



# Exam Genius

India's No. 1 Platform for UPSC  
| SSC | BANK RAILWAY Exam

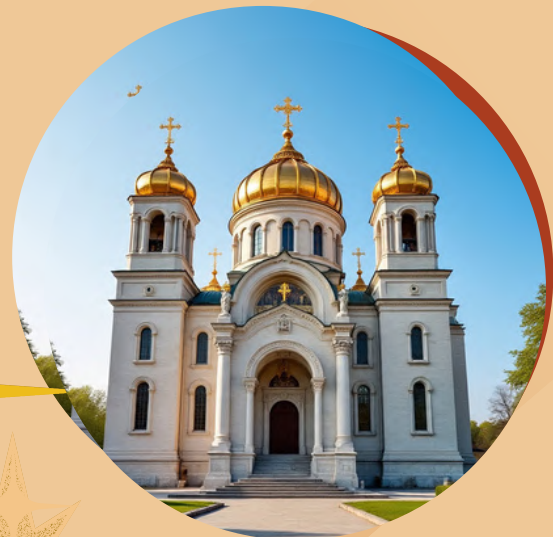


## WEEKLY CURRENT AFFAIRS

### 10 - 16 AUGUST

### 2ND WEEK OF AUGUST

150+ MCQ  
with detailed  
explanation



- Banking & finance
- National
- International
- Sports





**Ques: As of March 31, 2025, how many Centres for Financial Literacy (CFLs) have been set up across India under the RBI's initiative to promote financial literacy?**

- A. 1,842
- B. 2,421
- C. 3,015
- D. 2,210
- E. None of these

**Answer: Option B**

**Explanation:**

- NABARD and the Reserve Bank of India (RBI) have undertaken various measures to promote financial literacy among the rural population, including microfinance borrowers.
- NABARD provides financial support for conducting financial and digital literacy camps through rural bank branches and Financial Literacy Centres (FLCs) in low-awareness areas.
- The Centre for Financial Literacy (CFL) Project, initiated by the RBI in 2017, aims to adopt community-led, innovative, and participatory approaches to financial literacy.
- As of March 31, 2025, there are 2,421 CFLs across the country, with one CFL covering three blocks on average.

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**Ques: Under RBI's new guidelines effective from April 1, 2026, what is the maximum partial credit enhancement limit for bonds?**

- A. 20%
- B. 25%
- C. 40%
- D. 50%
- E. 60%

**Answer: Option D**

**Explanation:**

- RBI has expanded the Partial Credit Enhancement (PCE) facility to improve the creditworthiness of bonds and provide partial protection to investors against default risk.
- From April 1, 2026, or earlier as per lenders' internal policies, the maximum PCE limit will be raised from 20% to 50% of the total bond issue size.
- The 50% cap applies across commercial banks, co-operative banks, NBFCs, and development financial institutions.
- This facility will be available only for bonds with an initial rating lower than 'BBB-'.

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**Ques: Gro Digital Platforms has signed an MoU with which bank to launch FASTag services for fleet owners and transporters in India?**

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

**Answer: Option C**

**Explanation:**

- Gro Digital Platforms is a joint venture between Ashok Leyland and Hinduja Leyland Finance.
- The company signed a Memorandum of Understanding (MoU) with IDFC FIRST Bank.
- Objective: To launch FASTag services and provide a seamless, end-to-end mobility solution for fleet owners and transporters across India.
- Benefits: Faster toll payments, reduced cash handling, and improved operational efficiency for transport businesses.

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**Ques: Which bank has launched the ‘bob FxOne’ digital foreign exchange platform for corporate and MSME customers?**

- A. State Bank of India
- B. Bank of Baroda
- C. Punjab National Bank
- D. Canara Bank
- E. HDFC Bank

**Answer:** Option B

**Explanation:**

- Bank of Baroda has launched ‘bob FxOne’, a digital foreign exchange platform designed for corporate and MSME customers.
- The platform allows seamless execution of forex and derivative transactions with real-time live rates and instant confirmations.
- Key features include downloadable deal tickets, a personalised dashboard with alerts, and a secure, cost-effective interface.
- This initiative improves efficiency, reduces transaction time, and provides easy, user-friendly access to forex services.

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**Ques: Which Small Finance Bank recently received ‘in-principle’ approval from the Reserve Bank of India (RBI) to transition into a Universal Bank?**

- A. Equitas Small Finance Bank
- B. Ujjivan Small Finance Bank
- C. AU Small Finance Bank
- D. Suryoday Small Finance Bank
- E. None of these

**Answer:** Option C

**Explanation:**

- On September 3, 2024, AU Small Finance Bank applied to the RBI for voluntary transition from a Small Finance Bank to a Universal Bank.
- The RBI has granted ‘in-principle’ approval for the transition.

**Eligibility criteria for an SFB to transition into a Universal Bank include:**

- Scheduled status with satisfactory performance for at least 5 years.
- Shares listed on a recognised stock exchange.
- Minimum net worth of Rs.1,000 crore at the end of the previous audited quarter.
- Prescribed CRAR compliance, net profit in the last two financial years,
- GNPA  $\leq$  3% and NNPA  $\leq$  1% in the last two years.

For shareholding, no mandatory promoter requirement exists, but existing promoters (if any) will continue after transition. Diversified loan portfolio SFBs will be preferred.

**About AU Small Finance Bank :**

- Established : 2017
- HQ : Jaipur, Rajasthan
- CEO & MD : Sanjay Agarwal
- Tagline : Badlaav Humse Hai







**Ques: From when to when will public sector banks hold Re-KYC camps for Jan Dhan accounts in 2025?**

- A. 1 June – 31 August 2025
- B. 1 July – 30 September 2025
- C. 15 July – 15 October 2025
- D. 1 August – 31 October 2025
- E. None of these

**Answer: Option B**

**Explanation:**

- The Pradhan Mantri Jan Dhan Yojana (PMJDY) has completed 10 years, and many accounts are due for Re-KYC.
- Public Sector Banks will organise Re-KYC camps at the panchayat level from 1 July to 30 September 2025, providing doorstep services to account holders.
- Re-KYC (Periodic Updation of Know Your Customer) ensures that bank records remain updated with the latest personal and address details.
- This initiative was announced by RBI Governor Sanjay Malhotra to make the process easier for rural and semi-urban account holders.

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**Ques: Which bank has launched the 'Lock FD' feature to safeguard Fixed Deposits from digital frauds?**

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

**Answer: Option A**

**Explanation:**

- Axis Bank has launched the 'Lock FD' feature to protect customers' Fixed Deposits from premature closure through digital channels.
- This prevents potential digital frauds targeting fixed deposits.
- Customers opting for this feature will need to visit the branch for premature FD closure requests.
- The feature adds an extra layer of security, ensuring deposits remain safe until maturity.

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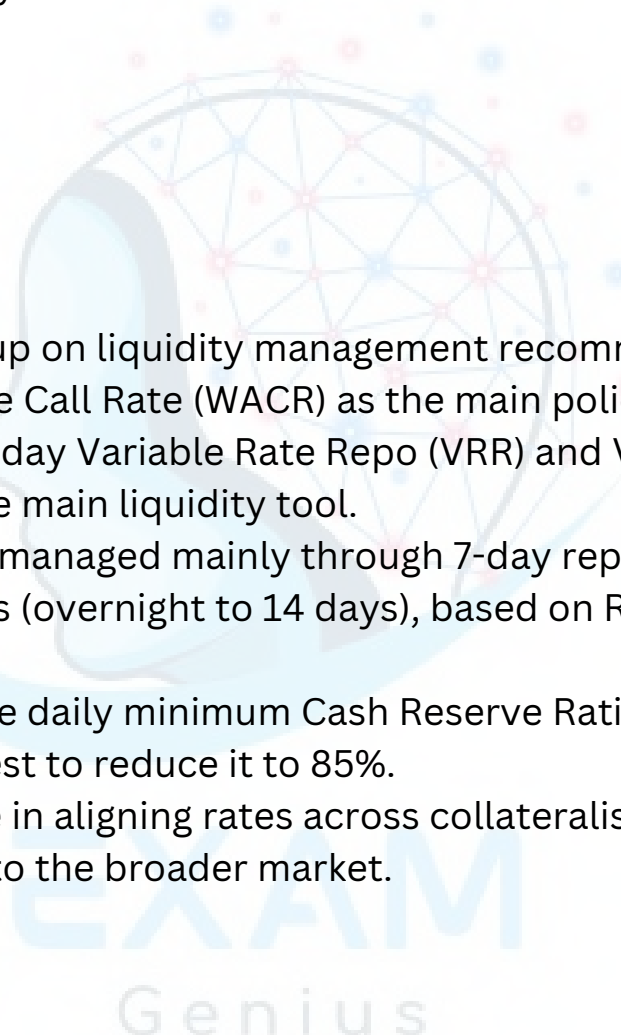
**Ques: Which liquidity management tool did the RBI panel recommend retaining as the main operating target?**

