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Ques: What new customer authentication method has India Post Payments Bank (IPPB) introduced for secure transactions?

सुरक्षित लेनदेन के लिए इंडिया पोस्ट पेमेंट्स बैंक (IPPB) ने ग्राहक प्रमाणीकरण की कौन सी नई विधि शुरू की है?

- A. Voice recognition authentication / वॉयस रिकग्निशन प्रमाणीकरण
- B. Iris scan authentication / आईरिस स्कैन प्रमाणीकरण
- C. Face authentication using Aadhaar / आधार आधारित फेस प्रमाणीकरण
- D. Smart card authentication / स्मार्ट कार्ड प्रमाणीकरण
- E. Palm vein recognition / पाम वेन रिकग्निशन

Answer: Option C

Explanation :

- India Post Payments Bank (IPPB) has launched a nationwide Aadhaar-based Face Authentication facility for customer transactions.
- Developed in collaboration with UIDAI, this feature allows transactions using facial recognition, eliminating the need for Fingerprints and OTPs
- It is a significant step toward empowering elderly and differently-abled individuals by enhancing security and ease of access.
- This aligns with IPPB's mission: "Aapka Bank, Aapke Dwaar."
- IPPB, launched on 1st September 2018, is 100% government-owned and operates under the Ministry of Communications.
- It serves over 11 crore customers across 5.57 lakh villages and towns, offering services in 13 languages.

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Ques: The Banking Laws (Amendment) Act, 2025, which introduces key reforms across five major banking legislations, came into effect from which date?

बैंकिंग क़ानून (संशोधन) अधिनियम, 2025, जो पाँच प्रमुख बैंकिंग क़ानूनों में प्रमुख सुधार करता है, किस तिथि से प्रभाव में आया?

- A. 1st July 2025
- B. 1st August 2025
- C. 15th August 2025
- D. 1st September 2025
- E. 30th June 2025

Answer: Option B

Explanation :

- The Banking Laws (Amendment) Act, 2025 came into force on 1st August 2025, as appointed by the Central Government.
- Banking Companies (Acquisition and Transfer of Undertakings) Acts of 1970 and 1980
- Specifically, sections 3, 4, 5, 15, 16, 17, 18, 19, and 20 of the Act came into effect from this date.

The Act introduces reforms through 19 amendments to the following major banking legislations:

- Reserve Bank of India Act, 1934
- Banking Regulation Act, 1949
- State Bank of India Act, 1955

Changing the Meaning of Substantial Interest :

- The threshold for "substantial interest" was raised from Rs.5 lakh to Rs.2 crore, which is a significant adjustment. Eligibility for directorship in banks is based on this cap, which has been in place since 1968.
- They increase banks' minimum paid-up capital from Rs.5 lakh to Rs.2 crore.



The tenure of directors in cooperative banks :

- The Act brings the terms of cooperative bank directors into compliance with the 97th Amendment to the Constitution. With the exception of chairpersons and full-time directors, the maximum term for directors has been increased from eight to ten years.

Unclaimed Amount Transfer to IEPF :

- The Investor Education and Protection Fund (IEPF) can now receive unclaimed shares, interest, and bond redemption sums that have been outstanding for seven years from public sector banks (PSBs).

Giving Statutory Auditors More Power :

- The changes provide PSBs the authority to pay statutory auditors. The measure gives banks the authority to determine their auditor's compensation. (The RBI's earlier repair)

Modifications to Reporting and Regulations :

- The Act updates banks' reporting schedules to the Reserve Bank of India. The meaning of "fortnight" was changed by the RBI Act to be one day to the fifteenth day and two to sixteen days to the last day of the month.

Nomination Facility :

- The Nomination Facility enables account holders to suggest up to four nominations, either concurrently or consecutively.
- Only consecutive nominations will be accepted for Safety Locker.





Ques: What is a new filter introduced under the revised Enhanced Surveillance Mechanism (ESM) framework for companies with market capitalisation under Rs.1,000 crore?

Rs.1,000 करोड़ से कम मार्केट कैप वाले कंपनियों के लिए संशोधित एन्हांस्ड सर्विलांस मैकेनिज्म (ESM) के तहत नया फिल्टर क्या पेश किया गया है?

