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Ques: According to Morgan Stanley, by which year is India expected to become the third-largest economy in the world?

- A. 2025
- B. 2028
- C. 2026
- D. 2030
- E. 2035

Answer: Option B

Explanation:

- As per a report by Morgan Stanley, India is projected to overtake Japan and Germany and become the third-largest economy in the world by 2028.
- India's GDP is expected to double to \$10.6 trillion by 2035.
- According to the IMF, India currently ranks fifth, after the United States, China, Germany, and Japan.
- India is expected to surpass Japan in 2025 and move to the fourth position.
- NITI Aayog, however, claims that India has already overtaken Japan to become the fourth-largest economy.
- Additionally, Maharashtra, Tamil Nadu, Karnataka, Uttar Pradesh, and Gujarat are projected to reach a Gross State Domestic Product (GSDP) of \$1 trillion each by 2035.

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Ques: Which two organizations have signed a Non-Disclosure Agreement (NDA) to transform inward remittances to India using UPI and UPU Interconnection Platform?

- A. RBI and NPCI
- B. India Post and World Bank
- C. Department of Posts and NPCI International
- D. Ministry of Finance and SWIFT
- E. NPCI and Reserve Bank Innovation Hub

Answer: Option C

Explanation:

- The Department of Posts and NPCI International Payments Limited (NIPL), the international arm of National Payments Corporation of India (NPCI), signed a Non-Disclosure Agreement (NDA) to collaborate on transforming inward remittances to India.
- The initiative aims to build a secure, seamless, and cost-effective remittance system using the Unified Payments Interface (UPI) and the Universal Postal Union (UPU) Interconnection Platform (IP).
- The UPI-UPU-IP integration will help reduce remittance costs, making it easier and cheaper for the Indian diaspora to send money home from abroad.

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Recently signed banking agreements

- Life Insurance Corporation of India (LIC) has signed a MOU with the Department of Rural Development, Ministry of Rural Development to promote the Bima Sakhi Yojana
- 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



Ques: What is the name of the new cross-border payments platform launched by PayPal in partnership with NPCI International and others?

- A. PayPal World
- B. PayLink International
- C. PayPal Global Connect
- D. XPay Network
- E. Borderless Pay

Answer: Option A

Explanation:

- PayPal has launched a new cross-border payments platform named 'PayPal World' in partnership with NPCI International Payments Limited (NIPL) and other global payment service providers.
- In the initial phase, it has collaborated with four entities:
 - NIPL (India)
 - Mercado Pago (Brazil)
 - Tenpay Global (China)
 - Venmo, a PayPal subsidiary
- The platform aims to simplify and expand international digital transactions for users and businesses.

About PayPal:

- Established: 1998
- HQ : California, United States
- Chairman: John Donahoe





Ques: Which bank has launched the 'FCNR(B) Deposit Account' and 'Equitas Explorer Savings Account' to cater to the financial needs of NRIs and Seafarers?

- A. HDFC Bank
- B. ICICI Bank
- C. Equitas Small Finance Bank
- D. YES Bank
- E. Federal Bank

Answer: Option C

Explanation:

• **Equitas Small Finance Bank (ESFB) launched two specialized financial products:**

1. Foreign Currency Non-Resident (FCNR)(B) Deposit Account – a fixed deposit account where NRIs can save earnings in US Dollars in India.
2. Equitas Explorer Savings Account – designed for NRIs and Persons of Indian Origin (PIOs) working in foreign shipping companies, merchant navy, and oil rigs.

• The bank requires customers to maintain either an Average Monthly Balance (AMB) of Rs. 1 lakh or a Total Relationship Value (TRV) of Rs. 10 lakhs.

About Equitas Small Finance Bank :

- Established : 2016
- HQ : Chennai, Tamil Nadu
- MD & CEO : Vasudevan P N
- Tagline : It's Fun Banking





Recent Facilities Launched in Banking & Insurance Sector :

- 'PhonePe SBI Card PURPLE' and 'PhonePe SBI Card SELECT BLACK' Launched by PhonePe & SBI Cards and Payment Services Limited
- 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
- 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



Ques: What is the name of the unified reporting platform launched by SEBI and NSE to simplify compliance for stockbrokers?

- A. Digital Compliance Hub
- B. SEBI e-File Portal
- C. Compliance Gateway
- D. MarketLink Portal
- E. Samuhik Prativedan Manch

Answer: Option E

Explanation:

- The Securities and Exchange Board of India (SEBI), in collaboration with the National Stock Exchange (NSE), has launched Samuhik Prativedan Manch, a unified reporting platform.
- This platform is aimed at simplifying, streamlining, and reducing the cost of compliance for stockbrokers.
- It addresses the issue of duplication where brokers registered with multiple exchanges currently submit identical reports separately to each.
- The new system allows brokers to submit reports through a single interface.
- The phased rollout begins on August 1, 2025, starting with 40 compliance reports.

