investor Education and Protection Fund Authority (IEPFA), under the Ministry of Corporate Affairs, in collaboration with SEBI, launched a new pilot initiative titled "NiveshakShivir"
- Jio BlackRock Asset Management (AMC) has received final approval from the Securities and Exchange Board of India (SEBI) to start its mutual fund business
- SEBI has barred the Managing Directors (MDs) of Market Infrastructure Institutions (MIIs) from being members of their audit committees to ensure independence and transparency in audits
- SEBI and the Ministry of Corporate Affairs, through IEPFA, launched 'Niveshak Shivir', a nationwide investor assistance program
- SEBI released a consultation paper in May 2025 proposing enhanced disclosure norms for High Value Debt Listed Entities (HVDLE)
- SEBI has introduced a regulatory framework for Specialized Investment Funds (SIFs), effective from April 1, 2025
- Capitalmind Financial Services has received final approval from SEBI (Securities and Exchange Board of India) to launch its mutual fund business, branded as Capitalmind Mutual Fund



**Ques: At which event did MCPO Omkar Singh win India's first medal in the 2025 World Military Shooting Championship?**

**MCPO ओंकार सिंह ने 2025 विश्व सैन्य निशानेबाजी चैंपियनशिप में भारत का पहला पदक किस स्पर्धा में जीता?**

- A. 25m Center Fire Pistol / 25 मीटर सेंटर फायर पिस्टल
- B. 10m Air Pistol / 10 मीटर एयर पिस्टल
- C. 50m Rifle Prone / 50 मीटर राइफल प्रोन
- D. Skeet Shooting / स्कीट शूटिंग
- E. Rapid Fire Pistol / रैपिड फायर पिस्टल

**Answer: Option A**

**Explanation :**

- MCPO (Master Chief Petty Officer) Omkar Singh of the Indian Navy won the bronze medal in the 25m Center Fire Pistol event.
- The medal was won at the 55th CISM World Military Shooting Championship 2025, held in Elverum, Norway, from June 23 to 29.
- This is India's first medal at this prestigious global military shooting competition.

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**Ques: What is the main objective of the Hong Kong Convention (HKC), which came into force on June 26, 2025?**

**26 जून 2025 को लागू हुए हांगकांग कन्वेंशन (HKC) का मुख्य उद्देश्य क्या है?**

- A. Regulate global maritime trade routes / वैश्विक समुद्री व्यापार मार्गों को विनियमित करना
- B. Ensure safety of oil tankers in international waters / अंतरराष्ट्रीय जल में तेल टैंकरों की सुरक्षा सुनिश्चित करना
- C. Promote digital navigation systems in cargo ships / मालवाहक जहाजों में डिजिटल नेविगेशन सिस्टम को बढ़ावा देना
- D. Ensure safe and eco-friendly recycling of ships / जहाजों के सुरक्षित और पर्यावरण के अनुकूल पुनर्चक्रण को सुनिश्चित करना
- E. Monitor piracy threats in shipping lanes / शिपिंग लेनों में समुद्री लूट की निगरानी करना

**Answer: Option D**

**Explanation :**

- The Hong Kong Convention (HKC) is a global treaty developed under the International Maritime Organization (IMO).
- It regulates the safe and environmentally sound recycling of end-of-life ships.
- Objectives include protecting workers from hazardous materials (e.g. asbestos, mercury, PCBs) and reducing environmental pollution from shipbreaking.
- Key mandates include maintaining a list of hazardous materials, approval of Ship Recycling Plans (SRP), and issuing Recycling Completion Certificates.
- India, home to the Alang ship recycling yard in Gujarat, ratified the convention in 2023 and plays a crucial role in global ship recycling.







**Ques: As per the Brand Finance 2025 report, which company was ranked as India's number one food brand by brand value?**

**ब्रांड फाइनेंस 2025 रिपोर्ट के अनुसार, ब्रांड वैल्यू के आधार पर भारत का नंबर एक खाद्य ब्रांड कौन बना?**

- A. Britannia / ब्रिटानिया
- B. Dabur / डाबर
- C. Nandini / नंदिनी
- D. Amul / अमूल
- E. Mother Dairy / मदर डेयरी

**Answer:** Option D

**Explanation :**

- According to the Brand Finance 2025 report, Amul retained its top position among Indian food brands with a brand value of \$4.1 billion.
- It was followed by Mother Dairy at second place with \$1.15 billion, while Britannia, Nandini, and Dabur secured 3rd, 4th, and 5th positions respectively.
- In the overall list of India's top 100 brands, Amul was ranked 17th, and Mother Dairy improved its position to 35th from 41st in 2024.

