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Ques: Under the 'One State-One RRB' policy, how many RRBs now remain in India after the latest consolidation drive by the Government of India?

भारत सरकार द्वारा किए गए हालिया एकीकरण अभियान के बाद 'एक राज्य-एक आरआरबी' नीति के तहत अब भारत में कितने आरआरबी शेष हैं?

- A. 43
- B. 56
- C. 28
- D. 82
- E. 196

Answer: Option C

Explanation :

- Under the 'One State-One RRB' policy, the Government of India consolidated Regional Rural Banks (RRBs) in a phase-wise manner from 2005 to 2025, reducing their total number from 196 to 28.
- The final phase became effective from 1 May 2025, as per the government notification dated 5 April 2025.
- According to RBI and NABARD reports, the move has significantly enhanced financial strength and viability of RRBs.

This consolidation aimed at:

- Improving operational efficiency
- Reducing losses
- Boosting technology adoption and customer service
- Lowering costs and removing duplication of efforts





Ques: In 2025, which Indian-American economist resigned as the First Deputy Managing Director of the International Monetary Fund (IMF)?

2025 में किस भारतीय-अमेरिकी अर्थशास्त्री ने अंतर्राष्ट्रीय मुद्रा कोष (IMF) के प्रथम उप प्रबंध निदेशक के पद से इस्तीफा दिया?

- A. Raghuram Rajan / रघुराम राजन
- B. Arvind Subramanian / अरविंद सुब्रमण्यम
- C. Gita Gopinath / गीता गोपीनाथ
- D. Urjit Patel / उर्जित पटेल
- E. Abhijit Banerjee / अभिजीत बनर्जी

Answer: Option C

Explanation :

- Indian-American economist Gita Gopinath Resigned as First Deputy Managing Director of the International Monetary Fund (IMF)
- Gita Gopinath joined the IMF in 2019 as its Chief Economist, becoming the first woman to hold the post.
- In January 2022, she was promoted to First Deputy Managing Director, making her the No. 2 official at the Fund.

About International Monetary Fund :

- Established : 22 July 1944
- HQ : Washington, D.C., U.S.
- Members : 191 countries (190 UN countries and Kosovo)
- MD : Kristalina Georgieva





Recent Facilities Launched in Banking & Insurance Sector :

- Cholamandalam Investment and Finance Company (Chola), a part of the Murugappa Group, has launched Chola Chess, a CSR initiative aimed at discovering and nurturing chess talent across India
- NABARD (National Bank for Agriculture and Rural Development) launched RuralTech CoLab, a unified portal to boost rural tech start-ups
- Asia Index Private Limited has launched the 'BSE Insurance Index' to track the performance of listed insurance sector companies
- Computer Age Management Services (CAMS) has launched the 'CAMSPay Payment Gateway', a next-generation digital payment platform for Indian businesses
- 'IndiGo Kotak Credit Card' and the 'IndiGo Kotak Premium Credit Card' Launched by Kotak Mahindra Bank Limited(KMBL) and IndiGo Airlines
- Kshema Kisan Sathi is a dual-benefit insurance product launched through a bancassurance partnership between Karur Vysya Bank (KVB) and Kshema General Insurance
- The Life Insurance Corporation of India (LIC) launched two new plans in 2025: Nav Jeevan Shree (Plan 912) and Nav Jeevan Shree Single Premium (Plan 911)
- Punjab National Bank (PNB), after SBI and Canara Bank, has announced that it will no longer charge penalties for non-maintenance of Minimum Average Balance (MAB) in savings accounts
- CoinSwitch launched Web3 Coins to offer Indian investors direct access to over 1 lakh decentralised crypto tokens, enabling simplified trading in rupees
- INDIE for Business Launched by IndusInd Bank Limited to empower India's Micro, Small, and Medium Enterprises (MSMEs), which comprises over 60 billion businesses
- Slice launched the Slice Unified Payments Interface (UPI) Credit Card and opened India's first UPI powered bank branch in Koramangala, Bengaluru. The newly launched Slice UPI Credit Card is a RuPay-based card with zero joining and annual fees.
- Bank of Baroda launched the bob Flexi Systematic Deposit Plan (bob Flexi SDP) to provide customers with a flexible recurring deposit option
- PhonePe HDFC Bank Co-branded Credit Card Launched by PhonePe Limited, HDFC Bank Limited and Powered by RuPay network in 2 Variants 'Ultimo' and 'UNO'
- RazorpayX Corporate Cards Launched by Razorpay, Mastercard , RBL Bank, and YES Bank. Startups can avail credit limits of up to Rs 2 crore without collateral, easing financial constraints





Ques: What is the name of India's first fully AI-powered fintech software platform launched by Laraware Pvt. Ltd.?

लारावेयर प्राइवेट लिमिटेड द्वारा लॉन्च किए गए भारत के पहले पूर्णतः एआई-सक्षम फिनटेक सॉफ्टवेयर प्लेटफॉर्म का नाम क्या है?

