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Ques: Which public sector bank recently announced the removal of Average Monthly Balance (AMB) requirements for all savings bank accounts?

- A. State Bank of India
- B. Punjab National Bank
- C. Bank of Baroda
- D. Canara Bank
- E. Union Bank of India

Answer: Option D

Explanation:

- Canara Bank has announced that it will no longer require customers to maintain an Average Monthly Balance (AMB) in any type of savings bank (SB) account.
- This decision applies to regular savings accounts, salary accounts, and NRI accounts.
- With this move, Canara Bank becomes the first major public sector bank in India to completely eliminate AMB-related penalties across all savings account categories.
- This step aims to enhance customer convenience and promote financial inclusion.

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Ques: Which company plans to launch a UPI-based payment app for feature phones using GSPay technology?

- A. Google Pay
- B. Paytm
- C. BharatPe
- D. PhonePe
- E. Amazon Pay

Answer: Option D

Explanation :

- PhonePe has acquired Gupshup's proprietary GSPay technology stack, which is built on NPCI's UPI 123PAY platform.
- Using this stack, PhonePe plans to launch a UPI-based payment app for feature phones, targeting rural and non-smartphone users.
- The initiative is aimed at expanding digital payment access and boosting financial inclusion in India.
- GSPay enables UPI payments via feature phones, helping bridge the digital divide in low-connectivity or low-end device areas.

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Ques: What is the new LTV ratio for gold-backed loans up to Rs.2.5 lakh as per RBI's update?

- A. 90%
- B. 85%
- C. 80%
- D. 75%
- E. 70%

Answer: Option B

Explanation :

- The Reserve Bank of India (RBI) has increased the Loan-to-Value (LTV) ratio for gold jewellery-backed loans up to Rs.2.5 lakh to 85%.
- For loans between Rs.2.5 lakh and Rs.5 lakh, the new LTV ratio is 80%.
- For loans above Rs.5 lakh, the LTV ratio remains unchanged at 75%.
- This move aims to enhance liquidity access for small borrowers and households.

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Ques: Who has been appointed as part-time member of the 16th Finance Commission after Ajay Narayan Jha's resignation?

- A. T. Rabi Sankar
- B. Shaktikanta Das
- C. Urjit Patel
- D. Arvind Panagariya
- E. Viral Acharya

Answer: Option A

Explanation:

- Shri T. Rabi Sankar, Deputy Governor of the Reserve Bank of India (RBI), has been appointed as the part-time member of the 16th Finance Commission (XVIFC).
- He replaces Ajay Narayan Jha, who resigned from the position due to personal reasons.
- His tenure will last until the submission of the XVIFC report or 31st October 2025, whichever is earlier.
- The 16th Finance Commission was constituted on 31st December 2023 under the chairmanship of Dr. Arvind Panagariya, former Vice-Chairman of NITI Aayog.
- The Commission is tasked to submit its recommendations by 31st October 2025 for the five-year award period beginning 1st April 2026.

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Recent Appointment in Banking & Insurance Sector :

- K. Prathapa Reddy : Chairman of Telangana Grameena Bank (TGB) (replacing Y. Sobha)
- Stefan Schaffer : Chief Executive officer (CEO) of Deutsche Bank India (Replaced Dilipkumar Khandelwal)
- Swarup Kumar Saha : Managing Director and CEO of Punjab & Sind Bank
- Raman Aggarwal : Chief Executive Officer (CEO) of Finance Industry Development Council (FIDC) - Representative body of NBFCs
- Mauritanian economist Sidi Ould Tah : 9th President of the African Development Bank (AfDB)
- Asheesh Pandey : Managing Director and CEO of Union Bank of India (UBI)
- Prashant Thakker : Head of Citigroup Inc. corporate bank for South- and Southeast Asia
- Dinesh Pant and Ratnakar Patnaik : Managing Directors (MDs) of Life Insurance Corporation of India (LIC)
- Parameswaran Iyer : Interim Executive Director (ED) to represent India, Bangladesh, Bhutan, and Sri Lanka at the International Monetary Fund (IMF)
- Sanjay Joshi : Chairman-cum-Managing Director (CMD) of Oriental Insurance Company Limited (OICL)
- Dr. Poonam Gupta : Deputy Governor of RBI
- Vivek Singh : Chief Executive Officer (CEO) of Home Credit India
- Neeraj Kumar Gupta : Chairman and Public Interest Director at NSE International Exchange (NSE IX) at GIFT City
- Santosh Kumar : Deputy CFO, Special Officer-Finance & Accounts, and Key Managerial Personnel IndusInd Bank
- Ajay Bhushan Pandey : Vice President – Investment Solutions at the Asian Infrastructure Investment Bank (AIIB)
- Piyush Anchliya : Chief Financial Officer (CFO) of Cashfree Payments
- Dr. Neelam Dhungana Timsina : Acting Governor of Nepal Rastra Bank (NRB) (replaced Mahaprasad Adhikari)