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## India's Rankings in Different Indices

- Hurun Global Unicorn Index 2025 : India (3rd), USA (1st)
- 10th edition of the Global Peace Index 2025 was released by the Institute for Economics and Peace (IEP) : India (115th), Iceland (1st)
- 2025 SDG Index : India (99th), Finland (1st)
- QS World University Rankings 2026 : Massachusetts Institute of Technology (MIT) (1st), IIT Delhi (123rd)
- Global Liveability Index 2025 is published by the Economist Intelligence Unit (EIU) : Copenhagen (Denmark) (1st)
- Global Energy Transition Index (ETI) 2025 published by the World Economic Forum (WEF) : India (71st)
- "Women in Politics: 2025" report : India (174th)
- Global Gender Gap Report Edition 19th Published by World Economic Forum (WEF) : India (131st), Iceland (1st)
- 2025 Global Data Center Market Comparison report : Mumbai (6th), Virginia, United States of America (USA) (1st)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (4th)
- World's Wealthiest Cities Report 2025 4th Edition Published by Henley & Partners : New York City, USA (1st), Mumbai, India (27th)
- Forbes' 2025 list of the world's highest-paid athletes : Cristiano Ronaldo (Portugal) : Soccer
- 2025 Kantar BrandZ report : Apple (1st), TCS (45th)
- World Press Freedom Index 2025 was published by Reporters Without Borders (RSF) : India (151st), Norway (1st)
- Human Development Index (HDI) 2023 : India (130th)
- 2nd edition of the 2025 CareEdge State Rankings was published by CareEdge Ratings : Maharashtra (top) Gujarat (2nd)
- Asia University Rankings 2025 published by Times Higher Education (THE) : Indian Institute of Science (IISc) (38th), Tsinghua University (China) (1st)
- According to Newsweek and Statista's "World's Best Hospitals 2025" : All India Institute of Medical Sciences (Aiims) in New Delhi (97th)





**Ques: What is the primary function of the THAAD missile system developed by the United States?**

संयुक्त राज्य अमेरिका द्वारा विकसित THAAD मिसाइल प्रणाली का मुख्य कार्य क्या है?

- A. Launching long-range cruise missiles / लंबी दूरी की क्रूज मिसाइलें लॉन्च करना
- B. Destroying enemy tanks and ground forces / दुश्मन की टैंकों और जमीनी सेनाओं को नष्ट करना
- C. Intercepting and destroying ballistic missiles in their terminal phase / बैलिस्टिक मिसाइलों को उनके अंतिम चरण में रोकना और नष्ट करना
- D. Surveillance and reconnaissance in enemy territory / दुश्मन क्षेत्र में निगरानी और टोही
- E. Attacking nuclear submarines in deep seas / गहरे समुद्र में परमाणु पनडुब्बियों पर हमला करना

**Answer: Option C**

**Explanation :**

- The THAAD (Terminal High Altitude Area Defense) system is a US-developed missile defense system designed to intercept and destroy short-, medium-, and intermediate-range ballistic missiles during their terminal flight phase.
- It does not carry a warhead; instead, it uses kinetic energy (impact force) to destroy the incoming missile.
- It can target aerial threats at a range of 150–200 km.
- Recently, the US used 15–20% of its THAAD arsenal during a 12-day conflict with Iran to defend against aerial strikes.

