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Ques: India's annual inflation rate based on the Wholesale Price Index (WPI) fell to what level in July 2025?

- A. (-) 1.36%
- B. (-) 0.13%
- C. (-) 0.58%
- D. 0.75%
- E. 1.20%

Answer: Option C

Explanation:

- India's WPI-based inflation rate fell to (-) 0.58% in July 2025, marking a two-year low.
- This is lower than the (-) 0.13% recorded in June 2025.
- The last time WPI inflation was this low was in July 2023, when it stood at (-) 1.36%.

Recent WPI-based Retail inflation in India :

- June 2025 : - 0.13%
- May 2025 : 0.39%
- April 2025 : 0.85%
- March 2025 : 2.05%
- February 2025 : 2.38%

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Ques: From which date will SBI's revised IMPS charges come into effect?

- A. August 1
- B. August 10
- C. August 15
- D. September 1
- E. July 31

Answer: Option C

Explanation :

- The State Bank of India (SBI), India's largest lender, has revised its IMPS (Immediate Payment Service) charges effective from August 15.
- Branch IMPS transactions remain unchanged (no new charges).
- For online IMPS transfers above ₹25,000, nominal charges will now apply.

New charges (plus GST):

- ₹25,000 – ₹1 lakh → ₹2
- ₹1 – ₹2 lakh → ₹6
- ₹2 – ₹5 lakh → ₹10

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Recent News Headlines Related to SBI :

- State Bank of India (SBI), the country's largest lender, plans to raise up to ₹15,000 crore in FY26 through Tier-II bonds
- 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: HDFC ERGO General Insurance has partnered with which digital payments platform to launch an affordable health insurance solution targeting the “Missing Middle”?

- A. Paytm
- B. Google Pay
- C. Amazon Pay
- D. BharatPe
- E. PhonePe

Answer: Option E

Explanation :

- HDFC ERGO General Insurance Company Limited has partnered with PhonePe to launch an affordable health insurance product.
- The focus is on the “Missing Middle” population – around 40 crore Indians aged 18–30 years who are not covered by either government schemes or existing private health insurance.
- The plan is designed for lower and middle-income groups, with premiums starting as low as ₹12 per day (₹4,380 annually) for coverage of ₹3 lakhs.
- This partnership aims to expand health insurance penetration and make healthcare more accessible and inclusive in India.
- HDFC ERGO General Insurance headquartered in Mumbai and MD & CEO is Anuj Tyagi

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Recently signed banking agreements

- National Bank for Agriculture and Rural Development (NABARD), Andhra Pradesh Grameena Bank, and Aqua Exchange Agritech Pvt. Ltd. signed an MoU to launch a pilot IoT-enabled loan model for shrimp farmers in Andhra Pradesh.
- RBL Bank has partnered with CAMSPay, the payments arm of CAMS, to introduce a new digital payment gateway platform for Indian enterprises.
- Bank of Baroda signed an MoU with the Food Safety and Standards Authority of India (FSSAI) to launch 'FSSAI Payment Solution'.
- Generali Group, an insurance provider, and the Central Bank of India (CBI), a leading Public Sector Bank, have rebranded their life and general insurance joint venture as Generali Central
- Gro Digital Platforms is a joint venture between Ashok Leyland and Hinduja Leyland Finance. To launch FASTag services and provide a seamless, end-to-end mobility solution for fleet owners and transporters across India
- NABARD and the Reserve Bank of India (RBI) have undertaken various measures to promote financial literacy among the rural population, including microfinance borrowers
- PhonePe's Indus Appstore has formed its third OEM partnership – after Lava and Xiaomi – with Alcatel, a French consumer technology brand
- SBI Life Insurance, among India's most trusted life insurers, has entered a strategic corporate agency partnership with AU Small Finance Bank, the country's largest Small Finance Bank.
- The Department for Promotion of Industry and Internal Trade signed a Memorandum of Understanding with HDFC Capital Advisors Limited to foster innovation and support startups in the affordable housing and PropTech sectors.
- Life Insurance Corporation of India (LIC) signed Forward Rate Agreements (FRAs) worth USD 1 billion (~Rs.8,300 crore) with JPMorgan Chase & Co. and Bank of America Corporation (BoA)
- Andhra Pradesh Tourism Development Corporation (APTDC) has partnered with Mastercard to promote and enhance the state's rich cultural heritage, natural landscapes, and modern hospitality sector among international travellers
- Worldline has entered into a strategic partnership with Cosmos Cooperative Bank Limited, one of India's oldest Urban Co-operative Banks (UCBs), to accelerate digital transformation through advanced and scalable payment solutions.





