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# **GENIUS CURRENT AFFAIRS**

**In English**



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**Ques: Which bank has launched the zero-balance savings account product named ‘GATI’?**

- A. India Post Payments Bank
- B. Paytm Payments Bank
- C. Airtel Payments Bank
- D. Fino Payments Bank
- E. NSDL Payments Bank

**Answer: Option D**

**Explanation:**

- Fino Payments Bank has launched a new zero-balance savings account product called “GATI”, aimed at rural and semi-urban customers who are transitioning from phygital (physical + digital) modes to fully digital banking, especially through UPI platforms.
- The objective is to promote affordable and convenient digital banking.
- Founded in 2017, Fino Payments Bank is headquartered in Mumbai, and its MD & CEO is Rishi Gupta.

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## Recent Facilities Launched in Banking & Insurance Sector :

- In an effort to transform digital financial services in India, Laraware Private Limited's Chief Technology Officer (CTO), Anvesh Tiwari, led the introduction of "Nxtbanking," the country's first fintech software platform powered entirely by artificial intelligence (AI)
- Cholamandalam Investment and Finance Company (Chola), a part of the Murugappa Group, has launched Chola Chess, a CSR initiative aimed at discovering and nurturing chess talent across India
- NABARD (National Bank for Agriculture and Rural Development) launched RuralTech CoLab, a unified portal to boost rural tech start-ups
- Asia Index Private Limited has launched the 'BSE Insurance Index' to track the performance of listed insurance sector companies
- Computer Age Management Services (CAMS) has launched the 'CAMSPay Payment Gateway', a next-generation digital payment platform for Indian businesses
- 'IndiGo Kotak Credit Card' and the 'IndiGo Kotak Premium Credit Card' Launched by Kotak Mahindra Bank Limited(KMBL) and IndiGo Airlines
- Kshema Kisan Sathi is a dual-benefit insurance product launched through a bancassurance partnership between Karur Vysya Bank (KVB) and Kshema General Insurance
- The Life Insurance Corporation of India (LIC) launched two new plans in 2025: Nav Jeevan Shree (Plan 912) and Nav Jeevan Shree Single Premium (Plan 911)
- Punjab National Bank (PNB), after SBI and Canara Bank, has announced that it will no longer charge penalties for non-maintenance of Minimum Average Balance (MAB) in savings accounts
- CoinSwitch launched Web3 Coins to offer Indian investors direct access to over 1 lakh decentralised crypto tokens, enabling simplified trading in rupees
- INDIE for Business Launched by IndusInd Bank Limited to empower India's Micro, Small, and Medium Enterprises (MSMEs), which comprises over 60 billion businesses
- Slice launched the Slice Unified Payments Interface (UPI) Credit Card and opened India's first UPI powered bank branch in Koramangala, Bengaluru. The newly launched Slice UPI Credit Card is a RuPay-based card with zero joining and annual fees.
- Bank of Baroda launched the bob Flexi Systematic Deposit Plan (bob Flexi SDP) to provide customers with a flexible recurring deposit option



**Ques: What is the value of the Financial Inclusion Index for March 2025 as per RBI?**

- A. 64.2
- B. 66.5
- C. 67.0
- D. 68.3
- E. 69.0

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) has set the Financial Inclusion Index (FI-Index) at 67.0 for March 2025, which is an improvement from 64.2 in March 2024.
- The index is constructed without any base year and was first published in August 2021.
- It measures financial inclusion based on three dimensions : Access – 35%, Usage – 45% and Quality – 20%
- The index score ranges between 0 to 100, where 0 means complete exclusion and 100 means full inclusion.
- The improvement in FY 2025 was driven mainly by increased Usage and Quality, indicating better financial literacy and service standards.

