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In English



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Ques: Which foreign credit rating agency became the first to set up base at GIFT City, Gujarat?

- A. Fitch Ratings
- B. Moody's Investors Service
- C. CareEdge Global
- D. S&P Global Singapore
- E. DBRS Morningstar

Answer: Option D

Explanation :

- S&P Global Ratings Singapore Ltd became the first foreign credit rating agency to receive approval from the International Financial Services Centres Authority (IFSCA) to operate in GIFT City, Gujarat.
- The agency will begin operations with a small team of 5 employees.
- It follows the path of CareEdge Global IFSC Ltd, which was the first Indian CRA to start operations in GIFT City in October 2024.
- S&P Global will assist in rating IPOs, debt listings, and trade finance instruments such as Letters of Credit (LoCs) and Certificates of Deposit (CoDs).
- The approval follows SEBI's July 2024 circular, allowing CRAs to function under IFSCA guidelines at GIFT IFSC.
- S&P has already issued sovereign ratings for 39 countries, including India, which is rated BBB+.

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Ques : Who has been recommended by FSIB for the post of CEO and MD of LIC in 2025?

- A. Dinesh Pant
- B. Sat Pal Bhanoo
- C. R Doraiswamy
- D. Ratnakar Patnaik
- E. None of these

Answer: Option C

Explanation :

- The Financial Services Institutions Bureau (FSIB) interviewed four LIC candidates on June 11, 2025 for the top position.
- Based on performance, experience, and other criteria, R Doraiswamy was recommended as the next CEO and MD of LIC.
- He has been serving as Managing Director at LIC since September 2023.
- Although Sat Pal Bhanoo was given interim powers from June 8, 2025, FSIB selected Doraiswamy for the permanent role.

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Ques: What is the revised qualifying asset threshold for NBFC-MFIs as per the RBI's new guidelines?

- A. 75%
- B. 70%
- C. 65%
- D. 60%
- E. 50%

Answer: Option D

Explanation :

- The Reserve Bank of India (RBI) has reduced the qualifying asset threshold for Non-Banking Financial Companies – Microfinance Institutions (NBFC-MFIs) from 75% to 60% to provide a boost to the sector.
- This means qualifying assets must constitute at least 60% of the total net assets (excluding intangible assets), maintained on an ongoing basis.
- If the threshold is not maintained for four consecutive quarters, the NBFC-MFI must submit a remediation plan to the RBI.
- The RBI also aligned the definition of 'qualifying assets' with that of 'microfinance loans', which are collateral-free loans provided to households with an annual income of up to Rs.3,00,000.

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Ques: From which date will the validated UPI handle “@valid” for investor-facing intermediaries be enforced by SEBI?

- A. April 1, 2025
- B. December 11, 2026
- C. October 1, 2025
- D. July 1, 2025
- E. January 1, 2026

Answer: Option C

Explanation :

- SEBI (Securities and Exchange Board of India) is introducing a validated UPI handle “@valid” for investor-facing intermediaries such as brokers, research analysts, and investment advisors.
- This initiative will be enforced from October 1, 2025, and is aimed at preventing payment frauds and enhancing trust in digital transactions.
- A verified transaction will display a thumbs-up sign inside a green triangle, especially aiding non-English speaking users.
- The measure will impact around 8,000 to 9,000 intermediaries and will not affect existing SIPs. However, older UPI IDs will be discontinued from December 11, 2026.

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Ques : In which country is the 22nd edition of the multinational military exercise 'Khaan Quest' being held in 2025?

- A. India
- B. Russia
- C. Mongolia
- D. China
- E. USA

Answer: Option C

Explanation :

- The 22nd edition of the multinational exercise 'Khaan Quest' is being held in Mongolia from June 14 to 28, 2025.
- It was first initiated in 2003 by the USA and Mongolia, and has been a multinational event since 2006.
- The aim is to enhance global peacekeeping capabilities through joint training and collaboration.
- The Indian Army contingent includes 40 personnel, primarily from the Kumaon Regiment, and includes 1 woman officer and 2 women soldiers.

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Ques: What is the name of the Indian Navy's first Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) to be commissioned in June 2025?

