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Ques: As per Finance Ministry data (June 2025), which bank holds the highest amount of unclaimed deposits in India?

- A. Punjab National Bank
- B. ICICI Bank
- C. State Bank of India
- D. Bank of Baroda
- E. HDFC Bank

Answer: Option C

Explanation:

- As of June 30, 2025, Indian banks have transferred Rs.67,000+ crore in unclaimed deposits to the RBI's Depositor Education and Awareness (DEA) Fund.
- Public sector banks contributed the bulk: Rs.58,330.26 crore (87% of total).
- State Bank of India (SBI) had the highest share, holding Rs.19,329.92 crore in unclaimed funds.
- Among private banks, ICICI Bank topped with Rs.2,063.45 crore, part of the Rs.8,673.72 crore from the sector.
- Accounts that are inactive for over 10 years are classified as unclaimed, and the RBI encourages banks to help claimants recover such deposits.

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Ques: According to SEBI's new mechanism, what is the minimum investment threshold for Specialized Investment Funds (SIF)?

- A. Rs.5 lakh
- B. Rs.7 lakh
- C. Rs.10 lakh
- D. Rs.15 lakh
- E. Rs.20 lakh

Answer: Option C

Explanation:

- The Securities and Exchange Board of India (SEBI) has introduced a compliance framework for Specialized Investment Funds (SIFs) to monitor and maintain a minimum investment threshold.
- As per the new rules, investors must maintain a minimum investment of Rs.10 lakh across all investment strategies of a SIF.
- If an investor's total holding falls below Rs.10 lakh due to sale, redemption, or transfer, it will be considered an "active breach."
- In such cases, all units held by the investor will be frozen for debit across all strategies.
- However, if the investor rebalances their investment and restores the minimum threshold within 30 calendar days, the units will be unfrozen.
- The move is aimed at ensuring minimum investor commitment and preventing misuse of the SIF platform.

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Recent News Headlines Related to SEBI

- SEBI in collaboration with the National Stock Exchange (NSE), has launched Samuhik Prativedan Manch, a unified reporting platform
- SEBI renewed the recognition of Multi Commodity Exchange Clearing Corporation Limited (MCXCCL), a wholly owned subsidiary of the Multi Commodity Exchange of India (MCX) as a clearing corporation for a period of three years, from July 31, 2025, to July 30, 2028.
- SEBI has launched the Securities Market Hackathon at the Global Fintech Fest 2025
- The Wealth Company Asset Management Holdings Pvt. Ltd. has received final approval from SEBI to start its mutual fund operations
- Aurum PropTech Limited received approval from the Securities and Exchange Board of India to launch its Small and Medium Real Estate Investment Trust (SM-REIT) under the name AMSA SM REIT Investment Trust
- SEBI (Securities and Exchange Board of India) launched the Venture Capital Fund (VCF) Settlement Scheme 2025
- Mobikwik Securities Broking Private Limited (MSBPL), a wholly owned subsidiary of One Mobikwik Systems, has secured regulatory approval from SEBI
- SEBI took strict action against Jane Street, a US-based proprietary trading firm, for manipulating Bank Nifty expiry prices
- SEBI has approved the e-KYC Setu System, developed by NPCI in collaboration with UIDAI, for Aadhaar-based digital KYC.
- SEBI has introduced a secure platform called CeFCoM (Centralized Fee Collection Mechanism) to ensure that investors make payments only to SEBI-registered investment advisers and research analysts, reducing the risk of financial fraud and unauthorized collections
- SEBI has directed that NSE's weekly index derivatives contracts will now expire on Tuesday instead of the earlier Thursday
- National Stock Exchange of India Limited (NSE) has received SEBI's approval to launch monthly electricity futures contracts
- SEBI introduced a comprehensive framework for the issuance and listing of ESG (Environmental, Social, and Governance) debt securities, effective June 5, 2025
- SEBI is introducing a validated UPI handle "@valid" for investor-facing intermediaries such as brokers, research analysts, and investment advisors





Ques: Which global financial institutions did LIC sign USD 1 billion worth of Forward Rate Agreements (FRAs) with in 2025?

- A. Goldman Sachs and HSBC
- B. Citi Bank and UBS
- C. JPMorgan Chase & Bank of America
- D. Barclays and Credit Suisse
- E. Deutsche Bank and Wells Fargo

Answer: Option C

Explanation :

- Life Insurance Corporation of India (LIC) signed Forward Rate Agreements (FRAs) worth USD 1 billion (~Rs.8,300 crore) with JPMorgan Chase & Co. and Bank of America Corporation (BoA).
- These agreements aim to hedge against declining interest rates and stabilize long-term returns amidst equity market volatility.
- Since May 2025, LIC has accounted for 38% of India's total FRA volume of USD 2.6 billion.

