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**Ques: As per RBI guidelines, banks must issue all customer communications in which format to ensure clarity and convenience?**

- A. Only English
- B. Hindi & English
- C. Hindi, English & Regional Language
- D. English & Regional Language
- E. Any language chosen by the bank

**Answer: Option C**

**Explanation:**

- RBI's Master Circular on Customer Service in Banks requires all customer-facing materials at branches of Scheduled Commercial Banks to be available in Hindi, English, and the concerned regional language.
- RBI reiterated this vide letter dated 30 September 2024.

**RBI also provides customer support and grievance redressal through multiple platforms:**

- RB-IOS 2021: Cost-free complaint redressal against RBI-regulated entities.
- CPGRAMS Feedback Call Centre (since June 2022): Collects citizen satisfaction feedback post grievance disposal.
- RBI Contact Centre (14448, operational since Nov 2021): Provides 24x7 IVRS support, complaint filing help, and case updates in Hindi, English, and 10 regional languages.
- Live personnel available Mon–Sat, 8:00 am–10:00 pm (except national holidays).





## Recent News Headlines Related to RBI

- RBI granted Equirus Group a non-deposit taking NBFC license, enabling the launch of Equirus Finance.
- RBI has proposed that banks must settle deposit account claims of deceased customers within 15 calendar days from receipt of all required documents
- 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.
- 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.
- RBI's final co-lending norms mandate that each entity in a Co-Lending Agreement (CLA) must retain at least 10% of individual loans in its own books
- AU Small Finance Bank applied to the RBI for voluntary transition from a Small Finance Bank to a Universal Bank. The RBI has granted 'in-principle' approval for the transition
- RBI's SA-CHET portal recorded 3,454 complaints between April 2020 and March 2025 regarding non-repayment of money collected through various investment schemes. Of these, 1,531 complaints were related to MLM (Multi-Level Marketing), direct selling, and Ponzi schemes, based on complainants' category selection
- The RBI has allowed Authorised Dealer (AD) Category-I banks to open Special Rupee Vostro Accounts (SRVAs) of overseas correspondent banks without prior approval from RBI
- The RBI reduced its CPI inflation forecast for FY26 from 3.7% to 3.1% in its latest monetary policy review
- RBI's internal working group on liquidity management recommended retaining the overnight Weighted Average Call Rate (WACR) as the main policy operating target
- RBI has expanded the Partial Credit Enhancement (PCE) facility to improve the creditworthiness of bonds and provide partial protection to investors against default risk
- RBI has granted 'in-principle' authorisation to IRCTC Payments Limited, the fintech subsidiary of Indian Railway Catering and Tourism Corporation (IRCTC), to operate as an online payment aggregator (PA).
- The RBI formed a 30-member Regulatory Review Cell (RRC) in August 2025 to identify and remove obsolete, redundant, and irrelevant financial regulations





**Ques: RBI's FREE-AI Committee headed by Pushpak Bhattacharya has recommended how many actionable recommendations for ethical AI adoption in the financial sector?**

- A. 15
- B. 20
- C. 26
- D. 30
- E. 32

**Answer: Option C**

**Explanation:**

- RBI had set up a committee under Pushpak Bhattacharya to prepare a framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI).
- The committee recommended 26 actionable measures under six strategic pillars.
- It suggested creation of a shared infrastructure to ensure democratic access to data and computing power.
- The panel also proposed an AI Innovation Sandbox.
- The report is guided by 7 Sutras: Trust, People First, Innovation over Restraint, Fairness & Equity, Accountability, Understandable by Design, and Safety & Sustainability.

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**Ques: From which date will the Reserve Bank of India (RBI) introduce the new mechanism for clearance of cheques within hours of being presented to banks?**

- A. September 1, 2025
- B. October 4, 2025
- C. January 2, 2026
- D. April 1, 2026
- E. July 1, 2026

**Answer: Option B**

**Explanation:**

- RBI will implement a new cheque clearance mechanism from October 4, 2025, reducing the settlement cycle from the current T+1 days (up to 2 working days) to just a few hours.

