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Ques: RBI recently imposed a ₹75 lakh penalty on which bank for non-compliance with regulations related to property valuation and current account rules?

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

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) imposed a ₹75 lakh penalty on ICICI Bank for non-compliance with certain regulatory directions.
- Violations pertained to 'Valuation of Properties – Empanelment of Valuers' and 'Opening of Current Accounts by Banks – Need for discipline'.
- RBI found that the bank failed to conduct property valuation in some mortgage loans through independent empanelled valuers.
- ICICI Bank also opened/maintained certain current accounts in violation of existing regulatory requirements.
- These violations were proven during inspection, leading to the monetary penalty

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Ques: Antfin Singapore Holding Private Limited divested a 1.46% stake in which company for Rs. 4,097 crore?

- A. Paytm
- B. Zomato
- C. Eternal Limited
- D. Blinkit
- E. PhonePe

Answer: Option C

Explanation:

- Antfin Singapore Holding Private Limited divested a 1.46% stake in Eternal Limited.
- Eternal Limited is the parent company of Zomato and Blinkit.
- The transaction value was Rs. 4,097 crore (approximately USD 612 million).
- The sale is part of Antfin's strategy to restructure investments.
- This deal reduces Antfin's shareholding in Eternal Limited.

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Ques: Which bank has signed an MoU with FSSAI to launch the 'FSSAI Payment Solution' platform?

- A. State Bank of India
- B. HDFC Bank
- C. Bank of Baroda
- D. ICICI Bank
- E. None of these

Answer: Option C

Explanation:

- Bank of Baroda signed an MoU with the Food Safety and Standards Authority of India (FSSAI) to launch 'FSSAI Payment Solution'.
- The platform will streamline the digital payment interface with various stakeholders.
- The objective is to promote ease of doing business for those engaging with FSSAI.

FSSAI :

Established : 5 September 2008
HQ : New Delhi
Chairperson : Punya Salila Srivastava.

Bank of Baroda :

Established : 1908
HQ : Vadodara, Gujarat
MD & CEO : Debadatta Chand
Tagline : India's International Bank.





Ques: SBI's Q1 FY26 net profit rose 12.5% year-on-year to what amount?

- A. ₹25,000 crore
- B. ₹19,160 crore
- C. ₹41,072 crore
- D. ₹44,218 crore
- E. ₹78,040 crore

Answer: Option B

Explanation:

- State Bank of India (SBI) posted a 12.48% YoY increase in Q1 FY26 net profit to ₹19,160 crore.
- Growth was driven by higher operational efficiency and treasury gains.
- Net Interest Income (NII) stood at ₹41,072 crore, down 0.13% YoY.
- Net Interest Margin (NIM) fell by 33 bps to 3.02%.
- Loan-loss provisions rose 9.21% to ₹4,934 crore.
- SBI raised ₹25,000 crore equity capital to support ~₹2.5 trillion in additional loan growth.
- Advances grew 11.61% YoY to ₹42.5 lakh crore; deposits grew 11.66%.
- Gross NPAs declined 7.34% to ₹78,040 crore; Net NPAs fell 7.64% to ₹19,908 crore.
- GNPA ratio improved to 2.83% and NNPA ratio to 0.47%; provision coverage ratio at 74.49%.

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Ques: What is the proposed daily penalty for banks delaying settlement of safe deposit locker/article claims as per RBI's draft circular?

- A. ₹2,000 per day
- B. ₹3,000 per day
- C. ₹5,000 per day
- D. ₹10,000 per day
- E. ₹7,500 per day

Answer: Option C

Explanation:

- RBI released a draft circular proposing easier claim settlement after the death of an account holder, covering deposit accounts, lockers, and articles in safe custody.
- Banks must release funds to nominees/surviving account holders without succession certificates or probate, unless there is a court order or will.
- Delay penalty for deposit-related claims: prevailing bank rate + 4% p.a. on settlement amount for the delay period.
- Delay penalty for safe deposit lockers/articles: ₹5,000 per day beyond the prescribed 15 days after receiving all required documents.
- RBI has proposed a claim threshold limit of ₹15 lakh based on risk management.
- Public comments on the draft are invited until 27 August 2025.

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Ques: Which two new features has RBI launched on its Retail Direct platform in August 2025?

