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Ques : Which Indian bank collected the highest penalty amount for minimum balance breach between FY21 to FY25?

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

Answer : Option C

Explanation :

• Between FY21 to FY25, 11 Public Sector Banks (PSBs) collected over Rs.8,936 crore in penalties for non-maintenance of minimum balance in savings accounts.
• Among them, Indian Bank collected the highest penalty, amounting to Rs.1,828 crore.

Other major contributors were:

  • Punjab National Bank – Rs.1,662 crore
  • Bank of Baroda – Rs.1,532 crore
  • Canara Bank – Rs.1,213 crore

• State Bank of India (SBI) stopped collecting minimum balance penalties in March 2020.
• The Department of Financial Services (DFS) has advised banks to rationalize these charges, especially for rural and semi-urban customers.
• RBI permits such charges if they follow a board-approved policy that ensures transparency and customer service.

Ques: What is the IMF's revised GDP growth forecast for India for FY26 and FY27?

A. 6.1%

B. 6.5%

C. 6.4%

D. 6.2%

E. 6.8%

Answer: Option C

Explanation:

• The International Monetary Fund (IMF) has revised India's GDP growth forecast to 6.4% for FY2025–26 and 6.4% for FY2026–27, reflecting a 20 basis point hike for FY26 and a 10 basis point hike for FY27.

• The revision is attributed to stronger-than-expected investment and a resilient domestic economy, despite global uncertainties and US tariff tensions.

• This forecast is slightly below RBI's projection of 6.5% but within the Economic Survey range of 6.3%–6.8%.

• In contrast, ADB and India Ratings (Ind-Ra) lowered their FY26 forecast to 6.2%, citing global slowdown risks and policy uncertainties.

• Globally, the IMF expects growth of 3.0% in 2025 and 3.1% in 2026, slightly higher due to anticipated front-loading before potential US tariff hikes.

Recent News Headlines Related to RBI

• The Reserve Bank of India (RBI) extended the tenure of IndusInd Bank's executive committee by one month, making it valid till 28 August 2025 or until a new MD & CEO is appointed—whichever comes earlier.

• Cross-border payments fintech Xflow received in-principle approval from the Reserve Bank of India (RBI) to operate as an online payment aggregator for cross-border (PA-CB) transactions.

• The Reserve Bank of India (RBI) officially withdrew the Corrective Action Plan (CAP) imposed on Religare Finvest Limited (RFL), a wholly-owned subsidiary of Religare Enterprises Limited (REL)

• The Reserve Bank of India (RBI) cancelled the license of The Karwar Urban Cooperative Bank Ltd., Karwar, effective from July 23, 2025

• RBI has set the Financial Inclusion Index (FI-Index) at 67.0 for March 2025, which is an improvement from 64.2 in March 2024

• RBI Permits Currant Sea Investments B.V to Acquire 9.99% Stake in Infrastructure Development Finance Company (IDFC) First Bank at a Cost of Rs.4876 crores

• RBI included NSDL Payments Bank Limited in the Second Schedule of the RBI Act, 1934 through a notification dated June 19, 2025

• EximPe has received in-principle approval from the Reserve Bank of India (RBI) to operate as a Payment Aggregator for Cross-Border (PA-CB) transactions

• RBI has amended the Basel III Capital Regulations to expand credit rating options for Scheduled Commercial Banks (excluding Local Area Banks, Payments Banks, and Regional Rural Banks)

• RBI has issued draft guidelines for the closure of shipping bills in the Export Data Processing and Monitoring System (EDPMS)

• According to RBI guidelines, a Jan Dhan account is marked as "inoperative" if no customer-initiated transaction occurs for 24 consecutive months

• TZF Logistics Solutions, a subsidiary of logistics-tech firm BlackBuck, has received the Prepaid Payment Instrument (PPI) licence from the Reserve Bank of India (RBI)

• RBI has disclosed that Rs.2000 denomination banknotes valued at Rs.6,099 crore are still in circulation, despite being withdrawn from active use on May 19, 2023.

• RBI has barred banks, NBFC-ULs, and certain other lenders from levying foreclosure or prepayment charges on floating rate loans extended to Micro and Small Enterprises (MSEs) and on floating rate personal loans.

Ques: What was the year-on-year percentage increase in RBI's Digital Payments Index (DPI) as of March 2025?

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A. 8.3%

B. 9.1%

C. 10.7%

D. 11.5%

E. 12.0%

Answer: Option C

Explanation:

• Digital payments in India continued to grow steadily.

• The Reserve Bank of India's Digital Payments Index (RBI-DPI) recorded a 10.7% year-on-year increase as of March 2025.

• The index stood at 493.22 in March 2025, up from 445.5 in March 2024 and 465.33 in September 2024.

• The rise was primarily driven by improvements in payment infrastructure (supply-side) and payment performance across the country.

About Reserve Bank of India – Digital Payments Index :

• Launched : January 1, 2021 with March 2018 as base

• Parameters : 1. Payment Enablers (25% weight) 2. Payment Infrastructure – Demand-side factors (10%) 3. Payment Infrastructure – Supply-side factors (15%) 4. Payment Performance (45%) 5. Consumer Centricity (5%)

• Frequency : Twice a year, for March and September, with a four-month lag

Ques: What is the minimum assessed net worth required for UCBs to expand beyond their state under ECBA norms?