**This will be achieved through:**

1. Single presentation session with continuous delivery – Cheques scanned and sent to clearing house continuously.
2. Continuous inward processing & confirmation :
  - Drawee banks must confirm between 10:00 AM – 7:00 PM with positive/negative status.
  - The "Item Expiry Time," which shows the most recent time by which the drawee bank must provide confirmation for the presented instrument, will be included on every check.
3. Time available for inward processing:
  - Phase 1 (Oct 4, 2025 – Jan 2, 2026): Expiry time set as 7:00 PM; cheques without response deemed approved.





- Phase 2 (from Jan 3, 2026): Expiry time = T+3 clear hours (e.g., cheque received at 10–11 AM must be confirmed by 2:00 PM).
- If no confirmation is given within the prescribed time, the cheque will be deemed approved and settled.
  - The presenting bank will release the payment to customers within 1 hour of settlement.



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**Ques: How much does SBI plan to raise through Tier-II bonds in FY26?**

- A. ₹10,000 crore
- B. ₹12,000 crore
- C. ₹15,000 crore
- D. ₹20,000 crore
- E. ₹25,000 crore

**Answer: Option C**

**Explanation:**

- State Bank of India (SBI), the country's largest lender, plans to raise up to ₹15,000 crore in FY26 through Tier-II bonds.
- The funds will be used to refinance maturing bonds and for fresh issuance.
- SBI has board approval to raise up to ₹20,000 crore via debt capital in FY26.
- This move will help SBI strengthen its capital adequacy ratio.
- It will also support the bank's credit growth in the current financial year.

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## Recent News Headlines Related to SBI :

- As per Rajya Sabha data, SBI disbursed ₹32,311 crore in education loans between FY 2022-23 and 2024-25, making it the top lender in this category. Union Bank of India ranked second with ₹14,559 crore sanctioned in the same period
- State Bank of India (SBI) has been named the World's Best Consumer Bank for 2025 by Global Finance magazine
- State Bank of India (SBI) posted a 12.48% YoY increase in Q1 FY26 net profit to ₹19,160 crore.
- State Bank of India (SBI) will raise up to Rs.20,000 crore in FY26 through Basel III-compliant Additional Tier 1 (AT1) and Tier 2 bonds
- State Bank of India (SBI) plans to raise Rs.25,000 crore via Qualified Institutional Placement (QIP) in FY26
- According to a survey by SBI research, India accounted for around 6.7% of the incremental growth in the global economy in FY25, with the State Bank of India (SBI) alone responsible for 1.1% of the increase
- To support India's Net Zero 2070 goals, SBI launched a Solar Rooftop Programme aimed at solarising 4 million homes by FY2027
- The State Bank of India (SBI) has decided to classify the loan account of Reliance Communications Ltd (RCom) as "fraud" under RBI guidelines
- SBI inaugurated Global Trade Finance Centres in Kolkata and Hyderabad to boost domestic and international trade services
- In FY25, SBI reported a record profit of Rs.70,901 crore, maintaining its position as the most profitable Indian company for the third consecutive year
- For FY 2024-25, SBI paid a dividend of Rs.8,076.84 crore to the central government
- SBI Life Insurance Company Limited and Vidyaniti LLP have jointly acquired a 4.25% stake in the National Highways Infra Trust (NHIT) for Rs.1,100.61 crore
- State Bank of India (SBI) reported a net profit of USD 9.2 billion (Rs.77,561 crore) in FY 2024-25
- The State Bank of India (SBI) has launched two major initiatives—'Next LEAP' and 'SuPer SBI: Great to Greater'—aimed at employee engagement and skill development
- According to the State Bank of India (SBI), India's retail inflation, measured by the Consumer Price Index (CPI), is expected to remain below 3% in Q1 FY26 (April to June 2025)





**Ques: As per the government, what was the CAGR of UPI transactions between FY 2017-18 and FY 2024-25?**

- A. 41%
- B. 74%
- C. 114%
- D. 92%
- E. 86%

Answer: Option C

**Explanation:**

- UPI transactions increased from 92 crore in FY 2017-18 to 18,587 crore in FY 2024-25, marking a compound annual growth rate (CAGR) of 114%, as stated by the Finance Ministry in Parliament.
- Value of UPI transactions rose from ₹1.10 lakh crore to ₹261 lakh crore during the same period.
- In July 2025, UPI set a milestone with 1,946.79 crore transactions in a single month.
- Digital payments in India grew from 2,071 crore transactions in FY 2017-18 to 22,831 crore in FY 2024-25, recording a CAGR of 41%.
- Value of digital payments rose from ₹1,962 lakh crore to ₹3,509 lakh crore.
- The government and RBI introduced reforms to strengthen credit discipline, governance, responsible lending, technology adoption, and cooperative bank regulation.
- Reforms such as EASE, CGTMSE, MCGS-MSME, and ECLGS supported MSMEs with credit flow, risk management, and automated loan processes.