- A. Nxtbanking / नेक्स्टबैंकिंग
- B. Digibank AI / डिजीबैंक एआई
- C. FinBot / फिनबॉट
- D. SmartPay Pro / स्मार्टपे प्रो
- E. BharatAI Pay / भारतएआई पे

Answer: Option A

Explanation :

- In an effort to transform digital financial services in India, Laraware Private Limited's Chief Technology Officer (CTO), Anvesh Tiwari, led the introduction of "Nxtbanking," the country's first fintech software platform powered entirely by artificial intelligence (AI).
- The platform incorporates over 50 financial Application Programming Interfaces (API), such as Micro Automated Teller Machines (ATM), Bharat Bill Payment System (BBPS), and Aadhar Enabled Payment System (AEPS).
- There is an eight-layer AI compliance engine on the platform.

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Ques: What is the key feature of the employment scheme announced by PM Narendra Modi in Motihari, Bihar?

प्रधानमंत्री नरेंद्र मोदी द्वारा बिहार के मोतिहारी में घोषित रोजगार योजना की प्रमुख विशेषता क्या है?

- A. Free skill training for all unemployed youth / सभी बेरोजगार युवाओं के लिए निःशुल्क कौशल प्रशिक्षण
- B. Rs.15,000 incentive to first-time private sector employees / निजी क्षेत्र में पहली बार नौकरी करने वालों को 15,000 रुपये का प्रोत्साहन
- C. Direct job placement in government sector / सरकारी क्षेत्र में सीधी नौकरी
- D. Loan waiver for first-time entrepreneurs / पहली बार उद्यम करने वालों के लिए ऋण माफी
- E. Monthly unemployment allowance of Rs.5,000 / 5,000 रुपये का मासिक बेरोजगारी भत्ता

Answer: Option B

Explanation :

- During a public event in Motihari, Bihar, Prime Minister Narendra Modi unveiled a new job initiative.
- The program, which aims to increase job creation and youth engagement in formal work, provides new private sector hires with a Rs.15,000 incentive.
- By providing direct financial assistance, the program's primary objective is to promote adolescent employment in the private sector.
- The plan will go into effect on August 1, 2025.
- A budget of Rs.1 lakh crore has been set aside to guarantee effective rollout and extensive coverage.

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Recent News Headlines Related to Schemes

- Karnataka State Road Transport Corporation (KSRTC) has launched the 'Dhwanispandana Yojane' to promote inclusive public transportation. The scheme is designed to help visually impaired passengers travel independently
- The ADEETIE scheme was launched by the Ministry of Power. It stands for "Assistance in Deploying Energy Efficient Technologies in Industries & Establishments."
- The Union Cabinet approved the PM Dhan-Dhaanya Krishi Yojana (PMDKY) with an annual outlay of Rs.24,000 crore for the period of 6 years
- Ladli Behna Scheme is a flagship women empowerment initiative of the Madhya Pradesh Government providing monthly financial aid to women
- The Department of Telecommunications (DoT) launched the Sanchar Mitra Scheme to engage student volunteers as "Digital Ambassadors" (Sanchar Mitras)
- The Government of India has announced a Rs.1,345 crore subsidy scheme to promote rare earth magnet production
- The Assam Cabinet, chaired by Chief Minister Himanta Biswa Sarma, approved the Gaja Mitra Scheme to address human-elephant conflict
- The Assam Cabinet approved the Assam Goods and Services Tax (Reimbursement for Indigenous Bell Metal Industries) Scheme, 2025. The bell metal workers of Sarthebari will pay the GST, and their SGST amount will be reimbursed to them
- On 11th July 2025, the Government of India launched the first-ever incentive scheme for e-trucks under the PM E-DRIVE initiative, led by Heavy Industries Minister H. D. Kumaraswamy
- Punjab government launched the Mukhya Mantri Sehat Yojana, a universal health cover initiative. Under the scheme, every family in the state, regardless of income, will receive free and cashless medical treatment up to Rs.10 lakh per year
- The Broadcasting Infrastructure and Network Development (BIND) Scheme is a Central Sector Scheme aimed at providing financial support to Prasar Bharati (which includes All India Radio (AIR) and Doordarshan (DD)).
- The CMPRATIGYA (Chief Minister – Promotion of Readiness, Awareness and Technical Insights for Guiding Youth Advancement) scheme was launched by Bihar CM Nitish Kumar
- Andhra Pradesh Launches 'Sarvepalli Radhakrishnan Vidyarthi Mitra Kits' for providing schools kits to over 35 lakh school-going students free of cost.





Ques: Which state government has launched a subsidy of Rs.5 per litre for milk to boost dairy farming?

डेयरी फार्मिंग को बढ़ावा देने के लिए Rs.5 प्रति लीटर दूध पर सब्सिडी किस राज्य सरकार ने शुरू की है?

- A. Uttar Pradesh / उत्तर प्रदेश
- B. Punjab / पंजाब
- C. Assam / असम
- D. Gujarat / गुजरात
- E. Haryana / हरियाणा

Answer: Option C

Explanation :

- The Assam Government has launched a scheme providing a Rs.5 per litre subsidy to dairy farmers.
- The scheme was announced by Chief Minister Himanta Biswa Sarma during the bhoomi puja of the West Assam Milk Producers' Cooperative Union Ltd plant in Guwahati.
- The initiative aims to Double the milk processing capacity and Support rural milk production
- It is expected to benefit over 20,000 dairy farmers across the state.

