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Ques: As per the RBI's new directive effective from January 1, 2026, which of the following types of loans are exempted from prepayment penalties when offered on floating interest rates?

- A. Loans to large corporates
- B. Floating rate personal loans & MSE business loans
- C. Fixed rate home loans
- D. Education loans only
- E. Loans sanctioned before January 2024

Answer: Option B

Explanation:

- The Reserve Bank of India (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.
- The norms apply to loans sanctioned or renewed after January 1, 2026.
- This includes loans by commercial banks, tier-4 UCBs, NBFC-ULs, and All India Financial Institutions.
- Small Finance Banks, RRBs, and Local Area Banks have been excluded, as they are already prohibited from charging prepayment fees on loans up to Rs.50 lakh.
- For cash credit/overdraft, no charges will apply if the borrower gives prior notice of non-renewal as per the agreement.

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Recent News Headlines Related to RBI

- RBI has granted in-principle approval to Saraswat Co-operative Bank (SCB) for the acquisition of the New India Co-operative Bank (NICB) under the voluntary amalgamation scheme for Urban Co-operative Banks (UCBs)
- As per the RBI's June 2025 Financial Stability Report, the Gross Non-Performing Assets (GNPA) ratio of Scheduled Commercial Banks (SCBs) is projected to rise marginally from 2.3% in March 2025 to 2.5% by March 2027 under the baseline scenario
- According to the June 2025 edition of RBI's Financial Stability Report (FSR), India's household debt as a percentage of GDP declined from 42.9% (June 2024) to 41.9% (December 2024).
- RBI has revised the operational hours for SDF and MSF. Effective July 1, 2025, these liquidity tools will now be available from 7:00 PM to 11:59 PM every day
- According to the RBI, India's external debt rose by 10% to USD 736.3 billion at the end of March 2025, up from USD 668.8 billion in March 2024
- RBI has issued new guidelines to tighten the security of Aadhaar Enabled Payment System (AePS) transactions and reduce fraud risks
- Panaji (Goa) based Instifi has received Certificate of Authorization (COA), a final authorization from RBI to operate as a licensed online Payment Aggregator (PA) under the Payments and Settlement Systems (PSS) Act, 2007
- As per the June 2025 bulletin of the Reserve Bank of India (RBI), India has emerged as the top destination in the Global South for Greenfield investments in the digital economy
- RBI has extended call money market hours by 2 hours, now operating from 9:00 AM to 7:00 PM
- RBI has scheduled a 7-day Variable Rate Reverse Repo (VRRR) auction of Rs.1 lakh crore on June 27, 2025 to absorb surplus liquidity in the banking system
- To address the rising issue of digital payment frauds, the Reserve Bank of India (RBI) is collaborating with major public and private sector banks to build a new platform named DPIP (Digital Payment Intelligence Platform)
- RBI has revised the priority sector lending (PSL) norms for Small Finance Banks (SFBs) effective from FY 2025–26





Ques : What is the interest rate applicable on RBI's Floating Rate Savings Bond 2020 (Taxable) for July–December 2025?

- A. 8.05%
- B. 7.70%
- C. 7.50%
- D. 8.35%
- E. 7.85%

Answer: Option A

Explanation :

- The Floating Rate Savings Bonds (FRSB) 2020 (Taxable) have an interest rate that is reset every 6 months, in January and July.
- The interest rate is linked to the National Savings Certificate (NSC) rate, with a +0.35% spread.
- For July to December 2025, the NSC rate is 7.70%, hence the bond's rate is:
 $7.70\% + 0.35\% = 8.05\%$
- The interest is non-cumulative and paid semi-annually, next on January 1, 2026.

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Ques: What initiative has SBI launched to contribute to India's Net Zero 2070 targets?

- A. Green Credit Programme
- B. Solar Rooftop Programme
- C. Net Zero Financing Scheme
- D. Sustainable Homes Mission
- E. Eco India Solar Drive

Answer: Option B

Explanation :

- To support India's Net Zero 2070 goals, State Bank of India (SBI) launched a Solar Rooftop Programme aimed at solarising 4 million homes by FY2027.
- The announcement was made as SBI marked its 70th anniversary.
- SBI also reported the highest agricultural lending in the country, exceeding Rs.3.5 lakh crore in FY25.
- Additionally, SBI spent Rs.610.8 crore on CSR activities in 94 aspirational districts.
- On July 1, 2025, SBI inaugurated Global Trade Finance Centres in Kolkata and Hyderabad.

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Recent News Headlines Related to SBI :

- State Bank of India (SBI) inaugurated Global Trade Finance Centres in Kolkata and Hyderabad to boost domestic and international trade services
- In FY25, State Bank of India (SBI) reported a record profit of Rs.70,901 crore, maintaining its position as the most profitable Indian company for the third consecutive year
- For FY 2024–25, State Bank of India (SBI) paid a dividend of Rs.8,076.84 crore to the central government
- SBI Life Insurance Company Limited and Vidyaniti LLP have jointly acquired a 4.25% stake in the National Highways Infra Trust (NHIT) for Rs.1,100.61 crore
- State Bank of India (SBI) reported a net profit of USD 9.2 billion (Rs.77,561 crore) in FY 2024–25
- The State Bank of India (SBI) has launched two major initiatives—‘Next LEAP’ and ‘SuPer SBI: Great to Greater’—aimed at employee engagement and skill development
- According to the State Bank of India (SBI), India's retail inflation, measured by the Consumer Price Index (CPI), is expected to remain below 3% in Q1 FY26 (April to June 2025)
- The State Bank of India (SBI) has announced a final dividend of Rs.15.90 per equity share for the financial year ending March 31, 2025
- The State Bank of India (SBI) will deploy ‘Grahak Mitras’ at 4,500 branches (which is 20% of its total 22,740 branches) to promote alternative banking channels
- A report by SBI projects India's retail inflation to remain between 3.9% and 4.0% in the first half (April–September) of FY 2025-26
- State Bank of India (SBI) has officially ended its special Amrit Kalash Fixed Deposit scheme from April 1, 2025
- Citi and the State Bank of India (SBI) have jointly announced a \$295 million social loan facility
- The National Bank for Agriculture and Rural Development (NABARD) and the State Bank of India (SBI) have signed MoU to boost rural development in Assam





Ques: What is the purpose of the Financial Fraud Risk Indicator (FRI) developed by the Department of Telecommunications (DoT)?

