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Ques: As per RBI's final co-lending norms, what is the minimum loan share an entity must retain in its books under a CLA?

RBI के अंतिम को-लेंडिंग मानदंडों के अनुसार, CLA के तहत किसी संस्था को अपनी पुस्तकों में न्यूनतम कितने प्रतिशत ऋण का हिस्सा रखना आवश्यक है?

- A. 5%
- B. 8%
- C. 10%
- D. 12%
- E. 15%

Answer : option C

Explanation:

- RBI's final co-lending norms mandate that each entity in a Co-Lending Agreement (CLA) must retain at least 10% of individual loans in its own books.
- The originating lender can provide a default loss guarantee up to 5% of outstanding loans.
- CLAs signed before 1 January 2026 must follow existing rules.
- Loan agreements must clearly mention customer protection, grievance redressal, and identification of partner entity.
- Both entities must record their respective loan shares within 15 days of disbursement.

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Recent News Headlines Related to RBI

- 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
- 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
- The RBI has allowed Authorised Dealer (AD) Category-I banks to open Special Rupee Vostro Accounts (SRVAs) of overseas correspondent banks without prior approval from RBI
- The RBI reduced its CPI inflation forecast for FY26 from 3.7% to 3.1% in its latest monetary policy review
- RBI's internal working group on liquidity management recommended retaining the overnight Weighted Average Call Rate (WACR) as the main policy operating target
- RBI has expanded the Partial Credit Enhancement (PCE) facility to improve the creditworthiness of bonds and provide partial protection to investors against default risk
- 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.



Ques: IDFC First Bank, in collaboration with SingX, has launched a new digital remittance platform for NRIs. What is the name of this platform?

IDFC फर्स्ट बैंक ने SingX के साथ मिलकर एनआरआई के लिए नया डिजिटल रेमिटेंस प्लेटफॉर्म लॉन्च किया है। इस प्लेटफॉर्म का नाम क्या है?

- A. RemitFIRST2India / रेमिटफर्स्ट टू इंडिया
- B. RemitNow2India / रेमिटनाउ टू इंडिया
- C. IndiaMoneyExpress / इंडिया मनी एक्सप्रेस
- D. CrossPay India / क्रॉसपे इंडिया
- E. None of these / इनमें से कोई नहीं

Answer: Option A

Explanation:

- RemitFIRST2India is a modern digital remittance platform launched by IDFC First Bank in collaboration with SingX.
- Licensed by the Monetary Authority of Singapore.
- Objective: To enable Non-Resident Indians (NRIs) to send money to their families in India with a seamless cross-border payment experience.
- Currently, the platform enables transactions from Singapore and Hong Kong, with plans to expand across other countries

About IDFC First Bank :

- Established : 2015
- HQ : Mumbai
- MD & CEO : V Vaidyanathan
- Tagline : Always You First

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Recent Facilities Launched in Banking & Insurance Sector :

- Axis Bank has launched the 'Lock FD' feature to protect customers' Fixed Deposits from premature closure through digital channels
- Bank of Baroda has launched 'bob FxOne', a digital foreign exchange platform designed for corporate and MSME customers
- 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



Ques: IFC has committed \$150 million as anchor investment in which HDFC-promoted fund?

IFC ने 150 मिलियन डॉलर का एंकर निवेश HDFC द्वारा प्रमोट किए गए किस फंड में किया है?

- A. HDFC Affordable Housing Fund / HDFC अफोर्डेबल हाउसिंग फंड
- B. HDFC Mid-Income Housing Fund / HDFC मिड-इनकम हाउसिंग फंड
- C. H-DREAM Fund / H-ड्रीम फंड
- D. HDFC Green Growth Fund / HDFC ग्रीन ग्रोथ फंड
- E. HDFC Realty Growth Fund / HDFC रियल्टी ग्रोथ फंड

Answer: Option C

Explanation:

- The International Finance Corporation (IFC) will invest \$150 million (about Rs.1,300 crore) as an anchor equity investment in the H-DREAM Fund (HDFC Capital Development of Real Estate Affordable and Mid-Income Fund).
- The fund is promoted by HDFC Capital to promote green, affordable housing and expand sustainable financing for property developers.
- HDFC Capital, the real estate private equity arm of the HDFC Group, will manage the fund.
- The target corpus of the fund is \$1 billion – \$500 million primary + \$500 million green shoe option

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RECENT LOANS AND AGREEMENTS :

- 38 Million euros loan Given by German Export Finance Bank to CEF Group, an Indian cleantech company for the construction of two CBG plants as part of CEF Group's wider plant to construct 22 such facilities across India
- The Asian Development Bank (ADB) has sanctioned a loan of Rs.975.26 crore for infrastructure development in nine industrial belts of Tripura
- BITS Pilani will invest a total of Rs.2,319 crore to expand its presence and academic offerings
- Interorient Navigation Co Limited and Danship & Partners Limited, two major shipping firms based in Cyprus, announced a Rs.10,000 crore investment in India's shipping industry in 2025
- Asian Infrastructure Investment Bank (AIIB) provide \$100 million loan to IIFL Home Finance Limited to help more low-income families in India get access to affordable housing
- The Green Climate Fund (GCF) has provided a USD 200 million loan (approximately Rs.17.07 billion) to support an Asian Development Bank (ADB)-led programme aimed at investing in high-impact and emerging clean energy sectors in India
- The International Finance Corporation (IFC) has provided a loan of Rs 460 crore (USD 55 million) to IndiGrid Trust (IndiGrid) for the construction of India's largest 180 MW standalone Battery Energy Storage Systems (BESS) project in Gujarat
- The International Bank for Reconstruction and Development (IBRD), part of the World Bank Group, approved a loan of USD 426 million for the Karnataka Water Security and Resilience Program
- Adani Airports Holdings Limited (AAHL) raised USD 1 billion through a project finance structure for its subsidiary, Mumbai International Airport Limited (MIAL)
- NABARD (National Bank for Agriculture and Rural Development) will provide Rs.10,000 crore in loans during FY 2025-26 under its Green Lending Facility
- NTPC Limited secured a USD 750 million loan via External Commercial Borrowing (ECB) for financing capital expenditure and renewable energy projects
- CreditAccess Grameen (CA Grameen), India's largest NBFC-MFI, secured a USD 100 million loan via External Commercial Borrowing (ECB)
- Indian Renewable Energy Development Agency (IREDA) raised Rs.2,005.90 crore via Qualified Institutional Placement (QIP)