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Ques: From which month and year will 9-karat gold be brought under mandatory hallmarking by the Bureau of Indian Standards (BIS)?

भारतीय मानक ब्यूरो (BIS) द्वारा 9 कैरेट सोने को अनिवार्य हॉलमार्किंग के दायरे में कब से लाया जाएगा?

- A. January 2025
- B. April 2025
- C. July 2025
- D. October 2025
- E. December 2025

Answer: Option C

Explanation :

- The Bureau of Indian Standards (BIS) has announced the mandatory hallmarking of 9-karat gold (375 ppt) through BIS Amendment No. 2, effective July 2025.
- The amendment is made under the provisions of the BIS Act, 2016.
- The BIS hallmarking system certifies the purity and authenticity of gold through BIS logo, Karat and fineness marking (ppt) and 6-digit Hallmark Unique Identification (HUID)
- With the inclusion of 9K, the total number of hallmarking grades is now eight, ranging from 24KF (999 ppt) to 9K (375 ppt).
- Exclusions: Gold watches, pens, and legal tender coins are excluded from artefacts. Gold coins must be 24KF or 24KS, produced only by mints or refineries.
- As of now, 361 districts are under the mandatory BIS hallmarking regime.
- Refineries must be accredited by either the London Bullion Market Association (LBMA) or NABL to certify gold bars.

Penalties for non-compliance under BIS Act, 2016 include:

- Imprisonment up to 2 years, or
- Fine between Rs.1 lakh to Rs.5 lakh, or
- Up to 10 times the value of non-hallmarked items.





Ques: Which international cruise company has announced its entry into India's river cruise market with 'Viking Brahmaputra'?

किस अंतरराष्ट्रीय क्रूज कंपनी ने 'वाइकिंग ब्रह्मपुत्र' के साथ भारत के नदी क्रूज बाजार में प्रवेश की घोषणा की है?

- A. Royal Caribbean / रॉयल कैरेबियन
- B. Carnival Cruise / कार्निवल क्रूज
- C. Viking Cruises / वाइकिंग क्रूज़
- D. Costa Cruises / कोस्टा क्रूज़
- E. MSC Cruises / एमएससी क्रूज़

Answer: Option C

Explanation :

- Viking Cruises, a globally renowned river cruise company, has announced its entry into India's river cruise market with 'Viking Brahmaputra', an 80-guest vessel.
- The cruise is scheduled to begin operations in late 2027 and will sail on National Waterway-2 (Brahmaputra River).
- It will be indigenously developed by Hooghly Cochin Shipyard Limited in Kolkata, showing India's growing shipbuilding capacity.
- India's river cruise tourism has seen significant growth — from 5 vessels on 3 waterways (2013–14) to 25 vessels on 13 waterways (2024–25).
- Prominent cruises like MV Ganga Vilas (flagged off by PM Modi) and new infrastructure under Cruise Bharat Mission aim to boost tourist traffic from 0.5 million to 1.5 million passengers.
- The Inland Waterways Authority of India (IWAI) is also planning 51 new cruise circuits across 47 national waterways in 14 states and 3 UTs.





Ques: What is the target number of interns under the second pilot of the PM Internship Scheme (PMIS) for FY26?

प्रधानमंत्री इंटरनशिप योजना (PMIS) के दूसरे चरण में FY26 के लिए इंटर्न्स की लक्ष्य संख्या क्या है?

- A. 1 lakh
- B. 3 lakh
- C. 5 lakh
- D. 7 lakh
- E. 10 lakh

Answer: Option D

Explanation :

- The second phase of the PM Internship Scheme (PMIS) will commence on August 1.
- The target for FY26 is 7 lakh interns, which is six times higher than the FY25 target.
- In the first phase, the average monthly stipend was Rs.15,000, and some candidates received up to Rs.45,000.
- The scheme also includes meals, accommodation, and a Rs.6,000 relocation grant.
- Improved industry engagement is expected to lead to greater participation in this phase.

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Ques: Under which Article of the Indian Constitution did Jagdeep Dhankhar resign as Vice President of India in 2025?

भारत के उपराष्ट्रपति के रूप में जगदीप धनखड़ ने 2025 में भारतीय संविधान के किस अनुच्छेद के तहत इस्तीफा दिया?

- A. Article 66
- B. Article 67(a)
- C. Article 91
- D. Article 75
- E. Article 80

Answer: Option B

Explanation :

- Jagdeep Dhankhar, the 14th Vice President of India, resigned in 2025 due to health concerns.
- He submitted his resignation to the President of India, as per Article 67(a) of the Constitution.
- Article 67(a) allows a sitting Vice President to resign by writing to the President.
- He became the third Vice President to resign, after V.V. Giri (who resigned to contest for President) and Bhairon Singh Shekhawat
- As per Article 91, in case of vacancy in the VP office, the Deputy Chairperson of Rajya Sabha assumes duties.
- Currently, Harivansh Narayan Singh (JD(U)) is acting as Chairman of Rajya Sabha.
- Dhankhar was the first VP born after 1950, the year India became a Republic.





