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In English



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Ques: Which district hosted Indian Bank's 'Financial Inclusion Saturation Program'?

- A. Kanchipuram
- B. Tiruvallur
- C. Madurai
- D. Coimbatore
- E. Salem

Answer: Option B

Explanation:

- Indian Bank organised the Financial Inclusion Saturation Program in Tiruvallur district under the RBI's Nationwide Financial Awareness Saturation Campaign (July 1 – Sept 30).
- Objective: Facilitate re-KYC at gram panchayat level and promote government schemes.
- Special focus: PMJDY account re-KYC, and enrolment in PMJJBY & PMSBY schemes.
- Over 2,000 participants attended, including farmers, SHGs, small business owners, students, and senior citizens.
- Nearly 350 re-KYCs were completed on the spot using BC devices & TAB banking.

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Ques: On which date did India's UPI record over 707 million transactions in a single day?

- A. 1 August 2025
- B. 2 August 2025
- C. 15 July 2025
- D. 31 July 2025
- E. 5 August 2025

Answer: Option B

Explanation:

- UPI (Unified Payments Interface) achieved a record 707+ million transactions in a single day on 2 August 2025.
- The Government of India aims to reach 1 billion daily transactions by next year.
- In July 2025, UPI averaged 650 million daily transactions.
- July 2025 saw 19.5 billion transactions worth over ₹25 lakh crore, averaging ₹83,000 crore daily transaction value.

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Ques: What is the new minimum average monthly balance for ICICI Bank savings accounts in metros and urban areas (effective Aug 1, 2025)?

- A. ₹10,000
- B. ₹25,000
- C. ₹50,000
- D. ₹5,000
- E. ₹40,000

Answer: Option C

Explanation:

- ICICI Bank has increased the minimum average monthly balance (MAB) in metros & urban areas for new savings accounts from ₹10,000 to ₹50,000.
- Applicable to all accounts opened on or after August 1, 2025.
- Semi-urban branch MAB raised from ₹5,000 to ₹25,000; rural branch MAB raised from ₹5,000 to ₹10,000.
- Zero balance categories like salary accounts, PMJDY accounts, and basic savings accounts are exempt.
- Penal charge for non-maintenance: 6% of the shortfall or ₹500, whichever is lower.

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Ques: Under which scheme will ₹3,200 crore crop insurance claims be digitally transferred to 3 million farmers?

- A. PM-KISAN
- B. PMFBY
- C. RKVY
- D. NFSM
- E. PM-AASHA

Answer: Option B

Explanation:

- Union Agriculture Minister Shivraj Singh Chouhan will digitally transfer ₹3,200 crore as crop insurance claim amounts.
- The transfer will be done under Pradhan Mantri Fasal Bima Yojana (PMFBY).
- The benefit will reach 3 million (30 lakh) farmers across India.
- PMFBY provides financial support to farmers in case of crop loss or damage due to natural calamities, pests, or diseases.
- The scheme ensures income stability and protection against agricultural risks.

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Ques: Which group recently received a non-deposit taking NBFC license from the Reserve Bank of India to launch its lending unit 'Equirus Finance'?

- A. Edelweiss Group
- B. Equirus Group
- C. Bajaj Finserv
- D. L&T Finance
- E. IIFL Finance

Answer: Option B

Explanation:

- RBI granted Equirus Group a non-deposit taking NBFC license, enabling the launch of Equirus Finance.
- Equirus Finance aims to build a diversified loan book exceeding ₹3,000 crore with bespoke lending products.
- As per current RBI norms, a company must have a minimum Net Owned Fund (NOF) of ₹10 crore to obtain such a license.
- Earlier, the NOF requirement was ₹2 crore, but it was increased to ₹10 crore to strengthen the NBFC sector.

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Ques: Which organisation launched the “Work for Viksit Bharat” portal to recruit professionals for national development projects?

- A. Ministry of Labour & Employment
- B. NITI Aayog
- C. Ministry of Skill Development & Entrepreneurship
- D. Ministry of Home Affairs
- E. Invest India

Answer: Option B

Explanation:

- NITI Aayog launched the “Work for Viksit Bharat” portal.
- Objective: Recruit professionals in sectors like economics, big data, infrastructure, climate change, telecom, and IT to support India’s Viksit Bharat growth vision.
- Access: Available online at workforbharat.niti.gov.in, where candidates can register, complete their profile, select areas of interest, and apply for roles in ongoing national development projects.