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**Ques: Which Formula 1 driver won the 2025 Austrian Grand Prix, marking his third Grand Prix victory of the 2025 season?**

**किस फॉर्मूला 1 ड्राइवर ने 2025 ऑस्ट्रियन ग्रां प्री जीती, जो उनके 2025 सीज़न की तीसरी ग्रां प्री जीत थी?**

- A. Max Verstappen / मैक्स वर्स्टापेन
- B. Oscar Piastri / ऑस्कर पियास्त्री
- C. Lewis Hamilton / लुईस हैमिल्टन
- D. Lando Norris / लैंडो नॉरिस
- E. Charles Leclerc / चार्ल्स लेक्लर

**Answer: Option D**

**Explanation :**

- By winning the 2025 Austrian Grand Prix (GP), British Formula 1 (F1) driver Lando Norris, who drives for McLaren Racing Limited of the United Kingdom (UK), secured his third Formula One (F1) Grand Prix (GP) victory of the 2025 season.
- With this triumph, Lando Norris achieved his seventh Formula One victory.

**Recent Grand Prix Winner :**

- 2025 Australian Grand Prix : Lando Norris
- 2025 Chinese Grand Prix : Oscar Piastri
- 2025 Japanese Grand Prix : Max Verstappen
- 2025 Bahrain Grand Prix : Oscar Piastri
- 2025 Saudi Arabian Grand Prix : Oscar Piastri
- 2025 Miami Grand Prix : Oscar Piastri
- 2025 Emilia Romagna Grand Prix : Max Verstappen
- 2025 F1 Monaco Grand Prix : Lando Norris
- 2025 Spanish Grand Prix : Oscar Piastri
- 2025 Canadian Grand Prix : George Russell





## Recent News headlines related to Sports

- Grandmaster R Praggnanandhaa became India's top-ranked chess player in live FIDE ratings after winning the UzChess Cup Masters 2025
- The inaugural edition of the Hockey India Masters Cup 2025 was held at Mayor Radhakrishnan Hockey Stadium, Chennai, Tamil Nadu
- India has won the bid to host the prestigious 2029 World Police & Fire Games (WPFG) after a successful presentation to the WPFG Federation in Birmingham, USA
- Lando Norris from McLaren won the Austrian Grand Prix.
- The inaugural edition of the World Super Kabaddi League (WSKL) , featuring about 30 countries, will be held in Dubai, tentatively in February-March next year
- Ayush Shetty won his maiden BWF World Tour title - the men's singles final of the US Open Super 300
- India won three gold medals at the 2nd Asian Squash Doubles Championships 2025, held at Arena Emas, Kuching, Malaysia
- The All India Chess Federation (AICF) launched the Top National Players Stipend Scheme (TNPSS) to provide financial support and foster the development of young chess talent across India
- 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
- 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
- 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







**Ques: Which two women groups were appreciated by PM Modi in the 123rd episode of Maan Ki Baat for their entrepreneurship?**

**‘मन की बात’ के 123वें एपिसोड में प्रधानमंत्री मोदी ने किन दो महिलाओं के समूहों की उद्यमशीलता की सराहना की?**

- A. Women from Leh & Varanasi / लेह और वाराणसी की महिलाएं
- B. Women from Bhadrachalam & Kalaburgi / भद्राचलम और कलबुर्गी की महिलाएं
- C. Women from Kochi & Bhilai / कोच्चि और भिलाई की महिलाएं
- D. Women from Imphal & Raipur / इम्फाल और रायपुर की महिलाएं
- E. Women from Bhuj & Gwalior / भुज और ग्वालियर की महिलाएं

**Answer: Option B**

**Explanation :**

- In the 123rd edition of Maan Ki Baat, PM Narendra Modi highlighted the entrepreneurial achievements of women from Bhadrachalam (Telangana) and Kalaburgi (Karnataka).
- Women from Bhadrachalam, once field labourers, now run a millet biscuit business — Bhadrachalam Millet Magic — which has expanded from Hyderabad to London.
- Kalaburgi women started a cooperative producing ragi rotis and sanitary products under the name “Giri Sanitary Pads”, distributing 40,000 pads in just 3 months.
- PM Modi also appreciated Meghalaya’s GI-tagged Eri Silk, and praised the Khasi tribal community for preserving its sustainable, non-violent (Ahimsa) silk tradition.