**Ques: Who has been appointed as a member of the Reserve Bank of India's (RBI) Monetary Policy Committee (MPC), replacing Rajiv Ranjan?**

- A. Poonam Gupta
- B. Sanjay Malhotra
- C. Nagesh Kumar
- D. Saugata Bhattacharya
- E. Indranil Bhattacharyya

**Answer: Option E**

**Explanation:**

- RBI Executive Director Indranil Bhattacharyya has been appointed as a member of the Monetary Policy Committee (MPC).
- He replaced Rajiv Ranjan, who will now lead the Department of Economic & Policy Research.

**The current composition of MPC (6 members) includes:**

- RBI Governor: Sanjay Malhotra
- RBI Deputy Governor: Poonam Gupta
- External Members: Nagesh Kumar, Ram Singh, Rajiv Ranjan, and Saugata Bhattacharya.





## Recent Appointment in Banking & Insurance Sector :

- Rajiv Anand : CEO of IndusInd Bank for a three-year term starting August 25, 2025
- Deepak Reddy : Chief Executive Officer of Manappuram Finance
- Anuradha Thakur : nominated as a Director on the Central Board of RBI
- Ajay Seth : Chairman of the Insurance Regulatory and Development Authority of India (IRDAI)
- Neeraj Gambhir : Executive Director (ED) of Axis Bank for 3 years
- R. Doraiswamy : MD and CEO of LIC
- Raghavendra Srinivas Bhat : Interim MD & CEO of Karnataka Bank
- Kumar Mangalam Birla : Board of Directors of the United States-India Strategic Partnership Forum (USISPF)
- Babitha B P : Deputy Chief Information Security Officer (CISO) at the SBI in the rank of General Manager – Infrastructure Security & Special Projects
- 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





**Ques: As of August 2025, how many Ayushman Bharat Health Accounts (ABHAs) have been created under ABDM?**

- A. 59.21 crore
- B. 67.19 crore
- C. 79.91 crore
- D. 82.45 crore
- E. 76.84 crore

**Answer: Option C**

**Explanation:**

- As per official data till August 5, 2025, a total of 79.91 crore Ayushman Bharat Health Accounts (ABHAs) have been created under the Ayushman Bharat Digital Mission (ABDM).
- 4,18,964 health facilities are registered in the Health Facility Registry (HFR).
- 6,79,692 healthcare professionals are enrolled in the Healthcare Professionals Registry (HPR).
- 67.19 crore health records have been linked with ABHAs, enabling seamless digital health records.
- ABHA provides a unique health identity to citizens for securely accessing, viewing, and sharing medical records with explicit consent.
- The National Health Authority (NHA) has launched a public dashboard to monitor progress at central and state levels.

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**Ques: Which city was proposed by India as the host for the 2030 Commonwealth Games in its Expression of Interest (EOI)?**

- A. Delhi
- B. Bhubaneswar
- C. Ahmedabad
- D. Mumbai
- E. Hyderabad

**Answer: Option C**

Explanation:

- The Indian Olympic Association (IOA) has approved India's bid to host the 2030 Commonwealth Games (CWG).
- India submitted its Expression of Interest (EOI) naming Ahmedabad as the proposed host city.
- However, Delhi (which hosted CWG 2010) and Bhubaneswar are also being considered as potential venues.
- IOA President P.T. Usha confirmed the approval was unanimous.
- The final bid proposals must be submitted before August 31, 2024.

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**Ques: Which initiative of NITI Aayog recently hosted 'Mega Tinkering Day', India's largest-ever school-based tinkering event?**

- A. Startup India Mission
- B. Atal Innovation Mission (AIM)
- C. Digital India Initiative
- D. Make in India Programme
- E. PM Gati Shakti Plan

**Answer:** Option B

**Explanation:**

- Atal Innovation Mission (AIM), NITI Aayog hosted 'Mega Tinkering Day' with participation of students from over 10,000 Atal Tinkering Labs (ATLs) across all 35 States & UTs.
- The event saw 4,73,350 students from 9,467 ATL-equipped schools participate in a live DIY project to design and build a vacuum cleaner using everyday lab materials.
- For one synchronized hour, lakhs of students engaged in innovation, creativity, and hands-on learning nationwide.
- Since inception, AIM has established 10,000+ ATLs providing students access to 3D printers, robotics kits, IoT devices, and more.