- A. Debt-to-equity ratio filter / ऋण-से-इक्विटी अनुपात फिल्टर
- B. Promoter holding filter / प्रवर्तक हिस्सेदारी फिल्टर
- C. Price-to-earnings ratio filter / मूल्य-से-आय अनुपात फिल्टर
- D. Volume-to-market-cap ratio filter / वॉल्यूम-से-मार्केट कैप अनुपात फिल्टर
- E. Dividend payout ratio filter / डिविडेंड पेआउट अनुपात फिल्टर

Answer: Option C

Explanation :

- Securities and Exchange Board of India (SEBI) and stock exchanges have revised the Enhanced Surveillance Mechanism (ESM) for companies with a market cap under Rs.1,000 crore.
- The revised framework, effective July 28, 2025, impacts 28 companies currently under surveillance.
- Under Stage 1, surveillance was earlier based on high-low price variation. Now, a sustained 3-month upward close-to-close price trend is also considered.
- Under Stage 2, a new Price-to-Earnings (PE) ratio filter has been introduced.
- Only stocks with a PE ratio up to twice that of the Nifty 500 index will qualify to move to Stage 2.
- This helps monitor excessively overvalued stocks more closely.
- Restrictions for Stage 1 include 100% margin from T+2 and Trade-for-trade settlement with a 5% price band
- If the stock already has a 2% band, it stays unchanged.





Recent News Headlines Related to SEBI

- 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
- 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



Ques: Who has been appointed as the new Vice-Chief of the Army Staff of India?
भारत के नए सेना उपप्रमुख के रूप में किसे नियुक्त किया गया है?

- A. Lt. Gen. N.S. Raja Subramani / ले. जनरल एन.एस. राजा सुब्रमणि
- B. Lt. Gen. Anil Chauhan / ले. जनरल अनिल चौहान
- C. Lt. Gen. Pushpendra Singh / ले. जनरल पुष्पेन्द्र सिंह
- D. Lt. Gen. R.P. Kalita / ले. जनरल आर.पी. कलिता
- E. Lt. Gen. Manoj Pande / ले. जनरल मनोज पांडे

Answer: Option C

Explanation :

- Lt. Gen. Pushpendra Singh, a senior officer from the Parachute Regiment, has been appointed as the new Vice-Chief of the Army Staff.
- He will assume charge on Friday, succeeding Lt. Gen. N.S. Raja Subramani.
- Lt. Gen. Singh has a distinguished military career spanning over 35 years with key operational and command roles.
- His extensive experience and leadership qualities played a vital role in his appointment as the Vice-Chief.

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Recent Defence related appointments :

- Vice Admiral Sanjay Vatsayan : 47th Vice Chief of the Naval Staff (VCNS) (succeeds Vice Admiral Krishna Swaminathan)
- Lieutenant General Pushpendra Singh : Vice Chief of the Army Staff
- Sanjay Singhal : Director General of Sashastra Seema Bal (SSB) (replaces Amrit Mohan Prasad)
- Sonali Mishra : first woman Director General (DG) of the Railway Protection Force (RPF)
- Sub-Lieutenant (SLt) Aastha Poonia : first woman pilot in the fighter stream of Indian Naval Aviation
- Lieutenant General Dinesh Singh Rana : 23rd Colonel of the Regiment of Garhwal Rifles (succeed Lieutenant General NS Raja Subramani)
- Rear Admiral V Ganapathy : command of the Military Institute of Technology (MILIT), Pune
- Senior IPS officer Parag Jain : Chief of RAW (Research and Analysis Wing)
- Lt Gen Rajiv Ghai : Deputy Chief of Army Staff (Strategy)
- Lieutenant Commander Yashasvi Solanki : Aide-de-Camp (ADC) to the President of India
- Shri Shailendra Nath Gupta : Director General of Defence Estates
- Lieutenant General Dinesh Singh Rana : 18th Commander-in-Chief of the Andaman and Nicobar Command (CINCAN) (replaces Air Marshal Saju Balakrishnan)
- Eyal Zamir : 24th Israel's new military chief (Replaced Lieutenant General Herzi Halevi)
- Dr Mayank Sharma : Controller General of Defence Accounts (CGDA)
- Kash Patel : 9th director of the Federal Bureau of Investigation (FBI)
- Shashank Anand : Inspector general (IG) of the Border Security Force of strategic Jammu sector (Replaced DK Boora)
- Amrit Mohan Prasad : Director General of Sashastra Seema Bal (SSB), the additional responsibility of Director General, Bureau of Civil Aviation Security (BCAS)
- Mahesh Kumar Aggarwal : Director General of the Border Security Force (BSF)
- Gyanendra Pratap Singh : Director General of the Central Reserve Police Force (CRPF)
- Air Commodore Debakinandan Sahu : Command of the Base Repair Depot (BRD) at Tughlakabad (Air Commodore Rishi Seth)





LQues: Which shipyard delivered the stealth frigate Himgiri (Yard-3022) to the Indian Navy under Project 17A?