- A. SIP for Treasury Bills & Auto-Bidding Facility
- B. Loan against Gold & UPI Bill Payments
- C. e-KYC & Instant Loan Facility
- D. NACH Payment & Cheque Truncation
- E. None of these

Answer: Option A

Explanation:

- RBI introduced Systematic Investment Plan (SIP) for Treasury Bills and Auto-Bidding facility on its Retail Direct platform.
- SIP allows small, periodic investments in T-Bills instead of lump sums.
- Auto-Bidding automates the bidding process in primary auctions with preferences like bid amount, tenor, and validity.
- The system processes payments via National Automated Clearing House (NACH).
- These features aim to enhance retail investor access to short-term government debt instruments.

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Ques: The IFC has committed USD 150 million to which fund of HDFC Capital?

- A. H-DREAM Fund
- B. H-GREEN Fund
- C. Affordable Housing Fund
- D. Urban Growth Fund
- E. None of the above

Answer: Option A

Explanation:

- International Finance Corporation (IFC) given USD 150 million (around Rs. 1,300 crore) loan to H-DREAM Fund (HDFC Capital Development of Real Estate Affordable and Mid-Income Fund)
- It is Managed by HDFC Capital Advisors
- Its aim is to promote green and affordable housing development across India
- Total target corpus of the H-DREAM Fund is USD 1 billion, comprising a primary raise of USD 500 million and a greenshoe option of an additional USD 500 million
- Housing Target of Over 25,000 EDGE-certified homes in Tier-I/II cities (addresses 18M-unit deficit)
- Capital Mobilized : USD 850 Mn total expected; USD 350 Mn already committed

About IFC :

- Established : 1956
- HQ : Washington, D.C., United States
- Members : 186 countries
- Managing Director : Makhtar Diop





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Ques: Which panchayat in Kerala was declared a 'Living Lab' for climate change under the 'Heat Resilient Moodadi' project?

- A. Perambra Panchayat
- B. Moodadi Panchayat
- C. Beypore Panchayat
- D. Vatakara Panchayat
- E. Thamarassery Panchayat

Answer: Option B

Explanation:

- Kerala State Disaster Management Authority (KSDMA) launched the 'Heat Resilient Moodadi' project in Moodadi Panchayat, Kozhikode district, Kerala.
- Objective: Mitigate rising temperatures due to extreme heatwaves.
- It is Kerala's first comprehensive Heat Action Plan by a local self-government body.
- Contractors to follow heat-resilient construction guidelines, including heat-reflecting paints, bamboo barriers, and shaded structures.
- Cooling pavilions will be installed for public relief during heatwaves.
- Moodadi Panchayat declared a 'Living Lab' for climate change by KSDMA for proactive heat-resilience strategies.

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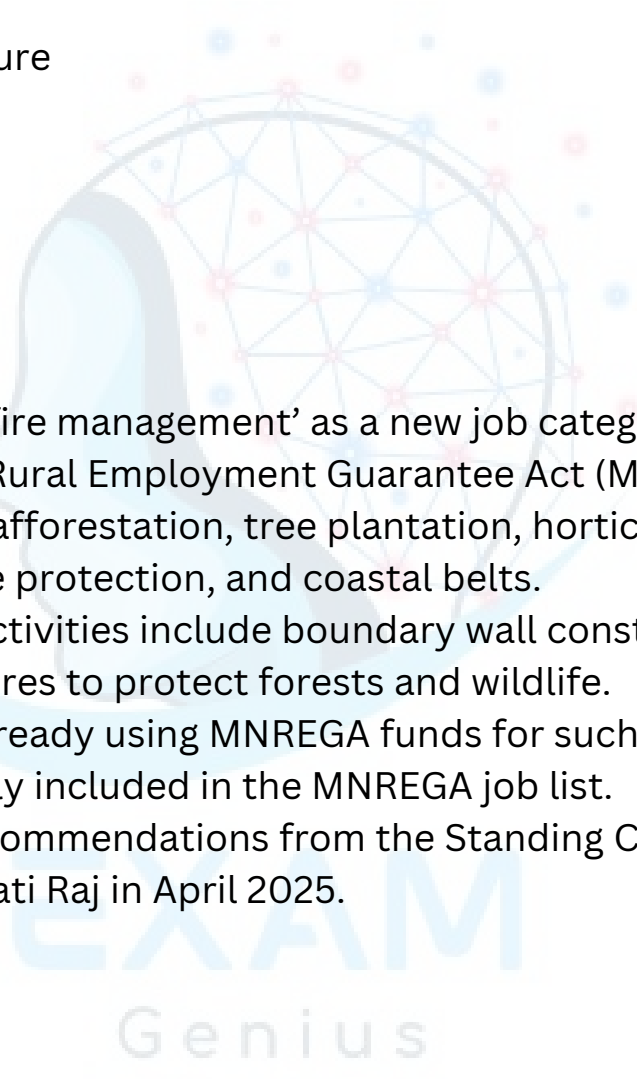
Ques: Which new job category has been added under MNREGA as per the latest government notification?