- A. Repo Rate
- B. Reverse Repo Rate
- C. Weighted Average Call Rate (WACR)
- D. Marginal Standing Facility
- E. Bank Rate

Answer: Option C

**Explanation:**

- RBI's internal working group on liquidity management recommended retaining the overnight Weighted Average Call Rate (WACR) as the main policy operating target.
- Suggested phasing out 14-day Variable Rate Repo (VRR) and Variable Rate Reverse Repo (VRRR) auctions as the main liquidity tool.
- Short-term liquidity to be managed mainly through 7-day repo/reverse repo operations and other tenors (overnight to 14 days), based on RBI's liquidity assessment.
- Recommended keeping the daily minimum Cash Reserve Ratio (CRR) requirement at 90%, rejecting banks' request to reduce it to 85%.
- WACR was found effective in aligning rates across collateralised segments and in transmitting policy signals to the broader market.





**Ques: Generali Group and the Central Bank of India recently unveiled a new brand identity for their life and general insurance joint venture. What is the new name?**

- A. Central Generali Insurance
- B. Generali India Insurance
- C. Central Life & General
- D. Generali Central
- E. None of these

**Answer: Option D**

**Explanation:**

- Generali Group, an insurance provider, and the Central Bank of India (CBI), a leading Public Sector Bank, have rebranded their life and general insurance joint venture as Generali Central.
- The life insurance arm will now be known as Generali Central Life Insurance Company Limited.
- The general insurance arm will now be known as Generali Central Insurance Company Limited.
- The shareholding structure remains unchanged — Generali Group holds 74% and Central Bank of India holds 26% in the joint venture.

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**Ques: RBI has cut the CPI inflation projection for FY26 to what level?**

- A. 3.7%
- B. 3.5%
- C. 3.1%
- D. 2.9%
- E. 6.6%

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India reduced its CPI inflation forecast for FY26 from 3.7% to 3.1% in its latest monetary policy review.
- The downward revision is attributed to large favourable base effects, steady monsoon progress, healthy kharif sowing, adequate reservoir levels, and sufficient food grain buffer stocks.
- RBI Governor Sanjay Malhotra said that while the inflation outlook is more benign, risks still exist due to weather uncertainties, unfavourable base effects, and global financial market volatility.
- GDP growth for FY26 is retained at 6.5%, supported by private consumption, public investment, and steady monsoon-driven agricultural output.

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**Ques: As per the Ministry of Textiles, how many handloom products have been registered under the Geographical Indication (GI) of Goods Act, 1999 in India?**

- A. 106
- B. 227
- C. 112
- D. 94
- E. None of these**

**Answer: Option A**

**Explanation:**

- The Ministry of Textiles, Government of India, promotes registration under the Geographical Indication (GI) of Goods (Registration & Protection) Act, 1999 for handloom and handicraft products across India.
- Financial assistance provided includes Rs.1.50 lakh for expenses in registering the designs/products. Rs.1.50 lakh for training personnel of Implementing Agencies (IA) and effective enforcement of GI registration.
- As of now, 106 handloom products, 6 product logos, and 227 handicraft products have been registered under the GI Act, 1999.
- Exhibitions and events like “GI & Beyond – Virasat se Vikas Tak” are organized to promote GI-tagged products and showcase their cultural and historical significance.
- The Silk Samagra-2 scheme supports GI-tagged silk products through the Central Silk Board.
- Registered GI users have legal rights to protect against unauthorized use.
- Additional Rs.1.50 lakh assistance is available for enforcement and legal protection.





**Ques: SAP Labs India recently inaugurated its state-of-the-art Innovation Park at Devanahalli, Bengaluru. Once fully operational, how many professionals will it accommodate?**

- A. 10,000
- B. 12,500
- C. 15,000
- D. 18,000
- E. None of these

**Answer: Option C**

**Explanation:**

- SAP Labs India inaugurated its Innovation Park at Devanahalli, Bengaluru, in line with the Government of India's vision for Digital India, Skill India, and sustainable tech infrastructure.
- Once fully operational, it will house 15,000 professionals, becoming SAP's largest office in India.
- The facility will anchor Global AI roles in Product Engineering and Customer Services & Delivery.
- During the inauguration, SAP and Gati Shakti Vishwavidyalaya (GSV) signed an MoU to contribute to the Skill India Mission, specifically empowering the logistics and transport sector with digitally skilled professionals.

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**Ques: Defence Acquisition Council recently approved defence procurement proposals worth how much?**

- A. Rs.45,000 crore
- B. Rs.52,000 crore
- C. Rs.67,000 crore
- D. Rs.75,000 crore
- E. Rs.80,000 crore

**Answer:** Option C

**Explanation:**

- The Defence Acquisition Council (DAC), chaired by Defence Minister Rajnath Singh, approved proposals worth about Rs.67,000 crore for the Army, Navy, and Air Force.
- Indian Navy: Approval for Compact Autonomous Surface Craft, BrahMos Fire Control System and launchers, and upgradation of BARAK-1 Point Defence Missile System for anti-submarine warfare missions.
- Indian Army: Acceptance of Necessity for Thermal Imager-based Driver Night Sight for BMP/infantry vehicles to improve night mobility and operational advantage.
- Indian Air Force: Approval for mountain radars, upgradation of SAKSHAM/SPYDER Weapon System, and integration with the Integrated Air Command and Control System.
- Tri-services: Procurement of Medium Altitude Long Endurance (MALE) Remotely Piloted Aircraft capable of multiple payloads, long endurance, and round-the-clock surveillance.
- Additional approval for sustenance of C-17 and C-130J fleets and maintenance of S-400 Long Range Air Defence Missile System.







**Ques: As per the International Air Transport Association (IATA) World Air Transport Statistics (WATS) 2024 report, what was India's rank among the world's largest aviation markets in 2024?**

- A. 3rd
- B. 4th
- C. 5th
- D. 6th
- E. None of these

**Answer: Option C**

**Explanation:**

- The WATS 2024 report was published by the International Air Transport Association (IATA), Montreal, Canada.
- India ranked as the world's 5th largest aviation market in 2024, handling 211 million passengers, marking an 11.1% year-on-year growth from 2023.
- The United States of America retained the top spot, handling 876 million passengers in 2024.
- The Mumbai–Delhi route ranked 7th among the world's top 10 busiest airport pairs, carrying 5.9 million passengers in 2024.

**Ranking of World's Top 5 Biggest Aviation Market in 2024 :**

- 1 USA
- 2 China
- 3 UK
- 4 Spain
- 5 India

**Ranking of World's Top 5 Busiest Airport Pairs in 2024 :**

- 1 Jeju-Seoul Gimpo, South Korea
- 2 Sapporo-Tokyo Haneda, Japan



- 3 Fukuoka-Tokyo Haneda, Japan
- 4 Hanoi-Ho Chi Minh City, Vietnam
- 5 Melbourne Tullamarine-Sydney, Australia
- 7 Mumbai-Delhi, India



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**Ques: What is the name of India's first Artificial Intelligence (AI)-powered learning application launched by Union Education Minister Dharmendra Pradhan?**

- A. EduAI
- B. Tutoz
- C. LearnPro
- D. SmartPrep
- E. None of these

**Answer: Option B**

**Explanation:**

- Tutoz is India's first AI-powered learning app, launched by Union Education Minister Dharmendra Pradhan.
- It has been developed by Revin Techno Solutions Private Limited, a startup incubated at IIT Palakkad.
- Mentorship was led by Sreenath Viajy Kumar (IIT Palakkad) and Satyajit Das (IIT Guwahati).
- The app is designed for students preparing for competitive exams like JEE, NEET, and CAT.