Ques: Ant Financial recently sold its entire stake in which Indian company for around Rs.3,981 crore?

एंट फाइनेंशियल ने हाल ही में लगभग Rs.3,981 करोड़ में किस भारतीय कंपनी में अपनी पूरी हिस्सेदारी बेच दी?

- A. PhonePe / फोनपे
- B. Paytm / पेटीएम
- C. Razorpay / रेज़रपे
- D. BharatPe / भारतपे
- E. PolicyBazaar / पॉलिसीबाज़ार

Answer: Option B

Explanation:

- Ant Financial, part of the Alibaba Group, sold its 5.8% stake (3.7+ crore shares) in One 97 Communications Ltd. (Paytm) for about Rs.3,981 crore via block deals on the BSE in two lots, marking a complete exit from the company.
- Ant Financial had invested in Paytm around 10 years ago; SoftBank had also exited fully in 2024.
- Buyers included Societe Generale and My Asian Opportunities Master Fund.

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Ques: Aadhaar Face Authentication recorded an all-time high in July 2025 with how many transactions?

जुलाई 2025 में आधार फेस ऑथेंटिकेशन ने अब तक का उच्चतम स्तर कितने लेन-देन के साथ दर्ज किया?

- A. 5.77 crore
- B. 19.36 crore
- C. 39.56 crore
- D. 1.22 crore
- E. 2.36 crore

Answer: Option B

Explanation:

- Aadhaar Face Authentication recorded 19.36 crore transactions in July 2025, compared to 5.77 crore in the same month of the previous fiscal.
- This was a 22% growth over June 2025.
- On 1 July 2025, the highest-ever single-day transactions were recorded at 1.22 crore, surpassing the previous record of 1.07 crore on 1 March 2025.
- Aadhaar Face Authentication is now integrated with the National Social Assistance Programme (NSAP), helping 13.66 lakh beneficiaries receive social security benefits securely and contactlessly.
- It is also used in 850 medical colleges under the NMC for attendance and by recruitment agencies like SSC and RRB for registration and verification.
- In July 2025, 39.56 crore e-KYC transactions were also carried out

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Ques: What was LIC's standalone net profit in Q1 FY26?

Q1 FY26 में एलआईसी का स्टैंडअलोन शुद्ध लाभ कितना रहा?

- A. Rs.10,461 crore
- B. Rs.10,987 crore
- C. Rs.11,200 crore
- D. Rs.9,987 crore
- E. Rs.12,030 crore

Answer: Option B

Explanation:

- Life Insurance Corporation of India (LIC) reported a 5% year-on-year rise in standalone net profit to Rs.10,987 crore in Q1 FY26, compared to Rs.10,461 crore last year.
- Growth was driven by higher investment income, net premium income up 4.77% to Rs.1,19,200 crore, and lower operating expenses related to the insurance business.
- Value of New Business (VNB) margin increased to 15.4% from 13.9% due to regulatory product modifications and better margin management.
- The 13th month persistency ratio declined to 64.35% from 67.81%.

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Ques: Which insurance company launched the “Shubh Shakti” term plan for women?

“शुभ शक्ति” टर्म प्लान महिलाओं के लिए किस बीमा कंपनी ने लॉन्च किया?

- A. LIC / एलआईसी
- B. HDFC Life / एचडीएफसी लाइफ
- C. Tata AIA Life Insurance / टाटा AIA लाइफ इंश्योरेंस
- D. SBI Life / एसबीआई लाइफ
- E. Max Life Insurance / मैक्स लाइफ इंश्योरेंस

Answer: Option C

Explanation:

- Tata AIA Life Insurance has launched “Shubh Shakti”, a term insurance plan specifically designed for women.
- The plan offers 15% lower premiums for women and a 1% lifetime discount for single mothers.
- It also provides two 12-month premium breaks after childbirth to support women’s financial flexibility.
- The launch comes amid a rise in female workforce participation in India, which reached 41.7% in FY 2024.
- The product is tailored to address women’s financial security and health needs.

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Ques: As per RBI's proposal, what is the minimum threshold limit for settlement of deceased customer deposit claims in accounts without a nominee?

RBI के प्रस्ताव के अनुसार, बिना नामांकित व्यक्ति वाले खातों में मृत ग्राहक के डिपॉजिट क्लेम निपटान की न्यूनतम सीमा कितनी है?