- A. Road construction
- B. Forest fire management
- C. River dredging
- D. Solar panel installation
- E. Rural tourism infrastructure

Answer: Option B

Explanation:

- The Centre added 'forest fire management' as a new job category under the Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA), 2005.
- It joins existing works like afforestation, tree plantation, horticulture, road margins, canal bunds, tank foreshore protection, and coastal belts.
- Forest fire management activities include boundary wall construction, fencing, joint patrolling, and other measures to protect forests and wildlife.
- States like Gujarat were already using MNREGA funds for such works under other provisions; now it is officially included in the MNREGA job list.
- The inclusion followed recommendations from the Standing Committee on Rural Development and Panchayati Raj in April 2025.





Ques: Who topped the Fortune 100 Most Powerful People in Business List 2025?

- A. Satya Nadella
- B. Jensen Huang
- C. Mark Zuckerberg
- D. Elon Musk
- E. Mukesh Ambani

Answer: Option B

Explanation:

Jensen Huang, CEO & President of NVIDIA, an American technology company, topped the list.

Mukesh Ambani, CMD of Reliance Industries Limited, ranked 56th.

Dr. Reshma Kewalramani, an Indian-origin woman and CEO of Vertex Pharmaceuticals, ranked 62nd (first appearance).

The list includes 62 leaders from USA-based organizations, 17 from Asia, 13 from Europe, and 1 from the Middle East.

Four Indian-origin leaders featured: Satya Nadella (Rank 2), Sundar Pichai (Rank 6), Neal Mohan (Rank 83), Dr. Reshma Kewalramani (Rank 62).

Ranking of top 5 powerful people in the list :

- 1 Jensen Huang : President & CEO, NVIDIA
- 2 Satya Nadella : Co-Founder, Chairman & CEO, Microsoft
- 3 Mark Zuckerberg : Founder, Chairman & CEO, Meta
- 4 Elon Musk : Founder & CEO, Tesla, SpaceX, xAI
- 5 Wang Chuanfu : Founder & CEO, BYD (Build Your Dreams)
- 56 Mukesh Ambani : CMD, Reliance Industries
- 96 Gautam Adani : Founder & Chairman, Adani Group





Ques: What was India's annual defence production in FY 2024–25, marking an all-time high?

- A. ₹ 1,50,590 crore
- B. ₹1,27,000 crore
- C. ₹ 1,25,000 crore
- D. ₹1,45,800 crore
- E. ₹1,40,500 crore

Answer: Option A

Explanation:

- India's annual defence production in FY 2024–25 reached ₹1,50,590 crore — the highest ever recorded.
- This represents an 18% growth over the previous year's output of ₹1.27 lakh crore.
- It is also a 90% increase compared to FY 2019–20, when production was ₹79,071 crore.
- Defence PSUs and other PSUs contributed approximately 77% of total production.
- The private sector accounted for the remaining 23%.
- Defence exports also reached a record ₹23,622 crore in FY 2024–25, up ₹2,539 crore (12.04%) from ₹21,083 crore in FY 2023–24.

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Ques: Which organisation has proposed the SWAGAT-FI single-window gateway for trusted foreign investors?

- A. RBI
- B. SEBI
- C. IRDAI
- D. NITI Aayog
- E. NABARD

Answer: Option B

Explanation :

- Securities and Exchange Board of India (SEBI) has proposed a new single-window gateway named SWAGAT-FI (Single Window Automatic & Generalised Access for Trusted Foreign Investors).
- The objective is to boost foreign investment in India's capital markets and simplify regulatory compliance.
- It will serve objectively verified low-risk foreign investors.
- The platform aims to reduce entry barriers and speed up approvals for eligible investors.
- This initiative is part of SEBI's broader reforms to attract long-term, quality global capital to India.