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Recent News Headlines Related to SEBI

- SEBI renewed the recognition of Multi Commodity Exchange Clearing Corporation Limited (MCXCCL), a wholly owned subsidiary of the Multi Commodity Exchange of India (MCX) as a clearing corporation for a period of three years, from July 31, 2025, to July 30, 2028.
- SEBI has launched the Securities Market Hackathon at the Global Fintech Fest 2025
- The Wealth Company Asset Management Holdings Pvt. Ltd. has received final approval from SEBI to start its mutual fund operations
- Aurum PropTech Limited received approval from the Securities and Exchange Board of India to launch its Small and Medium Real Estate Investment Trust (SM-REIT) under the name AMSA SM REIT Investment Trust
- SEBI (Securities and Exchange Board of India) launched the Venture Capital Fund (VCF) Settlement Scheme 2025
- Mobikwik Securities Broking Private Limited (MSBPL), a wholly owned subsidiary of One Mobikwik Systems, has secured regulatory approval from SEBI
- SEBI took strict action against Jane Street, a US-based proprietary trading firm, for manipulating Bank Nifty expiry prices
- SEBI has approved the e-KYC Setu System, developed by NPCI in collaboration with UIDAI, for Aadhaar-based digital KYC.
- SEBI has introduced a secure platform called CeFCoM (Centralized Fee Collection Mechanism) to ensure that investors make payments only to SEBI-registered investment advisers and research analysts, reducing the risk of financial fraud and unauthorized collections
- SEBI has directed that NSE's weekly index derivatives contracts will now expire on Tuesday instead of the earlier Thursday
- National Stock Exchange of India Limited (NSE) has received SEBI's approval to launch monthly electricity futures contracts
- SEBI introduced a comprehensive framework for the issuance and listing of ESG (Environmental, Social, and Governance) debt securities, effective June 5, 2025
- SEBI is introducing a validated UPI handle "@valid" for investor-facing intermediaries such as brokers, research analysts, and investment advisors
- SEBI imposed a Rs.3 lakh penalty on Motilal Oswal Financial Services for violating stock brokers' regulations

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Ques: Which cooperative bank's license was cancelled by the Reserve Bank of India in July 2025 due to poor financial health and failure to meet regulatory requirements?

- A. The Mapusa Urban Cooperative Bank
- B. The Karwar Urban Cooperative Bank
- C. The Saraswat Cooperative Bank
- D. The Shamrao Vithal Cooperative Bank
- E. The Abhyudaya Cooperative Bank

Answer: Option B

Explanation:

- The Reserve Bank of India (RBI) cancelled the license of The Karwar Urban Cooperative Bank Ltd., Karwar, effective from July 23, 2025.
- The cancellation was due to inadequate capital and earning prospects, violating provisions of Section 11(1) and Section 22(3) read with Section 56 of the Banking Regulation Act, 1949.
- The bank was found unable to pay its depositors in full, and its continued operation was considered prejudicial to public interest.
- The Registrar of Cooperative Societies, Karnataka has been requested to issue an order for winding up the bank and appoint a liquidator.
- After licence cancellation, the bank is prohibited from accepting or repaying deposits.
- Under the Deposit Insurance and Credit Guarantee Corporation (DICGC) Act, 1961, each depositor is entitled to receive up to ₹5,00,000.
- As per bank data, 92.90% of depositors will get their full deposits through DICGC. As of June 30, 2025, DICGC has already paid ₹37.79 crore in insured deposits based on claims received.





Recent News Headlines Related to RBI

- 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
- 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).

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Ques: Who has been appointed as the new Chairman of the Insurance Regulatory and Development Authority of India (IRDAI) in 2025?

- A. Debasish Panda / देबाशीष पांडा
- B. Tuhin Kanta Pandey / तुहिन कांत पांडे
- C. Ajay Seth / अजय सेठ
- D. Sanjay Malhotra / संजय मल्होत्रा
- E. Tarun Bajaj / तरुण बजाज

Answer: Option C

Explanation:

- Ajay Seth has been appointed as the new Chairman of the Insurance Regulatory and Development Authority of India (IRDAI) in 2025.
- He will serve a term of three years, or until he attains 65 years of age, or until further orders, whichever is earlier.
- He replaces Debasish Panda as Chairman.
- Ajay Seth recently retired in June 2025 after completing four years as Secretary, Department of Economic Affairs.
- In March 2025, he was given additional charge of Revenue Secretary after Tuhin Kanta Pandey became Chairman of SEBI.