A. Rs.25 crore
B. Rs.50 crore
C. Rs.40 crore
D. Rs.75 crore
E. Rs.80 crore

Answer: Option B

Explanation :

• Under the proposed Eligibility Criteria for Business Authorisation (ECBA) norms by the RBI, only Tier 3 or Tier 4 Urban Co-operative Banks (UCBs) with:

• Assessed Net Worth (ANW) of at least Rs.50 crore, and
• Full compliance with ECBA, are allowed to expand operations beyond their home state, with prior RBI approval.

• Additionally, such UCBs can expand into a maximum of 2 new states per year, provided they have capital to open at least 5 branches per state.

Recent records in Cricket :

• Joe Root of England : has become the first batter in Test history to score 3,000 runs against India in red-ball cricket

• Rishabh Pant : created history at Headingley in the first Test against England by becoming only the second wicketkeeper in Test cricket history to score centuries in both innings of a match

• Jasprit Bumrah : became the first Asian bowler to claim 150 Test wickets in SENA countries (South Africa, England, New Zealand, and Australia).

• Jos Buttler : surpassed Ireland's Paul Stirling to become the fourth-highest run-scorer in T20 Internationals, with 3678 runs

• Virat Kohli : playing for Royal Challengers Bengaluru (RCB), became the first cricketer to score 9000 T20 runs for a single franchise

• Joe Root : fastest cricketer to reach 13,000 Test runs in terms of matches played during a four-day Test against Zimbabwe at Trent Bridge, Nottingham

• Rohit Sharma : After Virat Kohli, he was the only other Indian hitter to reach the milestone of 12,000 T20 runs

• Virat Kohli : 100th T20 half-century while playing for Royal Challengers Bengaluru against Rajasthan Royals at the Sawai Mansingh Stadium

• M.S. Dhoni : first player in IPL history to record 200 fielding dismissals

• Virat Kohli : highest run-scorer in Indian Premier League (IPL) history and the only player to cross the 8000-run mark and also became the first player to hit 1000 boundaries in IPL

• Virat Kohli : first Indian and fifth cricketer overall to reach 13,000 runs in T20 cricket

• Virat Kohli and Rohit Sharma : Break Yuvraj Singh's Record for Most ICC Final

• Virat Kohli : He played his 300th One Day International (ODI) match against New Zealand in Dubai

• Virat Kohli : fastest hitter to achieve 14,000 runs in one-day internationals

• Rohit Sharma : second fastest batter after compatriot Virat Kohli to complete 11,000 runs in One-day Internationals

• Babar Azam : joint-fastest hitter to reach 6000 ODI runs

• Dinesh Karthik : highest run-scorer in T20 cricket

• Smriti Mandhana : the first Indian woman to score 10 ODI century and Scored a century in just 70 balls

Ques: What is the main objective of the 'Gyan Bharatam Mission (GBM)' announced by Prime Minister Narendra Modi?

A. Promoting Sanskrit education in schools
B. Establishing new central universities
C. Digitising and conserving ancient Indian manuscripts
D. Training scholars in Vedic literature
E. Creating AI tools for cultural heritage

Answer: Option C

Explanation:

• Gyan Bharatam Mission (GBM) is a major initiative launched by Prime Minister Narendra Modi aimed at the digitisation, documentation, and conservation of over one crore (10 million) ancient manuscripts across India.
• It involves the surveying, cataloguing, and digital preservation of manuscripts currently held by libraries, museums, academic institutions, and private collectors.
• The mission is a restructured version of the National Mission for Manuscripts (NMM), which was originally set up in 2003 under the Indira Gandhi National Centre for the Arts (IGNCA) during the 10th Five-Year Plan.
• Under the Union Budget 2025–26, the GBM has been launched as a Central Sector Scheme for the period 2024–31, with a total allocation of ₹482.85 crore.
• The Government of India increased the annual allocation for manuscripts conservation from Rs.3.5 crore to Rs.60 crore.
• A National Digital Repository will be created to provide global access to this rich manuscript heritage for students and scholars worldwide.
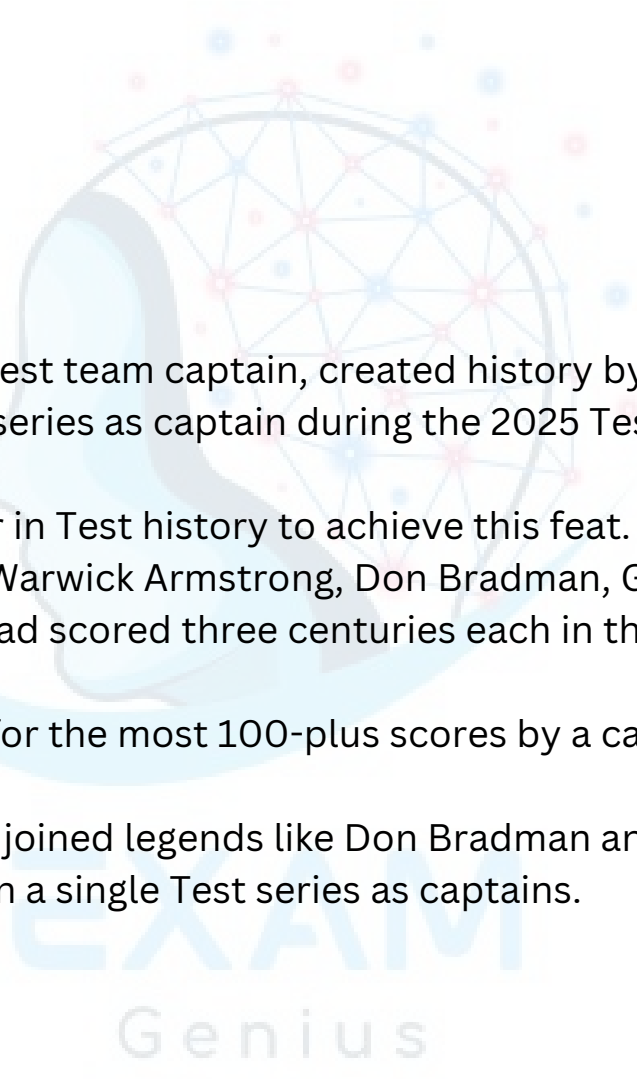
Ques: Which Indian cricketer became the first captain to score four centuries in his debut Test series during the 2025 series against England?