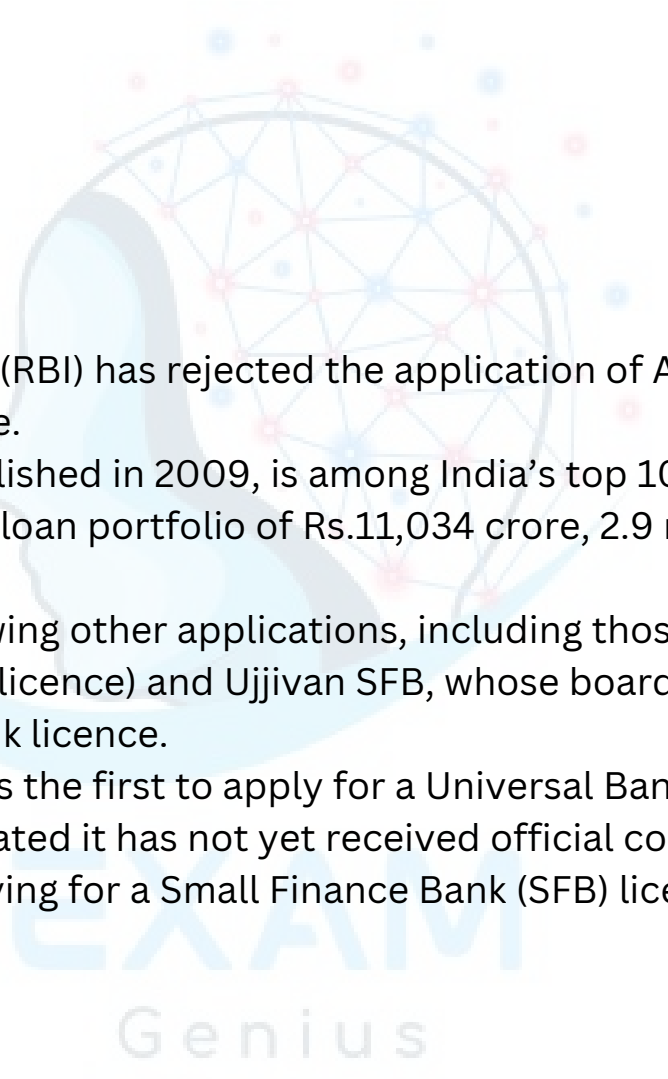
Ques: Which financial institution's application for a Universal Bank licence was recently rejected by the RBI?

- A. Annapurna Finance
- B. Ujjivan SFB
- C. AU Small Finance Bank
- D. Fino Payments Bank
- E. ESAF Small Finance Bank

Answer: Option A

Explanation:

- The Reserve Bank of India (RBI) has rejected the application of Annapurna Finance for a Universal Bank Licence.
- Annapurna Finance, established in 2009, is among India's top 10 NBFC-MFIs.
- As of March 2025, it had a loan portfolio of Rs.11,034 crore, 2.9 million customers, and 1,636 branches.
- The RBI is currently reviewing other applications, including those from Fino Payments Bank (for an SFB licence) and Ujjivan SFB, whose board has approved applying for a universal bank licence.
- AU Small Finance Bank was the first to apply for a Universal Bank licence.
- Annapurna Finance has stated it has not yet received official communication from RBI and may consider applying for a Small Finance Bank (SFB) licence instead.





Ques: What is the current extreme poverty rate in India as per World Bank's updated \$3/day threshold?