- A. INS Vikrant
- B. INS Kavaratti
- C. INS Arnala
- D. INS Kalvari
- E. INS Shivalik

Answer: Option C

Explanation:

- INS Arnala is the first Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) of the Indian Navy.
- It will be commissioned on 18 June 2025 at the Naval Dockyard in Visakhapatnam, presided over by General Anil Chauhan, Chief of Defence Staff.
- The ship was designed by Garden Reach Shipbuilders & Engineers (GRSE) in collaboration with L&T Shipbuilders.
- It features advanced systems from BEL, L&T, Mahindra Defence, and others.
- 80% of the components are indigenous, and the ship is named after Arnala Fort, near Vasai, Maharashtra.

About ASW-SWC Project :

- Signed in : April 2019
- Aim to manufacture 16 Anti-Submarine Warfare Shallow Watercraft (ASW-SWC)
- Shipyards involved : Kolkata-based Garden Reach Shipbuilders and Engineers Limited and Kochi-based Cochin Shipyard Limited
- Classes of vessels : Arnala Class: Built by Garden Reach Shipbuilders and Engineers Limited and Mahe Class: Built by Cochin Shipyard Limited





Ques : Name the Indian stealth frigate that participated in the India-U.K. joint naval exercise in June 2025?

- A. INS Tabar
- B. INS Talwar
- C. INS Vikrant
- D. INS Kolkata
- E. INS Trikand

Answer: Option A

Explanation :

- The India-U.K. joint naval exercise took place in the North Arabian Sea on June 9–10, 2025.
- The Indian Navy was represented by INS Tabar (a stealth frigate), a submarine, and a P-8I maritime patrol aircraft.
- The Royal Navy participated with HMS Prince of Wales (aircraft carrier) and HMS Richmond (frigate).
- The exercise focused on anti-submarine warfare, tactical manoeuvres, and helicopter coordination, aiming to strengthen bilateral naval cooperation.

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Ques: Who will inaugurate the PM-KUSUM Component-C project in Karnataka on June 11, 2025?

- A. Basavaraj Bommai
- B. Piyush Goyal
- C. Narendra Modi
- D. Siddaramaiah
- E. H.D. Kumaraswamy

Answer: Option D

Explanation :

- Karnataka Chief Minister Siddaramaiah will inaugurate the PM-KUSUM Component C scheme on June 11, 2025, at Gauribidanur, Chikballapur district.
- The scheme aims to solarize existing grid-connected agricultural pumps to provide farmers with reliable daytime electricity.
- PM-KUSUM, launched in 2019, has a target of adding 34,800 MW of solar capacity by March 2026 with Rs.34,422 crore central financial support.

The scheme has three components:

- Component A: Decentralized solar power plants
- Component B: Standalone solar pumps
- Component C: Solarization of grid-connected pumps and feeders





Ques: What is the total value of the railway projects approved by the CCEA across three states?

- A. Rs.6,405 crore
- B. Rs.5,905 crore
- C. Rs.4,600 crore
- D. Rs.7,200 crore
- E. Rs.6,750 crore

Answer: Option A

Explanation :

- The Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Narendra Modi, approved two major railway doubling projects worth Rs.6,405 crore.
- Project 1: Koderma–Barkakana (133 km) in Jharkhand, enhancing coal region connectivity between Patna and Ranchi.
- Project 2: Ballari–Chikjajur (185 km), spanning Karnataka and Andhra Pradesh, improving access to Mangaluru Port.
- These projects cover 318 km, will benefit 1,400 villages and 29 lakh people, and boost freight traffic by 39 million tonnes annually.
- They are expected to reduce CO₂ emissions by 264 crore kg and will be completed in three years.

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Ques: When was the Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) launched?

