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Ques: How many Indian banks are now part of the UPI-PayNow linkage between India and Singapore as of July 17, 2025?

- A. 13
- B. 15
- C. 17
- D. 19
- E. 21

Answer: Option D

Explanation :

- NPCI International Payments Limited (NIPL) has added 13 more Indian banks to the UPI-PayNow linkage, raising the total to 19 participating banks as of July 17, 2025.
- UPI-PayNow is a real-time payment linkage between India and Singapore, launched jointly by the Reserve Bank of India (RBI) and Monetary Authority of Singapore (MAS).

Key Features:

- Money can be sent or received using mobile numbers or Virtual Payment Addresses (VPA).
- Remittances from Singapore to India can now reach accounts in any of the 19 participating Indian banks via UPI apps.
- Outward remittances (India to Singapore) are currently supported by Canara Bank, HDFC Bank, KVB, ICICI Bank, Indian Bank, IOB, and SBI.





Ques: How much investment has L&T announced for its Katupalli ship-building complex near Chennai?

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

Answer: Option C

Explanation :

- Larsen & Toubro (L&T) will invest Rs.1,000 crore in its Katupalli ship-building complex near Chennai.
- Current capacity : 30 ship repairs and 15 new ship constructions annually
- Development Timeline: Work starts in October 2025 and will be completed in 3 years.
- Katupalli shipyard is a greenfield facility located 40 km north of Chennai and includes a dedicated warship design centre.

The project will expand capacity to:

- 50,000 tonnes per year in modular fabrication
- 25 new ships construction per year
- 60 ships repairs per year

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Ques: How much fund will SBI raise via Basel III compliant bonds in FY26?

- A. Rs.10,000 crore
- B. Rs.15,000 crore
- C. Rs.20,000 crore
- D. Rs.25,000 crore
- E. Rs.30,000 crore

Answer: Option C

Explanation :

- 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.
- These bonds are targeted at domestic investors and will require government approvals where necessary.
- In the previous financial year, SBI also raised Rs.20,000 crore via similar instruments.
- Tier 2 bonds in 2024 carried interest rates of 7.42% (August) and 7.33% (September).
- AT1 bonds worth Rs.5,000 crore were issued at 7.98% in October 2024.
- SBI additionally raised Rs.30,000 crore via long-term bonds in three tranches of Rs.10,000 crore each.

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Ques: Which of the following initiatives was NOT launched by NABARD during its 44th Foundation Day celebration in Chennai?

- A. RuralTech CoLab
- B. NIVARAN Grievance Redressal System
- C. Rural Infrastructure Development Fund (RIDF)
- D. Graduated Rural Income Generation Programme (GRIP)
- E. Radio Jingle for Financial Inclusion

Answer: Option C

Explanation :

- NABARD celebrated its 44th Foundation Day at ITC Grand Chola, Chennai.

The following initiatives were launched:

- RuralTech CoLab – Open innovation platform for rural tech startups
- NIVARAN – Grievance redressal system for rural co-operative banks, linked with CPGRAMS
- Sub-office in Leh, Ladakh
- Radio Jingle for spreading financial awareness
- GRIP (Graduated Rural Income Generation Programme) for ultra-poor rural households
- Documentary: Green Roots: NABARD's Journey Towards Climate Resilience
- RIDF@30 – A special event to celebrate 30 years of RIDF, not a new launch (RIDF was launched in 1995)





Ques: Which Indian bank will consider issuing bonus shares for the first time on July 19, 2025?

- A. SBI
- B. ICICI Bank
- C. Axis Bank
- D. HDFC Bank
- E. Yes Bank

Answer: Option D

Explanation :

- HDFC Bank will consider issuing bonus shares for the first time since its inception, during its board meeting on July 19, 2025.
- The bank will also deliberate on a special interim dividend for FY2025-26.
- This proposal is subject to shareholder approval and regulatory guidelines.
- In April 2025, HDFC Bank's market capitalization crossed Rs.15 lakh crore, making it the third Indian firm after RIL and TCS to reach this milestone.
- In June 2025, HDFC Bank's share price crossed Rs.2,000, hitting an all-time high.

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Ques: Who is leading the IRDAI committee formed to assess the prohibition on mergers between insurance and non-insurance companies?

