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India's No. 1 Platform for UPSC | SSC | BANK | RAILWAY Exam

Ques: As per SEBI norms, how much stake does the government need to offload in LIC to meet the 10% public shareholding mandate by May 16, 2027?

A. 3.5%

B. 10%

C. 6.5%

D. 5%

E. 4.5%

Answer: Option C

Explanation :

• Currently, the Government of India holds 96.5% stake in LIC.

• In May 2022, the government sold 3.5% stake via an IPO, raising approximately Rs.21,000 crore.

• As per SEBI's minimum public shareholding norms, at least 10% of LIC shares must be held by the public by May 16, 2027.

• Therefore, the government needs to offload an additional 6.5% stake in LIC to meet this requirement.

• The Department of Investment and Public Asset Management (DIPAM) will decide the structure and timing of this disinvestment.
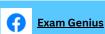
:Ques: Who has been appointed as the Deputy Chief Information Security Officer (CISO) at State Bank of India (SBI) in 2025?

A. Rekha Menon
B. Ramesh Lakshminarayanan
C. Shalini Warrier
D. Ramesh Narayanan
E. Babitha B P

Answer: Option E

Explanation:

• Babitha B P has been appointed as the Deputy Chief Information Security Officer (CISO) at the State Bank of India (SBI) in the rank of General Manager – Infrastructure Security & Special Projects.
• Previous Roles are Vice President of System Audit at Reserve Bank Information Technology (ReBIT) and Chief Information Security Officer (CISO) at CSB Bank
• This appointment strengthens SBI's leadership in cybersecurity and digital infrastructure protection.
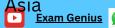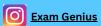
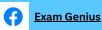## Recent Appointment in Banking & Insurance Sector :

• Sahil Kini :   CEO of the Reserve Bank Innovation Hub (RBIH)

• Bhanu Pratap Sharma :   Chairman of the Financial Services Institutions Bureau (FSIB)

• Sunil Jayawant Kadam :   Executive Director of the Securities and Exchange Board of India (SEBI)

• Bhanu Pratap Sharma :   Chairman of Financial Services Institutions Bureau (FSIB) Govt extends tenure by one year

• Shri Kesavan Ramachandran :   Executive Director (ED) of RBI

• Amitabh Kant :   Senior adviser of Fairfax Financial Holdings

• Zou Jiayi, former Vice Finance Minister of China : President of the Asian Infrastructure Investment Bank (AIIB)

• Anuj Pandey :   Chief Executive Officer of UGRO Capital Limited

• K. Paul Thomas :   Chairperson of Sa-Dhan

• Anuradha Thakur :   Member of the Board of SEBI (replacing Ajay Seth)

• Pralay Mondal : MD & CEO of CSB Bank Limited for a term of 3 years

• Sandeep Batra :   extension term as Executive Director (ED) of ICICI Bank

• Prashant Kumar :   six-month extension as the Managing Director and Chief Executive Officer (CEO) of Yes Bank

• Sumit Madan : Managing Director and Chief Executive Officer (CEO) of Axis Max Life Insurance

• R Doraiswamy :   CEO and MD of LIC

• Sat Pal Bhanoo :   additional charge of CEO & MD of LIC

• Shri T. Rabi Sankar :   part-time member of the 16th Finance Commission (XVIFC)

• K. Prathapa Reddy :   Chairman of Telangana Grameena Bank (TGB) (replacing Y. Sobha)

• Stefan Schaffer :   Chief Executive officer (CEO) of Deutsche Bank India (Replaced Dilipkumar Khandelwal)

• Swarup Kumar Saha :   Managing Director and CEO of Punjab & Sind Bank

• Raman Aggarwal :   Chief Executive Officer (CEO) of Finance Industry Development Council (FIDC) - Representative body of NBFCs

• Mauritanian economist Sidi Ould Tah :   9th President of the African Development Bank (AfDB)

• Asheesh Pandey :   Managing Director and CEO of Union Bank of India (UBI)

• Prashant Thakker :   Head of Citigroup Inc. corporate bank for South- and Southeast Asia

Ques : According to NPCI data for June 2025, which platform processed the highest number of UPI transactions in India?

A. PhonePe
B. Google Pay
C. Paytm
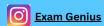D. Amazon Pay
E. BHIM

Answer: Option A

Explanation :

• PhonePe processed 8.45 billion UPI transactions in June 2025, worth Rs.11.99 lakh crore.
• It captured 46.46% of the market share, making it the top UPI platform.
• Google Pay (GPay) was second with 6.54 billion transactions worth Rs.8.41 lakh crore, holding a 35.6% market share in volume.
• Combined, PhonePe and GPay handled 82.1% of total UPI volumes during this period.

Ques : Why did the Reserve Bank of India impose a Rs.2.70 lakh penalty on Shriram Finance Limited in 2025?
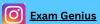
A. For KYC non-compliance

B. For routing loan repayments through a third-party account

C. For NPA misclassification

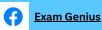D. For issuing loans without collateral

E. For violating CRR norms

Answer: Option B

Explanation :

• Shriram Finance Limited violated provisions of the RBI (Digital Lending) Directions, 2025.

• The company routed loan repayments through a third-party account, instead of having borrowers directly repay to the company's account.

• This led to a Rs.2.70 lakh penalty under the RBI Act, 1934—specifically Section 58G(1)(b) read with 58B(5)(aa).