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Recent Appointment in Banking & Insurance Sector :

- Neeraj Gambhir : Executive Director (ED) of Axis Bank for 3 years
- R. Doraiswamy : MD and CEO of LIC
- Raghavendra Srinivas Bhat : Interim MD & CEO of Karnataka Bank
- Kumar Mangalam Birla : Board of Directors of the United States-India Strategic Partnership Forum (USISPF)
- Babitha B P : Deputy Chief Information Security Officer (CISO) at the SBI in the rank of General Manager – Infrastructure Security & Special Projects
- Sahil Kini : CEO of the Reserve Bank Innovation Hub (RBIH)
- Bhanu Pratap Sharma : Chairman of the Financial Services Institutions Bureau (FSIB)
- Sunil Jayawant Kadam : Executive Director of the Securities and Exchange Board of India (SEBI)
- Bhanu Pratap Sharma : Chairman of Financial Services Institutions Bureau (FSIB)
Govt extends tenure by one year
- Shri Kesavan Ramachandran : Executive Director (ED) of RBI
- Amitabh Kant : Senior adviser of Fairfax Financial Holdings
- Zou Jiayi, former Vice Finance Minister of China : President of the Asian Infrastructure Investment Bank (AIIB)
- Anuj Pandey : Chief Executive Officer of UGRO Capital Limited
- K. Paul Thomas : Chairperson of Sa-Dhan
- Anuradha Thakur : Member of the Board of SEBI (replacing Ajay Seth)
- Pralay Mondal : MD & CEO of CSB Bank Limited for a term of 3 years
- Sandeep Batra : extension term as Executive Director (ED) of ICICI Bank
- Prashant Kumar : six-month extension as the Managing Director and Chief Executive Officer (CEO) of Yes Bank
- Sumit Madan : Managing Director and Chief Executive Officer (CEO) of Axis Max Life Insurance
- R Doraiswamy : CEO and MD of LIC
- Sat Pal Bhanoo : additional charge of CEO & MD of LIC
- Shri T. Rabi Sankar : part-time member of the 16th Finance Commission (XVIFC)
- K. Prathapa Reddy : Chairman of Telangana Grameena Bank (TGB) (replacing Y. Sobha)





Ques: What is the name of the trade agreement signed between India and the United Kingdom (UK) in 2025 to enhance bilateral trade?

- A. Free Trade Agreement (FTA)
- B. Bilateral Economic Agreement (BEA)
- C. Comprehensive Economic and Trade Agreement (CETA)
- D. Strategic Trade and Investment Pact (STIP)
- E. Enhanced Trade Partnership (ETP)

Answer: Option C

Explanation:

- India and the United Kingdom signed a Comprehensive Economic and Trade Agreement (CETA) at Chequers Estate, UK.
- It was signed by Union Minister Piyush Goyal (India) and Jonathan Reynolds, UK's Secretary of State for Business and Trade.
- Trade negotiations began in 2020, after the UK's withdrawal from the European Union on 31 January 2020, under the Boris Johnson government.
- The negotiations went through 15 rounds and were temporarily suspended in 2024 due to general elections in both countries.
- On 6 May 2025, both countries announced the successful conclusion of the agreement.
- The agreement aims to increase bilateral trade from \$55 billion (2024–25) to \$120 billion by 2030.

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Recent News Headlines Related to MoU and agreement :

- Maruti Suzuki India Limited & Department for Promotion of Industry and Internal Trade (DPIIT) to drive and support technology-driven solutions in automobile manufacturing and mobility space
- NIEPID (National Institute for Empowerment of Persons with Intellectual Disabilities) and Jai Vakeel Foundation have signed an MoU to scale the Disha Abhiyan education model nationally
- Uttar Pradesh Relief Commissioner's Office and the UNDP signed a MOA to implement Disaster Risk Reduction programmes, with an aim to enhance institutional capacity of UP and create a multi tiered disaster management system. The Government of UP has allocated a budget of Rs.19.99 crores for 3 years
- NESTS (National Education Society for Tribal Students), under the Ministry of Tribal Affairs, signed an MoU with Avanti Fellows
- UAE-India Comprehensive Economic Partnership Agreement (CEPA) Council (UICC) & Atal Incubation Centre, Institute of Management, Banaras Hindu University (AIC-MFIE-IM-BHU) signed MOU to enhance startup and innovation cooperation between India and the UAE, especially in Tier-2 and Tier-3 cities of India
- India and Kuwait signed a revised MOU to expand their bilateral flying rights increasing the weekly seat quota by 50%, from 12,000 to 18,000 seats for each side
- Jio Financial Services Limited (JFSL) & Allianz Europe B.V. Entered into a binding agreement to form a 50:50 domestic reinsurance Joint Venture (JV) to serve the dynamic and highgrowth insurance sector in India
- United Arab Emirates-India Comprehensive Economic Partnership Agreement (CEPA) Council in partnership with the Embassy of the UAE in India, hosted an exclusive "Start-up Sundowner" event in Mumbai
- Handball Association of India (HAI) & Prasar Bharati signed MOU to provide wider broadcast coverage of handball events and foster greater public interest and player participation
- Indian companies IPL, KRIBHCO, and CIL have signed a 5-year fertiliser deal with Saudi Arabia's Ma'aden for an annual supply of 3.1 million metric tonnes of DAP (Di-Ammonium Phosphate)
- The National Statistical Office (NSO) in collaboration with the Innovation Cell of the Ministry of Education launched a national competition called "Statathon – A Data Journey Towards Viksit Bharat."