EXAM  
Genius





**Ques: Which ministry has recently revised guidelines for the Waste-to-Energy Programme under the National Bioenergy Programme?**

**किस मंत्रालय ने हाल ही में राष्ट्रीय जैव ऊर्जा कार्यक्रम के अंतर्गत वेस्ट-टू-एनर्जी योजना के दिशा-निर्देशों को संशोधित किया है?**

- A. Ministry of Environment, Forest and Climate Change / पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय
- B. Ministry of Power / विद्युत मंत्रालय
- C. Ministry of New and Renewable Energy / नवीन और नवीकरणीय ऊर्जा मंत्रालय
- D. Ministry of Rural Development / ग्रामीण विकास मंत्रालय
- E. Ministry of Petroleum and Natural Gas / पेट्रोलियम और प्राकृतिक गैस मंत्रालय

**Answer: Option C**

**Explanation:**

- The Ministry of New and Renewable Energy (MNRE) has issued revised guidelines under the Waste-to-Energy Programme, a sub-scheme of the National Bioenergy Programme.
- The objective is to enhance efficiency, transparency, and create a performance-oriented ecosystem for deploying bio-waste to energy in India.

**Key highlights include:**

- Simplified approval process, helping especially MSMEs produce more CBG, biogas, and power.
- Central Financial Assistance (CFA) will now be released in two stages : 50% after Consent to Operate certificate (against bank guarantee) and Remaining after achieving 80% of rated capacity or maximum eligible capacity.
- Pro-rata CFA disbursement will be allowed if plants operate above 50% PLF.
- Joint inspection will now be conducted, led by SSS-NIBE and either SNAs, BTDCs, or MNRE-empaneled agencies.
- Project developers can now claim CFA within 18 months of commissioning or in-principle approval, whichever is later.







## News Headlines Related to Ministry :

- The Union Ministry of Tribal Affairs has introduced the “Adi Karmyogi” initiative for strengthening the delivery of tribal welfare schemes by training and inspiring a new generation of dedicated implementers
- The Ministry of Road Transport and Highways (MoRTH) has issued draft rules making it mandatory for all two-wheelers manufactured on or after January 1, 2026, to be fitted with Anti-Lock Braking System (ABS)
- The Ministry of Road Transport and Highways (MoRTH) has proposed a new color scheme for number plates of hydrogen-powered vehicles
- Ministry of Minority Affairs conducted a one-day biometric authentication drive for beneficiaries of the Jiyo Parsi scheme in Mumbai. The Jiyo Parsi scheme, a flagship initiative of the Ministry of Minority Affairs, comprises three key components: Medical Assistance, Health of the Community and Advocacy
- The Ministry of Housing and Urban Affairs launched the "Safai Apnao, Bimaari Bhagao (SABB)" campaign under Swachh Bharat Mission–Urban 2.0
- The Ministry of Women and Child Development, Government of India organised a “Cyber Security Awareness Workshop” at Dr. Ambedkar International Centre, New Delhi.
- 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)
- The Ministry of Statistics and Programme Implementation (MoSPI) has announced that India will conduct its first comprehensive Household Income Survey in 2026
- The Union Cabinet approved the setting up of the CIP South Asia Regional Centre (CSARC) at Singna village, Agra district, Uttar Pradesh
- Ministry of Defence placed an order for 450 Nagastra-1R loitering munitions (suicide drones) with Solar Defence and Aerospace Limited. The Rs. 158 crore contract aims to boost the Indian Army’s precision-strike capabilities.
- The Ministry of New and Renewable Energy (MNRE) has launched the Rs.2.3 crore ‘Innovative Projects Start-up Challenge’ focused on Rooftop Solar (RTS) and Distributed Renewable Energy (DRE) technologies
- NAVYA (Nurturing Aspirations through Vocational Training for Young Adolescent Girls) is a pilot initiative jointly launched by Ministry of Women and Child Development (MWCD) and Ministry of Skill Development & Entrepreneurship (MSDE) on 24th June 2025 in Sonbhadra, Uttar Pradesh



**Ques: Reliance Defence partnered with which US company for defence MRO services in India?**

**रिलायंस डिफेंस ने भारत में रक्षा MRO सेवाओं के लिए किस अमेरिकी कंपनी के साथ साझेदारी की है?**

- A. Boeing / बोइंग
- B. Lockheed Martin / लॉकहीड मार्टिन
- C. Coastal Mechanics Inc. / कोस्टल मैकेनिक्स
- D. General Dynamics / जनरल डायनामिक्स
- E. Raytheon / रेथियॉन