प्रोजेक्ट 17A के तहत स्टील्थ फ्रिगेट हिमगिरि (यार्ड-3022) को भारतीय नौसेना को किस शिपयार्ड ने सौंपा?

- A. Mazagon Dock Shipbuilders Limited / मझगांव डॉक शिपबिल्डर्स लिमिटेड
- B. Hindustan Shipyard Limited / हिंदुस्तान शिपयार्ड लिमिटेड
- C. Cochin Shipyard Limited / कोचीन शिपयार्ड लिमिटेड
- D. Garden Reach Shipbuilders & Engineers / गार्डन रीच शिपबिल्डर्स एंड इंजीनियर्स
- E. Goa Shipyard Limited / गोवा शिपयार्ड लिमिटेड

Answer: Option D

Explanation :

- Stealth Frigate Himgiri (Yard-3022) is one of the seven Project 17A Nilgiri-class frigates being built for the Indian Navy.
- It was delivered by Garden Reach Shipbuilders & Engineers (GRSE), a defence shipyard based in Kolkata.

Under Project 17A:

- GRSE is building 3 ships: Himgiri, Dunagiri, and Vindhyagiri.
- Mazagon Dock Shipbuilders Limited (MDL) is building 4 ships: Nilgiri, Udaygiri, Taragiri, and Mahendragiri.

Features of Nilgiri-class Frigates:

- ~6,670 tons displacement
- ~149 meters in length
- 75% indigenous content
- Equipped with BrahMos missiles, MRSAMs, torpedoes, AESA radars, and can carry 2 helicopters





Recent News Headlines related to Defence

- As part of the Indian Navy's ongoing operational deployment to South East Asia, Indian Naval Ships INS Delhi, Shakti, and Kiltan, of the Eastern Fleet arrived at Manila, Philippines.
- Goa Shipyard Limited (GSL), a defence PSU under the Ministry of Defence, launched ICGS Atal, the sixth Fast Patrol Vessel (FPV) of the Adanya-class, in Vasco-da-Gama, Goa
- 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





Ques: Which Indian state made it mandatory to register borewells and imposed charges on groundwater extraction starting July 2025?

जुलाई 2025 से किस भारतीय राज्य ने बोरवेल पंजीकरण को अनिवार्य किया और भूजल निकासी पर शुल्क लगाया है?

- A. Maharashtra / महाराष्ट्र
- B. Karnataka / कर्नाटक
- C. Tamil Nadu / तमिलनाडु
- D. Gujarat / गुजरात
- E. Andhra Pradesh / आंध्र प्रदेश

Answer: Option B

Explanation :

- The Karnataka government implemented groundwater extraction charges from July 2025 to regulate usage and encourage sustainability.
- Charges range from Rs.1 to Rs.35 per cubic metre depending on the category (individuals, societies, industries, etc.).
- No Objection Certificate (NOC) is now mandatory from Karnataka Ground Water Authority (KGWA) for all new borewells.
- All existing borewells must be registered, regardless of when they were drilled.
- Borewell drilling agencies also need to register with KGWA.
- Penalties for violations range from Rs.5,000 to Rs.2,00,000 depending on groundwater consumption levels.

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Ques: What is the total estimated cost of the recently approved railway multi-tracking projects across 6 states?

हाल ही में 6 राज्यों में मंजूर की गई रेलवे मल्टी-ट्रैकिंग परियोजनाओं की कुल अनुमानित लागत कितनी है?

- A. Rs.10,500 crore
- B. Rs.11,169 crore
- C. Rs.12,000 crore
- D. Rs.9,574 crore
- E. Rs.13,829 crore

Answer: Option B

Explanation :

- The Union Cabinet approved 4 major railway multi-tracking projects with a total estimated cost of Rs.11,169 crore, spanning 574 km and covering 13 districts across Maharashtra, Madhya Pradesh, West Bengal, Bihar, Odisha, and Jharkhand.
- These projects aim to enhance freight capacity by 96 million tonnes annually, reduce CO₂ emissions by 515 crore kg, and save 16 crore litres of fuel per year.
- They are also expected to generate 2.29 crore man-days of employment and benefit 43.6 lakh people in 2,309 villages by FY 2028–29.

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Ques: The recently signed GENIUS Act in the US provides a federal framework for which of the following digital financial instruments?