Ques: Which international airport has been ranked first in Travel + Leisure Readers' 10 Favourite International Airports of 2025 list?

- A. Hamad International Airport, Qatar
- B. Singapore Changi Airport, Singapore
- C. Dubai International Airport, UAE
- D. Zayed International Airport, UAE
- E. Istanbul Airport, Turkey

Answer: Option E

Explanation:

- Travel + Leisure Readers' 10 Favourite International Airports of 2025 List Published by Travel+Leisure
- With a reader score of 84.23, Mumbai, Maharashtra's Chhatrapati Shivaji Maharaj International Airport (CSMIA) is ranked ninth on the list.
- With a score of 98.57, Istanbul Airport in Turkey has been ranked #1 for the second year in a row.

The top 5 international airports as per the rankings are:

1. Istanbul Airport, Turkey – 98.57
2. Singapore Changi Airport, Singapore – 95.20
3. Hamad International Airport, Qatar – 92.34
4. Zayed International Airport, UAE – 89.48
5. Dubai International Airport, UAE – 88.38
9. Chhatrapati Shivaji Maharaj International Airport, Maharashtra -- 84.23





India's Rankings in Different Indices

- Forbes' 2025 list of the 50 Richest Self-Made Women in world : Falguni Nayar, India (31), Kiran Mazumdar-Shaw, India (32nd), Raefaela Aponte-Diamant, Switzerland (1st)
- Avendus Wealth-Hurun India U30 List 2025 is the 1st edition : Kaivalya Vohra (1st), Aadit Palicha (2nd)
- QS Best Student Cities 2026 was published by Quacquarelli Symonds (QS) : Mumbai (Maharashtra) (98), Seoul (South Korea) (1st)
- 2024 Economic Impact Trends (EIR) Report was published by the World Travel & Tourism Council (WTTC), London : India (8th), USA (1st)
- FIFA rankings : Indian (133rd), Argentina (1st)
- 74th edition of the Statistical Review of World Energy 2025 was published by the London-based Energy Institute (EI) : India (4th), USA (1st)
- Geo Semi-Annual India FinTech Report (SEA TECH)-H1 2025, published by Tracxn Technologies Limited : India (3rd), United States (1st)
- world's most equal societies by World Bank : India (4th), Slovak Republic (1st)
- Hurun Global Unicorn Index 2025 : India (3rd), USA (1st)
- 10th edition of the Global Peace Index 2025 was released by the Institute for Economics and Peace (IEP) : India (115th), Iceland (1st)
- 2025 SDG Index : India (99th), Finland (1st)
- QS World University Rankings 2026 : Massachusetts Institute of Technology (MIT) (1st), IIT Delhi (123rd)
- Global Liveability Index 2025 is published by the Economist Intelligence Unit (EIU) : Copenhagen (Denmark) (1st)
- Global Energy Transition Index (ETI) 2025 published by the World Economic Forum (WEF) : India (71st)
- "Women in Politics: 2025" report : India (174th)
- Global Gender Gap Report Edition 19th Published by World Economic Forum (WEF) : India (131st), Iceland (1st)
- 2025 Global Data Center Market Comparison report : Mumbai (6th), Virginia, United States of America (USA) (1st)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (4th)
- World's Wealthiest Cities Report 2025 4th Edition Published by Henley & Partners : New York City, USA (1st), Mumbai, India (27th)





Ques: Where is India's first Centre of Excellence (CoE) for Hornbill Conservation being established?

- A. Periyar Tiger Reserve, Kerala
- B. Anamalai Tiger Reserve, Tamil Nadu
- C. Bandipur National Park, Karnataka
- D. Silent Valley National Park, Kerala
- E. Mudumalai Tiger Reserve, Tamil Nadu

Answer: Option B

Explanation:

- The Government of Tamil Nadu has announced the establishment of India's first Centre of Excellence (CoE) for Hornbill Conservation at the Anamalai Tiger Reserve (ATR) in Coimbatore district, Tamil Nadu.
- The project is funded with Rs. 1 crore under the Endangered Species Conservation Corpus Fund.
- It will be implemented by the Department of Environment, Climate Change and Forests, Government of Tamil Nadu.

The centre will focus on conserving four hornbill species found in the Western Ghats:

- Great Hornbill (*Buceros bicornis*)
- Malabar Grey Hornbill (*Ocyrceros griseus*)
- Malabar Pied Hornbill (*Anthracosceros coronatus*)
- Indian Grey Hornbill (*Ocyrceros birostris*)





Ques: In which year did India achieve 20% ethanol blending in petrol, five years ahead of its original target?