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## Recent News Headlines Related to RBI

- RBI Permits Currant Sea Investments B.V to Acquire 9.99% Stake in Infrastructure Development Finance Company (IDFC) First Bank at a Cost of Rs.4876 crores
- RBI included NSDL Payments Bank Limited in the Second Schedule of the RBI Act, 1934 through a notification dated June 19, 2025
- EximPe has received in-principle approval from the Reserve Bank of India (RBI) to operate as a Payment Aggregator for Cross-Border (PA-CB) transactions
- RBI has amended the Basel III Capital Regulations to expand credit rating options for Scheduled Commercial Banks (excluding Local Area Banks, Payments Banks, and Regional Rural Banks)
- RBI has issued draft guidelines for the closure of shipping bills in the Export Data Processing and Monitoring System (EDPMS)
- According to RBI guidelines, a Jan Dhan account is marked as “inoperative” if no customer-initiated transaction occurs for 24 consecutive months
- TZF Logistics Solutions, a subsidiary of logistics-tech firm BlackBuck, has received the Prepaid Payment Instrument (PPI) licence from the Reserve Bank of India (RBI)
- RBI has disclosed that Rs.2000 denomination banknotes valued at Rs.6,099 crore are still in circulation, despite being withdrawn from active use on May 19, 2023.
- RBI has barred banks, NBFC-ULs, and certain other lenders from levying foreclosure or prepayment charges on floating rate loans extended to Micro and Small Enterprises (MSEs) and on floating rate personal loans.
- RBI has granted in-principle approval to Saraswat Co-operative Bank (SCB) for the acquisition of the New India Co-operative Bank (NICB) under the voluntary amalgamation scheme for Urban Co-operative Banks (UCBs)
- As per the RBI’s June 2025 Financial Stability Report, the Gross Non-Performing Assets (GNPA) ratio of Scheduled Commercial Banks (SCBs) is projected to rise marginally from 2.3% in March 2025 to 2.5% by March 2027 under the baseline scenario
- According to the June 2025 edition of RBI’s Financial Stability Report (FSR), India's household debt as a percentage of GDP declined from 42.9% (June 2024) to 41.9% (December 2024).
- RBI has revised the operational hours for SDF and MSF. Effective July 1, 2025, these liquidity tools will now be available from 7:00 PM to 11:59 PM every day



**Ques: As per the recent report, which state accounts for the highest share of active GST taxpayers in India?**

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

**Answer: Option C**

**Explanation:**

- According to the report, Uttar Pradesh leads in the number of active GST taxpayers, contributing 13.2% of all active registrations in India.
- It is followed by Maharashtra (12.1%), Gujarat (8.4%), Tamil Nadu (7.7%), and Karnataka (6.9%).
- These top five states together account for nearly 50% of all active GST taxpayers.
- As of May 31, 2025, India has over 1.52 crore active GST registrations, and gross GST collection has nearly doubled over five years — from Rs.11.4 lakh crore in FY21 to Rs.22.1 lakh crore in FY25.

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**Ques: Which organization has signed an MoU with the Ministry of Rural Development to promote the 'Bima Sakhi Yojana'?**

- A. SBI Life Insurance
- B. New India Assurance
- C. Life Insurance Corporation of India
- D. HDFC Life
- E. ICICI Prudential

**Answer: Option C**

**Explanation:**

- Life Insurance Corporation of India (LIC) has signed a Memorandum of Understanding (MoU) with the Department of Rural Development, Ministry of Rural Development to promote the Bima Sakhi Yojana.
- The scheme aims to empower rural women (aged 18–70 years, with minimum 10th pass qualification) by training and providing them with a stipend (Rs.7,000 in the 1st year, Rs.6,000 in the 2nd, and Rs.5,000 in the 3rd year).
- Each Bima Sakhi will aim to insure 24 individuals annually and earn commission, thereby promoting insurance awareness and financial inclusion in rural areas.

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## Recently signed banking agreements