अमेरिका में हाल ही में हस्ताक्षरित GENIUS अधिनियम किस डिजिटल वित्तीय साधन के लिए एक संघीय ढांचा प्रदान करता है?

- A. Central Bank Digital Currencies / केंद्रीय बैंक डिजिटल मुद्राएँ
- B. Crypto ETFs / क्रिप्टो ईटीएफ
- C. Stablecoins / स्थिर मुद्राएँ
- D. NFTs / एनएफटी
- E. Digital Bonds / डिजिटल बॉन्ड्स

Answer: Option C

Explanation :

- Stablecoins are blockchain-based digital currencies that aim to maintain a stable value by pegging to reference assets like the US Dollar or gold.
- Unlike volatile cryptocurrencies like Bitcoin, stablecoins offer price stability, making them useful for digital payments and cross-border transactions.
- Major issuers include Tether (USDT), Circle (USDC), and MakerDAO (DAI).
- The GENIUS Act, signed by US President Donald Trump, is America's first federal legislation regulating stablecoins, providing legal clarity and oversight for issuers and users.
- This law has reignited global interest in stable, regulated digital currencies.

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Ques: What is the total approved outlay for the Pradhan Mantri Kisan SAMPADA Yojana (PMKSY) during the 15th Finance Commission Cycle (FCC), as per the recent Union Cabinet decision?

हाल ही में केंद्रीय मंत्रिमंडल के निर्णय के अनुसार, 15वें वित्त आयोग चक्र (FCC) के दौरान प्रधानमंत्री किसान संपदा योजना (PMKSY) के लिए कुल स्वीकृत व्यय कितना है?

- A. Rs.4520 crores
- B. Rs.5620 crores
- C. Rs.6520 crores
- D. Rs.7200 crores
- E. Rs.8120 crores

Answer: Option C

Explanation :

- The Union Cabinet chaired by Prime Minister Narendra Modi has approved a total outlay of Rs.6520 crore for the Pradhan Mantri Kisan SAMPADA Yojana (PMKSY) during the 15th Finance Commission Cycle (FCC).

This includes:

- Rs.1000 crore for 50 Multi-Product Food Irradiation Units under the Integrated Cold Chain and Value Addition Infrastructure (ICCVAI).
- Expected outcome: 20–30 lakh metric tonnes of annual food preservation capacity.
- Support for 100 Food Testing Laboratories (FTLs) under Food Safety and Quality Assurance Infrastructure (FSQAI); to be NABL accredited.
- Rs.920 crore for other component schemes under PMKSY.

About PMKSY Scheme :

- Launched : 2017 as SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters)
- Term : Extended in 2020-21, and continues till 31 March 2026
- Outlay : Rs. 6520 crores
- Ministry : Ministry of Food Processing Industries (MoFPI)
- To modernize infrastructure from farm gate to retail outlet, enhance farmer incomes, reduce wastage, and boost food processing and exports





Ques : Who has been appointed as the new Managing Director of IFFCO after US Awasthi's term ended?

यूएस अवस्थी का कार्यकाल समाप्त होने के बाद इफको का नया प्रबंध निदेशक किसे नियुक्त किया गया है?

- A. Ramesh Chand / रमेश चंद
- B. KJ Patel / केजे पटेल
- C. Suresh Narayanan / सुरेश नारायणन
- D. Rajeev Sinha / राजीव सिन्हा
- E. Anil Kumar / अनिल कुमार

Answer : Option B

Explanation :

- IFFCO (Indian Farmers Fertiliser Cooperative Limited) has appointed KJ Patel as its new Managing Director after the retirement of US Awasthi, who stepped down upon turning 80.
- Patel earlier served as Director-Technical and has 32+ years of experience in nitrogenous and phosphatic fertilizer plant maintenance.
- He holds a Mechanical Engineering degree from Saurashtra University and also headed IFFCO's Paradip Plant in Odisha.
- Known for his strategic thinking and deep industry expertise, Patel's leadership is expected to align with IFFCO's vision for innovation and long-term growth.
- The appointment was announced by IFFCO Chairman Dileep Sanghani, who expressed confidence in Patel's capabilities.

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Recent Appointment in different departments :

- A. Robert Jerard Ravi : 3-month extension as the Chairman and Managing Director of Bharat Sanchar Nigam Limited (BSNL) and Mahanagar Telephone Nigam Limited (MTNL) till October 14, 2025
- Mumbai-born Shailesh Jejurikar : President & CEO of Procter & Gamble (P&G) (succeed Jon Moeller)
- Nikhil Ravishankar, an executive of Indian origin : CEO of Air New Zealand (Replaced CEO Greg Foran)
- 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 (UNGCI) 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 (UNGCI) 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)
- Gurdeep Singh : one-year extension as CMD of NTPC Limited, till 31 July 2026





Ques: What is the name of the first scientifically authenticated monofloral lavender honey developed in India?