- A. Classify banks by size
- B. Predict inflation levels
- C. Detect fraudulent mobile numbers and help prevent cyber-enabled financial fraud
- D. Rank telecom companies
- E. Identify loan defaulters

Answer: Option C

Explanation :

- The Financial Fraud Risk Indicator (FRI) is a risk-based tool developed by DoT's Digital Intelligence Unit (DIU).
- It classifies mobile numbers into Medium, High, and Very High risk categories using inputs from sources like I4C-NCRP, Chakshu, and banks/UPI platforms.
- Helps banks take real-time preventive actions such as blocking, warning, or delaying high-risk financial transactions.
- Already adopted by institutions like PhonePe, ICICI Bank, HDFC Bank, Paytm, etc.
- Supports inter-agency coordination, enhancing Digital India's cyber resilience.

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Ques: Which bank has classified Reliance Communications' loan account as 'fraud' and reported Anil Ambani to the RBI?

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

Answer: Option C

Explanation:

- The State Bank of India (SBI) has decided to classify the loan account of Reliance Communications Ltd (RCom) as "fraud" under RBI guidelines.
- The case involves questionable usage of two loans, including a Rs.250 crore loan from Dena Bank and another Rs.248 crore for capital expenditure, where misappropriation of funds was suspected.
- SBI's Fraud Identification Committee (FIC) flagged the matter, leading to Anil Ambani's name being reported to the RBI.
- While RCom claims the loans were used for repayments, SBI found no valid purpose, raising concerns about management integrity.

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Ques: Who has been appointed as the President of the Kho-Kho Federation of India (KKFI) for a 4-year term in 2025?

- A. Upkar Singh Virk
- B. Govind Sharma
- C. Rajeev Mehta
- D. Sudhanshu Mittal
- E. Sharad Chauhan

Answer: Option D

Explanation :

- Sudhanshu Mittal, former BJP MP, has been appointed as the President of the Kho-Kho Federation of India (KKFI) for a 4-year term in 2025.
- He has also been serving as the President of the International Kho Kho Federation (IKKF) since 2018.
- Under his leadership, KKFI successfully hosted the inaugural Kho Kho World Cup 2025 in New Delhi.
- Additionally, Upkar Singh Virk was appointed as the Secretary and Govind Sharma (Maharashtra Kho Kho Association) as the Treasurer of KKFI.

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Recent Appointment in different departments

- Indian cricketer Rinku Singh : Uttar Pradesh Basic Education Department as a District Basic Education Officer (BSA), under International Medal Winner Direct Recruitment Rules, 2022
- Ravi Agarwal : Reappointed as Chairman of the Central Board of Direct Taxes (CBDT) for 1 year
- Ahn Gyu-back : First civilian defence minister in 64 years in South Korea
- Kirsty Coventry : first female and first African president of the International Olympic Committee (IOC)
- Professor Suman Chakraborty : Director of the Indian Institute of Technology (IIT) Kharagpur (Replaced Professor Amit Patra)
- Prof M Satish Kumar : First Dean of its upcoming campus in Gujarat International Finance Tec-City (GIFT City) of Queen's University Belfast (QUB)
- G. Sampath Kumar : Managing Director of Nippon Koei India (NKI)
- Anantha Chandrakasan : Provost of MIT (Massachusetts Institute of Technology) (succeed Cynthia Barnhart)
- Panos Mytaros : Global Chief Executive Officer (CEO) of Lausanne (Switzerland) based Bata Group
- Blaise Metreweli : 18th Chief of the Secret Intelligence Service (MI6) (Succeeds Sir Richard Moore)
- Arun Srinivas : Managing Director (MD) and Head of Meta India operations (Replaced Sandhya Devanathan)
- Kirti Ganorkar : Managing Director of Sun Pharmaceutical Industries (Replaced Dilip Shanghvi)
- Bobby Mukkamala : 180th president of the American Medical Association (AMA)
- S. Somanath : Chancellor of Chanakya University, Bengaluru, a private university
- Sailesh C. Mehta : Chairman of the Fertiliser Association of India (FAI) (Replaced N. Suresh Krishnan)
- Economist S Mahendra Dev : Chairman of the Economic Advisory Council to the Prime Minister (EAC-PM)
- Former German Foreign Minister Annalena Baerbock : President of the 80th session of the United Nations General Assembly (UNGA)
- Sudarshan Venu : Chairman and Managing Director of TVS Motor Company (Replacing Sir Ralf Speth)





Ques: Which state achieved the highest score in the Management Effectiveness Evaluation report 2025 for Protected Areas in India?

- A. Karnataka
- B. Punjab
- C. Himachal Pradesh
- D. Kerala
- E. Tamil Nadu

Answer: Option D

Explanation :

- The Management Effectiveness Evaluation (MEE) report 2025, launched by Union Environment Minister Bhupendra Yadav during the Indian Conservation Conference (ICCON) 2025 in Dehradun, assessed 438 National Parks and Wildlife Sanctuaries.
- Kerala topped all states with a score of 76.22%, making it the only state rated as “Very Good.”
- It outperformed Karnataka (74.24%), Punjab (71.74%), and Himachal Pradesh (71.36%) which were rated as “Good.”
- Chandigarh topped among UTs with 85.16%, while Ladakh was the only region rated as “Poor” (34.9%).
- Eravikulam National Park (Kerala) and Dachigam National Park (J&K) received the highest individual scores of 92.97% each.
- The 2025 edition also included evaluations for 113 Coastal and Marine Protected Areas for the first time.
- A platform called TechBridge was also launched during the event to showcase innovations in conservation technology





Ques: Which university's researchers built the world's first CMOS computer without silicon using two-dimensional materials?