Ques: Who has been appointed as the head of the National Steering Committee constituted by the Ministry of Skill Development and Entrepreneurship (MSDE) to oversee the ITI upgradation scheme?

कौशल विकास और उद्यमिता मंत्रालय (MSDE) द्वारा आईटीआई उन्नयन योजना की निगरानी के लिए गठित राष्ट्रीय संचालन समिति का अध्यक्ष किसे नियुक्त किया गया है?

- A. Atul Kumar Tiwari / अतुल कुमार तिवारी
- B. Rajit Punhani / रजित पुनहानी
- C. Dharmendra Pradhan / धर्मेन्द्र प्रधान
- D. Sanjay Kumar / संजय कुमार
- E. Arvind Panagariya / अरविंद पनगड़िया

Answer: Option B

Explanation :

- The Ministry of Skill Development and Entrepreneurship (MSDE) has constituted a National Steering Committee under the chairmanship of Rajit Punhani, Secretary of MSDE.
- The committee will oversee the implementation of the ITI upgradation scheme and establishment of five National Centres of Excellence (CoEs) for skilling
- Five NSTI Centres of Excellence (CoEs) will be established in Bhubaneswar, Chennai, Hyderabad, Kanpur, and Ludhiana

Total financial outlay for the ITI upgradation scheme is Rs.60,000 crore over 5 years:

- Rs.30,000 crore from the Central Government (equally co-financed by ADB and World Bank)
- Rs.20,000 crore from State Governments
- Rs.10,000 crore from Industry CSR funds





News Headlines Related to Ministry :

- Union Minister Dr. Jitendra Singh launched National Standards for Civil Service Training Institutes (NSCSTI) 2.0, a major reform under Mission Karmayogi, aiming to enhance the training quality of civil service institutions across India
- Union Minister of State B.L. Verma (Ministry of Social Justice and Empowerment) launched the helpline number 14473 for waste pickers
- The Ministry of Health and Family Welfare has launched a new campaign to promote nutritional transparency in popular snack foods
- The National Young Chef Competition (NYCC), a statewide talent search intended to identify and develop India's future generation of culinary innovators, was started by the PHD Chamber of Commerce and Industry (PHDCCI) in collaboration with the Ministry of Tourism.
- The Ministry of Electronics and Information Technology (MeitY) has partnered with Birla Institute of Technology and Science Pilani (BITS Pilani) to launch an 8-week Professional Development Program in Cybersecurity
- Union Finance Minister Nirmala Sitharaman launched and laid foundation stones for infrastructure and development projects worth over Rs.1,500 crore in Meghalaya
- PARAKH (Performance Assessment, Review and Analysis of Knowledge for Holistic Development) is a national survey conducted by the Ministry of Education, assessed by NCERT
- The Ministry of Tribal Affairs launched the first Regional Process Lab (RPL) of the Aadi KARMAYOGI – National Mission for Responsive Governance in Bengaluru
- Union Sports Minister Mansukh Mandaviya inaugurated the ASMITA Weightlifting League at the Weightlifting Warriors Academy in Modinagar
- The Ministry of Mines conferred the Seven-Star Rating, the highest recognition for sustainable mining practices, to three mines in 2025
- The Ministry of Social Justice and Empowerment implements the National Overseas Scholarship (NOS) Scheme
- Union Minister Jitendra Singh reaffirmed that India aims to expand its bioeconomy to \$300 billion by 2030
- The Ministry of Information & Broadcasting (MIB) launched the “Kalaa Setu – Real-Time Language Tech for Bharat” Challenge under its WaveX Startup Accelerator Platform



Ques: Who inaugurated the 435 MW Gorbea Solar Power Project developed by Zelestra India in Rajasthan?

राजस्थान में ज़ेलेस्ट्रा इंडिया द्वारा विकसित 435 मेगावाट के गोर्बिया सौर ऊर्जा परियोजना का उद्घाटन किसने किया?

- A. Shri Hardeep Singh Puri / श्री हरदीप सिंह पुरी
- B. Shri R. K. Singh / श्री आर. के. सिंह
- C. Shri Pralhad Joshi / श्री प्रह्लाद जोशी
- D. Shri Ashwini Vaishnaw / श्री अश्विनी वैष्णव
- E. Shri Dharmendra Pradhan / श्री धर्मेन्द्र प्रधान

Answer: Option C

Explanation :

- Union Minister for New and Renewable Energy, Shri Pralhad Joshi, inaugurated the 435 MW Gorbea Solar Power Project in Rajasthan, developed by Zelestra India.
- The project spans 1250 acres, completed in under 8 months, and is backed by a 25-year Power Purchase Agreement (PPA) with the Solar Energy Corporation of India (SECI).
- It will generate 755 GWh of clean electricity annually.
- Shri Joshi highlighted that around 70% of Rajasthan's total power capacity now comes from renewable energy, with 35.4 GW installed – 29.5 GW solar and 5.2 GW wind.