भारत में विकसित पहला वैज्ञानिक रूप से प्रमाणित मोनोफ्लोरल लैवेंडर शहद कौन-सा है?

- A. Aroma Gold / एरोमा गोल्ड
- B. Pulwama Nectar / पुलवामा नेक्टर
- C. Lavender Delight / लैवेंडर डिलाइट
- D. Lavender Honey / लैवेंडर हनी
- E. Himalayan Bloom / हिमालयन ब्लूम

Answer: Option D

Explanation :

- India has developed its first scientifically bio-authenticated monofloral Lavender Honey through CSIR-IIIM at its Pulwama Field Station in Jammu & Kashmir under the CSIR Floriculture Mission.
- The honey is derived from *Lavandula angustifolia* and was validated through advanced techniques like DNA barcoding and microscopy.
- It contains over 61% lavender pollen and 27 bioactive compounds with antioxidant and anti-inflammatory properties.
- This innovation promotes value addition for farmers and is part of the broader CSIR Aroma Mission, contributing to the “Purple Revolution” praised by Prime Minister Modi.

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Recent News Headlines Related to First in India and world :

- Medha Roopam became the first-ever woman District Magistrate of Gautam Buddha Nagar, Uttar Pradesh
- International astronomers have, for the first time, observed the formation of a new planetary system around a baby star named 'HOPS-315'
- 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
- 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





Ques: What is the primary objective of the 'Benevolence Fund' established by the All India Football Federation (AIFF)?

अखिल भारतीय फुटबॉल महासंघ (AIFF) द्वारा स्थापित 'बेनिवोलेंस फंड' का मुख्य उद्देश्य क्या है?

- A. To sponsor international football events / अंतरराष्ट्रीय फुटबॉल आयोजनों को प्रायोजित करना
- B. To provide medical and financial assistance to retired football community members / सेवानिवृत्त फुटबॉल समुदाय के सदस्यों को चिकित्सा और वित्तीय सहायता प्रदान करना
- C. To reward best performing teams annually / सर्वश्रेष्ठ प्रदर्शन करने वाली टीमों को वार्षिक पुरस्कार देना
- D. To fund AIFF infrastructure projects / AIFF बुनियादी ढांचा परियोजनाओं के लिए धन जुटाना
- E. To train new referees and coaches / नए रेफरी और कोचों को प्रशिक्षण देना

Answer: Option B

Explanation :

- The All India Football Federation (AIFF) launched the Benevolence Fund to offer one-time medical financial assistance to retired players, coaches, referees, match officials, and support staff.
- The fund was initiated with an initial corpus of Rs.7,00,002, including personal contributions of Rs.1,00,001 each by AIFF President Kalyan Chaubey and Vice President N. A. Haris.
- Additionally, AIFF has proposed a separate 'Pension Fund' to provide retirement pensions for long-serving employees.
- Eligibility for Pension Fund: Minimum 20 years of service and retirement at age 60 or above from AIFF.

Genius





Recent News headlines related to Sports

- Shreyasi Joshi has made history—becoming the first Indian to win gold in Classic Slalom at the Asian Roller Skating Championships 2025, held in South Korea.
- 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
- 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



Ques: Where was India's first-ever Grassland Bird Census conducted between March and May 2025?

भारत की पहली घासभूमि पक्षी जनगणना मार्च से मई 2025 के बीच कहां आयोजित की गई थी?

- A. Jim Corbett National Park / जिम कॉर्बेट नेशनल पार्क
- B. Keoladeo National Park / केवलादेव नेशनल पार्क
- C. Kaziranga National Park / काजीरंगा राष्ट्रीय उद्यान
- D. Gir National Park / गिर राष्ट्रीय उद्यान
- E. Bharatpur Bird Sanctuary / भरतपुर पक्षी अभयारण्य

Answer: Option C

Explanation :

- Kaziranga National Park in Assam conducted India's first-ever Grassland Bird Census from March 18 to May 25, 2025.
- The census recorded 43 grassland bird species, with the use of passive acoustic recording monitoring as a key innovation.
- It was a joint effort by forest officials, researchers, conservationists, and park authorities.