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**Ques: What is SHRESTH, recently launched by the Union Health Secretary?**

- A. A healthcare insurance scheme
- B. A drug regulatory benchmarking index
- C. A national vaccination programme
- D. A digital health card initiative
- E. A pharmaceutical export promotion council

**Answer: Option B**

**Explanation:**

- The State Health Regulatory Excellence Index (SHRESTH) is India's first national initiative to benchmark and strengthen state drug regulatory systems.
- It was virtually launched by Union Health Secretary Punya Salila Srivastava.
- Manufacturing states will be evaluated on 27 indices across 5 key themes – Human Resources, Infrastructure, Licensing Activities, Surveillance Activities, and Responsiveness.
- Distribution states will be assessed on 23 indices under SHRESTH.
- The aim of this initiative is to ensure a transparent, accountable, and efficient drug regulatory ecosystem across India.
- States will submit the data on predefined metrics to Central Drugs Standard Control Organization (CDSCO) by 25th every month and these metrics will be scored on the 1st of next month and shared with all states and UTs.

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## Recent News Headlines Related to Schemes

- The Yogi Adityanath-led Uttar Pradesh Cabinet has approved the Bharat Ratna Shri Atal Bihari Vajpayee-Chevening Uttar Pradesh State Government Scholarship Scheme.
- The BJP government in Chhattisgarh will relaunch the Congress-era 'Gothan' scheme under the new name 'Gaudham' to Reduce road & highway accidents caused by stray cattle by keeping them in Gaudham centres.
- The Union Cabinet approved ₹12,000 crore for Pradhan Mantri Ujjwala Yojana (PMUY) in FY26
- Andhra Pradesh CM N. Chandrababu Naidu formally launched the Annadata Sukhibhava-Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme at Veerayapalem in Prakasam district
- The National Means-cum-Merit Scholarship Scheme (NMMSS) is a Central Sector merit-based scholarship scheme launched by the Department of School Education and Literacy, Ministry of Education
- The PM E-DRIVE (Prime Minister Electric Drive Revolution in Innovative Vehicle Enhancement) scheme has been extended till March 2028, but no additional budget has been allocated
- Tamil Nadu Chief Minister M.K. Stalin inaugurated medical camps across all 38 districts in the State organised under the 'Nalam Kaakkum Stalin' scheme, aimed at taking healthcare to people's doorsteps.
- The Union Cabinet chaired by Prime Minister Narendra Modi has approved a total outlay of Rs.6520 crore for the Pradhan Mantri Kisan SAMPADA Yojana (PMKSY) during the 15th Finance Commission Cycle (FCC)
- The Union Cabinet chaired by Prime Minister Narendra Modi has approved a Central Sector Scheme titled "Grant-in-aid to National Cooperative Development Corporation (NCDC)".
- The Ministry of Tourism has released the operational guidelines for the SASCI scheme, aimed at developing iconic tourist sites into globally benchmarked destinations by 2026
- The Setubandha Scholar Scheme is India's first national-level initiative that enables students from gurukul backgrounds to gain recognition and engage in interdisciplinary research at premier IITs





**Ques: The Government of which state has launched the “Garuda Drishti” scheme, a social media monitoring and cyber-intelligence initiative?**

- A. Maharashtra
- B. Gujarat
- C. Karnataka
- D. Uttar Pradesh
- E. Madhya Pradesh

**Answer: Option A**

**Explanation:**

- Maharashtra Chief Minister Devendra Fadnavis launched the Garuda Drishti scheme at Police Bhavan, Nagpur.
- It is a social media monitoring and cyber-intelligence initiative.
- Its objective is to detect fraudulent cyber activities, including hate speech, fake news, communal misinformation, drug trafficking, and financial scams across social media platforms

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**Ques: How much private investment will the Pixxel-led consortium make to build India's first indigenous EO satellite constellation?**