A. Rohit Sharma
B. KL Rahul
C. Rishabh Pant
D. Shubman Gill
E. Hardik Pandya

Answer: Option D

Explanation:

• Shubman Gill, the Indian Test team captain, created history by scoring four centuries in his debut Test series as captain during the 2025 Test series against England at Old Trafford.
• He became the first player in Test history to achieve this feat.
• Previously, five players – Warwick Armstrong, Don Bradman, Greg Chappell, Virat Kohli, and Steven Smith – had scored three centuries each in their debut series as captain.
• Gill also set a new record for the most 100-plus scores by a captain in a Test series against England.
• With this performance, he joined legends like Don Bradman and Sunil Gavaskar, who also scored four centuries in a single Test series as captains.

Recent Appointment in different departments :

• Lok Sabha Secretary-General Utpal Kumar Singh : Additional charge as the Chief Executive Officer (CEO) of Sansad TV (Replaced Rajit Punhani)

• Vaishali Nigam Sinha : President of the United Nations Global Compact Network India (UNGCNI) for the 2025– 2027 term

• Raghuram Iyer : CEO of the Indian Olympic Association (IOA)

• Uma Kanjilal : Vice Chancellor of the Indira Gandhi National Open University (IGNOU) becoming the first woman to hold the post

• Nirmal K. Minda : Senior Vice President of the Associated Chambers of Commerce and Industry of India (ASSOCHAM) (succeed Sanjay Nayar)

• Manish Tiwary : Chairman of the board of Nestle India

• Ashok Chaudhary : Chairman of the Gujarat Cooperative Milk Marketing Federation (GCMMF) (replaced Shamal Patel)

• Gordhan Dhameliya : Chairman of Rajkot District Cooperative Milk Producers' Union Ltd

• Vaishali Nigam Sinha, Co-Founder and Chairperson – Sustainability, ReNew Private Limited : President of the United Nations Global Compact Network India (UNGCNI) for 2025–2027 term

• Stephane Deblaise : CEO of Renault Group India

• Venkatram Mamillapalle : Managing Director of Renault India Private Limited

• Patrik Antoni : Chief Executive Officer (CEO) of IKEA India

• Deepak Bagla : Director of the Atal Innovation Mission (AIM) by NITI Aayog (Replacing Dr. Chintan Vaishnav)

• Stephane Deblaise : CEO of Renault Group India

• Dr J Ravishankar : Managing Director (MD) of Bengaluru Metro Rail Corporation Limited (BMRCL) (Replaced Maheshwar Rao)

• Nitin Gupta : chairperson of National Financial Reporting Authority (NFRA) (Replaced Ravneet Kaur)

• Gurdeep Singh : one-year extension as CMD of NTPC Limited, till 31 July 2026

• Ajay Kumar Shrivastava : Director (Engineering and R&D) of Hindustan Aeronautics Limited (HAL)

• Hemant Rupani : CEO of Hindustan CocaCola Beverages (Replaced Juan Pablo Rodriguez)

Ques : Who has been appointed as the first Indian-origin CEO of Procter & Gamble (P&G)?

A. Shailesh Jejurikar
B. Raj Subramaniam
C. Sundar Pichai
D. Arvind Krishna
E. Satya Nadella

Answer : Option A

Explanation :

• Mumbai-born Shailesh Jejurikar has been named the first Indian-origin President & CEO of Procter & Gamble (P&G) in its 187-year history, effective January 1, 2026.
• He is currently the Chief Operating Officer (COO) of the company.
• Jejurikar will succeed Jon Moeller, who will take on the role of Executive Chairman.
• He has been associated with P&G for 36 years, starting his journey as an Assistant Brand Manager in P&G India.
• P&G has also nominated him for election to the Board of Directors at its October 2025 shareholder meeting.
• India contributes approximately 2.5% to P&G's global revenue.

lQues: Where is the Ministry of Defence establishing a state-of-the-art testing facility under the Defence Testing Infrastructure Scheme (DTIS)?

A. Coimbatore
B. Hyderabad
C. Pune
D. Bengaluru
E. Tiruchirappalli

Answer: Option E

Explanation:

• The Ministry of Defence signed a MoU to establish a state-of-the-art testing facility in the Mechanical & Material domain at Tiruchirappalli, Tamil Nadu, under the Defence Testing Infrastructure Scheme (DTIS).
• The DTIS provides up to 75% government funding as Grant-in-Aid, while the remaining 25% is contributed by a Special Purpose Vehicle (SPV) consisting of Indian private entities and State/Central Governments.
• Micro Labs is the lead SPV member for this facility. Other members include Tamilnadu Industrial Development Corporation Limited (TIDCO), Bharat Earth Movers Limited (BEML), Hindustan Aeronautics Limited (HAL) and Vaidheswaran Industries
• The DTIS, with a total outlay of Rs.400 crore, was launched by Raksha Mantri Shri Rajnath Singh to promote collaboration between the private sector and government in building high-end defence testing infrastructure.