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**Ques: India's largest handloom-focused hackathon, held at IIT Delhi, was organized to coincide with which day?**

- A. National Textile Day
- B. National Handloom Day
- C. National Innovation Day
- D. National Startup Day
- E. None of these

**Answer:** Option B

**Explanation:**

- India's largest handloom-focused hackathon kicked off at IIT Delhi, bringing together over 400 innovators, technologists, and design thinkers from across the country.
- The event was organized to coincide with National Handloom Day (August 7).
- Over 250 teams comprising students, startups, and grassroots entrepreneurs are competing in teams over 36 hours to develop tech-enabled, user-centric solutions for the handloom industry.
- The hackathon is being held under the theme "DREAM IT; DO IT".

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**Ques: The Government of India recently launched the 1st phase of development projects under the “India–United Nations Global Capacity Building Initiative” for how many partner countries?**

- A. 7
- B. 9
- C. 10
- D. 12
- E. None of these

**Answer: Option B**

**Explanation:**

- The Government of India launched the first phase of four development projects under the India–United Nations Global Capacity Building Initiative to achieve Sustainable Development Goals for nine partner countries.
- This is a joint initiative of the GoI and the United Nations to support Asia, Africa, and Caribbean countries through South–South cooperation, sharing India’s successful development models.
- The initiative was announced in September 2023 during the 78th UN General Assembly as part of India’s G20 Presidency legacy by External Affairs Minister Dr. S. Jaishankar.
- Training will be provided via the Indian Technical and Economic Cooperation (ITEC) programme in collaboration with UN agencies.
- The ITEC programme offers 12,000 training slots with 400 specialised courses to nearly 160 countries worldwide.





**Ques: Prime Minister Narendra Modi recently inaugurated “Kartavya Bhavan” in Delhi. Which of the following ministries will be housed in this new building?**

- A. Ministry of Home Affairs
- B. Ministry of External Affairs
- C. Ministry of Rural Development
- D. All of the above
- E. None of these

**Answer: Option D**

**Explanation:**

- Kartavya Bhavan was inaugurated by Prime Minister Narendra Modi in Delhi.
- It spans 1.5 lakh square metres, with two basements and seven floors.
- The building will house the Ministries/Departments of Home Affairs, External Affairs, Rural Development, MSME, DoPT, Petroleum and Natural Gas, and the Principal Scientific Adviser.
- It replaces the need for several ministries to function from ageing buildings like Shastri Bhawan, Krishi Bhawan, Udyog Bhawan, and Nirman Bhawan, which were constructed between the 1950s and 1970s.

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**Ques: Satya Pal Malik, who recently passed away at the age of 79, served as the Governor of which state/UT during the abrogation of Article 370?**

- A. Jammu & Kashmir
- B. Bihar
- C. Goa
- D. Meghalaya
- E. None of these

**Answer: Option A**

**Explanation:**

- Satya Pal Malik (from Baghpat, Uttar Pradesh) passed away at the age of 79.
- He was the Governor of Jammu & Kashmir during the abrogation of Article 370.
- He also served as the Governor of Meghalaya, Goa, Odisha, and Bihar.
- Appointed as Bihar Governor in October 2017, he was transferred to J&K just over a year later.
- In October 2019, he was moved to Goa, and nine months later to Meghalaya, where he retired on October 4, 2022.

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**Ques: Hiroshima Day, observed on 6 August each year, marks the anniversary of which historic event?**

- A. Signing of the Comprehensive Nuclear Test Ban Treaty
- B. Atomic bombing of Hiroshima by the US during World War II
- C. End of the Korean War
- D. Founding of the United Nations
- E. None of these

**Answer: Option B**

**Explanation:**

- Hiroshima Day is observed every year on 6 August to mark the anniversary of the atomic bombing of Hiroshima, Japan, by the United States during World War II in 1945.
- On August 6, 1945, the US dropped an atomic bomb called “Little Boy” on Hiroshima using the B-29 bomber Enola Gay.
- On August 9, 1945, a second bomb “Fat Man” was dropped on Nagasaki, leading to Japan’s surrender and the end of World War II.
- The bombs were developed under the Manhattan Project launched in December 1941, led by J. Robert Oppenheimer.
- The incident led to the creation of various nuclear control treaties such as the CTBT, Nuclear Non-Proliferation Treaty, Limited Test Ban Treaty, and the Nuclear Suppliers Group.

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## IMPORTANT ONE – LINER Current Affairs

Government of Punjab announced the empanelment of sign language experts, translators, and special educators under the Juvenile Justice (Care and Protection of Children) Act, 2015, to ensure access of the judicial system to all the sections of the society.

Republic of Moldova has officially become the 107th member of the International Solar Alliance. Nepal also joined the ISA, raising the membership to 105. Armenia joined the ISA, raising the total membership to 106.

The Centre for Joint Warfare Studies (CENJOWS) will inaugurate the first Annual Trident Lecture Series (ATLS) at the Manekshaw Centre, Delhi Cantt on August 05, 2025. Anchored on the theme 'Dominating the Future Battlespace',

RBI's SA-CHET portal recorded 3,454 complaints between April 2020 and March 2025 regarding non-repayment of money collected through various investment schemes. Of these, 1,531 complaints were related to MLM (Multi-Level Marketing), direct selling, and Ponzi schemes, based on complainants' category selection.

Infosys has launched an advanced AI, cybersecurity, and space technology centre at its Hubballi Development Center, Karnataka. It was inaugurated by MB Patil (Minister for Large & Medium Industries, Infrastructure Development)

The Indian Army has joined hands with the Indian Institute of Technology (IIT) Madras to establish 'Agnishodh', the Indian Army Research Cell (IARC) on the IIT Madras campus.





**Ques: As per RBI's final co-lending norms, what is the minimum loan share an entity must retain in its books under a CLA?**

- A. 5%
- B. 8%
- C. 10%
- D. 12%
- E. 15%

**Answer : option C**

**Explanation:**

- RBI's final co-lending norms mandate that each entity in a Co-Lending Agreement (CLA) must retain at least 10% of individual loans in its own books.
- The originating lender can provide a default loss guarantee up to 5% of outstanding loans.
- CLAs signed before 1 January 2026 must follow existing rules.
- Loan agreements must clearly mention customer protection, grievance redressal, and identification of partner entity.
- Both entities must record their respective loan shares within 15 days of disbursement.

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**Ques: IDFC First Bank, in collaboration with SingX, has launched a new digital remittance platform for NRIs. What is the name of this platform?**

- A. RemitFIRST2India
- B. RemitNow2India
- C. IndiaMoneyExpress
- D. CrossPay India
- E. None of these

**Answer: Option A**

**Explanation:**

- RemitFIRST2India is a modern digital remittance platform launched by IDFC First Bank in collaboration with SingX.
- Licensed by the Monetary Authority of Singapore.
- Objective: To enable Non-Resident Indians (NRIs) to send money to their families in India with a seamless cross-border payment experience.
- Currently, the platform enables transactions from Singapore and Hong Kong, with plans to expand across other countries

**About IDFC First Bank :**

- Established : 2015
- HQ : Mumbai
- MD & CEO : V Vaidyanathan
- Tagline : Always You First

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**Ques: IFC has committed \$150 million as anchor investment in which HDFC-promoted fund?**

- A. HDFC Affordable Housing Fund
- B. HDFC Mid-Income Housing Fund
- C. H-DREAM Fund
- D. HDFC Green Growth Fund
- E. HDFC Realty Growth Fund

**Answer: Option C**

**Explanation:**

- The International Finance Corporation (IFC) will invest \$150 million (about Rs.1,300 crore) as an anchor equity investment in the H-DREAM Fund (HDFC Capital Development of Real Estate Affordable and Mid-Income Fund).
- The fund is promoted by HDFC Capital to promote green, affordable housing and expand sustainable financing for property developers.
- HDFC Capital, the real estate private equity arm of the HDFC Group, will manage the fund.
- The target corpus of the fund is \$1 billion – \$500 million primary + \$500 million green shoe option

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**Ques: Ant Financial recently sold its entire stake in which Indian company for around Rs.3,981 crore?**

- A. PhonePe
- B. Paytm
- C. Razorpay
- D. BharatPe
- E. PolicyBazaar

**Answer: Option B**

**Explanation:**

- Ant Financial, part of the Alibaba Group, sold its 5.8% stake (3.7+ crore shares) in One 97 Communications Ltd. (Paytm) for about Rs.3,981 crore via block deals on the BSE in two lots, marking a complete exit from the company.
- Ant Financial had invested in Paytm around 10 years ago; SoftBank had also exited fully in 2024.
- Buyers included Societe Generale and My Asian Opportunities Master Fund.