- A. 15.5%
- B. 20.9%
- C. 5.3%
- D. 27.1%
- E. 9.8%

Answer: Option C

Explanation :

- According to the World Bank, India's extreme poverty rate declined to 5.3% in 2022-23, down from 27.1% in 2011-12.
- The extreme poverty line has been revised to \$3/day (2021 PPP) from the earlier \$2.15/day threshold.
- Approximately 269 million people have been lifted out of extreme poverty over the last decade.
- The total number of extremely poor people in India fell from 344.47 million in 2011-12 to 75.24 million in 2022-23.
- India is also planning to develop its own poverty measurement method via NITI Aayog for more precise estimates.

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Ques: How much fund has Adani Airports Holdings Limited (AAHL) raised through External Commercial Borrowings (ECB)?

- A. \$500 million
- B. \$1 billion
- C. \$750 million
- D. \$300 million
- E. \$900 million

Answer: Option C

Explanation:

- Adani Airports Holdings Limited (AAHL), a subsidiary of Adani Enterprises, has raised \$750 million (6250 crore) through External Commercial Borrowings (ECB).
- ECB refers to the borrowing of funds by Indian companies from foreign sources like loans, bonds, or financial instruments.
- The transaction was led by First Abu Dhabi Bank, Barclays PLC, and Standard Chartered Bank.
- The loan has been secured at an interest rate of around 7.5%.
- The raised funds will be utilized to refinance existing debt, upgrade airport infrastructure, and expand capacity across six major airports: Ahmedabad, Lucknow, Mangaluru, Jaipur, Guwahati, and Thiruvananthapuram.

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Ques : Who won the 2024 Norway Chess title in the Open section?

- A. D. Gukesh
- B. Arjun Erigaisi
- C. Fabiano Caruana
- D. Magnus Carlsen
- E. Hikaru Nakamura

Answer: Option D

Explanation :

- Magnus Carlsen secured the 2024 Norway Chess title (Open section) with 16 points, his 7th win at this prestigious tournament.
- He drew against Arjun Erigaisi in the final round to clinch the title.
- Final standings (Top 3): Magnus Carlsen – 16 pts, Fabiano Caruana – 15.5 pts and D. Gukesh – 14.5 pts (after a key blunder against Caruana)
- In the Women's section, Anna Muzychuk (Ukraine) won the title, defeating R. Vaishali in an Armageddon tie-break with 16.5 points.

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Ques: Which wildlife species is the Eco-Sensitive Zone (ESZ) around Tral Wildlife Sanctuary in Jammu and Kashmir primarily aimed to protect?

- A. Snow Leopard
- B. Hangul Deer
- C. Himalayan Black Bear
- D. Indian Pangolin
- E. Musk Deer

Answer: Option B

Explanation:

- The Ministry of Forest Environment and Climate Change has notified an Eco-Sensitive Zone (ESZ) around the Tral Wildlife Sanctuary in Pulwama, Jammu and Kashmir, to protect the critically endangered Hangul Deer, also known as the Kashmir Red Deer.
- The ESZ extends 0 to 3.26 kilometers from the sanctuary boundary, covering an area of 127.1 square kilometers, including 26 villages.
- The Hangul, which was once widely spread across Kashmir and parts of Himachal Pradesh, currently has an estimated population of 150–200 individuals as of 2015.
- The ESZ will also help protect other native species and their habitats in the region.

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Ques: Which country became the world's largest creditor nation in 2024, overtaking Japan?

- A. China
- B. Germany
- C. Norway
- D. Hong Kong
- E. United Kingdom

Answer: Option B

Explanation:

- Germany became the world's largest creditor nation in 2024, with Net External Assets (NEA) of JPY 569.7 trillion (USD 3.98 trillion), surpassing Japan's JPY 533.05 trillion (USD 3.73 trillion).
- China retained third place with JPY 516.28 trillion (USD 3.3 trillion), followed by Hong Kong (JPY 320.26 trillion) and Norway (JPY 271.83 trillion).
- The United States remains the world's largest net debtor nation, with a Net International Investment Position (NIIP) of USD 26.23 trillion.
- A creditor nation owns more foreign assets than it owes to foreign entities, reflecting a positive net investment position.

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Ques: Which two sectors will India and Italy jointly focus on by setting up working groups?