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Ques: What is the premature redemption price of SGB due on August 11, 2025?

- A. ₹9,950
- B. ₹10,000
- C. ₹10,070
- D. ₹10,100
- E. ₹10,500

Answer: Option C

Explanation:

- Premature redemption under the Sovereign Gold Bond (SGB) Scheme is allowed after the 5th year from the issue date, on interest payment dates.
- The August 11, 2025 redemption applies to SGB 2019-20 Series-IX (issued Feb 11, 2020) and SGB 2020-21 Series-V (issued Aug 11, 2020).
- The redemption price is based on the simple average of closing gold prices (999 purity) for the last 3 business days before the redemption date, as per India Bullion and Jewellers Association Ltd (IBJA).
- For August 11, 2025, the average price worked out to ₹10,070 per gram.
- The SGB scheme was launched in 2015, offers an 8-year tenor with an exit option after 5 years, and pays 2.50% annual interest.

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Ques: What is the length of Asia's longest freight train 'Rudrastra' tested by Indian Railways in 2025?

- A. 4 km
- B. 4.5 km
- C. 5 km
- D. 3.8 km
- E. 4.2 km

Answer: Option B

Explanation:

- The "Rudrastra," Asia's longest freight train, has successfully completed its testing run by Indian Railways.
- The massive 4.5-kilometer goods train is expected to revolutionize freight transportation in India by increasing productivity, cutting turnaround times, and conserving resources.
- At an average speed of 40.50 km/h, the trial run covered 209 km in 5 hours 10 minutes from the Ganjkhwaja railway station in Chandauli, Uttar Pradesh, to Garhwa in Jharkhand.
- The 'Rudrastra' freight train is 4.5 km long – the longest in Asia.
- It has 345 wagons and 7 engines (2 at the front, 1 after every 59 bogeys).
- Each wagon can carry 72 tonnes of load.
- Average trial speed: 40.5 km/h.

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Ques: Which two key maritime laws were passed by India's Parliament in 2025 to modernise the shipping sector?

- A. Maritime Trade Bill 2025 & Coastal Shipping Bill 2024
- B. Indian Ports Bill 2025 & Merchant Trade Bill 2024
- C. Merchant Shipping Bill 2024 & Carriage of Goods by Sea Bill 2025
- D. Sea Transport Bill 2025 & Cargo Bill 2024
- E. Shipping Development Bill 2025 & Maritime Reform Bill 2024

Answer: Option C

Explanation :

- India's Parliament passed the Merchant Shipping Bill, 2024, and the Carriage of Goods by Sea Bill, 2025, replacing outdated 20th-century laws.
- The Merchant Shipping Bill replaces the Merchant Shipping Act of 1958.
- The Carriage of Goods by Sea Bill replaces the Indian Carriage of Goods by Sea Act of 1925.

Merchant Shipping Bill, 2024:

- Progressive law with 16 parts and 325 clauses.
- Addresses shortcomings of the previous 561-section Act, which was fragmented and outdated.
- Aligns India's laws with International Maritime Organization (IMO) conventions.
- Prioritises environmental protection and seafarer welfare.

Carriage of Goods by Sea Bill, 2025:

- Adopts internationally accepted Hague-Visby Rules.
- Governs rights and responsibilities related to carriage of goods by sea.





- Simplifies maritime trade regulations.
- Reduces litigation risks and improves transparency in cargo movement.



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Ques: What was the Gross Merchandise Value (GMV) achieved by Government e Marketplace (GeM) in FY 2024–25?

- A. ₹4.8 lakh crore
- B. ₹5.4 lakh crore
- C. ₹5.0 lakh crore
- D. ₹6.1 lakh crore
- E. ₹4.5 lakh crore

Answer: Option B

Explanation:

With a record-breaking performance of registering ₹5.4 lakh crore in Gross Merchandise Value (GMV) for the fiscal year 2024–2025, the Government e Marketplace (GeM) celebrated its ninth Foundation Day.

Since its launch in 2016, GeM has onboarded 1.5 lakh women-led businesses, startups, self-help groups (SHGs), craftsmen, and micro and small enterprises (MSEs) over the course of nine years.

The Theme for this year's Foundation Day event was Ease, Access, and Inclusion.

On August 6, a GeM Seller Samvad was held at the GeM office in New Delhi to commemorate the nine years

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Ques: Under the approved PMUY subsidy for FY26, what is the per-cylinder subsidy amount for a 14.2 kg LPG cylinder?