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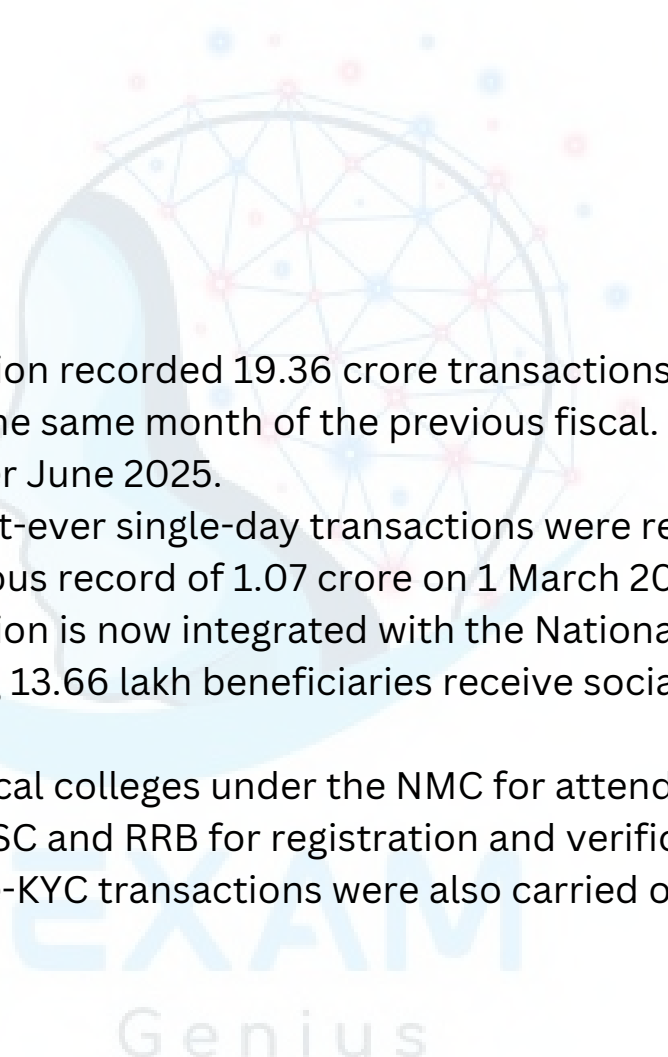
**Ques: Aadhaar Face Authentication recorded an all-time high in July 2025 with how many transactions?**

- A. 5.77 crore
- B. 19.36 crore
- C. 39.56 crore
- D. 1.22 crore
- E. 2.36 crore

**Answer: Option B**

**Explanation:**

- Aadhaar Face Authentication recorded 19.36 crore transactions in July 2025, compared to 5.77 crore in the same month of the previous fiscal.
- This was a 22% growth over June 2025.
- On 1 July 2025, the highest-ever single-day transactions were recorded at 1.22 crore, surpassing the previous record of 1.07 crore on 1 March 2025.
- Aadhaar Face Authentication is now integrated with the National Social Assistance Programme (NSAP), helping 13.66 lakh beneficiaries receive social security benefits securely and contactlessly.
- It is also used in 850 medical colleges under the NMC for attendance and by recruitment agencies like SSC and RRB for registration and verification.
- In July 2025, 39.56 crore e-KYC transactions were also carried out





**Ques: What was LIC's standalone net profit in Q1 FY26?**

- A. Rs.10,461 crore
- B. Rs.10,987 crore
- C. Rs.11,200 crore
- D. Rs.9,987 crore
- E. Rs.12,030 crore

**Answer: Option B**

**Explanation:**

- Life Insurance Corporation of India (LIC) reported a 5% year-on-year rise in standalone net profit to Rs.10,987 crore in Q1 FY26, compared to Rs.10,461 crore last year.
- Growth was driven by higher investment income, net premium income up 4.77% to Rs.1,19,200 crore, and lower operating expenses related to the insurance business.
- Value of New Business (VNB) margin increased to 15.4% from 13.9% due to regulatory product modifications and better margin management.
- The 13th month persistency ratio declined to 64.35% from 67.81%.

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**Ques: Which insurance company launched the “Shubh Shakti” term plan for women?**

- A. LIC
- B. HDFC Life
- C. Tata AIA Life Insurance
- D. SBI Life
- E. Max Life Insurance

**Answer:** Option C

**Explanation:**

- Tata AIA Life Insurance has launched “Shubh Shakti”, a term insurance plan specifically designed for women.
- The plan offers 15% lower premiums for women and a 1% lifetime discount for single mothers.
- It also provides two 12-month premium breaks after childbirth to support women’s financial flexibility.
- The launch comes amid a rise in female workforce participation in India, which reached 41.7% in FY 2024.
- The product is tailored to address women’s financial security and health needs.

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**Ques: As per RBI's proposal, what is the minimum threshold limit for settlement of deceased customer deposit claims in accounts without a nominee?**

- A. Rs.10 lakh
- B. Rs.12 lakh
- C. Rs.20 lakh
- D. Rs.15 lakh
- E. Rs.25 lakh

**Answer: Option D**

**Explanation:**

- RBI has proposed that banks must settle deposit account claims of deceased customers within 15 calendar days from receipt of all required documents.
- For accounts without a nominee or survivorship clause, banks can set a threshold limit, but it must be at least Rs.15 lakh.
- RBI will ensure standardized claim forms and required document lists are available at branches and websites for claimant convenience.

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**Ques: Who was recently awarded the M.S. Swaminathan Award for Food and Peace at the M.S. Swaminathan Centenary International Conference in Delhi?**

|

- A. Dr. Arenare
- B. Dr. Norman Borlaug
- C. Dr. Rattan Lal
- D. Dr. Florence Wambugu
- E. None of these

**Answer:** Option A

**Explanation:**

- The M.S. Swaminathan Award for Food and Peace was awarded to Dr. Arenare, a Nigerian scientist, for his transformative work in reducing hunger in Nigeria.
- The award was presented during the M.S. Swaminathan Centenary International Conference held in Delhi.
- It was launched by Prime Minister Narendra Modi.
- M.S. Swaminathan, who passed away on September 23, 2023 at the age of 98, was posthumously awarded the Bharat Ratna in 2024 for his monumental contributions to agriculture and food security in India.

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**Ques: Recently, a previously unknown blood group named CRIB was identified in Karnataka. In which district was it discovered?**

- A. Mysuru
- B. Bengaluru
- C. Kolar
- D. Tumakuru
- E. None of these

**Answer: Option C**

**Explanation:**

- A 38-year-old woman from Kolar district, Karnataka, was admitted to a local hospital for cardiac surgery when doctors discovered a previously unknown blood group.
- CRIB is categorised under the Indian Rare Antigen (INRA) system, which was officially recognised in 2022.

The blood group was named CRIB, where:

- CR: Cromer (blood group system)
- I: India
- B: Bangalore (close to Kolar, the discovery location)

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**Ques: Which Indian city ranked 26th in the Global AI City Index 2025 and emerged as India's leading hub for AI research, development, and data centres?**

- A. Mumbai
- B. Delhi
- C. Bengaluru
- D. Chennai
- E. Kolkata

**Answer: Option C**

**Explanation :**

- Global AI City Index, 2025 Published by Counterpoint Research.
- According to a survey by market research firm Counterpoint Research, Bengaluru has become India's premier center for AI research, development, and data centers, ranking 26th in the world's Artificial Intelligence (AI) City Index.
- Bengaluru, India, is at the top of the list, followed by Mumbai, Delhi, Chennai, and Kolkata.
- Singapore was named the world's top AI city in 2025, with Seoul, Beijing, Dubai, and San Francisco rounding out the top five.

