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Ques: As of March 31, 2025, how many Centres for Financial Literacy (CFLs) have been set up across India under the RBI's initiative to promote financial literacy? 31 मार्च 2025 तक, वित्तीय साक्षरता को बढ़ावा देने के लिए RBI की पहल के तहत भारत में कितने वित्तीय साक्षरता केंद्र (CFL) स्थापित किए गए हैं?

A. 1,842
B. 2,421
C. 3,015
D. 2,210
E. None of these / इनमें से कोई नहीं

Answer: Option B

Explanation:

• NABARD and the Reserve Bank of India (RBI) have undertaken various measures to promote financial literacy among the rural population, including microfinance borrowers.
• NABARD provides financial support for conducting financial and digital literacy camps through rural bank branches and Financial Literacy Centres (FLCs) in low-awareness areas.
• The Centre for Financial Literacy (CFL) Project, initiated by the RBI in 2017, aims to adopt community-led, innovative, and participatory approaches to financial literacy.
• As of March 31, 2025, there are 2,421 CFLs across the country, with one CFL covering three blocks on average.
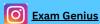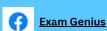
Ques: Under RBI's new guidelines effective from April 1, 2026, what is the maximum partial credit enhancement limit for bonds?

आरबीआई के नए दिशानिर्देश, जो 1 अप्रैल 2026 से प्रभावी होंगे, के अनुसार बॉन्ड के लिए अधिकतम आंशिक क्रेडिट एन्हांसमेंट सीमा कितनी है?

A. 20%
B. 25%
C. 40%
D. 50%
E. 60%

Answer: Option D

Explanation:

• RBI has expanded the Partial Credit Enhancement (PCE) facility to improve the creditworthiness of bonds and provide partial protection to investors against default risk.

• From April 1, 2026, or earlier as per lenders' internal policies, the maximum PCE limit will be raised from 20% to 50% of the total bond issue size.

• The 50% cap applies across commercial banks, co-operative banks, NBFCs, and development financial institutions.

• This facility will be available only for bonds with an initial rating lower than 'BBB-'.
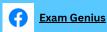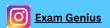
Recent News Headlines Related to RBI

• RBI has granted 'in-principle' authorisation to IRCTC Payments Limited, the fintech subsidiary of Indian Railway Catering and Tourism Corporation (IRCTC), to operate as an online payment aggregator (PA).

• The RBI formed a 30-member Regulatory Review Cell (RRC) in August 2025 to identify and remove obsolete, redundant, and irrelevant financial regulations

• RBI, in exercise of the powers conferred under sub-section (4) of Section 44A read with Section 56 of the Banking Regulation Act, 1949, has sanctioned the Scheme of Amalgamation of New India Co-operative Bank Ltd., Mumbai with Saraswat Co-operative Bank Ltd., Mumbai.

• RBI has released revised investment guidelines for Regulated Entities (REs) in Alternative Investment Funds (AIFs), effective from January 1, 2026

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

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

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

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

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

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

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

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

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

Ques: Gro Digital Platforms has signed an MoU with which bank to launch FASTag services for fleet owners and transporters in India?

ग्रो डिजिटल प्लेटफॉर्म ने भारत में फ्लीट मालिकों और परिवहनकर्ताओं के लिए FASTag सेवाएं शुरू करने हेतु किस बैंक के साथ MoU पर हस्ताक्षर किए हैं?

A. HDFC Bank / एचडीएफसी बैंक
B. ICICI Bank / आईसीआईसीआई बैंक
C. IDFC FIRST Bank / आईडीएफसी फर्स्ट बैंक
D. Axis Bank / एक्सिस बैंक
E. State Bank of India / भारतीय स्टेट बैंक

Answer: Option C

Explanation:

• Gro Digital Platforms is a joint venture between Ashok Leyland and Hinduja Leyland Finance.
• The company signed a Memorandum of Understanding (MoU) with IDFC FIRST Bank.
• Objective: To launch FASTag services and provide a seamless, end-to-end mobility solution for fleet owners and transporters across India.
• Benefits: Faster toll payments, reduced cash handling, and improved operational efficiency for transport businesses.
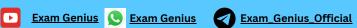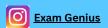
Recently signed banking agreements

• PhonePe's Indus Appstore has formed its third OEM partnership — after Lava and Xiaomi — with Alcatel, a French consumer technology brand

• SBI Life Insurance, among India's most trusted life insurers, has entered a strategic corporate agency partnership with AU Small Finance Bank, the country's largest Small Finance Bank.

• The Department for Promotion of Industry and Internal Trade signed a Memorandum of Understanding with HDFC Capital Advisors Limited to foster innovation and support startups in the affordable housing and PropTech sectors.

• 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)

• Andhra Pradesh Tourism Development Corporation (APTDC) has partnered with Mastercard to promote and enhance the state's rich cultural heritage, natural landscapes, and modern hospitality sector among international travellers

• 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.