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Ques: Who was the first recipient of the Param Vir Chakra of Independent India?

- A. Field Marshal Sam Manekshaw
- B. Brigadier Mohammad Usman
- C. Major Somnath Sharma
- D. K.M. Cariappa
- E. Arjan Singh

Answer: Option C

Explanation:

- Major Somnath Sharma, of the 4th Kumaon Regiment, sacrificed his life in the Battle of Badgam in November 1947 at the age of 25.
- He became the first recipient of the Param Vir Chakra of Independent India.
- Along with his story, NCERT has also included chapters on Field Marshal Sam Manekshaw and Brigadier Mohammad Usman in textbooks.
- Manekshaw was India's Army Chief during the 1971 Bangladesh Liberation War and later became the first Field Marshal in January 1973.
- Brigadier Usman, known as the "Lion of Naushera", was martyred in the Indo-Pak War of 1947-48 and was posthumously awarded the Mahavir Chakra.

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Ques: What is the theme of the Bharat Ratna Dr. M.S. Swaminathan Centenary International Conference 2025?

- A. Green Revolution – The Path to Prosperity
- B. Evergreen Revolution – The Path to Bio-Happiness
- C. Food Security for All
- D. Sustainable Agriculture – A Way Forward
- E. Hunger-Free World

Answer: Option B

Explanation:

- The Bharat Ratna Dr. M.S. Swaminathan Centenary International Conference was held 7–9 August 2025 at Pusa, New Delhi.
- Organised to commemorate the birth centenary of Dr. M.S. Swaminathan, a pioneer in food security and agricultural science.
- Theme: Evergreen Revolution – The Path to Bio-Happiness.
- Organised in collaboration with M.S. Swaminathan Research Foundation, MoA&FW, ICAR, and NAAS.
- PM Modi recalled his visit to the Swaminathan Research Foundation nearly 20 years ago, releasing the book *The Quest for a World Without Hunger* (2017), and inaugurating IRRI's Regional Centre in Varanasi (2018).
- Prof. Adenle of Nigeria became the first recipient of the M.S. Swaminathan for Food and Peace Award.
- PM highlighted India's global agricultural rankings – 1st in milk, pulses, and jute production; 2nd in rice, wheat, cotton, fruits, vegetables, and fish production.





Ques: Under Chhattisgarh's new 'Gaudham' scheme, how much monthly honorarium will be given to cattle grazers?

- A. ₹9,500
- B. ₹10,916
- C. ₹12,000
- D. ₹8,750
- E. ₹11,500

Answer: Option B

Explanation:

- The BJP government in Chhattisgarh will relaunch the Congress-era 'Gothan' scheme under the new name 'Gaudham'.
- Objective: Reduce road & highway accidents caused by stray cattle by keeping them in Gaudham centres.
- Under the new plan, cow dung will not be purchased; instead, cattle grazers will be given ₹10,916 per month as an honorarium.
- Additional support: ₹10 per animal per day will be provided for fodder.
- In the first phase, Gaudham centres will be set up in rural areas along NH-6.

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Ques: What is India's rank in the mid-2025 Numbeo Safety Index?

- A. 49th
- B. 55th
- C. 67th
- D. 74th
- E. 88th

Answer: Option C

Explanation:

- India ranked 67th globally in the mid-2025 Numbeo Safety Index with a score of 55.8.
- Mangalore is the safest city in India with a safety index of 74.2, ranking 49th worldwide.
- New Delhi is the most unsafe city in India with a score of 41, ranked 316th globally.

• Top 5 safest cities worldwide:

1. Abu Dhabi, UAE – 88.8
2. Doha, Qatar – 84.3
3. Dubai, UAE – 83.9
4. Sharjah, UAE – 83.7
5. Taipei, Taiwan – 83.6

Top safest Cities in India 2025 :

- 49 Mangalore, Karnataka
- 85 Vadodara, Gujarat
- 93 Ahmedabad, Gujarat
- 106 Surat, Gujarat
- 118 Jaipur, Rajasthan
- 126 Navi Mumbai, Maharashtra
- 149 Thiruvananthapuram, Kerala





Top 5 safest country :

- 1 United Arab Emirates (UAE)
- 2 Andorra
- 3 Qatar
- 4 Taiwan
- 5 Macao (China)
- 6 India



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Ques: The recently approved “Atal Bihari Vajpayee-Chevening Scholarship” will support students from which state to pursue higher education in the UK?

