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Ques : As per Finance Ministry data, how much loan amount was written off by PSBs from FY16 to FY25?

वित्त मंत्रालय के अनुसार, FY16 से FY25 के बीच सार्वजनिक क्षेत्र के बैंकों ने कितने ऋण राइट-ऑफ किए?

- A. Rs.5.82 lakh crore
- B. Rs.9.80 lakh crore
- C. Rs.12.08 lakh crore
- D. Rs.15.30 lakh crore
- E. Rs.17.60 lakh crore

Answer : Option C

Explanation :

- From FY2016 to FY2025, Public Sector Banks (PSBs) wrote off Rs.12.08 lakh crore worth of loans.
- This information was shared by the Finance Ministry in the Rajya Sabha.
- Write-offs are done to clean the balance sheets as per RBI's provisioning norms, especially for long-standing NPAs.
- Write-off does not mean the loan is waived; banks continue legal recovery through civil courts, DRTs, and NCLT.
- Between FY21 to FY25, alone ₹5.82 lakh crore was written off.
- Notably, SBI and Canara Bank saw a rise in FY25 write-offs, while others showed a decline.

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Ques: What is the revised FY26 growth forecast for India by the Asian Development Bank (ADB)?

एडीबी द्वारा भारत के लिए संशोधित FY26 वृद्धि दर का अनुमान क्या है?

- A. 7.0%
- B. 6.0%
- C. 6.5%
- D. 6.7%
- E. 6.3%

Answer: Option C

Explanation:

- The Asian Development Bank (ADB) has revised India's FY26 GDP growth estimate downward from 6.7% (April 2025 forecast) to 6.5%, citing reasons such as global trade uncertainty and higher US tariffs that are expected to impact Indian exports.
- Despite the cut, India remains one of the fastest-growing major economies, with 6.5% growth in FY26 and a forecast of 6.7% for the following year.
- Services and agriculture are expected to be the key drivers of growth.
- Meanwhile, India Ratings (Ind-Ra) has forecast 6.3% growth for FY26 due to a weaker investment environment.

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Ques : Which bank has partnered with Shriram Life Insurance to act as its corporate agent?

श्रीराम लाइफ इंश्योरेंस का कॉर्पोरेट एजेंट बनने के लिए किस बैंक ने साझेदारी की है?

- A. Ujjivan SFB / उज्जीवन स्मॉल फाइनेंस बैंक
- B. ESAF Small Finance Bank / ईएसएएफ स्मॉल फाइनेंस बैंक
- C. Equitas SFB / इक्विटास स्मॉल फाइनेंस बैंक
- D. Jana Small Finance Bank / जना स्मॉल फाइनेंस बैंक
- E. AU Small Finance Bank / एयू स्मॉल फाइनेंस बैंक

Answer : Option B

Explanation :

- Shriram Life Insurance Company (SLIC) has partnered with ESAF Small Finance Bank to distribute life insurance products.
- Under this agreement, ESAF will act as a corporate agent for Shriram Life.
- ESAF will leverage its branch network to offer Shriram Life's insurance products to a wider customer base.
- This collaboration aims to expand life insurance accessibility, especially in underserved and rural areas.

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Recently signed banking agreements

- 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
- 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



Ques: What is the maximum claim value that can be addressed by the proposed internal ombudsman, as per IRDAI's draft guidelines?

IRDAI के ड्राफ्ट दिशानिर्देशों के अनुसार, प्रस्तावित आंतरिक लोकपाल अधिकतम कितने रुपये तक के दावे की शिकायतों को देख सकता है?

- A. Rs.10 lakh
- B. Rs.25 lakh
- C. Rs.50 lak
- D. Rs.75 lakh
- E. Rs.1 crore

Answer: Option C

Explanation:

- According to the Internal Insurance Ombudsman Guidelines 2025 proposed by the Insurance Regulatory and Development Authority of India (IRDAI), insurers with more than three years of operations must appoint an internal ombudsman.
- This ombudsman will be empowered to resolve complaints involving insurance claims up to Rs.50 lakh.
- The move aims to ensure faster, independent, and fair grievance redressal within the insurance ecosystem.
- The ombudsman must be independent (not currently employed by the insurer or its group), possess 20+ years of insurance experience, and have held a senior executive position (not below two levels from a board director).
- The complaints eligible include those not resolved within 30 days or rejected (fully/partly) by the insurer, where the policyholder has filed an appeal.