• In the exercise of its authority under Section 11(3) of the FEMA, 1999, the Reserve Bank of India fined HDFC Bank Ltd. Rs.4.88 lakh for breaking rules when issuing a term loan to a customer.
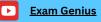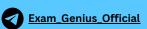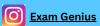
Recent Penalties imposed on Banks :

• SEBI imposed a Rs.25 lakh fine on BSE Ltd for regulatory violations between February 2021 and September 2022

• The Insurance Regulatory and Development Authority of India (IRDAI) imposed a fine of Rs.1 crore on Edelweiss Life Insurance for violating corporate governance norms

• The Reserve Bank of India (RBI) imposed a Rs.29.60 lakh penalty on Fino Payments Bank

• SEBI (Securities and Exchange Board of India) imposed a fine of Rs.25 lakh on MCX, India's largest commodity exchange

• RBI imposed a penalty of Rs.63.6 lakh on Union Bank of India for violating provisions of the Banking Regulation Act, 1949 and failing to comply with guidelines related to credit flow to agriculture, particularly in providing collateral-free agricultural loans

• The Insurance Regulatory and Development Authority of India (IRDAI) imposed a Rs.1 crore penalty on Acko General Insurance

• The Reserve Bank of India (RBI) imposed a Rs.50 lakh penalty on Deutsche Bank AG, India on May 13, 2025

• The Reserve Bank of India (RBI) imposed a penalty of Rs.29.60 lakh on Yes Bank Limited on May 16, 2025

• In May 2025, the Reserve Bank of India (RBI) penalised State Bank of India (SBI) and Jana Small Finance Bank for non-compliance with regulatory norms. SBI was fined Rs.1.72 crore for failing to comply with certain RBI directions

• Jana Small Finance Bank was fined Rs.1 crore for contravening provisions of the Banking Regulation Act, 1949

• RBI imposed a monetary penalty of Rs.31.80 lakh on IDBI Bank Limited on April 30, 2025, for non-compliance with regulatory directions

• RBI imposed a monetary penalty of Rs.61.40 lakh on Bank of Baroda on April 29, 2025, for non-compliance with directions related to financial services, customer service, and deposit interest rates

• RBI imposed a monetary penalty of Rs.31.80 lakh on Bank of Maharashtra on April 30, 2025, for non-compliance with regulatory KYC norms

• RBI imposed a monetary penalty of Rs.97.80 lakh on ICICI Bank Ltd. on April 29, 2025, for non-compliance with regulatory directions
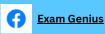
Ques: Which bank recently withdrew the 'fraud' classification on Reliance Communications' loan account after a court stay?

A. SBI
B. Union Bank
C. Canara Bank
D. PNB
E. Bank of Baroda

Answer: Option C

Explanation :

• Canara Bank informed the Bombay High Court that it has unconditionally withdrawn its earlier decision classifying Reliance Communications' (RComm) loan account as "fraudulent".
• The fraud tag was issued in November 2024, citing alleged fund diversion to group entities.
• The decision to withdraw the tag came after Anil Ambani, former director of RComm, challenged the classification, leading to a court stay in February 2025.
• As per Supreme Court and RBI guidelines, no loan account can be declared fraud without giving the borrower a personal hearing.
• The lender consortium to RComm includes Canara Bank, SBI, and Union Bank. While Canara Bank has withdrawn the tag, SBI may proceed to classify the account as fraud, which Anil Ambani is expected to challenge next.

Ques: Which state recently passed the Special Public Security Bill, 2024 aimed at curbing unlawful activities of Left-Wing Extremist organisations?

A. Maharashtra
B. Telangana
C. Andhra Pradesh
D. Jharkhand
E. Odisha

Answer: Option A

Explanation :

• On July 10, 2025, the Maharashtra Assembly passed the Maharashtra Special Public Security Bill, 2024.
• The law aims to prevent unlawful activities of Left-Wing Extremist (LWE) organisations and similar groups.
• It provides for punishment ranging from 2 to 7 years of imprisonment.
• Maharashtra has become the fifth state to enact such a law, following Andhra Pradesh, Telangana, Odisha, and Jharkhand.
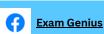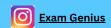
Recent Headlines Related to Inauguration :

• 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.

• The National Turmeric Board Headquarters has been established in Nizamabad, Telangana, and was inaugurated by Union Home Minister Amit Shah

• Prime Minister Narendra Modi will inaugurate the centenary celebration of the historic dialogue between Mahatma Gandhi and Sree Narayana Guru at Vigyan Bhawan, New Delhi

• Tech major Google opened Google Safety Engineering Centre, India (GSEC India) in Hyderabad. A first such facility in the Asia-Pacific region and fourth globally of Google

• Union Minister Ashwini Vaishnaw inaugurated India's largest Gati Shakti Multi-Modal Cargo Terminal at Maruti Suzuki India Limited's Manesar plant in Haryana

• President Droupadi Murmu inaugurated Rashtrapati Tapovan and Rashtrapati Niketan in Dehradun, Uttarakhand

• Finance Minister Nirmala Sitharaman laid the foundation stone for a Mini Planetarium and Astro Globe at the Hanle Dark Sky Reserve in Hanle, Ladakh

• Maruti Suzuki inaugurated India's largest in-plant railway siding at its Manesar facility, located in Haryana, with an investment of Rs.452 crore

• Union Finance Minister Nirmala Sitharaman inaugurated the new corporate office of SPMCIL at the World Trade Centre, New Delhi

• The Ambassador of Finland to India, Kimmo Lähdevirta, inaugurated the Honorary Consulate of Finland in Ahmedabad, Gujarat

• Union Home Minister Amit Shah inaugurated the Bharatiya Bhasha Anubhag (BBA), also known as the Indian Languages Section, in New Delhi

Ques : Where was the Dholpur Science Centre inaugurated to promote innovation and scientific learning among youth?