Recent News headlines related to Sports

• Riley Powell spoiled Pankaj Advani's bid for a 29th world title, delivering a stunning comeback victory at the IBSF World 6-Red Snooker Championship.

• Indian shuttlers Tanvi Sharma and Vennala Kalagotla assured the country of two medals after storming into the singles semifinals at the Badminton Asia Junior Individual Championships 2025.

• India showcased outstanding performance at the 36th International Biology Olympiad and secured two gold and two silver medals. The event was held in Quezon City, Philippines, from July 20 to July 27

• Joe Root has now scored 13,380 runs in Test cricket, surpassing Ricky Ponting's total of 13,378 runs, making him the second-highest run-scorer in Test history

• The 17th Men's Asia Cup Cricket Tournament 2025 will be hosted by the United Arab Emirates (UAE), even though India was originally scheduled to host it

• India's Anahat Singh scripted history by claiming a bronze medal in the women's singles eventat World Junior Squash Championships, the country's first in 15 years.

• In the semifinals of the FIDE Women's World Cup 2025, Divya Deshmukh defeated former World Champion Tan Zhongyi of China with a score of 1.5–0.5

• Venus Williams becomes the oldest woman to win a WTA singles match since Martina Navratilova in 2004

• Harmanpreet Kaur completed 4000 runs in One Day Internationals (ODIs) during her century knock of 102 runs, becoming the third Indian woman to reach this milestone

• Under the recently formed Mukhyamantri Khel Protsahan Yojana, the Delhi government has announced a huge increase in financial incentives for Olympic and Paralympic gold winners, from the existing 3 crore rupees to 7 crore rupees

• Levon Aronian, a chess grandmaster from the United States, won the fourth leg of the Freestyle Chess Grand Slam Tour 2025 in Las Vegas, Nevada, USA, hosted by World Chess Events Limited. Arjun Erigaisi (India) and R.Praggnanandhaa (India) ranked 6th & 7th Respectively.

• Koneru Humpy made history at the FIDE Women's Chess World Cup 2025 by becoming the first Indian woman to advance to the Batumi, Georgia, semifinals.

• The Japan Badminton Open 2025, held in Tokyo. China's Shi Yuqi claimed the men's singles title and An Se-young of South Korea secured the women's singles

Ques: Who won the 70th edition of the Belgian Grand Prix held at Circuit de Spa-Francorchamps in 2025?

A. Max Verstappen
B. Lewis Hamilton
C. Charles Leclerc
D. Lando Norris
E. Oscar Piastri

Answer: Option E

Explanation:

• Oscar Piastri, representing UK-based team McLaren, won the 70th edition of the Belgian Grand Prix held at Circuit de Spa-Francorchamps, Stavelot, Belgium.
• This marked his 6th win in 13 races in the 2025 Formula One season.
• With this victory, he extended his lead in the F1 World Championship standings, now 16 points ahead of teammate Lando Norris.

Recent Grand Prix Winner :

• 2025 Saudi Arabian Grand Prix : Oscar Piastri
• 2025 Miami Grand Prix : Oscar Piastri
• 2025 Bahrain Grand Prix : Oscar Piastri
• 2025 Emilia Romagna Grand Prix : Max Verstappen
• 2025 F1 Monaco Grand Prix : Lando Norris
• 2025 Austrian Grand Prix : Lando Norris
• 2025 British Grand Prix : Lando Norris
• 2025 Spanish Grand Prix : Oscar Piastri
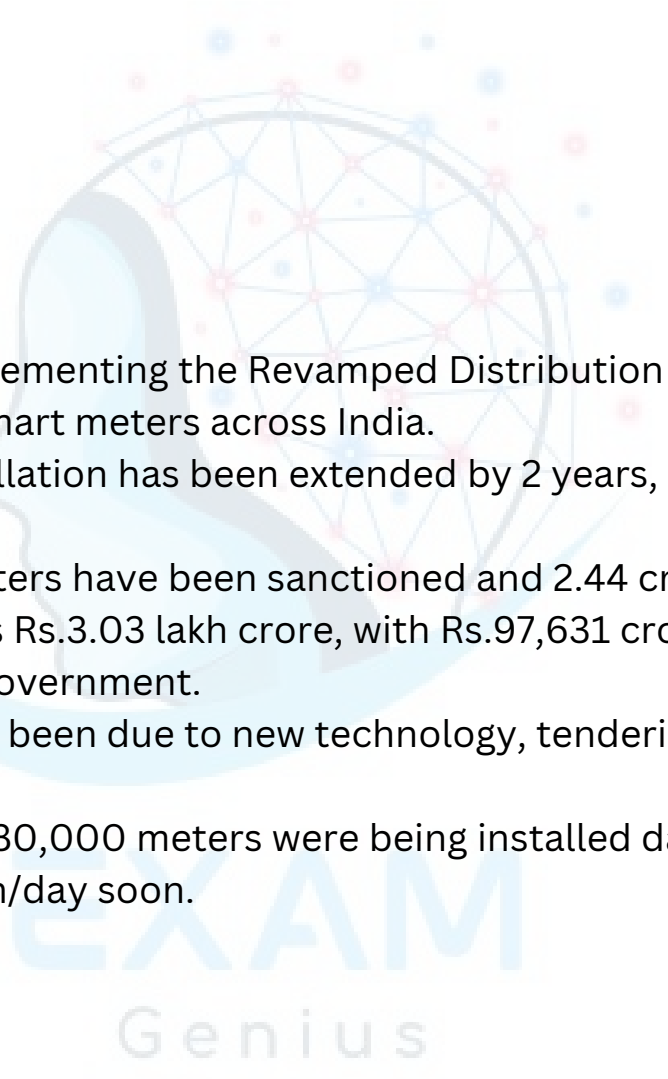• 2025 Canadian Grand Prix : George Russell