**Answer: Option C**

**Explanation :**

- Reliance Defence has entered into a joint venture with Coastal Mechanics Inc. (CMI), a US-based firm, to provide end-to-end MRO (Maintenance, Repair, Overhaul), repair, upgrade, and lifecycle support for air and land defence platforms in India.
- The venture targets India's Rs.20,000 crore defence MRO market and will be established at MIHAN (Nagpur).
- This partnership aligns with the Make in India initiative, aiming to boost indigenous capabilities and reduce import dependence in the defence sector.
- CMI, which supplies components to the US Air Force and Army, will bring certification and manufacturing capabilities to India.
- The announcement follows the recent Dassault-Reliance Falcon 2000 business jet manufacturing deal.

EXAM  
Genius





### Recent News Headlines Related to MoU and agreement :

- World Bank group and International Atomic Energy Agency signed an agreement to support the safe, secure and responsible use of nuclear energy in developing countries
- A MoU was signed between the Ministry of Rural Development (MoRD) and the Ministry of Skill Development and Entrepreneurship (MSDE) for a term of 3 years to strengthen Self-Help Groups (SHGs) under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)
- Reliance Defence Limited secured an export order worth Rs 600 crore from Germany based Rheinmetall Waffe Munition GmbH. This order is part of a long-term agreement to supply large-calibre ammunition over six years, with production at Reliance's upcoming facility in Ratnagiri, Maharashtra.
- India and South Africa signed two submarine cooperation agreements during the 9th Joint Defence Committee (JDC) meeting, held in Johannesburg, South Africa
- Reliance Aerostructure Limited (RAL) has entered into a strategic partnership with Dassault Aviation of France to manufacture Falcon 2000 business jets in Nagpur, Maharashtra
- The Indian Council of Medical Research (ICMR) in collaboration with the WHO has initiated a nationwide survey is to develop India-specific Child Growth Standards by replacing the outdated 2006 WHO benchmarks
- Ministry of Panchayati Raj (MoPR) & BHASHa Interface for India (BHASHINI) signed MOU to harness AI-powered language translation technologies for greater inclusivity and enhanced accessibility in Panchayati Raj governance
- A MOU was signed between the Associated Chambers of Commerce and Industry (ASSOCHAM), a non-governmental trade association and Zurich (Switzerland) based Swissmem for three years to promote technical transfer, training, trade missions, regulatory cooperation, and investment for MSMEs and large firms
- The Ministry of Defense's Innovations for Defence Excellence (iDEX) and Google-backed space technology startup Pixxel have inked a second deal to create cutting-edge hyperspectral and midwave infrared payloads for the Indian Air Force
- The Directorate General of Training, in collaboration with Shell India, launched a training program focused on Green Skills and Electric Vehicles (EVs)
- Reliance Defence Limited has entered into a strategic cooperation agreement with Diehl Defence GmbH & Co. KG valued at Rs.10,000 crore





**Ques: What is the purpose of the SPREE 2025 scheme relaunched by ESIC?**  
**ESIC द्वारा पुनः शुरू की गई SPREE 2025 योजना का उद्देश्य क्या है?**

- A. Promoting registration of employers and employees under the ESI Act / ईएसआई अधिनियम के तहत नियोक्ताओं और कर्मचारियों का पंजीकरण बढ़ावा देना
- B. Ensuring housing facilities for migrant workers / प्रवासी श्रमिकों के लिए आवास सुविधाएं सुनिश्चित करना
- C. Promoting retirement benefits for senior citizens / वरिष्ठ नागरिकों के लिए सेवानिवृत्ति लाभ को बढ़ावा देना
- D. Offering financial aid to MSMEs / एमएसएमई को वित्तीय सहायता प्रदान करना
- E. Subsidizing medical insurance premiums / चिकित्सा बीमा प्रीमियम पर सब्सिडी देना

**Answer: Option A**

**Explanation :**

- SPREE 2025 (Scheme to Promote Registration of Employers/Employees) has been relaunched by ESIC from July 1 to December 31, 2025.
- The scheme was originally introduced in 2016, aiming to expand ESI coverage across India.
- It provides a one-time opportunity for unregistered employers and left-out workers (including contractual and temporary staff) to come under the ESI Act.
- Employers registering during this period will be considered covered from the declared date, and employees will get coverage from their registration date.
- This move is part of ESIC's strategy to increase social security coverage and formalize employment.