- A. Automobiles and Space
- B. Tourism and Agriculture
- C. Defence and Education
- D. Telecom and Railways
- E. Pharma and Fisheries

Answer: Option C

Explanation :

- India and Italy have agreed to establish joint working groups in the automobile and space sectors.
- The announcement was made during the 22nd session of the India-Italy Joint Commission for Economic Cooperation (JCEC), co-chaired by Piyush Goyal (India) and Antonio Tajani (Italy).
- The cooperation will also cover green hydrogen, biofuels, aerospace, Industry 4.0, sustainable mobility, and strategic initiatives like the India-Middle East-Europe Corridor (IMEC).
- Other collaboration areas include agri-tech, food processing, digital transformation, skill development, and renewable energy.
- A high-level business delegation from India participated and identified new opportunities for partnership.

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Recent News Headlines Related to MoU and agreement :

- Dassault Aviation and Tata Advanced Systems Limited (TASL) have signed 4 Production Transfer Agreements for manufacturing the Rafale fighter aircraft fuselage
- Assam and Meghalaya governments have jointly announced a 55 MW hydropower and irrigation project on the Kulsi River after consulting local communities
- The State Bank of India (SBI) signed an MoU with the Karnataka Digital Economy Mission (KDEM) to promote the establishment and support of Global Capability Centres (GCCs) in Karnataka
- Kolkata-based Garden Reach Shipbuilders and Engineers Limited (GRSE) and Norway's Kongsberg signed an MoU to build the country's first ever Polar Research Vessel (PRV) indigenously - advancing India's capabilities in polar and ocean research
- The KERA Project (Kerala Climate Resilient Agri-Value Chain Modernisation) is a collaborative effort supported by the World Bank from 2025 to 2029. MoU was signed between the Rubber Board and the Department of Agricultural Development and Farmers' Welfare, Kerala
- Bangalore International Airport Limited and InterGlobe Aviation Limited (IndiGo) inked a MOU to spend Rs 1,100 crore in the establishment of a Maintenance, Repair, and Overhaul (MRO) facility at Kempegowda International Airport in Bengaluru
- Uttar Pradesh (UP) and Melbourne (Australia) based Monash University signed MOU to elevate the educational standards to international standards in UP in the presence of Chief Minister (CM) Yogi Adityanath in Lucknow, UP
- Microsoft Corporation and Yotta Data Services Private Limited signed an agreement to accelerate Artificial Intelligence (AI) adoption in India by integrating Microsoft Azure AI services into Yotta's sovereign Shakti Cloud platform
- NLC India Renewables Limited (NIRL), a subsidiary of NLC India Ltd, signed a Joint Venture Agreement (JVA) with Mahatma Phule Renewable Energy and Infrastructure Technology Ltd (MAHAPREIT)
- AM Green signed a MoU with the Port of Rotterdam Authority, located in the Netherlands, which is Europe's largest energy port



Ques: What is the name of the first ASW-SWC vessel to be commissioned by the Indian Navy in June 2025?

- A. INS Tamal
- B. INS Tushil
- C. INS Arnala
- D. INS Vaghsheer
- E. INS Vikrant

Answer: Option C

Explanation:

- The Indian Navy will commission INS Arnala, the first Anti-Submarine Warfare Shallow Water Craft (ASW-SWC), on June 18, 2025, at Naval Dockyard, Visakhapatnam.
- Arnala is the largest indigenous shallow water craft, 77.6 metres long and 1,490 tonnes, powered by a diesel-engine and waterjet combo.
- It is part of a series of 16 ASW-SWC ships being built by GRSE, Kolkata, in collaboration with L&T.
- This marks the beginning of a strategic induction drive that includes 9–10 warships before December 2025, as part of India's naval modernization.

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Ques: At the 4th edition of the Thailand Open International Boxing Tournament, which two Indian boxers won gold medals?

- A. Amit Panghal and Vikas Krishan
- B. Deepak and Naman Tanwar
- C. Shiva Thapa and Manish Kaushik
- D. Gaurav Solanki and Satish Kumar
- E. Sachin Siwach and Akash Kumar

Answer: Option B

Explanation:

- Indian boxers Deepak and Naman Tanwar clinched gold medals at the 4th Thailand Open International Boxing Tournament, held under the World Boxing-backed Asian Boxing platform.
- Deepak won gold in the men's 75 kg weight category.
- Naman Tanwar secured gold in the men's 90 kg category.
- Overall, India won a total of 8 medals at the event : 2 Gold (Deepak and Naman), 1 Silver and 5 Bronze

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Ques: As of 2025, how many Ayushman Bharat cards have been created in Bihar under AB-PMJAY?