- A. Rs.10 lakh
- B. Rs.12 lakh
- C. Rs.20 lakh
- D. Rs.15 lakh
- E. Rs.25 lakh

Answer: Option D

Explanation:

- RBI has proposed that banks must settle deposit account claims of deceased customers within 15 calendar days from receipt of all required documents.
- For accounts without a nominee or survivorship clause, banks can set a threshold limit, but it must be at least Rs.15 lakh.
- RBI will ensure standardized claim forms and required document lists are available at branches and websites for claimant convenience.

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Ques: Who was recently awarded the M.S. Swaminathan Award for Food and Peace at the M.S. Swaminathan Centenary International Conference in Delhi?
दिल्ली में आयोजित एम.एस. स्वामीनाथन शताब्दी अंतर्राष्ट्रीय सम्मेलन में एम.एस. स्वामीनाथन पुरस्कार फॉर फूड एंड पीस किसे प्रदान किया गया?

- A. Dr. Arenare / डॉ. एरेनारे
- B. Dr. Norman Borlaug / डॉ. नॉर्मन बोरलॉग
- C. Dr. Rattan Lal / डॉ. रतन लाल
- D. Dr. Florence Wambugu / डॉ. फ्लोरेंस वाम्बुगु
- E. None of these / इनमें से कोई नहीं

Answer: Option A

Explanation:

- The M.S. Swaminathan Award for Food and Peace was awarded to Dr. Arenare, a Nigerian scientist, for his transformative work in reducing hunger in Nigeria.
- The award was presented during the M.S. Swaminathan Centenary International Conference held in Delhi.
- It was launched by Prime Minister Narendra Modi.
- M.S. Swaminathan, who passed away on September 23, 2023 at the age of 98, was posthumously awarded the Bharat Ratna in 2024 for his monumental contributions to agriculture and food security in India.

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Recent News Headlines Related to Awards & Winners :

- National Organ and Tissue Transplant Organisation (NOTTO) award : Telangana
- 43rd Lokmanya Tilak National Award : Union Minister Nitin Gadkari
- Guinness World Record for hosting the largest parent-teacher meeting (PTM) : Andhra Pradesh
- PATA Gold Award 2025 in the category of 'Most Engaging Social Media Campaign' : Kerala Tourism
- PEN Translates award : Hindi author Geetanjali Shree for her book Once Elephants Lived Here
- "Emerging Coastal and Heritage Award" by the U.S.-based International Tourism Conclave and Travel Awards (ITCTA) : Andhra Pradesh Tourism
- GP Birla Memorial Award 2025 : Dr. V. Narayanan, the current Chairman of ISRO and Secretary of the Department of Space
- Mrs Earth International 2025. : Vidhu Ishiqa
- Rashtriya Krishi Vigyan Puraskar – 2025 in category of Innovation & Technology in Agriculture & Allied Sciences : ICAR-Sugarcane Breeding Institute, Coimbatore scientists
- National Geospatial Practitioner Award 2025 : Indian National Centre for Ocean Information Services (INCOIS)
- Open-Source GIS Cohort Award : Bhadrachalam district in Telangana
- Kalinga Ratna Award-2024 : Union Minister for Education, Shri Dharmendra Pradhan
- literary award, 'Sarala Samman' : Shri Bijaya Nayak
- Poligras Magic Skill Award for Year 2024-25 : Indian Women's Hockey team forward player, Deepika Sehrawat
- International Organisation for Standardisation (ISO) 9001:2015 certification : Arthunkal police station in Alappuzha
- 'Hem Bahadur Malla Award 2080' : Kalyan Shrestha
- Chintha Raveendran Award for 2025 : Sarankumar Limbale
- 2025 United Nations Population Award (Individual Category) : Varsha Deshpande, a women's rights advocate from Satara, Maharashtra





Ques: Recently, a previously unknown blood group named CRIB was identified in Karnataka. In which district was it discovered?

हाल ही में कर्नाटक में CRIB नामक एक पहले से अज्ञात रक्त समूह की पहचान हुई। यह किस जिले में खोजा गया?

- A. Mysuru / मैसूरु
- B. Bengaluru / बेंगलुरु
- C. Kolar / कोलार
- D. Tumakuru / तुमकुरु
- E. None of these / इनमें से कोई नहीं

Answer: Option C

Explanation:

- A 38-year-old woman from Kolar district, Karnataka, was admitted to a local hospital for cardiac surgery when doctors discovered a previously unknown blood group.
- CRIB is categorised under the Indian Rare Antigen (INRA) system, which was officially recognised in 2022.

The blood group was named CRIB, where:

- CR: Cromer (blood group system)
- I: India
- B: Bangalore (close to Kolar, the discovery location)

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Ques: Which Indian city ranked 26th in the Global AI City Index 2025 and emerged as India's leading hub for AI research, development, and data centres?

कौन सा भारतीय शहर ग्लोबल एआई सिटी इंडेक्स 2025 में 26वें स्थान पर रहा और एआई अनुसंधान, विकास और डेटा सेंटर का भारत का प्रमुख केंद्र बनकर उभरा?

- A. Mumbai / मुंबई
- B. Delhi / दिल्ली
- C. Bengaluru / बेंगलुरु
- D. Chennai / चेन्नई
- E. Kolkata / कोलकाता

Answer: Option C

Explanation :

- Global AI City Index, 2025 Published by Counterpoint Research.
- According to a survey by market research firm Counterpoint Research, Bengaluru has become India's premier center for AI research, development, and data centers, ranking 26th in the world's Artificial Intelligence (AI) City Index.
- Bengaluru, India, is at the top of the list, followed by Mumbai, Delhi, Chennai, and Kolkata.
- Singapore was named the world's top AI city in 2025, with Seoul, Beijing, Dubai, and San Francisco rounding out the top five.