- A. ₹800 crore
- B. ₹1,000 crore
- C. ₹1,200 crore
- D. ₹1,500 crore
- E. ₹2,000 crore

**Answer: Option C**

**Explanation:**

- The Pixxel-led consortium (including SatSure, PierSight, and Dhruva Space) has been awarded the contract to build India's first indigenous commercial Earth Observation (EO) satellite constellation.
- The consortium will make a private investment of ₹1,200 crore under the PPP model.
- The project will deploy 12 advanced satellites within 4 years equipped with optical, hyperspectral, multispectral, and SAR sensors.
- These satellites will support applications in agriculture, urban planning, disaster management, climate monitoring, and national security, while also reducing India's reliance on foreign EO data and ensuring data sovereignty.

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**Ques: What is the theme of the 79th Independence Day celebrations (2025)?**

- A. Viksit Bharat
- B. Azadi Ka Amrit Mahotsav
- C. Naya Bharat
- D. Swachh Bharat
- E. Amrit Kaal

**Answer: Option C**

**Explanation:**

- Prime Minister Narendra Modi will lead the 79th Independence Day celebrations from the historic Red Fort, New Delhi, on 15th August 2025.
- The celebrations will be held under the theme “Naya Bharat”, symbolising a prosperous, secure, and bold India.
- Around 5,000 special guests from various sectors have been invited.
- About 2,500 cadets from the Army, Navy, Air Force, NCC, and MY Bharat volunteers will participate.
- IAF Mi-17 helicopters will shower flower petals during the flag hoisting ceremony.
- The theme also highlights Operation Sindoor, representing India’s progress.
- Defence and paramilitary bands will perform at 140+ locations across the country.





**Ques: MY Bharat, Department of Youth Affairs, Ministry of Youth Affairs & Sports, recently signed an MoU with which organisation to collaborate on youth leadership development and capacity building?**

- A. National Skill Development Corporation (NSDC)
- B. NITI Aayog
- C. School of Ultimate Leadership Foundation (SOUL)
- D. Indian Youth Parliament Association
- E. Nehru Yuva Kendra Sangathan (NYKS)

**Answer:** Option C

**Explanation:**

- MY Bharat, Department of Youth Affairs, Ministry of Youth Affairs & Sports signed an MoU with SOUL to promote knowledge sharing, capacity building, and youth leadership development.
- The collaboration aims to support the national vision of creating 1,00,000 youth leaders (aged 18–29 years) across India.
- Focus areas: governance, public policy, social entrepreneurship, digital literacy, financial literacy, etc.
- The MoU is valid for three years, extendable with mutual consent.
- It provides for leadership program design, conclaves, workshops, joint research, and strengthening youth-serving organisations.





## Recent News Headlines Related to MoU and agreement:

- Tata Group's satellite communications firm, Nelco Limited, has partnered with French satellite service provider Eutelsat to deliver OneWeb Low Earth Orbit (LEO) satellite connectivity across India
- LTIMindtree in partnership with its parent group, Larsen & Toubro (L&T), announced a strategic collaboration with Government of Andhra Pradesh and industry partners to develop India's first Quantum Valley Tech Park in Amaravati
- BSNL signed Memorandums of Understanding (MoUs) with four global tech companies: Ericsson India Pvt. Limited, Qualcomm Technologies Inc., Cisco Systems, and Nokia Solutions and Networks India Pvt. Limited
- On 18 July 2025, India signed an MoU with Zambia to promote cooperative trade alliances between the two nations. The agreement aims to provide facilities and support for enhancing trade between cooperatives of both countries
- Leaders of Armenia and Azerbaijan signed a historic peace agreement at the White House to end decades of conflict.
- The Indira Gandhi National Centre for the Arts (IGNCA), New Delhi, an autonomous trust under the Ministry of Culture, and the Birbal Sahni Institute of Palaeosciences (BSIP), Lucknow, an autonomous institute under the Department of Science and Technology, have signed a MoU at IGNCA.
- The Federation of Indian Export Organisations (FIEO) has signed an MoU with Amazon India to promote exports by micro, small, and medium enterprises (MSMEs) across India.
- The Institute of Chartered Accountants of India and Indian Association of Gold Excellence and Standards have signed MOU to implement a robust accreditation framework for value chain partners in the gold industry, which currently includes an estimated 6 lakh partners across India
- BSNL, India's state-run telecom operator, has partnered with Numaligarh Refinery Ltd (NRL) to deploy India's first 5G captive non-public network in the refinery sector
- The Food Safety and Standards Authority of India (FSSAI), in collaboration with the Ministry of Ayush, has released a definitive list of Ayurveda Aahara to mainstream traditional Ayurvedic dietary wisdom