Ques: Which bank has launched the 'bob FxOne' digital foreign exchange platform for corporate and MSME customers?
किस बैंक ने कॉर्पोरेट और MSME ग्राहकों के लिए 'बॉब FxOne' डिजिटल फॉरेन एक्सचेंज प्लेटफ़ॉर्म शुरू किया है?

A. State Bank of India / भारतीय स्टेट बैंक
B. Bank of Baroda / बैंक ऑफ बड़ौदा
C. Punjab National Bank / पंजाब नेशनल बैंक
D. Canara Bank / केनरा बैंक
E. HDFC Bank / एचडीएफसी बैंक

Answer: Option B

Explanation:

• Bank of Baroda has launched 'bob FxOne', a digital foreign exchange platform designed for corporate and MSME customers.
• The platform allows seamless execution of forex and derivative transactions with real-time live rates and instant confirmations.
• Key features include downloadable deal tickets, a personalised dashboard with alerts, and a secure, cost-effective interface.
• This initiative improves efficiency, reduces transaction time, and provides easy, user-friendly access to forex services.

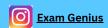## Recent Facilities Launched in Banking & Insurance Sector :

• IDFC First Bank Limited and IndiGo have launched new credit card named 'IndiGO IDFC FIRST Dual Credit Card'.

• The Pension Fund Regulatory and Development Authority (PFRDA) launched its new and modernized website under the project PFRDA CONNECT initiative

• India Post Payments Bank (IPPB) has launched a nationwide Aadhaar-based Face Authentication facility for customer transactions

• Federal Bank Limited has launched India's first-ever biometric authentication solution for e-commerce transactions using credit and debit cards

• Sagarmala Finance Corp Ltd (SFCL), India's first maritime NBFC, is planning to raise Rs.4,000 crore in its first tranche within the next six months

• PayPal has launched a new cross-border payments platform named 'PayPal World' in partnership with NPCI International Payments Limited (NIPL) and other global payment service providers

• Equitas Small Finance Bank (ESFB) launched two specialized financial products Foreign Currency Non-Resident (FCNR)(B) Deposit Account and Equitas Explorer Savings Account

• 'PhonePe SBI Card PURPLE' and 'PhonePe SBI Card SELECT BLACK' Launched by PhonePe & SBI Cards and Payment Services Limited

• Fino Payments Bank has launched a new zero-balance savings account product called "GATI", aimed at rural and semi-urban customers who are transitioning from phygital (physical + digital) modes to fully digital banking, especially through UPI platforms

• In an effort to transform digital financial services in India, Laraware Private Limited's Chief Technology Officer (CTO), Anvesh Tiwari, led the introduction of "Nxtbanking," the country's first fintech software platform powered entirely by artificial intelligence (AI)

• Cholamandalam Investment and Finance Company (Chola), a part of the Murugappa Group, has launched Chola Chess, a CSR initiative aimed at discovering and nurturing chess talent across India

• NABARD (National Bank for Agriculture and Rural Development) launched RuralTech CoLab, a unified portal to boost rural tech start-ups

• Asia Index Private Limited has launched the 'BSE Insurance Index' to track the performance of listed insurance sector companies
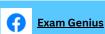
Ques: Which Small Finance Bank recently received 'in-principle' approval from the Reserve Bank of India (RBI) to transition into a Universal Bank?

हाल ही में किस स्मॉल फाइनेंस बैंक को भारतीय रिज़र्व बैंक (RBI) से यूनिवर्सल बैंक में परिवर्तन के लिए 'इन-प्रिंसिपल' मंज़ूरी मिली है?

A. Equitas Small Finance Bank / इक्विटास स्मॉल फाइनेंस बैंक
B. Ujjivan Small Finance Bank / उज्जीवन स्मॉल फाइनेंस बैंक
C. AU Small Finance Bank / एयू स्मॉल फाइनेंस बैंक
D. Suryoday Small Finance Bank / सूर्योदय स्मॉल फाइनेंस बैंक
E. None of these / इनमें से कोई नहीं

Answer: Option C

Explanation:

• On September 3, 2024, AU Small Finance Bank applied to the RBI for voluntary transition from a Small Finance Bank to a Universal Bank.
• The RBI has granted 'in-principle' approval for the transition.

Eligibility criteria for an SFB to transition into a Universal Bank include:

• Scheduled status with satisfactory performance for at least 5 years.
• Shares listed on a recognised stock exchange.
• Minimum net worth of Rs.1,000 crore at the end of the previous audited quarter.
• Prescribed CRAR compliance, net profit in the last two financial years,
• GNPA ≤ 3% and NNPA ≤ 1% in the last two years.

For shareholding, no mandatory promoter requirement exists, but existing promoters (if any) will continue after transition. Diversified loan portfolio SFBs will be preferred.