A. Jaipur, Rajasthan
B. Dholpur, Rajasthan
C. Jodhpur, Rajasthan
D. Udaipur, Rajasthan
E. Kota, Rajasthan

Answer: Option B

Explanation :

• Union Minister Dr. Jitendra Singh inaugurated the Dholpur Science Centre in Dholpur, Rajasthan, one of India's aspirational districts.
• The centre promotes STEM education, hands-on science learning, and innovation for school children and youth.
• It aligns with the government's 'Vigyan Setu' concept, which aims to connect scientific institutions with underserved regions and promote local entrepreneurship.

LQues: Which of the following products from Bihar has NOT been added to the e-NAM platform recently?

A. Shahi Litchi
B. Marcha Rice
C. Katarni Rice
D. Kala Namak Rice
E. Jardaalu Mango

Answer: Option D

Explanation :

• The Government of India has recently added 7 products from Bihar to the e-NAM (National Agriculture Market) platform to promote online trading.
• Several of the listed products have GI tags, indicating their unique regional identity.
• Bihar has 20 mandis linked to e-NAM and 53 regulated market yards managed by the state.

The products added are:

• Marcha Rice
• Katarni Rice
• Jardaalu Mango
• Shahi Litchi
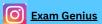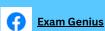• Magahi Paan
• Banarasi Paan
• Sugarcane

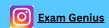## Recent News Headlines Related to launched Apps/portals

• ATLAS (Asteroid Terrestrial-impact Last Alert System) is an early warning system developed by the University of Hawaii and funded by NASA

• The Coal Ministry is launching a new initiative named RECLAIM, a structured community engagement and development framework for mine closure and repurposing

• C-FLOOD stands for Unified Flood Inundation Forecasting System, developed by C-DAC Pune, CWC, Department of Water Resources, and the Ministry of Jal Shakti

• RailOne is an all-in-one mobile application launched by Indian Railways to integrate key passenger services such as ticket booking (unreserved/platform), live train tracking, e-catering, grievance redressal, porter and taxi booking, etc

• The ECoR Yatra app, launched by the East Coast Railway, is an Android-based mobile application designed to serve as a digital guide for devotees attending the Rath Yatra in Puri, Odisha

• The Sugamya Bharat App (SBA) is a flagship initiative of the Department of Empowerment of Persons with Disabilities (DEPwD) under the Ministry of Social Justice and Empowerment, launched in 2021

• The Union Public Service Commission (UPSC) has launched 'Pratibha Setu', a strategic platform to connect non-recommended but meritorious candidates with verified employers like ministries, PSUs, autonomous bodies, and private firms

• Swiggy has launched a new app called Crew to enter the premium lifestyle and travel concierge services segment

• The Directorate General of Taxpayer Services, Mumbai Zonal Unit (DGTS MZU) showcased "ATITHI", a mobile application developed for international travellers to pre-file customs declarations

• The Urban Development and Housing Department of the Government of Madhya Pradesh has launched 'E-Nagarpalika 2.0', a web-based single platform for all Urban Local Bodies (ULBs) in the state

• The Ministry of Agriculture and Farmers Welfare has launched CROPIC – Collection of Real Time Observations & Photo of Crops. It is a mobile app-based initiative that uses AI-powered image recognition to analyse photographs of standing crops

• The UMEED (Unified Waqf Management, Empowerment, Efficiency and Development) portal was launched by Union Minister Kiren Rijiju under the Ministry of Minority Affairs

Ques: What is the current FIFA ranking of the Indian men's football team as of June 2025, marking its lowest position in nine years?

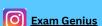A. 127
B. 135
C. 94
D. 120
E. 133

Answer: Option E

Explanation :

• The Indian men's football team has slipped to 133rd position in the latest FIFA rankings after losing two matches in June 2025.
• This is India's lowest FIFA ranking since December 2016, when it was ranked 135th.
• India's best-ever FIFA ranking was 94th in February 1996.
• In Asia, India is currently placed 24th out of 46 countries, with Japan leading at 17th rank.

Ranking of top 5 countries in FIFA rankings :

1 Argentina
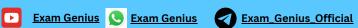2 Spain
3 France
4 England
5 Brazil

Recent News headlines related to Sports

• The 23-year-old Harikrishnan is from Chennai Becomes India's 87th Grandmaster. India's 86th Grandmaster is L.R. Srihari while the 85th was P. Shyaamnikhil

• The International Shooting Sport Federation (ISSF) has awarded India the hosting rights for two major shooting events : Combined World Cup in 2027 and Junior World Championships in 2028

• According to the Houlihan Lokey report, Royal Challengers Bengaluru (RCB) became the most valuable IPL franchise in 2024, with a brand value of $269 million

• Animesh Kujur became the first Indian sprinter to break the 10.20-second barrier in the Men's 100 metres, clocking 10.18 seconds at the Dromia International Sprints and Relays in Vari, Greece

• Indonesia will host the 2025 Artistic Gymnastics World Championships in Senayan, Jakarta, from October 19 to 25

• The Formula One (F1) British Grand Prix (GP) 2025, also known as the Formula 1 Qatar Airways British GP 2025, was won by Lando Norris of the United Kingdom, who was driving for McLaren

• Vidya Pillai clinches Heyball gold in Commonwealth Billiards Championships. She defeated South Africa's Marina Jacobs in Mauritius. Heyball, also known as Chinese 8-ball, is a cue sport that combines elements of snooker and American pool

• Magnus Carlsen of Norway won the SuperUnited Rapid & Blitz Croatia 2025 tournament held in Zagreb, Croatia

• Harvinder Singh, world number 1 and reigning Paralympic champion, won two gold medals at the Asian Para-Archery Championships 2025 in Beijing. Recurve Men's Open and Recurve Open Mixed Team (with Bhawna). India finished second overall with 9 medals (3 Gold, 3 Silver, 3 Bronze), behind China

• At the World Boxing Cup 2025 in Kazakhstan, the Indian boxing team took home 11 medals, including three gold, five silver, and three bronze

• The 134th edition of the Durand Cup, Asia's oldest football tournament, will take place from July 23 to August 23, 2025. Matches will be played in five Indian states West Bengal, Assam, Manipur, Meghalaya and Jharkhand

• Neeraj Chopra, reigning world javelin champion, won the inaugural Neeraj Chopra Classic 2025 held at Sree Kanteerava Stadium, Bengaluru

• The first-ever Khelo India Water Sports Festival (KIWSF) 2025 will be held at Dal Lake in Srinagar from August 21 to 23, 2025

Ques: Which Indian heritage site was recently inscribed as India's 44th UNESCO World Heritage Site in 2025?