Genius





**Ques: Where was one of India's largest Battery Energy Storage Systems (BESS) manufacturing facilities inaugurated in 2025?**

**2025 में भारत की सबसे बड़ी बैटरी ऊर्जा भंडारण प्रणाली (BESS) निर्माण इकाइयों में से एक का उद्घाटन कहां किया गया?**

- A. Hosur, Tamil Nadu / होसुर, तमिलनाडु
- B. Pune, Maharashtra / पुणे, महाराष्ट्र
- C. Noida, Uttar Pradesh / नोएडा, उत्तर प्रदेश
- D. Bidadi, Karnataka / बिदाडी, कर्नाटक
- E. Gandhinagar, Gujarat / गांधीनगर, गुजरात

**Answer: Option D**

**Explanation :**

- Union Minister Pralhad Joshi inaugurated a Battery Energy Storage Systems (BESS) manufacturing facility at Bidadi Industrial Area, Bengaluru, Karnataka.
- The facility has a capacity of 5 GWh, making it one of the largest and most advanced BESS plants in India.
- This initiative supports India's clean energy goal of 500 GW of non-fossil fuel capacity by 2030.
- Additionally, the minister announced Rs.5,400 crore in Viability Gap Funding (VGF) to support the development of 30 GWh battery storage systems, adding to the previously allocated Rs.3,700 crore.

**About Viability Gap Funding scheme :**

- Launched : 2004
- Contribution : 40% of the total project cost, amounting to Rs.3,760 crore, provided as VGF. Remaining 60% of project costs to be invested by participating companies.
- Total project outlay : Rs.9,400 crore
- Budgetary grant included in the initial outlay : Rs.3,700 crore
- Administered by : Department of Economic Affairs, Ministry of Finance
- Aims to develop 4,000 megawatt hours (MWh) of BESS by 2030-31.







**Ques: As per the 2024 report, which state recorded the highest number of faunal discoveries in India?**

**2024 की रिपोर्ट के अनुसार, भारत में सबसे अधिक जीव-जंतुओं की खोज किस राज्य में हुई?**

- A. Karnataka / कर्नाटक
- B. West Bengal / पश्चिम बंगाल
- C. Maharashtra / महाराष्ट्र
- D. Kerala / केरल
- E. Arunachal Pradesh / अरुणाचल प्रदेश

**Answer: Option D**

**Explanation :**

- According to the 2024 report, Kerala topped in faunal discoveries in India with 101 species, including both new species and new records.
- It was followed by Karnataka with 82 discoveries and West Bengal with 56.
- In total, 683 faunal species and 433 taxa of flora were added to India's biodiversity in 2024.
- Among notable discoveries were reptiles, amphibians, and orchids such as *Bulbophyllum gopalanianum* and *Gastrodia sikkimensis*.
- Kerala also led in plant discoveries with 58 new species.

EXAM  
Genius





**Ques: What is the main aim of the FIFA's Football for Schools (F4S) Programme recently launched in India?**

**हाल ही में भारत में शुरू किए गए फीफा के फुटबॉल फॉर स्कूल्स (F4S) कार्यक्रम का मुख्य उद्देश्य क्या है?**

- A. To promote professional football leagues in schools / स्कूलों में पेशेवर फुटबॉल लीग को बढ़ावा देना
- B. To train school teachers in football coaching / स्कूल शिक्षकों को फुटबॉल कोचिंग में प्रशिक्षित करना
- C. To contribute to the education and development of children through football / फुटबॉल के माध्यम से बच्चों की शिक्षा और विकास में योगदान देना
- D. To organize international school-level tournaments / अंतरराष्ट्रीय स्कूल स्तरीय टूर्नामेंट आयोजित करना
- E. To promote girls' participation in football exclusively / विशेष रूप से लड़कियों की फुटबॉल में भागीदारी को बढ़ावा देना

**Answer:** Option C

**Explanation :**

- The Football for Schools (F4S) Programme is a global initiative by FIFA in collaboration with UNESCO, launched in mid-2019, with pilot projects in Puerto Rico and Lebanon.
- It aims to empower and educate nearly 700 million children globally through football.
- In India, the programme is implemented by the Department of School Education and Literacy (DoSEL) under the Ministry of Education, with support from AIFF and SAI.
- Recently, footballs were distributed under the programme at PM SHRI Kendriya Vidyalaya, Fort William, Kolkata.