About Life Insurance Corporation (LIC) :

- Established : 1 September 1956
- HQ : Mumbai, Maharashtra
- MD & CEO : R. Doraiswamy
- MDs : Ratnakar Patnaik & Dinesh Pant





Recently signed banking agreements

- Andhra Pradesh Tourism Development Corporation (APTDC) has partnered with Mastercard, a leading global payments company.
- Worldline has entered into a strategic partnership with Cosmos Cooperative Bank Limited, one of India's oldest Urban Co-operative Banks (UCBs), to accelerate digital transformation through advanced and scalable payment solutions.
- KredX signed a strategic partnership with Canara Bank to improve digital trade finance via its Trade Receivables Discounting System (TReDS) platform called Domestic Trade Exchange (DTX)
- Shriram Life Insurance Company (SLIC) has partnered with ESAF Small Finance Bank to distribute life insurance products
- The Department of Posts and NPCI International Payments Limited (NIPL), the international arm of National Payments Corporation of India (NPCI), signed a Non-Disclosure Agreement (NDA) to collaborate on transforming inward remittances to India
- Life Insurance Corporation of India (LIC) has signed a MOU with the Department of Rural Development, Ministry of Rural Development to promote the Bima Sakhi Yojana
- Sumitomo Mitsui Financial Group (SMFG) and SBI Holdings announced a joint venture to offer wealth management services targeting affluent individuals in Japan
- Liberty General Insurance and ACKO said they have become insurance partners for the American electric carmaker in India.
- Zomato has partnered with Tata Digital to launch a discount programme for Tata NeuCard users. The Tata Neu HDFC Bank Credit Card (NeuCard) is a co-branded card issued by HDFC Bank and supported by Tata Digital
- CCIL-International Financial Services Centre Limited (CCIL IFSC) has signed an agreement with Standard Chartered Bank (SCB), to enable real-time settlement of USD transactions at Gujarat International Finance Technology (GIFT) City in Gandhinagar
- National Commodity and Derivatives Exchange (NCDEX) signed an agreement with the India Meteorological Department (IMD) to launch India's first weather derivatives, with an initial focus on rainfall-based derivative products
- Karur Vysya Bank Limited and Kshema General Insurance Limited, have entered a strategic bancassurance alliance to introduce 'Kshema Kisan Sathi'



Ques: How many crore digital payment transactions did India log between FY19 and FY25?

- A. 45,000
- B. 55,000
- C. 60,000
- D. 65,000
- E. 75,000

Answer: Option D

Explanation:

- Between FY19 and FY25, India recorded over 65,000 crore digital payment transactions worth Rs.12,000 trillion, highlighting the rapid adoption of digital financial services.
- Minister of State for Finance Pankaj Chaudhary emphasized that digital tools are now reaching small towns and rural areas, reducing cash dependency.
- The RBI launched the Payments Infrastructure Development Fund (PIDF) in 2021 to promote digital infrastructure in underserved regions.
- As of May 31, nearly 4.77 crore digital touch-points have been deployed under the PIDF to support this transformation.
- This surge in digital transactions reflects India's progress toward a less-cash, more formal economy.





Ques: Who delivered the keynote address at the 20th edition of the "Re-imagining Governance: Discourse for Excellence (RGDE)" series hosted by PDUNASS under EPFO?

- A. Naseeruddin Shah
- B. Adil Hussain
- C. Rajkummar Rao
- D. Anupam Kher
- E. Pankaj Tripathi

Answer: Option B

Explanation:

- Celebrated actor and theatre personality Shri Adil Hussain delivered the keynote address at the 20th edition of the RGDE series.
- The theme of his address was “Speaking to be Understood: From Informing to Connecting.”
- The RGDE (Re-imagining Governance: Discourse for Excellence) series is a monthly thought leadership event hosted by the Pandit Deendayal Upadhyaya National Academy of Social Security (PDUNASS) under the Employees’ Provident Fund Organisation (EPFO), Ministry of Labour & Employment.
- It was launched on Good Governance Day, 25th December 2023, and aims to foster cross-sectoral learning and dialogue on governance excellence.