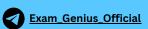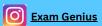**About AU Small Finance Bank :**

• Established : 2017
• HQ : Jaipur, Rajasthan
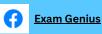• CEO & MD : Sanjay Agarwal
• Tagline : Badlaav Humse Hai

Ques: From when to when will public sector banks hold Re-KYC camps for Jan Dhan accounts in 2025?
सार्वजनिक क्षेत्र के बैंक 2025 में जन धन खातों के लिए री-KYC कैंप कब से कब तक आयोजित करेंगे?

A. 1 June – 31 August 2025
B. 1 July – 30 September 2025
C. 15 July – 15 October 2025
D. 1 August – 31 October 2025
E. None of these / इनमें से कोई नहीं

Answer: Option B

Explanation:

• The Pradhan Mantri Jan Dhan Yojana (PMJDY) has completed 10 years, and many accounts are due for Re-KYC.
• Public Sector Banks will organise Re-KYC camps at the panchayat level from 1 July to 30 September 2025, providing doorstep services to account holders.
• Re-KYC (Periodic Updation of Know Your Customer) ensures that bank records remain updated with the latest personal and address details.
• This initiative was announced by RBI Governor Sanjay Malhotra to make the process easier for rural and semi-urban account holders.

Ques: Which bank has launched the 'Lock FD' feature to safeguard Fixed Deposits from digital frauds?

किस बैंक ने डिजिटल धोखाधड़ी से फिक्स्ड डिपॉजिट की सुरक्षा के लिए 'लॉक एफडी' सुविधा शुरू की है?

A. Axis Bank / एक्सिस बैंक
B. ICICI Bank / आईसीआईसीआई बैंक
C. HDFC Bank / एचडीएफसी बैंक
D. IDFC FIRST Bank / आईडीएफसी फर्स्ट बैंक
E. State Bank of India / भारतीय स्टेट बैंक

Answer: **Option A**

Explanation:

• Axis Bank has launched the 'Lock FD' feature to protect customers' Fixed Deposits from premature closure through digital channels.
• This prevents potential digital frauds targeting fixed deposits.
• Customers opting for this feature will need to visit the branch for premature FD closure requests.
• The feature adds an extra layer of security, ensuring deposits remain safe until maturity.
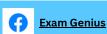
Ques: Which liquidity management tool did the RBI panel recommend retaining as the main operating target?
आरबीआई पैनल ने किस तरलता प्रबंधन उपकरण को मुख्य परिचालन लक्ष्य के रूप में बनाए रखने की सिफारिश की?

A. Repo Rate / रेपो दर
B. Reverse Repo Rate / रिवर्स रेपो दर
C. Weighted Average Call Rate (WACR) / वेटेड एवरेज कॉल रेट (WACR)
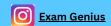D. Marginal Standing Facility / मार्जिनल स्टैंडिंग फैसिलिटी
E. Bank Rate / बैंक दर

Answer: Option C

Explanation:

• RBI's internal working group on liquidity management recommended retaining the overnight Weighted Average Call Rate (WACR) as the main policy operating target.
• Suggested phasing out 14-day Variable Rate Repo (VRR) and Variable Rate Reverse Repo (VRRR) auctions as the main liquidity tool.
• Short-term liquidity to be managed mainly through 7-day repo/reverse repo operations and other tenors (overnight to 14 days), based on RBI's liquidity assessment.
• Recommended keeping the daily minimum Cash Reserve Ratio (CRR) requirement at 90%, rejecting banks' request to reduce it to 85%.
• WACR was found effective in aligning rates across collateralised segments and in transmitting policy signals to the broader market.
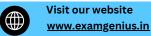
Ques: Generali Group and the Central Bank of India recently unveiled a new brand identity for their life and general insurance joint venture. What is the new name?
जनराली ग्रुप और सेंट्रल बैंक ऑफ इंडिया ने हाल ही में अपने जीवन और सामान्य बीमा संयुक्त उद्यम के लिए नई ब्रांड पहचान का अनावरण किया है। इसका नया नाम क्या है?

A. Central Generali Insurance / सेंट्रल जनराली इंश्योरेंस
B. Generali India Insurance / जनराली इंडिया इंश्योरेंस
C. Central Life & General / सेंट्रल लाइफ एंड जनरल
D. Generali Central / जनराली सेंट्रल
E. None of these / इनमें से कोई नहीं

Answer: Option D

Explanation:

• Generali Group, an insurance provider, and the Central Bank of India (CBI), a leading Public Sector Bank, have rebranded their life and general insurance joint venture as Generali Central.
• The life insurance arm will now be known as Generali Central Life Insurance Company Limited.
• The general insurance arm will now be known as Generali Central Insurance Company Limited.
• The shareholding structure remains unchanged — Generali Group holds 74% and Central Bank of India holds 26% in the joint venture.

Ques: RBI has cut the CPI inflation projection for FY26 to what level?
RBI ने FY26 के लिए CPI महंगाई दर का अनुमान घटाकर किस स्तर पर कर दिया है?