- A. Stanford University
- B. Harvard University
- C. MIT
- D. Pennsylvania State University
- E. University of California, Berkeley

Answer: Option D

Explanation:

- Researchers at Pennsylvania State University (Penn State) built a computer without using silicon, marking a significant milestone in the development of future computing technologies.
- This computer is based on Complementary Metal-Oxide-Semiconductor (CMOS) architecture but utilizes two-dimensional (2D) materials, which are paper-thin at the nanoscale.
- The computer was fabricated at a nanofabrication unit at Penn State, proving the potential for non-silicon alternatives that could lead to smaller and faster devices in the future

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India's Rankings in Different Indices

- Hurun Global Unicorn Index 2025 : India (3rd), USA (1st)
- 10th edition of the Global Peace Index 2025 was released by the Institute for Economics and Peace (IEP) : India (115th), Iceland (1st)
- 2025 SDG Index : India (99th), Finland (1st)
- QS World University Rankings 2026 : Massachusetts Institute of Technology (MIT) (1st), IIT Delhi (123rd)
- Global Liveability Index 2025 is published by the Economist Intelligence Unit (EIU) : Copenhagen (Denmark) (1st)
- Global Energy Transition Index (ETI) 2025 published by the World Economic Forum (WEF) : India (71st)
- “Women in Politics: 2025” report : India (174th)
- Global Gender Gap Report Edition 19th Published by World Economic Forum (WEF) : India (131st), Iceland (1st)
- 2025 Global Data Center Market Comparison report : Mumbai (6th), Virginia, United States of America (USA) (1st)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (4th)
- World’s Wealthiest Cities Report 2025 4th Edition Published by Henley & Partners : New York City, USA (1st), Mumbai, India (27th)
- Forbes' 2025 list of the world’s highest-paid athletes : Cristiano Ronaldo (Portugal) : Soccer
- 2025 Kantar BrandZ report : Apple (1st), TCS (45th)
- World Press Freedom Index 2025 was published by Reporters Without Borders (RSF) : India (151th), Norway (1st)
- Human Development Index (HDI) 2023 : India (130th)
- 2nd edition of the 2025 CareEdge State Rankings was published by CareEdge Ratings : Maharashtra (top) Gujarat (2nd)
- Asia University Rankings 2025 published by Times Higher Education (THE) : Indian Institute of Science (IISc) (38th), Tsinghua University (China) (1st)





Recent News Headlines Related to First in India and world :

- WHO, headquartered in Geneva, Switzerland, has declared Suriname to be the first nation in the Amazon region to be malaria-free. To far, 46 nations and 1 territory have received this designation from WHO.
- The Marine Products Export Development Authority (MPEDA) organized the grand finale of the first National Skill Olympiad on seafood value addition during the Seafood Expo Bharat in Chennai
- National Highways Authority of India (NHAI) has developed India's first dedicated wildlife corridor on a 12-km stretch of the Delhi-Mumbai Expressway in Bundi district, Rajasthan, passing through the buffer zone of the Ranthambore Tiger Reserve
- The Italian Institute of Technology's iRonCub3, the world's first jet-propelled humanoid robot, has achieved a breakthrough in humanoid robotics by lifting off the ground by around 50 cm and remaining stable throughout.
- Sagarmala Finance Corporation Limited (SMFCL), formerly known as Sagarmala Development Company Limited, has been inaugurated as India's first NBFC in the maritime sector
- Kottayam has been officially declared the first district in Kerala to eliminate extreme poverty, a milestone in the state's social welfare initiatives
- Andhra Pradesh will host India's first Quantum Computing Valley in Amaravati by January 2026
- India's first AI-based Advanced Traffic Management System (ATMS) has been launched on the Dwarka Expressway in Delhi, making it a landmark initiative in smart traffic control
- Larsen & Toubro has become the first company in India to list Environmental, Social and Governance (ESG) bonds on the National Stock Exchange (NSE)
- Bharat Biotech International Ltd (BBIL) and GSK will jointly supply the world's first malaria vaccine (RTS,S) to the global alliance Gavi between 2026-2030
- Under the New Nuclear Energy Mission, Bihar will establish its first nuclear power plant based on Small Modular Reactor (SMR) technology
- Group Captain Shubhanshu Shukla, a 39-year-old Indian Air Force fighter pilot, became the first Indian to reach the ISS on 26 June 2025 as part of the Axiom-4 mission





Ques: Which state government launched the Digi Lakshmi Scheme to empower SHG women as entrepreneurs?

- A. Andhra Pradesh
- B. Karnataka
- C. Tamil Nadu
- D. Telangana
- E. Kerala

Answer: Option A

Explanation:

- The Government of Andhra Pradesh launched the Digi Lakshmi Scheme under the Mission for Elimination of Poverty in Municipal Areas (MEPMA).
- The scheme supports Self-Help Group (SHG) women to become entrepreneurs under the state's 'One Family, One Entrepreneur' (OF-OE) vision.
- It aims to transform SHGs into Small and Medium Enterprises (SMEs) and set up 9,034 Common Service Centres (CSCs) across Urban Local Bodies (ULBs).
- Selected women will receive support to secure loans between Rs.2 lakh to Rs.2.5 lakh to establish and run CSCs sustainably.