Ques: Which university was selected to host one of the four Incubation Centres in the North Eastern Region under the Government of India's initiative on entrepreneurship development?

उत्तर पूर्व क्षेत्र में उद्यमिता विकास पर भारत सरकार की पहल के तहत चार इन्क्यूबेशन केंद्रों में से एक की मेजबानी के लिए किस विश्वविद्यालय को चुना गया है?

- A. Assam University / असम विश्वविद्यालय
- B. Manipur University / मणिपुर विश्वविद्यालय
- C. North-Eastern Hill University / नॉर्थ ईस्टर्न हिल विश्वविद्यालय
- D. Mizoram University / मिजोरम विश्वविद्यालय
- E. Nagaland University / नागालैंड विश्वविद्यालय

Answer: Option E

Explanation:

- Nagaland University has been selected to host one of the four Incubation Centres in the North Eastern Region.
- This is part of a Government of India initiative titled "Establish, Develop, and Manage Entrepreneurship Development Centres and Incubation Centres in the Educational Institutes of the North Eastern Region".
- The initiative is sponsored by the North Eastern Council, based in Meghalaya, and implemented by the Indian Institute of Entrepreneurship under the Ministry of Skill Development and Entrepreneurship.
- The top 50 high-performing incubatees under this programme will be eligible for startup seed funding up to Rs.5 lakh each.





Ques: In the EduRank 2025 list of the world's top 100 agricultural institutions, what is the rank of Punjab Agricultural University (PAU), Ludhiana?

EduRank 2025 की विश्व की शीर्ष 100 कृषि संस्थानों की सूची में पंजाब एग्रीकल्चरल यूनिवर्सिटी (PAU), लुधियाना की रैंक क्या है?

- A. 47th
- B. 62nd
- C. 93rd
- D. 100th
- E. Not ranked

Answer: Option C

Explanation:

- Punjab Agricultural University (PAU) secured the 93rd rank in EduRank 2025 global list for Agricultural Sciences.

Out of 4,407 global institutions, only two Indian institutions were ranked:

IARI (New Delhi) at 47th (a national institute under ICAR)

PAU (Ludhiana) at 93rd (the only state agricultural university from India)

- EduRank evaluates institutions based on measurable factors like research output, citation impact, and academic influence.
- PAU has also been ranked the top state agricultural university in India by NIRF (2023 & 2024) and IIRF 2025.
- Established in 1962, PAU played a crucial role in India's Green Revolution.





Ques: As per the Ministry of Jal Shakti's March 2025 report, which state has recorded the highest number of rural tap water connections?

जल शक्ति मंत्रालय की मार्च 2025 की रिपोर्ट के अनुसार, किस राज्य में ग्रामीण नल जल कनेक्शन की संख्या सबसे अधिक है?

- A. Maharashtra / महाराष्ट्र
- B. Tamil Nadu / तमिलनाडु
- C. Bihar / बिहार
- D. Uttar Pradesh / उत्तर प्रदेश
- E. Gujarat / गुजरात

Answer: Option D

Explanation:

- As of March 2025, under the Jal Jeevan Mission, Uttar Pradesh has reported the highest number of rural household tap water connections with 237.89 lakh connections.
- It is followed by Bihar with 160.36 lakh connections, and Maharashtra with 131.2 lakh connections.
- The Jal Jeevan Mission, launched in August 2019, has increased national rural tap water coverage from 16.7% to 80.38% (15.57 crore households).
- Smaller States and UTs like Puducherry, Arunachal Pradesh, A&N Islands, Dadra & Nagar Haveli, Daman & Diu have achieved 100% coverage.
- Among larger states, Gujarat, Haryana, Himachal Pradesh, Punjab, and Telangana have also achieved 100% coverage.
- However, Kerala (54.48%), Jharkhand (54.85%), West Bengal (55.20%), and Rajasthan (56.12%) remain among the lowest-performing states.