- A. Madhya Pradesh
- B. Bihar
- C. Uttar Pradesh
- D. Rajasthan
- E. Haryana

Answer: Option C

Explanation:

- The Yogi Adityanath-led Uttar Pradesh Cabinet has approved the Bharat Ratna Shri Atal Bihari Vajpayee-Chevening Uttar Pradesh State Government Scholarship Scheme.
- Under the scheme, 5 outstanding students from Uttar Pradesh will be selected annually to pursue a one-year master's degree at a reputed UK university.
- The scheme will run for three academic years – 2025-26, 2026-27, and 2027-28.
- It is a joint initiative between the Government of Uttar Pradesh and the UK's Foreign, Commonwealth & Development Office (FCDO).
- The scholarship covers tuition fees, research expenses, a monthly living allowance, and round-trip economy airfare.
- The UP government will contribute ₹23 lakh per student, with the rest funded by the UK's FCDO.

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Ques: The Government of India decided to withdraw the draft Digital Competition Bill mainly because:

- A. Lack of parliamentary approval
- B. Over-reliance on turnover thresholds to define SSDE
- C. Budget constraints
- D. Absence of digital market players in India
- E. Conflict with state laws

Answer: Option B

Explanation:

- The draft Digital Competition Bill (DCB) aimed to introduce ex-ante regulations for large online enterprises.
- Proposed turnover-based thresholds to classify Systematically Significant Digital Enterprises (SSDE).
- Faced heavy criticism during inter-ministerial consultations as high turnover $\neq$ market dominance.
- Example: Apple has ~6% smartphone market share in India but high revenues due to product pricing.
- Government decided to withdraw the current draft and initiate a fresh market study with MCA, MeitY, and industry stakeholders before introducing a revised bill.

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Ques: Which Indian football club won the U-14 Norway Cup 2025 with a 14-1 victory in the final?

- A. Bengaluru FC
- B. Mohun Bagan SG
- C. Minerva Academy FC
- D. Kerala Blasters FC
- E. Churchill Brothers FC

Answer: Option C

Explanation:

- Minerva Academy FC (Mohali) won the U-14 Norway Cup 2025, defeating Norwegian side SIF by 14-1 in the final.
- The team scored 130 goals in 8 matches, averaging 16.57 goals per game, making them the highest-scoring team across all age groups.
- In 2025, Minerva's U-14 team also won the Gothia Cup (Sweden) and Dana Cup (Denmark), becoming the first to win all three global youth tournaments in the same year.

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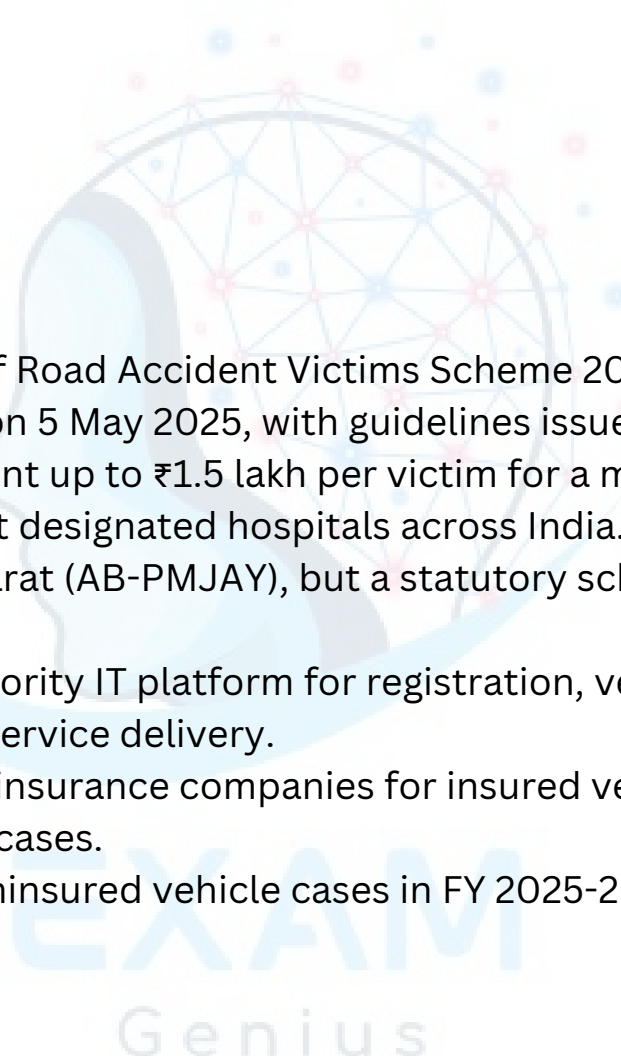
Ques: What is the maximum cashless treatment amount provided under the Cashless Treatment of Road Accident Victims Scheme 2025?