Ques: Under which scheme is the Indian government installing 25 crore smart meters across the country?

A. SAUBHAGYA
B. UDAY
C. RDSS
D. IPDS
E. PM Kusum

Answer: Option C

Explanation:

• The Power Ministry is implementing the Revamped Distribution Sector Scheme (RDSS) to install 25 crore smart meters across India.
• The deadline for this installation has been extended by 2 years, now set for March 2028.
• As of now, 20.33 crore meters have been sanctioned and 2.44 crore installed.
• The total outlay of RDSS is Rs.3.03 lakh crore, with Rs.97,631 crore as budgetary support from the Central Government.
• Delays in installation have been due to new technology, tendering issues, and setup of direct debit systems.
• In February 2025, around 80,000 meters were being installed daily, with expectations to reach 1 lakh/day soon.

News Headlines Related to Ministry :

• The Ministry of Earth Sciences hosted a national-level Brainstorming Workshop on Blue Economy Investments with its Strategic Knowledge Partner in India

• Union Minister Dr. Jitendra Singh highlighted the "3 A" formula – Awareness, Aptitude, and Avenue – during the CSIR Jigyasa Programme's "One Day as a Scientist" (ODAS) celebration at the CSIR-National Physical Laboratory

• As per the World Bank–Ministry of Housing and Urban Affairs joint report, Indian cities will require $2.4 trillion by 2050 to develop climate-resilient infrastructure in response to rapid urbanisation and climate change

• The Ministry of Culture, organized a high-level Museum Roundtable on Latest Advancements in the Museum Sector at the National Museum, New Delhi

• The Ministry of Health and Family Welfare announced that 6 crore individuals have been screened under the National Sickle Cell Anemia Elimination Mission

• The Ministry of Panchayati Raj, in collaboration with the Government of Madhya Pradesh and Indira Gandhi National Tribal University (IGNTU), Amarkantak, signed an MoU to establish a Centre of Excellence on Panchayats (Extension to the Scheduled Areas) Act, 1996 (PESA)

• The Ministry of Culture, organized a high-level Museum Roundtable on Latest Advancements in the Museum Sector at the National Museum, New Delhi

• The Ministry of Skill Development and Entrepreneurship (MSDE) celebrated 10 years of the Skill India Mission by organizing a conference cum exhibition titled 'Bharat SkillNxt 2025' at Bharat Mandapam in New Delhi

• Union Minister Hardeep Singh Puri (Ministry of Petroleum & Natural Gas) announced that India achieved 20% ethanol blending in petrol in 2025, well ahead of the original 2030 target

• The Ministry of Heavy Industries has launched the Automotive Mission Plan 2047, a forward-looking strategy to transform India into a global automotive leader by the year 2047

• The Ministry of Skill Development and Entrepreneurship (MSDE) has constituted a National Steering Committee under the chairmanship of Rajit Punhani, Secretary of MSDE

• 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

Ques: How many medals did India win at the FISU World University Games 2025 held in Rhine-Ruhr, Germany?

A. 8 medals
B. 10 medals
C. 12 medals
D. 15 medals
E. 26 medals

Answer: Option C

Explanation:

• India concluded its campaign at the FISU World University Games 2025 in Rhine-Ruhr, Germany with a total of 12 medals, including 2 Gold, 5 Silver and 5 Bronze
• About 300 Indian athletes participated in the Games, which took place from July 16 to 27, 2025.
• This was the 32nd edition of the biennial multi-sport event.
• India's best-ever performance at the Games was in Chengdu 2023, where the country finished 7th overall with 26 medals, including 11 golds—8 of them in shooting.
• However, shooting was not included in the 2025 edition, affecting India's medal prospects.

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Ques : What is the title of Kiran Desai's new novel that made it to the Booker Prize 2025 longlist?

A. The Inheritance of Loss
B. The Story of Sonia and Sunny
C. The Loneliness of Sonia and Sunny
D. Indians in America
E. Echoes of Silence

Answer : Option C

Explanation :

• Kiran Desai, the Indian author who won the Booker Prize in 2006 for The Inheritance of Loss, has made her comeback to the Booker longlist after 18 years.
• Her new novel, titled The Loneliness of Sonia and Sunny, is a 677-page work that explores the lives of two young Indians in the United States.
• It is among the 13 books longlisted for the prestigious £50,000 Booker Prize 2025.
• This is her first novel since winning the Booker Prize in 2006.
• The final six nominees will be announced on September 23, and the winner on November 10 in London.

Ques: Where were the Global Tiger Day 2025 celebrations held and what major initiatives were announced by the Environment Minister?