Ques: Which UPI app processed the highest number of transactions in July 2025?

- A. Google Pay
- B. Paytm
- C. PhonePe
- D. Navi
- E. super.money

Answer: Option C

Explanation:

- According to NPCI data, PhonePe processed 8.93 billion UPI transactions in July 2025, the highest among all apps.
- Its market share (by volume) stood at 45.88%, followed by Google Pay (6.92 bn, 35.56%) and Paytm (1.36 bn, 7.02%).
- In terms of transaction value, PhonePe processed ₹12.20 trillion, Google Pay ₹8.91 trillion, and Paytm ₹1.43 trillion.
- Emerging players included Navi (0.44 bn) and super.money (0.25 bn).
- Overall, UPI recorded a new high of 19.46 billion transactions worth ₹25.08 trillion in July 2025.

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Ques: Standard & Poor's (S&P) Global Ratings recently upgraded India's long-term sovereign credit rating after 18 years. What is the new rating?

- A. BBB-
- B. BBB
- C. A-2
- D. A-3
- E. A+

Answer: Option B

Explanation:

- The Ministry of Finance welcomed the decision by S&P Global Ratings to upgrade India's long-term sovereign credit rating to 'BBB' from 'BBB-' with a Stable Outlook.
- The short-term rating was also upgraded from 'A-3' to 'A-2'.
- This is India's first sovereign rating upgrade by S&P in 18 years (last in 2007, when India was raised to investment grade at BBB-).
- Earlier in May 2024, S&P had revised India's outlook from 'Stable' to 'Positive'.
- S&P projects GDP growth of 6.5% in FY26, with continued growth momentum over the next three years.
- Recently, another rating agency Morningstar DBRS also upgraded India to "BBB" status.

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Ques: Who has been appointed as Director on the Tata Sons Board at the 107th AGM?

- A. Ratan Tata
- B. Noel Tata
- C. Venu Srinivasan
- D. Saurabh Agarwal
- E. Anand Mahindra

Answer: Option B

Explanation :

- Noel Tata, Chairman of Tata Trusts, was appointed as Director on the Tata Sons Board at the 107th Annual General Meeting (AGM).
- He also heads companies such as Trent, Tata International, Voltas, and Tata Investment Corporation.
- His appointment is seen as a move to strengthen ties between the Tata Group and Shapoorji Pallonji Group, the largest minority stakeholder in Tata Sons.
- Along with this, Venu Srinivasan and Saurabh Agarwal were reappointed, while Anita Maranpoly George was appointed as Independent Director for 3 years.
- Shareholders also approved a dividend of ₹64,900 per share, with a total payout of ₹2,622.9 crore.

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Recent Appointment in different departments :

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





Ques: By what percentage did the number of Kisan Credit Card (KCC) accounts in public sector banks decline in FY25?

- A. 2.5%
- B. 1.8%
- C. 3.2%
- D. 0.9%
- E. 2.0%

Answer: Option B

Explanation:

- The number of Kisan Credit Card (KCC) accounts in public sector banks declined by 1.8% year-on-year to 22.5 million in FY25.
- Despite fewer accounts, the outstanding loan amount increased by 2.2% to ₹41,300 crore.
- The KCC scheme, introduced in 1998, provides short-term crop loans at a benchmark 9% interest rate.
- Farmers receive a 3% prompt repayment incentive for timely repayment.
- In the FY26 Budget, Finance Minister Nirmala Sitharaman raised the KCC loan limit from ₹3 lakh to ₹5 lakh.

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How many BSF soldiers were awarded gallantry medals for valour during Operation Sindoor?