- A. ₹1 lakh
- B. ₹1.25 lakh
- C. ₹1.5 lakh
- D. ₹2 lakh
- E. ₹2.5 lakh

Answer: Option C

Explanation:

- The Cashless Treatment of Road Accident Victims Scheme 2025 was notified for pan-India implementation on 5 May 2025, with guidelines issued on 4 June 2025.
- Provides cashless treatment up to ₹1.5 lakh per victim for a maximum of 7 days from the date of accident at designated hospitals across India.
- Not part of Ayushman Bharat (AB-PMJAY), but a statutory scheme ensuring timely and equitable trauma care.
- Uses National Health Authority IT platform for registration, verification, claim processing, and paperless service delivery.
- Funded jointly by general insurance companies for insured vehicles and by Central Government for uninsured cases.
- ₹272 crore allocated for uninsured vehicle cases in FY 2025-26.





Ques: Tendong Lho Rum Faat, recently celebrated in Sikkim, is a traditional festival of which tribe?

- A. Bhutia Tribe
- B. Lepcha Tribe
- C. Limboo Tribe
- D. Sherpa Tribe
- E. Memba Tribe

Answer: Option B

Explanation:

- Tendong Lho Rum Faat is a traditional nature-worshipping festival of the Lepcha tribe.
- The Lepchas are indigenous to eastern Nepal, western Bhutan, Sikkim, and the Darjeeling district of West Bengal.
- They call themselves 'Rongs' or 'Rongkups' and live mainly on the southern and eastern slopes of Mt. Kanchenjunga.
- Classified as a Scheduled Tribe in Sikkim, they are a vanishing community with a population of around 42,909 (Census 2011).
- Traditionally hunters and gatherers, they now also practice farming and cattle breeding.

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Ques: ISRO will soon launch a 6,500 kg communication satellite built by which country?

- A. Russia
- B. USA
- C. France
- D. Japan
- E. UK

Answer: Option B

Explanation:

- ISRO will launch a 6,500 kg communication satellite built in the United States in the coming months.
- The launch will be done using an Indian rocket from Indian soil, showcasing ISRO's technological advancement.
- Announcement made by ISRO Chairman V. Narayanan near Chennai.
- Follows the July 30, 2025 launch of the NISAR satellite using GSLV-F16.
- Narayanan recalled how in 1963, the US gifted India a small rocket, marking the start of India's space program.
- Symbolizes India's journey from receiving a small rocket to launching a massive US-built satellite.

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Ques: Which village in rural Nagpur is leading India's rural digital transformation initiative?

- A. Katol
- B. Satnavri
- C. Umred
- D. Kalmeshwar
- E. Narkhed

Answer: Option B

Explanation:

- Satnavri village in rural Nagpur is at the forefront of India's rural digital transformation.
- The initiative integrates advanced technology into rural life across agriculture, education, healthcare, governance, and finance.
- The pilot project was approved by Maharashtra CM Devendra Fadnavis after a detailed blueprint by the Voice of Indian Communication Technology Enterprises (VOICE).

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Ques: When did INS Sandhayak enter Singapore for its maiden visit?