India's Rankings in Different Indices

- July edition of Henley Passport Index 2025 Global Ranking Published by Henley & Partners (UK) : India (77th), Singapore (1st)
- Travel + Leisure Readers' 10 Favourite International Airports of 2025 List Published by Travel+Leisure : Chhatrapati Shivaji Maharaj International Airport, Maharashtra (9th), Istanbul Airport, Turkey (1st)
- 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)
- Climate Change Performance Index (CCPI) 2025 : India (10th), Denmark (4th)





Ques : When will the United States officially exit UNESCO, as per the latest announcement?

हालिया घोषणा के अनुसार अमेरिका यूनेस्को से आधिकारिक रूप से कब बाहर होगा?

- A. December 2024
- B. December 2025
- C. December 2026
- D. July 2025
- E. January 2026

Answer : Option C

Explanation :

- The United States has announced its third withdrawal from UNESCO, set to take place by December 2026.
- This move comes just two years after rejoining in 2023.
- The U.S. cited national interest concerns, UNESCO's perceived anti-Israel stance, and the inclusion of Palestine as a member as major reasons.
- Tammy Bruce, spokesperson for the U.S. State Department, claimed that UNESCO promotes divisive social agendas.
- This marks the second exit under Donald Trump's leadership, with the previous one occurring in 2018.

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Ques: The National Expert Committee constituted by the Ministry of Ayush met at which institute to develop safety dossiers for key traditional herbs in 2025?

आयुष मंत्रालय द्वारा गठित राष्ट्रीय विशेषज्ञ समिति ने 2025 में पारंपरिक औषधियों की सुरक्षा डोज़ियर विकसित करने के लिए किस संस्थान में बैठक की?

- A. Central Council for Research in Ayurvedic Sciences (CCRAS) / आयुर्वेदिक विज्ञान में केंद्रीय अनुसंधान परिषद
- B. All India Institute of Ayurveda (AIIA), Goa / अखिल भारतीय आयुर्वेद संस्थान (AIIA), गोवा
- C. National Institute of Ayurveda, Jaipur / राष्ट्रीय आयुर्वेद संस्थान, जयपुर
- D. Institute of Post Graduate Teaching & Research in Ayurveda, Jamnagar / स्नातकोत्तर शिक्षण और अनुसंधान संस्थान, जामनगर
- E. AIIMS – Ayurveda Division, Delhi / एम्स – आयुर्वेद डिवीजन, दिल्ली

Answer: Option B

Explanation:

- The National Expert Committee meeting was held at the All India Institute of Ayurveda (AIIA), Goa.
- It was co-chaired by Dr. A. Raghu, Deputy Director General (Ayush), and Dr. J. B. Gupta.
- The Ministry of Ayush is developing safety dossiers for four key traditional herbs:
 - Gokshura (*Tribulus terrestris*)
 - Tulsi (*Ocimum sanctum*)
 - Haridra (*Curcuma longa*)
 - Chandrashura (*Lepidium sativum*)
- This effort is part of Ayush Ministry's initiative to strengthen the scientific evidence base of traditional medicine.





Recent News Headlines Related to Summits / conference

- Bihar is set to host the first Indian Open Athletics Meet at the Patliputra Sports Complex in Patna. The event is being organized by the Athletics Federation of India (AFI) in collaboration with the Bihar State Sports Authority.
- In New Delhi, the Ministry of Housing and Urban Affairs, Ministry of Home Affairs, and Ministry of Electronics and Information Technology hosted the National Conference on Cyber Security for Cities.
- The Third Regional Consultative Meeting on “Ease of Doing Research & Development (R&D)” was held at the Indian Institute of Technology (IIT) Jammu, Jammu & Kashmir
- India co-chaired the high-level meeting of the Group of Friends for Accountability for Crimes Against Peacekeepers at the United Nations Headquarters, New York
- The 2nd Joint Working Group (JWG) meeting on Agriculture between India and Argentina was held
- Union Minister of Textiles Shri Giriraj Singh held a series of highlevel meetings with major Japanese companies and inaugurated the 16th India Trend Fair 2025 in Tokyo
- Union Finance Minister Nirmala Sitharaman inaugurated the ‘North-East Conclave 2025’ at the Indian Institute of Management (IIM) Shillong, Meghalaya
- The 11th India Energy Storage Week (IESW) was held at the India International Convention & Expo Centre (IICC), Yashobhoomi, New Delhi
- The Translational Health Science and Technology Institute (THSTI) successfully hosted the second edition of its annual industry business meet, SYNCHN 2025, at its campus.
- Union Minister of State Pankaj Chaudhary, Ministry of Finance inaugurated the Trade Facilitation Conference 2025 in New Delhi. The conference was themed “Scientific Excellence for Seamless Trade”
- The 2nd BIMSTEC Ports Conclave is being held in Visakhapatnam on 14th and 15th July 2025. Theme: "Navigating the Future: Blue Economy, Innovation and Sustainable Partnerships"
- The 11th India Maize Summit was held in New Delhi. It was organized by FICCI in collaboration with the Indian Institute of Maize Research (IIMR)