- A. 12
- B. 14
- C. 16
- D. 18
- E. 20

Answer: Option C

Explanation :

- During Operation Sindoor against Pakistan, a total of 16 BSF soldiers were awarded gallantry medals for their exceptional bravery and courage.
- These honours were part of the 127 gallantry awards approved by President Droupadi Murmu on the eve of Independence Day 2025.
- Among them, BSF Sub-Inspector Mohd Imteyaz and Constable Deepak Chingakhwam were posthumously awarded Vir Chakra.
- The awards announced included Kirti Chakras, Vir Chakras, Shaurya Chakras, Sena Medals, Nao Sena Medals, Vayu Sena Medals, and Yudh Seva Medals.
- In total, 233 personnel received gallantry awards, 99 received Distinguished Service medals, and 758 received Meritorious Service medals.

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Recent News Headlines Related to Awards & Winners :

- Equator Prize 2025 : Bibi Fatima
- Apex Bank award for the 23rd time : South Canara District Central Cooperative (SCDCC) Bank
- International Architectural Award 2025 in the Transport Category : Terminal 2 (T2) of Lokpriya Gopinath Bordoloi International Airport, also known as Guwahati International Airport
- M.S. Swaminathan Award for Food and Peace : Dr. Arenare, a Nigerian scientist
- National Organ and Tissue Transplant Organisation (NOTTO) award : Telangana
- 43rd Lokmanya Tilak National Award : Union Minister Nitin Gadkari
- Guinness World Record for hosting the largest parent-teacher meeting (PTM) : Andhra Pradesh
- PATA Gold Award 2025 in the category of 'Most Engaging Social Media Campaign' : Kerala Tourism
- PEN Translates award : Hindi author Geetanjali Shree for her book Once Elephants Lived Here
- "Emerging Coastal and Heritage Award" by the U.S.-based International Tourism Conclave and Travel Awards (ITCTA) : Andhra Pradesh Tourism
- GP Birla Memorial Award 2025 : Dr. V. Narayanan, the current Chairman of ISRO and Secretary of the Department of Space
- Mrs Earth International 2025. : Vidhu Ishiqa
- Rashtriya Krishi Vigyan Puraskar – 2025 in category of Innovation & Technology in Agriculture & Allied Sciences : ICAR-Sugarcane Breeding Institute, Coimbatore scientists
- National Geospatial Practitioner Award 2025 : Indian National Centre for Ocean Information Services (INCOIS)
- Open-Source GIS Cohort Award : Bhadrachalam district in Telangana
- Kalinga Ratna Award-2024 : Union Minister for Education, Shri Dharmendra Pradhan
- literary award, 'Sarala Samman' : Shri Bijaya Nayak
- Poligras Magic Skill Award for Year 2024-25 : Indian Women's Hockey team forward player, Deepika Sehrawat
- International Organisation for Standardisation (ISO) 9001:2015 certification : Arthunkal police station in Alappuzha





Ques: On the 79th Independence Day (2025), Prime Minister Narendra Modi broke whose record for the most consecutive Independence Day addresses from the Red Fort?

- A. Atal Bihari Vajpayee
- B. Indira Gandhi
- C. Jawaharlal Nehru
- D. Manmohan Singh
- E. Lal Bahadur Shastri

Answer: Option B

Explanation:

- PM Narendra Modi delivered his 12th consecutive Independence Day speech from the Red Fort on 15 August 2025, marking the 79th Independence Day.
- With this, he surpassed Indira Gandhi's record of 11 successive August 15 addresses.
- Modi first addressed the nation from the Red Fort in 2014 and has continued uninterrupted till 2025.
- He became the second Prime Minister after Jawaharlal Nehru (who delivered 17 consecutive speeches) to cross the 12-mark.
- Modi also delivered the longest-ever Independence Day speech in Indian history in 2025, lasting 103 minutes, breaking his own 98-minute record set in 2024.

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Recent News Headlines Related to Schemes

- Maharashtra Chief Minister Devendra Fadnavis launched the Garuda Drishti scheme at Police Bhavan, Nagpur. It is a social media monitoring and cyber-intelligence initiative
- The Yogi Adityanath-led Uttar Pradesh Cabinet has approved the Bharat Ratna Shri Atal Bihari Vajpayee-Chevning 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





Ques: What is the total outlay of the newly launched PM Viksit Bharat Rozgar Yojana (PM-VBRY)?