A. Kakatiya Rudreshwara Temple
B. Maratha Military Landscapes of India
C. Sacred Ensembles of Hoysalas
D. Satpura Tiger Reserve
E. Majuli River Island

Answer: Option B

Explanation:

• At the 47th Session of the UNESCO World Heritage Committee in Paris (2025), the Maratha Military Landscapes of India were inscribed as India's 44th World Heritage Site.
• This site comprises a network of 12 strategic forts built between the 17th–19th centuries CE by the Maratha Empire, highlighting their military strategy, fort architecture, and terrain adaptability.

Locations covered:

• Maharashtra (11 forts): Salher, Shivneri, Lohgad, Khanderi, Raigad, Rajgad, Pratapgad, Suvarnadurg, Panhala, Vijaydurg, Sindhudurg
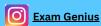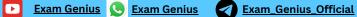• Tamil Nadu (1 fort): Gingee Fort

India's Rankings in Different Indices

• 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)

• Global Energy Transition Index (ETI) 2025 published by the World Economic Forum (WEF) : India (71st)

• "Women in Politics: 2025" report : India (174th)

• Global Gender Gap Report Edition 19th Published by World Economic Forum (WEF) : India (131st), Iceland (1st)

• 2025 Global Data Center Market Comparison report : Mumbai (6th), Virginia, United States of America (USA) (1st)

• Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (4th)

• World's Wealthiest Cities Report 2025 4th Edition Published by Henley & Partners : New York City, USA (1st), Mumbai, India (27th)

• Forbes' 2025 list of the world's highest-paid athletes : Cristiano Ronaldo (Portugal) : Soccer

• 2025 Kantar BrandZ report : Apple (1st), TCS (45th)

• World Press Freedom Index 2025 was published by Reporters Without Borders (RSF) : India (151th), Norway (1st)

• Human Development Index (HDI) 2023 : India (130th)

• 2nd edition of the 2025 CareEdge State Rankings was published by CareEdge Ratings : Maharashtra (top) Gujarat (2nd)

• Asia University Rankings 2025 published by Times Higher Education (THE) : Indian Institute of Science (IISc) (38th), Tsinghua University (China) (1st)

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Ques: Who became the first batter to score 3,000 Test runs against India?

A. Steve Smith
B. Ricky Ponting
C. Joe Root
D. Alastair Cook
E. Kane Williamson

Answer: Option C

Explanation :

• Joe Root of England has become the first batter in Test history to score 3,000 runs against India in red-ball cricket.
• This is only the third time in non-Ashes Test history that a player has scored over 3,000 runs against a single opponent.

The previous two instances are:

• Gary Sobers – 3,214 runs vs England
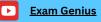• Sachin Tendulkar – 3,630 runs vs Australia
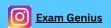
Recent records in Cricket :

• Rishabh Pant : created history at Headingley in the first Test against England by becoming only the second wicketkeeper in Test cricket history to score centuries in both innings of a match

• Jasprit Bumrah : became the first Asian bowler to claim 150 Test wickets in SENA countries (South Africa, England, New Zealand, and Australia).

• Jos Buttler : surpassed Ireland's Paul Stirling to become the fourth-highest run-scorer in T20 Internationals, with 3678 runs

• Virat Kohli : playing for Royal Challengers Bengaluru (RCB), became the first cricketer to score 9000 T20 runs for a single franchise

• Joe Root : fastest cricketer to reach 13,000 Test runs in terms of matches played during a four-day Test against Zimbabwe at Trent Bridge, Nottingham

• Rohit Sharma : After Virat Kohli, he was the only other Indian hitter to reach the milestone of 12,000 T20 runs

• Virat Kohli : 100th T20 half-century while playing for Royal Challengers Bengaluru against Rajasthan Royals at the Sawai Mansingh Stadium

• M.S. Dhoni : first player in IPL history to record 200 fielding dismissals

• Virat Kohli : highest run-scorer in Indian Premier League (IPL) history and the only player to cross the 8000-run mark and also became the first player to hit 1000 boundaries in IPL

• Virat Kohli : first Indian and fifth cricketer overall to reach 13,000 runs in T20 cricket

• Virat Kohli and Rohit Sharma : Break Yuvraj Singh's Record for Most ICC Final

• Virat Kohli : He played his 300th One Day International (ODI) match against New Zealand in Dubai

• Virat Kohli : fastest hitter to achieve 14,000 runs in one-day internationals

• Rohit Sharma : second fastest batter after compatriot Virat Kohli to complete 11,000 runs in One-day Internationals

• Babar Azam : joint-fastest hitter to reach 6000 ODI runs

• Dinesh Karthik : highest run-scorer in T20 cricket

• Smriti Mandhana : the first Indian woman to score 10 ODI century and Scored a century in just 70 balls

• Jasprit Bumrah : the bowler with the highest average among those with 200 or more Test wickets

Ques: Which state has recently approved the Gaja Mitra Scheme to tackle human-elephant conflict?

