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Ques: Which multilateral organization subscribed to Rs.1,301.25 crore worth of NCDs issued by Aditya Birla Capital to support India's renewable and e-mobility sectors?

- A. World Bank
- B. Asian Infrastructure Investment Bank (AIIB)
- C. Asian Development Bank
- D. International Monetary Fund (IMF)
- E. New Development Bank

Answer: Option B

Explanation :

- Asian Infrastructure Investment Bank (AIIB) has subscribed to Rs.1,301.25 crore worth of Non-Convertible Debentures (NCDs) issued by Aditya Birla Capital Limited (ABCL).
- The 3-year privately placed investment is aimed at strengthening renewable energy and e-mobility sectors in India.
- This move supports India's commitments under its Nationally Determined Contributions (NDCs) as part of the Paris Agreement 2015, helping the country transition to a sustainable infrastructure ecosystem.

About Asian Infrastructure Investment Bank :

- Established : 16 January 2016
- HQ : Beijing, China
- Members : 110 member states
- President : Zou Jiayi, former Vice Finance Minister of China





Ques: What was SBI's total profit in FY25, making it the most profitable Indian company for the third year in a row?

- A. Rs.53,820 crore
- B. Rs.41,633 crore
- C. Rs.70,901 crore
- D. Rs.29,910 crore
- E. Rs.1.36 lakh crore

Answer: Option C

Explanation :

- In FY25, State Bank of India (SBI) reported a record profit of Rs.70,901 crore, maintaining its position as the most profitable Indian company for the third consecutive year.
- This reflects a 52,000 times increase from Rs.1.36 crore profit in 1955.
- SBI also reported significant growth in deposits (Rs.53.82 lakh crore) and advances (Rs.41.63 lakh crore), showing massive expansion since its inception.
- The bank now holds 22.5% of total deposits and 19.4% of total credit among all scheduled commercial banks in India.

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Recent News Headlines Related to SBI :

- For FY 2024–25, State Bank of India (SBI) paid a dividend of Rs.8,076.84 crore to the central government
- SBI Life Insurance Company Limited and Vidyaniti LLP have jointly acquired a 4.25% stake in the National Highways Infra Trust (NHIT) for Rs.1,100.61 crore
- State Bank of India (SBI) reported a net profit of USD 9.2 billion (Rs.77,561 crore) in FY 2024–25
- The State Bank of India (SBI) has launched two major initiatives—‘Next LEAP’ and ‘SuPer SBI: Great to Greater’—aimed at employee engagement and skill development
- According to the State Bank of India (SBI), India's retail inflation, measured by the Consumer Price Index (CPI), is expected to remain below 3% in Q1 FY26 (April to June 2025)
- The State Bank of India (SBI) has announced a final dividend of Rs.15.90 per equity share for the financial year ending March 31, 2025
- The State Bank of India (SBI) will deploy ‘Grahak Mitras’ at 4,500 branches (which is 20% of its total 22,740 branches) to promote alternative banking channels
- A report by SBI projects India's retail inflation to remain between 3.9% and 4.0% in the first half (April–September) of FY 2025-26
- State Bank of India (SBI) has officially ended its special Amrit Kalash Fixed Deposit scheme from April 1, 2025
- Citi and the State Bank of India (SBI) have jointly announced a \$295 million social loan facility
- The National Bank for Agriculture and Rural Development (NABARD) and the State Bank of India (SBI) have signed MoU to boost rural development in Assam
- The State Bank of India's (SBI) Tokyo branch has provided a loan of JPY 26 billion (Rs 1,476 crore) to the Indian Renewable Energy Development Agency Limited (IREDA)
- State Bank of India (SBI), which holds a 30% share in India's ATM network with over 65,000 ATMs, earned Rs.331 crore in fees from ATM withdrawals in FY24



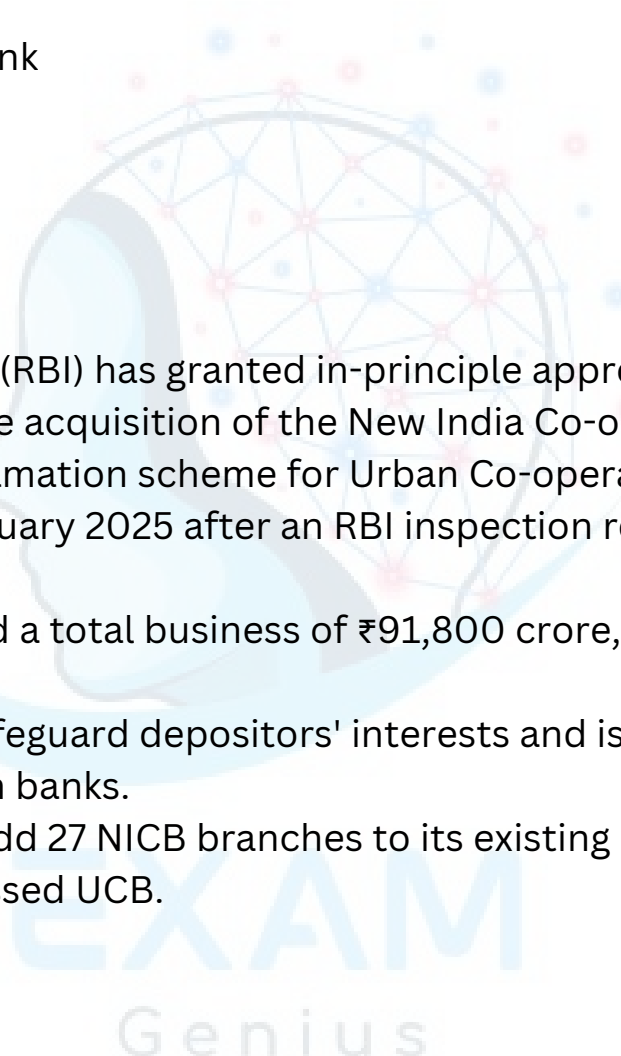
Ques: Which bank has received RBI's in-principle approval to acquire the fraud-hit New India Co-operative Bank (NICB)?