Eligibility includes:

- Minimum 3 years of active SHG membership
- Age between 21 and 40 years
- Must be married, settled locally, and hold a graduate degree with technical aptitude





Recent News Headlines Related to Schemes

- The Union Cabinet chaired by Prime Minister Narendra Modi approved the Employment Linked Incentive (ELI) Scheme, focusing on employment generation, employability, and social security
- The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the Research Development and Innovation (RDI) Scheme with a corpus of Rs. 1 lakh Crore
- SPREE 2025 (Scheme to Promote Registration of Employers/Employees) has been relaunched by ESIC from July 1 to December 31, 2025. The scheme was originally introduced in 2016, aiming to expand ESI coverage across India
- The Bihar Cabinet has approved the 'Mukhya Mantri Kanya Vivah Mandap Yojana' to construct marriage halls in all 8,053 gram panchayats of the state
- The Ministry of Heavy Industries launched a portal under the Scheme to Promote Manufacturing of Electric Passenger Cars in India (SPMEPCI)
- Ahead of Assembly elections, Bihar CM Nitish Kumar increased the monthly pension under the Social Security Pension Scheme from Rs.400 to Rs.1,100
- The scheme is named Janajati Immersive Holistic Intervention for Novel Development (JAIHIND). It was launched by Delhi University to provide tribal students of classes 9 to 12 from remote areas with practical skills and CUET orientation
- The 'Mukhya Mantrir Jiban Anuprerana' scheme was launched by Assam Chief Minister Himanta Biswa Sarma to provide one-time financial assistance to research scholars, especially Divyang (specially-abled) scholars, to promote research and development in Assam
- Karnataka Chief Minister Siddaramaiah will inaugurate the PM-KUSUM Component C scheme on June 11, 2025, at Gauribidanur, Chikkaballapura district
- Pradhan Mantri Kaushal Vikas Yojana (PMKVY) was launched in 2015 to offer short-term, industry-relevant skill training to youth. As of April 18, 2025, more than 1.63 crore youth have been trained under this scheme
- Under the EV manufacturing scheme, the minimum investment required in India over 3 years is Rs.4,150 crore (approximately USD 500 million)
- The Gujarat Karmayogi Swasthya Suraksha Yojana was launched by the Government of Gujarat to provide cashless medical treatment up to Rs.10 lakh per annum





Ques: Which Indian city launched the country's first QR-based Digital House Address System?

- A. Bhopal
- B. Bengaluru
- C. Pune
- D. Indore
- E. Hyderabad

Answer: Option D

Explanation:

- Indore, Madhya Pradesh, became the first city in India to launch a QR-based Digital House Address System.
- The Indore Municipal Corporation (IMC) installed digital plates with QR codes on houses, which display the GPS-based digital address when scanned.
- This initiative is linked to the Digipin system, a digital postal indexing project of the central government, and aims to streamline urban navigation and service delivery.

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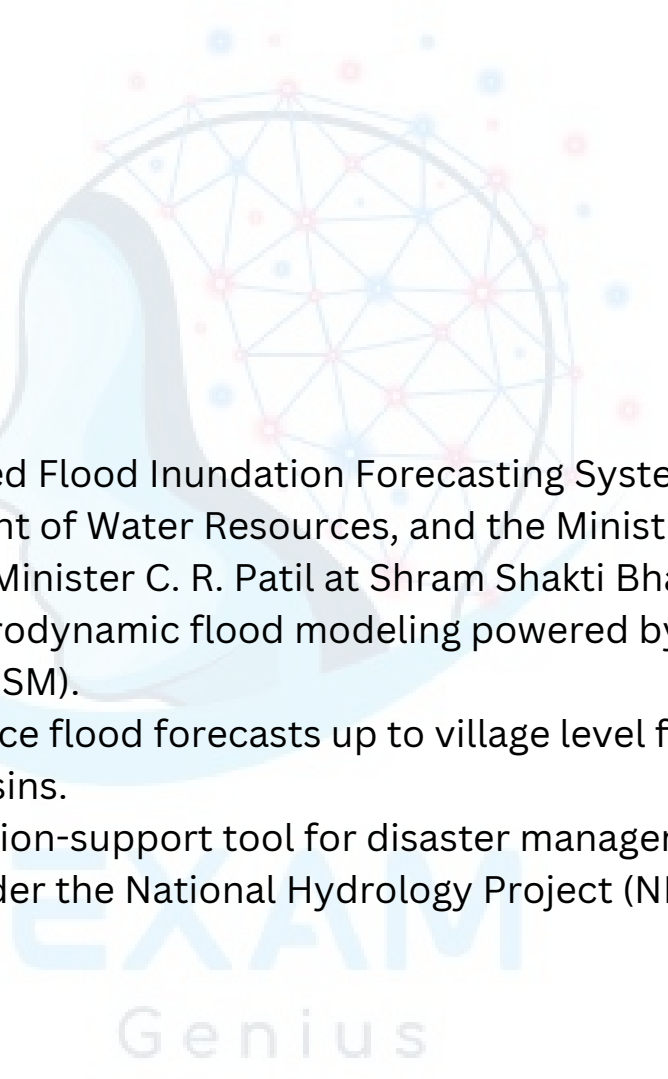
Ques: What is the name of the Unified Flood Inundation Forecasting System launched by the Ministry of Jal Shakti in collaboration with C-DAC Pune and other agencies?

- A. JalRakshak
- B. FloodWatch
- C. C-FLOOD
- D. Samarth-FIM
- E. MeghAlert

Answer: Option C

Explanation :

- 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.
- It was launched by Union Minister C. R. Patil at Shram Shakti Bhawan, New Delhi.
- The platform uses 2D hydrodynamic flood modeling powered by National Supercomputing Mission (NSM).
- It provides two-day advance flood forecasts up to village level for Mahanadi, Godavari, and Tapi river basins.
- The system acts as a decision-support tool for disaster management and will expand to more regions under the National Hydrology Project (NHP).