Top 5 AI City Worldwide :

- 1- Singapore
- 2- Seoul
- 3- Beijing
- 4- Dubai
- 5- San-Francisco

Top 5 AI City in India :

- 26 - Bengaluru
- 27 - Mumbai
- 28 - Delhi
- 29 - Chennai
- 30 - Kolkata

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India's Rankings in Different Indices

- The WATS 2024 report was published by the International Air Transport Association (IATA) : India (5th), USA (1st)
- 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)





Ques: Which states/UTs have topped the India Electric Mobility Index (IEMI) 2024 launched by NITI Aayog?

नीति आयोग द्वारा जारी इंडिया इलेक्ट्रिक मोबिलिटी इंडेक्स (IEMI) 2024 में किन राज्यों/केंद्र शासित प्रदेशों ने शीर्ष स्थान प्राप्त किया है?

- A. Delhi, Maharashtra, Chandigarh / दिल्ली, महाराष्ट्र, चंडीगढ़
- B. Karnataka, Tamil Nadu, Gujarat / कर्नाटक, तमिलनाडु, गुजरात
- C. Delhi, Gujarat, Kerala / दिल्ली, गुजरात, केरल
- D. Maharashtra, Tamil Nadu, Punjab / महाराष्ट्र, तमिलनाडु, पंजाब
- E. None of these / इनमें से कोई नहीं

Answer: Option A

Explanation:

- India Electric Mobility Index (IEMI) 2024 was launched by NITI Aayog as the first-ever national benchmarking framework to assess e-mobility readiness of all States/UTs.
- It scores States/UTs out of 100 based on progress in electric mobility adoption, infrastructure readiness, and innovation.
- The framework is aligned with India's decarbonisation targets for 2070.
- Delhi, Maharashtra, and Chandigarh emerged as the top three performers overall.

IEMI assesses States/UTs on 16 indicators under three categories:

- Transport Electrification Progress – EV adoption in passenger, freight, and public transport.
- Charging Infrastructure Readiness – Deployment of public/private charging stations and supportive policies.
- EV Research and Innovation Ecosystem – R&D, manufacturing capacity, and EV component technology.





Ques: Since its inception, the Mann Ki Baat programme has earned a revenue of how much?

अपने आरंभ से अब तक 'मन की बात' कार्यक्रम ने कितनी आय अर्जित की है?

- A. Rs.24.13 crore
- B. Rs.34.13 crore
- C. Rs.44.13 crore
- D. Rs.54.13 crore
- E. Rs.58.76 crore

Answer: B

Explanation:

- Mann Ki Baat is Prime Minister Narendra Modi's monthly radio programme produced by Akashvani using in-house resources without additional expenditure.
- It has earned Rs.34.13 crore since its inception.
- The programme inspires citizens by sharing real stories in education, health, environment, innovation, and social service.
- It is broadcast on Akashvani and telecast on Doordarshan's national & regional channels as well as DD Free Dish (48 Akashvani channels + 92 private TV channels).
- On digital platforms, it is available on YouTube (PMO India, AIR), WAVES OTT, NewsOnAIR app (offering 260+ Akashvani channels), and PB SHABD for wider reach.

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Ques: As per the Supreme Court's recent ruling, under GST law, telecom towers are classified as:

सुप्रीम कोर्ट के हालिया फैसले के अनुसार, जीएसटी कानून में दूरसंचार टावरों को किस रूप में वर्गीकृत किया गया है?

- A. Immovable property / अचल संपत्ति
- B. Movable property / चल संपत्ति
- C. Capital asset / पूंजीगत संपत्ति
- D. Intangible asset / अमूर्त संपत्ति
- E. Fixed property / स्थिर संपत्ति

Answer: Option B

Explanation:

- Supreme Court upheld the Delhi High Court verdict that telecom towers are movable property under GST.
- Towers can be dismantled and relocated → not permanent structures.
- This classification strengthens Bharti Airtel's claim for GST Input Tax Credit (ITC).
- Section 17(5)(d) of CGST Act → ITC not allowed for immovable property; movable classification allows ITC benefits.
- Aligns with earlier rulings in Vodafone Mobile Services & Bharti Airtel cases.

EXAM
Genius





Ques: The Union Cabinet has approved the implementation of the MERITE Scheme in 275 technical institutions. What is the primary objective of this scheme?

केंद्रीय मंत्रिमंडल ने 275 तकनीकी संस्थानों में मेराइट (MERITE) योजना के कार्यान्वयन को मंजूरी दी है। इस योजना का मुख्य उद्देश्य क्या है?

- A. To provide free education to all engineering students / सभी इंजीनियरिंग छात्रों को निःशुल्क शिक्षा प्रदान करना
- B. To improve quality, equity and governance in technical education / तकनीकी शिक्षा में गुणवत्ता, समानता और सुशासन में सुधार करना
- C. To promote foreign collaborations in higher education / उच्च शिक्षा में विदेशी सहयोग को बढ़ावा देना
- D. To construct new engineering colleges across India / भारत भर में नए इंजीनियरिंग कॉलेज बनाना
- E. None of these / इनमें से कोई नहीं

Answer: Option B

Explanation:

- The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the proposal for implementing the Multidisciplinary Education and Research Improvement in Technical Education (MERITE) Scheme in 275 technical institutions (175 engineering institutions and 100 polytechnics).
- Objective: To improve quality, equity, and governance in technical education across all States/UTs through interventions aligned with National Education Policy (NEP) 2020.
- Type: Central Sector Scheme with Rs.4,200 crore total cost (2025-26 to 2029-30), including Rs.2,100 crore external assistance from the World Bank.
- Key interventions: Internships, updated curricula to meet industry needs, faculty development programs, research hubs, incubation & innovation centers, skill/maker labs, language workshops.
- Major reforms: Curriculum and pedagogy revamp, multidisciplinary technical programs, stronger research ecosystem, faculty skill upgradation, gender gap reduction, and bridging the digital divide.