- A. Punjab & Maharashtra Co-op Bank
- B. Bharat Co-op Bank
- C. Cosmos Co-op Bank
- D. Saraswat Co-op Bank
- E. Shamrao Vithal Co-op Bank

Answer: Option D

Explanation:

- The Reserve Bank of India (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).
- NICB faced a crisis in February 2025 after an RBI inspection revealed ₹122 crore fund misappropriation.
- As of March 2025, SCB had a total business of ₹91,800 crore, while NICB stood at ₹3,500 crore.
- The acquisition aims to safeguard depositors' interests and is subject to approval by the shareholders of both banks.
- With this move, SCB will add 27 NICB branches to its existing 312 branches, marking its 8th acquisition of a stressed UCB.





Recent News Headlines Related to RBI

- As per the RBI's June 2025 Financial Stability Report, the Gross Non-Performing Assets (GNPA) ratio of Scheduled Commercial Banks (SCBs) is projected to rise marginally from 2.3% in March 2025 to 2.5% by March 2027 under the baseline scenario
- According to the June 2025 edition of RBI's Financial Stability Report (FSR), India's household debt as a percentage of GDP declined from 42.9% (June 2024) to 41.9% (December 2024).
- RBI has revised the operational hours for SDF and MSF. Effective July 1, 2025, these liquidity tools will now be available from 7:00 PM to 11:59 PM every day
- According to the RBI, India's external debt rose by 10% to USD 736.3 billion at the end of March 2025, up from USD 668.8 billion in March 2024
- RBI has issued new guidelines to tighten the security of Aadhaar Enabled Payment System (AePS) transactions and reduce fraud risks
- Panaji (Goa) based Instifi has received Certificate of Authorization (COA), a final authorization from RBI to operate as a licensed online Payment Aggregator (PA) under the Payments and Settlement Systems (PSS) Act, 2007
- As per the June 2025 bulletin of the Reserve Bank of India (RBI), India has emerged as the top destination in the Global South for Greenfield investments in the digital economy
- RBI has extended call money market hours by 2 hours, now operating from 9:00 AM to 7:00 PM
- RBI has scheduled a 7-day Variable Rate Reverse Repo (VRRR) auction of Rs.1 lakh crore on June 27, 2025 to absorb surplus liquidity in the banking system
- To address the rising issue of digital payment frauds, the Reserve Bank of India (RBI) is collaborating with major public and private sector banks to build a new platform named DPIP (Digital Payment Intelligence Platform)
- RBI has revised the priority sector lending (PSL) norms for Small Finance Banks (SFBs) effective from FY 2025–26
- RBI has eased project funding norms, especially for under-construction loans, to support infrastructure financing and reduce liquidity stress on banks
- RBI has amended the Master Direction – Import of Goods and Services, originally issued on January 1, 2016



Ques: Who has been appointed as the Chairperson of the Financial Services Institutions Bureau (FSIB)?

- A. T. V. Somnathan
- B. Bhanu Pratap Sharma
- C. Shaktikanta Das
- D. Ajay Seth
- E. Rajiv Gauba

Answer: Option B

Explanation :

- Bhanu Pratap Sharma, who serves as a part-time Chairperson, has been appointed as the Chairman of the Financial Services Institutions Bureau (FSIB).
- His tenure is valid until 30 June 2026, or until further orders, whichever is earlier.
- This is the second consecutive extension of FSIB leadership by the government.
- The FSIB was established on July 1, 2022, replacing the Banks Board Bureau (BBB), and is headquartered in Mumbai.

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Recent Appointment in Banking & Insurance Sector :

- 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)
- Stefan Schaffer : Chief Executive officer (CEO) of Deutsche Bank India (Replaced Dilipkumar Khandelwal)
- Swarup Kumar Saha : Managing Director and CEO of Punjab & Sind Bank
- Raman Aggarwal : Chief Executive Officer (CEO) of Finance Industry Development Council (FIDC) - Representative body of NBFCs
- Mauritanian economist Sidi Ould Tah : 9th President of the African Development Bank (AfDB)
- Asheesh Pandey : Managing Director and CEO of Union Bank of India (UBI)
- Prashant Thakker : Head of Citigroup Inc. corporate bank for South- and Southeast Asia
- Dinesh Pant and Ratnakar Patnaik : Managing Directors (MDs) of Life Insurance Corporation of India (LIC)





Ques: Which platform launched Web3 coins to enable decentralised crypto trading in India?