Ques: Which platform is being upgraded under a new MoU between the Ministry of Youth Affairs and Sports and the Digital India Corporation in 2024?

- A. MY Bharat 2.0
- B. Bharat Net Yuva Portal
- C. Digital India Youth Hub
- D. India Yuva Connect
- E. Youth Power Portal

Answer: Option A

Explanation :

- In a key initiative to enhance digital engagement with the youth, the Ministry of Youth Affairs and Sports (MYAS) signed an MoU with the Digital India Corporation (DIC) under the Ministry of Electronics and IT (MeitY) for developing MY Bharat 2.0 platform.
- MY Bharat (<https://mybharat.gov.in>) was launched on 31st October 2023 by the Hon'ble Prime Minister and currently has over 1.76 crore youth users and 1.19 lakh+ organizations onboard.
- The platform promotes structured youth engagement, civic duty (Kartavya Bodh) and service mindset (Seva Bhav), offering volunteering, learning, and mentoring opportunities.
- The upgraded MY Bharat 2.0 will further empower youth using technology-driven solutions and contribute toward building a Viksit Bharat by 2047.





Recent News Headlines Related to MoU and agreement :

- SatSure Analytics Private Limited signed a Memorandum of Understanding with Dhruva Space Private Limited to deliver end- to-end Earth Observation-as-a-Service (EOaaS) solutions
- Indian Institute of Management Kozhikode (IIMK) and Tata Power Delhi Distribution Ltd (Tata Power-DDL) signed an MoU to promote training, capacity building, and knowledge development in the power distribution sector
- Reliance Defence has entered into a joint venture with Coastal Mechanics Inc. (CMI), a US-based firm, to provide end-to-end MRO (Maintenance, Repair, Overhaul), repair, upgrade, and lifecycle support for air and land defence platforms in India
- World Bank group and International Atomic Energy Agency signed an agreement to support the safe, secure and responsible use of nuclear energy in developing countries
- A MoU was signed between the Ministry of Rural Development (MoRD) and the Ministry of Skill Development and Entrepreneurship (MSDE) for a term of 3 years to strengthen Self-Help Groups (SHGs) under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)
- Reliance Defence Limited secured an export order worth Rs 600 crore from Germany based Rheinmetall Waffe Munition GmbH. This order is part of a long-term agreement to supply large-calibre ammunition over six years, with production at Reliance's upcoming facility in Ratnagiri, Maharashtra.
- India and South Africa signed two submarine cooperation agreements during the 9th Joint Defence Committee (JDC) meeting, held in Johannesburg, South Africa
- Reliance Aerostructure Limited (RAL) has entered into a strategic partnership with Dassault Aviation of France to manufacture Falcon 2000 business jets in Nagpur, Maharashtra
- The Indian Council of Medical Research (ICMR) in collaboration with the WHO has initiated a nationwide survey is to develop India-specific Child Growth Standards by replacing the outdated 2006 WHO benchmarks
- Ministry of Panchayati Raj (MoPR) & BHASHa Interface for India (BHASHINI) signed MOU to harness AI-powered language translation technologies for greater inclusivity and enhanced accessibility in Panchayati Raj governance





Ques: What is the title of the autobiography recently released by former India opener Shikhar Dhawan in 2025?

- A. Straight Drive
- B. The Warrior Within
- C. The One
- D. Cover Story
- E. Game Changer

Answer: Option C

Explanation :

- "The One" is the official autobiography of Shikhar Dhawan, released in July 2025.
- The book provides insights into his cricketing career, personal challenges, injuries, mental strength, and life beyond cricket.
- It serves as an inspirational story for aspiring athletes and youth, showcasing Dhawan's resilience and comeback spirit.
- Known for his flamboyant style and match-winning innings, Dhawan's charisma and candid reflections are central to this memoir.

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Recent News Headlines Related to Books :

- 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! Zendegi! 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
- Guardians of Heritage : Senthilkumar Chandrasekaran
- "Karnad Kaleidoscope" : Muralidhara Khajane
- 'Modi's Niti Shastra: The World's His Oyster : Senior Advocate Dr. Adish C. Aggarwala
- "Will India Get Rich Before it Turns 100?" : Prosenjit Datta
- Portrait of a Genius : Jayanta Bhuyan
- "The Man Who Became Cinema: Dilip Kumar" : Ashok Chopra
- 'Story of Schisms and Isms – Kerala from the Twilight of Monarchy to the Present' : R. Mohan, a former IRS officer
- "Kashmir Insurgency – Deconstructing the State Response Revisiting 1989-90" : Colonel Yoginder Kandhari (Retd.), an Indian Army(IA) veteran





Ques: Who has been appointed as the non-executive director on the Board of InterGlobe Aviation (IndiGo)?

- A. Rajiv Bansal
- B. Amitabh Kant
- C. Ajay Bhushan Pandey
- D. Rakesh Mohan
- E. Subhash Chandra Garg

Answer: Option B

Explanation:

- Amitabh Kant has been appointed as a non-executive director on the Board of Directors of InterGlobe Aviation Ltd, which operates IndiGo Airlines.
- He previously served as India's G20 Sherpa, CEO of NITI Aayog, and was a board member of the NHAI (National Highways Authority of India).
- After stepping down as Sherpa, he joined Fairfax Financial Holdings Ltd, a Canadian investment firm.

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Ques: Who organized the Digital Payments Awards 2024–25 to recognize excellence in India's digital payments ecosystem?