**Ques: National Doctor's Day in India is observed on 1st July to commemorate the birth and death anniversary of which legendary doctor?**

**भारत में राष्ट्रीय चिकित्सक दिवस 1 जुलाई को किस प्रसिद्ध चिकित्सक की जयंती और पुण्यतिथि की स्मृति में मनाया जाता है?**

- A. Dr. A.P.J. Abdul Kalam / डॉ. ए.पी.जे. अब्दुल कलाम
- B. Dr. Pranab Mukherjee / डॉ. प्रणब मुखर्जी
- C. Dr. Bidhan Chandra Roy / डॉ. विधान चंद्र राय
- D. Dr. Manmohan Singh / डॉ. मनमोहन सिंह
- E. Dr. Radhakrishnan / डॉ. राधाकृष्णन

**Answer:** Option C

**Explanation:**

- National Doctor's Day is celebrated in India on 1st July every year since 1991, to honour Dr. Bidhan Chandra Roy – a legendary physician, freedom fighter, and former Chief Minister of West Bengal.
- He was born and died on 01 July (1882–1962), making this day highly symbolic.
- Dr. Roy served as the Chief Minister of West Bengal for 14 years (1948–1962) and was the personal physician to Mahatma Gandhi.
- He was awarded the Bharat Ratna in February 1961, India's highest civilian award.
- The B.C. Roy National Award was instituted in 1976 to honour excellence in fields such as medicine, science, public affairs, arts, literature, and philosophy.
- Theme for 2025: "Behind the Mask: Who Heals the Healers?"

Genius





**Ques: Hul Diwas is observed annually on June 30 to commemorate which tribal leaders and their rebellion?**

**30 जून को प्रतिवर्ष मनाया जाने वाला हूल दिवस किन आदिवासी नेताओं और उनके विद्रोह की स्मृति में मनाया जाता है?**

- A. Birsa Munda and Sidho Murmu / बिरसा मुंडा और सिदो मुर्मू
- B. Sidho and Kanhu Murmu / सिदो और कान्हू मुर्मू
- C. Tantya Bhil and Rani Durgavati / टंट्या भील और रानी दुर्गावती
- D. Tilka Majhi and Phulo Jhano / तिलका मांझी और फूलो-झानो
- E. Komaram Bheem and Kanhu Murmu / कोमाराम भीम और कान्हू मुर्मू

**Answer: Option B**

**Explanation :**

- Hul Diwas is observed on 30th June every year to honor Sidho and Kanhu Murmu, the tribal leaders who led the Santhal Hul (rebellion) in 1855 at Bhognadih, now in Jharkhand.
- The Santhal Hul was a massive uprising against British colonial rule and exploitation by moneylenders and zamindars.
- Alongside Sidho and Kanhu, their sisters Phulo and Jhano also played key roles in mobilizing the Santhal community.
- Though the rebellion was suppressed, it influenced landmark legislations like the Santhal Parganas Tenancy Act (1876) and Chotanagpur Tenancy Act (1908) for protecting tribal land rights.
- The Santhal rebellion is regarded as a pivotal moment in India's tribal and anti-colonial resistance history.





### Important days :

- 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)
- 21 June : International Day of the Celebration of the Solstice
- 22 June : World Rainforest Day
- 23 June : United Nations Public Service Day (Theme 2025 Five Years to 2030: Accelerating Public Service Delivery for a Sustainable Future)
- 23 June : International Widows' Day
- 23 June : International Olympic Day (Theme 2025 Let's Move?) (first Olympic Day was celebrated on 23 June 1948.)
- 24 June : International Day of Women in Diplomacy (Theme 2025 Eliminating Structural Barriers to Women's Leadership in Diplomacy)
- 25 June : Day of the Seafarer [IMO] (Theme 2025 My Harassment-Free Ship)
- 25 June : World Vitiligo Day 2025 (Innovation for Every Skin, Powered by AI)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme : The evidence is clear: invest in prevention) This year's campaign "Break the cycle. #StopOrganizedCrime"
- 26 June : United Nations International Day in Support of Victims of Torture (THEME: Torture: a crime against humanity)
- 27 June : International Day of Deaf blindness (Theme: Recognizing Deafblindness: a distinct disability requiring specialized support and inclusion)
- 27 June : Micro- Small and Medium-sized Enterprises (MSME) Day (2025 theme focuses on "Enhancing the role of MSMEs as drivers of Sustainable Growth and Innovation")
- 28 June : National Insurance Awareness Day 2025
- 29 June : National Statistics Day 2025 (Theme of Statistics Day 2025: "75 Years of National Sample Survey")
- 29 June : International Day of the Tropics
- 30 June : International Day of Parliamentarism (Theme : Achieving gender equality, action by action) (commemorates the founding of the InterParliamentary Union (IPU) on June 30, 1889)
- 30 June : International Asteroid Day
- 1 July : National Chartered Accountants Day