- A. 2022
- B. 2023
- C. 2024
- D. 2025
- E. 2030

Answer: Option D

Explanation:

- Union Minister Hardeep Singh Puri (Ministry of Petroleum & Natural Gas) announced that India achieved 20% ethanol blending in petrol in 2025, well ahead of the original 2030 target.
- Ethanol blending has seen a 13-fold increase, rising from 1.5% in 2014 to 20% in 2025.
- Ethanol production also increased from 38 crore litres (2014) to 661.1 crore litres (June 2025).
- This achievement saved India nearly Rs.1.36 lakh crore in foreign exchange by reducing reliance on imported crude oil.
- Additionally, it helped cut down carbon dioxide emissions by 698 lakh tonnes, contributing significantly to environmental sustainability.

About Ethanol Blended Petrol (EBP) Programme :

- Launched : 2003
- Nodal Ministries : Ministry of Petroleum and Natural Gas (MoPNG) in coordination with the Ministry of Agriculture & Farmers' Welfare (MoAFW) and Ministry of Food Processing Industries (MoFPI)
- Aim : To blend ethanol with petrol, aiming to reduce dependence on fossil fuels, boost energy security, and cut carbon emissions





News Headlines Related to Ministry :

- 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
- 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: Which Indian state launched the country's first mining tourism initiative in 2025?

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

Answer: Option A

Explanation:

- The Chief Minister of Jharkhand, Hemant Soren, launched India's first mining tourism initiative in Ranchi, Jharkhand to highlight the state's rich mining heritage.
- A Memorandum of Understanding (MoU) was signed between the Jharkhand Tourism Development Corporation and Central Coalfields Limited for developing this initiative.
- The tourism project will begin with 3 mining tourism circuits, all starting from the Urimari Open Cast Coal Mines in Ranchi North.
- Jharkhand is known for its vast mineral resources and contributes about 40% of India's total mineral reserves.

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Recent News Headlines Related to First in India and world :

- Bihar is the first state in the nation to have fewer than 1,200 voters served by each polling station
- 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
- Yaktan, 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
- The Dedicated Freight Corridor Corporation of India (DFCCIL) inaugurated India's first private Gati Shakti Cargo Terminal near Surat, Gujarat



Ques: What was the title of the conference hosted by MSDE to celebrate 10 years of Skill India Mission?

- A. Skill India Summit 2025
- B. Bharat SkillNxt 2025
- C. Skill@India Expo 2025
- D. Digital Bharat Skills Meet
- E. Kaushal India Mahotsav

Answer: Option B

Explanation:

- The Ministry of Skill Development and Entrepreneurship (MSDE) celebrated 10 years of the Skill India Mission by organizing a conference cum exhibition titled 'Bharat SkillNxt 2025' at Bharat Mandapam in New Delhi.
- The event marked a decade of achievements in skill development and showcased several key initiatives launched under Skill India.

List of Initiatives Launched :

- Skill Impact Bond (SIB) : It is India's 1st, and the world's largest outcomes-based development impact bond for skilling and employment, Amount - 14.4 Million USD.
- SOAR (Skilling for AI Readiness) : It aimed at embedding AI awareness and foundational skills among school students (Class6-12) and building AI literacy among educators
- Kaushal Verse DEP : It has operationalized its 'Kaushal Verse', advanced Digital Enterprise Portal (DEP)
- IndiaSkills 2025- 26 : MSDE officially launched IndiaSkills 2025-26 which marked the opening of the national registration window for candidates aspiring to represent India at International Skill Competitions.





About Skill India Mission :

- Launched : 2015
- Aim : to provide adequate training in market-relevant skills to over 40 crore youth by 2022
- As of July 2025, more than 1.63 crore candidates had received training under the PMKVY in diverse sectors



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Ques: Which art festival hosted at Rashtrapati Bhavan featured artists from Sohrai, Pattachitra, and Patua traditions in July 2025?

- A. Rashtrapati Kala Mahotsav
- B. Kala Darshan Programme
- C. Artists in Heritage Programme
- D. Kala Utsav – Artists in Residence Programme
- E. National Folk Art Celebration

Answer: Option D

Explanation:

- A group of 29 artists practicing Sohrai, Pattachitra, and Patua art forms participated in the second edition of Kala Utsav 2025 – Artists in Residence Programme at Rashtrapati Bhavan.
- The programme took place from July 14 to 24, 2025.
- Artists hailed from the states of Jharkhand, Odisha, and West Bengal.
- Kala Utsav – Artists in Residence celebrates India's living art traditions, recognizing their role in preserving cultural identity and inspiring future generations.
- The artists also had the opportunity to meet the President of India, Smt. Droupadi Murmu.