- A. ₹200
- B. ₹250
- C. ₹300
- D. ₹350
- E. ₹400

Answer: Option C

Explanation:

- The Union Cabinet approved ₹12,000 crore for Pradhan Mantri Ujjwala Yojana (PMUY) in FY26.
- The scheme will benefit 10.33 crore households across India.
- PMUY was launched in May 2016 to provide free LPG connections to adult women from poor households.
- As of July 1, 2025, there are 10.33 crore PMUY connections in India.
- Subsidy: ₹300 per 14.2 kg LPG cylinder, for up to 9 refills per year (pro-rated for 5 kg cylinders).
- India imports around 60% of its LPG requirement.

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Ques: Which major transit corridor was announced in the Armenia–Azerbaijan peace deal signed at the White House?

- A. Caucasus Peace Corridor
- B. Trump Route for International Peace and Prosperity
- C. Eurasia Trade Link
- D. Caspian Gateway
- E. Black Sea Economic Corridor

Answer: Option B

Explanation:

- Leaders of Armenia and Azerbaijan signed a historic peace agreement at the White House to end decades of conflict.
- The deal was mediated by US President Donald Trump, who facilitated the handshake between Armenian PM Nikol Pashinyan and Azerbaijani President Ilham Aliyev.
- The agreement includes the creation of a major South Caucasus transit corridor named 'Trump Route for International Peace and Prosperity'.
- This corridor will connect Azerbaijan to Turkey and further to Europe, bypassing Armenia's territory.
- Iran's Supreme Leader's advisor Ali Akbar Velayati warned that Iran will block the corridor if built without its consent.





Ques: Who became the first Indian surfer to reach the final of the Asian Surfing Championship?

- A. Kishore Kumar
- B. Shidong Wu
- C. Pajar Ariyana
- D. Ramesh Budihal
- E. Mega Artana

Answer: Option D

Explanation:

- Ramesh Budihal became the first Indian surfer to reach the final of the Asian Surfing Championship, held at Point Break, Mamallapuram.
- Scored 11.43 points in the semifinal (rides of 5.50 and 5.93), finishing second behind Indonesia's Pajar Ariyana (13.83).
- Defeated China's Shidong Wu (9.03) and India's Kishore Kumar (8.10) to reach the last four.
- Surfing journey began in Kovalam, Kerala through the Sebastian Indian Social Project (SISP) and Kovalam Surf Club.
- Initially faced family fears about the sea, but later gained their support after multiple wins.
- Ranked India's No. 1 male surfer in 2024; consistently among the top three in the National Surf Series.
- Achievement also earned India additional quota points for the 2026 Asian Games.

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Ques: In which country did India's Annu Rani win gold in women's javelin throw at the International Wiesław Maniak Memorial in 2025?

- A. Turkey
- B. Australia
- C. Poland
- D. Germany
- E. France

Answer: Option C

Explanation:

- Annu Rani won gold in women's javelin throw at the International Wiesław Maniak Memorial in Poland.
- Achieved a season-best throw of 62.59 metres.
- She is the reigning Asian Games champion.
- Competitors from Turkey and Australia won silver and bronze respectively.
- The win strengthened her position as one of India's top javelin throwers.
- The silver medal went to Eda Tugsuz of Turkey (58.36m).
- Bronze medal went to Lianna Davidson of Australia (58.24m).

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Ques: Where is BPCL's upcoming greenfield refinery-cum-petrochemical complex (RcPC) located?

- A. Machilipatnam
- B. Mulpeta
- C. Ramaayapatnam
- D. Kakinada
- E. Srikakulam

Answer: Option C

Explanation:

- The greenfield refinery-cum-petrochemical complex (RcPC) of BPCL is being developed at Ramaayapatnam, Nellore district, Andhra Pradesh.
- Saudi Aramco is likely to acquire a 20% stake in the project.
- The governments of India and Saudi Arabia are discussing the agreement terms, expected to be finalized by year-end.
- Project is part of Saudi Arabia's ~\$100 billion investment in India.
- BPCL is also negotiating a long-term crude oil supply agreement with Aramco.
- Refinery capacity: 9 MMT/year, expandable to 12 MMT/year.
- ₹6,100 crore approved for pre-project activities (land acquisition, environmental assessment, engineering design).
- Estimated total cost: ₹1.1 lakh crore; completion timeline: ~4 years.