- A. 15 Aug 2025
- B. 26 Jan 2025
- C. 5 Aug 2025
- D. 1 Feb 2024
- E. 9 Aug 2025

Answer: Option E

Explanation:

- INS Sandhayak is India's first indigenous Survey Vessel Large (SVL) with advanced hydrographic capability.
- Entered Singapore on 9 August 2025 for a three-day visit, coinciding with Singapore's National Day.
- Visit aimed to strengthen bilateral hydrographic cooperation and promote technical/professional exchanges.
- Commissioned in Feb 2024 in presence of the Defence Minister.
- Features include coastal & deep-water survey capacity, SAR/humanitarian roles, helicopter operations, and onboard hospital.
- Activities included meetings with Royal Singapore Navy officials, capability demonstrations, and visits for schoolchildren & Indian High Commission families.

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Ques: Indian Naval Ships Udaygiri and Himgiri are part of which project?

- A. Project 75
- B. Project 17A
- C. Project 28
- D. Project 15B

Answer: Option B

Explanation:

- Project 17A is the Indian Navy's advanced stealth frigate program, designed with improved weapons, sensors, and reduced radar signature.
- Indian Naval Ships Udaygiri and Himgiri are part of this series.
- Both ships will be commissioned together at Visakhapatnam on 26 August.
- The commissioning highlights India's indigenous warship-building capability.

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Ques: The first-ever interstate agricultural trade under the National Agriculture Market (eNAM) was conducted between which two states/UTs?

- A. Punjab and Maharashtra
- B. Jammu & Kashmir and Maharashtra
- C. Himachal Pradesh and Gujarat
- D. Uttarakhand and Tamil Nadu
- E. Haryana and West Bengal

Answer: Option B

Explanation:

- The first-ever interstate agricultural trade under National Agriculture Market (eNAM) took place between Jammu & Kashmir (J&K) and Maharashtra.
- A truck carrying 11 metric tonnes of apples and pears from J&K reached Gultekdi Agricultural Produce Market Committee (APMC) in Pune, Maharashtra.
- eNAM is a centralized online portal launched by the Ministry of Agriculture & Farmers' Welfare (MoA&FW) to connect APMCs nationwide for transparent price discovery, quality assurance, and reduced middlemen interference.

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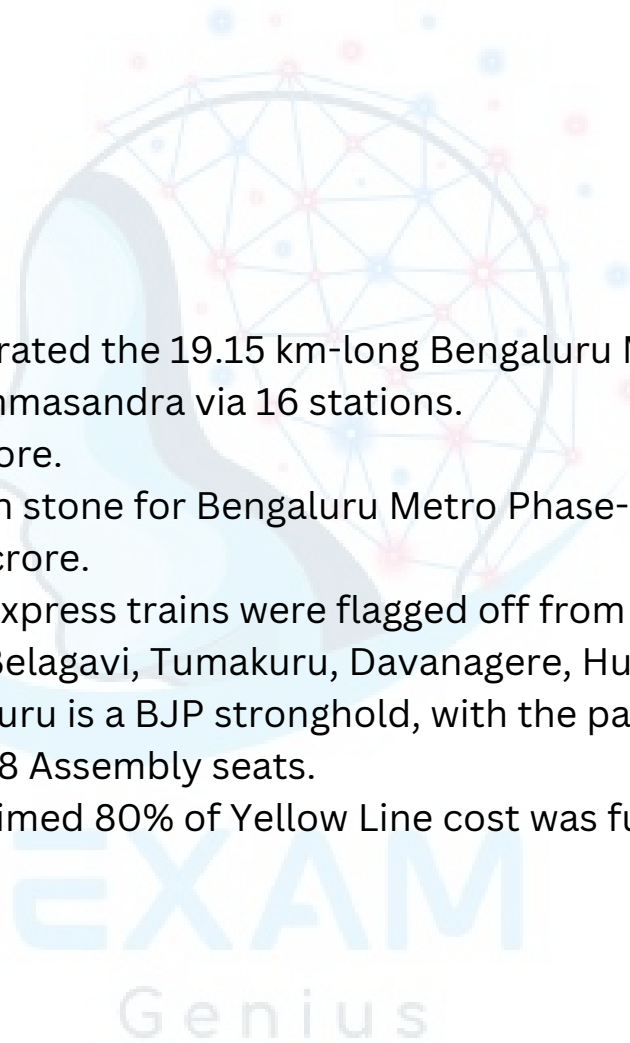
Ques: What is the total length of the newly inaugurated Bengaluru Metro Yellow Line?