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Ques: What is India's latest rank in the Henley Passport Index 2025, showing an improvement from the previous year?

- A. 80
- B. 85
- C. 77
- D. 70
- E. 72

Answer: Option C

Explanation :

- July edition of Henley Passport Index 2025 Global Ranking Published by Henley & Partners (UK)
- India has made the biggest rise, moving up eight spots to 77th place from 85th in the January 2025 edition, according to the report.
- India is now on par with nations like Burkina Faso, Senegal, and Cote d'Ivoire in terms of visa-free travel to 59 destinations.
- India's score has improved the most since January 2025, even though only two countries—the Philippines and Sri Lanka—have been included.
- According to the Henley Passport Index for July 2025, India is ranked fifth out of all Asian nations.

Rank of Top 5 and last countries with Visa-free score :

- 1 Singapore - 193
- 2 Japan, South Korea - 190
- 3 Denmark, Finland, France, Germany, Ireland, Italy, Spain - 189
- 4 Austria, Belgium, Luxembourg, Netherlands, Norway, Portugal, Sweden - 188
- 5 Greece, New Zealand, Switzerland - 187
- 60 China - 83
- 77 India, Burkina Faso, Cote d'Ivoire, Senegal - 59
- 95 Nepal - 38
- 96 Pakistan - 32
- 99 Afghanistan - 25





Ques: Who has been appointed as the new Chairman of the Gujarat Cooperative Milk Marketing Federation (GCMMF), which owns Amul?

- A. Verghese Kurien
- B. Shamal Patel
- C. R.S. Sodhi
- D. Gordhan Dhameliya
- E. Ashok Chaudhary

Answer: Option E

Explanation:

- Ashok Chaudhary has been appointed as the new Chairman of the Gujarat Cooperative Milk Marketing Federation (GCMMF), the apex body that markets the Amul brand.
- He replaced Shamal Patel.
- Gordhan Dhameliya, Chairman of Rajkot District Cooperative Milk Producers' Union Ltd, proposed his name.
- GCMMF was established in 1973 by Verghese Kurien, who is known as the Father of India's White Revolution.

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Recent Appointment in different departments :

- Vaishali Nigam Sinha, Co-Founder and Chairperson – Sustainability, ReNew Private Limited : President of the United Nations Global Compact Network India (UNGONI) for 2025–2027 term
- Stephane Deblaise : CEO of Renault Group India
- Venkatram Mamillapalle : Managing Director of Renault India Private Limited
- Patrik Antoni : Chief Executive Officer (CEO) of IKEA India
- Deepak Bagla : Director of the Atal Innovation Mission (AIM) by NITI Aayog (Replacing Dr. Chintan Vaishnav)
- Stephane Deblaise : CEO of Renault Group India
- Dr J Ravishankar : Managing Director (MD) of Bengaluru Metro Rail Corporation Limited (BMRCL) (Replaced Maheshwar Rao)
- Nitin Gupta : chairperson of National Financial Reporting Authority (NFRA) (Replaced Ravneet Kaur)
- Gurdeep Singh : one-year extension as CMD of NTPC Limited, till 31 July 2026
- Ajay Kumar Shrivastava : Director (Engineering and R&D) of Hindustan Aeronautics Limited (HAL)
- Hemant Rupani : CEO of Hindustan CocaCola Beverages (Replaced Juan Pablo Rodriguez)
- Meenakshi Ganesan : Bureau of Indian Standards' (BIS) Deputy Director General (DDG) for the Southern Regional Office
- Pusapati Ashok Gajapathi Raju : 20th Governor of Goa (replacing P S Sreedharan Pillai)
- Professor Ashim Kumar Ghosh : 19th Governor of Haryana (replacing Bandaru Dattatreya)
- Kavinder Gupta : 3rd Lieutenant Governor of Ladakh (replacing Brigadier (Retd.) B.D. Mishra)
- Sanjay Kaul : Managing Director and CEO of GIFT City Company Limited, Gandhinagar
- Dr Abhijat Sheth : Chairperson of the National Medical Commission (NMC)
- CR Srinivasan : Chief Executive Officer (CEO) of Digital Connexion
- Abhijit Kishore : Chairperson of the Cellular Operators Association of India (COAI)
- Rahul Vatts : Vice Chairperson of the Cellular Operators Association of India (COAI)





Ques: Harmanpreet Kaur recently became the third Indian woman to achieve which milestone in ODIs?

- A. 100 wickets
- B. 10,000 runs
- C. 4000 runs
- D. 200 catches
- E. 100 stumpings

Answer: Option C

Explanation:

- Harmanpreet Kaur completed 4000 runs in One Day Internationals (ODIs) during her century knock of 102 runs, becoming the third Indian woman to reach this milestone.
- This was her seventh century in the 50-over format, and third against England.
- She also equaled Mithali Raj's record of 7 ODI centuries.
- Among Indian women, only Smriti Mandhana has more ODI centuries, with a total of 11 centuries.
- Harmanpreet continues to be a key player in Indian women's cricket with consistent match-winning performances.