- A. WazirX
- B. Binance India
- C. CoinDCX
- D. CoinSwitch
- E. ZebPay

Answer: Option D

Explanation :

- CoinSwitch launched Web3 Coins to offer Indian investors direct access to over 1 lakh decentralised crypto tokens, enabling simplified trading in rupees.
- The initiative eliminates the need for wallet setup, token swaps, and network fees, making decentralised finance (DeFi) more accessible.
- This move targets mainstream investors by reducing technical barriers and has been driven by the fact that 34% of active CoinSwitch users engaged with new tokens in the past 6 months.
- Globally, DEX platforms recorded \$2.45 trillion in trading volume in the last year, highlighting the growing adoption of decentralised crypto trading.

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Ques: Which public sector bank recently waived penalties for non-maintenance of Minimum Average Balance (MAB) in savings accounts, effective July 1, 2025?

- A. Bank of Baroda
- B. UCO Bank
- C. Union Bank of India
- D. Indian Bank
- E. Punjab National Bank

Answer: Option E

Explanation :

- 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.
- This move is effective from July 1, 2025, and aims to support low-income households, women, and farmers by enhancing the accessibility of banking services.
- PNB has also reduced interest rates on savings accounts across all balance slabs as part of this customer-first initiative.

About Punjab National Bank :

- Established : 19 May 1894
- HQ : New Delhi
- MD & CEO : Ashok Chandra
- Tagline : The Name You Can Bank Upon

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Ques: SBI recently inaugurated ‘Global Trade Finance Centres’ in which two Indian cities?

- A. Mumbai and Chennai
- B. Kolkata and Hyderabad
- C. Delhi and Bengaluru
- D. Ahmedabad and Kochi
- E. Pune and Surat

Answer: Option B

Explanation :

- State Bank of India (SBI) inaugurated Global Trade Finance Centres in Kolkata and Hyderabad to boost domestic and international trade services.
- These hubs are designed to streamline import-export transactions, enabling faster processing, improved compliance, and better customer experience.
- SBI aims to enhance operational efficiency and reduce the transaction turnaround time through these specialized centres.
- This initiative is aligned with SBI's vision to strengthen India's trade infrastructure and improve ease of doing business for exporters and importers.

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Ques : What was the total UPI transaction volume recorded in June 2025?

- A. 18.68 billion
- B. 20.15 billion
- C. 17.92 billion
- D. 18.40 billion
- E. 19.05 billion

Answer: Option D

Explanation :

- According to NPCI (National Payments Corporation of India), Unified Payments Interface (UPI) recorded 18.40 billion transactions worth Rs.24.04 lakh crore in June 2025.
- This marked a 32% YoY growth in volume and 20% growth in transaction value.
- The average daily transaction volume stood at 613 million, with a daily value of Rs.80,131 crore.
- Though slightly lower than May 2025 (which had 18.68 billion transactions), UPI continues to show strong adoption and maturity.
- Experts expect future growth to come from embedded credit, B2B transactions, and IoT-based solutions.

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Ques: Who won the first National Skill Olympiad on seafood value addition organised by MPEDA at Seafood Expo Bharat in Chennai?

- A. Ravi Raj
- B. Thanseer K R
- C. Nitin Thomas
- D. Ajay Menon
- E. Manu Joseph

Answer: Option B

Explanation :

- The Marine Products Export Development Authority (MPEDA) organized the grand finale of the first National Skill Olympiad on seafood value addition during the Seafood Expo Bharat in Chennai.
- The initiative aims to promote value addition in seafood exports and develop a skilled workforce in the sector.
- Thanseer K R from Abad Foods, Malipuram, Kerala, won the Olympiad and was awarded a cash prize of Rs.1,00,000.

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Ques: From which date has the Ministry of Railways rationalised passenger train fares based on the updated IRCA fare table?

- A. 1st July 2025
- B. 15th June 2025
- C. 1st June 2025
- D. 15th July 2025
- E. 1st August 2025

Answer: Option A

Explanation :

- The Ministry of Railways has implemented a fare rationalisation initiative effective from 1st July 2025, based on the updated fare table issued by the Indian Railway Conference Association (IRCA).
- The revision aims to enhance financial sustainability of passenger services without affecting suburban travel.

Fare Revisions Highlights:

- Second Class (Passenger Trains) : No hike up to 500 km; beyond that, increased by Rs.5 to Rs.15 depending on distance
- Sleeper & First Class : Increase by 0.5 paisa/km
- Mail/Express (Non-AC) : Increase by 1 paisa/km for all classes
- AC Classes (Mail/Express) : Increased by 2 paisa/km across categories (AC Chair Car to Executive Anubhuti)
- No change in reservation fees, superfast surcharge, GST, or ancillary charges
- Changes applicable to tickets booked on or after 01.07.2025
- Suburban fares and season tickets remain unchanged





News Headlines Related to Ministry :

