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Ques: Which NBFC had the RBI withdrawn the Corrective Action Plan (CAP) from in 2024?

- A. Bajaj Finance
- B. Muthoot Finance
- C. Religare Finvest Limited
- D. L&T Finance
- E. Shriram Finance

Answer: Option C

Explanation:

- The Reserve Bank of India (RBI) officially withdrew the Corrective Action Plan (CAP) imposed on Religare Finvest Limited (RFL), a wholly-owned subsidiary of Religare Enterprises Limited (REL).
- CAP was imposed on January 18, 2018, due to irregularities found in the inspection dated March 31, 2017.
- RFL had accumulated losses of Rs.2,270 crores till March 2022, primarily due to large-scale fund misappropriation.
- The company made significant progress by completing a one-time settlement with 16 lenders in March 2023, repaying over Rs.9,000 crores to the banking system.

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Recent News Headlines Related to RBI

- The Reserve Bank of India (RBI) cancelled the license of The Karwar Urban Cooperative Bank Ltd., Karwar, effective from July 23, 2025
- 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RBI has disclosed that Rs.2000 denomination banknotes valued at Rs.6,099 crore are still in circulation, despite being withdrawn from active use on May 19, 2023.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





Ques: How much capital is IndusInd Bank planning to raise in total?

- A. Rs.10,000 crore
- B. Rs.26,000 crore
- C. Rs.20,000 crore
- D. Rs.30,000 crore
- E. Rs.15,000 crore

Answer: Option D

Explanation:

- IndusInd Bank has announced a total fundraising plan of Rs.30,000 crore.
- This includes Rs.20,000 crore through debt (domestic or foreign) and Rs.10,000 crore via equity instruments such as ADRs, GDRs, or QIP.
- The move also supports the plan to increase promoter stake to 26% (from 15.08%) with RBI's in-principle approval.
- Governance reforms include appointing two new board members from the Hinduja Group (promoter group).
- This step comes after regulatory concerns raised by RBI and SEBI regarding unreported forex losses and insider trading allegations.

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Ques: How much fund is Sagarmala Finance Corp planning to raise in its first tranche?

- A. Rs.2,000 crore
- B. Rs.5,000 crore
- C. Rs.4,000 crore
- D. Rs.6,000 crore
- E. Rs.3,500 crore

Answer: Option C

Explanation:

- Sagarmala Finance Corp Ltd (SFCL), India's first maritime NBFC, is planning to raise Rs.4,000 crore in its first tranche within the next six months.
- The funds will be raised through various channels such as bank loans, bonds, and non-convertible debentures (NCDs).
- SFCL is a subsidiary of India Ports Global Ltd (IPGL) and has already invested ₹540 crore in port and railway infrastructure.

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Ques: Why did the RBI recently conduct a Rs.50,000 crore variable rate repo (VRR) auction?

- A. To control inflation
- B. To support rupee exchange rate
- C. Due to GST-related outflows straining liquidity
- D. To regulate foreign investments
- E. Due to rising interest rates

Answer: Option C

Explanation:

- Liquidity in the banking system came under strain due to GST-related outflows.
- To address this, the Reserve Bank of India (RBI) conducted a two-day Variable Rate Repo (VRR) auction worth Rs.50,000 crore.
- Banks submitted bids worth Rs.71,902 crore, but the RBI accepted Rs.50,001 crore at a weighted average rate of 5.58% to infuse liquidity into the system.

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Ques: How much penalty has IRDAI imposed on Star Health for violating cyber security norms?

- A. Rs.5 crore
- B. Rs.2.5 crore
- C. Rs.4 crore
- D. Rs.3.39 crore
- E. Rs.6 crore

Answer: Option D

Explanation:

- The Insurance Regulatory and Development Authority of India (IRDAI) has imposed a penalty of Rs.3.39 crore on Star Health and Allied Insurance.
- The penalty is related to the violation of Information & Cyber Security Guidelines issued by IRDAI.
- Along with the monetary fine, IRDAI has also issued a formal warning to the insurer.
- This action highlights IRDAI's focus on ensuring strict compliance with cybersecurity protocols in the insurance sector.