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Recent News headlines related to Sports

- Levon Aronian, a chess grandmaster from the United States, won the fourth leg of the Freestyle Chess Grand Slam Tour 2025 in Las Vegas, Nevada, USA, hosted by World Chess Events Limited. Arjun Erigaisi (India) and R.Praggnanandhaa (India) ranked 6th & 7th Respectively.
- Koneru Humpy made history at the FIDE Women's Chess World Cup 2025 by becoming the first Indian woman to advance to the Batumi, Georgia, semifinals.
- The Japan Badminton Open 2025, held in Tokyo. China's Shi Yuqi claimed the men's singles title and An Se-young of South Korea secured the women's singles
- India secured three gold, two silver, and one bronze medal at the 66th International Mathematical Olympiad (IMO) 2025, held in Sunshine Coast, Australia.
- Star Indian long jumper Murali Sreeshankar clinched the title with a leap of 7.75m at the Meeting Maia Cidade do Desporto in Maia, Portugal.
- Indian women wrestlers clinched four medals, including two gold, a silver and a bronze at the Polyák Imre & Varga János Memorial 2025 tournament at Budapest in Hungary.
- The hosting rights for the upcoming three ICC World Test Championship (WTC) Finals, which are set for 2027, 2029, and 2031, have been given to the England and Wales Cricket Board (ECB)
- Indian wrestler Sujeet Kalkal clinched the gold medal in the 65kg men's freestyle category at the Polyak Imre & Varga Janos Memorial 2025 wrestling tournament in Budapest, Hungary
- MI New York clinched the 2025 Major League Cricket (MLC) title by defeating Washington Freedom by 5 runs in a thrilling final at Grand Prairie Stadium, Dallas
- ICC Men's and ICC Women's player of the month for June 2025 are Aiden Markram (South Africa) and Hayley Matthews (West Indies) respectively
- The inaugural Billiards Championships 2025 were held in Mauritius from July 2-6, 2025. Athletes from 36 Commonwealth nations participated, competing in Snooker, 10-Ball Pool, Heyball, and Blackball
- Hockey Jharkhand Clinch 5th Straight Sub-Junior Women's Title, defeated Odisha by 1-0. The final match was played at the Marang Gomke Jaipal Singh AstroTurf Hockey Stadium in Ranchi, Jharkhand
- 10th Junior National Rugby 7s Championship 2025. Bihar claimed the U18 Boys' title by defeating defending champions Odisha. Bihar also won the U18 Girls' title





Ques: Which state/UT has launched the Mukhyamantri Khel Protsahan Yojana and announced a cash award of Rs.7 crore for Olympic and Paralympic gold medalists?

- A. Delhi
- B. Maharashtra
- C. Haryana
- D. Uttar Pradesh
- E. Punjab

Explanation :

- Under the recently formed Mukhyamantri Khel Protsahan Yojana, the Delhi government has announced a huge increase in financial incentives for Olympic and Paralympic gold winners, from the existing 3 crore rupees to 7 crore rupees.
- Olympic or Paralympic medalists will receive 7 crore rupees for a gold medal, 5 crore rupees for a silver medal, and 3 crore rupees for a bronze medal under the scheme.
- Furthermore, athletes who have earned gold and silver medals at the Olympics will now be qualified for Grade A government positions.
- In a same vein, gold medallists at the Asian and Para Asian Games would receive 3 crore rupees, silver medallists will receive 2 crore, and bronze medallists will receive 1 crore.

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Recent News Headlines Related to Schemes

- The second phase of the PM Internship Scheme (PMIS) will commence on August 1. The target for FY26 is 7 lakh interns, which is six times higher than the FY25 target
- 'Shaktishree' is a special initiative launched by the Odisha Government for the safety and well-being of girl students across 16 universities and 730 government and aided colleges under the Higher Education Department
- The revamped Stand-Up India scheme, launching in September 2025, doubles the loan limit from Rs.1 crore to Rs.2 crore
- Karnataka State Road Transport Corporation (KSRTC) has launched the 'Dhwanispandana Yojane' to promote inclusive public transportation. The scheme is designed to help visually impaired passengers travel independently
- The ADEETIE scheme was launched by the Ministry of Power. It stands for "Assistance in Deploying Energy Efficient Technologies in Industries & Establishments."
- The Union Cabinet approved the PM Dhan-Dhaanya Krishi Yojana (PMDKY) with an annual outlay of Rs.24,000 crore for the period of 6 years
- Ladli Behna Scheme is a flagship women empowerment initiative of the Madhya Pradesh Government providing monthly financial aid to women
- The Department of Telecommunications (DoT) launched the Sanchar Mitra Scheme to engage student volunteers as "Digital Ambassadors" (Sanchar Mitras)
- The Government of India has announced a Rs.1,345 crore subsidy scheme to promote rare earth magnet production
- The Assam Cabinet, chaired by Chief Minister Himanta Biswa Sarma, approved the Gaja Mitra Scheme to address human-elephant conflict
- The Assam Cabinet approved the Assam Goods and Services Tax (Reimbursement for Indigenous Bell Metal Industries) Scheme, 2025. The bell metal workers of Sarthebari will pay the GST, and their SGST amount will be reimbursed to them
- On 11th July 2025, the Government of India launched the first-ever incentive scheme for e-trucks under the PM E-DRIVE initiative, led by Heavy Industries Minister H. D. Kumaraswamy
- Punjab government launched the Mukhya Mantri Sehat Yojana, a universal health cover initiative. Under the scheme, every family in the state, regardless of income, will receive free and cashless medical treatment up to Rs.10 lakh per year