- A. T. S. Ramakrishnan
- B. Dinesh Kumar Khara
- C. R. Doraiswamy
- D. Ajay Tyagi
- E. Subhash Chandra Khuntia

Answer: Option B

Explanation :

- The Insurance Regulatory and Development Authority of India (IRDAI) formed a 7-member committee in February 2025.
- The committee is led by Dinesh Kumar Khara, Former Chairman of State Bank of India (SBI).
- Purpose: To assess potential risks to policyholders from allowing mergers between insurance and non-insurance companies and to review proposed amendments to the Insurance Act, 1938.
- The committee submitted its confidential report during the 132nd IRDAI meeting held in Hyderabad, Telangana.

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Ques: Who was honored with the Kalinga Ratna Award 2024 during the 600th birth anniversary celebrations of Adikabi Sarala Das?

- A. Dharmendra Pradhan
- B. Bijaya Nayak
- C. Droupadi Murmu
- D. Gopabandhu Das
- E. Nandini Satpathy

Answer: Option A

Explanation :

- Kalinga Ratna Award 2024 was conferred to Union Education Minister Dharmendra Pradhan.
- Sarala Samman was awarded to Bijaya Nayak, a noted Odia short story writer.
- The awards were presented during the 600th birth anniversary of Adikabi Sarala Das, a 15th-century revered Odia poet known for the Odia Mahabharata.
- The event was held in Cuttack, Odisha and organized by Sarala Sahitya Sansad.
- President Droupadi Murmu presented the awards.
- Sarala Samman Prize: Citation, shawl, and rs.1,05,000.

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Ques: Who has been given a one-year extension as Chairman and Managing Director (CMD) of NTPC Limited till July 31, 2026?

- A. Gurdeep Singh
- B. Anil Kumar Jain
- C. Alok Kumar
- D. Rajesh Kumar Singh
- E. Praveer Sinha

Answer: Option A

Explanation :

- Gurdeep Singh has received a one-year extension as CMD of NTPC Limited, now serving till 31 July 2026.
- This is his second extension since he first took over as CMD in February 2016.
- His initial 5-year term was extended in 2021 till July 2025, and now it's further extended by one year.
- NTPC (India) Limited is India's largest power utility company, established on 7 November 1975.
- The headquarters of NTPC is in New Delhi.

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Ques: According to the UN SDG Report 2025, what percentage of measurable Sustainable Development Goals (SDG) targets are currently stagnating or reversing?

- A. 35%
- B. 25%
- C. 20%
- D. 50%
- E. 65%

Answer: Option A

Explanation :

• The UN SDG Report 2025, released at the High-Level Political Forum, highlights that 35% of measurable SDG targets are stagnating or reversing, despite only five years left to achieve Agenda 2030.

Negative trends include:

- Climate Crisis: 2024 was the hottest year on record, with an 80% chance of hotter years ahead, threatening food, water, and health security.
- Extreme Poverty: Over 800 million people remain in extreme poverty; SDG-1 is off-track.
- Decline in Aid: A 7.1% drop in official aid (2024) hampers SDG funding.
- Financing Gap: Developing countries face a \$4 trillion annual SDG funding gap.

Positive trends include:

- HIV cases down by 40% since 2010 (progress in SDG-3).
- 2.2 billion malaria cases prevented and 12.7 million lives saved since 2000.
- Social protection now covers over 50% of the world population.