About EPFO :

- Established : 4 March 1952
- HQ : New Delhi
- CPFC : Ramesh Krishnamurthi





Ques: How many smart classrooms have been approved under the Samagra Shiksha Scheme across India?

- A. 96,000
- B. 1,25,040
- C. 1,46,040
- D. 1,38,500
- E. 1,56,000

Answer: Option C

Explanation:

- A total of 1,46,040 smart classrooms have been approved under the Samagra Shiksha Scheme, covering all States and Union Territories.
- Major contributors include Madhya Pradesh (9,531), Maharashtra (5,155), and Dadra & Nagar Haveli (192).
- Each school receives a non-recurring grant of Rs.2.40 lakh and a recurring grant of Rs.38,000 for digital learning components.
- The scheme aligns with the National Education Policy (NEP) 2020 to ensure inclusive, equitable, and quality digital education.
- Additionally, the BharatNet project, announced in Union Budget 2025, aims to connect rural government secondary schools with broadband internet.

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Recent News Headlines Related to Schemes

- The Power Ministry is implementing the Revamped Distribution Sector Scheme (RDSS) to install 25 crore smart meters across India
- The Bihar government, under Chief Minister Nitish Kumar, has revised the Journalist Samman Pension Scheme, increasing the monthly pension from Rs.6,000 to Rs.15,000 for eligible accredited journalists with a minimum of 20 years of experience
- The National Legal Services Authority (NALSA) launched 'Veer Parivar Sahayata Yojana', a scheme to strengthen legal aid for defence personnel and their families, during the North Zone Regional Conference held in Srinagar
- Under the Pradhan Mantri Fasal Bima Yojana (PMFBY), state governments have defaulted over Rs.6,450 crore in crop insurance settlements between FY21 and FY25
- The Palna Scheme, launched on April 1, 2022, under the Samarthya vertical of Mission Shakti, aims to bridge the childcare gap. It provides day-care and crèche facilities for children aged 6 months to 6 years across all States and Union Territories
- As of March 2025, under the Jal Jeevan Mission, Uttar Pradesh has reported the highest number of rural household tap water connections with 237.89 lakh connections
- 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
- '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
- The revamped Stand-Up India scheme, launching in September 2025, doubles the loan limit from Rs.1 crore to Rs.2 crore
- 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





Ques: What is the name of the scheme launched by the Ministry of Culture to promote scientific temper and awareness through the establishment of Science Centres in India?

- A. Vigyan Bharat Abhiyan
- B. Science for Society Scheme
- C. Scheme for Advancement of Science & Technology
- D. Scheme for Promotion of Culture of Science (SPoCS)
- E. National Scientific Awareness Mission

Answer: Option D

Explanation:

- The Scheme for Promotion of Culture of Science (SPoCS) is an initiative by the Ministry of Culture, Government of India.
- As of mid-2025, 27 Science Centres have been established under this scheme across the country.
- The objective is to promote scientific temper and awareness among the general public and students.
- The scheme includes the development of Science Cities, Innovation Hubs, Digital Planetariums, and Science Centres, particularly in remote and underrepresented regions.
- The National Council of Science Museums (NCSM), an autonomous body under the Ministry of Culture, is the nodal agency for its implementation.
- NCSM ensures compliance with the scheme's guidelines and provides both technical and administrative support.





Ques: What is the total amount of the 20th installment of the PM-Kisan scheme to be released by PM Modi on August 2, 2025?

- A. Rs.15,000 crore
- B. Rs.18,500 crore
- C. Rs.20,500 crore
- D. Rs.25,000 crore
- E. Rs.22,000 crore

Answer: Option C

Explanation:

- Prime Minister Narendra Modi will release the 20th installment of the PM-Kisan Samman Nidhi Yojana worth Rs.20,500 crore on August 2, 2025, from Varanasi, Uttar Pradesh.
- The installment will benefit 9.7 crore farmers via Direct Benefit Transfer (DBT).
- A high-level review meeting was held under Agriculture Minister Shivraj Singh Chouhan to ensure event preparedness.
- Launched in 2019, the PM-Kisan scheme provides Rs.6,000 per year to eligible farmers in three equal installments of Rs.2,000.
- This is part of the government's continued effort to support farmers' income and promote agricultural welfare.

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Ques: When was the Indian Hockey Federation (IHF), the national body for hockey, officially formed?