A. 3.7%
B. 3.5%
C. 3.1%
D. 2.9%
E. 6.6%

Answer: Option C

Explanation:

• The Reserve Bank of India reduced its CPI inflation forecast for FY26 from 3.7% to 3.1% in its latest monetary policy review.
• The downward revision is attributed to large favourable base effects, steady monsoon progress, healthy kharif sowing, adequate reservoir levels, and sufficient food grain buffer stocks.
• RBI Governor Sanjay Malhotra said that while the inflation outlook is more benign, risks still exist due to weather uncertainties, unfavourable base effects, and global financial market volatility.
• GDP growth for FY26 is retained at 6.5%, supported by private consumption, public investment, and steady monsoon-driven agricultural output.
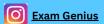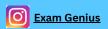
News Headlines Related to Ministry :

• Union Minister Nitin Gadkari laid the foundation stone for 29 National Highway projects worth Rs.5,233 crore at Mangalagiri, Andhra Pradesh, in the presence of CM N. Chandrababu Naidu and actor-politician Pawan Kalyan

• 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 Ministry of Petroleum and Natural Gas has launched an ambitious initiative named 'Apna Ghar'. The programme aims to provide comfortable and hygienic resting spaces for truckers across major highways in the country.

• The Ministry of Skill Development and Entrepreneurship observed Swachhata Pakhwada 2025 from 16th to 31st July 2025. This initiative is part of an annual nationwide campaign coordinated by the Department of Drinking Water and Sanitation

• The Ministry of Road Transport & Highways has granted a No Objection Certificate (NOC) for an AI and Big Data Analytics-based Road Safety Pilot Project proposed by the Uttar Pradesh Transport Department

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

• The Ministry of Environment, Forest and Climate Change (MoEFCC) has established a dedicated COP-33 Cell under its Climate Change Division, headed by Joint Secretary Ved Prakash Mishra

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

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

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

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

Ques: As per the Ministry of Textiles, how many handloom products have been registered under the Geographical Indication (GI) of Goods Act, 1999 in India?
कपड़ा मंत्रालय के अनुसार, भारत में वस्त्रों के भौगोलिक संकेत (GI) अधिनियम, 1999 के तहत कितने हैंडलूम उत्पाद पंजीकृत किए गए हैं?

A. 106
B. 227
C. 112
D. 94
E. None of these / इनमें से कोई नहीं

Answer: Option A

Explanation:

• The Ministry of Textiles, Government of India, promotes registration under the Geographical Indication (GI) of Goods (Registration & Protection) Act, 1999 for handloom and handicraft products across India.
• Financial assistance provided includes Rs.1.50 lakh for expenses in registering the designs/products. Rs.1.50 lakh for training personnel of Implementing Agencies (IA) and effective enforcement of GI registration.
• As of now, 106 handloom products, 6 product logos, and 227 handicraft products have been registered under the GI Act, 1999.
• Exhibitions and events like "GI & Beyond – Virasat se Vikas Tak" are organized to promote GI-tagged products and showcase their cultural and historical significance.
• The Silk Samagra-2 scheme supports GI-tagged silk products through the Central Silk Board.
• Registered GI users have legal rights to protect against unauthorized use.
• Additional Rs.1.50 lakh assistance is available for enforcement and legal protection.

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Ques: SAP Labs India recently inaugurated its state-of-the-art Innovation Park at Devanahalli, Bengaluru. Once fully operational, how many professionals will it accommodate?
एसएपी लैब्स इंडिया ने हाल ही में देवनहल्ली, बेंगलुरु में अपना अत्याधुनिक इनोवेशन पार्क उद्घाटित किया। पूरी तरह संचालन शुरू होने पर यह कितने पेशेवरों को समायोजित करेगा?

A. 10,000
B. 12,500
C. 15,000
D. 18,000
E. None of these / इनमें से कोई नहीं

Answer: Option C

Explanation:

• SAP Labs India inaugurated its Innovation Park at Devanahalli, Bengaluru, in line with the Government of India's vision for Digital India, Skill India, and sustainable tech infrastructure.
• Once fully operational, it will house 15,000 professionals, becoming SAP's largest office in India.
• The facility will anchor Global AI roles in Product Engineering and Customer Services & Delivery.
• During the inauguration, SAP and Gati Shakti Vishwavidyalaya (GSV) signed an MoU to contribute to the Skill India Mission, specifically empowering the logistics and transport sector with digitally skilled professionals.

Ques: Defence Acquisition Council recently approved defence procurement proposals worth how much?
रक्षा अधिग्रहण परिषद ने हाल ही में कितनी राशि के रक्षा खरीद प्रस्तावों को मंजूरी दी?