- Ministry of Coal is now set to launch the Exploration Module on the Single Window Clearance System web portal through Central Mine Planning and Design Institute Limited, scheduled to be inaugurated by the Union Minister of Coal on 4th July 2025.
- The Ministry of Power has announced the launch of a task force to conceive the India Energy Stack (IES), a pioneering initiative aimed at creating a unified, secure, and interoperable digital infrastructure for India's energy sector
- The Ministry of New and Renewable Energy (MNRE) has issued revised guidelines under the Waste-to-Energy Programme, a sub-scheme of the National Bioenergy Programme
- The Union Ministry of Tribal Affairs has introduced the “Adi Karmyogi” initiative for strengthening the delivery of tribal welfare schemes by training and inspiring a new generation of dedicated implementers
- The Ministry of Road Transport and Highways (MoRTH) has issued draft rules making it mandatory for all two-wheelers manufactured on or after January 1, 2026, to be fitted with Anti-Lock Braking System (ABS)
- The Ministry of Road Transport and Highways (MoRTH) has proposed a new color scheme for number plates of hydrogen-powered vehicles
- Ministry of Minority Affairs conducted a one-day biometric authentication drive for beneficiaries of the Jiyo Parsi scheme in Mumbai. The Jiyo Parsi scheme, a flagship initiative of the Ministry of Minority Affairs, comprises three key components: Medical Assistance, Health of the Community and Advocacy
- The Ministry of Housing and Urban Affairs launched the "Safai Apnao, Bimaari Bhagao (SABB)" campaign under Swachh Bharat Mission–Urban 2.0
- The Ministry of Women and Child Development, Government of India organised a “Cyber Security Awareness Workshop” at Dr. Ambedkar International Centre, New Delhi.
- The Ministry of Youth Affairs and Sports has enabled WhatsApp integration with the MY Bharat platform. The WhatsApp chatbot is now live on the MY Bharat Portal and can be reached directly via WhatsApp (7289001515)
- The Ministry of Statistics and Programme Implementation (MoSPI) has announced that India will conduct its first comprehensive Household Income Survey in 2026
- The Union Cabinet approved the setting up of the CIP South Asia Regional Centre (CSARC) at Singna village, Agra district, Uttar Pradesh





Ques: What is the approved capital cost for the four-lane Paramakudi–Ramanathapuram NH-87 project?

- A. Rs.1,200 crore
- B. Rs.2,100 crore
- C. Rs.1,853 crore
- D. Rs.1,500 crore
- E. Rs.2,500 crore

Answer: Option C

Explanation :

- The Union Cabinet approved the four-lane construction of the Paramakudi–Ramanathapuram section of NH-87 in Tamil Nadu at a capital cost of Rs.1,853 crore.
- The project will be implemented under the Hybrid Annuity Mode (HAM) and will enhance connectivity between Madurai, Paramakudi, Ramanathapuram, Mandapam, Rameshwaram, and Dhanushkodi.
- This new highway will reduce traffic congestion, cut travel time, and boost economic development and tourism, particularly to pilgrimage and coastal destinations like Rameshwaram and Dhanushkodi.
- It is part of the government's broader vision to modernize national highway infrastructure in southern India.

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Ques: What special taxation model has the G7 agreed to offer U.S. multinational companies under the global tax framework?

- A. One-Pillar Taxation
- B. Global Profit Sharing Model
- C. Double Taxation Relief
- D. Side-by-Side Taxation Model
- E. Tax Haven Equalization Rule

Answer: Option D

Explanation:

- The G7 nations, under Canada's presidency, have agreed to a "side-by-side" taxation model for U.S. multinational companies, exempting them from the 15% global minimum corporate tax under the OECD's Pillar Two.
- Under this model, U.S. companies will be taxed only in the United States — not in the foreign jurisdictions where they operate.
- This exemption was advocated by the Donald Trump administration to ensure exclusive U.S. taxing rights on both domestic and foreign income of its corporations.
- This move marks a major deviation from the 2021 OECD global tax agreement, where nearly 140 countries agreed to:
 - Pillar One: Reallocate taxing rights over large MNCs
 - Pillar Two: Impose a 15% minimum corporate tax to prevent profit shifting and tax base erosion.





Ques: Which indigenous disaster alert system has been developed by C-DOT and tested nationwide by DoT and NDMA?

- A. SACHET Portal
- B. eAlert System
- C. mSafe System
- D. Cell Broadcast System
- E. DISPEL Network

Answer: Option D

Explanation :

- The Department of Telecommunications (DoT), under the Ministry of Communications, in collaboration with NDMA (Ministry of Home Affairs), has initiated nationwide testing of an indigenous Cell Broadcast (CB) Disaster Alert System.
- This system is designed to instantly send alerts to all mobile phones in a specific area during natural disasters or emergencies such as earthquakes, tsunamis, lightning, gas leaks, etc.
- Unlike SMS (sent individually), Cell Broadcast sends messages to all devices in an area simultaneously, making it faster and more reliable.
- It was developed by C-DOT (Centre for Development of Telematics) in Bengaluru, Karnataka, and complements the SMS-based SACHET portal.
- The system is already active in all 36 States/UTs and has delivered over 6,899 crore alerts in 19 Indian languages during past disaster events.

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Ques: What is the name of the newly approved National Sports Policy 2025 by the Union Cabinet?