- Sumitomo Mitsui Financial Group (SMFG) and SBI Holdings announced a joint venture to offer wealth management services targeting affluent individuals in Japan
- Liberty General Insurance and ACKO said they have become insurance partners for the American electric carmaker in India.
- Zomato has partnered with Tata Digital to launch a discount programme for Tata NeuCard users. The Tata Neu HDFC Bank Credit Card (NeuCard) is a co-branded card issued by HDFC Bank and supported by Tata Digital
- CCIL-International Financial Services Centre Limited (CCIL IFSC) has signed an agreement with Standard Chartered Bank (SCB), to enable real-time settlement of USD transactions at Gujarat International Finance Technology (GIFT) City in Gandhinagar
- National Commodity and Derivatives Exchange (NCDEX) signed an agreement with the India Meteorological Department (IMD) to launch India's first weather derivatives, with an initial focus on rainfall-based derivative products
- Karur Vysya Bank Limited and Kshema General Insurance Limited, have entered a strategic bancassurance alliance to introduce 'Kshema Kisan Sathi'
- AU Small Finance Bank has entered into a strategic partnership with LIC to distribute life insurance products including term plans, endowment plans, pension, and annuity schemes
- Unified Lending Interface (ULI) is an API-based, consent-driven digital platform developed by the Reserve Bank Innovation Hub (RBIH) in collaboration with the RBI to enhance India's digital credit infrastructure
- Equitas Small Finance Bank has entered into a bancassurance partnership with Edelweiss Life Insurance
- State Bank of India (SBI) has signed a strategic partnership with Financial Planning Standards Board (FPSB) India to include the globally recognized Certified Financial Planner (CFP) certification in its employee development programs
- In order to introduce co-branded credit cards, Bank of Maharashtra (BoM) partnered strategically with SBI Cards and Payment Services Limited (SBI Card), a State Bank of India (SBI) subsidiary and one of India's top credit card issuers
- Prayoga Institute of Education Research has partnered with SBI Foundation and SBI Funds Management Pvt. Ltd. to expand its Kriya programme in 12 government schools in Raichur district, Karnataka





**Ques: How much loan has the Asian Development Bank (ADB) sanctioned for infrastructure development in Tripura's industrial belts?**

- A. Rs.850 crore
- B. Rs.975.26 crore
- C. Rs.1,050 crore
- D. Rs.900 crore
- E. Rs.1,100 crore

**Answer: Option B**

**Explanation:**

- The Asian Development Bank (ADB) has sanctioned a loan of Rs.975.26 crore for infrastructure development in nine industrial belts of Tripura.
- This funding will be utilized for building world-class industrial roads, drainage systems, power supply, and other basic amenities in designated industrial clusters.
- The initiative aligns with the Act East Policy and aims to establish Tripura as a gateway for trade and industry in Northeast India.
- The project is expected to boost industrial growth, generate employment, and improve logistics and connectivity within the state.

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## RECENT LOANS AND AGREEMENTS :

- BITS Pilani will invest a total of Rs.2,319 crore to expand its presence and academic offerings
- Interorient Navigation Co Limited and Danship & Partners Limited, two major shipping firms based in Cyprus, announced a Rs.10,000 crore investment in India's shipping industry in 2025
- Asian Infrastructure Investment Bank (AIIB) provide \$100 million loan to IIFL Home Finance Limited to help more low-income families in India get access to affordable housing
- The Green Climate Fund (GCF) has provided a USD 200 million loan (approximately Rs.17.07 billion) to support an Asian Development Bank (ADB)-led programme aimed at investing in high-impact and emerging clean energy sectors in India
- The International Finance Corporation (IFC) has provided a loan of Rs 460 crore (USD 55 million) to IndiGrid Trust (IndiGrid) for the construction of India's largest 180 MW standalone Battery Energy Storage Systems (BESS) project in Gujarat
- The International Bank for Reconstruction and Development (IBRD), part of the World Bank Group, approved a loan of USD 426 million for the Karnataka Water Security and Resilience Program
- Adani Airports Holdings Limited (AAHL) raised USD 1 billion through a project finance structure for its subsidiary, Mumbai International Airport Limited (MIAL)
- NABARD (National Bank for Agriculture and Rural Development) will provide Rs.10,000 crore in loans during FY 2025-26 under its Green Lending Facility
- NTPC Limited secured a USD 750 million loan via External Commercial Borrowing (ECB) for financing capital expenditure and renewable energy projects
- CreditAccess Grameen (CA Grameen), India's largest NBFC-MFI, secured a USD 100 million loan via External Commercial Borrowing (ECB)
- Indian Renewable Energy Development Agency (IREDA) raised Rs.2,005.90 crore via Qualified Institutional Placement (QIP)
- The Asian Development Bank (ADB) approved a \$109.97 million (Rs.927 crore) results-based loan to Gujarat
- Adani Airports Holdings Limited (AAHL), a subsidiary of Adani Enterprises, has raised \$750 million (6250 crore) through External Commercial Borrowings (ECB)
- Asian Development Bank (ADB) President Masato Kanda announced that ADB is ready to provide up to \$4.5 billion annually in sovereign lending to India