- A. January 26, 1930
- B. November 7, 1925
- C. August 15, 1947
- D. October 2, 1924
- E. December 18, 1926

Answer: Option B

Explanation :

- The Indian Hockey Federation (IHF) was officially formed on November 7, 1925, in Gwalior, Madhya Pradesh.
- To mark 100 years of Indian hockey, Hockey India organized the 15th Hockey India Congress in Mahabalipuram, Tamil Nadu.
- A nationwide celebration has been announced for November 7, 2025 to commemorate this historic milestone.

Financial Grants:

- Rs. 70 lakhs : Each for hosting the Senior Men's and Senior Women's National Championships
- Rs. 30 lakhs : Each for Junior Men, Junior Women, Sub-Junior Men, and SubJunior Women National Championships
- Rs. 25 lakhs : Per state to support the organisation of district and state-level competitions

About Hockey India :

- Established : 2009
- HQ : New Delhi
- President : Dilip Tirkey



Ques: Which two initiatives were presented in the 29th National Good Governance Webinar under the theme 'Innovation – State' as winners of the PM's Award for Excellence in Public Administration 2024?

- A. e-Sanjeevani and KAVACH
- B. UK-GAMS and Shiksha Setu, Axom
- C. Jal Shakti Abhiyan and Digital Gram
- D. Mission Buniyaad and Pragati Path
- E. Poshan Tracker and e-Vidya

Answer: Option B

Explanation:

- The 29th National Good Governance Webinar was organized by the Department of Administrative Reforms & Public Grievances (DARPG) as part of monthly sessions held since April 2022.
- These webinars are meant to encourage the dissemination and replication of award-winning initiatives under the Prime Minister's Award for Excellence in Public Administration.
- Around 1,000 officials from various departments and training institutes attend each session.

In the 29th webinar, held under the 'Innovation – State' theme for 2024 awardees, the following two initiatives were presented:

- Uttarakhand Government Assets Management System (UK-GAMS), presented by Ms. Nitika Khandelwal, District Magistrate, Tehri Garhwal.
- Shiksha Setu, Axom, presented by Dr. Om Prakash, Mission Director, Samagra Shiksha, Government of Assam.





Recent News Headlines Related to Summits / conference

- The second edition of the World Anti-Doping Agency (WADA) Intelligence & Investigations (I&I) Workshop was hosted in New Delhi by the National Anti-Doping Agency (NADA) India with support from the Ministry of Youth Affairs & Sports
- The Department of Hospital Administration at Army Hospital Research & Referral (AHRR), New Delhi, successfully organised the first-ever Armed Forces National Conference, SHAPE 2025: Sustainable Hospital Architecture, Planning, Infrastructure and Equipment
- World Food India 4th Edition Organised by Union Ministry of Food Processing Industries, with the India Trade Promotion Organisation at New Delhi. Its Theme is “Processing for Prosperity”
- The National Expert Committee meeting was held at the All India Institute of Ayurveda (AIIA), Goa. It was co-chaired by Dr. A. Raghu, Deputy Director General (Ayush), and Dr. J. B. Gupta
- The Trade Conclave 2025 was held in New Delhi and was organized by the Export-Import Bank of India (EXIM Bank). The theme of the conclave was “Building Export-led Growth for Viksit Bharat”.
- Bihar is set to host the first Indian Open Athletics Meet at the Patliputra Sports Complex in Patna. The event is being organized by the Athletics Federation of India (AFI) in collaboration with the Bihar State Sports Authority.
- In New Delhi, the Ministry of Housing and Urban Affairs, Ministry of Home Affairs, and Ministry of Electronics and Information Technology hosted the National Conference on Cyber Security for Cities.
- The Third Regional Consultative Meeting on “Ease of Doing Research & Development (R&D)” was held at the Indian Institute of Technology (IIT) Jammu, Jammu & Kashmir
- India co-chaired the high-level meeting of the Group of Friends for Accountability for Crimes Against Peacekeepers at the United Nations Headquarters, New York
- The 2nd Joint Working Group (JWG) meeting on Agriculture between India and Argentina was held
- Union Minister of Textiles Shri Giriraj Singh held a series of highlevel meetings with major Japanese companies and inaugurated the 16th India Trend Fair 2025 in Tokyo
- Union Finance Minister Nirmala Sitharaman inaugurated the ‘North-East Conclave 2025’ at the Indian Institute of Management (IIM) Shillong, Meghalaya





Ques: India recently signed a Maritime Security and Safety Cooperation agreement with which country during the 13th JDCC meeting?