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Recent Headlines Related to Inauguration :

- The 75th Pradhan Mantri Divyasha Kendra (PMDK) was inaugurated at the Government Medical College, Badaun, Uttar Pradesh
- Union Minister Nitin Gadkari inaugurated the Sigandur Bridge in Karnataka, making it India's second longest cable-stayed bridge
- The Uttar Pradesh AgriTech Innovation Hub and the AgriTech Startup & Technology Showcase was inaugurated at Sardar Vallabhbhai Patel University of Agriculture and Technology (SVPUAT), Meerut
- Union Minister H.D. Kumaraswamy (Ministry of Steel and Ministry of Heavy Industries) inaugurated the new office of MSTC Limited at Narojinagar, World Trade Center, New Delhi
- Union Minister Dr. Jitendra Singh inaugurated the Dholpur Science Centre in Dholpur, Rajasthan, one of India's aspirational districts
- Shri Jyotiraditya M. Scindia, Union Minister of Communications and Minister for Development of North Eastern Region (DONER) inaugurated the VTU-VRIF-TCOE Hub and Spoke of Excellence in Bengaluru
- Steel Authority of India Limited (SAIL) opened its first international office in Dubai, marking its entry into the Middle East region
- Union Minister Pralhad Joshi inaugurated a Battery Energy Storage Systems (BESS) manufacturing facility at Bidadi Industrial Area, Bengaluru, Karnataka
- Uttar Pradesh Chief Minister Yogi Adityanath laid the foundation stone for India's first green data centre at Sahibabad, Ghaziabad with an estimated investment of around Rs 1,000 crore.
- The National Turmeric Board Headquarters has been established in Nizamabad, Telangana, and was inaugurated by Union Home Minister Amit Shah
- Prime Minister Narendra Modi will inaugurate the centenary celebration of the historic dialogue between Mahatma Gandhi and Sree Narayana Guru at Vigyan Bhawan, New Delhi
- Tech major Google opened Google Safety Engineering Centre, India (GSEC India) in Hyderabad. A first such facility in the Asia-Pacific region and fourth globally of Google
- Union Minister Ashwini Vaishnaw inaugurated India's largest Gati Shakti Multi-Modal Cargo Terminal at Maruti Suzuki India Limited's Manesar plant in Haryana





Ques: Larsen & Toubro's subsidiary L&T Energy Green Tech Limited will establish India's largest green hydrogen plant at which location?

लार्सन एंड टुब्रो की सहायक कंपनी एलएंडटी एनर्जी ग्रीन टेक लिमिटेड भारत का सबसे बड़ा हरित हाइड्रोजन संयंत्र किस स्थान पर स्थापित करेगी?

- A. Paradip Refinery, Odisha / पारादीप रिफाइनरी, ओडिशा
- B. Bina Refinery, Madhya Pradesh / बीना रिफाइनरी, मध्य प्रदेश
- C. Mathura Refinery, Uttar Pradesh / मथुरा रिफाइनरी, उत्तर प्रदेश
- D. Panipat Refinery, Haryana / पानीपत रिफाइनरी, हरियाणा
- E. Vadodara Refinery, Gujarat / वडोदरा रिफाइनरी, गुजरात

Answer: Option D

Explanation :

- L&T Energy Green Tech Ltd (a wholly-owned subsidiary of Larsen & Toubro) will develop India's largest green hydrogen plant.
- The location is IOCL's Panipat Refinery in Haryana.
- The project is scheduled for commissioning by December 2027.
- It will supply 10,000 tonnes of green hydrogen per year to Indian Oil Corporation for 25 years.
- The project follows a Build-Own-Operate (BOO) model.

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Ques: What is the new loan limit under the revised Stand-Up India scheme to be launched in September 2025?

सितंबर 2025 में शुरू होने वाली संशोधित स्टैंड-अप इंडिया योजना के तहत नई ऋण सीमा क्या है?

- A. Rs.1 crore
- B. Rs.1.5 crore
- C. Rs.2 crore
- D. Rs.50 lakh
- E. Rs.75 lakh

Answer: Option C

Explanation :

- The revamped Stand-Up India scheme, launching in September 2025, doubles the loan limit from Rs.1 crore to Rs.2 crore.
- It targets SC, ST, and women entrepreneurs, aiming to support 5 lakh first-time borrowers over the next 5 years.
- Since April 2016, over Rs.62,807 crore in loans have been sanctioned under this scheme.