Ques: Where is the 25th Shanghai Cooperation Organization (SCO) summit, scheduled for August 31–September 1, 2025, going to be held?

31 अगस्त-1 सितंबर 2025 को निर्धारित 25वें शंघाई सहयोग संगठन (SCO) शिखर सम्मेलन का आयोजन कहाँ होगा?

- A. Beijing / बीजिंग
- B. Tianjin / तियांजिन
- C. Shanghai / शंघाई
- D. Wuhan / वुहान
- E. None of these / इनमें से कोई नहीं

Answer: Option B

Explanation:

- The 25th Shanghai Cooperation Organization (SCO) summit will be held in Tianjin, China on August 31–September 1, 2025.
- Prime Minister Narendra Modi is expected to travel to China for this summit — his first visit to China since 2018.
- The last meeting between PM Modi and the Chinese President was on the sidelines of the BRICS summit in Kazan, Russia on October 23, 2024

EXAM
Genius





Ques: What is the name of Zepto's newly launched 10-minute medicine delivery service?

Zepto द्वारा शुरू की गई 10-मिनट में दवा डिलीवरी सेवा का नाम क्या है?

- A. Zepto Meds / ज़ेप्टो मेड्स
- B. Zepto Pharmacy / ज़ेप्टो फार्मसी
- C. Zepto Health / ज़ेप्टो हेल्थ
- D. Zepto QuickCare / ज़ेप्टो क्विककेयर
- E. Zepto MedExpress / ज़ेप्टो मेडएक्सप्रेस

Answer: Option B

Explanation:

- Zepto has launched Zepto Pharmacy, a 10-minute medicine delivery service.
- Initially available in select areas of Mumbai, Bengaluru, Delhi NCR, and Hyderabad.
- Announcement made by CEO & Co-founder Aadit Palicha via LinkedIn.
- The company tested the service on a small scale over the past year to streamline supply chain operations and ensure regulatory compliance.
- The aim is to maintain high operational standards and avoid scaling too quickly.
- The service will offer both over-the-counter and prescription medicines, sourced only from licensed pharmacies.
- This launch comes at a time when several quick commerce platforms are exploring entry into prescription drug delivery, which is governed by stricter regulations.

EXAM
Genius





Ques: The Union Cabinet recently approved Rs.30,000 crore compensation to three Public Sector Oil Marketing Companies (OMCs) for under-recoveries on sale of domestic LPG. Which of the following companies are included?

केंद्रीय मंत्रिमंडल ने हाल ही में घरेलू एलपीजी की बिक्री पर हुए नुकसान के लिए तीन सार्वजनिक क्षेत्र की तेल विपणन कंपनियों (ओएमसी) को Rs.30,000 करोड़ का मुआवज़ा मंज़ूर किया। इनमें से किन कंपनियों को शामिल किया गया है?

- A. Indian Oil Corporation Limited (IOCL) / इंडियन ऑयल कॉर्पोरेशन लिमिटेड
- B. Bharat Petroleum Corporation Limited (BPCL) / भारत पेट्रोलियम कॉर्पोरेशन लिमिटेड
- C. Hindustan Petroleum Corporation Limited (HPCL) / हिंदुस्तान पेट्रोलियम कॉर्पोरेशन लिमिटेड
- D. All of the above / उपरोक्त सभी
- E. None of these / इनमें से कोई नहीं

Answer: Option D

Explanation:

- The Union Cabinet chaired by Prime Minister Narendra Modi approved Rs.30,000 crore compensation to IOCL, BPCL, and HPCL for under-recoveries on sale of domestic LPG.
- Domestic LPG cylinders are supplied at regulated prices by these public sector OMCs.
- During 2024–25, international LPG prices remained high, but the cost increase was not passed on to consumers to shield them from price fluctuations.
- This led to significant losses for the three OMCs, hence the compensation.
- The Ministry of Petroleum and Natural Gas will distribute the compensation in twelve tranches.





Ques: The Archery Association of India (AAI) recently announced the launch of which first-of-its-kind tournament in India?

भारतीय तीरंदाजी संघ (AAI) ने हाल ही में भारत में किस प्रकार की पहली बार आयोजित होने वाली प्रतियोगिता की घोषणा की है?

- A. National Recurve Championship / राष्ट्रीय रिकर्व चैंपियनशिप
- B. Archery League / आर्चरी लीग
- C. World Archery Cup / वर्ल्ड आर्चरी कप
- D. Indian Archery Premier Series / इंडियन आर्चरी प्रीमियर सीरीज़
- E. None of these / इनमें से कोई नहीं

Answer: Option B

Explanation:

- Archery Association of India (AAI) announced the first-ever Archery League, a franchise-styled tournament featuring men's and women's recurve and compound archers from around the world.
- The inaugural edition will be held over 11 days in October 2025 at the Yamuna Sports Complex, Delhi.
- The event has support from World Archery, World Archery Asia, and the Sports Ministry.
- It will feature top 10 ranked foreign archers and India's top players across six franchise teams.