**Top 5 AI City Worldwide :**

- 1- Singapore
- 2- Seoul
- 3- Beijing
- 4- Dubai
- 5- San-Francisco

**Top 5 AI City in India :**

- 26 - Bengaluru
- 27 - Mumbai
- 28 - Delhi
- 29 - Chennai
- 30 - Kolkata

EXAM  
Genius





**Ques: Which states/UTs have topped the India Electric Mobility Index (IEMI) 2024 launched by NITI Aayog?**

- A. Delhi, Maharashtra, Chandigarh
- B. Karnataka, Tamil Nadu, Gujarat
- C. Delhi, Gujarat, Kerala
- D. Maharashtra, Tamil Nadu, Punjab
- E. None of these

**Answer: Option A**

**Explanation:**

- India Electric Mobility Index (IEMI) 2024 was launched by NITI Aayog as the first-ever national benchmarking framework to assess e-mobility readiness of all States/UTs.
- It scores States/UTs out of 100 based on progress in electric mobility adoption, infrastructure readiness, and innovation.
- The framework is aligned with India's decarbonisation targets for 2070.
- Delhi, Maharashtra, and Chandigarh emerged as the top three performers overall.

IEMI assesses States/UTs on 16 indicators under three categories:

- Transport Electrification Progress – EV adoption in passenger, freight, and public transport.
- Charging Infrastructure Readiness – Deployment of public/private charging stations and supportive policies.
- EV Research and Innovation Ecosystem – R&D, manufacturing capacity, and EV component technology.





**Ques:** Since its inception, the Mann Ki Baat programme has earned a revenue of how much?

- A. Rs.24.13 crore
- B. Rs.34.13 crore
- C. Rs.44.13 crore
- D. Rs.54.13 crore
- E. Rs.58.76 crore

**Answer: B**

**Explanation:**

- Mann Ki Baat is Prime Minister Narendra Modi's monthly radio programme produced by Akashvani using in-house resources without additional expenditure.
- It has earned Rs.34.13 crore since its inception.
- The programme inspires citizens by sharing real stories in education, health, environment, innovation, and social service.
- It is broadcast on Akashvani and telecast on Doordarshan's national & regional channels as well as DD Free Dish (48 Akashvani channels + 92 private TV channels).
- On digital platforms, it is available on YouTube (PMO India, AIR), WAVES OTT, NewsOnAIR app (offering 260+ Akashvani channels), and PB SHABD for wider reach.

EXAM  
Genius





**Ques: As per the Supreme Court's recent ruling, under GST law, telecom towers are classified as:**

- A. Immovable property
- B. Movable property
- C. Capital asset
- D. Intangible asset
- E. Fixed property

**Answer: Option B**

**Explanation:**

- Supreme Court upheld the Delhi High Court verdict that telecom towers are movable property under GST.
- Towers can be dismantled and relocated → not permanent structures.
- This classification strengthens Bharti Airtel's claim for GST Input Tax Credit (ITC).
- Section 17(5)(d) of CGST Act → ITC not allowed for immovable property; movable classification allows ITC benefits.
- Aligns with earlier rulings in Vodafone Mobile Services & Bharti Airtel cases.

EXAM  
Genius





**Ques: The Union Cabinet has approved the implementation of the MERITE Scheme in 275 technical institutions. What is the primary objective of this scheme?**

- A. To provide free education to all engineering students
- B. To improve quality, equity and governance in technical education
- C. To promote foreign collaborations in higher education
- D. To construct new engineering colleges across India
- E. None of these

**Answer: Option B**

**Explanation:**

- The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the proposal for implementing the Multidisciplinary Education and Research Improvement in Technical Education (MERITE) Scheme in 275 technical institutions (175 engineering institutions and 100 polytechnics).
- Objective: To improve quality, equity, and governance in technical education across all States/UTs through interventions aligned with National Education Policy (NEP) 2020.
- Type: Central Sector Scheme with Rs.4,200 crore total cost (2025-26 to 2029-30), including Rs.2,100 crore external assistance from the World Bank.
- Key interventions: Internships, updated curricula to meet industry needs, faculty development programs, research hubs, incubation & innovation centers, skill/maker labs, language workshops.
- Major reforms: Curriculum and pedagogy revamp, multidisciplinary technical programs, stronger research ecosystem, faculty skill upgradation, gender gap reduction, and bridging the digital divide.





**Ques: Where is the 25th Shanghai Cooperation Organization (SCO) summit, scheduled for August 31–September 1, 2025, going to be held?**

- A. Beijing
- B. Tianjin
- C. Shanghai
- D. Wuhan
- E. None of these

**Answer:** Option B

**Explanation:**

- The 25th Shanghai Cooperation Organization (SCO) summit will be held in Tianjin, China on August 31–September 1, 2025.
- Prime Minister Narendra Modi is expected to travel to China for this summit – his first visit to China since 2018.
- The last meeting between PM Modi and the Chinese President was on the sidelines of the BRICS summit in Kazan, Russia on October 23, 2024

EXAM  
Genius







**Ques: What is the name of Zepto's newly launched 10-minute medicine delivery service?**

- A. Zepto Meds
- B. Zepto Pharmacy
- C. Zepto Health
- D. Zepto QuickCare
- E. Zepto MedExpress

**Answer: Option B**

**Explanation:**

- Zepto has launched Zepto Pharmacy, a 10-minute medicine delivery service.
- Initially available in select areas of Mumbai, Bengaluru, Delhi NCR, and Hyderabad.
- Announcement made by CEO & Co-founder Aadit Palicha via LinkedIn.
- The company tested the service on a small scale over the past year to streamline supply chain operations and ensure regulatory compliance.
- The aim is to maintain high operational standards and avoid scaling too quickly.
- The service will offer both over-the-counter and prescription medicines, sourced only from licensed pharmacies.
- This launch comes at a time when several quick commerce platforms are exploring entry into prescription drug delivery, which is governed by stricter regulations.

EXAM  
Genius





**Ques: The Union Cabinet recently approved Rs.30,000 crore compensation to three Public Sector Oil Marketing Companies (OMCs) for under-recoveries on sale of domestic LPG. Which of the following companies are included?**

- A. Indian Oil Corporation Limited (IOCL)
- B. Bharat Petroleum Corporation Limited (BPCL)
- C. Hindustan Petroleum Corporation Limited (HPCL)
- D. All of the above
- E. None of these

**Answer: Option D**

**Explanation:**

- The Union Cabinet chaired by Prime Minister Narendra Modi approved Rs.30,000 crore compensation to IOCL, BPCL, and HPCL for under-recoveries on sale of domestic LPG.
- Domestic LPG cylinders are supplied at regulated prices by these public sector OMCs.
- During 2024–25, international LPG prices remained high, but the cost increase was not passed on to consumers to shield them from price fluctuations.
- This led to significant losses for the three OMCs, hence the compensation.
- The Ministry of Petroleum and Natural Gas will distribute the compensation in twelve tranches.

EXAM  
Genius





**Ques: The Archery Association of India (AAI) recently announced the launch of which first-of-its-kind tournament in India?L**

- A. National Recurve Championship
- B. Archery League
- C. World Archery Cup
- D. Indian Archery Premier Series
- E. None of these

**Answer: Option B**

**Explanation:**

- Archery Association of India (AAI) announced the first-ever Archery League, a franchise-styled tournament featuring men's and women's recurve and compound archers from around the world.
- The inaugural edition will be held over 11 days in October 2025 at the Yamuna Sports Complex, Delhi.
- The event has support from World Archery, World Archery Asia, and the Sports Ministry.
- It will feature top 10 ranked foreign archers and India's top players across six franchise teams.

**About Archery Association of India :**

- Established : 1973
- HQ : New Delhi
- President : Arjun Munda





**Ques: Which of the following statements is/are correct about the RS-28 Sarmat intercontinental ballistic missile, also known as ‘Satan 2’?**

1. It is the world’s heaviest ICBM.
2. It has a range of 18,000 km.
3. It can carry up to 16 independently targetable nuclear warheads.
4. It is a solid-fueled missile.