Key features include:

- Interest cap: 3% above base rate
- Repayment period: 7 years with 18-month moratorium
- Online training on entrepreneurship and management
- Margin money: 10–15% of project cost, with eligibility for central subsidy





India's Rankings in Different Indices

- Avendus Wealth–Hurun India U30 List 2025 is the 1st edition : Kaivalya Vohra (1st), Aadit Palicha (2nd)
- QS Best Student Cities 2026 was published by Quacquarelli Symonds (QS) : Mumbai (Maharashtra) (98), Seoul (South Korea) (1st)
- 2024 Economic Impact Trends (EIR) Report was published by the World Travel & Tourism Council (WTTC), London : India (8th), USA (1st)
- FIFA rankings : Indian (133rd), Argentina (1st)
- 74th edition of the Statistical Review of World Energy 2025 was published by the London-based Energy Institute (EI) : India (4th), USA (1st)
- Geo Semi-Annual India FinTech Report (SEA TECH)-H1 2025, published by Tracxn Technologies Limited : India (3rd), United States (1st)
- world's most equal societies by World Bank : India (4th), Slovak Republic (1st)
- 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)





Ques: How many Indian women have been featured in Forbes' 2025 list of 50 Richest Self-Made Women in the World?

फोर्ब्स की 2025 की दुनिया की 50 सबसे अमीर स्व-निर्मित महिलाओं की सूची में कितनी भारतीय महिलाएं शामिल हैं?

- A. One
- B. Two
- C. Three
- D. Four
- E. None

Answer: Option B

Explanation :

- Only two Indian women featured in Forbes' 2025 list of the 50 Richest Self-Made Women in the World : Falguni Nayar, CEO of Nykaa — Net worth: USD 3.4 billion (Rank 31) and Kiran Mazumdar-Shaw, Founder of Biocon — Net worth: USD 3.3 billion (Rank 32)
- The list includes 50 self-made women from 13 countries and 4 continents.
- As per Forbes, self-made women now represent 3.5% of the global billionaire population, a 50% increase since 2017.
- The combined net worth of all 50 women: USD 276 billion, with an average of USD 5.5 billion each — a USD 158 billion increase since 2017.
- Melanie Perkins (Australia, age 38), co-founder of Canva, is the youngest entrepreneur on the list.

Ranking of World's Top 5 Richest Self-Made Women in 2025 :

- 1 Raefaela Aponte-Diamant, Switzerland (USD 38.8 billion)
- 2 Diane Hendricks, The United States of America (USA) (USD 22.3 billion)
- 3 Zhong Huijuan, China (USD 15.6 billion)
- 4 Zhou Qunfei, Hong Kong Special Administrative Region (SAR) of China (USD 10 billion)
- 5 Denise Coates, The United Kingdom (UK) (USD 8.5 billion)
- 31 Falguni Nayar, India (USD 3.4 billion)
- 32 Kiran Mazumdar-Shaw, India (USD 3.3 billion)





Ques: Which disease was recently declared eliminated as a public health problem in Senegal by the WHO in 2025?

किस रोग को 2025 में WHO द्वारा सार्वजनिक स्वास्थ्य समस्या के रूप में सेनेगल में समाप्त घोषित किया गया है?

- A. Yaws / यॉज़
- B. Guinea Worm Disease / गिनी कीड़ा रोग
- C. Leprosy / कुष्ठरोग
- D. Dengue / डेंगू
- E. Trachoma / ट्रेकोमा

Answer: Option E

Explanation :

- The World Health Organization (WHO) validated Senegal in 2025 as having eliminated Trachoma as a public health problem.
- It is now the 9th country in WHO's African Region to achieve this status.
- Trachoma is a Neglected Tropical Disease (NTD) caused by the bacterium *Chlamydia trachomatis*.
- It spreads through contact with eyes, nose, or infected materials.
- If untreated, it can lead to irreversible blindness.
- India, in WHO's South-East Asia Region, had earlier achieved elimination of Trachoma, becoming the third country after Nepal and Myanmar.

India's trachoma control success is linked to:

- NPCBVI (National Programme for Control of Blindness and Visual Impairment)
- WHO's SAFE Strategy: Surgery, Antibiotics, Facial cleanliness, Environmental improvements.



Ques: What is the primary objective of the Odisha government's 'Shaktishree' programme launched in 2025?

2025 में शुरू की गई ओडिशा सरकार की 'शक्तिश्री' योजना का मुख्य उद्देश्य क्या है?

- A. Provide financial aid to female students / छात्राओं को वित्तीय सहायता देना
- B. Ensure campus safety and well-being of girl students / छात्राओं की सुरक्षा और भलाई सुनिश्चित करना
- C. Promote entrepreneurship among girls / लड़कियों में उद्यमिता को बढ़ावा देना
- D. Offer scholarships for STEM courses / STEM पाठ्यक्रमों के लिए छात्रवृत्तियाँ देना
- E. Boost sports training for college girls / कॉलेज छात्राओं के लिए खेल प्रशिक्षण को बढ़ावा देना

Answer: Option B

Explanation :

- 'Shaktishree' is a special initiative launched by the Odisha Government for the safety and well-being of girl students across 16 universities and 730 government and aided colleges under the Higher Education Department.
- It was launched after a tragic incident involving a student in Balasore, aiming to create a safe, supportive environment.

Key features include:

- Confidential complaint systems, SOS alerts, and Tele-MANAS mental health helplines
- Self-defense, legal rights, and mental health training
- Appointment of 'Shakti Apas'—senior women professionals as mentors
- CCTV surveillance, campus safety audits, and biannual awareness campaigns





Ques: What is the purpose of the 'Adi Shapath' session recently organized by the Ministry of Tribal Affairs in Delhi?