A. Karnataka
B. Odisha
C. Assam
D. Kerala
E. West Bengal

Answer: Option C

Explanation :

• The Assam Cabinet, chaired by Chief Minister Himanta Biswa Sarma, approved the Gaja Mitra Scheme to address human-elephant conflict.
• The scheme will be launched in eight high-risk districts of Assam.
• Under this initiative, community-based rapid response teams (with 8 local members each) will operate in 80 conflict-prone villages.
• Additionally, under the Prerona Aasoni Scheme, all Class 10 students appearing for the 2026 HSLC exams will receive a monthly allowance of Rs.300 through Direct Benefit Transfer (DBT).
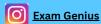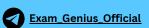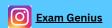
Recent News Headlines Related to Schemes

• The Assam Cabinet approved the Assam Goods and Services Tax (Reimbursement for Indigenous Bell Metal Industries) Scheme, 2025. The bell metal workers of Sarthebari will pay the GST, and their SGST amount will be reimbursed to them

• On 11th July 2025, the Government of India launched the first-ever incentive scheme for e-trucks under the PM E-DRIVE initiative, led by Heavy Industries Minister H. D. Kumaraswamy

• Punjab government launched the Mukhya Mantri Sehat Yojana, a universal health cover initiative. Under the scheme, every family in the state, regardless of income, will receive free and cashless medical treatment up to Rs.10 lakh per year

• The Broadcasting Infrastructure and Network Development (BIND) Scheme is a Central Sector Scheme aimed at providing financial support to Prasar Bharati (which includes All India Radio (AIR) and Doordarshan (DD)).

• The CMPRATIGYA (Chief Minister – Promotion of Readiness, Awareness and Technical Insights for Guiding Youth Advancement) scheme was launched by Bihar CM Nitish Kumar

• Andhra Pradesh Launches 'Sarvepalli Radhakrishnan Vidyarthi Mitra Kits' for providing schools kits to over 35 lakh school-going students free of cost.

• The Government of Andhra Pradesh launched the Digi Lakshmi Scheme under the Mission for Elimination of Poverty in Municipal Areas (MEPMA)

• The Union Cabinet chaired by Prime Minister Narendra Modi approved the Employment Linked Incentive (ELI) Scheme, focusing on employment generation, employability, and social security

• The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the Research Development and Innovation (RDI) Scheme with a corpus of Rs. 1 lakh Crore

• SPREE 2025 (Scheme to Promote Registration of Employers/Employees) has been relaunched by ESIC from July 1 to December 31, 2025. The scheme was originally introduced in 2016, aiming to expand ESI coverage across India

• The Bihar Cabinet has approved the 'Mukhya Mantri Kanya Vivah Mandap Yojana' to construct marriage halls in all 8,053 gram panchayats of the state

• The Ministry of Heavy Industries launched a portal under the Scheme to Promote Manufacturing of Electric Passenger Cars in India (SPMEPCI)
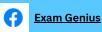
LQues: Who won the 2025 United Nations Population Award in the individual category?

A. Sunitha Krishnan
B. Varsha Deshpande
C. Kailash Satyarthi
D. Vandana Shiva
E. Aruna Roy

Answer: Option B

Explanation:

• Varsha Deshpande, a women's rights advocate from Satara, Maharashtra, won the 2025 United Nations Population Award (Individual Category).
• She is the Secretary of Dalit Mahila Vikas Mandal and is renowned for her activism to prevent sex-selective abortions and promote gender equality.
• Deshpande conducted sting operations to expose illegal prenatal sex determination practices in India, championing the cause of the 'save the girl child' movement.
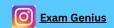
About the Award:

• The UN Population Award was established in 1981 and first presented in 1983.
• It honours individuals/institutions for exceptional contributions to population and reproductive health issues.
• The award includes a gold medal, diploma, and cash prize.

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Recent News Headlines Related to Awards & Winners :
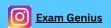
• 2025 PEN Pinter Prize : Leila Aboulela

• Namibia's highest civilian honour, the "Order of the Most Ancient Welwitschia Mirabilis" : Prime Minister Narendra Modi

• 'Grand Collar of the National Order of the Southern Cross' highest civilian honour of Brazil : Prime Minister Narendra Modi

• 21st P. Kesavadev Awards : Shashi Tharoor and diabetologist Banshi Saboo

• NASA-NSS Space Settlement Design Contest 2025 : S.R.N. Mehta CBSE School in Kalaburagi, Karnataka

• Mental Health Award 2025 : Saima Wazed

• 'Key to the City of Buenos Aires' : Prime Minister Narendra Modi

• The Order of the Republic of Trinidad and Tobago : Prime Minister Narendra Modi

• New York City honour : Radhanath Swami, a globally respected spiritual teacher and senior monk of the International Society for Krishna Consciousness (ISKCON)

• National honour of Ghana - Officer of the Order of the Star of Ghana : Prime Minister Shri Narendra Modi

• 'Dharma Chakravarti' : Prime Minister Narendra Modi

• Sankalp se Siddhi Infrastructure Honour' at the ET Edge Supply Chain Management Fest-2025 : Inland Waterways Authority of India (IWAI)

• 2025 Shakti Bhatt Prize : Zara Chowdhary for her debut memoir 'The Lucky Ones'

• 2025 Bloomberg Philanthropies Global Tobacco Control Award : India under the 'O' category, which stands for "Offer help to quit tobacco use"

• 'Special Mention Award' at the Digital Payments Award 2024–25 : India Post Payments Bank (IPPB)

• Knighthood by King Charles III : David Robert Joseph Beckham

• Skytrax's World Airline Awards 2025 : Qatar Airways

• Jury Award for Best Commissioned Film at the Annecy International Animation Festival 2025 : "Desi Oon", created by renowned Indian animation filmmaker Shri Suresh Eriyat

• 'The Champion of Digital Media Awards South Asia 2025' : The Hindu

• James Beard Awards : Vijay Kumar

• Commander of the Order of the British Empire (CBE) honour : Leena Nair

• Srimanta Sankardeva Award by Government of Assam : Dr. Sonal Mansingh
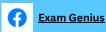
Ques : Who inaugurated the new state-of-the-art office of MSTC Limited and launched the Upkaran E-Portal?