About Archery Association of India :

- Established : 1973
- HQ : New Delhi
- President : Arjun Munda





Recent News headlines related to Sports

- Vedika Bhansali, a nine-year-old golfer from Bengaluru, has made history by winning the US Kids World Championship held at Pinehurst Village, North Carolina, United States
- Indian athlete and former Asian champion Abdulla Aboobacker from Kerala won the men's triple jump title at the Qosanov Memorial 2025 athletics meet in Almaty, Kazakhstan
- The Archery Association of India (AAI) announced the first-of-its-kind Archery League, which will see men and women recurve and compound archers from across the world competing in a 6 franchise-styled tournament.
- The Indian men's and women's teams remained undefeated at the 2025 South Asia Regional Championships held in Kathmandu, Nepal
- The All India Football Federation (AIFF) and FIFA jointly launched India's first-ever FIFA Talent Academy for girls in Hyderabad, Telangana
- The All India Football Federation (AIFF) has appointed Khalid Jamil as the new head coach of the Indian men's national football team
- Bihar Chief Minister Nitish Kumar unveiled the mascot 'Ashoka', a rabbit, for the Asia Rugby Under-20 (Sevens) Championship
- Magnus Carlsen (Norway), the current World No.1 Grandmaster and a member of Team Liquid, won the first-ever Chess Esports World Cup held in Riyadh, Saudi Arabia
- The 8th Commonwealth Youth Games (CYG) in 2027 will be hosted by Malta, as announced by Commonwealth Sport (formerly Commonwealth Games Federation)
- Athletes will be eligible to compete in the female category for world ranking competitions such as the World Championships only if they clear a one-time gene test in a bid to protect the integrity of women's sport, World Athletics
- The All India Football Federation (AIFF) launched the Benevolence Fund to offer one-time medical financial assistance to retired players, coaches, referees, match officials, and support staff
- In a nail-biting finale at the Hungarian Grand Prix 2025, Lando Norris secured victory after fending off a late charge from his McLaren teammate Oscar Piastri.



Ques: Which of the following statements is/are correct about the RS-28 Sarmat intercontinental ballistic missile, also known as 'Satan 2'?

निम्नलिखित में से कौन-सा/से कथन RS-28 सरमत अंतरमहाद्वीपीय बैलिस्टिक मिसाइल, जिसे 'सैटन 2' भी कहा जाता है, के बारे में सही है/हैं?

1. It is the world's heaviest ICBM. / यह दुनिया की सबसे भारी ICBM है।
2. It has a range of 18,000 km. / इसकी मारक क्षमता 18,000 किमी है।
3. It can carry up to 16 independently targetable nuclear warheads. / यह 16 स्वतंत्र रूप से लक्ष्य साधने वाले परमाणु वारहेड ले जा सकती है।
4. It is a solid-fueled missile. / यह ठोस ईंधन वाली मिसाइल है।

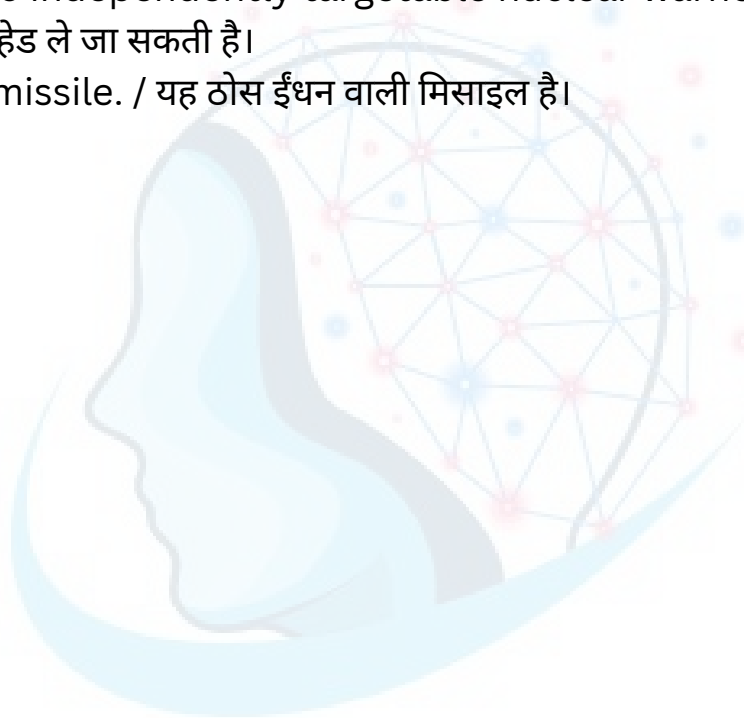
Options:

- A. 1, 2, and 3 only
- B. 1 and 4 only
- C. 2 and 3 only
- D. 1, 2, 3, and 4
- E. 1 and 2 only

Answer: Option A

Explanation:

- RS-28 Sarmat is Russia's new-generation intercontinental ballistic missile (ICBM), dubbed 'Satan 2' by NATO.
- It is a three-stage, liquid-fueled missile, not solid-fueled.
- Range: 18,000 km; launch weight: 208+ tonnes; world's heaviest ICBM.
- Dimensions: 35.3 m length, 3 m diameter.
- Maximum speed: 25,500 kph (~Mach 20).
- Payload: 10 tonnes, capable of carrying up to 16 independently targetable nuclear warheads and Avangard hypersonic glide vehicles.