- A. Reserve Bank of India
- B. Ministry of Electronics and IT
- C. NITI Aayog
- D. Department of Financial Services, Ministry of Finance
- E. National Payments Corporation of India

Answer: Option D

Explanation:

- The Department of Financial Services (DFS) under the Ministry of Finance organized the Digital Payments Awards 2024–25 at Vigyan Bhawan, New Delhi, to recognize institutions advancing India's digital payment ecosystem.
- During the ceremony, 21 honors were given out. 10 prizes were given to the best-performing banks.
- Fintech businesses were given 11 awards in three different categories : Emerging Technical Service Providers, Digital Payments Acceptance Infrastructure, and Third-Party Application Providers (TPAPs)

Important Award Winners by Category:

- Public Sector Banks (PSBs) : Punjab National Bank (PNB), Bank of Baroda (BoB) and UCO Bank
- Private Sector Banks : HDFC Bank, City Union Bank (CUB) and IndusInd Bank
- Small Finance Banks (SFB) : Equitas Small Finance Bank
- Payments Banks : India Post Payments Bank (IPPB)
- Fintech : PhonePe





Recent News Headlines Related to Awards & Winners :

- New York City honour : Radhanath Swami, a globally respected spiritual teacher and senior monk of the International Society for Krishna Consciousness (ISKCON)
- National honour of Ghana - Officer of the Order of the Star of Ghana : Prime Minister Shri Narendra Modi
- 'Dharma Chakravarti' : Prime Minister Narendra Modi
- Sankalp se Siddhi Infrastructure Honour' at the ET Edge Supply Chain Management Fest-2025 : Inland Waterways Authority of India (IWAI)
- 2025 Shakti Bhatt Prize : Zara Chowdhary for her debut memoir 'The Lucky Ones'
- 2025 Bloomberg Philanthropies Global Tobacco Control Award : India under the 'O' category, which stands for "Offer help to quit tobacco use"
- 'Special Mention Award' at the Digital Payments Award 2024-25 : India Post Payments Bank (IPPB)
- Knighthood by King Charles III : David Robert Joseph Beckham
- Skytrax's World Airline Awards 2025 : Qatar Airways
- Jury Award for Best Commissioned Film at the Annecy International Animation Festival 2025 : "Desi Oon", created by renowned Indian animation filmmaker Shri Suresh Eriyat
- 'The Champion of Digital Media Awards South Asia 2025' : The Hindu
- James Beard Awards : Vijay Kumar
- Commander of the Order of the British Empire (CBE) honour : Leena Nair
- Srimanta Sankardeva Award by Government of Assam : Dr. Sonal Mansingh
- Grand Cross of the Order of Makarios III is the highest civilian honour of Republic of Cyprus : Prime Minister Narendra Modi
- Leopard award at this year's Locarno Film Festival : American filmmaker Alexander Payne
- India's shooter Sift Kaur Samra secure a bronze medal in the women's 50m rifle 3 positions event at the ISSF World Cup 2025 in Munich, Germany.
- Dostoevsky Star Award conferred by the Russian House : Javed Akhtar became the first Indian writer
- United Nations Sasakawa Award 2025 : Mrutyunjay Mohapatra, Director General of the India Meteorological Department (IMD)
- Global Leadership Award from the U.S.-India Strategic Partnership Forum (USISPF) : Kumar Mangalam Birla





Ques: What is the name of the community engagement framework launched by the Coal Ministry for mine closure and repurposing?

- A. RESET
- B. RENEW
- C. RECLAIM
- D. RESTART
- E. RESTORE

Answer: Option C

Explanation:

- The Coal Ministry is launching a new initiative named RECLAIM, a structured community engagement and development framework for mine closure and repurposing.
- It will be launched on 4th July 2025 by Union Coal Minister G. Kishan Reddy.
- Developed in partnership with the Heartfulness Institute, it promotes inclusive, equitable, and sustainable community transition after mines are shut down.
- RECLAIM stands for : R – Reach Out, E – Envision, C – Co-Design, L – Localise, A – Act, I – Integrate and M – Maintain
- The model uses tools, templates, and local context to guide post-mining development effectively.

EXAM
Genius





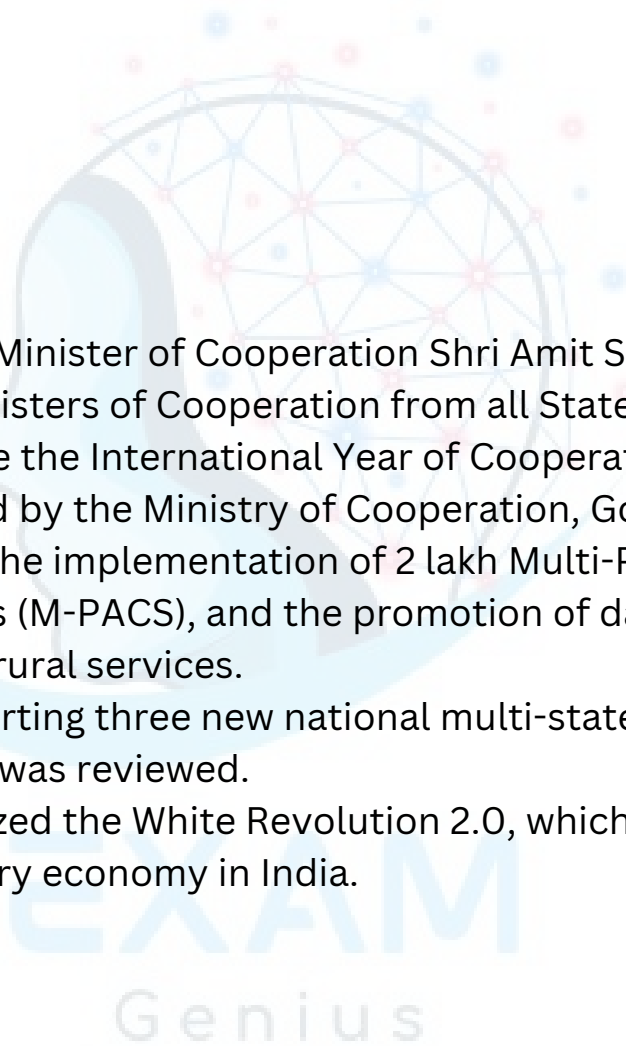
Ques: Which key event did Union Home Minister Amit Shah chair to celebrate the International Year of Cooperatives (IYC) 2025?