Ques: Which country announced that it will officially recognise the State of Palestine at the UN General Assembly in September 2025?

कौन सा देश सितंबर 2025 में संयुक्त राष्ट्र महासभा (UNGA) में आधिकारिक रूप से फिलिस्तीन को मान्यता देगा?

- A. Germany / जर्मनी
- B. United Kingdom / यूनाइटेड किंगडम
- C. United States / संयुक्त राज्य अमेरिका
- D. France / फ़्रांस
- E. Russia / रूस

Answer: Option D

Explanation:

- France, under President Emmanuel Macron, announced it will officially recognise Palestine at the UNGA in September 2025.
- Macron emphasized the need for a ceasefire in Gaza, release of hostages, humanitarian aid, demilitarisation of Hamas, and rebuilding Gaza.
- This move comes despite criticism from Israeli PM Benjamin Netanyahu.
- Currently, over 140 of the 193 UN member states recognise the State of Palestine.

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Ques: Which edtech company has launched the Aryabhata 1.0 AI model specifically for JEE Main Maths preparation?

JEE मेन के गणित अनुभाग की तैयारी के लिए आर्यभट 1.0 AI मॉडल किस एजुकेशन टेक कंपनी ने लॉन्च किया है?

- A. PhysicsWallah / फिजिक्सवाला
- B. Unacademy / अनअकैडमी
- C. BYJU'S / बायजूस
- D. Vedantu / वेदांतु
- E. Khan Academy / खान एकेडमी

Answer: Option A

Explanation:

- PhysicsWallah (PW) has launched Aryabhata 1.0, an open-source Small Language Model (SLM) with 7 billion parameters, built to assist students specifically in the Maths section of JEE Main.
- It achieved an impressive 90.20% score in the JEE Main April 2025 benchmark papers.
- Aryabhata 1.0 outperformed GPT-4.0 (43.55%) and GPT-4.1 (80.44%), showcasing its capability in solving exam-specific questions.
- It is optimized for a 2,000-token window, unlike larger models which require 8,000-token capacity.
- The model was trained using 1.3 lakh high-quality Q&A items from PW's own database.
- Techniques like supervised fine-tuning, reinforcement learning, and rejection sampling were employed to enhance its performance.
- It was launched under a \$3 billion AI infrastructure project in collaboration with Microsoft Research India, aiming to improve exam-oriented learning efficiency.





Ques: Which organization hosted the 'Trade Conclave 2025' in New Delhi under the theme "Building Export-led Growth for Viksit Bharat"?

“विकसित भारत के लिए निर्यात आधारित विकास का निर्माण” विषय पर आधारित 'ट्रेड कॉन्क्लेव 2025' का आयोजन नई दिल्ली में किस संस्था द्वारा किया गया था?

- A. Ministry of Commerce and Industry / वाणिज्य और उद्योग मंत्रालय
- B. NITI Aayog / नीति आयोग
- C. Export Promotion Council / निर्यात संवर्धन परिषद
- D. Export-Import Bank of India (EXIM Bank) / भारत का निर्यात-आयात बैंक (एक्ज़िम बैंक)
- E. Confederation of Indian Industry (CII) / भारतीय उद्योग परिसंघ

Answer: Option D

Explanation:

- The Trade Conclave 2025 was held in New Delhi and was organized by the Export-Import Bank of India (EXIM Bank).
- The event was inaugurated by Union Finance Minister Nirmala Sitharaman.
- The theme of the conclave was “Building Export-led Growth for Viksit Bharat”.
- During the event, the Finance Minister also virtually inaugurated EXIM Bank’s new offices in Lucknow, Indore, and São Paulo, Brazil.