Ques: What is the name of India's first privately-developed orbital launch vehicle whose stage-1 booster was successfully static tested by Skyroot Aerospace?
भारत के पहले निजी क्षेत्र में विकसित कक्षीय प्रक्षेपण यान का क्या नाम है, जिसके स्टेज-1 बूस्टर का स्कायरूट एयरोस्पेस ने सफल स्थिर परीक्षण किया?

- A. PSLV-C57 / पीएसएलवी-सी57
- B. Vikram-1 / विक्रम-1
- C. Gaganyaan / गगनयान
- D. SSLV-D2 / एसएसएलवी-डी2
- E. None of these

Answer: Option B

Explanation:

- Skyroot Aerospace successfully conducted the static test of Vikram-1's stage-1 carbon composite solid fuel booster.
- Vikram-1 is India's first privately-developed orbital launch vehicle.
- Test location: Advanced Test Complex, Satish Dhawan Space Centre – SHAR, Sriharikota.
- Conducted under ISRO's supervision.
- Booster stage name: Kalam-1200 – India's largest monolithic solid rocket motor (30 tonnes).
- Designed for on-demand, customised launches for global small satellite operators.
- Vikram-1's maiden flight is scheduled later this year.

Genius





Ques: Which of the following statements is/are correct about the Cancer AI & Technology Challenge (CATCH) Grant Program?

निम्नलिखित में से कौन-सा/से कथन कैंसर एआई एंड टेक्नोलॉजी चैलेंज (CATCH) ग्रांट प्रोग्राम के बारे में सही है/हैं?

1. It is launched by IndiaAI Independent Business Division (IBD) in collaboration with the National Cancer Grid (NCG). / इसे इंडिया एआई इंडिपेंडेंट बिज़नेस डिवीजन (IBD) ने नेशनल कैंसर ग्रिड (NCG) के साथ मिलकर लॉन्च किया है।
2. It provides up to Rs.50 lakh per project for selected teams. / यह चयनित टीमों को प्रति प्रोजेक्ट Rs.50 लाख तक की राशि प्रदान करता है।
3. Only clinical institutions are eligible to apply. / केवल क्लीनिकल संस्थान आवेदन करने के पात्र हैं।
4. Successful pilots may get an additional scale-up grant of up to Rs.1 crore. / सफल पायलट प्रोजेक्ट्स को Rs.1 करोड़ तक का अतिरिक्त स्केल-अप ग्रांट मिल सकता है।

Options:

- A. 1, 2, and 4 only
- B. 1 and 3 only
- C. 2 and 3 only
- D. 1, 2, 3, and 4
- E. 1 and 2 only

Answer: Option A

Explanation :

- IndiaAI Independent Business Division (IBD) in collaboration with the National Cancer Grid (NCG) have launched the CATCH Grant Program to support AI-based innovations in cancer screening, diagnosis, treatment support, and healthcare operations in India.
- Selected projects can receive up to Rs.50 lakh per project, with funding co-shared by IndiaAI and NCG.
- The program will pilot AI solutions in the NCG hospital network, with potential for wider deployment.
- Successful pilot projects may get an additional Rs.1 crore for scale-up via IndiaAI.
- Up to 10 proposals will be chosen in this round, based on technical maturity, feasibility, and healthcare relevance.





Ques: Mir Mohammed Ali, a 2011-batch IAS officer of the Kerala cadre, has been appointed as Director in which ministry?

मीर मोहम्मद अली, 2011 बैच के केरल कैडर के आईएएस अधिकारी, को किस मंत्रालय में निदेशक के रूप में नियुक्त किया गया है?

- A. Ministry of Power / विद्युत मंत्रालय
- B. Ministry of Petroleum & Natural Gas / पेट्रोलियम और प्राकृतिक गैस मंत्रालय
- C. Ministry of Electronics & IT / इलेक्ट्रॉनिक्स और आईटी मंत्रालय
- D. Ministry of New & Renewable Energy / नवीन और नवीकरणीय ऊर्जा मंत्रालय
- E. None of these / इनमें से कोई नहीं

Answer: Option D

Explanation:

- Mir Mohammed Ali, a 2011-batch IAS officer of the Kerala cadre, has been appointed as Director in the Ministry of New & Renewable Energy (MNRE).
- His term will be five years or until further orders, whichever is earlier.
- Before this appointment, he served as Chairman & Managing Director (CMD) of Kerala State Electricity Board (KSEB) Limited.

EXAM
Genius





Recent Appointment in different departments :