- A. 2.82 crore
- B. 5 crore
- C. 1.1 crore
- D. 7.52 lakh
- E. 3.94 crore

Answer: Option E

Explanation:

- As of 2025, Bihar has created 3.94 crore Ayushman Bharat cards under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY).
- During a special 4-day enrolment drive from May 26–30, an additional 17.38 lakh beneficiaries were added.
- Bihar is now one of the leading states in the country in terms of coverage under this cashless health insurance scheme, which provides up to Rs.5 lakh per family per year.
- The initiative also enrolled 2.82 lakh senior citizens (70+) under the Ayushman Vaya Vandana Card, and contributed to over Rs.1,000 crore in savings in out-of-pocket medical expenses.

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Ques: Which ministry organized the National Workshop on “Using Alternate Data Sources and Frontier Technologies for Policy Making” in June 2025?

- A. Ministry of Electronics and IT
- B. Ministry of Statistics and Programme Implementation
- C. Ministry of Science and Technology
- D. Ministry of Home Affairs
- E. Ministry of Planning

Answer: Option B

Explanation:

- The Ministry of Statistics and Programme Implementation (MoSPI) organized a two-day National Workshop on “Using Alternate Data Sources and Frontier Technologies for Policy Making” on 5–6 June 2025 at Bharat Mandapam, New Delhi.
- The event was conducted in collaboration with NITI Aayog and the World Bank.
- Experts including Prof. Ajay Kumar Sood (Principal Scientific Advisor), Prof. Abhay Karandikar (Secretary, DST), and Dr. Saurabh Garg (Secretary, MoSPI) emphasized the role of combining traditional and alternate data for agile, secure, and effective policymaking.

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Ques : Which tech company has tied up with the Andhra Pradesh government to set up India's first AI University?

- A. Google
- B. Microsoft
- C. IBM
- D. NVIDIA
- E. TCS

Answer: Option D

Explanation:

- The Andhra Pradesh Government partnered with NVIDIA to establish India's first AI University, aiming to boost education, skill development, and research in Artificial Intelligence (AI).
- 10,000 engineering students in Andhra Pradesh will receive AI-related skill training over the next two years, supported by NVIDIA.
- 500 AI startups from Andhra Pradesh will be included in NVIDIA's Inception Program, providing global exposure and support.
- This is Andhra Pradesh's second major tech initiative in 2025, following a Quantum Valley Tech Park project with IBM and TCS.
- AP CM N. Chandrababu Naidu emphasized that this initiative lays the groundwork for Swarna Andhra Pradesh, a vision for advanced technological development in the state.

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Recent News Headlines Related to First in India and world :

- Indore became the 16th city in India and first in Madhya Pradesh to receive a metro rail service
- Tata Advanced Systems Limited (TASL), in collaboration with Airbus, will establish India's first privately led helicopter Final Assembly Line (FAL) in Kolar district, Karnataka
- Diu district, part of the Union Territory Dadra and Nagar Haveli and Daman and Diu, has become the first district in India to meet 100% of its electricity demand from solar energy
- India will set up its first AI-focused SEZ in Nava Raipur, Chhattisgarh. The project is being developed by RackBank Datacenters Pvt. Ltd., based in Indore, with an investment of Rs.1,000 crore
- IndiGo will be the first airline to commence operations at the upcoming Navi Mumbai International Airport (NMIA) with 18 daily flights to 15 cities on the first day of commercial operations
- Researchers from Sher-e-Kashmir University of Agricultural Sciences and Technology (SKUAST), Srinagar, have produced India's first gene-edited sheep by using the CRISPR gene-editing technology to modify the myostatin gene, which regulates muscle growth
- Tamil Nadu CM M.K. Stalin inaugurated India's first Mahouts' Village at Theppakadu Elephant Camp, located in Mudumalai Tiger Reserve, Nilgiris district
- Prime Minister Narendra Modi will inaugurate India's first 9000 HP electric locomotive on May 26 in Dahod, Gujarat
- Uttarakhand Forest Department inaugurated the state's first dedicated Cycad Garden in Haldwani to conserve one of the world's most ancient and endangered groups of plant cycads. The initiative is funded by the Tokyo based Japan International Cooperation Agency (JICA). Cycads, often referred to as 'living fossils'



Ques: What major change did Bangladesh Bank implement in its newly released currency notes of Tk 20, Tk 50, and Tk 1000?