About Export-Import Bank of India :

- Established : March 1982
- HQ : Mumbai
- CMD : Harsha Bangari

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News Headlines Related to Ministry :

- 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 Panchayats (Extension to the Scheduled Areas) Act, 1996 (PESA)
- The Ministry of Culture, organized a high-level Museum Roundtable on Latest Advancements in the Museum Sector at the National Museum, New Delhi
- 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
- 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
- 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



Ques: Under which national mission were 6 crore people screened for Sickle Cell Disease (SCD) in India?

भारत में सिकल सेल रोग (SCD) के लिए 6 करोड़ लोगों की जांच किस राष्ट्रीय मिशन के तहत की गई?

- A. National Genetic Disorders Eradication Mission / राष्ट्रीय आनुवंशिक विकार उन्मूलन मिशन
- B. National Tribal Health Initiative / राष्ट्रीय जनजातीय स्वास्थ्य पहल
- C. National Sickle Cell Anemia Elimination Mission / राष्ट्रीय सिकल सेल एनीमिया उन्मूलन मिशन
- D. Mission Anemia-Free India / मिशन एनीमिया मुक्त भारत
- E. Rashtriya Blood Disorder Prevention Yojana / राष्ट्रीय रक्त विकार रोकथाम योजना

Answer: Option C

Explanation:

- The Ministry of Health and Family Welfare announced that 6 crore individuals have been screened under the National Sickle Cell Anemia Elimination Mission.
- Of these, 2.15 lakh people were diagnosed with Sickle Cell Disease (SCD) and 16.7 lakh identified as carriers.
- SCD is a genetic blood disorder marked by abnormally shaped red blood cells.
- States such as Madhya Pradesh, Gujarat, Rajasthan, Telangana, Karnataka, and Uttarakhand exceeded their screening targets.
- 2.6 crore health cards have been distributed across the states.
- The mission was launched on July 1, 2023, with the goal to eliminate SCD by 2047, focusing on tribal and vulnerable populations.

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Ques: As per the Ministry of Jal Shakti's March 2025 report, which state has recorded the highest number of rural tap water connections?

जल शक्ति मंत्रालय की मार्च 2025 की रिपोर्ट के अनुसार, किस राज्य में ग्रामीण नल जल कनेक्शन की संख्या सबसे अधिक है?

- A. Maharashtra / महाराष्ट्र
- B. Tamil Nadu / तमिलनाडु
- C. Bihar / बिहार
- D. Uttar Pradesh / उत्तर प्रदेश
- E. Gujarat / गुजरात

Answer: Option D

Explanation:

- As of March 2025, under the Jal Jeevan Mission, Uttar Pradesh has reported the highest number of rural household tap water connections with 237.89 lakh connections.
- It is followed by Bihar with 160.36 lakh connections, and Maharashtra with 131.2 lakh connections.
- The Jal Jeevan Mission, launched in August 2019, has increased national rural tap water coverage from 16.7% to 80.38% (15.57 crore households).
- Smaller States and UTs like Puducherry, Arunachal Pradesh, A&N Islands, Dadra & Nagar Haveli, Daman & Diu have achieved 100% coverage.
- Among larger states, Gujarat, Haryana, Himachal Pradesh, Punjab, and Telangana have also achieved 100% coverage.
- However, Kerala (54.48%), Jharkhand (54.85%), West Bengal (55.20%), and Rajasthan (56.12%) remain among the lowest-performing states.





Ques: Which Indian oil refinery has recently been sanctioned by the European Union for the first time as part of its Russia-related sanctions?

रूस से संबंधित प्रतिबंधों के तहत यूरोपीय संघ द्वारा हाल ही में किस भारतीय तेल रिफाइनरी पर पहली बार प्रतिबंध लगाया गया है?