- A. January 2022
- B. June 2016
- C. March 2017
- D. May 2015
- E. August 2018

Answer: Option B

Explanation :

- The Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) was launched in June 2016 by the Ministry of Health & Family Welfare.
- It provides free and quality antenatal care (ANC) to pregnant women, especially on the 9th of every month, aiming for early detection and management of high-risk pregnancies (HRP).
- The e-PMSMA, launched in January 2022, further extended the program to include additional follow-ups and digital tracking through SMS alerts.
- As of May 2025, more than 6.19 crore pregnant women in India had gotten antenatal check-ups under the PMSMA.
- India's Maternal Mortality Ratio (MMR) has decreased by 50 points, from 130 per 100,000 live births in 2014-2016 to 80 per 100,000 in 2021-2023, suggesting considerable success in maternal healthcare outcomes.

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Ques: Which Union Territory recently became the 19th legislature in India to adopt the National e-Vidhan Application (NeVA)?

- A. Jammu & Kashmir
- B. Delhi
- C. Andaman & Nicobar Islands
- D. Puducherry
- E. Ladakh

Answer: Option D

Explanation:

- Dr. L. Murugan, Union Minister of State for Information & Broadcasting and Parliamentary Affairs, inaugurated the National e-Vidhan Application (NeVA) for the Puducherry Legislative Assembly.
- Puducherry thus became the 19th legislature in India to implement the NeVA platform, aimed at paperless and efficient legislative functioning.
- The project is implemented under the Digital India programme with 100% Central Assistance from the Ministry of Parliamentary Affairs.
- It aligns with the 'One Nation, One Application' vision for integrated and transparent governance.

About One Nation, One Ration Card (ONORC) Scheme :

- Launched on : August 9, 2019 as a pilot project in four states of Gujarat, Maharashtra, Telangana and Andhra Pradesh.
- Implemented in : whole country June 2022
- Implemented by : Department of Food & Public Distribution, Ministry of Consumer Affairs, Food and Public Distribution
- Implemented under : National Food Security Act (NFSA), 201
- Last state to join : Assam (36th)



Eligibility :

- i. The applicant must be a bonafide citizen of any of the present federal states of India.
- ii. The minimum age to apply for the ONORC ration card is 18 years.
- iii. Applicant must belong to the underprivileged section of the society i.e. Economically weaker section, Migrant laborers, Scheduled Caste, Scheduled Tribe , Disabled person, etc

About One Nation, One Election :

- Prime Minister (PM) Narendra Modi's Union Cabinet passed two significant constitutional reform legislation pertaining to One Nation, One Election (ONOE) in December 2024.
- The Constitution (129th Amendment) Bill, 2024, the first bill, will allow the Lok Sabha and state assemblies to have synchronized terms.
- The second bill, The Union Territories Laws (Amendment) Bill, 2024, seeks to synchronize Lok Sabha elections with elections in the Union Territories (UTs) of Delhi, Jammu and Kashmir (J&K), and Puducherry.
- The High-Level Committee on Simultaneous Elections was established by the Government of India (GoI) in September 2023, and it is chaired by former Indian President Ram Nath Kovind.
- It has recommended holding simultaneous elections in two stages, such as: Holding simultaneous Lok Sabha and Assembly elections in the first phase Within 100 days of the general elections, hold elections for local bodies (municipalities and panchayats) in the second phase.

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Ques: What is the purpose of the UMEED portal launched by the Ministry of Minority Affairs?

- A. Tracking minority scholarships
- B. Managing Waqf properties
- C. Promoting Urdu language
- D. Monitoring Hajj pilgrimage
- E. Issuing caste certificates

Answer: Option B

Explanation:

- The UMEED (Unified Waqf Management, Empowerment, Efficiency and Development) portal was launched by Union Minister Kiren Rijju under the Ministry of Minority Affairs.
- It aims to simplify the management of Waqf properties by enabling real-time data updates and providing public access to verified property information.

Key features include:

- Digital inventory and geo-tagging of all Waqf properties with a 17-digit unique ID.
- An online grievance redressal system for quick and efficient complaint handling.

A three-tier verification system involving:

- Maker: Mutawalli (property manager)
- Checker: District-level officer
- Approver: State/UT Waqf Board CEO.





Ques: Who is leading the Indian delegation to the 3rd United Nations Ocean Conference (UNOC3) in Nice, France?