**Ques: Who won the ICC Men's Player of the Month for July 2025?**

- A. Virat Kohli
- B. Rohit Sharma
- C. Shubman Gill
- D. Babar Azam
- E. Kane Williamson

**Answer: Option C**

**Explanation:**

- Shubman Gill (India) was named the ICC Men's Player of the Month for July 2025.
- Sophia Dunkley (England) was named the ICC Women's Player of the Month for July 2025.
- The ICC Player of the Month award recognizes outstanding performances in international cricket each month.
- Shubman Gill is regarded as one of India's top young batters.

**Recent ICC players of the month :**

- June 2025 Aiden Markram (South Africa) (Men), Hayley Matthews (West Indies) (Women)
- May 2025 Muhammad Waseem (UAE) (Men), Chloe Tryon (South Africa) (Women)
- April 2025 : Mehidy Hasan Miraz (Bangladesh) (Men), Kathryn Bryce (Scotland) (Women)





## Recent News headlines related to Sports

- David Warner, Australian veteran cricketer, overtook Virat Kohli to become the 5th-highest run-scorer in T20 cricket
- Minerva Academy FC (Mohali) won the U-14 Norway Cup 2025, defeating Norwegian side SIF by 14-1 in the final.
- The mascot of the 71st Nehru Trophy Boat Race (NTBR) depicts a drongo, locally called Kakkathampuratti, rowing a canoe
- Indian boxers from the U19 contingent won 14 medals: 3 golds, 7 silvers, and 4 bronzes, finishing second in gold count behind Uzbekistan.
- Ramesh Budihal became the first Indian surfer to reach the final of the Asian Surfing Championship, held at Point Break, Mamallapuram
- 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.
- India's Namrata Batra has scripted history by winning a silver medal in the women's 52 kg final at the 2025 World Games in Chengdu, China.
- Archery Association of India (AAI) announced the first-ever Archery League, a franchise-styled tournament featuring men's and women's recurve and compound archers from around the world
- Vedika Bhansali, a nine-year-old golfer from Bengaluru, has made history by winning the US Kids World Championship held at Pinehurst Village, North Carolina, United States
- Indian athlete and former Asian champion Abdulla Aboobacker from Kerala won the men's triple jump title at the Qosanov Memorial 2025 athletics meet in Almaty, Kazakhstan
- The Archery Association of India (AAI) announced the first-of-its-kind Archery League, which will see men and women recurve and compound archers from across the world competing in a 6 franchise-styled tournament.
- The Indian men's and women's teams remained undefeated at the 2025 South Asia Regional Championships held in Kathmandu, Nepal
- The All India Football Federation (AIFF) and FIFA jointly launched India's first-ever FIFA Talent Academy for girls in Hyderabad, Telangana
- The All India Football Federation (AIFF) has appointed Khalid Jamil as the new head coach of the Indian men's national football team





**Ques: UIDAI has signed a 5-year R&D agreement with which institute to enhance Aadhaar security and reliability?**

- A. IIT Delhi
- B. IISc Bengaluru
- C. DRDO
- D. NIT Trichy
- E. Indian Statistical Institute (ISI)

**Answer: Option E**

**Explanation:**

- The Unique Identification Authority of India (UIDAI) signed a 5-year R&D agreement with the Indian Statistical Institute (ISI) on 12 August 2025.
- The objective of this collaboration is to enhance the robustness, security, and reliability of Aadhaar through data-driven innovations.
- Research areas include fraud and anomaly detection, biometric liveness detection tools, identification of high-risk enrolment/update categories, and improved biometric matching algorithms.
- The agreement was signed by Tanusree Deb Barma (DDG, UIDAI) and Prof. B. S. Daya Sagar (Head, ISI Bengaluru), in the presence of UIDAI CEO Bhunesh Kumar and MoSPI Additional Secretary Puja Singh Mandol.
- ISI, under MoSPI, is a premier academic and research institution, known for its expertise in statistics, mathematics, computer science, and data science.