A. Rs.45,000 crore
B. Rs.52,000 crore
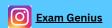C. Rs.67,000 crore
D. Rs.75,000 crore
E. Rs.80,000 crore

Answer: Option C

Explanation:

• The Defence Acquisition Council (DAC), chaired by Defence Minister Rajnath Singh, approved proposals worth about Rs.67,000 crore for the Army, Navy, and Air Force.
• Indian Navy: Approval for Compact Autonomous Surface Craft, BrahMos Fire Control System and launchers, and upgradation of BARAK-1 Point Defence Missile System for anti-submarine warfare missions.
• Indian Army: Acceptance of Necessity for Thermal Imager-based Driver Night Sight for BMP/infantry vehicles to improve night mobility and operational advantage.
• Indian Air Force: Approval for mountain radars, upgradation of SAKSHAM/SPYDER Weapon System, and integration with the Integrated Air Command and Control System.
• Tri-services: Procurement of Medium Altitude Long Endurance (MALE) Remotely Piloted Aircraft capable of multiple payloads, long endurance, and round-the-clock surveillance.
• Additional approval for sustenance of C-17 and C-130J fleets and maintenance of S-400 Long Range Air Defence Missile System.

Ques: As per the International Air Transport Association (IATA) World Air Transport Statistics (WATS) 2024 report, what was India's rank among the world's largest aviation markets in 2024?
अंतर्राष्ट्रीय वायु परिवहन संघ (IATA) की विश्व वायु परिवहन सांख्यिकी (WATS) 2024 रिपोर्ट के अनुसार, 2024 में दुनिया के सबसे बड़े विमानन बाजारों में भारत का कौन-सा स्थान था?

A. 3rd
B. 4th
C. 5th
D. 6th
E. None of these / इनमें से कोई नहीं

Answer: Option C

Explanation:

• The WATS 2024 report was published by the International Air Transport Association (IATA), Montreal, Canada.
• India ranked as the world's 5th largest aviation market in 2024, handling 211 million passengers, marking an 11.1% year-on-year growth from 2023.
• The United States of America retained the top spot, handling 876 million passengers in 2024.
• The Mumbai–Delhi route ranked 7th among the world's top 10 busiest airport pairs, carrying 5.9 million passengers in 2024.

Ranking of World's Top 5 Biggest Aviation Market in 2024 :

1 USA
2 China
3 UK
4 Spain
5 India
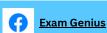
Ranking of World's Top 5 Busiest Airport Pairs in 2024 :

1 Jeju-Seoul Gimpo, South Korea
2 Sapporo-Tokyo Haneda, Japan

3 Fukuoka-Tokyo Haneda, Japan
4 Hanoi-Ho Chi Minh City, Vietnam
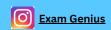5 Melbourne Tullamarine-Sydney, Australia
7 Mumbai-Delhi, India
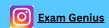
India's Rankings in Different Indices

• 71st edition of the Fortune Global 500 List (2025) : Reliance Industries Limited (RIL) (88th), Walmart Inc. (1st)

• EduRank 2025 global list for Agricultural Sciences : Punjab Agricultural University (PAU) (93rd)

• July edition of Henley Passport Index 2025 Global Ranking Published by Henley & Partners (UK) : India (77th), Singapore (1st)

• Travel + Leisure Readers' 10 Favourite International Airports of 2025 List Published by Travel+Leisure : Chhatrapati Shivaji Maharaj International Airport, Maharashtra (9th), Istanbul Airport, Turkey (1st)

• Forbes' 2025 list of the 50 Richest Self-Made Women in world : Falguni Nayar, India (31), Kiran Mazumdar-Shaw, India (32nd), Raefaela Aponte-Diamant, Switzerland (1st)

• Avendus Wealth–Hurun India U30 List 2025 is the 1st edition : Kaivalya Vohra (1st), Aadit Palicha (2nd)

• QS Best Student Cities 2026 was published by Quacquarelli Symonds (QS) : Mumbai (Maharashtra) (98), Seoul (South Korea) (1st)

• 2024 Economic Impact Trends (EIR) Report was published by the World Travel & Tourism Council (WTTC), London : India (8th), USA (1st)

• FIFA rankings : Indian (133rd), Argentina (1st)

• 74th edition of the Statistical Review of World Energy 2025 was published by the London-based Energy Institute (EI) : India (4th), USA (1st)

• Geo Semi-Annual India FinTech Report (SEA TECH)-H1 2025, published by Tracxn Technologies Limited : India (3rd), United States (1st)

• world's most equal societies by World Bank : India (4th), Slovak Republic (1st)

• Hurun Global Unicorn Index 2025 : India (3rd), USA (1st)

• 10th edition of the Global Peace Index 2025 was released by the Institute for Economics and Peace (IEP) : India (115th), Iceland (1st)

• 2025 SDG Index : India (99th), Finland (1st)

• QS World University Rankings 2026 : Massachusetts Institute of Technology (MIT) (1st), IIT Delhi (123rd)

• Global Liveability Index 2025 is published by the Economist Intelligence Unit (EIU) : Copenhagen (Denmark) (1st)

Ques: What is the name of India's first Artificial Intelligence (AI)-powered learning application launched by Union Education Minister Dharmendra Pradhan?
केंद्रीय शिक्षा मंत्री धर्मेंद्र प्रधान द्वारा लॉन्च किए गए भारत के पहले कृत्रिम बुद्धिमत्ता (AI) आधारित लर्निंग एप्लिकेशन का नाम क्या है?