A. Jim Corbett National Park
B. Sundarbans Tiger Reserve
C. Kanha National Park
D. National Zoological Park, Delhi
E. Ranthambore Tiger Reserve

Answer: Option D

Explanation:

• Union Minister for Environment, Forest and Climate Change Shri Bhupender Yadav presided over the Global Tiger Day 2025 celebrations held at the National Zoological Park, New Delhi.
• The Minister announced that the number of tiger reserves in India has increased from 46 in 2014 to 58 as of 2025.
• A nationwide tree plantation drive was launched — over 1 lakh saplings will be planted across all 58 tiger reserves, making it one of the world's largest such efforts.
• The Minister highlighted the International Big Cat Alliance (IBCA) launched by India to protect the seven big cats globally; 24 countries have already joined, with IBCA HQ to be based in India.

Four important publications were unveiled under the National Tiger Conservation Authority (NTCA):

• Status of Small Cats in the Tiger Landscape of India
• STRIPES Magazine – Global Tiger Day Special Edition
• Waterfalls of Tiger Reserves in India
• Water Bodies inside Tiger Reserves of India by Sh. Bharat Lal and Dr. S.P. Yadav

Ques: What is the purpose of the COP-33 Cell established by the Ministry of Environment, Forest and Climate Change (MoEFCC)?

A. Managing biodiversity data
B. Overseeing India's forest certification
C. Preparing for the COP-33 UN Climate Conference
D. Coordinating with international wildlife bodies
E. Monitoring air quality across metros

Answer: Option C

Explanation:

• The Ministry of Environment, Forest and Climate Change (MoEFCC) has established a dedicated COP-33 Cell under its Climate Change Division, headed by Joint Secretary Ved Prakash Mishra.
• The cell will manage professional and logistical requirements for hosting the 33rd Conference of the Parties (COP-33) to the United Nations Framework Convention on Climate Change (UNFCCC), proposed to be held in India in 2028.
• If approved, COP-33 will be India's second time hosting a UN Climate Conference after COP-8 in 2002 (New Delhi).
• The COP-33 Cell comprises 11 members, including directors, consultants, and support staff.
• Prime Minister Narendra Modi proposed India's bid to host COP-33 during his address at COP-28 in Dubai, UAE.
• COPs are annual global summits under the UNFCCC (established in 1992) where nations assess progress toward climate goals, especially the Paris Agreement target of limiting global warming to 1.5°C.

Recent News Headlines Related to Festivals & Fairs :

• Mango Festival 1st Edition : at Longmatra village, Kiphire district, Nagaland

• Behdeinkhlam Festival : cultural festivals of the Pnar community in Meghalaya

• Jagannath Rath Yatra : celebrated annually in Puri, Odisha, on the second day of the bright fortnight (Shukla Paksha) of the Odia month Ashadha

• Bonalu : Hindu folk festival celebrated primarily in Telangana, especially in Hyderabad, Secunderabad during the Ashada Masam (July–August) as a form of thanksgiving to Goddess Mahakali

• Kataragama Esala festival : commence in Sri Lanka with the flag hoisting ceremony.

• Ashadhi Bij : falls on the second day of Shukla paksha of Ashada month of Hindu calendar. It is associated with the beginning of rains in the Kutch region of Gujarat.

• Ambubachi Mela : held at the Kamakhya Temple in Guwahati, Assam

• 'Beej Utsav' (Seed Festival) : held in the tribal regions at the tri-junction of Rajasthan, Madhya Pradesh, and Gujarat for 4 Days

• Deva Snana Purnima ritual, also called Snana Yatra : Rath Yatra festivities in Puri

• Poson Poya festival : Sri Lanka is celebrating to mark the historic arrival of Buddhism over 2,000 years ago

• Lavender Festival 3rd Edition : Organized by CSIR – Indian Institute of Integrative Medicine (CSIR-IIIM) at Bhaderwah, J&K

• Strawberry Festival : Meghalaya

• Festival Garia and Borsho Boron Utsav 2025 : at Swami Vivekananda Maidan, Agartala, Tripura

• Defence Literature Festival 'Kalam & Kavach 2.0' : 2nd edition held at Manekshaw Centre, New Delhi

• Madhavpur Mela : in Madhavpur, Porbandar district, Gujarat to commemorates the divine union of Lord Krishna of Dwarka and Rukmani of Arunachal Pradesh

• Rongali Bihu, also called Bohag Bihu : celebrated in Assam in mid-April, marking the Assamese New Year

• Sarhul Festival : tribal festival celebrated by Adivasi communities in the Chhotanagpur region, especially in Jharkhand

Ques: Which tribal community performs the 40-day dance-drama festival called Gavri in southern Rajasthan?

A. Meena
B. Sahariya
C. Garasia
D. Bhil
E. Damor

Answer: Option D

Explanation:

• Gavri is a 40-day dance-drama festival performed by the Bhil tribal community of Mewar region in southern Rajasthan.
• It is a fusion of dance and theatrical performance depicting the eternal battle between good and evil, often featuring Goddess Amba and the demon Bhiamwal.
• The origin of Gavri dates back to as early as the 3rd or 4th century, and it was prevalent during the reign of SiddhRaj Jai Singh of Gujarat.
• The core narrative is rooted in the myth of Lord Shiva and demon Bhasmasur.
• The festival is not just a performance—it is a ritual to ensure the well-being of sisters and daughters living in other villages after marriage.
• All roles are performed by men, and the performance includes mime, dialogue, and scenes known as 'Khel', with narration provided by a character called Kutkadiya.
• It is also known by another name — Rai Nach.