- A. Nitin Gadkari
- B. Kiren Rijiju
- C. Dr. Jitendra Singh
- D. S. Jaishankar
- E. Hardeep Singh Puri

Answer: Option C

Explanation:

- Dr. Jitendra Singh, Union Minister of Earth Sciences (Independent Charge), is leading the Indian delegation to the 3rd United Nations Ocean Conference (UNOC3) in Nice, France.
- He held a bilateral meeting with UNESCO emissary Vidar Helgesen, focusing on ocean conservation.
- The conference is co-hosted by France and Costa Rica, and aims to accelerate global efforts toward Sustainable Development Goal 14 (SDG-14), which focuses on the conservation and sustainable use of oceans, seas, and marine resources.

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Ques : Which two organizations signed an MoU to enable multilingual AI solutions in Indian Railways platforms?

- A. Indian Railways and NIC
- B. Digital India Bhashini Division and CRIS
- C. Ministry of Railways and C-DAC
- D. BHASHINI and IRCTC
- E. CRIS and ISRO

Answer: Option B

Explanation :

- To promote linguistic inclusion and AI-driven digital transformation in the Indian Railways, a Memorandum of Understanding (MoU) was signed between Digital India Bhashini Division (DIBD) and the Centre for Railway Information Systems (CRIS).
- This collaboration will integrate advanced AI technologies such as ASR, TTS, Translation, and OCR into platforms like NTES and RailMadad, enabling access in 22 Indian languages.

About BHASHINI :

- Launched in : July 2022
- Launched under : Digital India program
- Implemented by : Digital India Bhashini Division (DIBD)
- Objective : To democratize access to digital content and services across the linguistic spectrum of India





Ques: As per the ILO's ILOSTAT database, what is India's rank in providing social security coverage globally?

- A. First
- B. Third
- C. Fifth
- D. Second
- E. Fourth

Answer: Option D

Explanation :

- As per the ILOSTAT database of the International Labour Organization (ILO), India ranks second globally in providing social security coverage.
- In 2015, only 19% of India's population had coverage; this surged to 64.3% (94 crore people) by 2025 – a 45 percentage point rise, the fastest growth globally.
- This growth is attributed to India's Antyodaya mission, focused on reaching the last mile in welfare schemes.
- India is also the first country to update its social protection data on the ILOSTAT dashboard in real-time.
- The data from Phase-1, covering 8 states and central schemes, is expected to expand to over 100 crore citizens in Phase-2, boosting India's readiness for global social security agreements for Indians working abroad.

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Ques: Which state government has mandated a 13-digit geotagged unique ID for all infrastructure development projects?

- A. Uttar Pradesh
- B. Karnataka
- C. Maharashtra
- D. Gujarat
- E. Tamil Nadu

Answer: Option C

Explanation :

- The Government of Maharashtra has mandated the assignment of a 13-digit alphanumeric geotagged unique ID to all infrastructure development projects in the state.
- This ID will act as the primary reference once administrative approval is granted.
- The government aims to register all projects sanctioned since 2020 by March 2026.
- From October 1, 2025, the scheme will be expanded across all departments and districts.

The 13-digit alphanumeric ID includes:

- 1 letter state code (e.g., M for Maharashtra)
- 2-digit year code (e.g., 25 for 2025)
- 4-letter scheme/program code
- 3-letter district code
- 2-letter asset type abbreviation
- 3-digit serial number
- Example: M25RURWRDRODW001





Ques: What is the primary objective of the Bharatiya Bhasha Anubhag (BBA) initiative inaugurated by Union Home Minister Amit Shah?

- A. Promote Sanskrit as the national language
- B. Enhance foreign language learning
- C. Reduce English dominance and promote mother tongues in governance
- D. Digitize central government documents
- E. Translate international laws into Indian languages

Answer: Option C

Explanation:

- Union Home Minister Amit Shah inaugurated the Bharatiya Bhasha Anubhag (BBA), also known as the Indian Languages Section, in New Delhi.
- The initiative focuses on reducing the dominance of foreign languages, especially English, in India's administrative framework.
- It promotes decision-making and official communication in mother tongues, thereby empowering regional languages.
- A budget of Rs.56 crore was allocated in Union Budget 2024-25 for the development of this platform.