## IMPORTANT ONE – LINER Current Affairs

The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the Research Development and Innovation (RDI) Scheme with a corpus of Rs. One lakh Crore.

The Ministry of Power has announced the launch of a task force to conceive the India Energy Stack (IES), a pioneering initiative aimed at creating a unified, secure, and interoperable digital infrastructure for India's energy sector.

At a height of more than 18,510 feet (5,642 meters), Teghbir Singh of Ropar became the youngest person in history to climb Mount Elbrus, the highest peak in Europe and Russia.

India has imposed port entry restrictions on jute and allied products from Bangladesh, citing concerns over subsidized imports that harm the Indian jute sector.

Devendra Fadnavis, Chief Minister of Maharashtra, opened a 'Hedging Desk' in Pune as part of the Balasaheb Thackeray Agribusiness and Rural Transformation (SMART) Project. The goal is to secure fair market prices and higher revenue for farmers in the state.

CM Devendra Fadnavis has reversed the government resolutions (GRs) made on April 16 and June 17 regarding the controversial three-language policy, which included Hindi as the third language in primary schools.





## महत्वपूर्ण एक पंक्ति समसामयिक मामले

प्रधानमंत्री श्री नरेन्द्र मोदी की अध्यक्षता में केंद्रीय मंत्रिमंडल ने एक लाख करोड़ रुपये की निधि के साथ अनुसंधान विकास और नवाचार (आरडीआई) योजना को मंजूरी दे दी है।

विद्युत मंत्रालय ने भारत ऊर्जा स्टैक (आईईएस) की अवधारणा के लिए एक टास्क फोर्स के गठन की घोषणा की है, जो भारत के ऊर्जा क्षेत्र के लिए एकीकृत, सुरक्षित और अंतर-संचालन योग्य डिजिटल बुनियादी ढाँचा बनाने के उद्देश्य से एक अग्रणी पहल है।

18,510 फीट (5,642 मीटर) से अधिक की ऊँचाई पर, रोपड़ के तेगबीर सिंह यूरोप और रूस की सबसे ऊँची चोटी माउंट एल्ब्रस पर चढ़ने वाले इतिहास के सबसे कम उम्र के व्यक्ति बन गए।

भारत ने भारतीय जूट क्षेत्र को नुकसान पहुँचाने वाले सब्सिडी वाले आयातों पर चिंताओं का हवाला देते हुए बांग्लादेश से जूट और संबद्ध उत्पादों पर बंदरगाह प्रवेश प्रतिबंध लगा दिया है।

महाराष्ट्र के मुख्यमंत्री देवेन्द्र फडणवीस ने बालासाहेब ठाकरे कृषि व्यवसाय और ग्रामीण परिवर्तन (स्मार्ट) परियोजना के हिस्से के रूप में पुणे में एक 'हेजिंग डेस्क' खोला। इसका लक्ष्य राज्य के किसानों के लिए उचित बाजार मूल्य और अधिक राजस्व सुनिश्चित करना है।

मुख्यमंत्री देवेन्द्र फडणवीस ने विवादास्पद त्रि-भाषा नीति के संबंध में 16 अप्रैल और 17 जून को किए गए सरकारी प्रस्तावों (जीआर) को पलट दिया है, जिसमें प्राथमिक विद्यालयों में हिंदी को तीसरी भाषा के रूप में शामिल किया गया था।