Ques: What is the name of the first AI language model being developed specifically for Latin America, and who is leading the initiative?

A. Andes-AI
B. Latam-GPT
C. HispanoAI
D. PanLat-AI
E. CENIA-AI

Answer: Option B

Explanation:

• Latam-GPT is the name of the first large artificial intelligence language model being developed specifically for Latin America.
• It is designed to understand the region's diverse cultures and linguistic nuances better than global models, which are often predominantly trained on English data.
• The project is an open-source initiative led by Chile's state-run National Center for Artificial Intelligence (CENIA).
• More than 30 regional institutions are collaborating on the project.
• Development began in January 2023, and the official launch is expected in September.
• Latam-GPT aims to increase AI adoption and accessibility across the Latin American region.

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Recent News Headlines Related to First in india and world :

• The first direct unlocking system has been installed at Dinanagar railway station in Northern Railway's Jammu division, a step that is expected to improve efficiency and safety in railway operations.

• Union Railway Minister Ashwini Vaishnaw announced the successful test of India's first hydrogen-powered coach, called the Driving Power Car, at the Integral Coach Factory (ICF), Chennai

• In 2022, Madhya Pradesh became the first Indian state to introduce MBBS education in Hindi, marking a significant step toward making medical education more accessible to Hindi-medium students.

• Bannerghatta Biological Park in Bengaluru exported animals for the first time in its history. It sent four Asian elephants (Suresh, Gowri, Shruthi, and Tulsi) to Himeji Central Park in Japan.

• Uttarakhand Forest Department has launched a first-of-its-kind systematic plant conservation programme to restore 14 critically endangered plant species to their original ecosystems in the Western Himalayas

• The Chief Minister of Jharkhand, Hemant Soren, launched India's first mining tourism initiative in Ranchi, Jharkhand to highlight the state's rich mining heritage

• The Government of Tamil Nadu has announced the establishment of India's first Centre of Excellence (CoE) for Hornbill Conservation at the Anamalai Tiger Reserve (ATR) in Coimbatore district, Tamil Nadu

• Bihar is the first state in the nation to have fewer than 1,200 voters served by each polling station

• Suhani Shah became the first Indian female mentalist to win at the International Federation of Magic Societies (FISM). She was born on January 29, 1990, in a Marwari family from Udaipur, Rajasthan.

• Maharashtra becomes the 1st state in India to granted agricultural status to livestock farming, aimed to support small farmers engaged in dairy, poultry, goat, and pig rearing, in rural areas of the state.

• The Uttar Pradesh Legislative Assembly is set to become the first in India to deploy AI-based facial recognition cameras to monitor MLAs' attendance, presence, performance, and topics spoken

• The Government of Gujarat has launched India's first-ever Tribal Genome Sequencing Project in Gandhinagar

Ques: What new educational modules is NCERT introducing in school curricula?

A. Digital coding and robotics
B. Global literature and arts
C. Ancient civilizations of Asia
D. Space mission & Operation Sindoor
E. Financial literacy and banking basics

Answer: Option D

Explanation:

• The National Council of Educational Research and Training (NCERT) is introducing new curriculum modules on Group Captain Shubhanshu Shukla's space mission and India's Operation Sindoor, a decisive military operation.
• These modules aim to educate students about India's progress in defence, diplomacy, space exploration, and sustainability.
• The content is being developed under the Ministry of Education and will be part of the curriculum for Classes 3 to 12.
• The modules will also include information about Mission LiFE (Lifestyle for Environment), led by the Ministry of Environment, Forest and Climate Change.
• Two modules are in progress: one for Classes 3 to 8 and another for Classes 9 to 12.

About NCERT :

• Established : 1 September 1961
• HQ : New Delhi
• Director : Dr. Dinesh Prasad Saklani

Ques: Which Indian tiger reserve now has the third-highest density of tigers globally as per 2024 data?

A. Bandipur Tiger Reserve
B. Jim Corbett Tiger Reserve
C. Kaziranga Tiger Reserve
D. Nagarhole Tiger Reserve
E. None of these

Answer: Option C

Explanation:

• Kaziranga Tiger Reserve in Assam now ranks third globally in tiger density with 18.65 tigers per 100 sq km, as per the 2024 Status of Tigers report.
• In 2024, the reserve recorded a total of 148 tigers, a significant rise from 104 in 2022.
• The survey covered 1,307.49 sq km using 293 camera traps over 103 days, capturing 4,011 tiger images.
• The inclusion of the Biswanath Wildlife Division contributed to this rise, adding 27 new tigers.
• The identified tiger population included 83 males, 55 females, and 10 of undetermined gender.
• Despite this conservation success, Kaziranga faces threats from habitat degradation, human-wildlife conflict, and climate change.

LQues: What was the codename of the joint anti-terror operation launched in Jammu and Kashmir that eliminated the mastermind of the Pahalgam attack?

A. Operation Rakshak
B. Operation Kargil
C. Operation Snow Leopard
D. Operation Trinetra
E. Operation Mahadev

Answer: Option E

Explanation:

• The Indian Army, in coordination with the J&K Police and CRPF, launched an anti-terror operation codenamed Operation Mahadev in the Lidwas area of Jammu & Kashmir.
• The operation was spearheaded by the Chinar Corps.
• Three terrorists were eliminated, including Hashim Musa, a top Lashkar-e-Taiba (LeT) commander and the mastermind behind the Pahalgam attack.
• Other terrorists neutralized included Suleiman, Afghan, and Jibran, as confirmed by Union Home Minister Amit Shah.