A. Jyotiraditya Scindia
B. H.D. Kumaraswamy
C. Nitin Gadkari
D. Piyush Goyal
E. Rajnath Singh

Answer: Option B

Explanation :

• 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.
• Along with this, he also launched the "Upkaran E-Portal", aimed at connecting industry and innovation.
• The portal will support MSMEs and promote transparent and efficient trade in critical sectors.

About MSTC Limited :
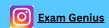
• Established : 1964
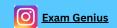• HQ : Kolkata, West Bengal
• CMD : Manobendra Ghoshal

Ques: Which state will plant over 5 lakh saplings on 16th July to mark the Harela festival?

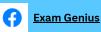A. Himachal Pradesh
B. Uttarakhand
C. Sikkim
D. Assam
E. Manipur

Answer: Option B

Explanation:

• Uttarakhand is set to create a new record by planting over 5 lakh saplings on 16th July 2025, to celebrate the Harela festival.
• Harela is a traditional festival predominantly celebrated in the Kumaon region of Uttarakhand and parts of Himachal Pradesh.
• The festival is celebrated three times a year : During Chaitra Navratri (March-April), Sharad Navratri (Ashwin month - September) and Shravan Harela, in the monsoon season (July)
• Harela marks the beginning of the sowing season and symbolizes prosperity, greenery, and new beginnings associated with the arrival of monsoon rains.
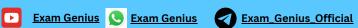
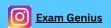## Recent News Headlines Related to Festivals & Fairs :

• Jagannath Rath Yatra : celebrated annually in Puri, Odisha, on the second day of the bright fortnight (Shukla Paksha) of the Odia month Ashadha

• Bonalu : Hindu folk festival celebrated primarily in Telangana, especially in Hyderabad, Secunderabad during the Ashada Masam (July–August) as a form of thanksgiving to Goddess Mahakali

• Kataragama Esala festival : commence in Sri Lanka with the flag hoisting ceremony.

• Ashadhi Bij :   falls on the second day of Shukla paksha of Ashada month of Hindu calendar. It is associated with the beginning of rains in the Kutch region of Gujarat.

• Ambubachi Mela : held at the Kamakhya Temple in Guwahati, Assam

• 'Beej Utsav' (Seed Festival) : held in the tribal regions at the tri-junction of Rajasthan, Madhya Pradesh, and Gujarat for 4 Days

• Deva Snana Purnima ritual, also called Snana Yatra :   Rath Yatra festivities in Puri

• Poson Poya festival : Sri Lanka is celebrating to mark the historic arrival of Buddhism over 2,000 years ago

• Lavender Festival 3rd Edition : Organized by CSIR – Indian Institute of Integrative Medicine (CSIR-IIIM) at Bhaderwah, J&K

• Strawberry Festival : Meghalaya

• Festival Garia and Borsho Boron Utsav 2025 : at Swami Vivekananda Maidan, Agartala, Tripura

• Defence Literature Festival 'Kalam & Kavach 2.0' : 2nd edition held at Manekshaw Centre, New Delhi

• Madhavpur Mela : in Madhavpur, Porbandar district, Gujarat to commemorates the divine union of Lord Krishna of Dwarka and Rukmani of Arunachal Pradesh

• Rongali Bihu, also called Bohag Bihu : celebrated in Assam in mid-April, marking the Assamese New Year

• Sarhul Festival : tribal festival celebrated by Adivasi communities in the Chhotanagpur region, especially in Jharkhand

• 37th edition of the Kathak Mahotsav 2025 : held in New Delhi, organized by Kathak Kendra

• Yaoshang Festival (the festival of Holi) : Manipur, begins on the full moon day of the Lamta month (February–March)

• Nyokum Yullo Celebration : at Boasimla, Kamle District, Arunachal Pradesh by the Nyishi people in Arunachal Pradesh
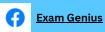
Ques: What is the Indian government promoting as an alternative to Jhum cultivation in North-East India?

A. Terrace Farming
B. Organic Farming
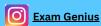C. Settled Farming
D. Mixed Farming
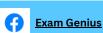E. Hydroponics

Answer: Option C

Explanation :

• Jhum cultivation is a slash-and-burn method of farming commonly practiced in North-East India. It causes deforestation, soil erosion, low fertility, and food insecurity.
• In Jhum, farmers shift fields every 2–3 years, leaving the land fallow to regain fertility.
• To address these issues, the Indian government is promoting settled farming by providing funds, plants, and support to encourage farmers to adopt permanent agricultural practices.
• A NITI Aayog working group has been set up to study Jhum cultivation in detail.
• Arunachal Pradesh has already seen a decline in Jhum cultivation area, from 3,088 sq km in 2000 to 1,551 sq km in 2010.
• Experts believe the transition from Jhum to settled farming will take time due to economic and environmental challenges.

Ques: What is the name of the operation launched by Uttarakhand Police to target individuals impersonating saints and cheating the public?