- A. ₹50,000 crore
- B. ₹75,000 crore
- C. ₹1 trillion
- D. ₹1.5 trillion
- E. ₹2 trillion

Answer: Option C

Explanation:

- PM Narendra Modi launched the PM Viksit Bharat Rozgar Yojana (PM-VBRY) during his Independence Day speech (2025).
- Scheme provides ₹15,000 financial support for youth entering their first private sector job.
- Outlay: ₹1 trillion (₹1 लाख करोड़) → Targeting 3.5 crore youth beneficiaries.
- Scheme was earlier called the Employment Linked Incentive (ELI) Scheme.
- It was first announced in the Union Budget (2024) by Finance Minister Nirmala Sitharaman

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Ques: Which authority launched India's first Property Rating Framework for Digital Connectivity?

- A. SEBI
- B. TRAI
- C. NITI Aayog
- D. DoT
- E. MeitY

Answer: Option B

Explanation:

- The Telecom Regulatory Authority of India (TRAI) launched India's first voluntary star-based property rating system focused on digital connectivity.
- It evaluates how well a building supports modern digital needs.
- A manual has been issued under the "Rating of Properties for Digital Connectivity Regulations, 2024."
- Digital Connectivity Rating Agencies (DCRAs) will conduct assessments using a unified methodology.
- Importance: 70–80% of mobile data is consumed indoors, but connectivity is often poor due to infrastructure and building materials.
- This framework embeds Digital Connectivity Infrastructure (DCI) into early urban planning and incentivizes developers to provide high-quality digital access.
- TRAI: Statutory body established on 20 February 1997 under the TRAI Act, headquartered in New Delhi.

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Ques: India recently achieved its first-ever deep ocean human expedition with aquanauts reaching 4,025 m and 5,002 m in the Atlantic Ocean. The mission was conducted in collaboration with which institute?

- A. Woods Hole Oceanographic Institution (USA)
- B. IFREMER, France
- C. CSIR – National Institute of Oceanography (India)
- D. JAMSTEC, Japan
- E. National Oceanic and Atmospheric Administration (USA)

Answer: Option B

Explanation:

- Union Minister Dr. Jitendra Singh announced that two Indian aquanauts – Raju Ramesh (Senior Scientist) and Cdr. Jatinder Pal Singh (Retd) – successfully dived to 4,025 m and 5,002 m in the Atlantic Ocean.
- The expedition was a collaborative mission with IFREMER (French Marine Research Institute), using IFREMER's submersible Nautille.
- It marks the first time India has achieved such ocean depths, gathering valuable experience for the Samudrayan Mission.
- The upcoming MATSYA-6000, being developed by NIOT (Chennai) under the Ministry of Earth Sciences, aims to reach 6,000 m by 2027.
- With this, India will become the 6th nation to develop its own deep-ocean human submersible.
- MATSYA-6000 has an operational endurance of 12 hours and emergency capacity of 96 hours, with shallow-water trials planned in 2026





Ques : The Government has recently approved a ₹47,000 crore capex plan for which telecom company?

- (a) Jio
- (b) Airtel
- (c) Vodafone Idea
- (d) BSNL
- (e) MTNL

Answer : Option D

Explanation :

- The Government has announced a ₹47,000 crore capital expenditure (capex) plan to strengthen BSNL's telecom network.
- Last year, BSNL spent ₹25,000 crore to install 1 lakh 4G towers, its highest-ever yearly capex.
- The project was largely handled by a TCS and C-DoT-led consortium.
- Union Telecom Minister Jyotiraditya Scindia has urged BSNL to improve its ARPU (Average Revenue Per User) to enhance financial performance.
- This new investment aims to upgrade BSNL's infrastructure and boost its competitiveness in India's telecom sector.

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Ques: Who has retained the post of General Secretary (Administration) of the Constitution Club of India (CCI)?