The primary objectives were:

- To monitor the grassland bird population,
- Identify rare, endemic, and globally threatened species,
- Understand breeding patterns and assess the ecological health of Kaziranga's grasslands





Ques: Who is the author of the upcoming biography "M S Swaminathan: The Man Who Fed India"?

"एम एस स्वामीनाथन: द मैन हू फेड इंडिया" नामक आगामी जीवनी के लेखक कौन हैं?

- A. Harper Lee / हार्पर ली
- B. Priyambada Jayakumar / प्रियांबदा जयकुमार
- C. Shashi Tharoor / शशि थरूर
- D. Gurcharan Das / गुर्चरण दास
- E. Ramachandra Guha / रामचंद्र गुहा

Answer: Option B

Explanation:

- The biography titled "M S Swaminathan: The Man Who Fed India" has been authored by Priyambada Jayakumar.
- It will be published by HarperCollins to commemorate the 100th birth anniversary of M S Swaminathan, who is known as the Father of India's Green Revolution.
- Swaminathan played a pivotal role in introducing high-yielding varieties of wheat and rice, significantly enhancing India's food security.

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Recent News Headlines Related to Books :

- "The Man Who Became Cinema" : Ashok Chopra
- "Sustainable Wellness of Students: A Collective Responsibility in Higher Education"
: co-edited by Prof. Kamal Kishore Pandey , Prof. Lata Pandey, and Dr. Ramanand
- "The Rise of the Hitman: The Rohit Sharma Story" : R. Kaushik
- The New World: 21st Century Global Order and India : Ram Madhav
- "Eternal Light: The Life and Times of His Holiness the 14th Dalai Lama." : Arvind Yadav
- Das Paise ka Postcard : retired Army man S.N. Ahmed
- "Honest John: A Life of John Matthai" : Bakhtiar K. Dadabhoy
- 'One in a Billion' : Sonal Holland
- Confessions of a Shakespeare Addict : Retired IPS officer V.S. Ravi
- The Sour Mango Tree: Selected Works : Palyaada Lankesh (translated by Dr nataraj hulyar)
- Swasthya Ke Prahari : Lalit Shaurya
- 'Ambedkar ke Sandesh' : compiled by D.S. Veeraiah
- The One: Cricket, My Life and More : Former Indian Cricketer Shikhar Dhawan
- 'Mujib's Blunders: The Powers and the Plot Behind His Killing' : Manash Ghosh
- A Billion Butterflies: A Life in Climate and Chaos Theory : Dr. Jagadish Shukla
- "History That India Ignored" : Prem Prakash, Chairman of Asian News International (ANI)
- 'New World: 21st Century Global Order in India' : senior BJP leader Ram Madhav
- "Zan! Zendege! Azadi!" (Woman! Life! Freedom!) : Chowra Makaremi
- "Varalaru Koorum Tamil Nattu Kaasugal (Coins that Speak Tamil Nadu History) :
Thangam Thennarasu, Minister for Finance, Tamil Nadu and Arumuga Sitharaman, a
noted numismatic researcher
- A Different Kind of Power : Jacinda Kate Laurell Ardern
- "The Stars Light the Way" : Sucheta Raj Khanna
- India's Finance Ministers III: Different Strokes (1998-2014) : A.K. Bhattacharya's





Ques: What is the primary objective of the recently adopted New York Declaration by the United Nations?

हाल ही में संयुक्त राष्ट्र द्वारा अपनाए गए न्यूयॉर्क घोषणा पत्र का मुख्य उद्देश्य क्या है?

- A. Establishing global climate action targets / वैश्विक जलवायु कार्रवाई लक्ष्यों की स्थापना
- B. Creating a demilitarised Palestinian state alongside Israel / इज़राइल के साथ एक निरस्त्र फ़िलिस्तीनी राज्य की स्थापना
- C. Promoting international trade regulations / अंतर्राष्ट्रीय व्यापार विनियमों को बढ़ावा देना
- D. Declaring Gaza as a UN-administered territory / गाज़ा को संयुक्त राष्ट्र प्रशासित क्षेत्र घोषित करना
- E. Imposing sanctions on countries violating human rights / मानवाधिकार उल्लंघन करने वाले देशों पर प्रतिबंध लगाना

Answer: Option B

Explanation :

- The New York Declaration was adopted at a major UN conference focused on resolving the Israeli-Palestinian conflict.
- It proposes the creation of an independent and demilitarised Palestinian state that would coexist peacefully with Israel.
- The declaration also includes a phased plan to end ongoing warfare in Gaza and restore peace in the region.
- This reflects a growing international consensus on resolving the conflict through diplomatic dialogue and regional integration, rather than prolonged military engagement.