**Ques: Where has Western Railway commissioned India's first 2×25 kV electric traction substation under the Mission Raftaar initiative?**

- A. Nagda–Khachrod section, Madhya Pradesh
- B. Kota–Chittorgarh section, Rajasthan
- C. Surat–Vapi section, Gujarat
- D. Jhansi–Kanpur section, Uttar Pradesh
- E. Asansol–Dhanbad section, West Bengal

**Answer: Option A**

**Explanation:**

- Western Railway commissioned India's first 2×25 kV electric traction substation at the Nagda–Khachrod section (Ratlam Division, Madhya Pradesh).
- The system features two Scott-connected 100 MVA Power Transformers for efficient feeding of load to Overhead Equipment (OHE).
- Mission Raftaar, announced in the Railway Budget 2016–17, is aimed at increasing the average speed of freight trains in India.

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**Ques: Which organisations jointly organised the “Leaders’ Dialogue on Green & Digital Maritime Corridors” in Mumbai under the aegis of the Ministry of Ports, Shipping and Waterways (MoPSW)?**

- A. Cochin Port Authority & Indian Navy
- B. Jawaharlal Nehru Port Authority (JNPA) & Indian Ports Association (IPA)
- C. Paradip Port Authority & Indian Maritime University
- D. Shipping Corporation of India & Inland Waterways Authority
- E. Kandla Port Authority & Directorate General of Shipping

**Answer: Option B**

**Explanation:**

- The “Leaders’ Dialogue on Green & Digital Maritime Corridors” was organised in Mumbai by JNPA and IPA under the aegis of MoPSW.
- The event set the stage for India Maritime Week in October 2025 in Mumbai.
- It drew 300+ delegates, including senior government officials, international dignitaries, and maritime industry leaders.
- Singapore’s Deputy Prime Minister Gan Kim Yong praised the 60-year India-Singapore partnership, highlighting cooperation in green shipping, renewable energy, and maritime innovation for a sustainable future.

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## Recent News Headlines Related to Summits / conference

- High-Level Meeting (HLM) between the Indian Coast Guard (ICG) and Sri Lanka Coast Guard (SLCG) 8th edition Held at New Delhi
- The first-ever International Manuscript Heritage Conference will be held in September 2025 in India.
- The Bharat Ratna Dr. M.S. Swaminathan Centenary International Conference was held 7–9 August 2025 at Pusa, New Delhi. Theme: Evergreen Revolution – The Path to Bio-Happiness.
- The 25th Shanghai Cooperation Organization (SCO) summit will be held in Tianjin, China on August 31–September 1, 2025
- India's largest handloom-focused hackathon kicked off at IIT Delhi, bringing together over 400 innovators, technologists, and design thinkers from across the country
- The inaugural edition of India-New Zealand Defence Strategic Dialogue was held in New Delhi to discuss security perspectives and further bolster bilateral cooperation.
- The 15th CoP to the Ramsar Convention on Wetlands was held at Victoria Falls National Park, Zimbabwe
- PCIM&H (Pharmacopoeia Commission for Indian Medicine and Homoeopathy), under the Ministry of Ayush, hosted the inaugural session of the WHO–IRCH Workshops at its headquarters in Ghaziabad
- The National Institute of Electronics & Information Technology (NIELIT) Delhi, Ropar, and Jammu in collaboration with Directorate General of Resettlement (DGR) successfully organized the DGR Job Fair 2025 at Delhi
- Indian Coast Guard (ICG) Headquarters (Eastern Seaboard) conducted a seminar on 'Strengthening Coastal Security through Surveillance, Technology, and Inter Agency Coordination' from 31 July to 01 August 25 at Visakhapatnam.
- The IUCN World Conservation Congress 2025 will be hosted in Abu Dhabi, United Arab Emirates. It is the largest global gathering of nature conservation experts and decision-makers, held once every four years
- The Indira Gandhi National Centre for the Arts (IGNCA) hosted a two-day National Symposium titled “Timeless Texts and Universal Teachings” on July 30–31, 2025 in New Delhi
- India signed a Maritime Security and Safety Cooperation agreement with the United Arab Emirates (UAE) during the 13th Joint Defence Cooperation Committee (JDCC) meeting held in New Delhi