- A. 15.25 km
- B. 19.15 km
- C. 22.40 km
- D. 25.10 km
- E. 44.65 km

Answer: Option B

Explanation:

- PM Narendra Modi inaugurated the 19.15 km-long Bengaluru Metro Yellow Line, connecting RV Road to Bommasandra via 16 stations.
- Project cost: ₹5,056.99 crore.
- He also laid the foundation stone for Bengaluru Metro Phase-3, a 44.65 km expansion costing ₹15,611 crore.
- Three new Vande Bharat Express trains were flagged off from KSR Railway Station, improving connectivity to Belagavi, Tumakuru, Davanagere, Hubballi, and Dharwad.
- Political backdrop: Bengaluru is a BJP stronghold, with the party winning all 4 Lok Sabha seats and 14 out of 28 Assembly seats.
- Funding dispute: State claimed 80% of Yellow Line cost was funded by Karnataka, Centre gave 20%.





Ques: Who is the author of the book The Conscience Network?

- A. Ramachandra Guha
- B. Sugata Srinivasaraju
- C. Shashi Tharoor
- D. Arundhati Roy
- E. Jairam Ramesh

Answer: Option B

Explanation:

- The Conscience Network: A Chronicle of Resistance to a Dictatorship is authored by Sugata Srinivasaraju.
- The book is published by Penguin Random House India at a price of ₹1,299.
- The subtitle highlights its focus on political resistance against dictatorship.
- Sugata Srinivasaraju is a journalist, author, and columnist with nearly three decades of experience writing on politics, culture, and contemporary history.
- The book reflects the author's deep engagement with India's political and cultural landscape over the past 30 years.

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Ques: Where will the ₹1,800-crore 'Brahma-BEML Rail Manufacturing Hub' be established?

- A. Bhopal, Madhya Pradesh
- B. Umaria village, Obedullaganj
- C. Nagpur, Maharashtra
- D. Vadodara, Gujarat
- E. Gwalior, Madhya Pradesh

Answer: Option B

Explanation:

- The Government of India laid the foundation stone for the ₹1,800-crore Brahma-BEML Rail Manufacturing Hub in Umaria village of Obedullaganj, Bhojpur Assembly, Vidisha Parliamentary Constituency, Madhya Pradesh.
- The plant will have world-class facilities for the design, manufacturing, assembly, and testing of Vande Bharat trains, metro coaches, and defence products.
- Union Defence Minister Rajnath Singh, Union Minister Shivraj Singh Chouhan, and Madhya Pradesh CM Dr. Mohan Yadav attended; Railways Minister Ashwini Vaishnaw joined virtually.
- The project aligns with India's vision of Atmanirbhar Bharat by promoting self-reliance and boosting the domestic economy.
- Union Minister Shivraj Singh Chouhan emphasized that if 1.44 billion Indians adopt Swadeshi, the economy will strengthen further.





Ques: When is World Tribal Day (International Day of the World's Indigenous People) observed every year?

- A. 5 June
- B. 9 August
- C. 12 October
- D. 21 March
- E. 15 July

Answer: Option B

Explanation:

- World Tribal Day, also called World Indigenous Day or International Day of the World's Indigenous People, is observed annually on 9 August.
- It supports and protects the rights of the world's indigenous people.
- The United Nations General Assembly designated this date in December 1994 for the annual observance.
- 2025 Theme: "Indigenous Peoples and Artificial Intelligence – Defending Rights, Shaping the Future".

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IMPORTANT ONE - LINER Current Affairs

Actor Aditi Rao Hydari will be felicitated with the Diversity in Cinema Award at the upcoming edition of the Indian Film Festival of Melbourne (IFFM).

India to participate in 38th Bogota International Book Fair 2026 as 'Guest of Honour'

Shah Rukh Khan Appointed as Brand ambassador of Zomato, online food delivery platform in India

Operation Safe Campus Zone' aims at preventing the sale of cigarettes and illicit drugs within 100 yards of educational institutions. 25,807 cases registered under this Operation in Andhra Pradesh

The Government of India is planning to launch a ₹2,250 crore Export Promotion Mission to safeguard Indian industries from global trade uncertainties, including impacts of Trump tariffs.

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