A. EduAI / एडुएआई
B. Tutoz / टुटोज़
C. LearnPro / लर्नप्रो
D. SmartPrep / स्मार्टप्रेप
E. None of these / इनमें से कोई नहीं

Answer: Option B

Explanation:

• Tutoz is India's first AI-powered learning app, launched by Union Education Minister Dharmendra Pradhan.
• It has been developed by Revin Techno Solutions Private Limited, a startup incubated at IIT Palakkad.
• Mentorship was led by Sreenath Viajykumar (IIT Palakkad) and Satyajit Das (IIT Guwahati).
• The app is designed for students preparing for competitive exams like JEE, NEET, and CAT.
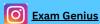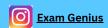
Recent News Headlines related to Defence

• Indian Army signed a MOU worth Rs.223.95 Crore with Axiscades Aerospace and Technologies Private Limited for the procurement of 212 advanced 50-ton Tank transporter trailers

• Dhruva Space, a Hyderabad-based spacetech start-up, will launch its first commercial space mission, LEAP-1, aboard SpaceX's Falcon 9 in Q3 2025

• Oreshnik is Russia's latest intermediate-range hypersonic ballistic missile. The name "Oreshnik" translates to "hazel tree" in Russian

• Pakistan launched an advanced Earth observation satellite, Pakistan Remote Sensing Satellite with technical assistance from Pakistan's Space and Upper Atmosphere Research Commission (SUPARCO) from Xichang Satellite Launch Centre, in Sichuan Province, China

• 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

• Australia's first indigenously designed and built orbital rocket, "Eris" , developed by Gilmour Space Technologies, was launched from the Bowen Orbital Spaceport in North Queensland, Australia. The rocket failed to achieve orbit and crashed 14 seconds after liftoff.

• 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 Adamya-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
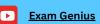
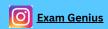## Recent News Headlines Related to First in india and world :

• V.O. Chidambaranar(VOC) Port in Thoothukudi, Tamil Nadu has become the 1st Indian Port to successfully produce green hydrogen and achieve over 1 Mega Watt of rooftop solar power generation

• Maharashtra CM Devendra Fadnavis inaugurated India's first AI-powered Anganwadi centre in Waddhamna village, Nagpur

• Sikkim became the first state in India to formally introduce a Sabbatical Leave scheme for its government employees in August 2023

• The Maharashtra government inaugurated the nation's first AI-powered Anganwadi centre in Waddhamna village, Nagpur district.

• Global EV giant Tesla launched its first charging facility in the country - in the Bandra-Kurla Complex

• India's first indigenously-built 1 MW green hydrogen power plant was inaugurated by Union Minister Sarbananda Sonowal at the Deendayal Port Authority (DPA) in Kandla, Gujarat

• 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

• Kaziranga National Park in Assam conducted India's first-ever Grassland Bird Census from March 18 to May 25, 2025

• Medha Roopam became the first-ever woman District Magistrate of Gautam Buddh 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
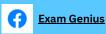
Exam Genius | Exam Genius | Exam_Genius_Official | Exam Genius | Exam Genius
Visit our website
www.examgenius.in

Ques: India's largest handloom-focused hackathon, held at IIT Delhi, was organized to coincide with which day?
भारत का सबसे बड़ा हैंडलूम-केंद्रित हैकथॉन, जो IIT दिल्ली में आयोजित हुआ, किस दिन के साथ मेल खाने के लिए आयोजित किया गया था?

A. National Textile Day / राष्ट्रीय वस्त्र दिवस
B. National Handloom Day / राष्ट्रीय हैंडलूम दिवस
C. National Innovation Day / राष्ट्रीय नवाचार दिवस
D. National Startup Day / राष्ट्रीय स्टार्टअप दिवस
E. None of these / इनमें से कोई नहीं

Answer: Option B

Explanation:

• India's largest handloom-focused hackathon kicked off at IIT Delhi, bringing together over 400 innovators, technologists, and design thinkers from across the country.
• The event was organized to coincide with National Handloom Day (August 7).
• Over 250 teams comprising students, startups, and grassroots entrepreneurs are competing in teams over 36 hours to develop tech-enabled, user-centric solutions for the handloom industry.
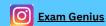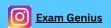• The hackathon is being held under the theme "DREAM IT; DO IT".
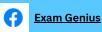
Recent News Headlines Related to Summits / conference

• The inaugural edition of India-New Zealand Defence Strategic Dialogue was held in New Delhi to discuss security perspectives and further bolster bilateral cooperation.