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Recent Penalties imposed on Banks :

- Shriram Finance Limited violated provisions of the RBI (Digital Lending) Directions, 2025. This led to a Rs.2.70 lakh penalty under the RBI Act, 1934
- RBI fined HDFC Bank Ltd. Rs.4.88 lakh for breaking rules when issuing a term loan to a customer
- SEBI imposed a Rs.25 lakh fine on BSE Ltd for regulatory violations between February 2021 and September 2022
- The Insurance Regulatory and Development Authority of India (IRDAI) imposed a fine of Rs.1 crore on Edelweiss Life Insurance for violating corporate governance norms
- The Reserve Bank of India (RBI) imposed a Rs.29.60 lakh penalty on Fino Payments Bank
- SEBI (Securities and Exchange Board of India) imposed a fine of Rs.25 lakh on MCX, India's largest commodity exchange
- RBI imposed a penalty of Rs.63.6 lakh on Union Bank of India for violating provisions of the Banking Regulation Act, 1949 and failing to comply with guidelines related to credit flow to agriculture, particularly in providing collateral-free agricultural loans
- The Insurance Regulatory and Development Authority of India (IRDAI) imposed a Rs.1 crore penalty on Acko General Insurance
- The Reserve Bank of India (RBI) imposed a Rs.50 lakh penalty on Deutsche Bank AG, India on May 13, 2025
- The Reserve Bank of India (RBI) imposed a penalty of Rs.29.60 lakh on Yes Bank Limited on May 16, 2025
- In May 2025, the Reserve Bank of India (RBI) penalised State Bank of India (SBI) and Jana Small Finance Bank for non-compliance with regulatory norms. SBI was fined Rs.1.72 crore for failing to comply with certain RBI directions
- Jana Small Finance Bank was fined Rs.1 crore for contravening provisions of the Banking Regulation Act, 1949
- RBI imposed a monetary penalty of Rs.31.80 lakh on IDBI Bank Limited on April 30, 2025, for non-compliance with regulatory directions
- RBI imposed a monetary penalty of Rs.61.40 lakh on Bank of Baroda on April 29, 2025, for non-compliance with directions related to financial services, customer service, and deposit interest rates





Ques: Which Indian bank has launched the country's first biometric authentication solution for e-commerce card transactions?

- A. HDFC Bank
- B. ICICI Bank
- C. State Bank of India
- D. Axis Bank
- E. Federal Bank

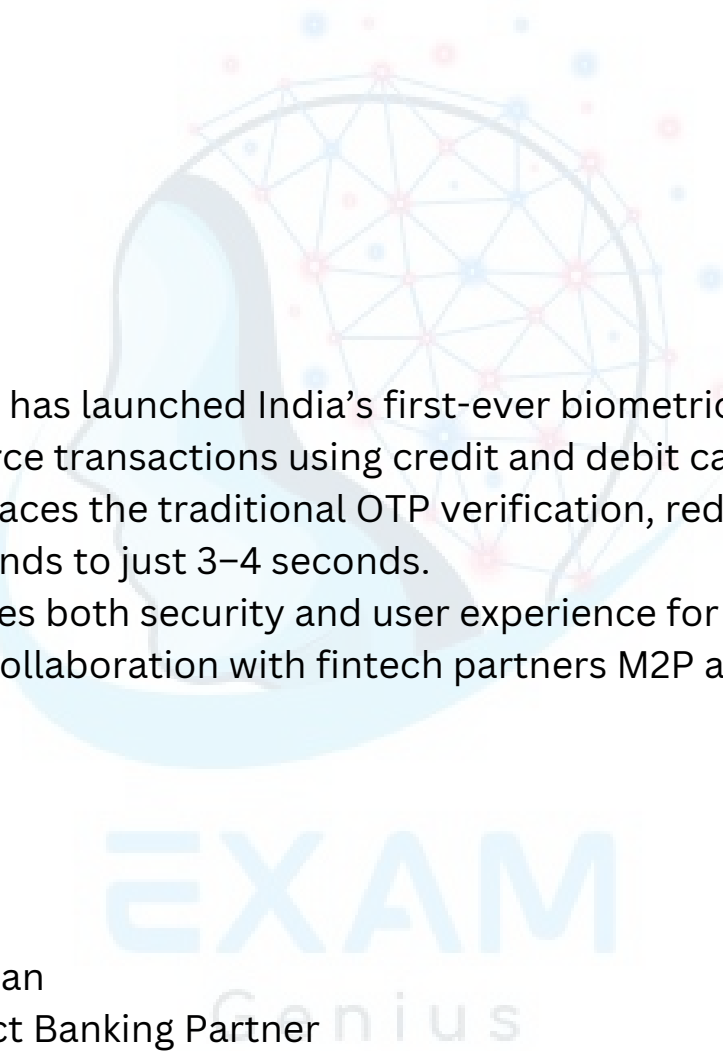
Answer: Option E

Explanation:

- Federal Bank Limited has launched India's first-ever biometric authentication solution for e-commerce transactions using credit and debit cards.
- This new system replaces the traditional OTP verification, reducing the transaction time from 30–60 seconds to just 3–4 seconds.
- The initiative enhances both security and user experience for online shoppers.
- It was developed in collaboration with fintech partners M2P and MinkasuPay.

About Federal Bank :

- Established : 1931
- HQ : Kochi, Kerala
- MD & CEO : KVS Manian
- Tagline : Your Perfect Banking Partner





Recent Facilities Launched in Banking & Insurance Sector :

- 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
- Equitas Small Finance Bank (ESFB) launched two specialized financial products Foreign Currency Non-Resident (FCNR)(B) Deposit Account and Equitas Explorer Savings Account
- '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)





Ques: In which state did DRDO successfully test the ULPGM-V3 missile from a UAV?

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

Answer: Option B

Explanation:

- DRDO successfully conducted the flight trial of the UAV Launched Precision Guided Missile (ULPGM)-V3 at the Palakolanu National Open Air Range (NOAR) in Kurnool, Andhra Pradesh.
- The range was established by the Defence Electronics Research Laboratory (DLRL).
- This test marks a significant advancement in India's indigenous defence technology.
- Defence Minister Rajnath Singh commended DRDO, startups, and industry partners for their contribution to this achievement.

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Recent News Headlines Related to DRDO

- India's first Make-in-India cost-effective advanced Carbon Fibre Foot Prosthesis was indigenously designed and developed by DRDO's Defence Research & Development Laboratory (DRDL) in collaboration with AIIMS Bibinagar, Telangana
- Defence Research and Development Organization has developed India's first indigenous Photonic Radar, marking a significant milestone in India's air defence technology, with ultra-high resolution, stealth detection, and immunity to electronic jamming
- India is developing the Extended Trajectory-Long Duration Hypersonic Cruise Missile (ETLDHCM) under DRDO's Project Vishnu, marking a significant leap in defence technology
- DRDO is developing three variants of the Kusha air defence system – M1, M2, and M3. Among them, Kusha M3 will have the longest range, capable of intercepting threats at more than 400 km
- DRDO has inaugurated the Quantum Technology Research Centre (QTRC) spearheaded by the Solid State Physics Laboratory (SSPL) and is aligned with India's National Quantum Mission.
- The Defence Materials Stores and Research & Development Establishment (DMSRDE), Kanpur, a laboratory under DRDO, has successfully developed a nanoporous multilayered polymeric membrane designed for high-pressure seawater desalination
- Prime Minister Narendra Modi laid the foundation stone of the DRDO Missile Test Range at Nagayalanka, Krishna district, Andhra Pradesh, with an investment of around Rs 1,460 crore
- The Multi-Influence Ground Mine (MIGM) is an advanced underwater naval mine developed by DRDO, led by the Naval Science & Technological Laboratory, Visakhapatnam
- DRDO successfully conducted maiden flight trials of the Stratospheric Airship Platform at the Sheopur trial site in Madhya Pradesh
- DRDO successfully conducted release trials of the Long-Range Glide Bomb (LRGB) 'Gaurav' from a Su-30 MKI aircraft
- The DRDO successfully test-fired the Vertically Launched Short-Range Surface-to-Air Missile (VLSRSAM) for the Indian Navy