**Ques: How many sites have been finalized under PM MITRA Parks and what is the total outlay?**

- A. 5 sites, ₹3,200 crore
- B. 6 sites, ₹5,000 crore
- C. 7 sites, ₹4,445 crore
- D. 8 sites, ₹4,000 crore
- E. 9 sites, ₹4,600 crore

**Answer: Option C**

**Explanation:**

- The Ministry of Textiles has finalized 7 sites under the PM Mega Integrated Textile Region and Apparel (PM MITRA) Parks scheme.
- The 7 sites are located in Tamil Nadu (Virudhnagar), Telangana (Warangal), Gujarat (Navasari), Karnataka (Kalaburagi), Madhya Pradesh (Dhar), Uttar Pradesh (Lucknow), and Maharashtra (Amravati).
- The total outlay for the scheme is ₹4,445 crore for a seven-year period up to 2027-28.
- This information was provided by the Minister of State for Textiles, Shri Pabitra Margherita, in the Lok Sabha.
- The scheme aims to strengthen India's textile sector by creating world-class industrial infrastructure.

EXAM  
Genius





**Ques: The Cabinet has approved an investment of ₹8146.21 crore for the construction of which Hydro Electric Project in Arunachal Pradesh?**

- A. Subansiri Lower HEP
- B. Ranganadi-II HEP
- C. Tato-II HEP
- D. Kameng HEP
- E. Pare HEP

**Answer: Option C**

**Explanation:**

- The Cabinet Committee on Economic Affairs (CCEA) chaired by PM Narendra Modi approved ₹8146.21 crore for Tato-II Hydro Electric Project (HEP) in Shi Yomi district, Arunachal Pradesh.
- Installed capacity – 700 MW (4 x 175 MW); Annual generation – 2738.06 MU.
- Project completion time – 72 months.
- To be implemented through a Joint Venture between NEEPCO & Govt. of Arunachal Pradesh.
- Government of India support includes:
  - ₹458.79 crore for roads, bridges & transmission lines
  - ₹436.13 crore as equity support for the state
- Arunachal Pradesh will get 12% free power and 1% LADF (Local Area Development Fund).
- Additional benefits: 32.88 km of new roads and ₹20 crore dedicated for schools, hospitals, marketplaces, and playgrounds.
- The project will boost local infrastructure, employment, and Aatmanirbhar Bharat vision.





**Ques: The Ministry of Home Affairs recently issued a gazette notification tightening rules for which category of cardholders under the Citizenship Act, 1955?**

- A. Person of Indian Origin (PIO) cardholders
- B. Overseas Citizens of India (OCI) cardholders
- C. Aadhaar cardholders
- D. Voter ID cardholders
- E. PAN cardholders

**Answer: Option B**

**Explanation:**

- The Ministry of Home Affairs (MHA) issued a gazette notification under clause (da) of Section 7D of the Citizenship Act, 1955, tightening rules for OCI cardholders.
- This applies irrespective of whether conviction/charge occurs in India or abroad, as long as the offence is recognized under Indian law.
- OCI Scheme was introduced in August 2005.
- It enables registration of persons of Indian origin who were citizens of India on or after January 26, 1950, or were eligible for citizenship on that date.

**Now, OCI registration may be canceled if:**

- The cardholder is sentenced to imprisonment for two years or more, OR
- The cardholder is named in a chargesheet for an offence punishable with seven years or more of imprisonment.





## IMPORTANT ONE - LINER Current Affairs

Tata Power Renewable Energy Limited (TPREL) & Suzlon Energy Limited join hands for the development of 700 MW wind energy project in Anantpur district of Andhra Pradesh of Worth Rs 6,000 Crore

The Government of Rajasthan conducted India's first AI-enabled drone-based cloud seeding experiment at the Jamwa Ramgarh Dam to revive the lake and address the region's water issue. The effort will deploy 60 AI-powered drones built by GenX AI in "Hydro Trace".

The Border Security Force (BSF) has launched a week-long security operation called 'Operation Alert' along the Indo-Pak border in Rajasthan.

Commemorating Partition Horrors Remembrance Day in Kolkata, the Indira Gandhi National Centre for the Arts (IGNCA), an independent trust under the Ministry of Culture, Government of India, is holding a number of educational, artistic, and public engagement events that started on August 12.

EXAM  
Genius