- A. Added security features
- B. Introduced plastic currency
- C. Removed Sheikh Mujibur Rahman's portrait and featured cultural landmarks
- D. Replaced Bengali text with English
- E. Introduced QR codes for tracking

Answer: Option C

Explanation:

- Bangladesh Bank, the central bank of Bangladesh, released new currency notes of Tk 20, Tk 50, and Tk 1000, marking a historic departure from tradition.
- The notes no longer feature the portrait of Sheikh Mujibur Rahman, the nation's founding father who had appeared on every note since 1971.

Instead, they highlight the country's cultural and historical heritage, including:

- Tk 20: Features Kantajew Temple (Dinajpur) and Somapura Mahavihara (Naogaon), showcasing religious harmony.
- Tk 50: Displays Ahsan Manzil, a historic palace in Dhaka, and a Bengal famine artwork by Zainul Abedin.
- Tk 1000: Highlights the National Martyr's Memorial, commemorating those who died in the 1971 Liberation War.





Ques: Where will the 82nd IATA AGM be held in 2026?

- A. London, UK
- B. Dubai, UAE
- C. Tokyo, Japan
- D. Rio de Janeiro, Brazil
- E. Singapore

Answer: Option D

Explanation :

- The 81st IATA AGM and World Air Transport Summit were hosted by IndiGo at Bharat Mandapam, New Delhi.
- This is the third time India hosted the AGM, previously in 1958 and 1983.
- PM Modi launched the "Aviation Vision 2047", aiming to add 50 airports by 2030 and expand to 350 airports by 2047 under the Viksit Bharat Vision.
- The global aviation industry's net profits are projected to hit USD 36 billion in 2025 (up from USD 32.4 billion in 2024).
- Total traveler numbers expected to reach 4.99 billion (4% increase), and air cargo volumes to hit 69 million tonnes (0.6% growth).
- Luis Gallego, CEO of International Airlines Group, appointed as the Chair of the IATA Board.
- The 82nd IATA AGM will be hosted in Rio de Janeiro, Brazil in June 2026 by LATAM Airlines Group S.A.

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Recent News Headlines Related to Summits / conference

- The International Conference on Glaciers' Preservation was held in Dushanbe, Tajikistan, in 2025. It was organized by UNESCO, World Meteorological Organisation (WMO), and the Asian Development Bank (ADB)
- Union Minister of State Dr. Jitendra Singh, Minister of Science & Technology, launched "Bharat Gen" at the BharatGen Summit held in New Delhi
- The 22nd edition of the Shangri-La Dialogue, also known as the Asian Security Summit, was held in 2025 at the Shangri-La Hotel in Singapore
- The 38th Meeting of the Central Apprenticeship Council (CAC) recommended a 36% hike in the stipend under two national schemes National Apprenticeship Promotion Scheme (NAPS) and National Apprenticeship Training Scheme (NATS)
- Union Minister for Finance and Corporate Affairs Smt. Nirmala Sitharaman chaired the review meeting of Public Sector General Insurance Companies (PSGICs) in New Delhi
- The 15th BRICS (Brazil, Russia, India, China, and South Africa) Trade Ministers' Meeting was held in Brazil under the presidency of Brazil
- Shri Jyotiraditya M. Scindia, Minister for Communications and Development of North East Region, unveiled the theme "Innovate to Transform" for the 9th Edition of the India Mobile Congress 2025
- The Ministry of Earth Sciences (India), in collaboration with the Embassy of France and the Embassy of Costa Rica, hosted the Second Blue Talks in New Delhi
- The 24th IORA Council of Ministers (COM) meeting was hosted virtually by Sri Lanka, which currently holds the IORA Chair. The meeting was held under the theme "Sustainable Indian Ocean for future Generation"
- A first-of-its-kind national-level hackathon titled "CemHack for Green Infra" was launched. Organised by the NCB Incubation Centre (NCB-IC), the hackathon aims to provide an umbrella platform to support entrepreneurship and commercialization. Cash rewards of up to Rs.1 lakh and incubation or mentoring opportunities at NCB-IC are on offer
- The 8th meeting of the India-US Joint Working Group on Aircraft Carrier Technology Cooperation (JWGACTC), constituted under the auspices of the India – US Defence Technology and Trade Initiative (DTTI), was organised in India



Ques: From which date will filing of GST returns older than three years be barred, as per the new CGST amendment?