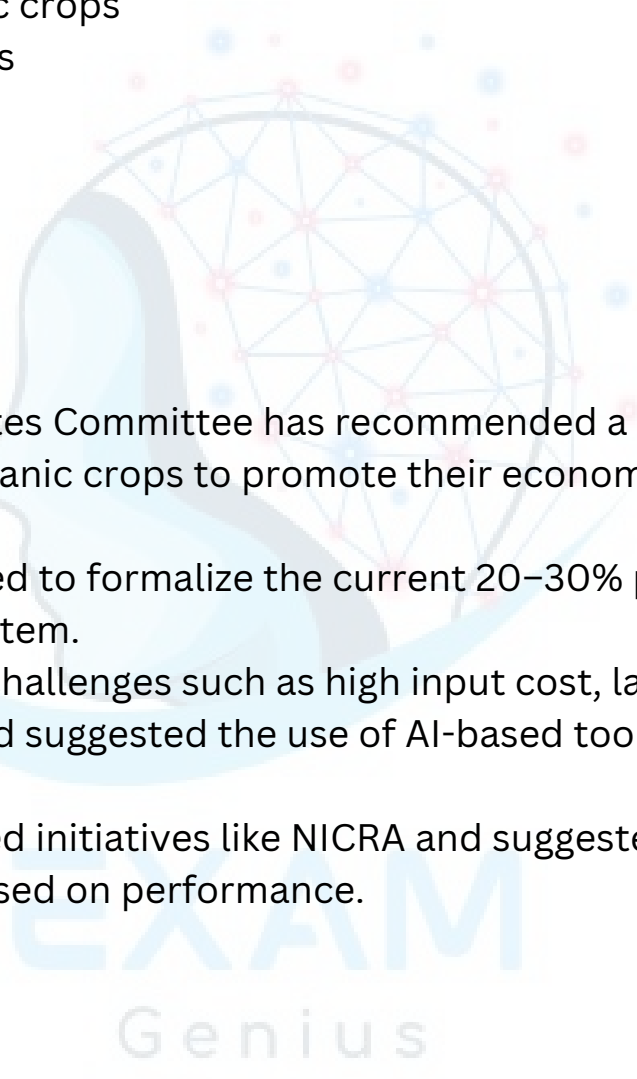
Ques: What has the Parliamentary Estimates Committee recommended for organic crops?

- A. Removal of all MSPs
- B. Same MSP as regular crops
- C. No MSP needed
- D. Separate MSP for organic crops
- E. MSP only for export crops

Answer: Option D

Explanation :

- The Parliamentary Estimates Committee has recommended a separate Minimum Support Price (MSP) for organic crops to promote their economic viability and wider adoption.
- It also emphasized the need to formalize the current 20–30% premium on organic produce under the MSP system.
- The report identified key challenges such as high input cost, lack of bio-fertilizers, and weak supply chains, and suggested the use of AI-based tools for real-time monitoring.
- The committee appreciated initiatives like NICRA and suggested resuming ranking of Krishi Vigyan Kendras based on performance.





Ques: As per the report, by how much is India's chemical exports to the UK expected to grow by 2025–26?

- A. 30–40%
- B. 20–25%
- C. 70–80%
- D. 50–60%
- E. 10–15%

Answer: Option A

Explanation:

- The India–UK trade deal allows duty-free access to a \$23 billion UK market, benefiting MSMEs across labour-intensive sectors.
- This includes leather, footwear, textiles, gems & jewellery, furniture, and sports goods.
- The pact is expected to boost India's chemical exports to the UK by 30–40%, reaching a value of \$650–750 million by FY 2025–26.
- Tariffs on key items like marine products (previously 20%), textiles (12%), and base metals (10%) have been reduced to 0%, boosting India's export competitiveness.
- Additionally, 1,800 Indian chefs, yoga instructors, and musicians will be allowed temporary work access to the UK every year.

Other projections include:

- Leather & footwear exports to UK crossing \$900 million.
- Marine exports potentially reaching \$5.4 billion.
- Textile exports (currently \$1.79 billion) are likely to double in 2 years.
- India gaining 5% additional market share in UK within 1–2 years.





Recent News Headlines Related to MoU and agreement :

- The Ministry of Defence (MoD) has signed a Rs.2,000 crore contract with Bharat Electronics Limited (BEL) for the supply of Air Defence Fire Control Radars.
- 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





Ques: Under the India-UK CETA agreement, what percentage of India's agricultural and processed food products will be allowed zero-duty access to the UK market?

- A. 75%
- B. 85%
- C. 90%
- D. 95%
- E. 100%

Answer: Option D

Explanation:

- The India-UK Comprehensive Economic and Trade Agreement (CETA) grants 95% of Indian agricultural and processed food products duty-free access to the \$37.5 billion UK market.
- This is expected to significantly benefit Indian farmers and exporters by boosting exports and income.
- Products benefiting include turmeric, pepper, cardamom, mango pulp, pickles, pulses, shrimp, tuna, and fishmeal.
- Earlier duties on some items ranged from 4.2% to 8.5%, now reduced to zero.
- Excluded from the agreement are sensitive sectors like dairy, edible oils, and apples.