हाल ही में दिल्ली में जनजातीय कार्य मंत्रालय द्वारा आयोजित 'आदि शपथ' सत्र का उद्देश्य क्या था?

- A. Launch of a new tribal welfare scheme / एक नई जनजातीय कल्याण योजना की शुरुआत
- B. Promote tribal art and culture / जनजातीय कला और संस्कृति को बढ़ावा देना
- C. Interactive session with stakeholders for tribal upliftment / जनजातीय उत्थान के लिए भागीदारों के साथ संवादात्मक सत्र
- D. Recruitment drive for tribal youth / जनजातीय युवाओं के लिए भर्ती अभियान
- E. Inauguration of a tribal university / एक जनजातीय विश्वविद्यालय का उद्घाटन

Answer: Option C

Explanation :

- The Ministry of Tribal Affairs (MoTA) organized the Delhi Chapter of 'Adi Shapath', a half-day interactive session focused on the upliftment and wellbeing of tribal communities.
- It brought together over 20 stakeholders such as PSUs, private companies, donor organizations, and foundations from the Delhi-NCR region.
- The session aimed to encourage Janbhagidari (public participation) and highlighted ongoing developmental projects in tribal areas.
- It emphasized the importance of collaborative approaches in improving the lives of tribal people.

EXAM
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Ques: What is the theme of International Chess Day 2025, observed on July 20?
20 जुलाई को मनाए गए अंतर्राष्ट्रीय शतरंज दिवस 2025 की थीम क्या है?

- A. Chess for Equality / समानता के लिए शतरंज
- B. Checkmate Ignorance / अज्ञानता को मात
- C. Chess for Peace / शांति के लिए शतरंज
- D. Power of Pawns / प्यादों की शक्ति
- E. Every Move Counts / हर चाल महत्वपूर्ण है

Answer: Option E

Explanation :

- International Chess Day is celebrated every year on 20 July, commemorating the founding of FIDE (Fédération Internationale des Échecs) in 1924 in Paris.
- It has been observed globally since 1966, and officially recognized by the UN General Assembly in 2019.
- The theme for 2025 is “Every Move Counts”, reflecting the growing role of chess in promoting education, inclusion, empowerment, and mental well-being.
- The year 2025 is also being observed as the “Year of Social Chess”, aiming to highlight how chess can be a tool for social change and personal development.

EXAM
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Ques : Why is 22nd July celebrated as Pi Approximation Day?

22 जुलाई को 'पाई सन्निकटन दिवस' के रूप में क्यों मनाया जाता है?

- A. Because Pi was discovered on this date / पाई इसी दिन खोजा गया था
- B. Because 22/7 is an approximate value of Pi / क्योंकि 22/7 पाई का सन्निकटन मान है
- C. Because Einstein was born on this day / क्योंकि इस दिन आइंस्टीन का जन्म हुआ था
- D. Because it is World Mathematics Day / क्योंकि यह विश्व गणित दिवस है
- E. Because it was proposed by Euler / क्योंकि यह यूलर द्वारा प्रस्तावित था

Answer: Option B

Explanation :

- Pi (π) is the ratio of a circle's circumference to its diameter, approximately 3.14.
- The date 22nd July, when written as 22/7, represents a fractional approximation of Pi ($\pi \approx 22/7$).
- Hence, Pi Approximation Day is observed on 22 July.
- Pi Day is also observed on 14 March (3/14), reflecting the decimal value of Pi.
- Physicist Albert Einstein was born and Stephen Hawking passed away on July 22.
- The symbol π was introduced in 1706 by Leonhard Euler, a Swiss mathematician.

EXAM
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Ques: When is National Flag Day observed in India to commemorate the adoption of the Indian National Flag?

प्रश्न: भारतीय राष्ट्रीय ध्वज को अंगीकृत करने की स्मृति में भारत में 'राष्ट्रीय ध्वज दिवस' कब मनाया जाता है?

- A. 26 January
- B. 22 July
- C. 15 August
- D. 2 October
- E. 25 December

Answer: Option B

Explanation :

- 22nd July 1947: The Constituent Assembly of India, chaired by Dr. Rajendra Prasad, adopted the Indian National Flag.
- The tricolour design is largely credited to Pingali Venkayya, a freedom fighter. He passed away in 1963.
- He was Honoured with a postage stamp in 2009, and his name was proposed for the Bharat Ratna in 2014.
- Governed by the Prevention of Insults to National Honour Act, 1971 and the Flag Code of India, 2002.
- Amendments in 2021 allowed polyester/machine-made flags, and in 2022, flags can be flown day and night.
- The flag ratio must always be 3:2 (length to height).