- A. Saudi Arabia
- B. Oman
- C. United Arab Emirates
- D. Qatar
- E. Bahrain

Answer: Option C

Explanation:

- India signed a Maritime Security and Safety Cooperation agreement with the United Arab Emirates (UAE) during the 13th Joint Defence Cooperation Committee (JDCC) meeting held in New Delhi.
- The agreement was signed between Indian Coast Guard (ICG) Director General Rakesh Pal and UAE's Brigadier Staff Khalid Obaid Shamsi.
- This is the 10th such agreement signed with Coast Guards of Friendly Foreign Countries (FFCs).

The cooperation focuses on key areas including:

- Search and Rescue (M-SAR)
- Transnational Maritime Crime
- Maritime Law Enforcement (MLE)
- Marine Pollution Response (MPR)
- Joint Capacity Building





Ques: Which organization signed an MoU with Ather Energy to boost startups under the Build in Bharat initiative?

- A. DPIIT
- B. Ministry of Power
- C. Ministry of Road Transport
- D. NITI Aayog
- E. Invest India

Answer: Option A

Explanation:

- The Department for Promotion of Industry and Internal Trade (DPIIT), under the Ministry of Commerce and Industry, signed a Memorandum of Understanding (MoU) with Ather Energy.
- This partnership is part of the Build in Bharat initiative launched by the Startup Policy Forum (SPF), which represents over 50 innovation-driven startups.
- The MoU focuses on key areas such as Mentorship and deep-tech support, EV value chain innovation & Talent and skill development
- The goal of the partnership is to promote EV manufacturing, foster clean energy innovation, and support India's sustainable transport transition

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Recent News headlines related to Sports

- 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
- Oscar Piastri, representing UK-based team McLaren, won the 70th edition of the Belgian Grand Prix held at Circuit de Spa-Francorchamps, Stavelot, Belgium
- 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
- 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 event at 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



Ques: Which team won the 14th UEFA European Women's Championship (Women's Euro Cup) in 2025 by defeating the defending World Champions Spain?

- A. Germany
- B. France
- C. Netherlands
- D. Sweden
- E. England

Answer: Option E

Explanation:

- England, the defending champions, won the 14th edition of the UEFA European Women's Championship (UEFA Women's Euro Cup) by defeating Spain in the final.
- The final match was held at the St. Jakob-Park Stadium in Basel, Switzerland.
- This Euro Cup final was a repeat of the 2023 FIFA Women's World Cup final, where Spain had defeated England 1-0.
- A total of 16 European national women's teams competed in the final stages of the tournament.
- Switzerland hosted the tournament from 2nd to 27th July 2025.

About UEFA Women's Championship :

- Founded : 1982
- Number of teams : 16 (finals) 52 (qualifiers)
- Most successful team : Germany (8 titles)
- Current champions : England (2nd title)





Ques: In which district of Bihar is the newly constructed “Buddha Samyak Darshan Museum and Memorial Stupa” located, which is being inaugurated by CM Nitish Kumar?

- A. Nalanda
- B. Gaya
- C. Patna
- D. Vaishali
- E. Rajgir

Answer: Option D

Explanation:

- The “Buddha Samyak Darshan Museum and Memorial Stupa” is located in Vaishaligarh, Vaishali district, Bihar.
- It is being inaugurated by Chief Minister Nitish Kumar and is expected to become a major spiritual and tourist attraction.
- Built over 72 acres with an investment of over Rs.550 crore, the structure is an architectural marvel.
- The stupa is made entirely of stone using tongue-and-groove techniques, with no cement, bricks, or concrete—a first in modern Indian history.
- It is almost twice as tall as the Sanchi Stupa and consists of 42,000 sandstone blocks.
- Designed to be earthquake-resistant, the complex also includes a meditation centre, library, museum, amphitheatre, cafeteria, solar plant, and more.
- A statue of Lord Buddha crafted by Odisha-based artists is also installed as a symbolic centerpiece.
- Buddhist monks from 15 countries including China, Japan, Sri Lanka, Thailand, Nepal, and Myanmar will attend the inauguration.





Recent Headlines Related to Inauguration :

- The Andhra Pradesh government launched the Green Hydrogen Valley Declaration 2025 to establish Andhra Pradesh as India's largest green hydrogen ecosystem
- Union Minister Piyush Goyal (Ministry of Commerce and Industry) inaugurated the Advanced Cyber Skill Centre at the CII Model Career Centre (MCC), Kandivali, Mumbai
- 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





Ques: As of 29 July 2025, which Indian Chief Minister holds the record for the longest continuous tenure in office in Uttar Pradesh?