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Ques: Which of the following universities was recently issued a Letter of Intent (LoI) to set up a campus in India as per the Union Education Ministry's announcement at ABSS 2025?

हाल ही में एबीएसएस 2025 में केंद्रीय शिक्षा मंत्रालय द्वारा भारत में परिसर स्थापित करने के लिए निम्नलिखित में से किस विश्वविद्यालय को आशय पत्र (LoI) जारी किया गया?

- A. Harvard University / हार्वर्ड विश्वविद्यालय
- B. University of Southampton / यूनिवर्सिटी ऑफ साउथैम्पटन
- C. Yale University / येल विश्वविद्यालय
- D. Stanford University / स्टैनफोर्ड विश्वविद्यालय
- E. Western Sydney University / वेस्टर्न सिडनी विश्वविद्यालय

Answer: Option E

Explanation :

- Union Education Minister Dharmendra Pradhan issued Letters of Intent (LoIs) to four international universities to set up campuses in India Western Sydney University (Australia), Victoria University (Australia), La Trobe University (Australia) and University of Bristol (UK)
- The announcement was made during the Akhil Bhartiya Shiksha Samagam (ABSS) in New Delhi, celebrating 5 years of the National Education Policy (NEP) 2020.
- India aims to host up to 15 foreign university campuses.
- Campuses already being set up include Deakin University and University of Wollongong at GIFT City, Gujarat and University of Southampton in Gurugram, Delhi NCR

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Ques: T. N. Manoharan, who recently passed away, was associated with which of the following institutions as Chairman at the time of his demise?

हाल ही में निधन हुए टी. एन. मनोहरन निम्नलिखित में से किस संस्था के अध्यक्ष के रूप में कार्यरत थे?

- A. Reserve Bank of India / भारतीय रिज़र्व बैंक
- B. Canara Bank / केनरा बैंक
- C. ICICI Bank / आईसीआईसीआई बैंक
- D. Lakshmi Vilas Bank / लक्ष्मी विलास बैंक
- E. IDBI Bank / आईडीबीआई बैंक

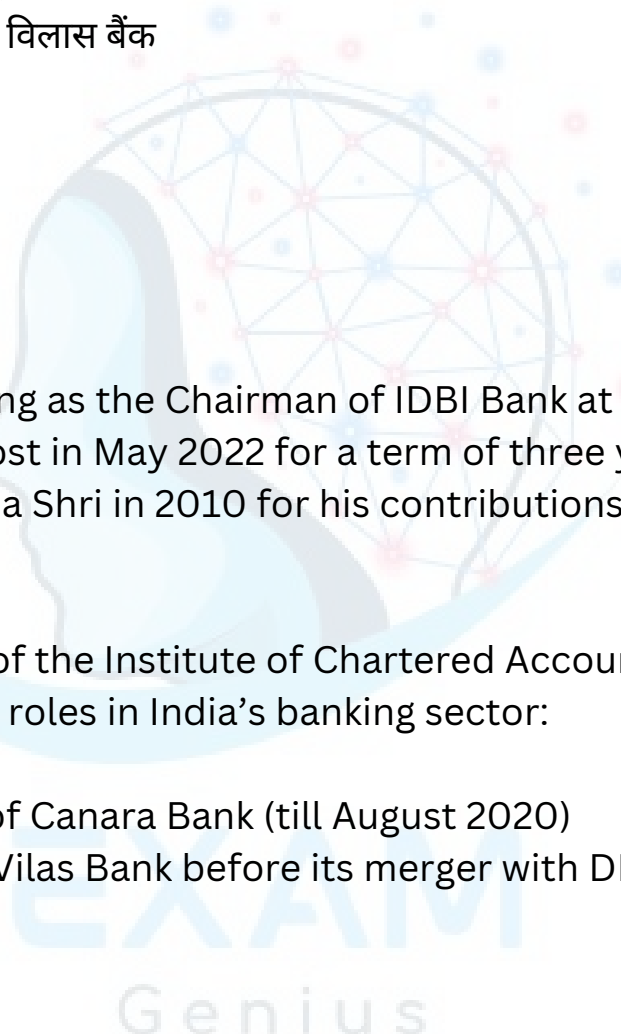
Answer: Option E

Explanation :

- T. N. Manoharan was serving as the Chairman of IDBI Bank at the time of his death. He was appointed to this post in May 2022 for a term of three years.
- He was awarded the Padma Shri in 2010 for his contributions in the field of Trade and Industry.