• The 15th CoP to the Ramsar Convention on Wetlands was held at Victoria Falls National Park, Zimbabwe

• PCIM&H (Pharmacopoeia Commission for Indian Medicine and Homoeopathy), under the Ministry of Ayush, hosted the inaugural session of the WHO–IRCH Workshops at its headquarters in Ghaziabad

• The National Institute of Electronics & Information Technology (NIELIT) Delhi, Ropar, and Jammu in collaboration with Directorate General of Resettlement (DGR) successfully organized the DGR Job Fair 2025 at Delhi

• Indian Coast Guard (ICG) Headquarters (Eastern Seaboard) conducted a seminar on 'Strengthening Coastal Security through Surveillance, Technology, and Inter Agency Coordination' from 31 July to 01 August 25 at Visakhapatnam.

• The IUCN World Conservation Congress 2025 will be hosted in Abu Dhabi, United Arab Emirates. It is the largest global gathering of nature conservation experts and decision-makers, held once every four years

• The Indira Gandhi National Centre for the Arts (IGNCA) hosted a two-day National Symposium titled "Timeless Texts and Universal Teachings" on July 30–31, 2025 in New Delhi

• 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 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"

l

Ques: The Government of India recently launched the 1st phase of development projects under the "India–United Nations Global Capacity Building Initiative" for how many partner countries?

भारत सरकार ने हाल ही में "भारत–संयुक्त राष्ट्र वैश्विक क्षमता निर्माण पहल" के तहत विकास परियोजनाओं के पहले चरण की शुरुआत कितने साझेदार देशों के लिए की है?
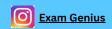
A. 7
B. 9
C. 10
D. 12
E. None of these / इनमें से कोई नहीं

Answer: Option B

Explanation:

• The Government of India launched the first phase of four development projects under the India–United Nations Global Capacity Building Initiative to achieve Sustainable Development Goals for nine partner countries.
• This is a joint initiative of the GoI and the United Nations to support Asia, Africa, and Caribbean countries through South–South cooperation, sharing India's successful development models.
• The initiative was announced in September 2023 during the 78th UN General Assembly as part of India's G20 Presidency legacy by External Affairs Minister Dr. S. Jaishankar.
• Training will be provided via the Indian Technical and Economic Cooperation (ITEC) programme in collaboration with UN agencies.
• The ITEC programme offers 12,000 training slots with 400 specialised courses to nearly 160 countries worldwide.

Ques: Prime Minister Narendra Modi recently inaugurated "Kartavya Bhavan" in Delhi. Which of the following ministries will be housed in this new building?

प्रधानमंत्री नरेंद्र मोदी ने हाल ही में दिल्ली में "कर्तव्य भवन" का उद्घाटन किया। निम्नलिखित में से कौन-कौन से मंत्रालय इस नई इमारत में स्थित होंगे?

A. Ministry of Home Affairs / गृह मंत्रालय
B. Ministry of External Affairs / विदेश मंत्रालय
C. Ministry of Rural Development / ग्रामीण विकास मंत्रालय
D. All of the above / उपरोक्त सभी
E. None of these / इनमें से कोई नहीं

Answer: Option D

Explanation:

• Kartavya Bhavan was inaugurated by Prime Minister Narendra Modi in Delhi.
• It spans 1.5 lakh square metres, with two basements and seven floors.
• The building will house the Ministries/Departments of Home Affairs, External Affairs, Rural Development, MSME, DoPT, Petroleum and Natural Gas, and the Principal Scientific Adviser.
• It replaces the need for several ministries to function from ageing buildings like Shastri Bhawan, Krishi Bhawan, Udyog Bhawan, and Nirman Bhawan, which were constructed between the 1950s and 1970s.
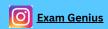
Recent Headlines Related to Inauguration :

• Google has planned to establish a 1 Gigawatt Data Centre in Visakhapatnam, Andhra Pradesh, marking its first data centre investment in India

• 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

• 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.

Ques: Satya Pal Malik, who recently passed away at the age of 79, served as the Governor of which state/UT during the abrogation of Article 370?

हाल ही में 79 वर्ष की आयु में निधन हुए सत्यपाल मलिक ने अनुच्छेद 370 को निरस्त करने के दौरान किस राज्य/केंद्र शासित प्रदेश के राज्यपाल के रूप में कार्य किया था?

A. Jammu & Kashmir / जम्मू और कश्मीर

B. Bihar / बिहार

C. Goa / गोवा

D. Meghalaya / मेघालय

E. None of these / इनमें से कोई नहीं

Answer: Option A

Explanation:

• Satya Pal Malik (from Baghpat, Uttar Pradesh) passed away at the age of 79.

• He was the Governor of Jammu & Kashmir during the abrogation of Article 370.

• He also served as the Governor of Meghalaya, Goa, Odisha, and Bihar.

• Appointed as Bihar Governor in October 2017, he was transferred to J&K just over a year later.

• In October 2019, he was moved to Goa, and nine months later to Meghalaya, where he retired on October 4, 2022.
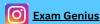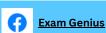
Ques: Hiroshima Day, observed on 6 August each year, marks the anniversary of which historic event?