**Ques: Where was the Advanced Cyber Skill Centre inaugurated by Union Minister Piyush Goyal to empower youth and women in cybersecurity training?**

- A. Bengaluru
- B. Hyderabad
- C. Mumbai
- D. Pune
- E. New Delhi

**Answer:** Option C

**Explanation:**

- Union Minister Piyush Goyal (Ministry of Commerce and Industry) inaugurated the Advanced Cyber Skill Centre at the CII Model Career Centre (MCC), Kandivali, Mumbai.
- It was established by the Data Security Council of India (DSCI).
- The Centre aims to train around 1,000 candidates annually under the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) with a special focus on empowering women.
- The first batch includes 28 young women engineering graduates enrolled in the 'Cyber Vaahini' program.

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## Recent Headlines Related to Inauguration :

- The 75th Pradhan Mantri Divyasha Kendra (PMDK) was inaugurated at the Government Medical College, Badaun, Uttar Pradesh
- Union Minister Nitin Gadkari inaugurated the Sigandur Bridge in Karnataka, making it India's second longest cable-stayed bridge
- The Uttar Pradesh AgriTech Innovation Hub and the AgriTech Startup & Technology Showcase was inaugurated at Sardar Vallabhbhai Patel University of Agriculture and Technology (SVPUAT), Meerut
- Union Minister H.D. Kumaraswamy (Ministry of Steel and Ministry of Heavy Industries) inaugurated the new office of MSTC Limited at Narojinagar, World Trade Center, New Delhi
- Union Minister Dr. Jitendra Singh inaugurated the Dholpur Science Centre in Dholpur, Rajasthan, one of India's aspirational districts
- Shri Jyotiraditya M. Scindia, Union Minister of Communications and Minister for Development of North Eastern Region (DONER) inaugurated the VTU-VRIF-TCOE Hub and Spoke of Excellence in Bengaluru
- Steel Authority of India Limited (SAIL) opened its first international office in Dubai, marking its entry into the Middle East region
- Union Minister Pralhad Joshi inaugurated a Battery Energy Storage Systems (BESS) manufacturing facility at Bidadi Industrial Area, Bengaluru, Karnataka
- Uttar Pradesh Chief Minister Yogi Adityanath laid the foundation stone for India's first green data centre at Sahibabad, Ghaziabad with an estimated investment of around Rs 1,000 crore.
- The National Turmeric Board Headquarters has been established in Nizamabad, Telangana, and was inaugurated by Union Home Minister Amit Shah
- Prime Minister Narendra Modi will inaugurate the centenary celebration of the historic dialogue between Mahatma Gandhi and Sree Narayana Guru at Vigyan Bhawan, New Delhi
- Tech major Google opened Google Safety Engineering Centre, India (GSEC India) in Hyderabad. A first such facility in the Asia-Pacific region and fourth globally of Google
- Union Minister Ashwini Vaishnaw inaugurated India's largest Gati Shakti Multi-Modal Cargo Terminal at Maruti Suzuki India Limited's Manesar plant in Haryana





**Ques: Who has been appointed as the Director of the Atal Innovation Mission (AIM) at NITI Aayog?**

- A. Dr. Chintan Vaishnav
- B. Deepak Bagla
- C. Amitabh Kant
- D. R. Ramanan
- E. K. Santhanam

*Answer: Option B*

*Explanation :*

- Deepak Bagla, former CEO & MD of Invest India, has been appointed as the Director of the Atal Innovation Mission (AIM) by NITI Aayog, replacing Dr. Chintan Vaishnav.
- AIM was launched in 2016 to foster innovation nationwide and under AIM 2.0 (2024–2028), it has been allocated a budget of Rs.2,750 crore through 31 March 2028.
- His appointment underscores the government's emphasis on scaling grassroots innovation and strengthening institutional mechanisms.