- A. Cooperative India Summit
- B. Sahkar Sammelan
- C. National PACS Conclave
- D. Sahkar Bharat Meet
- E. Manthan Baithak

Answer: Option C

Explanation :

- Union Home Minister and Minister of Cooperation Shri Amit Shah chaired the "Manthan Baithak" with Ministers of Cooperation from all States and Union Territories to commemorate the International Year of Cooperatives (IYC) 2025.
- The meeting was organized by the Ministry of Cooperation, Government of India.
- Key discussions included the implementation of 2 lakh Multi-Purpose Primary Agricultural Credit Societies (M-PACS), and the promotion of dairy and fisheries cooperatives for improved rural services.
- The role of states in supporting three new national multi-state cooperative societies —NCEL, NCOL, and BBSSL—was reviewed.
- The meeting also emphasized the White Revolution 2.0, which aims to build a sustainable and circular dairy economy in India.





Recent News Headlines Related to Summits / conference

- The first-ever ASEAN-India Cruise Dialogue was inaugurated by Union Minister Sarbananda Sonowal, Minister of Ports, Shipping & Waterways (MoPSW), at Chennai Port
- The 21st Steering Committee Meeting of Project Elephant was chaired by Union Minister Bhupendra Yadav and held at the Indira Gandhi National Forest Academy in Dehradun
- The Hong Kong Convention (HKC) is a global treaty developed under the International Maritime Organization (IMO).
- The Netherlands hosted the NATO Summit 2025 in its capital city The Hague, marking the first time since NATO's formation in 1949 that the country hosted the summit
- Indian Ocean Naval Symposium (IONS) Working Group Meeting on Maritime Security (IWG-MARSEC) hosted by Indian Navy at New Delhi
- The Ministry of Civil Aviation, in collaboration with the State Government of Maharashtra, Pawan Hans and FICCI, organized the 7th Helicopter & Small Aircraft Summit in Pune
- The Shanghai Cooperation Organisation (SCO) Defence Ministers' Meeting 2025 will be held in Qingdao, China, from June 25 to 26, under the chairmanship of China
- Lok Sabha Speaker Om Birla inaugurated the National Conference of Estimates Committees of Parliament and State/UT Legislative Bodies in Mumbai
- Prime Minister Shri Narendra Modi chaired the 47th Annual General Meeting of the Prime Ministers Museum and Library (PMML) Society at Teen Murti Bhawan, New Delhi
- At the National Conference on Agri Stack in New Delhi, the Kisan Pehchan Patra was introduced as a Digitally Verifiable Credential
- At the 113th International Labor Conference, which took place in Geneva from June 2–13, 2025, ILO Convention C 192—Convention addressing prevention and protection against biological hazards in the working environment—was adopted
- The Bonn Climate Change Conference 2025 began on June 16 in Bonn, Germany, the headquarters of the UNFCCC (United Nations Framework Convention on Climate Change)
- The Central Council for Research in Yoga and Naturopathy (CCRYN) hosted a hybrid global summit called “Yoga Connect 2025” at Vigyan Bhawan, New Delhi





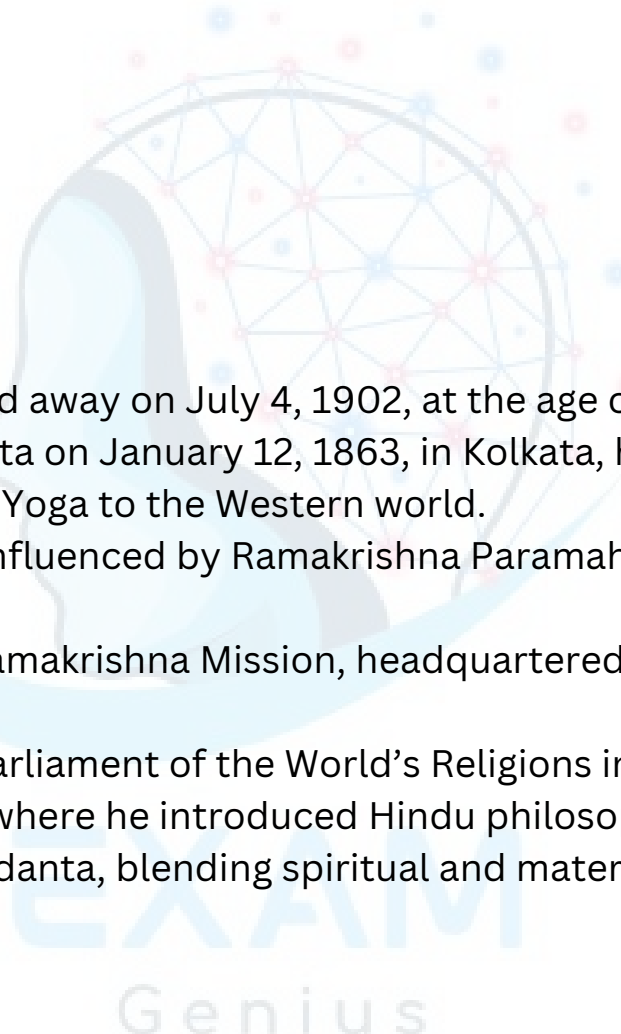
Ques: Swami Vivekananda is best known for his speech at which event, where he introduced Hindu philosophy to the Western world?