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Ques: What is the estimated value of India's pharma exports to the UK in FY24?

- A. \$500 million
- B. \$750 million
- C. \$1.1 billion
- D. \$914 million
- E. \$1.5 billion

Answer: Option D

Explanation:

- In FY24, India's pharmaceutical exports to the UK amounted to \$914 million, showcasing robust trade in the pharma sector.
- The UK levies no tariff on Indian pharmaceutical products.
- The new India-UK pact aims to reduce registration timelines for Indian pharma and medtech exporters – possibly from 1.5–2 years to less than a year.
- A similar India-UAE trade pact had earlier reduced the registration window to 90 days, setting a precedent.
- The agreement also promises to boost bulk drug imports, CDMO (Contract Development and Manufacturing Organization) collaborations, joint research, and increase foreign direct investment (FDI) in the sector.

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Ques: Araku Valley Coffee received duty-free access under Free Trade Agreement with which country?

- A. USA
- B. Australia
- C. United Kingdom
- D. Germany
- E. Japan

Answer: Option C

Explanation:

- Under the India–UK Free Trade Agreement (FTA), Araku Valley Coffee has received duty-free access to the United Kingdom market.
- The initiative is supported by Girijan Cooperative Corporation (GCC), Andhra Pradesh's tribal welfare agency.
- Coffee cultivation started 65 years ago and gained momentum from 1985 onwards through state promotion.
- Between 2015–2025, GCC invested over Rs.100 crore, bringing 25,000 families under cultivation programs.
- In 2024–25, GCC offered record procurement prices of Rs.450/kg (Arabica parchment) and Rs.330/kg (Arabica cherry).
- 6,000 acres have been certified as organic plantations, and the coffee received a GI tag in 2019.

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Ques: According to Union Minister Dr. Jitendra Singh, what are the 3 A's needed to meet the aspirations of Indian youth?

- A. Ability, Aim, Action
- B. Awareness, Aptitude, Avenue
- C. Awareness, Ambition, Achievement
- D. Aspire, Apply, Achieve
- E. None of the above

Answer: Option B

Explanation:

- Union Minister Dr. Jitendra Singh highlighted the “3 A” formula – Awareness, Aptitude, and Avenue – during the CSIR Jigyasa Programme’s “One Day as a Scientist” (ODAS) celebration at the CSIR-National Physical Laboratory.
- He emphasized that India’s youth must be supported through these three pillars to fulfill their scientific and career aspirations.
- The Minister also recommended enhancements such as parental participation in ODAS, scientist visits to rural schools, and private sector mentorship to further build scientific curiosity and opportunities among students.

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News Headlines Related to Ministry :

- 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 Health and Family Welfare announced that 6 crore individuals have been screened under the National Sickle Cell Anemia Elimination Mission
- 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



Ques: What is the primary objective of the Palna Scheme under Mission Shakti's Samarthya vertical?

- A. Providing nutrition supplements to pregnant women
- B. Offering employment to rural women
- C. Bridging the childcare gap by offering crèche facilities
- D. Supporting women entrepreneurs
- E. Providing free education to girl children

Answer: Option C

Explanation:

- The Palna Scheme, launched on April 1, 2022, under the Samarthya vertical of Mission Shakti, aims to bridge the childcare gap.
- It provides day-care and crèche facilities for children aged 6 months to 6 years across all States and Union Territories.
- Under the 15th Finance Commission cycle (till FY 2025–26), a total of 17,000 Anganwadi-cum-Crèches (AWCCs) were planned, out of which 14,599 have already been approved.

About Palna Scheme :

- Launched : 2022
- Previous name : National Creche Scheme
- Launched under : Samarthya Vertical of Umbrella Mission Shakti
- Ministry : Union Women and Child Development Ministry
- Aim : To provide quality crèche facilities in a safe and secure environment for children (from ages 6 months – 6 years), nutritional support, health and cognitive development of children, growth monitoring & immunization





Recent News Headlines Related to Schemes

- 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
- 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





Ques: According to the World Bank report, how much funding will Indian cities require by 2050 for climate-resilient infrastructure?