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**Ques: Which country has emerged as Malaysia's largest importer of germinating oil palm seeds in 2024?**

- A. China
- B. इंडोनेशिया
- C. भारत
- D. पाकिस्तान
- E. बांग्लादेश

**Answer:** Option C

**Explanation:**

- In 2024, India imported 3.03 million tonnes of palm oil from Malaysia, accounting for 17.9% of Malaysia's total palm oil exports, making it the largest importer of germinating oil palm seeds from Malaysia.
- This move aligns with India's objective to boost domestic palm oil production and reduce import dependency under the National Mission on Edible Oils – Oil Palm (NMEO-OP).
- India plans to expand oil palm cultivation to 1 million hectares by 2025–26 and reach a production target of 2.8 million tonnes of crude palm oil by 2029–30.

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**Ques: In which country was a replica of the Ashoka Pillar unveiled at the Waskaduwa Sri Subhuthi Viharaya temple?**

- A. Nepal
- B. Sri Lanka
- C. Bhutan
- D. Myanmar
- E. Thailand

**Answer: Option B**

**Explanation:**

- A replica of the Ashoka Pillar was unveiled at the Waskaduwa Sri Subhuthi Viharaya, a Buddhist temple located in Waskaduwa, Kalutara district, Southern Province of Sri Lanka.
- The project was fully sponsored by H.E. Kyabje Ling Rinpoche, a prominent Tibetan Buddhist leader.
- This initiative is part of the USD 15 million grant announced by the Government of India in 2020 to strengthen Buddhist cultural ties between India and Sri Lanka.
- Other initiatives under this grant include solar electrification for 10,000 Buddhist temples and Pirivenas and the classical language status accorded to Pali by India.

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**Ques: Which company recently became India's third-most valued by market capitalization, surpassing TCS?**

- A. ICICI Bank
- B. Infosys
- C. Reliance Jio
- D. Bharti Airtel
- E. LIC

**Answer: Option D**

**Explanation:**

- Bharti Airtel has overtaken Tata Consultancy Services (TCS) to become India's third-most valued company by market capitalization.
- As per the latest data, Bharti Airtel's market cap is Rs.11.45 lakh crore, slightly ahead of TCS at Rs.11.43 lakh crore.
- Since January 2025, TCS has lost ₹3.4 lakh crore in market cap, while Bharti Airtel has gained Rs.1.95 lakh crore.
- Reliance Industries (Rs.19.33 lakh crore) and HDFC Bank (Rs.15.34 lakh crore) continue to hold the first and second spots respectively.
- Other top companies by market cap include ICICI Bank, SBI, Infosys, Bajaj Finance, LIC, and HUL.

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**Ques: Which long-term open-field experiment in India, focused solely on winter fog, has completed ten years of research at IGI Airport, New Delhi?**

- A. FOGSAFE
- B. WiFEX
- C. FOGEX
- D. IND-Fog
- E. AeroFog

**Answer: Option B**

**Explanation :**

- WiFEX (Winter Fog Experiment) was launched in 2015 at Indira Gandhi International Airport, New Delhi, and has now completed 10 years of dedicated research into dense winter fog over North India.
- It is led by the Indian Institute of Tropical Meteorology (IITM) under the Ministry of Earth Sciences, with support from IMD and NCMRWF.
- It is one of the few global open-field experiments solely focused on fog, helping improve aviation safety and forecasting over the Indo-Gangetic Plain.
- Researchers used instruments like ceilometers, micrometeorology towers, and high-frequency sensors to collect data.
- A 3 km high-resolution probabilistic fog prediction model developed under WiFEX now achieves over 85% accuracy for very dense fog (visibility below 200 meters).

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**Ques: Which Indian state has become the first to ensure that every polling station caters to fewer than 1,200 voters?**

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

**Answer: Option B**

**Explanation :**

- Bihar is the first state in the nation to have fewer than 1,200 voters served by each polling station.
- 12,817 additional polling places have been added throughout the state in order to accomplish this.
- Under the Special Intensive Revision (SIR) of the electoral records, the previous cap of 1,500 electors per station has been changed to 1,200. Since this expansion, Bihar's total number of polling places has increased from 77,895 to 90,712.