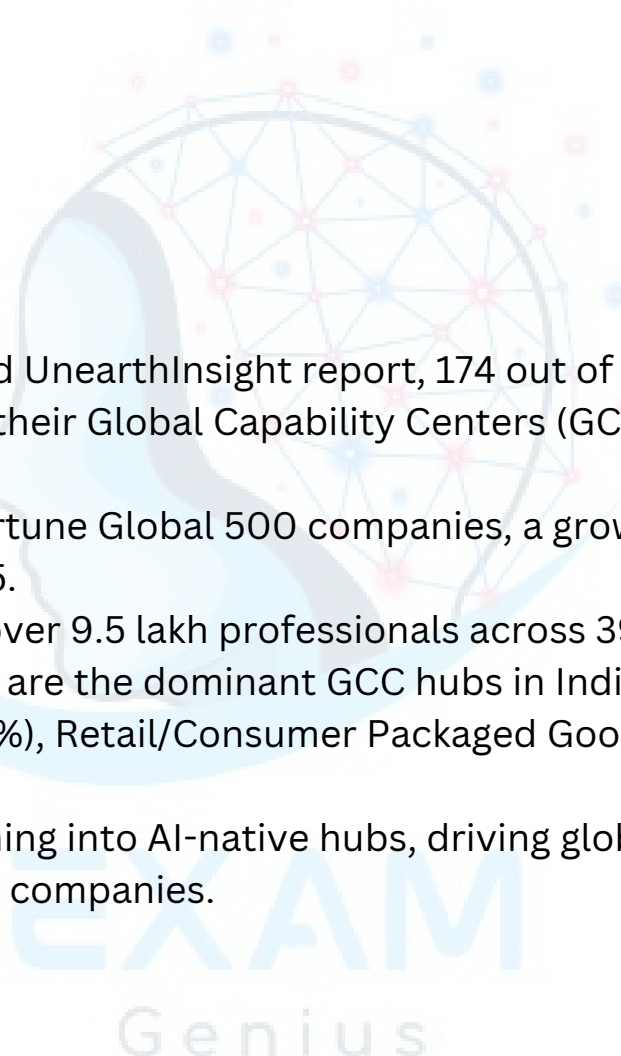
Ques: As per the ANSR report, how many Fortune Global 500 companies had set up GCCs in India as of June 2025?

- A. 109
- B. 174
- C. 142
- D. 200
- E. 83

Answer: Option B

Explanation :

- According to the ANSR and UneathInsight report, 174 out of the Fortune Global 500 companies had set up their Global Capability Centers (GCCs) in India by June 2025.
- This represents 35% of Fortune Global 500 companies, a growth from 22% in 2015, 28% in 2020, to 35% in 2025.
- These GCCs now employ over 9.5 lakh professionals across 390+ centers in India.
- Bengaluru and Hyderabad are the dominant GCC hubs in India.
- Major sectors are BFSI (21%), Retail/Consumer Packaged Goods (14%) and Automotive (11%)
- India's GCCs are transitioning into AI-native hubs, driving global innovation and scalability for multinational companies.





Ques: Which authority has recently directed State Adoption Resource Agencies (SARAs) to institutionalize structured counselling services throughout the adoption process?

- A. National Commission for Protection of Child Rights (NCPCR)
- B. Central Adoption Resource Authority (CARA)
- C. Ministry of Home Affairs
- D. National Institute of Social Defence (NISD)
- E. Indian Council of Child Welfare

Answer: Option B

Explanation :

CARA (Central Adoption Resource Authority) under the Ministry of Women and Child Development has issued directions to State Adoption Resource Agencies (SARAs) to implement structured counselling services at all stages of adoption:

- Pre-adoption counselling (during the Home Study Report process)
 - During adoption counselling (especially for older children)
 - Post-adoption counselling (in cases like root search, non-adjustment, or potential dissolution)
-
- Counselling is also mandatory for biological parents who surrender a child for adoption, as per Regulation 7(11) and 30(2)(c) of the Adoption Regulations, 2022.
 - The guidelines are issued under Section 70(1)(a) of the Juvenile Justice Act, 2015 (amended in 2021).





Ques: Which veteran West Indies all-rounder recently announced his retirement from international cricket in 2025?

- A. Kieron Pollard
- B. Dwayne Bravo
- C. Andre Russell
- D. Chris Gayle
- E. Sunil Narine

Answer: Option C

Explanation :

- After a stellar T20 career, veteran West Indies all-rounder Andre Russell has announced his retirement from international cricket.
- The T20Is versus Australia at Sabina Park in Jamaica on July 20 and 22, 2025, will be his last games.
- In 2010, 37-year-old Andre Russell made his debut in international cricket. His legacy was established in T20 Internationals, as he appeared in 84 games, despite playing 56 ODIs and one Test match.
- He played a key role with both bat and ball in the West Indies' T20 World Cup triumphs in 2012 and 2016.

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Ques: Who has been appointed as the Co-owner and Brand Ambassador of India's first city-based franchise golf league (IGPL)?