- A. Mulayam Singh Yadav
- B. Mayawati
- C. Govind Ballabh Pant
- D. Yogi Adityanath
- E. Akhilesh Yadav

Answer: Option D

Explanation:

- As of 29 July 2025, Yogi Adityanath has served as the Chief Minister of Uttar Pradesh for 8 years and 133 days, breaking the previous record.
- The previous record-holder, Pandit Govind Ballabh Pant, served for 8 years and 127 days, including his tenure as Premier before independence.
- Yogi Adityanath was sworn in as CM on 19 March 2017, succeeding Akhilesh Yadav.

The list of longest-serving Chief Ministers in UP includes:

- Yogi Adityanath – 8 years, 133 days
- Govind Ballabh Pant – 8 years, 127 days
- Mayawati – 7 years, 16 days
- Mulayam Singh Yadav – 6 years, 274 days

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LQues: As per the article, what penalty has the US added on top of the 25% tariffs imposed on Indian goods?

- A. Penalty for exporting to Europe
- B. Penalty for buying Chinese goods
- C. Penalty for oil import from Iran
- D. Penalty for buying arms and oil from Russia
- E. Penalty for trade with ASEAN nations

Answer: Option D

Explanation:

- Former US President Donald Trump imposed 25% reciprocal tariffs on Indian goods from August 1.
- In addition, the US added an unspecified penalty on India for buying arms and oil from Russia, citing strategic and geopolitical concerns.
- The move was more severe toward India compared to other nations like Vietnam, Indonesia, and the EU.
- India called the move “unacceptable” and reaffirmed its commitment to defending economic sovereignty, especially in protecting MSMEs and exporters.
- India also signaled its intention to challenge such unilateral trade measures on international platforms.

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LQues: What are BHISHM cubes recently gifted by India to the Maldives on its 60th Independence Day?

- A. Indigenous mobile hospital units
- B. Mobile library units
- C. Disaster relief drones
- D. Renewable energy kits
- E. Smart classroom kits

Answer: Option A

Explanation:

- India gifted two BHISHM cubes to the Maldives as a gesture of regional cooperation and healthcare diplomacy in the Indian Ocean region.
- BHISHM stands for Bharat Health Initiative for Sahyog, Hita and Maitri, and is part of Project Arogya Maitri.
- These are state-of-the-art indigenous mobile hospital units, designed to respond to medical emergencies quickly and efficiently.
- BHISHM cubes are modular and portable, with medical supplies organized in 15-inch boxes, based on injury type and medical need.
- Transport flexibility allows them to be carried by air, land, sea, or drone, with each cube weighing around 20 kg.
- A BHISHM cube = 2 Mother Cubes = 36 mini cubes x 2.
- One Mother Cube provides first-line care, shelter, and food for up to five people for 48 hours, while the second supports 10–15 surgeries per day.
- Each BHISHM Cube can support care for around 200 emergency cases, including trauma, burns, fractures, and shock, and is capable of generating its own power and oxygen for limited durations.





Recent News Headlines Related to First in India and world :

- Stardour Aerospace Technologies Private Limited successfully testfired India's first hydrogen-oxygen propulsion engine at the Indian Institute of Science (IISc) Bengaluru
- Latam-GPT is the name of the first large artificial intelligence language model being developed specifically for Latin America
- 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.



Ques: Which Indian state became the first to launch a statewide, evidence-based anti-drug curriculum in government schools starting August 1, 2025?

- A. Delhi
- B. Maharashtra
- C. Punjab
- D. Kerala
- E. Gujarat

Answer: Option C

Explanation:

- The Punjab Government, led by the Aam Aadmi Party (AAP), is launching a statewide, evidence-based anti-drug curriculum in government schools starting August 1, 2025.
- The initiative is a part of its larger campaign “Yudh Nasheyan Virudh” (War Against Drugs).
- Developed by J-PAL South Asia, an organization led by Nobel Laureate Prof. Abhijit Banerjee, the curriculum targets Classes IX to XII, impacting nearly 8 lakh students.
- It features 35-minute sessions every fortnight for 27 weeks, using documentaries, quizzes, posters, and interactive activities.
- The curriculum was rigorously tested through randomised trials in 78 government schools in Amritsar and Tarn Taran during 2024–25.
- With this move, Punjab becomes the first Indian state to implement such a structured and evidence-driven approach to drug prevention starting from the classroom level.





Ques: Who launched the Sanchar Saathi mobile app in multiple Indian languages to combat telecom frauds?