- A. Rajnath Singh
- B. Jagat Prakash Nadda
- C. Venkaiah Naidu
- D. Rajiv Pratap Rudy
- E. Piyush Goyal

Answer: Option D

Explanation :

- BJP leader Rajiv Pratap Rudy has retained the post of General Secretary (Administration) of the Constitution Club of India (CCI).
- The CCI, founded in February 1947, serves as a social and professional hub for current and former Members of Parliament.
- The present-day CCI was inaugurated in 1965 by then President Sarvepalli Radhakrishnan and is registered under the Societies Registration Act, 1860.
- By structure: The Lok Sabha Speaker is the ex-officio President, the Deputy Chairman of Rajya Sabha is the General Secretary, and the Union Urban Affairs Minister serves as the Vice President

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Recent News headlines related to Sports

- The Indian Olympic Association (IOA) has approved India's bid to host the 2030 Commonwealth Games (CWG).
- 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
- Ben Shelton won in men's singles tennis becoming the youngest American to win a Masters 1000 trophy since 21-year-old Andy Roddick won in Miami in 2004. He defeated Karen Khachanov
- In the women's singles final, 18-year-old Victoria Mboko won her maiden WTA 1000 title at the Canadian Open defeated Naomi Osaka
- In the Asia Rugby Under-20 Sevens men's final, Hong Kong defeated Sri Lanka to claim the championship title. In the Women's category China thrashed Hong Kong to clinch the title of the championship.
- In a significant push to increase women's participation in sports, the Khelo India ASMITA Football League 2025-26 was inaugurated at the Godavari Engineering College Ground in Jalgaon, Maharashtra.
- 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





Ques: The mascot of the first-ever Khelo India Water Sports Festival 2025 is?

- A. Snow Leopard
- B. Himalayan Kingfisher
- C. Black-necked Crane
- D. Blue Pigeon
- E. Himalayan Monal

Answer: Option B

Explanation:

- The mascot of the first-ever Khelo India Water Sports Festival (KIWSF) 2025 is the Himalayan Kingfisher.
- The event will be held at Dal Lake, Srinagar, from 21–23 August 2025.
- This will be the second Khelo India event in Jammu & Kashmir, after Gulmarg hosted the Khelo India Winter Games (March 2025).
- The festival will feature rowing, canoeing, and kayaking as medal events, along with water skiing, shikara race, and dragon boat race demonstrations.
- More than 400 athletes from 36 states & UTs are expected to participate.

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Ques: Which bill did Finance Minister Nirmala Sitharaman recently introduce in the Lok Sabha to amend India's insolvency law?

- A. Insolvency and Bankruptcy Code (Amendment) Bill, 2023
- B. Insolvency and Bankruptcy Code (Amendment) Bill, 2024
- C. Insolvency and Bankruptcy Code (Amendment) Bill, 2025
- D. Insolvency and Bankruptcy Code (Amendment) Bill, 2021
- E. Corporate Insolvency and Resolution Bill, 2025

Answer: Option C

Explanation:

- Finance Minister Nirmala Sitharaman introduced the Insolvency and Bankruptcy Code (Amendment) Bill, 2025 in the Lok Sabha.
- After introduction, it was referred to a select committee of the House on the minister's request.
- The Insolvency and Bankruptcy Code (IBC) was originally introduced in 2016, and has undergone six amendments so far, the last in 2021.
- The insolvency law is implemented by the Ministry of Corporate Affairs, also headed by Sitharaman.

Key Reforms in the Bill:

- Faster Admission of Insolvency Cases – Mandatory admission of creditor-filed applications if default is proven and compliance is met.
- Creditor-Initiated Insolvency Resolution Process (CIIRP) – Out-of-court initiation for genuine business failures; requires 51% creditor consent; timeline of 150 days.
- Group Insolvency Framework – Coordinated insolvency proceedings for corporate groups.
- Cross-Border Insolvency Framework – Mechanism for recovery of foreign assets and dedicated benches for cross-border cases.





Ques: Bihar's Road Construction Department has partnered with which institution to launch an AI-driven bridge management system?

- A. IIT Bombay
- B. IIT Delhi
- C. IIT Kanpur
- D. IIT Madras
- E. NIT Patna

Answer: Option B

Explanation:

- Bihar's Road Construction Department has collaborated with IIT Delhi to develop an AI-powered bridge management system.
- An advanced certification programme will be launched for engineers to enhance their skills in AI-based infrastructure management.
- The system will enable real-time structural health monitoring of bridges, improving safety, durability, and smart infrastructure.
- The partnership aims at modernizing Bihar's public infrastructure using artificial intelligence.