- A. Indian Oil Corporation (IOC) / इंडियन ऑयल कॉर्पोरेशन
- B. Bharat Petroleum Corporation Ltd (BPCL) / भारत पेट्रोलियम कॉर्पोरेशन लिमिटेड
- C. Nayara Energy Ltd, Vadinar / नायरा एनर्जी लिमिटेड, वाडिनार
- D. Hindustan Petroleum Corporation Ltd (HPCL) / हिंदुस्तान पेट्रोलियम कॉर्पोरेशन लिमिटेड
- E. Reliance Industries Ltd (RIL) / रिलायंस इंडस्ट्रीज़ लिमिटेड

Answer: Option C

Explanation:

- For the first time, the 27-member European Union (EU) has imposed sanctions on Nayara Energy Ltd, an oil refinery located in Vadinar, Gujarat, India.
- Nayara Energy is partially owned by Russia's Rosneft, and this sanction is part of the EU's efforts to target entities linked to Russia's war efforts in Ukraine.
- The move is part of the 18th package of EU sanctions on Russia since the start of its military operation on 24 February 2022.
- The EU has also imposed a price cap on Russian oil, setting it at 15% below its average market price.
- Due to lower oil prices, India's petroleum exports to Europe fell from \$19.2 billion in 2023-24 to \$15 billion in 2024-25.

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Ques: Who did Divya Deshmukh defeat to reach the final of the FIDE Women's World Cup 2025?

दिव्या देशमुख ने FIDE महिला विश्व कप 2025 के फाइनल में पहुंचने के लिए किसे हराया?

- A. Lei Tingjie / लेई तिंजजी
- B. D. Harika / डी. हरिका
- C. Tan Zhongyi / तान झोंगयी
- D. Ju Wenjun / जू वेनजुन
- E. R. Vaishali / आर. वैशाली

Answer: Option C

Explanation:

- In the semifinals of the FIDE Women's World Cup 2025, Divya Deshmukh defeated former World Champion Tan Zhongyi of China with a score of 1.5–0.5.
- With this historic victory, Divya became the first Indian to qualify for the Women's Candidates Tournament, which will determine the challenger to the reigning women's world champion.
- Earlier in the tournament, she eliminated strong contenders like Zoner Jhu (China) and D. Harika.
- This achievement marks a major milestone in Indian women's chess, signaling a new era led by emerging talents like Divya, following in the footsteps of stars such as R. Vaishali.
- In the other semifinal, Koneru Humpy played a draw against Lei Tingjie, with the winner to face Divya in the final after a tiebreak.





Recent News headlines related to Sports

- Venus Williams becomes the oldest woman to win a WTA singles match since Martina Navratilova in 2004
- 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
- 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
- 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





Ques: As of July 25, 2025, which milestone has Prime Minister Narendra Modi achieved?

25 जुलाई 2025 तक प्रधानमंत्री नरेंद्र मोदी ने कौन-सा मील का पत्थर हासिल किया है?

- A. Longest-serving Prime Minister of India / भारत के सबसे लंबे समय तक सेवा करने वाले प्रधानमंत्री
- B. First Prime Minister to serve five terms / पाँच कार्यकाल तक सेवा करने वाले पहले प्रधानमंत्री
- C. India's second-longest-serving Prime Minister in consecutive terms / लगातार कार्यकाल के साथ भारत के दूसरे सबसे लंबे समय तक सेवा करने वाले प्रधानमंत्री
- D. First Prime Minister from the Armed Forces / सशस्त्र बलों से पहले प्रधानमंत्री
- E. First PM to serve without contesting elections / बिना चुनाव लड़े सेवा करने वाले पहले प्रधानमंत्री

Answer: Option C

Explanation:

- As of July 25, 2025, Prime Minister Narendra Modi completed 4,078 consecutive days in office, making him India's second-longest-serving Prime Minister in unbroken tenure, surpassing Indira Gandhi's 4,077 days.
- The record for the longest unbroken tenure is still held by Jawaharlal Nehru.
- PM Modi has also matched Nehru in winning three successive Lok Sabha elections (2014, 2019, 2024).
- He is India's first post-Independence-born PM, longest-serving non-Congress PM, and the first non-Congress leader to complete two full terms.

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Ques: How many MoUs were signed between India and the Maldives during Prime Minister Narendra Modi's visit in July 2025?

जुलाई 2025 में प्रधानमंत्री नरेंद्र मोदी की यात्रा के दौरान भारत और मालदीव के बीच कितने समझौता ज्ञापन (MoUs) पर हस्ताक्षर किए गए?