- A. \$1.2 trillion
- B. \$2.4 trillion
- C. \$3.0 trillion
- D. \$5.5 trillion
- E. \$950 billion

Answer: Option B

Explanation:

- As per the World Bank–Ministry of Housing and Urban Affairs joint report, Indian cities will require \$2.4 trillion by 2050 to develop climate-resilient infrastructure in response to rapid urbanisation and climate change.
- By 2030, 70% of new jobs in India will be generated in urban areas, driven by economic growth and demographic shifts.
- However, cities also face rising risks — including an estimated \$5 billion annual flood loss by 2030, as impermeable surfaces expand.
- India's urban population may reach 951 million by 2050, necessitating 144 million new homes by 2070.
- Without mitigation, heat-related deaths may exceed 3 lakh per year by 2050.
- The report also highlights the importance of the 74th Constitutional Amendment (1992) which gave constitutional status to Urban Local Bodies (ULBs) to strengthen local self-governance.

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Ques: What is the total number of enrolments under Atal Pension Yojana as of the current fiscal?

- A. 6 crore
- B. 7 crore
- C. 8 crore
- D. 9 crore
- E. 10 crore

Answer: Option C

Explanation:

- The Atal Pension Yojana (APY) is a voluntary and contributory pension scheme targeting the unorganised sector.
- It guarantees a monthly pension of Rs.1,000 to Rs.5,000 after the age of 60.
- According to the Finance Ministry, APY has crossed 8 crore total gross enrolments, with 39 lakh new subscribers added in the current fiscal year.
- The scheme continues to strengthen India's social security framework by encouraging long-term savings among informal workers.

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Ques: Who has been appointed as the full-time Chief Executive Officer (CEO) of the Indian Olympic Association (IOA)?

- A. Anurag Thakur
- B. Raghuram Iyer
- C. Rohit Rajpal
- D. Neeraj Chopra
- E. Rajeev Mehta

Answer: Option B

Explanation:

- Raghuram Iyer has been appointed as the full-time Chief Executive Officer (CEO) of the Indian Olympic Association (IOA).
- In parallel, the Athletes Anti-Doping Disciplinary Panel has been constituted with 7 members, headed by Rohit Rajpal, a former tennis player.
- The objective of the panel is to ensure transparent and fair adjudication of doping cases, and to promote awareness among athletes, trainers, and officials.
- India recorded a 3.8% doping positivity rate in 2023, highlighting the need for stricter anti-doping measures.

About Indian Olympic Association (IOA) :

- Established : 1927
- HQ : New Delhi
- President : P. T. Usha





Ques: Where is the 14th edition of the India–Singapore Joint Military Exercise ‘Bold Kurukshetra 2025’ being held?

- A. Pune
- B. Jodhpur
- C. Hyderabad
- D. Wellington
- E. Dehradun

Answer: Option B

Explanation:

- The 14th edition of India–Singapore Joint Military Exercise ‘Bold Kurukshetra 2025’ is being held at Jodhpur from 27th July to 04 August 2025.
- It is a bilateral military exercise between the Indian Army and the Singapore Armed Forces (SAF).
- The exercise involves the 42 Singapore Armoured Regiment of the 4 Singapore Armoured Brigade and the Indian Army’s Mechanised Infantry Regiment.

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Recent Appointment in different departments :

- Uma Kanjilal : Vice Chancellor of the Indira Gandhi National Open University (IGNOU) becoming the first woman to hold the post
- Nirmal K. Minda : Senior Vice President of the Associated Chambers of Commerce and Industry of India (ASSOCHAM) (succeed Sanjay Nayar)
- Manish Tiwary : Chairman of the board of Nestle India
- Ashok Chaudhary : Chairman of the Gujarat Cooperative Milk Marketing Federation (GCMMF) (replaced Shamal Patel)
- Gordhan Dhameliya : Chairman of Rajkot District Cooperative Milk Producers' Union Ltd
- 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)





Recent News Headlines Related to Defence Exercise :