A. Operation Dharmrakshak
B. Operation Sadbhavana
C. Operation Kalanemi
D. Operation Shuddhi
E. Operation Tapasya

Answer: Option C

Explanation :

• Uttarakhand Chief Minister Pushkar Singh Dhami directed the State Police to launch Operation Kalanemi.
• The operation targets fake saints and individuals impersonating sadhus, who cheat the public and exploit their religious faith.
• The name "Kalanemi" is derived from a demon in Hindu mythology, who disguised himself as a saint to mislead others.
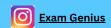
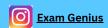## Recent News Headlines Related to Operations :

• Operation Fire Trail : launched by the DRI to crack down on illicit imports of Chinese firecrackers, posing environmental, legal, and safety risks

• Operation Bihali : counter-terror operation conducted in Udhampur district, Jammu & Kashmir, targeting Pakistan-based Jaish-e-Mohammad (JeM) terrorists

• Operation Chakra V : Central Bureau of Investigation (CBI) has launched across five states — Rajasthan, Delhi, Haryana, Uttarakhand, and Uttar Pradesh — to combat cybercrimes and digital arrest scams involving mule bank accounts

• Operation Deep Manifest : Directorate of Revenue Intelligence (DRI) launched to crack down on the illegal routing of Pakistani-origin goods via third countries like Dubai, violating India's import policy

• Operation Midnight Hammer : U.S. military executing airstrikes on three key Iranian nuclear sites—Fordow, Natanz, and Isfahan using B-2 stealth bombers and long-range missiles

• Operation Sindhu : launched by the Government of India in June 2025 to evacuate Indian nationals stranded in Iran due to escalating tensions with Israel

• Operation True Promise 3 : Iran launched for escalating military strikes on Israel for the third consecutive day

• Operation Rising Lion : Israel launched an air operation on 13th June 2025, targeting Iran's nuclear and military infrastructure

• Operation Secure : a global cybercrime crackdown led by Interpol from January to April 2025

• Operation Olivia : annual conservation initiative by the Indian Coast Guard in collaboration with the Odisha Forest Department to protect the Olive Ridley turtles during their nesting period from December to May

• Operation Black Forest : conducted in Kurraguttalu Hills on the Chhattisgarh–Telangana border is one of India's largest anti-Naxal operations, 31 Maoists were killed

• Operation Gideon Chariots : Israel launched to pressure Hamas into releasing the remaining hostages

• Operation Keller : The Indian Army launched a counter-terrorism operation in Shoekal Keller, Shopian, Jammu & Kashmir

• Operation Bunyan al-Marsus : launched by Pakistan against India in response to India's Operation Sindoor conducted on May 7, 2025

Ques : Which Indian state has collected the highest amount under the District Mineral Foundation (DMF) fund?

A. Jharkhand
B. Rajasthan
C. Odisha
D. Madhya Pradesh
E. Chhattisgarh

Answer: Option C

Explanation :

• Odisha has collected the highest DMF fund amounting to Rs.31,324 crores, the most among all mineral-rich states.
• It is followed by Jharkhand – Rs.13,791 crores, Rajasthan – Rs.10,833 crores and Madhya Pradesh – Rs.8,605 crores
• The District Mineral Foundation (DMF) was established under the Mines and Minerals (Development and Regulation) Act, 1957, amended in 2015, to promote sustainable development in mining-affected areas.
• DMF is currently implemented in 646 districts across 23 states.
• The Aspirational District Mineral Foundation Programme aims to align DMF funds with development goals under the Aspirational District and Block Programmes.
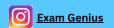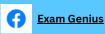
Ques: Which three African World Heritage Sites were recently removed from NESCO's List of World Heritage in Danger?

A. Pyramids of Giza, Serengeti National Park, Timbuktu
B. Abu Mena, Rainforests of the Atsinanana, Old Town of Ghadamès
C. Great Zimbabwe, Kilimanjaro National Park, Okavango Delta
D. Luxor Temple, Victoria Falls, Lalibela Churches
E. Djenné Mosque, Bwindi Forest, Sahara Rock Art

Answer: Option B

Explanation:

• The UNESCO World Heritage Committee (2025) meeting in Paris removed three African sites from the List of World Heritage in Danger:

1. Rainforests of the Atsinanana (Madagascar):

• Inscribed in 2007 for its biodiversity
• Listed as "in danger" in 2010 due to illegal logging and threats to wildlife

2. Abu Mena (Egypt):

• Inscribed in 1979 as an ancient Christian pilgrimage site and cradle of monasticism
• Listed as "in danger" in 2001 due to structural damage from rising groundwater
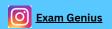
3. Old Town of Ghadamès (Libya):

• Inscribed in 1986 for its desert architecture with mud-brick houses, covered pathways, and elevated walkways
• Listed as "in danger" in 2016 due to conflict, wildfires, and torrential rains

Ques : Who has been conferred the Chintha Raveendran Award for 2025?

A. Bhalchandra Nemade
B. Sarankumar Limbale
C. Shanta Gokhale
D. Laxman Gaikwad
E. Namdeo Dhasal

Answer: Option B

Explanation :

• Sarankumar Limbale, a renowned Marathi writer and critic, has been awarded the Chintha Raveendran Award for 2025.
• The award ceremony was held at K.P. Kesavamenon Hall, Kozhikode, Kerala.
• The prize includes Rs.50,000 in cash, a memento, and a citation.
• The award is given in memory of Chintha Raveendran, known for his contributions to literature and social thought.
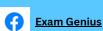
Ques : With which organization has the Indian Navy signed an agreement to implement the National Maritime Domain Awareness (NMDA) Project?

A. Hindustan Aeronautics Limited (HAL)
B. Bharat Electronics Limited (BEL)
C. DRDO
D. Larsen & Toubro (L&T)
E. Tata Advanced Systems

Answer: Option B

Explanation :

• The Indian Navy has signed an agreement with Bharat Electronics Limited (BEL) for the implementation of the National Maritime Domain Awareness (NMDA) Project.
• The project aims to strengthen maritime and coastal security through advanced data collection, analysis, and sharing across maritime stakeholders.
• The National Command, Control, Communication and Intelligence (NC3I) Network will be upgraded into the NMDA Network with AI-enabled software integration.
• The project will be executed on a Turnkey Basis and will be administered by the Indian Navy.