Ques: Under which scheme is the Government upgrading Akashvani and Doordarshan Kendras (DDK) across India?

- A. PMGDISHA Scheme
- B. BharatNet Scheme
- C. Digital India Mission
- D. BIND Scheme
- E. Prasar Bharati Reform Scheme

Answer: Option D

Explanation:

- The Government is modernizing and expanding Akashvani and Doordarshan Kendras (DDK) in all states.
- The upgradation is being done under the Central Sector Scheme – Broadcasting Infrastructure and Network Development (BIND).
- The BIND scheme aims to strengthen public broadcasting with major infrastructure upgrades across the country, including in Bihar.
- The scheme has a total approved outlay of Rs. 2,539.61 crore for the period 2021–26.

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Ques: According to the Ministry of Commerce & Industry, which category of Intellectual Property (IP) filings recorded the highest growth in India between 2020-21 and 2024-25?

- A. Patents
- B. Trademarks
- C. Designs
- D. Geographical Indications (GI)
- E. Copyright

Answer: Option D

Explanation:

- Intellectual Property (IP) filings in India grew by 44% in the last five years, from 4,77,533 in 2020-21 to 6,89,991 in 2024-25.
- The highest growth was seen in Geographical Indications (GI), with a 380% increase.
- Other categories also saw notable growth Designs (266 per cent), Patents (180 per cent), Copyright (83 per cent), Trademarks (28 per cent), and Semiconductor Integrated Circuits Layout-Designs (SICLD) with a 20 per cent rise.
- Over 95% of applications can now be submitted online thanks to the IP Offices' modernized, all-inclusive e-filing system.
- IP knowledge and accessibility have been further strengthened nationwide by programs like the National Intellectual Property knowledge Mission (NIPAM) and the "IP Sarthi Chatbot."

To promote IP filings, the government introduced significant fee concessions:

- 80% fee reduction in Patents for Startups, MSMEs, and Educational Institutions
- 75% reduction in Design filings for Startups and MSMEs
- 50% reduction in Trademark filing fees for Startups and MSMEs





Ques: Which university has signed an MoU with the Ministry of Panchayati Raj and the Government of Madhya Pradesh to establish a Centre of Excellence on PESA?

- A. Jawaharlal Nehru University (JNU)
- B. Banaras Hindu University (BHU)
- C. Indira Gandhi National Tribal University (IGNTU), Amarkantak
- D. Tata Institute of Social Sciences (TISS)
- E. Indian Institute of Public Administration (IIPA)

Answer: Option C

Explanation:

- The Ministry of Panchayati Raj, in collaboration with the Government of Madhya Pradesh and Indira Gandhi National Tribal University (IGNTU), Amarkantak, signed an MoU to establish a Centre of Excellence on PESA.
- The centre aims to promote local self-governance in tribal areas and implement the Panchayats (Extension to the Scheduled Areas) Act, 1996 (PESA) effectively.
- This Centre will focus on research, participatory planning, capacity building, and policy support to empower tribal communities and promote sustainable local development.

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IMPORTANT ONE – LINER Current Affairs

Prasar Bharati has invited all Indian newspapers, magazines, and television networks to sign up for its newswire platform, Prasar Bharati Shared Audio Visuals for Broadcast and Dissemination (PB-SHABD), in order to receive free access to top-notch news and multimedia content.

Scientists from the MACS-Agharkar Research Institute, Department of Science and Technology (DST) and Savitribai Phule Pune University have discovered a new lichen species named *Allographa effusosoredica* from the Western Ghats.

The Indian National Trust for Art and Cultural Heritage (INTACH) released its documentary film titled “Kan-Kan Mein Ram, ”. The film will be formally launched by the Minister of Culture & Tourism, Shri Gajendra Singh Shekhawat.

Indian Council of Medical Research has invited Expression of Interest from eligible companies and manufacturers about the Transfer of Technology for commercial production of “AdFalcivax” to prevent malaria infection.

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