- A. World Hindu Congress
- B. Parliament of the World's Religions, Chicago
- C. Global Interfaith Forum
- D. Indian National Congress Session
- E. Arya Samaj Convention

Answer: Option B

Explanation:

- Swami Vivekananda passed away on July 4, 1902, at the age of 39.
- Born as Narendranath Datta on January 12, 1863, in Kolkata, he became a key figure in introducing Vedanta and Yoga to the Western world.
- His spiritual journey was influenced by Ramakrishna Paramahansa, whom he met in 1881.
- In 1897, he founded the Ramakrishna Mission, headquartered at Belur Math, Howrah, West Bengal.
- His iconic speech at the Parliament of the World's Religions in Chicago in 1893 marked a historic moment where he introduced Hindu philosophy globally.
- He also promoted Neo-Vedanta, blending spiritual and material progress.





Ques: Which state/UT became the first to include tuberculosis (TB) screening under the Family Adoption Programme (FAP)?

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

Answer: Option D

Explanation:

- Puducherry became the first state/UT to integrate TB screening into the Family Adoption Programme (FAP) initiated by the National Medical Commission (NMC).
- Under FAP, MBBS students adopt 3–5 families to learn and practice community-based healthcare.
- If any member of an adopted family shows TB symptoms, students help in diagnosis and treatment.
- The effort supports the fight against TB, especially relevant on World TB Day (March 24), commemorating Dr. Robert Koch's discovery of the TB bacterium in 1882.

EXAM
Genius





Ques: What major announcement did Union Home Minister Amit Shah make regarding the implementation of new criminal laws in India?

- A. New laws will focus on punishment
- B. FIRs will no longer be filed manually
- C. Justice will be ensured from FIR to Supreme Court with set timelines
- D. Only DNA evidence will be used in trials
- E. IPC, CrPC, and Evidence Act remain unchanged

Answer: Option C

Explanation :

- Union Home Minister Amit Shah, speaking at the “A Golden Year of Trust in the Justice System” programme in New Delhi, stated that the new criminal laws will ensure justice is delivered from the FIR stage to the Supreme Court, with clearly defined deadlines for investigation (within 90 days), chargesheet filing, charge framing, and judgment delivery.
- The Indian Penal Code (IPC) has been replaced with Bharatiya Nyay Sanhita (BNS) 2023, CrPC with Bharatiya Nagarik Suraksha Sanhita (BNSS) 2023, and the Indian Evidence Act with Bharatiya Sakshya Adhiniyam (BSA) 2023.
- The focus of these new laws is justice, not punishment.
- Mandatory forensic examination for crimes with punishment of 7+ years and DNA matching in POCSO cases have been introduced.
- E-evidence and e-summons are active in 11 states/UTs, community service in 12, and Nyay Shruti in 6.
- Delhi has been acknowledged as the best-performing region in implementing these reforms.
- For the first time, terrorism and organised crime have been defined legally with provisions for stricter punishment.





News Headlines Related to Ministry :

- Ericsson's cutting-edge antenna manufacturing facility at VVDN's Global Innovation Park in Manesar was launched by Union Minister of Communications and Minister for Development of North Eastern Region (DONER), Shri Jyotiraditya M. Scindia
- The Union Ministry of Textiles has approved the development of a PM Mega Integrated Textile Region and Apparel (PM MITRA) Park in Virudhunagar, Tamil Nadu with a total investment of Rs.1,894 crore
- The Ministry of Information & Broadcasting has launched the WAVEX Startup Challenge 2025 under its WaveX Accelerator Programme
- The Ministry of Railways has implemented a fare rationalisation initiative effective from 1st July 2025, based on the updated fare table issued by the Indian Railway Conference Association (IRCA)
- The Department of Telecommunications (DoT), under the Ministry of Communications, in collaboration with NDMA (Ministry of Home Affairs), has initiated nationwide testing of an indigenous Cell Broadcast (CB) Disaster Alert System
- Ministry of Coal is now set to launch the Exploration Module on the Single Window Clearance System web portal through Central Mine Planning and Design Institute Limited, scheduled to be inaugurated by the Union Minister of Coal on 4th July 2025.
- The Ministry of Power has announced the launch of a task force to conceive the India Energy Stack (IES), a pioneering initiative aimed at creating a unified, secure, and interoperable digital infrastructure for India's energy sector
- The Ministry of New and Renewable Energy (MNRE) has issued revised guidelines under the Waste-to-Energy Programme, a sub-scheme of the National Bioenergy Programme
- The Union Ministry of Tribal Affairs has introduced the "Adi Karmyogi" initiative for strengthening the delivery of tribal welfare schemes by training and inspiring a new generation of dedicated implementers
- The Ministry of Road Transport and Highways (MoRTH) has issued draft rules making it mandatory for all two-wheelers manufactured on or after January 1, 2026, to be fitted with Anti-Lock Braking System (ABS)
- The Ministry of Road Transport and Highways (MoRTH) has proposed a new color scheme for number plates of hydrogen-powered vehicles
- The Ministry of Housing and Urban Affairs launched the "Safai Apnao, Bimaari Bhagao (SABB)" campaign under Swachh Bharat Mission–Urban 2.0





IMPORTANT ONE – LINER Current Affairs

The Central Electricity Authority (CEA), Ministry of Power, Government of India, and the Indian Institute of Technology (IIT) Roorkee signed an MoU to collaborate on knowledge sharing, capacity building, and interdisciplinary research in the power and energy sector.

Adani Green Energy Limited has commissioned 1,011.5 megawatts of power projects in Khavda, Gujarat, pushing its total operational capacity beyond the 15,000 MW mark to reach 15,539.9 MW.

Zeynep Sonmez became the first Turkish player in the professional era to reach the third round of a Grand Slam at Wimbledon

Defence Minister pays tribute to Alluri Sitaram Raju on his birth anniversary . Alluri Sitarama Raju was born on July 4, 1897, in the village of Mogallu, near Bhimavaram in present-day Andhra Pradesh

Defence Research and Development Organization has developed India's first indigenous Photonic Radar, marking a significant milestone in India's air defence technology, with ultra-high resolution, stealth detection, and immunity to electronic jamming.