- A. Ashwini Vaishnaw
- B. Nirmala Sitharaman
- C. Jyotiraditya Scindia
- D. Rajeev Chandrasekhar
- E. Amit Shah

Answer: Option C

Explanation:

- Communications Minister Jyotiraditya Scindia launched the Sanchar Saathi mobile app in 22 Indian languages, including Hindi and 21 regional languages, to enhance accessibility and combat telecom frauds.
- The app was originally launched in January and helps users to Report suspicious communications, Block or trace lost/stolen phones and Check for unauthorized mobile connections
- As of now, the app has crossed 46 lakh downloads.
- The multilingual launch took place during a stakeholders' meeting in New Delhi, focusing on telecom-related cybercrimes.
- The event was attended by representatives from law enforcement agencies, telecom providers, financial institutions, and web developers.
- The initiative is aimed at protecting citizens and increasing digital safety in India's rapidly growing telecom sector.





Recent News Headlines Related to launched Apps/portals

- Meri Panchayat App is an m-Governance platform developed by the Ministry of Panchayati Raj and NIC under MeitY
- UIDAI (Unique Identification Authority of India) launched the “Reporting of Death of a Family Member” service on the myAadhaar Portal on 9th June 2025
- The Department of Empowerment of Persons with Disabilities (DEPwD) has launched a new dedicated portal: <https://grants.depwd.gov.in>
- The Government of India has recently added 7 products from Bihar to the e-NAM (National Agriculture Market) platform to promote online trading
- ATLAS (Asteroid Terrestrial-impact Last Alert System) is an early warning system developed by the University of Hawaii and funded by NASA
- The Coal Ministry is launching a new initiative named RECLAIM, a structured community engagement and development framework for mine closure and repurposing
- C-FLOOD stands for Unified Flood Inundation Forecasting System, developed by C-DAC Pune, CWC, Department of Water Resources, and the Ministry of Jal Shakti
- RailOne is an all-in-one mobile application launched by Indian Railways to integrate key passenger services such as ticket booking (unreserved/platform), live train tracking, e-catering, grievance redressal, porter and taxi booking, etc
- The ECoR Yatra app, launched by the East Coast Railway, is an Android-based mobile application designed to serve as a digital guide for devotees attending the Rath Yatra in Puri, Odisha
- The Sugamya Bharat App (SBA) is a flagship initiative of the Department of Empowerment of Persons with Disabilities (DEPwD) under the Ministry of Social Justice and Empowerment, launched in 2021
- The Union Public Service Commission (UPSC) has launched ‘Pratibha Setu’, a strategic platform to connect non-recommended but meritorious candidates with verified employers like ministries, PSUs, autonomous bodies, and private firms
- Swiggy has launched a new app called Crew to enter the premium lifestyle and travel concierge services segment
- The Directorate General of Taxpayer Services, Mumbai Zonal Unit (DGTS MZU) showcased “ATITHI”, a mobile application developed for international travellers to pre-file customs declarations





Ques: What is the name of India's first quasi-ballistic missile, successfully tested by DRDO from Dr APJ Abdul Kalam Island in Odisha?

- A. Agni Prime
- B. Shaurya
- C. Pralay
- D. Sagarika
- E. Prahaar

Answer: Option C

Explanation:

- The Defence Research and Development Organisation (DRDO) has successfully conducted user trials of India's first quasi-ballistic missile, Pralay, from the Dr APJ Abdul Kalam Island, off the coast of Odisha.
- The Pralay missile has already been integrated with the Indian Army, and a version is also being developed for the Indian Air Force.
- The Government of India sanctioned the project in March 2015 to serve as a tactical missile system for the armed forces.
- Pralay is designed to replace the Prithvi-I missile and is capable of carrying a conventional warhead.

Key Features of Pralay Missile:

- Class: Short-range surface-to-surface missile
- Range: 150 to 500 km
- Weight: 5 tonnes
- Dimensions: Length between 7.5 to 11 meters, diameter 520 mm
- Warhead: Conventional, weighing between 600 to 1000 kg
- Max Speed: 6.1 Mach during terminal phase
- Developed by: Research Centre Imarat (RCI), a DRDO lab
- Other collaborators 1. DRDO, Advanced Systems Laboratory (ASL), 2. Defence Metallurgical Research Laboratory (DMRL), 3. Bharat Dynamics Limited (BDL) and 4. Bharat Electronics Limited (BEL)