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## Recent News Headlines Related to First in India and world :

- Suhani Shah became the first Indian female mentalist to win at the International Federation of Magic Societies (FISM). She was born on January 29, 1990, in a Marwari family from Udaipur, Rajasthan.
- Maharashtra becomes the 1st state in India to granted agricultural status to livestock farming, aimed to support small farmers engaged in dairy, poultry, goat, and pig rearing, in rural areas of the state.
- The Uttar Pradesh Legislative Assembly is set to become the first in India to deploy AI-based facial recognition cameras to monitor MLAs' attendance, presence, performance, and topics spoken
- The Government of Gujarat has launched India's first-ever Tribal Genome Sequencing Project in Gandhinagar
- On the Mandavi River, Goa introduced the country's first RoRo (roll-on/roll-off) ferry service
- Yakten, a village in Sikkim's Pakyong district, was officially inaugurated as India's first digital nomad village under Project 'Nomad Sikkim'
- India's first-ever water technology park, named 'Aqua Tech Park', was inaugurated at Bagibari in Sonapur, Assam by Chief Minister Himanta Biswa Sarma
- India's first-ever commercial hydrogen fuel cell bus service was launched in Leh, Ladakh, marking a major step toward sustainable transportation
- Gujarat has become the first state in India to support the Cruise Bharat Mission (CBM) by initiating the formulation of its Cruise Shipping Policy
- Vasant Vihar Dispensary at the SECL Headquarters, Bilaspur, was formally inaugurated as Coal India's first dispensary to be operated entirely by women.
- Nvidia became the first company to cross a \$4 trillion market valuation, marking a historic achievement in the tech and AI sectors
- Dholera Special Investment Region (Dholera SIR), located in Gujarat, is India's first greenfield smart industrial city under the Delhi-Mumbai Industrial Corridor (DMIC) project





**Ques: Which ministry has launched the development of the Automotive Mission Plan 2047 to make India a global automotive leader by 2047?**

- A. Ministry of Road Transport and Highways
- B. Ministry of Commerce and Industry
- C. Ministry of Skill Development and Entrepreneurship
- D. Ministry of Heavy Industries
- E. Ministry of Micro, Small and Medium Enterprises

**Answer: Option D**

**Explanation:**

- The Ministry of Heavy Industries has launched the Automotive Mission Plan 2047, a forward-looking strategy to transform India into a global automotive leader by the year 2047.
- This builds on the achievements of the Automotive Mission Plan 2026 and outlines phased goals for 2030, 2037, and 2047.
- The plan focuses on improving India's share in global trade through advanced technology, quality manufacturing, and infrastructure development, aiming for the automotive sector to contribute over 12% to GDP and generate 65 million new jobs.

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## News Headlines Related to Ministry :

- The Ministry of Skill Development and Entrepreneurship (MSDE) has constituted a National Steering Committee under the chairmanship of Rajit Punhani, Secretary of MSDE
- The Ministry of Tribal Affairs (MoTA) organized the Delhi Chapter of 'Adi Shapath', a half-day interactive session focused on the upliftment and wellbeing of tribal communities
- Union Minister for New and Renewable Energy, Shri Pralhad Joshi, inaugurated the 435 MW Gorbea Solar Power Project in Rajasthan, developed by Zelestra India
- Union Minister Dr. Jitendra Singh launched National Standards for Civil Service Training Institutes (NSCSTI) 2.0, a major reform under Mission Karmayogi, aiming to enhance the training quality of civil service institutions across India
- Union Minister of State B.L. Verma (Ministry of Social Justice and Empowerment) launched the helpline number 14473 for waste pickers
- The Ministry of Health and Family Welfare has launched a new campaign to promote nutritional transparency in popular snack foods
- The National Young Chef Competition (NYCC), a statewide talent search intended to identify and develop India's future generation of culinary innovators, was started by the PHD Chamber of Commerce and Industry (PHDCCI) in collaboration with the Ministry of Tourism.
- The Ministry of Electronics and Information Technology (MeitY) has partnered with Birla Institute of Technology and Science Pilani (BITS Pilani) to launch an 8-week Professional Development Program in Cybersecurity
- Union Finance Minister Nirmala Sitharaman launched and laid foundation stones for infrastructure and development projects worth over Rs.1,500 crore in Meghalaya
- PARAKH (Performance Assessment, Review and Analysis of Knowledge for Holistic Development) is a national survey conducted by the Ministry of Education, assessed by NCERT
- The Ministry of Tribal Affairs launched the first Regional Process Lab (RPL) of the Aadi KARMAYOGI – National Mission for Responsive Governance in Bengaluru