- A. Bharat Khelega Yojana
- B. Khelo Bharat Niti, 2025
- C. Mission Olympic 2036
- D. Sports India Vision 2047
- E. Rashtriya Khel Sankalp

Answer: Option B

Explanation :

- The Union Cabinet has approved the National Sports Policy (NSP) 2025, officially called “Khelo Bharat Niti, 2025”, with the goal of making India one of the top 5 sporting nations by 2047.
- It replaces the National Sports Policy 2001 and includes provisions to help India become a strong contender for hosting the 2036 Olympic Games.

The NSP is built on five strategic pillars:

1. Excellence on the Global Stage – From grassroots to elite sports performance
2. Sports for Economic Development – Promote tourism and global events
3. Sports for Social Development – Inclusive programs for women, tribal, and marginalized groups
4. Sports as a People’s Movement – Mass fitness and community engagement
5. Integration with Education – Align with NEP 2020 by introducing sports in school curriculum.





Ques: As per the Scheme for Prime Minister's Awards for Excellence in Public Administration 2025, how many total awards will be conferred under all categories?

- A. 10
- B. 12
- C. 16
- D. 18
- E. 20

Answer: Option C

Explanation :

The Prime Minister's Awards for Excellence in Public Administration 2025 will confer awards under three categories:

- Category I – Holistic Development of Districts under 11 priority sector programmes (5 awards)
 - Category II – Aspirational Blocks Programme (5 awards)
 - Category III – Innovations for Central Ministries/Departments, States and Districts (6 awards)
-
- Each award includes a Trophy, Scroll, and Rs. 20 lakh incentive for project implementation or resource gap bridging in public welfare.

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Recent News Headlines Related to Awards & Winners :

- New York City honour : Radhanath Swami, a globally respected spiritual teacher and senior monk of the International Society for Krishna Consciousness (ISKCON)
- National honour of Ghana - Officer of the Order of the Star of Ghana : Prime Minister Shri Narendra Modi
- 'Dharma Chakravarti' : Prime Minister Narendra Modi
- Sankalp se Siddhi Infrastructure Honour' at the ET Edge Supply Chain Management Fest-2025 : Inland Waterways Authority of India (IWAI)
- 2025 Shakti Bhatt Prize : Zara Chowdhary for her debut memoir 'The Lucky Ones'
- 2025 Bloomberg Philanthropies Global Tobacco Control Award : India under the 'O' category, which stands for "Offer help to quit tobacco use"
- 'Special Mention Award' at the Digital Payments Award 2024-25 : India Post Payments Bank (IPPB)
- Knighthood by King Charles III : David Robert Joseph Beckham
- Skytrax's World Airline Awards 2025 : Qatar Airways
- Jury Award for Best Commissioned Film at the Annecy International Animation Festival 2025 : "Desi Oon", created by renowned Indian animation filmmaker Shri Suresh Eriyat
- 'The Champion of Digital Media Awards South Asia 2025' : The Hindu
- James Beard Awards : Vijay Kumar
- Commander of the Order of the British Empire (CBE) honour : Leena Nair
- Srimanta Sankardeva Award by Government of Assam : Dr. Sonal Mansingh
- Grand Cross of the Order of Makarios III is the highest civilian honour of Republic of Cyprus : Prime Minister Narendra Modi
- Leopard award at this year's Locarno Film Festival : American filmmaker Alexander Payne
- India's shooter Sift Kaur Samra secure a bronze medal in the women's 50m rifle 3 positions event at the ISSF World Cup 2025 in Munich, Germany.
- Dostoevsky Star Award conferred by the Russian House : Javed Akhtar became the first Indian writer





Ques: IIM Kozhikode signed an MoU with which company to develop capacity-building programmes for the power sector?

- A. NTPC
- B. BHEL
- C. Tata Power DDL
- D. PowerGrid
- E. Adani Power

Answer: Option C

Explanation :

- Indian Institute of Management Kozhikode (IIMK) and Tata Power Delhi Distribution Ltd (Tata Power-DDL) signed an MoU to promote training, capacity building, and knowledge development in the power distribution sector.
- The collaboration will focus on smart grids, renewable energy integration, electric mobility, and the use of AI in power systems.
- It will also include joint research, workshops, faculty exchanges, and consultancy projects at national and international levels.
- Tata Power-DDL experts will also participate in global conclaves and thought leadership events hosted by IIM Kozhikode.

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Recent News Headlines Related to MoU and agreement :

- Reliance Defence has entered into a joint venture with Coastal Mechanics Inc. (CMI), a US-based firm, to provide end-to-end MRO (Maintenance, Repair, Overhaul), repair, upgrade, and lifecycle support for air and land defence platforms in India
- World Bank group and International Atomic Energy Agency signed an agreement to support the safe, secure and responsible use of nuclear energy in developing countries
- A MoU was signed between the Ministry of Rural Development (MoRD) and the Ministry of Skill Development and Entrepreneurship (MSDE) for a term of 3 years to strengthen Self-Help Groups (SHGs) under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)
- Reliance Defence Limited secured an export order worth Rs 600 crore from Germany based Rheinmetall Waffe Munition GmbH. This order is part of a long-term agreement to supply large-calibre ammunition over six years, with production at Reliance's upcoming facility in Ratnagiri, Maharashtra.
- India and South Africa signed two submarine cooperation agreements during the 9th Joint Defence Committee (JDC) meeting, held in Johannesburg, South Africa
- Reliance Aerostructure Limited (RAL) has entered into a strategic partnership with Dassault Aviation of France to manufacture Falcon 2000 business jets in Nagpur, Maharashtra
- The Indian Council of Medical Research (ICMR) in collaboration with the WHO has initiated a nationwide survey is to develop India-specific Child Growth Standards by replacing the outdated 2006 WHO benchmarks
- Ministry of Panchayati Raj (MoPR) & BHASHa Interface for India (BHASHINI) signed MOU to harness AI-powered language translation technologies for greater inclusivity and enhanced accessibility in Panchayati Raj governance
- A MOU was signed between the Associated Chambers of Commerce and Industry (ASSOCHAM), a non-governmental trade association and Zurich (Switzerland) based Swissmem for three years to promote technical transfer, training, trade missions, regulatory cooperation, and investment for MSMEs and large firms
- The Ministry of Defense's Innovations for Defence Excellence (iDEX) and Google-backed space technology startup Pixxel have inked a second deal to create cutting-edge hyperspectral and midwave infrared payloads for the Indian Air Force