- A. Sachin Tendulkar
- B. Yuvraj Singh
- C. Kapil Dev
- D. MS Dhoni
- E. Virender Sehwag

Answer: Option B

Explanation :

- Former Indian cricketer Yuvraj Singh has been appointed as the Co-owner and Brand Ambassador of the Indian Golf Premier League (IGPL).
- IGPL is India's first city-based franchise golf league, featuring six franchise teams from cities like Delhi, Ahmedabad, Bengaluru, Kolkata, and Mumbai.
- Each team will include 10 male and female professional golfers, promoting a mixed-gender format.
- Yuvraj Singh has partnered with Bharat Golf Private Limited, the organizing company of IGPL, to promote this new league.
- The Indian Golf Premier League (IGPL) is expected to launch in early 2026.

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Ques: What is the official name of the recently passed Maharashtra Bill aimed at tackling urban Maoist activities?

- A. Maharashtra Urban Security Act, 2025
- B. Maharashtra Left-Wing Extremism Prevention Act, 2025
- C. Maharashtra Special Public Security (MSPS) Bill, 2025
- D. Maharashtra Anti-Terrorism Bill, 2025
- E. Maharashtra Peace and Order Act, 2025

Answer: Option C

Explanation :

- The Maharashtra Special Public Security (MSPS) Bill, 2025 was passed by the Maharashtra State Assembly.
- Objective: To prevent unlawful activities by Left-Wing Extremist (LWE) or similar organizations, especially in urban areas.

Key Features:

- Unlawful Organisation Declaration: The government can declare any group supporting LWE as unlawful.
- Punishable Offences: Membership, fundraising, or aiding such groups is an offence.
- Penalties: 2–7 years imprisonment and fines ranging from ₹2–5 lakh.
- Offences are non-bailable and cognizable.
- Definition of Unlawful Activity: Any action that threatens public order or supports violence.
- Investigation & Oversight: Only DySP and above can investigate such cases. An advisory board including a retired High Court judge and government pleader will oversee cases.





Ques: Where did the Indian Army successfully conduct trials of the Akash Prime air defence system in July 2025?

- A. Sikkim
- B. Arunachal Pradesh
- C. Ladakh
- D. Rajasthan
- E. Punjab

Answer: Option C

Explanation :

- The Indian Army successfully tested the Akash Prime air defence system on July 16, 2025, in the Ladakh sector.
- The trials were conducted at an altitude of over 15,000 feet, highlighting the system's suitability for high-altitude operations.
- Akash Prime is an indigenously developed air defence system, part of India's effort to boost self-reliance (Atmanirbhar Bharat) in defence.
- The successful test strengthens India's air defence capabilities against aerial threats in challenging terrain like Ladakh.

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Ques: Which missile system has India recently requested for co-production with the United States?

- A. Spike ATGM
- B. Javelin ATGM
- C. Stinger Missile
- D. Hellfire Missile
- E. Patriot Missile

Answer: Option B

Explanation :

- India has officially submitted a Letter of Request (LoR) to the United States for the co-production of Javelin Anti-Tank Guided Missiles (ATGMs) in India.
- The move aims to strengthen India's defence manufacturing under 'Make in India'.

About Javelin Missile :

- Type: Man-portable Anti-Tank Guided Missile (ATGM)
- Developed by: Raytheon and Lockheed Martin (USA)
- First Inducted: 1996 (U.S. Military)
- Purpose: Designed to destroy main battle tanks and armored vehicles
- Range: 2.5 km (Standard), Up to 4 km (Newer models)
- Weight: 5.11 kg
- Technology: Fire-and-forget (Guides itself to the target without needing further instructions)





Ques: From which company did India receive the second GE F404-IN20 engine for the Tejas Mk1A programme?

- A. Rolls-Royce Aerospace
- B. Pratt & Whitney
- C. Boeing Defense
- D. Safran Aircraft Engines
- E. General Electric Aerospace

Answer: Option E

Explanation :

- India received the second GE F404-IN20 engine from General Electric Aerospace (USA) for the Tejas Mk1A Light Combat Aircraft programme.
- The first engine was delivered in March 2025.
- Hindustan Aeronautics Limited (HAL) is the recipient of these engines.
- India signed a USD 716 million contract in 2021 with GE Aerospace for 99 GE F404-IN20 engines.
- By FY26, HAL will receive 12 engines, and full-scale production of 30 Tejas Mk1A aircraft per year is targeted to begin by FY27.