**Ques: What is the name of the first joint Earth observation satellite developed by NASA and ISRO, scheduled to be launched on July 30, 2025?**

- A. Chandrayaan-3
- B. NISAR
- C. RISAT-2BR2
- D. SARAL
- E. CARTOSAT-3

**Answer: Option B**

**Explanation:**

- NISAR (NASA-ISRO Synthetic Aperture Radar) is the first joint satellite developed by NASA and ISRO.
- It will be launched on July 30 at 5:40 p.m. from Satish Dhawan Space Centre, Sriharikota, using the GSLV-F16 rocket.
- The satellite will be placed in a 743 km sun-synchronous orbit.
- NISAR weighs 2,392 kg and is the first satellite to observe the Earth using dual-frequency SAR – NASA's L-band and ISRO's S-band.
- It uses SweepSAR technology and will provide high-resolution images with a 242 km swath.

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## Recent News Headlines related to Defence

- For its first hydrographic mission to Malaysia, the Indian Navy Ship (INS) Sandhayak, the country's domestically constructed Survey Vessel (Large) (SVL), docked at Port Klang, Malaysia
- India is set to receive the first batch of AH-64E Apache attack helicopters from the USA, after a 15-month delay
- On July 2025, India successfully test-fired the nuclear-capable Prithvi-II and Agni-I ballistic missiles from the Integrated Test Range, Chandipur (Odisha)
- HAL (Hindustan Aeronautics Ltd) received the first set of wing assemblies for the LCA Mk1A from Larsen & Toubro (L&T), Coimbatore
- The Indian Army successfully tested the Akash Prime air defence system on July 16, 2025, in the Ladakh sector
- 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
- India received the second GE F404-IN20 engine from General Electric Aerospace (USA) for the Tejas Mk1A Light Combat Aircraft programme
- Israel launched Dror-1, a geostationary communication satellite constructed by Israel Aerospace Industries and the Israeli Space Agency, into space from Cape Canaveral in Florida, United States.
- Astra is India's first indigenous Beyond Visual Range Air-to-Air Missile (BVRAAM), successfully test-fired by the Defence Research and Development Organisation (DRDO) and the Indian Air Force (IAF)
- The Indian Coast Guard (ICG) conducted a rescue operation for the U.S. sailing vessel 'Sea Angel', which was stranded approximately 52 nautical miles southeast of Indira Point, Andaman & Nicobar Islands
- 'Nistar' is the first indigenously designed and constructed Diving Support Vessel (DSV) delivered to the Indian Navy
- ERASR stands for Extended Range Anti-Submarine Rocket, designed to combat enemy submarines from Indian Navy ships
- INS Udaygiri is the second stealth frigate built under Project 17A, following the legacy of the Shivalik-class ships of Project 17
- The THAAD (Terminal High Altitude Area Defense) system is a US-developed missile defense system designed to intercept and destroy short-, medium-, and intermediate-range ballistic missiles during their terminal flight phase



**Ques: Which Indian state has proposed a new Devadasi legislation that includes clauses on paternity tests and property rights for Devadasi children?**

- A. Tamil Nadu
- B. Maharashtra
- C. Odisha
- D. Andhra Pradesh
- E. Karnataka

**Answer: Option E**

**Explanation :**

- The Karnataka government has proposed a new legislation titled Karnataka Devadasi (Prevention, Prohibition, Relief and Rehabilitation) Bill.
- It is meant to replace the 1982 Karnataka Devadasi (Prohibition and Dedication) Act and offer stronger protections.

**Key highlights of the bill include:**

- Any child of a Devadasi will be considered a “legitimate child” and will have inheritance rights as per Hindu Personal Law.
- The child will not be compelled to declare the father’s name while applying for identity documents such as Aadhaar, PAN, passport, or driving licence.
- The punishment for dedicating a woman as a Devadasi will increase from 3 years to up to 5 years imprisonment, with a minimum of 2 years and a Rs.1 lakh fine.