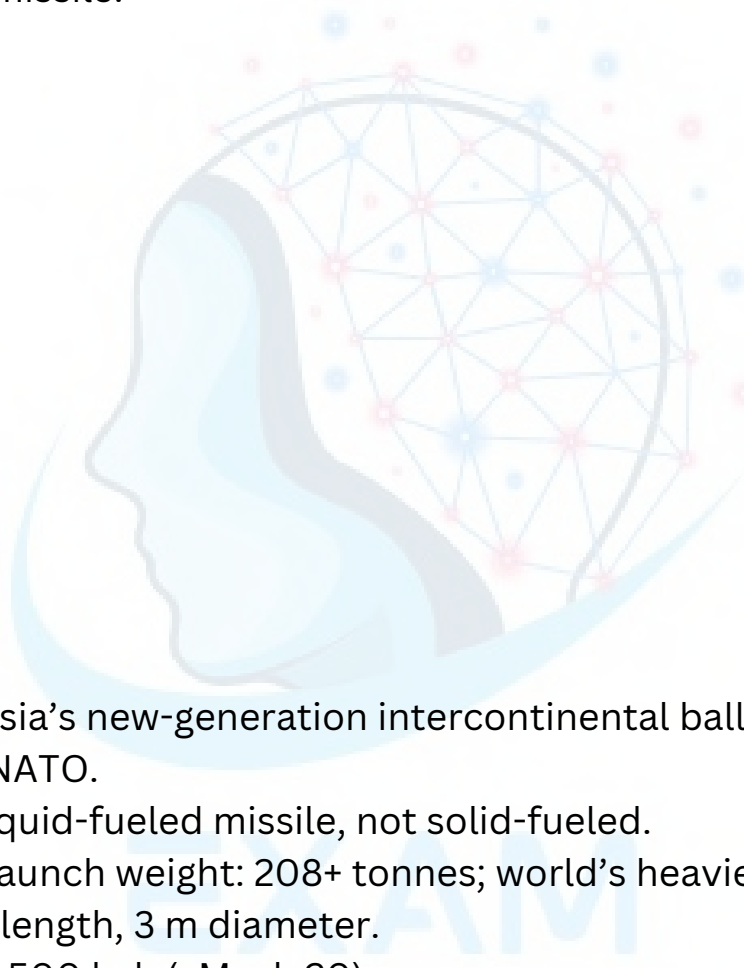
**Options:**

- A. 1, 2, and 3 only
- B. 1 and 4 only
- C. 2 and 3 only
- D. 1, 2, 3, and 4
- E. 1 and 2 only

**Answer: Option A**

**Explanation:**

- RS-28 Sarmat is Russia’s new-generation intercontinental ballistic missile (ICBM), dubbed ‘Satan 2’ by NATO.
- It is a three-stage, liquid-fueled missile, not solid-fueled.
- Range: 18,000 km; launch weight: 208+ tonnes; world’s heaviest ICBM.
- Dimensions: 35.3 m length, 3 m diameter.
- Maximum speed: 25,500 kph (~Mach 20).
- Payload: 10 tonnes, capable of carrying up to 16 independently targetable nuclear warheads and Avangard hypersonic glide vehicles.





**Ques: What is the name of India's first privately-developed orbital launch vehicle whose stage-1 booster was successfully static tested by Skyroot Aerospace?**

- A. PSLV-C57
- B. Vikram-1
- C. Gaganyaan
- D. SSLV-D2
- E. None of these

**Answer: Option B**

**Explanation:**

- Skyroot Aerospace successfully conducted the static test of Vikram-1's stage-1 carbon composite solid fuel booster.
- Vikram-1 is India's first privately-developed orbital launch vehicle.
- Test location: Advanced Test Complex, Satish Dhawan Space Centre – SHAR, Sriharikota.
- Conducted under ISRO's supervision.
- Booster stage name: Kalam-1200 – India's largest monolithic solid rocket motor (30 tonnes).
- Designed for on-demand, customised launches for global small satellite operators.
- Vikram-1's maiden flight is scheduled later this year.





**Ques: Which of the following statements is/are correct about the Cancer AI & Technology Challenge (CATCH) Grant Program?**

1. It is launched by IndiaAI Independent Business Division (IBD) in collaboration with the National Cancer Grid (NCG).
2. It provides up to Rs.50 lakh per project for selected teams.
3. Only clinical institutions are eligible to apply.
4. Successful pilots may get an additional scale-up grant of up to Rs.1 crore.

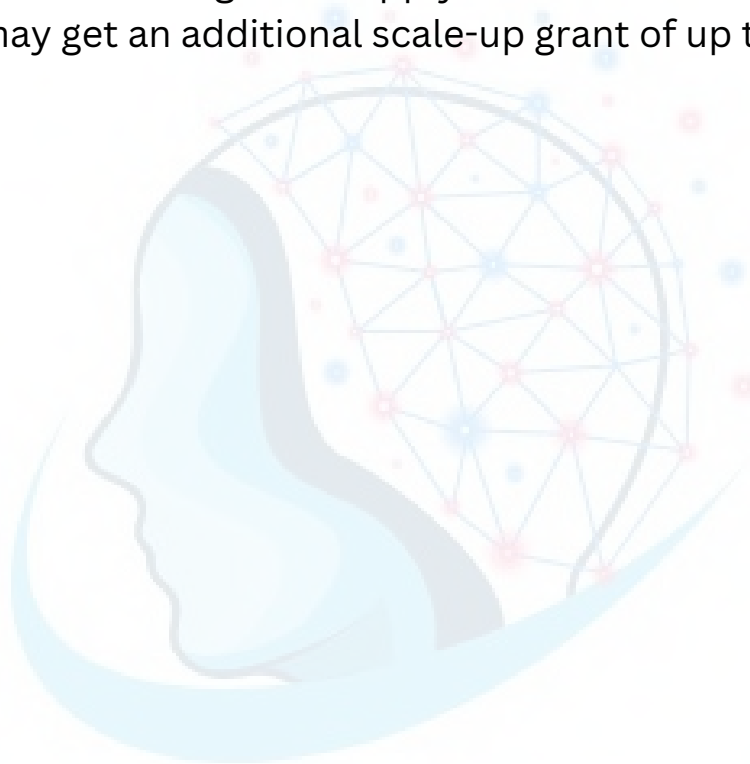
**Options:**

- A. 1, 2, and 4 only
- B. 1 and 3 only
- C. 2 and 3 only
- D. 1, 2, 3, and 4
- E. 1 and 2 only

**Answer: Option A**

**Explanation :**

- IndiaAI Independent Business Division (IBD) in collaboration with the National Cancer Grid (NCG) have launched the CATCH Grant Program to support AI-based innovations in cancer screening, diagnosis, treatment support, and healthcare operations in India.
- Selected projects can receive up to Rs.50 lakh per project, with funding co-shared by IndiaAI and NCG.
- The program will pilot AI solutions in the NCG hospital network, with potential for wider deployment.
- Successful pilot projects may get an additional Rs.1 crore for scale-up via IndiaAI.
- Up to 10 proposals will be chosen in this round, based on technical maturity, feasibility, and healthcare relevance.





**Ques: Mir Mohammed Ali, a 2011-batch IAS officer of the Kerala cadre, has been appointed as Director in which ministry?**

- A. Ministry of Power
- B. Ministry of Petroleum & Natural Gas
- C. Ministry of Electronics & IT
- D. Ministry of New & Renewable Energy
- E. None of these

**Answer: Option D**

**Explanation:**

- Mir Mohammed Ali, a 2011-batch IAS officer of the Kerala cadre, has been appointed as Director in the Ministry of New & Renewable Energy (MNRE).
- His term will be five years or until further orders, whichever is earlier.
- Before this appointment, he served as Chairman & Managing Director (CMD) of Kerala State Electricity Board (KSEB) Limited.

EXAM  
Genius







**Ques: National Javelin Day is celebrated in India on which date to honour Neeraj Chopra's Olympic gold medal win?**

- A. 5 August
- B. 6 August
- C. 7 August
- D. 8 August
- E. 9 August

**Answer: Option C**

**Explanation:**

- August 7 is observed as National Javelin Day in India to commemorate Neeraj Chopra's historic gold medal at the Tokyo 2020 Olympics.
- This was India's first-ever Olympic medal in track and field post-Independence and only the second individual Olympic gold overall after Abhinav Bindra.
- Neeraj's gold-winning throw at Tokyo 2020 measured 87.58 m, while his personal best as of 2025 is 90.23 m.
- In athletics, the men's javelin weighs 800 g with a length of 2.6–2.7 m, while the women's javelin weighs 600 g with a length of 2.2–2.3 m.