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Ques : As per Indian Railways, from which date will Aadhaar-based OTP authentication become mandatory for online Tatkal bookings?

- A. July 1
- B. July 5
- C. July 10
- D. July 15
- E. August 1

Answer: Option D

Explanation :

- To promote fair and secure access to Tatkal tickets, Indian Railways has mandated Aadhaar-based authentication.
- From July 1, 2025, Aadhaar will be required for booking Tatkal tickets on IRCTC's website or mobile app.
- Starting July 15, 2025, OTP-based Aadhaar authentication will become compulsory for all online Tatkal bookings.
- This rule will also apply to offline bookings at PRS counters.
- To curb misuse, agents will be barred from booking Tatkal tickets during the first 30 minutes of the booking window.

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Ques: Who visited India as the UK's Secretary of State for Foreign, Commonwealth and Development Affairs in 2025?

- A. James Cleverly
- B. Keir Starmer
- C. David Lammy
- D. Rishi Sunak
- E. Boris Johnson

Answer: Option C

Explanation :

- David Lammy, the United Kingdom's Secretary of State for Foreign, Commonwealth and Development Affairs, visited India in 2025.
- He met Prime Minister Narendra Modi, External Affairs Minister Dr. S. Jaishankar, National Security Advisor Ajit Doval, and Union Commerce & Industry Minister Piyush Goyal.
- During the visit, India and the UK signed a Free Trade Agreement (FTA) on 6 May 2025, aiming to double bilateral trade from \$60 billion to \$120 billion by 2030.
- Prime Minister Modi extended an invitation to UK Prime Minister Keir Starmer to visit India soon.
- This marked David Lammy's second official visit to India.

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Ques: Which Indian city ranks 6th globally in data centre capacity under construction, as per the 2025 Global Data Center Market Comparison report?

- A. Bengaluru
- B. Hyderabad
- C. Pune
- D. Mumbai
- E. Chennai

Answer: Option D

Explanation :

- The 2025 Global Data Center Market Comparison report, published by Cushman & Wakefield Inc., ranks Mumbai (Maharashtra) 6th globally with 335 Megawatts (MW) of data centre capacity under construction as of end-2024.
- Virginia (USA) leads globally with 1,834 MW under construction.
- Mumbai is the only Indian city in the top 10 global rankings and leads the Asia-Pacific (APAC) region.
- The city also ranks 7th most established data centre market in APAC.
- India's total operational data centre capacity as of 2024 is 950 MW, projected to reach 1.8 GW by 2026.
- Pune (Maharashtra) and Bengaluru (Karnataka) are ranked 4th and 5th among APAC's emerging data centre markets.

Ranking of Top 5 largest data centre capacity under construction as of end 2024:

- 1 Virginia, United States of America (USA) : 1,834 Megawatt (MW)
- 2 Atlanta (USA) : 1078 MW
- 3 Columbus (USA) : 546 MW
- 4 Dallas (USA) : 500 MW
- 5 Phoenix (USA) : 478 MW
- 6 Mumbai, Maharashtra (India) : 335 MW





IMPORTANT ONE – LINER Current Affairs

Premier League's first Black referee Uriah Rennie dies aged 65. He made history in 1997 when he refereed a Premier League match between Derby County and Wimbledon.

International Crops Research Institute for the Semi-Arid Tropics, Indian Farmers Fertiliser Cooperative Limited and Bhartiya Beej Sahkari Samiti Limited formalized a Tripartite Service Agreement to establish the 'Beej Anusandhan Kendra, a state-of-the-art seed research center in Kalol, Gujarat.

Maharashtra forest department partnered with Microsoft and the Centre for Youth Development and Activities (CYDA), Pune, for eco-restoration of Tamhini Wildlife Sanctuary

IRCTC, in partnership with the Maharashtra government and Indian Railways, created a "Chhatrapati Shivaji Maharaj circuit train tour" to highlight the history and legacy of Maratha monarch Chhatrapati Shivaji.

Union Minister for Education, Shri Dharmendra Pradhan chaired the Global Young Scientists Conference and Annual General Meeting of the Global Young Academy at IIT Hyderabad.

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