Recent News Headlines Related to Operations :

• 'Operation Lungs – Life to Urban Green Spaces' : Launched by The Greater Visakhapatnam Municipal Corporation (GVMC), a dedicated drive to remove encroachments from reserved open areas in the city.

• Operation SHIVA 2025 : Indian Army has launched to provide security during the Shri Amarnath Yatra in Jammu & Kashmir

• Operation Kalanemi : Uttarakhand Chief Minister Pushkar Singh Dhami directed the State Police to launch the operation to target fake saints and individuals impersonating sadhus

• Operation Fire Trail : launched by the DRI to crack down on illicit imports of Chinese firecrackers, posing environmental, legal, and safety risks

• Operation Bihali : counter-terror operation conducted in Udhampur district, Jammu & Kashmir, targeting Pakistan-based Jaish-e-Mohammad (JeM) terrorists

• Operation Chakra V : Central Bureau of Investigation (CBI) has launched across five states — Rajasthan, Delhi, Haryana, Uttarakhand, and Uttar Pradesh — to combat cybercrimes and digital arrest scams involving mule bank accounts

• Operation Deep Manifest : Directorate of Revenue Intelligence (DRI) launched to crack down on the illegal routing of Pakistani-origin goods via third countries like Dubai, violating India's import policy

• Operation Midnight Hammer : U.S. military executing airstrikes on three key Iranian nuclear sites—Fordow, Natanz, and Isfahan using B-2 stealth bombers and long-range missiles

• Operation Sindhu : launched by the Government of India in June 2025 to evacuate Indian nationals stranded in Iran due to escalating tensions with Israel

• Operation True Promise 3 : Iran launched for escalating military strikes on Israel for the third consecutive day

• Operation Rising Lion : Israel launched an air operation on 13th June 2025, targeting Iran's nuclear and military infrastructure

• Operation Secure : a global cybercrime crackdown led by Interpol from January to April 2025

• Operation Olivia : annual conservation initiative by the Indian Coast Guard in collaboration with the Odisha Forest Department to protect the Olive Ridley turtles during their nesting period from December to May

Ques: What is the objective of the SPARSH Pension System launched by the Ministry of Defence?

A. Managing pensions for state government employees
B. Automating salaries for paramilitary forces
C. Disbursing pensions for defence personnel
D. Providing insurance cover to armed forces
E. Funding veterans' welfare programs

Answer: Option C

Explanation:

• SPARSH stands for System for Pension Administration (Raksha) and is an initiative of the Ministry of Defence, Government of India.
• The objective is to manage pension sanction and disbursement for Armed Forces — including the Army, Navy, Air Force, and Defence Civilians.
• It is administered by the Defence Accounts Department through the Principal Controller of Defence Accounts (Pensions), Prayagraj.
• It is a centralized, web-based system that directly handles pension claims and deposits pension payments into pensioners' bank accounts without any third-party intermediary.
• SPARSH also allows digital identification, self-verification, and rectification of data, aiming to minimize the need for physical visits to pension offices.
• Despite its digital approach, many ex-servicemen have reported difficulties, including interface inaccessibility and persistent data correction issues.

Ques: What is the role of the National Crisis Management Committee (NCMC) as per the amended Disaster Management Act, 2025?

A. Conducting financial audits of disaster relief funds
B. Overseeing drought relief in rural areas
C. Coordinating national disaster response efforts
D. Managing rural employment schemes
E. Supervising health policies during pandemics

Answer: Option C

Explanation:

• The National Crisis Management Committee (NCMC) has been given statutory status under the amended Disaster Management Act, 2025, making it the apex body for coordinating national disaster response.
• It was formally constituted by the Ministry of Home Affairs under Section 8A(2) of the Disaster Management Act, 2005. Earlier, it operated without formal statutory backing.
• The committee is headed by the Cabinet Secretary. Other key members include the Union Home Secretary, Defence Secretary, Secretary (Coordination), and senior officials from the National Disaster Management Authority (NDMA).
• The chairperson can co-opt experts or officers from central/state agencies based on the type of crisis.
• Its primary functions include Assessing disaster preparedness, Issuing directives for improvement, and Coordinating and monitoring disaster response efforts across central and state governments, NDMA, and other relevant agencies.

IMPORTANT ONE – LINER Current Affairs

In a significant step towards transforming the capacity-building landscape of civil servants in Chhattisgarh, the Capacity Building Commission (CBC), Karmayogi Bharat, and the Government of Chhattisgarh signed a Memorandum of Understanding

The Indian Army(IA) carried out 'Exercise Drone Prahaar' near the Myanmar border to test and validate the integration of drone technologies into frontline operations.

India's first private test facility for depleted heavy water upgradation has been commissioned by TEMA India Ltd in collaboration with BARC and NPCIL. It is a privately-built test infrastructure for upgrading depleted heavy water, a crucial component used in Pressurised Heavy Water Reactors (PHWRs)

India's Tejaswin Shankar has set a new national decathlon record for the second time, scoring 7,826 points to finish fourth at the Wieslaw Czapiewski Memorial 2025 athletics meet held in Poland.

Prime Minister Shri Narendra Modi hailed the return of the sacred Piprahwa relics of Bhagwan Buddha to India after 127 long years. It may be recalled that the Piprahwa relics were discovered in 1898 but were taken away from India during the colonial period.