EXAM  
Genius





## IMPORTANT ONE – LINER Current Affairs

India and Russia Signed during 11th Session of the India-Russia Working Group on Modernization & Industrial Cooperation, held at Vanijya Bhawan in New Delhi. Aim to strengthen collaboration in aluminium, fertilizers, and railway transport, while promoting capacity building and technology transfer in the mining sector.

The National Task Force on Student Mental Health and Suicide Prevention in Higher Educational Institutions has officially launched its dedicated website. Constituted under the Chairmanship of Former Justice Shri Ravindra Bhat, the Task Force aims to develop comprehensive, recommendations to improve student wellbeing and prevent suicides in HEIs.

REC Limited is a Maharatna Central Public Sector Enterprise under the Ministry of Power. Awarded ISO 31000:2018 (Risk Management – Guidelines) for its enterprise-wide risk management framework.

Bank of India became the first bank in India to receive the Standardization Testing and Quality Certification (STQC) for its official website. The certification was awarded by the STQC Directorate, under the Ministry of Electronics and Information Technology (MeitY)

EXAM  
Genius



**Ques: RBI recently imposed a ₹75 lakh penalty on which bank for non-compliance with regulations related to property valuation and current account rules?**

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

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) imposed a ₹75 lakh penalty on ICICI Bank for non-compliance with certain regulatory directions.
- Violations pertained to 'Valuation of Properties – Empanelment of Valuers' and 'Opening of Current Accounts by Banks – Need for discipline'.
- RBI found that the bank failed to conduct property valuation in some mortgage loans through independent empanelled valuers.
- ICICI Bank also opened/maintained certain current accounts in violation of existing regulatory requirements.
- These violations were proven during inspection, leading to the monetary penalty

EXAM  
Genius





**Ques: Antfin Singapore Holding Private Limited divested a 1.46% stake in which company for Rs. 4,097 crore?**

- A. Paytm
- B. Zomato
- C. Eternal Limited
- D. Blinkit
- E. PhonePe

**Answer: Option C**

**Explanation:**

- Antfin Singapore Holding Private Limited divested a 1.46% stake in Eternal Limited.
- Eternal Limited is the parent company of Zomato and Blinkit.
- The transaction value was Rs. 4,097 crore (approximately USD 612 million).
- The sale is part of Antfin's strategy to restructure investments.
- This deal reduces Antfin's shareholding in Eternal Limited.

EXAM  
Genius





**Ques: Which bank has signed an MoU with FSSAI to launch the ‘FSSAI Payment Solution’ platform?**

- A. State Bank of India
- B. HDFC Bank
- C. Bank of Baroda
- D. ICICI Bank
- E. None of these

**Answer:** Option C

**Explanation:**

- Bank of Baroda signed an MoU with the Food Safety and Standards Authority of India (FSSAI) to launch ‘FSSAI Payment Solution’.
- The platform will streamline the digital payment interface with various stakeholders.
- The objective is to promote ease of doing business for those engaging with FSSAI.

**FSSAI :**

Established : 5 September 2008

HQ : New Delhi

Chairperson : Punya Salila Srivastava.

**Bank of Baroda :**

Established : 1908

HQ : Vadodara, Gujarat

MD & CEO : Debadatta Chand

Tagline : India’s International Bank.





**Ques: SBI's Q1 FY26 net profit rose 12.5% year-on-year to what amount?**

- A. ₹25,000 crore
- B. ₹19,160 crore
- C. ₹41,072 crore
- D. ₹44,218 crore
- E. ₹78,040 crore

**Answer: Option B**

**Explanation:**

- State Bank of India (SBI) posted a 12.48% YoY increase in Q1 FY26 net profit to ₹19,160 crore.
- Growth was driven by higher operational efficiency and treasury gains.
- Net Interest Income (NII) stood at ₹41,072 crore, down 0.13% YoY.
- Net Interest Margin (NIM) fell by 33 bps to 3.02%.
- Loan-loss provisions rose 9.21% to ₹4,934 crore.
- SBI raised ₹25,000 crore equity capital to support ~₹2.5 trillion in additional loan growth.
- Advances grew 11.61% YoY to ₹42.5 lakh crore; deposits grew 11.66%.
- Gross NPAs declined 7.34% to ₹78,040 crore; Net NPAs fell 7.64% to ₹19,908 crore.
- GNPA ratio improved to 2.83% and NNPA ratio to 0.47%; provision coverage ratio at 74.49%.

EXAM  
Genius





**Ques: What is the proposed daily penalty for banks delaying settlement of safe deposit locker/article claims as per RBI's draft circular?**

- A. ₹2,000 per day
- B. ₹3,000 per day
- C. ₹5,000 per day
- D. ₹10,000 per day
- E. ₹7,500 per day

**Answer: Option C**

**Explanation:**

- RBI released a draft circular proposing easier claim settlement after the death of an account holder, covering deposit accounts, lockers, and articles in safe custody.
- Banks must release funds to nominees/surviving account holders without succession certificates or probate, unless there is a court order or will.
- Delay penalty for deposit-related claims: prevailing bank rate + 4% p.a. on settlement amount for the delay period.
- Delay penalty for safe deposit lockers/articles: ₹5,000 per day beyond the prescribed 15 days after receiving all required documents.
- RBI has proposed a claim threshold limit of ₹15 lakh based on risk management.
- Public comments on the draft are invited until 27 August 2025.

EXAM  
Genius







**Ques: Which two new features has RBI launched on its Retail Direct platform in August 2025?**

- A. SIP for Treasury Bills & Auto-Bidding Facility
- B. Loan against Gold & UPI Bill Payments
- C. e-KYC & Instant Loan Facility
- D. NACH Payment & Cheque Truncation
- E. None of these

**Answer: Option A**

**Explanation:**

- RBI introduced Systematic Investment Plan (SIP) for Treasury Bills and Auto-Bidding facility on its Retail Direct platform.
- SIP allows small, periodic investments in T-Bills instead of lump sums.
- Auto-Bidding automates the bidding process in primary auctions with preferences like bid amount, tenor, and validity.
- The system processes payments via National Automated Clearing House (NACH).
- These features aim to enhance retail investor access to short-term government debt instruments.

EXAM  
Genius





**Ques: The IFC has committed USD 150 million to which fund of HDFC Capital?**

- A. H-DREAM Fund
- B. H-GREEN Fund
- C. Affordable Housing Fund
- D. Urban Growth Fund
- E. None of the above

**Answer:** Option A

**Explanation:**

- International Finance Corporation (IFC) given USD 150 million (around Rs. 1,300 crore) loan to H-DREAM Fund (HDFC Capital Development of Real Estate Affordable and Mid-Income Fund)
- It is Managed by HDFC Capital Advisors
- Its aim is to promote green and affordable housing development across India
- Total target corpus of the H-DREAM Fund is USD 1 billion, comprising a primary raise of USD 500 million and a greenshoe option of an additional USD 500 million
- Housing Target of Over 25,000 EDGE-certified homes in Tier-I/II cities (addresses 18M-unit deficit)
- Capital Mobilized : USD 850 Mn total expected; USD 350 Mn already committed

**About IFC :**

- Established : 1956
- HQ : Washington, D.C., United States
- Members : 186 countries
- Managing Director : Makhtar Diop





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- C. Eternal Limited
- D. Blinkit
- E. PhonePe

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**Explanation:**

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- The transaction value was Rs. 4,097 crore (approximately USD 612 million).
- The sale is part of Antfin's strategy to restructure investments.
- This deal reduces Antfin's shareholding in Eternal Limited.

EXAM  
Genius





**Ques: Which panchayat in Kerala was declared a 'Living Lab' for climate change under the 'Heat Resilient Moodadi' project?**

- A. Perambra Panchayat
- B. Moodadi Panchayat
- C. Beypore Panchayat
- D. Vatakara Panchayat
- E. Thamarassery Panchayat

**Answer: Option B**

**Explanation:**

- Kerala State Disaster Management Authority (KSDMA) launched the 'Heat Resilient Moodadi' project in Moodadi Panchayat, Kozhikode district, Kerala.
- Objective: Mitigate rising temperatures due to extreme heatwaves.
- It is Kerala's first comprehensive Heat Action Plan by a local self-government body.
- Contractors to follow heat-resilient construction guidelines, including heat-reflecting paints, bamboo barriers, and shaded structures.
- Cooling pavilions will be installed for public relief during heatwaves.
- Moodadi Panchayat declared a 'Living Lab' for climate change by KSDMA for proactive heat-resilience strategies.