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Recent News Headlines Related to IITs

- IIT Madras develops agriculture waste-based packaging materials to eliminate plastic use. The researchers cultivated fungi (mushroom) on agriculture and paper waste to derive the material
- The Indian Institute of Science (IISc), Bengaluru launched the BHARAT initiative as part of its Longevity India Program
- IIT Gandhinagar led archaeological research that discovered human presence in the Great Rann of Kutch dating back at least 5,000 years before the Harappan civilisation
- IIT Madras has signed a MOU with Grid Controller of India Limited (GRID-INDIA) under the Ministry of Power to enhance Tanzania's electrical grid infrastructure. The collaboration is based at IIT Madras Zanzibar, the institute's international campus in Tanzania.
- IIT Kharagpur and Singapore's Institute of Microelectronics (IME), under the Agency for Science, Technology and Research (A*STAR) Signed MOU at SEMICON Southeast Asia 2025 to collaborate on semiconductor research and talent development
- The Bharat Forecast System (BFS) is developed by Indian Institute of Tropical Meteorology (IITM), Pune. It provides a 6 km resolution, which is the highest resolution in the world for weather forecasting
- IIT Delhi launched the 'Manasvi' mentorship programme in New Delhi to inspire high-school girls to pursue careers in STEM fields (Science, Technology, Engineering, Mathematics)
- The Delhi cabinet has approved five cloud-seeding trials to combat high pollution levels in the city. IIT Kanpur will lead the planning and execution of the project
- The Union Cabinet approved the Phase-B construction for 5 new IITs under the IIT Expansion Plan 2025. The five IITs are: IIT Tirupati (Andhra Pradesh), IIT Palakkad (Kerala), IIT Bhilai (Chhattisgarh), IIT Jammu (Jammu & Kashmir) and IIT Dharwad (Karnataka)
- Kerala State Electricity Board (KSEB) is initiating a Vehicle-to-Grid (V2G) pilot project in collaboration with IIT Bombay
- Goa Shipyard Limited (GSL) signed an MoU with IIT Hyderabad to integrate Artificial Intelligence (AI) and Digital Twin technologies in India's maritime sector
- Chief of Defence Staff (CDS) General Anil Chauhan inaugurated Techkriti 2025, Asia's largest intercollegiate technical and entrepreneurial festival, at IIT Kanpur





Ques: Who launched the AI-powered tool 'SabhaSaar' for Gram Sabha meetings?

- A. Amit Shah
- B. Dharmendra Pradhan
- C. Nitin Gadkari
- D. Anurag Thakur
- E. Rajiv Ranjan Singh 'Lalan'

Answer: Option E

Explanation :

- Union Panchayati Raj Minister Rajiv Ranjan Singh 'Lalan' launched 'SabhaSaar', an AI-powered tool.
- It automatically generates structured minutes from Gram Sabha meeting videos and audio using AI & Natural Language Processing (NLP).
- Initially rolled out in Tripura, and later to be expanded to other states.
- Developed by the Union Ministry of Panchayati Raj and integrated with Bhashini (National Language Translation Mission).
- Objective: Streamline & standardize Gram Sabha, improve governance efficiency, reduce manual workload, and promote transparency in Panchayat functioning.

EXAM
Genius





Ques: Who recently became India's 89th Chess Grandmaster (GM) in July 2025?

- A. Divya Deshmukh
- B. A. Harikrishnan
- C. S. Rohith Krishna
- D. R. Praggnanandhaa
- E. Arjun Erigaisi

Answer: Option C

Explanation:

- S. Rohith Krishna (19-year-old engineering student from Chennai) became India's 89th Chess GM and the 85th male GM.
- He achieved his final GM norm at the Almaty Masters Qonaev Cup in Kazakhstan (July 2025), scoring 6/9 points and crossing the 2500 Elo rating mark (FIDE rating 2516).
- He earlier earned the International Master (IM) title in 2022.
- A. Harikrishnan became India's 87th GM at the La Plagne International Chess Festival (France).
- Divya won the 2025 Women's World Cup, becoming the 4th Indian woman Grandmaster and India's 88th GM overall.

EXAM
Genius





Ques : India and the U.S. will hold the 21st edition of which joint military exercise in Alaska this month?