प्रत्येक वर्ष 6 अगस्त को मनाया जाने वाला हिरोशिमा दिवस किस ऐतिहासिक घटना की वर्षगांठ को दर्शाता है?

A. Signing of the Comprehensive Nuclear Test Ban Treaty / व्यापक परमाणु परीक्षण प्रतिबंध संधि पर हस्ताक्षर

B. Atomic bombing of Hiroshima by the US during World War II / द्वितीय विश्व युद्ध के दौरान अमेरिका द्वारा हिरोशिमा पर परमाणु बम गिराना

C. End of the Korean War / कोरियाई युद्ध का अंत

D. Founding of the United Nations / संयुक्त राष्ट्र की स्थापना

E. None of these / इनमें से कोई नहीं

Answer: Option B

Explanation:

• Hiroshima Day is observed every year on 6 August to mark the anniversary of the atomic bombing of Hiroshima, Japan, by the United States during World War II in 1945.

• On August 6, 1945, the US dropped an atomic bomb called "Little Boy" on Hiroshima using the B-29 bomber Enola Gay.

• On August 9, 1945, a second bomb "Fat Man" was dropped on Nagasaki, leading to Japan's surrender and the end of World War II.

• The bombs were developed under the Manhattan Project launched in December 1941, led by J. Robert Oppenheimer.

• The incident led to the creation of various nuclear control treaties such as the CTBT, Nuclear Non-Proliferation Treaty, Limited Test Ban Treaty, and the Nuclear Suppliers Group.
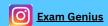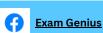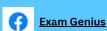
Important days :

• 20 July : International Moon Day (Theme 2025 One Moon, One Vision, One Future)
• 20 July : International Chess Day (theme for 2025 is "Every Move Counts")
• 22 July : National Mango Day
• 22 July : Pi Approximation Day
• 22 July : World Brain Health Day (2025 theme - "Brain Health for All Ages)
• 23 July : Lokmanya Tilak birth anniversary
• 23 July : Chandra Shekhar Azad birth anniversary
• 23 July : National Broadcasting Day
• 24 July : 166th INCOME TAX DAY (or Aaykar Divas)
• 25 July : World Embryologists Day (Also known as World IVF Day)
• 25 July : World Drowning Prevention Day (THEME: Your story can save a life)
• 25 July : The International Day for Judicial Well-being (Theme for 2024: "Justice begins with well-being")
• 26 July : International Day for the Conservation of the Mangrove Ecosystem
• 26 July : Kargil Vijay Diwas
• 27 July : APJ Abdul Kalam's Death Anniversary
• 27 July : 87th Raising Day of the CRPF
• 28 July : World Nature Conservation Day
• 28 July : World Hepatitis Day (THEME: Hepatitis: Let's Break It Down)
• 30 July : World Day against Trafficking in Persons (THEME: Human Trafficking Is Organized Crime – End the Exploitation)
• 30 July : 14th International Day of Friendship
• 31 July : World Ranger Day (Theme - Rangers, Powering Transformative Conservation)
• 31 July : National Mutt Day (save and celebrate mixed breed dogs twice a year on July 31 and December 2)
• 31 July : National Avocado Day
• 1st to 31st July, 2025 : Organ Donation Month
• August 1-7 (first week of August) : World Breastfeeding Week 2025 (Theme 2025 Prioritize Breastfeeding: Create Sustainable Support Systems")
• 1 August : World Lung Cancer Day (Theme 2025 Stronger Together: United for Lung Cancer Awareness)
• 3 August : Cloves Syndrome Awareness Day

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IMPORTANT ONE – LINER Current Affairs

Government of Punjab announced the empanelment of sign language experts, translators, and special educators under the Juvenile Justice (Care and Protection of Children) Act, 2015, to ensure access of the judicial system to all the sections of the society.

Republic of Moldova has officially became the 107th member of the International Solar Alliance. Nepal also joined the ISA, raising the membership to 105. Armenia joined the ISA, raising the total membership to 106.

The Centre for Joint Warfare Studies (CENJOWS) will inaugurate the first Annual Trident Lecture Series (ATLS) at the Manekshaw Centre, Delhi Cantt on August 05, 2025. Anchored on the theme 'Dominating the Future Battlespace' ,

RBI's SA-CHET portal recorded 3,454 complaints between April 2020 and March 2025 regarding non-repayment of money collected through various investment schemes. Of these, 1,531 complaints were related to MLM (Multi-Level Marketing), direct selling, and Ponzi schemes, based on complainants' category selection.

Infosys has launched an advanced AI, cybersecurity, and space technology centre at its Hubballi Development Center, Karnataka. It was inaugurated by MB Patil (Minister for Large & Medium Industries, Infrastructure Development)

The Indian Army has joined hands with the Indian Institute of Technology (IIT) Madras to establish 'Agnishodh' , the Indian Army Research Cell (IARC) on the IIT Madras campus.