He was a former President of the Institute of Chartered Accountants of India (ICAI) and held various significant roles in India's banking sector:

- Non-Executive Chairman of Canara Bank (till August 2020)
- Administrator of Lakshmi Vilas Bank before its merger with DBS Bank





Ques: Pramila Medhe, who recently passed away, was associated with which of the following organisations as its Chief?

हाल ही में जिन प्रमिला मेधे का निधन हुआ, वे निम्नलिखित में से किस संगठन की प्रमुख रही थीं?

- A. Bharatiya Janata Party / भारतीय जनता पार्टी
- B. Rashtriya Swayamsevak Sangh / राष्ट्रीय स्वयंसेवक संघ
- C. Vishwa Hindu Parishad / विश्व हिंदू परिषद
- D. Akhil Bharatiya Vidyarthi Parishad / अखिल भारतीय विद्यार्थी परिषद
- E. Rashtra Sevika Samiti / राष्ट्र सेविका समिति

Answer: Option E

Explanation :

- Pramila Medhe was the former Pramukh Sanchalika (Chief) of the Rashtra Sevika Samiti, the women's wing ideologically aligned with the Rashtriya Swayamsevak Sangh (RSS).
- She led the organization from 1978 to 2003.
- RSS Chief Dr. Mohan Bhagwat paid tribute to her after her demise in Nagpur.
- The Rashtra Sevika Samiti is one of India's largest women-led nationalist organizations and works parallel to the RSS.

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IMPORTANT ONE – LINER Current Affairs

Andhra Pradesh achieved a Guinness World Record for hosting the largest parent-teacher meeting (PTM). It saw the participation of over 5.34 million parents and teachers across 61,000 schools

Reliance Industries Ltd (RIL), Oil and Natural Gas Corporation (ONGC) and BP Exploration (Alpha) Ltd for a Saurashtra basin oil and gas exploration block

In an attempt to check water pollution and promote conservation of the Indus River, Ladakh has declared August 12 as a Safai Andolan Day for the mighty river.

The Indian Film Festival of Melbourne (IFFM) 2025 will pay tribute to iconic filmmaker Ritwik Ghatak on his 100th birth anniversary with a special retrospective celebrating his cinematic legacy.

Athletes will be eligible to compete in the female category for world ranking competitions such as the World Championships only if they clear a one-time gene test in a bid to protect the integrity of women's sport, World Athletics

Elon Musk's xAI has released "Baby Grok," a child-friendly version of its problematic chatbot Grok.

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महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

आंध्र प्रदेश ने सबसे बड़ी अभिभावक-शिक्षक बैठक (पीटीएम) आयोजित करने का गिनीज वर्ल्ड रिकॉर्ड बनाया। इसमें 61,000 स्कूलों के 53.4 लाख से ज़्यादा अभिभावकों और शिक्षकों ने हिस्सा लिया।

सौराष्ट्र बेसिन में तेल और गैस अन्वेषण ब्लॉक के लिए रिलायंस इंडस्ट्रीज लिमिटेड (आरआईएल), ऑयल एंड नेचुरल गैस कॉर्पोरेशन (ओएनजीसी) और बीपी एक्सप्लोरेशन (अल्फा) लिमिटेड के बीच समझौता।

जल प्रदूषण को रोकने और सिंधु नदी के संरक्षण को बढ़ावा देने के प्रयास में, लद्दाख ने 12 अगस्त को इस विशाल नदी के लिए सफाई आंदोलन दिवस घोषित किया है।

मेलबर्न का भारतीय फिल्म महोत्सव (आईएफएफएम) 2025, प्रतिष्ठित फिल्म निर्माता ऋत्विक घटक को उनकी 100वीं जयंती पर उनकी सिनेमाई विरासत का जश्न मनाने वाले एक विशेष कार्यक्रम के साथ श्रद्धांजलि अर्पित करेगा।

विश्व एथलेटिक्स ने कहा है कि महिला खेलों की अखंडता की रक्षा के लिए, एथलीट विश्व चैंपियनशिप जैसी विश्व रैंकिंग प्रतियोगिताओं में महिला वर्ग में तभी भाग ले पाएँगे जब वे एक बार का जीन परीक्षण पास कर लें।

एलोन मस्क की xAI ने अपने समस्याग्रस्त चैटबॉट Grok का बच्चों के अनुकूल संस्करण "बेबी गोक" जारी किया है।

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