- A. Vajra Prahar
- B. Yudh Abhyas
- C. Malabar
- D. Garuda Shakti
- E. Shakti

Answer : Option B

Explanation :

- The 21st edition of Yudh Abhyas (a joint military exercise between India and the U.S.) will be held in Alaska this month.
- The exercise aims to strengthen defence cooperation and interoperability between the two countries.
- Alongside, a U.S. Defence Policy team will visit Delhi in mid-August, and both nations will also hold a 2+2 intersessional meeting at the working level.

EXAM
Genius





Recent News Headlines Related to Defence Exercise :

- The Indian Navy and the Hellenic (Greek) Navy held a joint PASSEX(passing exercise) near the Mumbai coast in the Arabian Sea. The Western Naval Command deployed INS Tarkash to conduct a PASSEX exercise with the passing Hellenic Navy Ship HS Psara.
- Exercise Divya Drishti is a high-altitude technology demonstration conducted by the Indian Army in East Sikkim. It aimed to test advanced technologies that enhance battlefield awareness, real-time surveillance, and swift decision-making
- The Indian Navy and the Republic of Singapore Navy (RSN) jointly organize the Singapore India Maritime Bilateral Exercise (SIMBEX), which is one of India's longest continuous maritime exercises
- Talisman Sabre 2025 is the 11th edition of a major bilateral military exercise led by Australia, started on July 13, 2025. It is the largest bilateral military drill between Australia and the United States, held biennially since 2005
- The Indian Army conducted a military exercise titled 'Prachand Shakti' in Meerut. It was organised by the Charging RAM Division at the Kharga Corps Field Training Area
- The Japan Coast Guard Ship Itsukushima arrived at Chennai Port as part of a Global Ocean Voyage Training. The port call will culminate in a joint sea exercise named 'Jaa Mata' (meaning See you later) on July 12, 2025
- ConvEx-3 (2025) is a full-scale international emergency preparedness exercise focused on nuclear or radiological emergencies with potential cross-border impacts
- The 53rd edition of NATO's premier multinational maritime-focused exercise, BALTOPS 25, was launched in Latvia
- Tiger Claw is the first-ever joint exercise between the Special Forces of the Indian Air Force (Garud) and the United States Air Force Special Forces
- The 8th edition of Exercise Shakti 2025, a biennial bilateral military exercise between India and France, will be held at La Cavalerie, France, from June 18 to July 1, 2025
- The India-U.K. joint naval Passage Exercise (PASSEX) took place in the North Arabian Sea on June 9–10, 2025. The Indian Navy was represented by INS Tabar (a stealth frigate), a submarine, and a P-8I maritime patrol aircraft
- The 22nd edition of the multinational exercise 'Khaan Quest' is being held in Mongolia from June 14 to 28, 2025. It was first initiated in 2003 by the USA and Mongolia, and has been a multinational event since 2006
- The 17th edition of the India–Mongolia joint military exercise Nomadic Elephant was held in Ulaanbaatar, Mongolia





Ques: Dr Vece Paes, who recently passed away, was associated with which sport?

- A. Hockey
- B. Tennis
- C. Football
- D. Rugby
- E. Athletics

Answer: Option A

Explanation :

- Dr Vece Paes, father of tennis legend Leander Paes, was an Olympic hockey medallist.
- He won a bronze medal with the Indian hockey team at the 1972 Munich Olympics and also at the 1971 Hockey World Cup in Barcelona.
- Apart from hockey, he also contributed to other sports administration, serving as the President of the Indian Rugby Football Union (1996–2002).
- His legacy lies in being both a successful player and a sports administrator in India.

EXAM
Genius





IMPORTANT ONE - LINER Current Affairs

Indian Actor, Producer and Investor, H.E. Zeenat Kureshi Appointed as 1st woman from India to be appointed as the Gulf Cooperation Council (GCC)-India Trade Commissioner

The government has announced the formation of the Higher Education Commission of India (HECI) to replace UGC, AICTE, and NCTE with a unified, tech-driven regulator.

Tamil Nadu International Kite Festival 2025 to be held from August 14-17

Adani Defence Systems and Technologies Limited and Prime Aero Services LLP have signed a definitive agreement to acquire a 100% share in Indamer Technics Private Limited, a private sector Maintenance, Repair, and Overhaul company.

On India's 79th Independence Day, PM Narendra Modi announced that India will launch the 'Sudarshan Chakra' air defence system by 2035.

EXAM
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