- The Indian Navy and the Republic of Singapore Navy (RSN) jointly organize the Singapore India Maritime Bilateral Exercise (SIMBEX), which is one of India's longest continuous maritime exercises
- Talisman Sabre 2025 is the 11th edition of a major bilateral military exercise led by Australia, started on July 13, 2025. It is the largest bilateral military drill between Australia and the United States, held biennially since 2005
- The Indian Army conducted a military exercise titled 'Prachand Shakti' in Meerut. It was organised by the Charging RAM Division at the Kharga Corps Field Training Area
- The Japan Coast Guard Ship Itsukushima arrived at Chennai Port as part of a Global Ocean Voyage Training. The port call will culminate in a joint sea exercise named 'Jaa Mata' (meaning See you later) on July 12, 2025
- ConvEx-3 (2025) is a full-scale international emergency preparedness exercise focused on nuclear or radiological emergencies with potential cross-border impacts
- The 53rd edition of NATO's premier multinational maritime-focused exercise, BALTOPS 25, was launched in Latvia
- Tiger Claw is the first-ever joint exercise between the Special Forces of the Indian Air Force (Garud) and the United States Air Force Special Forces
- The 8th edition of Exercise Shakti 2025, a biennial bilateral military exercise between India and France, will be held at La Cavalerie, France, from June 18 to July 1, 2025
- The India-U.K. joint naval Passage Exercise (PASSEX) took place in the North Arabian Sea on June 9–10, 2025. The Indian Navy was represented by INS Tabar (a stealth frigate), a submarine, and a P-8I maritime patrol aircraft
- The 22nd edition of the multinational exercise 'Khaan Quest' is being held in Mongolia from June 14 to 28, 2025. It was first initiated in 2003 by the USA and Mongolia, and has been a multinational event since 2006
- The 17th edition of the India–Mongolia joint military exercise Nomadic Elephant was held in Ulaanbaatar, Mongolia
- Iran and Azerbaijan launched the "Aras-2025" joint special forces military exercise. It was conducted from May 18 to 21, 2025, involving Iran's Islamic Revolutionary Guard Corps and Azerbaijani troops
- Golden Dragon 2025 is a joint military exercise between China and Cambodia. The exercise is held at the Ream Naval Base in Sihanoukville, Cambodia's southern coast



Ques: Which state has the highest crop insurance premium default under PMFBY as of FY25?

- A. Rajasthan
- B. Madhya Pradesh
- C. Andhra Pradesh
- D. Uttar Pradesh
- E. Tamil Nadu

Answer: Option C

Explanation:

- Under the Pradhan Mantri Fasal Bima Yojana (PMFBY), state governments have defaulted over Rs.6,450 crore in crop insurance settlements between FY21 and FY25.
- Andhra Pradesh is the top defaulter state, with a pending amount of Rs.2,565 crore.
- Other major defaulters include Rajasthan (Rs.1,525 cr), Madhya Pradesh (Rs.1,468 cr), Tamil Nadu (Rs.124 cr), and Uttar Pradesh (Rs.121 cr).
- From Kharif 2026, states must deposit premiums in escrow accounts in advance.
- A 12% penalty clause has been introduced to penalize delayed claim settlements by insurance companies.
- The government has mandated a minimum of 50% crop yield data to be collected via Yes-Tech, a tech-based estimation system.
- Currently, PMFBY is active in 23 states/UTs with premium sharing: Centre - 40%, State - 48%, Farmers - 12%.
- Farmer enrollment has grown from 3.17 crore (2022-23) to 4.19 crore (2024-25).





Ques: Who has been awarded the GP Birla Memorial Award in 2025?

- A. Dr. S. Somanath
- B. Dr. Venkataraman Ramakrishnan
- C. Dr. A. P. J. Abdul Kalam
- D. Dr. V. Narayanan
- E. Dr. Jogesh Pati

Answer: Option D

Explanation:

- Dr. V. Narayanan, the current Chairman of ISRO and Secretary of the Department of Space, has been honored with the GP Birla Memorial Award 2025.
- The award is presented by the GP Birla Archaeological Astronomical and Scientific Institute.
- This prestigious award has previously been given to 32 Nobel laureates, including Venkataraman Ramakrishnan, Jogesh Pati, A.P.J. Abdul Kalam, and former ISRO chairman Kasturirangan.