- A. 6
- B. 5
- C. 7
- D. 8
- E. 10

Answer: Option A

Explanation:

- India and the Maldives signed six MoUs during PM Modi's visit.
- A Rs.4850 crore line of credit was extended to the Maldives.
- PM Modi was the Guest of Honour at the 60th Independence Day of the Maldives (26 July 2025).
- The Maldives gained independence from British rule in 1965.
- A commemorative stamp was released showing Indian boat Uru and Maldivian Vadhu Dhoni.
- The new agreement reduces Maldives' annual loan repayment to India from \$51 million to \$29 million.
- It was Prime Minister Modi's third visit to the Maldives, following his visits in November 2018 and June 2019

Six MoUs between India and the Maldives are as follows :

1. Cooperation in the field of fisheries and aquaculture
2. Cooperation in meteorology
3. Cooperation in digital public infrastructure
4. Recognition of the Indian pharmacopoeia in the Maldives
5. MoU between National Payment Corporation of India International Limited and the Maldives Monetary Authority for the implementation of the UPI payment system in the Maldives





Recent News Headlines Related to MoU and agreement :

- India and the United Kingdom signed a Comprehensive Economic and Trade Agreement (CETA) at Chequers Estate, UK.
- 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)





Ques: How much tax and penalty has the government raised under the Black Money (Undisclosed Foreign Income and Assets) Act, 2015 between July 1, 2015 and March 31, 2025?

जुलाई 2015 से मार्च 2025 के बीच सरकार ने ब्लैक मनी एक्ट (2015) के तहत कितना टैक्स और जुर्माना वसूला है?

- A. Rs.2,476 crore
- B. Rs.4,164 crore
- C. Rs.35,105 crore
- D. Rs.338 crore
- E. Rs.10,000 crore

Answer: Option C

Explanation:

- Under the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015 (BMA), the government raised tax and penalty demands of Rs.35,105 crore between July 1, 2015 and March 31, 2025.
- A total of 1,021 assessments were completed and 163 prosecution complaints were filed under the Act.
- The government recovered Rs.338 crore in tax, penalty, and interest during this period.
- It is mandatory to disclose foreign assets/income in I-T returns under BMA, and non-disclosure attracts penalties.
- In the 2015 one-time compliance window, 684 disclosures worth Rs.4,164 crore were made, and Rs.2,476 crore was collected in tax and penalties.





Ques: What is commemorated on 26 July as Kargil Vijay Diwas in India?
भारत में 26 जुलाई को कारगिल विजय दिवस किस उपलक्ष्य में मनाया जाता है?

- A. Signing of Shimla Agreement / शिमला समझौते पर हस्ताक्षर
- B. Completion of Operation Meghdoot / ऑपरेशन मेघदूत की पूर्णता
- C. India's victory in the 1971 war / 1971 युद्ध में भारत की विजय
- D. India's victory in the Kargil War / कारगिल युद्ध में भारत की विजय
- E. Start of Operation Cactus / ऑपरेशन कैक्टस की शुरुआत

Answer: Option D

Explanation:

- 26 July is celebrated as Kargil Vijay Diwas to commemorate India's victory over Pakistan in the Kargil War of 1999.
- The war took place between May and July 1999 in Kargil and along the Line of Control (LoC).
- Pakistani forces infiltrated Indian positions during the winter of 1998-99 in the Drass and Batalik sectors.
- India launched Operation Vijay, recapturing key posts like Tiger Hill.
- The war was notable for being fought at extreme altitudes, some over 18,000 feet, and was the first Indian war broadcast live on TV.
- The conflict ended on 26 July 1999, hence the day is marked annually as Kargil Vijay Diwas.





Ques: When is the International Day for Judicial Well-being observed, and what was the theme for 2024?

न्यायिक कल्याण के लिए अंतर्राष्ट्रीय दिवस कब मनाया जाता है, और 2024 का विषय क्या था?