- A. April 2024
- B. July 2025
- C. January 2026
- D. June 2023
- E. March 2025

Answer: Option B

Explanation:

- Under the Finance Act 2023, a new provision was introduced in the CGST Act, placing a three-year time limit for filing overdue GST returns.
- From July 2025, taxpayers will not be allowed to file returns such as GSTR-1 and GSTR-3B if the original due date was on or before June 20, 2022.
- Additionally, auto-populated liabilities in GSTR-3B will become non-editable, enhancing revenue protection and compliance discipline.
- This move is aimed at increasing certainty in the indirect tax framework and ensuring timely compliance.

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Ques: What is the objective of the 'Clean Plant Programme' recently launched by the Government of India?

- A. Promote organic farming nationwide
- B. Distribute free seeds to all farmers
- C. Provide disease-free horticultural plants to farmers
- D. Increase pesticide usage in horticulture
- E. Encourage imports of foreign plant varieties

Answer: Option C

Explanation:

- The Union Government has launched the 'Clean Plant Programme' to provide disease-free horticultural plants to farmers.
- The program focuses on grapes, oranges, and pomegranates and will be implemented across India.
- Nine Clean Plant Projects will be launched nationwide, with three in Maharashtra : Pune for grapes, Nagpur for oranges and Solapur for pomegranates
- Modern nurseries will be established alongside these projects to ensure consistent supply.
- These nurseries will produce approximately 8 crore disease-free seedlings every year.
- The program was announced at the conclusion of India's first International Agri Hackathon, held in Pune from June 1–3, 2025, in the presence of Maharashtra CM Devendra Fadnavis and Union Agriculture Minister Shivraj Singh Chouhan.





Ques: What is the purpose of the newly upgraded Index Card system introduced by the Election Commission of India (ECI)?

- A. To track voter ID applications
- B. To collect feedback from voters
- C. To generate post-election statistical reports using a streamlined, tech-driven process
- D. To automate polling booth arrangements
- E. To provide real-time voting trends

Answer: Option C

Explanation:

- The Election Commission of India (ECI), chaired by Shri Gyanesh Kumar along with Dr. Sukhbir Singh Sandhu and Dr. Vivek Joshi, has introduced a streamlined, technology-driven system for generating Index Cards and post-election statistical reports.
- This modern system replaces outdated manual methods, which were slow and error-prone.
- The Index Card is a non-statutory post-election statistical reporting format, developed as a suo moto initiative by the ECI.
- It serves as the foundation for about 35 reports for Lok Sabha elections and 14 for State Assembly elections.
- These reports include detailed data on elector counts, polling stations, voter turnout (including women voters), performance of political parties, and winning candidate analysis at both state and constituency levels.





Ques: What is the primary purpose of the Waste Picker Enumeration App launched by the Ministry of Social Justice and Empowerment (MoSJE)?

- A. To track urban sanitation workers
- B. To profile waste pickers under the NAMASTE Scheme
- C. To monitor dry waste collection centers
- D. To promote recycling initiatives in urban areas
- E. To create a digital waste management system

Answer: Option B

Explanation:

- On World Environment Day 2025, the Ministry of Social Justice and Empowerment (MoSJE) launched the Waste Picker Enumeration App under the NAMASTE Scheme to profile waste pickers across the country.
- The NAMASTE Scheme, originally focused on sewer and septic tank workers, expanded in June 2024 to include waste pickers, reaffirming its commitment to environmental justice and worker dignity.

Key features of the scheme include:

- Issuing occupational photo ID cards to waste pickers.
- Providing health insurance under Ayushman Bharat (PM-JAY).
- Distributing PPE kits, offering skilling, and granting capital subsidies.
- Strengthening Waste Picker Collectives to manage 750 Dry-Waste Collection Centers (DWCCs).