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Recent News Headlines Related to Awards & Winners :

- Mrs Earth International 2025. : Vidhu Ishiqa
- Rashtriya Krishi Vigyan Puraskar – 2025 in category of Innovation & Technology in Agriculture & Allied Sciences : ICAR-Sugarcane Breeding Institute, Coimbatore scientists
- National Geospatial Practitioner Award 2025 : Indian National Centre for Ocean Information Services (INCOIS)
- Open-Source GIS Cohort Award : Bhadrachari Kothagudem district in Telangana
- Kalinga Ratna Award-2024 : Union Minister for Education, Shri Dharmendra Pradhan
- literary award, 'Sarala Samman' : Shri Bijaya Nayak
- Poligras Magic Skill Award for Year 2024-25 : Indian Women's Hockey team forward player, Deepika Sehrawat
- International Organisation for Standardisation (ISO) 9001:2015 certification : Arthunkal police station in Alappuzha
- 'Hem Bahadur Malla Award 2080' : Kalyan Shrestha
- Chintha Raveendran Award for 2025 : Sarankumar Limbale
- 2025 United Nations Population Award (Individual Category) : Varsha Deshpande, a women's rights advocate from Satara, Maharashtra
- India Energy Storage Alliance (IESA) Industry Excellence Award 2025 under the category of State Leadership – Battery Manufacturing : Telangana
- 2025 PEN Pinter Prize : Leila Aboulela
- Namibia's highest civilian honour, the "Order of the Most Ancient Welwitschia Mirabilis" : Prime Minister Narendra Modi
- 'Grand Collar of the National Order of the Southern Cross' highest civilian honour of Brazil : Prime Minister Narendra Modi
- 21st P. Kesavadev Awards : Shashi Tharoor and diabetologist Banshi Saboo
- NASA-NSS Space Settlement Design Contest 2025 : S.R.N. Mehta CBSE School in Kalaburagi, Karnataka
- Mental Health Award 2025 : Saima Wazed
- 'Key to the City of Buenos Aires' : Prime Minister Narendra Modi
- The Order of the Republic of Trinidad and Tobago : Prime Minister Narendra Modi





Ques: What is the objective of NASA's recently launched TRACERS mission?

- A. Study asteroid impacts on Earth
- B. Monitor Mars' atmosphere
- C. Explore the Moon's polar regions
- D. Study Earth's magnetic defense against space storms
- E. Detect exoplanets beyond the solar system

Answer: Option D

Explanation:

- TRACERS stands for Tandem Reconnection And Cusp Electrodynamics Reconnaissance Satellites.
- The mission was launched by NASA aboard a SpaceX Falcon 9 rocket from Vandenberg Space Force Base, California.
- It aims to study Earth's magnetic shield, especially in the polar cusp region near the North Pole, where space storms interact most directly with Earth's magnetic field.
- The mission will explore magnetic reconnection, a process where magnetic field lines from the Sun and Earth break and reconnect, releasing energy.
- Over a 12-month period, TRACERS will record around 3,000 crossings through these regions.

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Ques: When is the 87th Raising Day of the Central Reserve Police Force (CRPF) observed?

- A. August 15
- B. July 27
- C. December 28
- D. June 1
- E. January 26

Answer: Option B

Explanation:

- The 87th Raising Day of the CRPF was observed on July 27, 2025.
- The Central Reserve Police Force (CRPF) started as the Crown Representative Police on July 27, 1939.
- It was renamed as CRPF on December 28, 1949, after the enactment of the CRPF Act.
- CRPF is the only paramilitary force in India to have six all-women battalions.

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Important days :

- 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)
- 23 July : Lokmanya Tilak birth anniversary
- 23 July : Chandra Shekhar Azad birth anniversary
- 23 July : National Broadcasting Day
- 24 July : 166th INCOME TAX DAY (or Aaykar Divas)
- 25 July : World Embryologists Day (Also known as World IVF Day)
- 27 July : APJ Abdul Kalam's Death Anniversary



IMPORTANT ONE – LINER Current Affairs

According to the OECD-FAO Agricultural Outlook 2025–2034, India is expected to divert 22% of its sugar output toward ethanol production by 2034, significantly up from the current level of 9%. By 2034, India's sugar production is projected to increase by 8.7 million tonnes

Government of India (GoI) has extended President's Rule in Manipur by six months till 13 February 2026, citing continued social unrest and lack of suitable environment for free and fair elections. The Parliament has approved the extension of President's rule as per the Article 356 of the Constitution of India.

As per the India-UK Comprehensive Economic and Trade Agreement (CETA), 75,000 Indian skilled professionals will be allowed to work in the UK annually. They will be exempt from contributing to UK social security for 3 years.

India has resumed issuing tourist visas to Chinese nationals after 5 years, according to a statement by the Indian Embassy in Beijing. This decision is seen as a move towards normalising bilateral relations after the Galwan Valley clashes and LAC standoff in 2020.

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