Ques: What is the name of the AI multilingual translation challenge launched under the WaveX Accelerator Programme?

- A. BhashaSetu – Real-Time Language Tech for Bharat
- B. BhashaYatra – AI Bridge for India
- C. VaaniSetu – Voice AI for Bharat
- D. LinguaTech India
- E. AI Varta – Multilingual Voice Connect

Answer: Option A

Explanation :

- The Ministry of Information & Broadcasting has launched the WAVEX Startup Challenge 2025 under its WaveX Accelerator Programme.
- The challenge is titled 'BhashaSetu – Real-Time Language Tech for Bharat' and seeks AI-powered tools for real-time translation, transliteration, and voice localization in 12+ Indian languages.
- The winning startup will receive incubation support, mentorship, and workspace through the WaveX Accelerator until deployment.
- WaveX is part of the WAVES initiative focused on media, entertainment, and language technology innovation.

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Ques: What is the name of the second stealth frigate inducted under Project 17A by the Indian Navy?

- A. INS Satpura
- B. INS Shivalik
- C. INS Udaygiri
- D. INS Vindhyagiri
- E. INS Talwar

Answer: Option C

Explanation:

- INS Udaygiri is the second stealth frigate built under Project 17A, following the legacy of the Shivalik-class ships of Project 17.
- It was inducted into the Indian Navy in just 37 months from launch, showcasing record-speed construction.
- The ship is equipped with advanced stealth capabilities, modern sensors, and weapon systems like a supersonic surface-to-surface missile, medium-range SAM, 76 mm naval gun, and CIWS.
- Under Project 17A, 7 frigates are being constructed – 4 by Mazagon Dock Shipbuilders Ltd (MDSL), Mumbai, and 3 by GRSE, Kolkata.
- The original INS Udaygiri, a steam-powered ship, served the Indian Navy for 31 years and was decommissioned in August 2007.
- This modern version marks a significant leap in indigenous warship design and capabilities.





Recent News Headlines related to Defence

- The THAAD (Terminal High Altitude Area Defense) system is a US-developed missile defense system designed to intercept and destroy short-, medium-, and intermediate-range ballistic missiles during their terminal flight phase
- The H-2A rocket lifted off from the Tanegashima Space Center in southwestern Japan, carrying the GOSAT-GW satellite as part of Tokyo's effort to mitigate climate change.
- Indian astronaut Shubhanshu Shukla, the second Indian after Rakesh Sharma to go on a space mission, carried a white baby swan soft toy named "Joy" on the Axiom-4 ISS mission
- Eris is a 25-metre tall, three-stage orbital rocket developed by Gilmour Space Technologies, a private aerospace firm based in Gold Coast, Australia
- 'Adamyra' is the first Fast Patrol Vessel (FPV) under the eight FPV Project at Goa Shipyard Limited (GSL)
- Axiom Space, the U.S.-based private company behind Axiom Mission 4 (Ax-4) featuring Indian astronaut Shubhanshu Shukla, has signed an agreement with Hyderabad-based Skyroot Aerospace
- INS Nilgiri, the first stealth frigate under Project 17A, has officially joined the Eastern Naval Command at Visakhapatnam and is now part of the Eastern Sword – Sunrise Fleet
- The Tomahawk is a long-range, subsonic cruise missile developed by the United States Navy, used primarily for precision land-based strikes
- India has initiated preliminary development of a conventional variant of its Agni-V ICBM, equipped with a 7.5-tonne warhead
- INS Teg is a stealth Talwar-class guided missile frigate of the Indian Navy, deployed in the South West Indian Ocean Region
- The Indian Navy will commission INS Tamal, a stealth multi-role frigate, on July 1, 2025, in Kaliningrad, Russia
- The GBU-57A/B Massive Ordnance Penetrator (MOP), also known as a "bunker buster", is a 30,000-pound (13,600 kg) precision-guided bomb developed by the United States
- Russia has trademarked technology for launching autonomous spacecraft from orbital stations. This will be the world's first drone platform with self-maintenance robotic systems





Ques: What is the name of the newly approved scheme by the Union Cabinet to incentivize employment generation and support first-time employees and employers?