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Ques: The Union Cabinet approved four new components under the Special Development Packages (SDPs) for which two North Eastern states with a total outlay of ₹4,250 crore?

- A. Assam and Meghalaya
- B. Tripura and Nagaland
- C. Assam and Tripura
- D. Manipur and Assam
- E. Mizoram and Tripura

Answer: Option C

Explanation:

- The Union Cabinet chaired by PM Narendra Modi approved four new components under the existing Central Sector Scheme of Special Development Packages (SDPs) for Assam and Tripura with a total outlay of ₹4,250 crore.
- ₹500 crore for infrastructure development in Adivasi-inhabited villages/areas of Assam, as per MoS with Adivasi Groups of Assam.
- ₹500 crore for infrastructure in North Cachar Hills Autonomous Council (NCHAC) area of Dimasas National Liberation Army (DNLA) / Dimasas People's Supreme Council (DPSC) inhabited villages/areas, as per MoS with these groups.
- ₹3,000 crore for infrastructure in Assam as per MoS with ULFA Groups.
- ₹250 crore for development of tribals in Tripura as per MoS with National Liberation Front of Tripura (NLFT) and All Tripura Tiger Force (ATTF).
- Overall outlay of four components: ₹7,250 crore – ₹4,250 crore from the existing SDP scheme (₹4,000 crore for Assam, ₹250 crore for Tripura) and ₹3,000 crore from Assam's state resources.
- Assam components have a 5-year outlay (FY 2025-26 to 2029-30), Tripura component has a 4-year outlay (FY 2025-26 to 2028-29).





Ques: The U.S. dropped an atomic bomb on Nagasaki on which date?

- A. 6 August 1945
- B. 8 August 1945
- C. 9 August 1945
- D. 12 August 1945
- E. 15 August 1945

Answer: Option C

Explanation:

- Nagasaki marked 80 years since the U.S. atomic bombing carried out on 9 August 1945.
- The attack happened three days after Hiroshima was bombed, killing ~1.4 lakh people.
- In Nagasaki, about 70,000 people were killed instantly or in the aftermath.
- Survivors shared memories, hoping Nagasaki would be the last city ever hit by a nuclear bomb.
- The anniversary reiterated the global appeal for nuclear disarmament and prevention of future nuclear tragedies.

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Ques: On which date was World Sanskrit Day 2025 observed?

- A. 6 August 2025
- B. 7 August 2025
- C. 9 August 2025
- D. 12 August 2025
- E. 10 August 2025

Answer: Option C

Explanation:

- World Sanskrit Day, also known as International Sanskrit Day/Sanskrit Diwas/Vishva Samskrita Dinam, is celebrated annually on Shravana Purnima, the full moon day of the Hindu month of Shravana.
- In 2025, it was observed on 9 August.
- Sanskrit Week 2025 was observed from 6 to 12 August 2025.
- The day also marks the birth anniversary of Panini, the renowned Sanskrit scholar and grammarian.
- Panini authored the Ashtadhyayi in the 5th century BCE, forming the foundation of Classical Sanskrit grammar.
- In 2005, the Government of India declared Sanskrit a Classical Language of India and included it in the Eighth Schedule of the Constitution.
- Uttarakhand became the first Indian state to make Sanskrit an official language (2010).
- Himachal Pradesh became the second Indian state to grant Sanskrit official language status (2019).





Ques: Where will the main event of World Lion Day 2025 be held?

- A. Gir National Park
- B. Barda Wildlife Sanctuary
- C. Velavadar National Park
- D. Sasan Gir
- E. Kuno National Prk

Answer: Option B

Explanation:

- World Lion Day 2025 will be celebrated on August 10, 2025, at Barda Wildlife Sanctuary in Devbhumi Dwarka district, Gujarat.
- The event is jointly organised by the Ministry of Environment, Forest and Climate Change and the Gujarat Forest and Environment Department.
- Celebrations will also be held across 11 districts of Saurashtra to raise awareness on Asiatic Lion conservation.
- A 248-hectare safari park is planned with land allocated by the State Government.
- ₹180 crore worth of wildlife conservation projects will be launched during the event.
- Gujarat's lion population has increased by 32%, from 674 in 2020 to 891 in May 2025.
- The Union Environment Ministry has approved Project Lion with a budget of ₹2,927.71 crore for Asiatic Lion conservation.