Genius





IMPORTANT ONE – LINER Current Affairs

Scientists have detected GW231123, the largest black hole merger ever recorded, using the LIGO-Virgo-KAGRA (LVK) network, revealing black holes 100x and 140x the Sun's mass

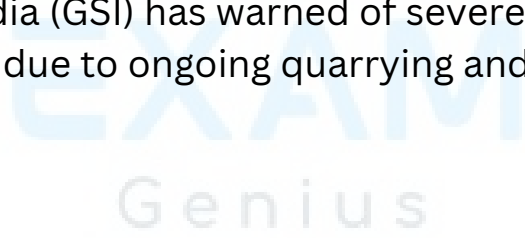
Two brothers of the Hatti tribe tied the knot to a woman in Shillai village of Himachal Pradesh under the tradition of polyandry. Revenue laws of Himachal Pradesh recognise this tradition and named it "Jodidara".

Loan of Rs. 975.26 crores (USD 85.4 million) given to Tripura by Asian Development Bank (ADB) For building infrastructure in nine industrial areas in Tripura

Bitra Island is Lakshadweep's smallest inhabited island, known for its serene shrine and is set to host a new Indian naval defence base

Indian astronomers have successfully photographed the interstellar comet C/2025 N1 (ATLAS), also known as 3I/ATLAS, using the Himalayan Chandra Telescope (HCT) of the Indian Astronomical Observatory (IAO) at Hanle, Ladakh

The Geological Survey of India (GSI) has warned of severe threats to the Guryul Ravine fossil site in Kashmir due to ongoing quarrying and land diversion





Important days :

- 1 July : National Chartered Accountants Day
- 1 July : National Postal Worker Day
- 1 July : Canada Day
- 1 July : National Doctor's Day (Theme for 2025: "Behind the Mask: Who Heals the Healers?")
- 1 July : 8th Goods and Services Tax Day 2025 (Theme 2025 GST-Simplifying Taxes: Empowering Citizens)
- 2 July : World Unidentified Flying Objects (UFOs) Day
- 2 July : World Sports Journalists Day (Theme 2025 Championing Fair Play: Reporting with Integrity and Impact)
- 3 July : International Plastic Bag Free Day 2025
- 5 July (First Saturday of July): International Day of Cooperatives (Theme: "Cooperatives: Driving Inclusive and Sustainable Solutions for a Better World.")
- 6 July : World Zoonoses Day
- 6 July : World Rural Development Day (WRDD) (Theme: Rural Empowerment - Global Impact)
- 7 July : Global Forgiveness Day
- 7 July : World Kiswahili Language Day
- 7 July : World Bioproduct Day (Theme "World Bioproduct Day – The BioE3 Way")
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmers day
- 11 July : World Horse Day (THEME: Honoring a Timeless Partner)
- 11 July : World Population Day 2025 (Theme : "Empowering young people to create the families they want in a fair and hopeful world.")
- 12 July : Paper Bag Day
- 12 July : International Day of Hope (THEME: A Universal Need in Uncertain Times)
- 12 July : International Day of Combating Sand and Dust Storms (Theme (2025): "Sand and Dust Storms: Working Across Agendas for Resilience and Sustainability")
- 12 July : Malala Day
- 14 July : Bastille Day, is the national day of France
- 15 July : 10th World Youth Skills Day (2025 theme is "Youth Empowerment through AI and Digital Skills")





महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

वैज्ञानिकों ने LIGO-Virgo-KAGRA (LVK) नेटवर्क का उपयोग करके अब तक के सबसे बड़े ब्लैक होल विलय, GW231123 का पता लगाया है। इससे पता चला है कि ब्लैक होल सूर्य के द्रव्यमान से 100 गुना और 140 गुना बड़े हैं।

हिमाचल प्रदेश के शिलाई गाँव में हट्टी जनजाति के दो भाइयों ने बहुपतित्व की परंपरा के तहत एक महिला से विवाह किया। हिमाचल प्रदेश के राजस्व कानून इस परंपरा को मान्यता देते हैं और इसे "जोड़ीदारा" नाम दिया गया है।

₹10 लाख का ऋण एशियाई विकास बैंक (ADB) ने त्रिपुरा के नौ औद्योगिक क्षेत्रों में बुनियादी ढाँचे के निर्माण के लिए त्रिपुरा को 975.26 करोड़ रुपये (85.4 मिलियन अमेरिकी डॉलर) दिए हैं।

बित्रा द्वीप, लक्षद्वीप का सबसे छोटा बसा हुआ द्वीप है, जो अपने शांत तीर्थस्थल के लिए जाना जाता है और यहाँ एक नया भारतीय नौसैनिक रक्षा अड्डा बनने वाला है।

भारतीय खगोलविदों ने लद्दाख के हानले स्थित भारतीय खगोलीय वेधशाला (IAO) के हिमालयन चंद्रा टेलीस्कोप (HCT) का उपयोग करके अंतरतारकीय धूमकेतु C/2025 N1 (ATLAS), जिसे 3I/ATLAS भी कहा जाता है, की सफलतापूर्वक तस्वीर खींची है।

भारतीय भूवैज्ञानिक सर्वेक्षण (GSI) ने चल रहे उत्खनन और भूमि परिवर्तन के कारण कश्मीर में गुरयुल घाटी जीवाश्म स्थल को गंभीर खतरों की चेतावनी दी है।

EXAM
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