Recent News Headlines related to Defence

- The Indian Coast Guard (ICG) has kicked off construction of its first indigenously built Air Cushion Vehicle (ACV) with the Girder Laying and Commencement of Erection ceremony at Chowgule & Company Pvt. Ltd. in Goa
- 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
- Vikram Sarabhai Space Centre and the National Institute of Ocean Technology have signed an MoU for developing 'MATSYA-6000', a human-occupied submersible vessel
- TRACERS stands for Tandem Reconnection And Cusp Electrodynamics Reconnaissance Satellites. The mission was launched by NASA aboard a SpaceX Falcon 9 rocket from Vandenberg Space Force Base, California
- Iran successfully launched its telecommunications and research satellite Nahid-2 into space aboard a Russian Soyuz rocket. It is designed to remain in orbit for five years
- Turkey has unveiled Tayfun Block-4, its first indigenously developed long-range hypersonic ballistic missile, joining the elite group of nations like the USA, Russia, and China in the global hypersonic arms race.
- Apollyon Dynamics, a defence-tech startup founded by Jayant Khatri and Sourya Choudhury from Birla Institute of Technology and Science (BITS), Pilani-Hyderabad Campus, has successfully delivered indigenously developed Unmanned Aerial Vehicles (UAVs) to the Indian Army.
- 'Samudra Prachet', the last of the two indigenous Pollution Control Vessels (PCVs) constructed by Goa Shipyard Ltd (GSL) was launched for Indian Coast Guard (ICG) in Goa on July 23, 2025. First vessel is Samudra Pratap, launched in 2024
- Garden Reach Shipbuilders and Engineers (GRSE) has launched INS Ajay, the eighth and final ship of the Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) series being built for the Indian Navy
- For its first hydrographic mission to Malaysia, the Indian Navy Ship (INS) Sandhayak, the country's domestically constructed Survey Vessel (Large) (SVL), docked at Port Klang, Malaysia
- India is set to receive the first batch of AH-64E Apache attack helicopters from the USA, after a 15-month delay





Ques : Which country has announced a ban on YouTube accounts for children under 16 starting from December 2025?

- A. Canada
- B. United States
- C. Germany
- D. United Kingdom
- E. Australia

Answer: Option E

Explanation :

- The Australian government has classified YouTube as an age-restricted social media platform, effective December 2025, requiring users to be at least 16 years old.
- Previously, YouTube was exempted from these rules when the Australian Parliament passed the social media safety legislation in November 2024.
- This exemption has now been revoked, and the new regulations, announced by Communications Minister Anika Wells, clearly list YouTube among age-restricted platforms.
- The law aims to protect minors under 16 from potential dangers such as harmful content and excessive exposure to social media.

EXAM
Genius





Ques: Which Indian state has declared August 7 as “Sustainable Agriculture Day” to honor the legacy of Dr. M.S. Swaminathan?

- A. Maharashtra
- B. Punjab
- C. Tamil Nadu
- D. Karnataka
- E. Haryana

Answer: Option A

Explanation:

- The Maharashtra Government has announced that August 7 will be observed annually as “Sustainable Agriculture Day” to commemorate the birth centenary of Dr. M.S. Swaminathan, the father of India’s Green Revolution.
- Dr. Swaminathan’s groundbreaking research in wheat and rice productivity enabled India to achieve food self-sufficiency and economic stability.
- In recognition of his impact on Indian agriculture and sustainability, the Government of India awarded him the Bharat Ratna in 2024.
- The United Nations also recognized him as the father of the economic environment.
- As a tribute, Dr. M.S. Swaminathan Bio-Happiness Centres will be established in all agricultural universities across Maharashtra to carry forward his legacy.

EXAM
Genius





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")





IMPORTANT ONE – LINER Current Affairs

Stardour Aerospace Technologies Private Limited successfully testfired India's first hydrogen-oxygen propulsion engine at the Indian Institute of Science (IISc) Bengaluru

On the occasion of World Day Against Trafficking in Persons, a renewed MoU was signed between the Railway Protection Force (RPF) and the National Commission for Women (NCW) to facilitates the organization of structured training programs and sensitization initiatives for RPF personnel.

Remona Evette Pereira, the BA student from St. Aloysius (Deemed to be University), Mangaluru, entered the Golden Book of World Records with her 170-hour-long Bharatanatyam performance.

The Indian Coast Guard (ICG) has kicked off construction of its first indigenously built Air Cushion Vehicle (ACV) with the Girder Laying and Commencement of Erection ceremony at Chowgule & Company Pvt. Ltd. in Goa

EXAM
Genius