- A. 10 December; Upholding Justice for All / 10 दिसंबर; सभी के लिए न्याय सुनिश्चित करना
- B. 25 July; Justice begins with well-being / 25 जुलाई; न्याय कल्याण से शुरू होता है
- C. 14 June; Well-being and Human Rights / 14 जून; कल्याण और मानवाधिकार
- D. 21 May; Building Judicial Resilience / 21 मई; न्यायिक लचीलापन बनाना
- E. 1 October; Health of Judges, Health of Justice / 1 अक्टूबर; न्यायाधीशों का स्वास्थ्य, न्याय का स्वास्थ्य

Answer: Option B

Explanation:

- The International Day for Judicial Well-being is observed on 25 July.
- Theme for 2024: "Justice begins with well-being"
- The United Nations General Assembly officially proclaimed this day in March 2025.
- The Nauru Declaration on Judicial Well-being, adopted in July 2024 by UNODC and the Nauru Judiciary, highlights the importance of judges' well-being in ensuring judicial integrity, independence, and the quality of justice.

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Important days :

- 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")
- 16 July : World Snake Day (Theme—“Respect, Don’t Fear: Protecting Nature’s Silent Guardians”)
- 16 July : Artificial Intelligence (AI) Appreciation Day
- 16 July : 97th Foundation Day of ICAR
- 17 July : World Day for International Justice
- 18 July : Nelson Mandela International Day (Theme 2025 : It’s still in our hands to combat poverty and inequity)
- 18 July : Tamil Nadu Day
- 19 July : Mangal Pandey birth anniversary
- 20 July : International Moon Day (Theme 2025 One Moon, One Vision, One Future)
- 20 July : International Chess Day (theme for 2025 is “Every Move Counts”)
- 22 July : National Mango Day
- 22 July : Pi Approximation Day
- 22 July : World Brain Health Day (2025 theme - "Brain Health for All Ages")





IMPORTANT ONE – LINER Current Affairs

Uttarakhand Forest Department has launched a first-of-its-kind systematic plant conservation programme to restore 14 critically endangered plant species to their original ecosystems in the Western Himalayas.

Veteran Wrestler Hulk Hogan passed away due to cardiac arrest in Florida, US. He was 71. Hogan had won six World Wrestling Entertainment (WWE) Championships.

World Food India 4th Edition Organised by Union Ministry of Food Processing Industries, with the India Trade Promotion Organisation at New Delhi. Its Theme is “Processing for Prosperity”

The Ministry of Culture, organized a high-level Museum Roundtable on Latest Advancements in the Museum Sector at the National Museum, New Delhi

Justin Nsengiyumva, who served as deputy governor of the National Bank of Rwanda Appointed as Prime Minister of Rwanda. Kigali is the Capital of Rwanda and its Currency is Rwandan Franc

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महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

उत्तराखंड वन विभाग ने पश्चिमी हिमालय में 14 गंभीर रूप से संकटग्रस्त पादप प्रजातियों को उनके मूल पारिस्थितिक तंत्र में पुनर्स्थापित करने के लिए अपनी तरह का पहला व्यवस्थित पादप संरक्षण कार्यक्रम शुरू किया है।

दिग्गज पहलवान हल्क होगन का अमेरिका के फ्लोरिडा में हृदय गति रुकने से निधन हो गया। वह 71 वर्ष के थे। होगन ने छह विश्व कुश्ती मनोरंजन (WWE) चैंपियनशिप जीती थीं।

विश्व खाद्य भारत का चौथा संस्करण केंद्रीय खाद्य प्रसंस्करण उद्योग मंत्रालय द्वारा भारत व्यापार संवर्धन संगठन के साथ नई दिल्ली में आयोजित किया गया। इसका विषय "समृद्धि के लिए प्रसंस्करण" है।

संस्कृति मंत्रालय ने राष्ट्रीय संग्रहालय, नई दिल्ली में संग्रहालय क्षेत्र में नवीनतम प्रगति पर एक उच्च-स्तरीय संग्रहालय गोलमेज सम्मेलन का आयोजन किया।

जस्टिन न्सेंगियुम्वा, जिन्होंने रवांडा के राष्ट्रीय बैंक के उप-गवर्नर के रूप में कार्य किया, को रवांडा का प्रधानमंत्री नियुक्त किया गया। किगाली रवांडा की राजधानी है और इसकी मुद्रा रवांडा फ्रैंक है।

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