- A. PM Employment Guarantee Scheme
- B. Skill India Mission
- C. Employment Linked Incentive (ELI) Scheme
- D. National Youth Employability Scheme
- E. Atmanirbhar Rozgar Yojana

Answer: Option C

Explanation :

- The Union Cabinet chaired by Prime Minister Narendra Modi approved the Employment Linked Incentive (ELI) Scheme, focusing on employment generation, employability, and social security.
- The ELI Scheme is part of the Union Budget 2024–25, aiming to create over 3.5 crore jobs in two years, with a total budget outlay of Rs.99,446 crore.
- Part A: Offers one-month wage up to Rs.15,000 to first-time employees registered with EPFO, paid in two installments after 6 and 12 months of service.
- Part B: Provides up to Rs.3,000/month incentive to employers for every additional employee with salary up to Rs.1 lakh, for two years (extended to four years for the manufacturing sector).
- Jobs created between August 1, 2025 to July 31, 2027 are eligible.
- It's part of the PM's package for 4.1 crore youth with a total budget of Rs.2 lakh crore across five schemes.

The incentive structure will be as under:

- Employers earn Rs.1,000 every month for each new employee, with an EPF wage of up to Rs.10,000.
- Employers receive Rs.2,000 for employees earning more than Rs.10,000 and up to Rs.20,000 through EPF.





- Employers will earn Rs. 3,000 for each employee, with incentives exceeding Rs. 20,000.
- Payments to First Time Employees under Part A of the Scheme will be made through DBT (Direct Benefit Transfer) via the Aadhar Bridge Payment System (ABPS). Payments to employers under Part B will be made straight into their PAN-linked accounts.



EXAM
Genius





Ques: Rs.1,894 crore PM MITRA mega textile park has been approved in which district of Tamil Nadu?

- A. Coimbatore
- B. Erode
- C. Chennai
- D. Virudhunagar
- E. Madurai

Answer: Option D

Explanation:

- The Union Ministry of Textiles has approved the development of a PM Mega Integrated Textile Region and Apparel (PM MITRA) Park in Virudhunagar, Tamil Nadu with a total investment of Rs.1,894 crore.
- The park will be spread across 1,052 acres, and will host facilities for textile manufacturing, processing, and technical textiles.
- Key infrastructure includes a 15 MLD Common Effluent Treatment Plant, Zero Liquid Discharge, 5 MLD Sewage Treatment Plant, and accommodation for 10,000 workers.
- The park is expected to be completed by September 2026, drawing Rs.10,000 crore in investments and creating 1 lakh jobs.
- This is India's first approved PM MITRA Park, launched jointly in March 2023 by Tamil Nadu CM M.K. Stalin and Union Minister Piyush Goyal.
- It is part of a five-year plan (2025–2030) to boost industrial innovation and sustainability in the textile sector.





Ques: Where was the 21st Steering Committee Meeting of Project Elephant chaired by Union Minister Bhupendra Yadav held?

- A. Coimbatore, Tamil Nadu
- B. Kadanad, Tamil Nadu
- C. Kaziranga, Assam
- D. Dehradun, Uttarakhand
- E. Bhubaneshwar, Odisha

Answer: Option D

Explanation :

• The 21st Steering Committee Meeting of Project Elephant was chaired by Union Minister Bhupendra Yadav and held at the Indira Gandhi National Forest Academy in Dehradun.

Key discussions included:

- Mitigation of human-elephant conflict,
 - Survey of 3,452.4 km of railway tracks with 77 high-risk collision zones,
 - Review of the Model Elephant Conservation Plan for Nilgiri Elephant Reserve (to be finalized by December 2025),
 - Preparations for World Elephant Day 2025 in Coimbatore, where the Gaj Awards will be presented.
- Project Elephant was launched in 1992 as a Centrally Sponsored Scheme, and the last elephant census in 2017 recorded 29,964 elephants in India.





Ques: What is the name of the app launched by Indian Railways to integrate all passenger services?

- A. RailOne
- B. RailSeva
- C. IRCTC Pro
- D. UTS Next
- E. Bharat Rail

Answer: Option A

Explanation :

- RailOne is an all-in-one mobile application launched by Indian Railways to integrate key passenger services such as ticket booking (unreserved/platform), live train tracking, e-catering, grievance redressal, porter and taxi booking, etc.
- The app is developed by the Centre for Railway Information Systems (CRIS) and supports RailConnect and UTS login credentials.
- Single sign-on via mPIN or biometrics enhances security and ease of use.
- It runs on both Android and iOS and is aimed at reducing the need for multiple railway-related apps.
- Reserved ticket booking remains via IRCTC, but RailOne is IRCTC-authorized.
- It is part of a broader effort to modernize the Passenger Reservation System (PRS) to handle up to 1.5 lakh bookings and 40,000 queries per minute in multiple languages.