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Ques: What is the core principle behind Maglev (Magnetic Levitation) technology recently tested by China?

- A. Use of jet propulsion for high-speed trains
- B. Electromagnetic levitation to reduce friction
- C. Solar-powered tracks for transportation
- D. Magnetic brakes for emergency stopping
- E. Pneumatic propulsion in vacuum tubes

Answer: Option B

Explanation :

- Maglev (Magnetic Levitation) technology uses electromagnetism to lift vehicles (like trains) above the tracks, eliminating physical contact.
- This drastically reduces friction, allowing for extremely high speeds, potentially faster than jets.
- The concept was introduced in the early 1900s by Robert Goddard (American inventor) and Emile Bachelet (French-born American engineer).
- Commercial Maglev trains have been in use since 1984, but China's latest test aims to achieve record-breaking speeds.
- By removing rail contact, Maglev provides smoother, quieter, and faster transportation.

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Ques: As of June 2025, what is the actual share of clean energy in India's electricity supply despite having 50% installed capacity from non-fossil sources?

- A. 50%
- B. 40%
- C. 30%
- D. 28%
- E. 75%

Answer: Option D

Explanation :

- As of June 2025, India has achieved 50% installed electric capacity from non-fossil fuel sources (solar, wind, hydro, nuclear).
- However, the actual share of clean energy in electricity generation is only 28% due to lower Capacity Utilisation Factor (CUF) of solar and wind energy.
- Solar CUF is around 20%, wind CUF is 20–30%, while coal operates at ~60% and nuclear at ~80%.
- This results in coal supplying ~75% of India's daytime electricity to meet base load demand.
- Experts suggest grid flexibility, battery storage, and hybrid (solar + wind + storage) projects to enhance clean energy contribution in actual power supply.

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Ques: When is the World Day for International Justice observed?

- A. 15th July
- B. 17th July
- C. 20th July
- D. 10th December
- E. 24th October

Answer: Option B

Explanation :

- World Day for International Justice is observed every year on 17th July.
- It commemorates the adoption of the Rome Statute on 17 July 1998, which established the International Criminal Court (ICC).
- The ICC seeks to protect individuals from genocide, crimes against humanity, war crimes, and crimes of aggression.

About ICC

- Established: Rome Statute adopted in 1998, came into force in 2002.
- Nature: First permanent international court to prosecute individuals for serious crimes under international law.
- Members: 124 countries are parties to the Rome Statute.
- Non-members: India, USA, Russia, China, and Israel are not members.
- Notable Members : Palestine joined in 2015 (123rd member), Malaysia joined in 2019 (124th member)
- Enforcement: ICC decisions are binding.





IMPORTANT ONE – LINER Current Affairs

Bihar Chief Minister Nitish Kumar announced that every household in the state will receive 125 units of electricity free of cost every month, starting from August 1.

In an effort to streamline and digitize the state's land registration procedure, Sukhvinder Singh Sukhu, the chief minister of Himachal Pradesh, introduced the "My Deed" pilot project under the National Generic Document Registration System (NGDRS).

The Appointments Committee of the Cabinet approved the appointments Nitin Gupta, former CBDT chairman, as the chairperson of National Financial Reporting Authority (NFRA). NFRA was constituted in 2018

Union Minister Dharmendra Pradhan, Ministry of Education (MoE), and Chief Minister (CM) of Haryana, Nayab Singh Saini, the India campus of the United Kingdom(UK)-based University of Southampton(UOS) in Gurugram, Haryana.

Tamil Nadu has selected four senior Indian Administrative Service officers as official spokespersons to improve public communication about government policies and projects. J Radhakrishnan, Gagandeep Singh Bedi, Dheeraj Kumar, and P Amudha are the spokespersons for the Additional Chief Secretaries position.

Election Commission of India (ECI) has appointed renowned actors Nitu Chandra and Kranti Prakash Jha as SVEEP (Systematic Voters' Education and Electoral Participation) icons for Bihar