About Bharat Electronics Limited (BEL):

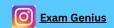• Established : 1954
• HQ : Bengaluru, Karnataka
• CMD : Manoj Jain
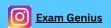
Recent News Headlines Related to MoU and agreement :

• BHASHINI (Bhasha Interface for India) Division) has signed a MOU with the Government of Puducherry to empower citizens through language technology and foster governance that speaks every language, including Tamil, Malayalam, Telugu and other regional Indian Languages.

• The Government of Tamil Nadu, Hyundai Motor India Limited (HMIL), and IIT Madras have partnered to launch the Hyundai HTWO Innovation Centre at IIT Madras' satellite campus in Thaiyur, near Chennai

• Indian Railways has partnered with Dedicated Freight Corridor Corporation of India Limited (DFCCIL) to install Machine Vision Based Inspection System (MVIS)

• KareXpert Technologies Private Limited, a Reliance Jio-backed healthcare technology company, signed an MoU with Telecom Egypt to develop and launch a national digital healthcare platform in Egypt

• TALASH (Tribal Aptitude, Life Skills and Self-Esteem Hub) is a national initiative launched by the National Education Society for Tribal Students (NESTS) in collaboration with UNICEF India

• The Government of Odisha signed an MoU with Skymet Weather Services Pvt. Ltd. in Bhubaneswar to implement the WINDS project — Weather Information Network Data System

• The Department of Empowerment of Persons with Disabilities has signed an MoU with Sri Aurobindo Society (SAS) to implement 'Project Inclusion'

• Under the recent cooperation between India and Trinidad and Tobago, Prime Minister Narendra Modi announced a gift of 2,000 laptops to school students in the Caribbean nation

• Iranian President Masoud Pezeshkian signed a law suspending cooperation with the Vienna based International Atomic Energy Agency

• Cochin Shipyard Limited (CSL) & South Korea based HD Korea Shipbuilding & Offshore Engineering Co. Ltd.(KSOE) signed MOU to boost long-term cooperation in shipbuilding, workforce development, and international maritime innovation

• Ghana has launched a climate-resilient wheat initiative in partnership with India's Arima Farms and Fumesua, near Kumasi (Ghana) based Council for Scientific and Industrial Research-Crops Research Institute (CSIR-CRI). This program introduces 'Wheat Pride 999' , developed by India's Greenpride
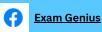
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Ques: What does France celebrate on Bastille Day?

A. French Independence from Britain
B. End of World War II
C. Storming of the Bastille prison
D. Coronation of Napoleon Bonaparte
E. Signing of the Treaty of Versailles

Answer: Option C

Explanation:

• Bastille Day, celebrated on 14th July, is the national day of France.
• It commemorates the storming of the Bastille prison on July 14, 1789, which marked a turning point in the French Revolution.
• The Bastille symbolized royal tyranny, and its fall represented the people's revolt against King Louis XVI's rule, high taxes, food shortages, and inequality.
• The event led to the collapse of the French monarchy and the rise of modern democracy in France.
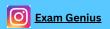
Important days :

Important days :

• 1 July : National Chartered Accountants Day
• 1 July : National Postal Worker Day
• 1 July : Canada Day
• 1 July : National Doctor's Day (Theme for 2025: "Behind the Mask: Who Heals the Healers?")
• 1 July : 8th Goods and Services Tax Day 2025 (Theme 2025 GST-Simplifying Taxes: Empowering Citizens)
• 2 July : World Unidentified Flying Objects (UFOs) Day
• 2 July : World Sports Journalists Day (Theme 2025 Championing Fair Play: Reporting with Integrity and Impact)
• 3 July : International Plastic Bag Free Day 2025
• 5 July (First Saturday of July): International Day of Cooperatives (Theme: "Cooperatives: Driving Inclusive and Sustainable Solutions for a Better World.")
• 6 July : World Zoonoses Day
• 6 July : World Rural Development Day (WRDD) (Theme: Rural Empowerment - Global Impact)
• 7 July : Global Forgiveness Day
• 7 July : World Kiswahili Language Day
• 7 July : World Bioproduct Day (Theme "World Bioproduct Day – The BioE3 Way")
• 10 July : Global Energy Independence Day
• 10 July : National Fish Farmers day
• 11 July : World Horse Day (THEME: Honoring a Timeless Partner)
• 11 July : World Population Day 2025 (Theme : "Empowering young people to create the families they want in a fair and hopeful world.")
• 12 July : Paper Bag Day
• 12 July : International Day of Hope (THEME: A Universal Need in Uncertain Times)
• 12 July : International Day of Combating Sand and Dust Storms (Theme (2025): "Sand and Dust Storms: Working Across Agendas for Resilience and Sustainability")
• 12 July : Malala Day

IMPORTANT ONE – LINER Current Affairs

Telangana has bagged the India Energy Storage Alliance (IESA) Industry Excellence Award 2025 under the category of State Leadership – Battery Manufacturing

After bilateral talks between PM Narendra Modi and Namibian President Netumbo Nandi-Ndaitwah, Namibia has agreed to adopt India's Unified Payments Interface (UPI) system by the end of 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

Based in the Andhra Pradesh MedTech Zone (AMTZ), the World Health Innovation Forum (WHIF) has been chosen as the only international initiative to join the BRICS (Brazil, Russia, India, China, and South Africa) Plus (+) Manufacturing Working Group

Veteran Telugu actor Kota Srinivasa Rao passes away at 83. A former BJP MLA from Vijayawada, the senior actor, popularly known as Kota. Kota was conferred the Padma Shri by the Government of India in 2015