**Ques: What is the name of the final Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) ship launched by GRSE for the Indian Navy?**

- A. INS Arnala
- B. INS Anjadip
- C. INS Akshay
- D. INS Abhay
- E. INS Ajay

**Answer: Option E**

**Explanation:**

- Garden Reach Shipbuilders and Engineers (GRSE) has launched INS Ajay, the eighth and final ship of the Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) series being built for the Indian Navy.
- This project was undertaken under a contract worth Rs. 6,311 crores signed with the Ministry of Defence (MoD) to strengthen India's maritime defence by replacing the older Abhay-class corvettes.
- The first ship of the series, INS Arnala (P68), was delivered on 8 May 2025 and commissioned on 18 June 2025.

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**Ques: Which of the following statements is true about V.S. Achuthanandan, who passed away at the age of 101?**

- A. He was the first CM of Kerala after its formation
- B. He was a founding member of the Communist Party of India (CPI)
- C. He served as the Chief Minister of Kerala from 2006 to 2011
- D. He never held the position of Leader of the Opposition
- E. He was a member of Indian National Congress before joining CPI(M)

**Answer: Option C**

**Explanation:**

- V.S. Achuthanandan was a founding member of CPI(M) after walking out of the undivided CPI in 1964 along with 31 others.
- He served as Kerala's Chief Minister from 2006–2011.
- He was Leader of the Opposition in three terms: 1991–1996, 2001–2006, and 2011–2016.
- He was a veteran communist leader, not associated with the Indian National Congress.

EXAM  
Genius







**Ques: Padma Shri awardee and legendary theatre director Ratan Thiyam, who recently passed away at the age of 77, was originally from which Indian state?**

- A. Assam
- B. Nagaland
- C. Tripura
- D. Manipur
- E. Sikkim

**Answer: Option D**

**Explanation :**

- Ratan Thiyam, a globally acclaimed theatre director and playwright, hailed from Imphal West district, Manipur.
- He was the founder of Chorus Repertory Theatre, Imphal.
- Known for his innovative and philosophical productions, he gained international fame with plays like “Chakravayuha”, which won the Fringe First Award at the Edinburgh International Festival in 1987.
- He was Chairperson of the National School of Drama (NSD) and Vice Chairman of Sangeet Natak Akademi, New Delhi.
- Honoured with the Padma Shri in 1989 and the Sangeet Natak Akademi Award in 1987.
- He also received a Lifetime Achievement Award from the Manipur government for his contributions to theatre.

Genius





**Ques : When is National Broadcasting Day celebrated in India ?**

- A. 15 July
- B. 18 July
- C. 19 July
- D. 22 July
- E. 23 July

**Answer :** Option E

**Explanation :**

- On 23rd July 1927, the first radio broadcast in India went on air from the Bombay Station under the Indian Broadcasting Company (IBC).
- Later, IBC was taken over by the British government in 1930, renamed as Indian State Broadcasting Service (ISBS).
- On 8th June 1936, ISBS was renamed as All India Radio (AIR).
- In 1956, Akashvani was adopted as the official name for AIR.
- Motto of Akashvani: Bahujana Hitaya, Bahujana Sukhaya (For the welfare and happiness of the masses).

EXAM  
Genius





### Important days :

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





## IMPORTANT ONE – LINER Current Affairs

On July 20, Typhoon Wipha brought heavy rain and strong winds to Hong Kong before making landfall in Taishan, Guangdong province, China.

1st campus of the 'Indian Institute of Creative Technology' (IICT) Inaugurated by Union Minister Ashwini Vaishnaw, Ministry of Information & Broadcasting (MIB), and Devendra Fadnavis, CM of Maharashtra at National Film Development Corporation (NFDC) Complex in Mumbai, Maharashtra with Budget of 400 Crores.

The impeachment proceedings to remove Justice Yashwant Verma, over the alleged unaccounted cash recovery at his official residence, have been formally initiated

'Samudra Prachet', the last of the two indigenous Pollution Control Vessels (PCVs) constructed by Goa Shipyard Ltd (GSL) was launched for Indian Coast Guard (ICG) in Goa on July 23, 2025. First vessel is Samudra Pratap, launched in 2024

The Andhra Pradesh government launched the Green Hydrogen Valley Declaration 2025 to establish Andhra Pradesh as India's largest green hydrogen ecosystem

EXAM  
Genius