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Recent News Headlines Related to launched Apps/portals

- The ECoR Yatra app, launched by the East Coast Railway, is an Android-based mobile application designed to serve as a digital guide for devotees attending the Rath Yatra in Puri, Odisha
- The Sugamya Bharat App (SBA) is a flagship initiative of the Department of Empowerment of Persons with Disabilities (DEPwD) under the Ministry of Social Justice and Empowerment, launched in 2021
- The Union Public Service Commission (UPSC) has launched 'Pratibha Setu', a strategic platform to connect non-recommended but meritorious candidates with verified employers like ministries, PSUs, autonomous bodies, and private firms
- Swiggy has launched a new app called Crew to enter the premium lifestyle and travel concierge services segment
- The Directorate General of Taxpayer Services, Mumbai Zonal Unit (DGTS MZU) showcased "ATITHI", a mobile application developed for international travellers to pre-file customs declarations
- The Urban Development and Housing Department of the Government of Madhya Pradesh has launched 'E-Nagarpalika 2.0', a web-based single platform for all Urban Local Bodies (ULBs) in the state
- The Ministry of Agriculture and Farmers Welfare has launched CROPIC – Collection of Real Time Observations & Photo of Crops. It is a mobile app-based initiative that uses AI-powered image recognition to analyse photographs of standing crops
- The UMEED (Unified Waqf Management, Empowerment, Efficiency and Development) portal was launched by Union Minister Kiren Rijiju under the Ministry of Minority Affairs
- Rapido has launched Ownly, a zero-commission food delivery platform designed to challenge the dominance of Swiggy and Zomato
- Sitha App, launched by Swathi Nelabhatla, CEO of SheJobs, is India's first gig platform exclusively for women
- The DRUM (Dynamic Route Planning for Urban Green Mobility) app, developed by IIT-Kharagpur researchers, is set to begin real-world trials after successful simulations in Delhi





Ques: Where was the first-ever ASEAN-India Cruise Dialogue inaugurated by Union Minister Sarbananda Sonowal held?

- A. Mumbai Port
- B. Vishakhapatnam Port
- C. Port Blair
- D. Chennai Port
- E. Kochi Port

Answer: Option D

Explanation :

- The first-ever ASEAN-India Cruise Dialogue was inaugurated by Union Minister Sarbananda Sonowal, Minister of Ports, Shipping & Waterways (MoPSW), at Chennai Port.
- The event took place aboard the MV Empress (Cordelia Cruise ship).
- The dialogue was attended by all 10 ASEAN member nations – Brunei, Cambodia, Indonesia, Laos PDR, Malaysia, Myanmar, the Philippines, Singapore, Thailand, and Vietnam – along with Timor Leste.
- The primary objectives were to strengthen maritime cooperation, improve cruise connectivity, and promote sustainable tourism across the Indo-Pacific region.

EXAM
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Ques: Which portal did the Department of Telecommunications (DoT) use to launch the module for spectrum demand survey under CNPN services?

- A. Digital India Portal
- B. BharatNet Portal
- C. PM-WANI Portal
- D. Saral Sanchar Portal
- E. Spectrum India Portal

Answer: Option D

Explanation :

- The Department of Telecommunications (DoT) issued guidelines for setting up Captive Non-Public Networks (CNPNS), enabling enterprises to establish their own private 4G/5G networks.
- These networks can operate using spectrum from Telecom Service Providers (TSPs) or through direct spectrum assignment.
- To assess demand, DoT launched a dedicated module on the Saral Sanchar portal to collect inputs for identifying appropriate frequency bands.
- The survey will help determine potential frequency bands for direct assignment to enterprises for secure and low-latency CNPN services.
- Portal: <https://saralsanchar.gov.in>

EXAM
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Ques: What is the name of the Electricity Safety Mascot launched during Electricity Safety Day 2025 in New Delhi?

- A. Bijli Veer
- B. Urja Rakshak
- C. Power Pal
- D. Vidyut Mitra
- E. Suraksha Shakti

Answer: Option E

Explanation :

- The Central Electricity Authority, in collaboration with Bombay Suburban Electric Supply, organized Electricity Safety Day 2025 in New Delhi.
- The theme of the event was "Smart Energy, Safe Nation".
- On this occasion, Union Minister of State Shripad Yesso Naik launched the Electricity Safety Mascot named 'Suraksha Shakti', aimed at raising safety awareness through a relatable and engaging character.
- He also released the first edition of the Electrical Safety Handbook during the event.

EXAM
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IMPORTANT ONE – LINER Current Affairs

Mazagon Dock Shipbuilders Limited announced its first international acquisition of 51% stake in Colombo Dockyard PLC for USD 52.96 million. MDL will purchase the shares owned by Onomichi Dockyard Company Limited

As per the Praxis Global Alliance report, India's gold loan market has grown from USD 33 billion in FY19 to USD 83 billion in FY24, reflecting a CAGR of 20%. Southern India continues to dominate the sector, holding 79% of the total market share.

Ericsson's cutting-edge antenna manufacturing facility at VVDN's Global Innovation Park in Manesar was launched by Union Minister of Communications and Minister for Development of North Eastern Region (DONER), Shri Jyotiraditya M. Scindia.

The Department of Financial Services launched a 3-month campaign (01.07.2025 to 30.09.2025) to ensure the saturation of Financial Inclusion schemes at the Gram Panchayat (GP) and Urban Local Body (ULB) levels. It aims to cover 2.70 lakh GPs and ULBs across India through various activities like Re-KYC, PMJDY account opening, insurance & pension enrollments etc.

From July 2–9, 2025, PM Modi will go to five countries: Ghana, Trinidad & Tobago, Argentina, Brazil, and Namibia. He will travel to Ghana for two days on the first leg, the first visit by an Indian prime minister in more than thirty years.

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