- IAS Pratyay Amrit : Bihar Chief Secretary (succeed Amrit Lal Meena)
- PB Balaji : CEO of Tata Motors-owned Jaguar Land Rover (JLR)
- Mrs. S. Radha Chauhan : Chairperson of the Capacity Building Commission in New Delhi
- Dr. A. Rajarajan : Director of Vikram Sarabhai Space Centre (VSSC)
- IAS officer Shashi Prakash Goyal : Chief Secretary of Uttar Pradesh (succeeds Manoj Kumar Singh)
- KJ Patel : Managing Director of IFFCO (retirement of US Awasthi)
- Raj Kumar Arora : Controller General of Defence Accounts (Replaced Dr Mayank Sharma)
- A. Robert Jerard Ravi : 3-month extension as the Chairman and Managing Director of Bharat Sanchar Nigam Limited (BSNL) and Mahanagar Telephone Nigam Limited (MTNL) till October 14, 2025
- Mumbai-born Shailesh Jejurikar : President & CEO of Procter & Gamble (P&G) (succeed Jon Moeller)
- Nikhil Ravishankar, an executive of Indian origin : CEO of Air New Zealand (Replaced CEO Greg Foran)
- Lok Sabha Secretary-General Utpal Kumar Singh : Additional charge as the Chief Executive Officer (CEO) of Sansad TV (Replaced Rajit Punhani)
- Vaishali Nigam Sinha : President of the United Nations Global Compact Network India (UNGONI) for the 2025– 2027 term
- Raghuram Iyer : CEO of the Indian Olympic Association (IOA)
- Uma Kanjilal : Vice Chancellor of the Indira Gandhi National Open University (IGNOU) becoming the first woman to hold the post
- Nirmal K. Minda : Senior Vice President of the Associated Chambers of Commerce and Industry of India (ASSOCHAM) (succeed Sanjay Nayar)
- Manish Tiwary : Chairman of the board of Nestle India
- Ashok Chaudhary : Chairman of the Gujarat Cooperative Milk Marketing Federation (GCMMF) (replaced Shamal Patel)
- Gordhan Dhameliya : Chairman of Rajkot District Cooperative Milk Producers' Union Ltd





Ques: National Javelin Day is celebrated in India on which date to honour Neeraj Chopra's Olympic gold medal win?

भारत में नीरज चोपड़ा के ओलंपिक स्वर्ण पदक की जीत के सम्मान में राष्ट्रीय भाला फेंक दिवस किस तारीख को मनाया जाता है?

- A. 5 August
- B. 6 August
- C. 7 August
- D. 8 August
- E. 9 August

Answer: Option C

Explanation:

- August 7 is observed as National Javelin Day in India to commemorate Neeraj Chopra's historic gold medal at the Tokyo 2020 Olympics.
- This was India's first-ever Olympic medal in track and field post-Independence and only the second individual Olympic gold overall after Abhinav Bindra.
- Neeraj's gold-winning throw at Tokyo 2020 measured 87.58 m, while his personal best as of 2025 is 90.23 m.
- In athletics, the men's javelin weighs 800 g with a length of 2.6–2.7 m, while the women's javelin weighs 600 g with a length of 2.2–2.3 m.

EXAM
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Important days :

- 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)
- 1 August : World Wide Web Day (Theme 2025 Empowering the Future: Building an Inclusive, Safe, and Open Web)
- 6 August : Hiroshima Day





IMPORTANT ONE – LINER Current Affairs

India and Russia Signed during 11th Session of the India-Russia Working Group on Modernization & Industrial Cooperation, held at Vanijya Bhawan in New Delhi. Aim to strengthen collaboration in aluminium, fertilizers, and railway transport, while promoting capacity building and technology transfer in the mining sector.

The National Task Force on Student Mental Health and Suicide Prevention in Higher Educational Institutions has officially launched its dedicated website. Constituted under the Chairmanship of Former Justice Shri Ravindra Bhat, the Task Force aims to develop comprehensive, recommendations to improve student wellbeing and prevent suicides in HEIs.

REC Limited is a Maharatna Central Public Sector Enterprise under the Ministry of Power. Awarded ISO 31000:2018 (Risk Management – Guidelines) for its enterprise-wide risk management framework.

Bank of India became the first bank in India to receive the Standardization Testing and Quality Certification (STQC) for its official website. The certification was awarded by the STQC Directorate, under the Ministry of Electronics and Information Technology (MeitY)

EXAM
Genius





महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

भारत और रूस ने नई दिल्ली स्थित वाणिज्य भवन में आयोजित आधुनिकीकरण एवं औद्योगिक सहयोग पर भारत-रूस कार्य समूह के 11वें सत्र के दौरान हस्ताक्षर किए। इसका उद्देश्य खनन क्षेत्र में क्षमता निर्माण और प्रौद्योगिकी हस्तांतरण को बढ़ावा देते हुए एल्युमीनियम, उर्वरक और रेलवे परिवहन में सहयोग को मज़बूत करना है।

उच्च शिक्षण संस्थानों में छात्रों के मानसिक स्वास्थ्य और आत्महत्या रोकथाम पर राष्ट्रीय कार्यबल ने आधिकारिक तौर पर अपनी समर्पित वेबसाइट लॉन्च कर दी है। पूर्व न्यायाधीश श्री रवींद्र भट की अध्यक्षता में गठित इस कार्यबल का उद्देश्य उच्च शिक्षण संस्थानों में छात्रों के कल्याण में सुधार और आत्महत्याओं को रोकने के लिए व्यापक सिफारिशें विकसित करना है।

आरईसी लिमिटेड, विद्युत मंत्रालय के अंतर्गत एक महारत्न केंद्रीय सार्वजनिक क्षेत्र का उद्यम है। इसे अपने उद्यम-व्यापी जोखिम प्रबंधन ढाँचे के लिए आईएसओ 31000:2018 (जोखिम प्रबंधन - दिशानिर्देश) से सम्मानित किया गया है।

बैंक ऑफ इंडिया अपनी आधिकारिक वेबसाइट के लिए मानकीकरण परीक्षण और गुणवत्ता प्रमाणन (एसटीक्यूसी) प्राप्त करने वाला भारत का पहला बैंक बन गया है। यह प्रमाणन इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय (MeitY) के तहत STQC निदेशालय द्वारा प्रदान किया गया।

EXAM
Genius