Recent News Headlines Related to Schemes

- Pradhan Mantri Kaushal Vikas Yojana (PMKVY) was launched in 2015 to offer short-term, industry-relevant skill training to youth. As of April 18, 2025, more than 1.63 crore youth have been trained under this scheme
- Under the EV manufacturing scheme, the minimum investment required in India over 3 years is Rs.4,150 crore (approximately USD 500 million)
- The Gujarat Karmayogi Swasthya Suraksha Yojana was launched by the Government of Gujarat to provide cashless medical treatment up to Rs.10 lakh per annum
- The Central Government has approved Rs.800 crore under the AMRUT 2.0 scheme to support the Yamuna cleaning project in Delhi
- The Rahveer Yojana, initiated by the Union Ministry of Road Transport and Highways and implemented by Madhya Pradesh, aims to encourage Good Samaritans to help road accident victims
- Odisha Chief Minister Mohan Charan Majhi has asked officials to include widowed women under the 'Mukhya Mantri Kanya Vivah Yojana' (MMKVY). The State Government has made a provision of Rs.12 crore in the 2025-26 State Budget
- Telangana Chief Minister A. Revanth Reddy launched the 'Indira Saura Giri Jala Vikasam' scheme at Macharam village in Amrabad mandal, Nagar Kurnool district to empower 2.1 lakh tribal farmers by providing free solar pumps for irrigation, especially for those holding land under the Forest Rights Act (RoFR)
- The Pilot Apprenticeship Scheme under the National Apprenticeship Promotion Scheme (NAPS) was launched by Union MoS Jayant Chaudhary and Mizoram CM Lalduhoma
- The SPICED scheme, launched by the Spices Board for FY 2025-26, stands for "Sustainability in Spice Sector through Progressive, Innovative and Collaborative Interventions for Export Development"
- The Government of Uttar Pradesh launched the Mukhyamantri Suposhan Abhiyan across 8 aspirational districts to combat child malnutrition among children aged 3 to 6 years
- The 'Indira Saura Giri Jala Vikasam' scheme launched by Telangana CM A. Revanth Reddy aims to provide solar-powered borewell irrigation facilities to tribal farmers



Ques: Which company recently received a licence to operate satellite broadband services in India?

- A. OneWeb
- B. Jio Satellite
- C. SpaceX
- D. Starlink
- E. Airtel

Answer: Option D

Explanation:

- Elon Musk's company Starlink has been granted a licence to operate satellite broadband services in India, over two years after its initial application.
- Starlink received a GMPCS (Global Mobile Personal Communication by Satellite) services licence, marking its formal entry into the Indian telecom space.
- The development comes amid ongoing debates in the telecom sector over spectrum pricing and airwave allocation models.
- With this licence, Starlink can now begin subscription marketing and user registration in India.
- Starlink will compete with already-operational firms like Eutelsat OneWeb (backed by Airtel) and Jio Satellite Communications (led by Mukesh Ambani).
- Earlier in 2024, Airtel and Jio had explored partnering with SpaceX to distribute Starlink products to Indian customers.

Genius





Ques : As per the Civil Registration System (CRS) 2022 data, which Indian state recorded the lowest sex ratio at birth (SRB)?

- A. Telangana
- B. Maharashtra
- C. Bihar
- D. Gujarat
- E. Jammu & Kashmir

Answer: C

Explanation :

- The Civil Registration System (CRS) 2022 report shows Bihar recorded the lowest sex ratio at birth in the country with 891 girls per 1000 boys.
- Bihar's SRB has declined sharply: 964 in 2020, 908 in 2021 and 891 in 2022

Other states with low SRB in 2022:

- Maharashtra: 906
- Telangana: 907
- Gujarat: 908
- Jammu & Kashmir: 909

Highest SRB recorded in:

- Nagaland: 1,068
- Arunachal Pradesh: 1,036
- Ladakh: 1,027





IMPORTANT ONE – LINER Current Affairs

N Chandrababu Naidu, the chief minister of Andhra Pradesh, proclaimed June 4 to be "Praja Teerpu Dinam" (people's verdict day), commemorating the one-year anniversary of the 2024 election results being announced as well as the fall of the previous YSRCP government.

Elon Musk's X has released XChat as a dedicated messenger to take on the likes of WhatsApp, Telegram and China's WeChat service.

CCI allows Warburg Pincus to acquire up to 9.99% in IDFC First Bank at a cost of 4876 crore.

The Uttar Pradesh government has approved 20% reservation for former Agniveers in direct recruitment for the posts of police constables, Provincial Armed Constabulary (PAC), mounted police, and firemen

Union Minister of Labour & Employment and Youth Affairs & Sports, Dr. Mansukh Mandaviya inaugurated the Urban Adda 2025 conclave in New Delhi. A three-day conclave aims to unite young voices, experts, and leaders to forge sustainable urban futures.

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).