EXAM  
Genius





**Ques: Which new job category has been added under MNREGA as per the latest government notification?**

- A. Road construction
- B. Forest fire management
- C. River dredging
- D. Solar panel installation
- E. Rural tourism infrastructure

**Answer:** Option B

**Explanation:**

- The Centre added 'forest fire management' as a new job category under the Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA), 2005.
- It joins existing works like afforestation, tree plantation, horticulture, road margins, canal bunds, tank foreshore protection, and coastal belts.
- Forest fire management activities include boundary wall construction, fencing, joint patrolling, and other measures to protect forests and wildlife.
- States like Gujarat were already using MNREGA funds for such works under other provisions; now it is officially included in the MNREGA job list.
- The inclusion followed recommendations from the Standing Committee on Rural Development and Panchayati Raj in April 2025.

EXAM  
Genius





**Ques: Who topped the Fortune 100 Most Powerful People in Business List 2025?**

- A. Satya Nadella
- B. Jensen Huang
- C. Mark Zuckerberg
- D. Elon Musk
- E. Mukesh Ambani

**Answer:** Option B

**Explanation:**

Jensen Huang, CEO & President of NVIDIA, an American technology company, topped the list.

Mukesh Ambani, CMD of Reliance Industries Limited, ranked 56th.

Dr. Reshma Kewalramani, an Indian-origin woman and CEO of Vertex Pharmaceuticals, ranked 62nd (first appearance).

The list includes 62 leaders from USA-based organizations, 17 from Asia, 13 from Europe, and 1 from the Middle East.

Four Indian-origin leaders featured: Satya Nadella (Rank 2), Sundar Pichai (Rank 6), Neal Mohan (Rank 83), Dr. Reshma Kewalramani (Rank 62).

**Ranking of top 5 powerful people in the list :**

- 1 Jensen Huang : President & CEO, NVIDIA
- 2 Satya Nadella : Co-Founder, Chairman & CEO, Microsoft
- 3 Mark Zuckerberg : Founder, Chairman & CEO, Meta
- 4 Elon Musk : Founder & CEO, Tesla, SpaceX, xAI
- 5 Wang Chuanfu : Founder & CEO, BYD (Build Your Dreams)
- 56 Mukesh Ambani : CMD, Reliance Industries
- 96 Gautam Adani : Founder & Chairman, Adani Group





**Ques: What was India's annual defence production in FY 2024–25, marking an all-time high?**

- A. ₹ 1,50,590 crore
- B. ₹1,27,000 crore
- C. ₹ 1,25,000 crore
- D. ₹1,45,800 crore
- E. ₹1,40,500 crore

**Answer: Option A**

**Explanation:**

- India's annual defence production in FY 2024–25 reached ₹1,50,590 crore — the highest ever recorded.
- This represents an 18% growth over the previous year's output of ₹1.27 lakh crore.
- It is also a 90% increase compared to FY 2019–20, when production was ₹79,071 crore.
- Defence PSUs and other PSUs contributed approximately 77% of total production.
- The private sector accounted for the remaining 23%.
- Defence exports also reached a record ₹23,622 crore in FY 2024–25, up ₹2,539 crore (12.04%) from ₹21,083 crore in FY 2023–24.

EXAM  
Genius







**Ques: Which organisation has proposed the SWAGAT-FI single-window gateway for trusted foreign investors?**

- A. RBI
- B. SEBI
- C. IRDAI
- D. NITI Aayog
- E. NABARD

**Answer: Option B**

**Explanation :**

- Securities and Exchange Board of India (SEBI) has proposed a new single-window gateway named SWAGAT-FI (Single Window Automatic & Generalised Access for Trusted Foreign Investors).
- The objective is to boost foreign investment in India's capital markets and simplify regulatory compliance.
- It will serve objectively verified low-risk foreign investors.
- The platform aims to reduce entry barriers and speed up approvals for eligible investors.
- This initiative is part of SEBI's broader reforms to attract long-term, quality global capital to India.

EXAM  
Genius





**Ques: What is the premature redemption price of SGB due on August 11, 2025?**

- A. ₹9,950
- B. ₹10,000
- C. ₹10,070
- D. ₹10,100
- E. ₹10,500

**Answer: Option C**

**Explanation:**

- Premature redemption under the Sovereign Gold Bond (SGB) Scheme is allowed after the 5th year from the issue date, on interest payment dates.
- The August 11, 2025 redemption applies to SGB 2019-20 Series-IX (issued Feb 11, 2020) and SGB 2020-21 Series-V (issued Aug 11, 2020).
- The redemption price is based on the simple average of closing gold prices (999 purity) for the last 3 business days before the redemption date, as per India Bullion and Jewellers Association Ltd (IBJA).
- For August 11, 2025, the average price worked out to ₹10,070 per gram.
- The SGB scheme was launched in 2015, offers an 8-year tenor with an exit option after 5 years, and pays 2.50% annual interest.

EXAM  
Genius





**Ques: What is the length of Asia's longest freight train 'Rudrastra' tested by Indian Railways in 2025?**

- A. 4 km
- B. 4.5 km
- C. 5 km
- D. 3.8 km
- E. 4.2 km

**Answer: Option B**

**Explanation:**

- The "Rudrastra," Asia's longest freight train, has successfully completed its testing run by Indian Railways.
- The massive 4.5-kilometer goods train is expected to revolutionize freight transportation in India by increasing productivity, cutting turnaround times, and conserving resources.
- At an average speed of 40.50 km/h, the trial run covered 209 km in 5 hours 10 minutes from the Ganjkhwaja railway station in Chandauli, Uttar Pradesh, to Garhwa in Jharkhand.
- The 'Rudrastra' freight train is 4.5 km long – the longest in Asia.
- It has 345 wagons and 7 engines (2 at the front, 1 after every 59 bogeys).
- Each wagon can carry 72 tonnes of load.
- Average trial speed: 40.5 km/h.

EXAM  
Genius





**Ques: Which two key maritime laws were passed by India's Parliament in 2025 to modernise the shipping sector?**

- A. Maritime Trade Bill 2025 & Coastal Shipping Bill 2024
- B. Indian Ports Bill 2025 & Merchant Trade Bill 2024
- C. Merchant Shipping Bill 2024 & Carriage of Goods by Sea Bill 2025
- D. Sea Transport Bill 2025 & Cargo Bill 2024
- E. Shipping Development Bill 2025 & Maritime Reform Bill 2024

**Answer: Option C**

**Explanation :**

- India's Parliament passed the Merchant Shipping Bill, 2024, and the Carriage of Goods by Sea Bill, 2025, replacing outdated 20th-century laws.
- The Merchant Shipping Bill replaces the Merchant Shipping Act of 1958.
- The Carriage of Goods by Sea Bill replaces the Indian Carriage of Goods by Sea Act of 1925.

**Merchant Shipping Bill, 2024:**

- Progressive law with 16 parts and 325 clauses.
- Addresses shortcomings of the previous 561-section Act, which was fragmented and outdated.
- Aligns India's laws with International Maritime Organization (IMO) conventions.
- Prioritises environmental protection and seafarer welfare.

**Carriage of Goods by Sea Bill, 2025:**

- Adopts internationally accepted Hague-Visby Rules.
- Governs rights and responsibilities related to carriage of goods by sea.



- Simplifies maritime trade regulations.
- Reduces litigation risks and improves transparency in cargo movement.



EXAM  
Genius





**Ques: What was the Gross Merchandise Value (GMV) achieved by Government e Marketplace (GeM) in FY 2024–25?**

- A. ₹4.8 lakh crore
- B. ₹5.4 lakh crore
- C. ₹5.0 lakh crore
- D. ₹6.1 lakh crore
- E. ₹4.5 lakh crore

**Answer: Option B**

**Explanation:**

With a record-breaking performance of registering ₹5.4 lakh crore in Gross Merchandise Value (GMV) for the fiscal year 2024–2025, the Government e Marketplace (GeM) celebrated its ninth Foundation Day.

Since its launch in 2016, GeM has onboarded 1.5 lakh women-led businesses, startups, self-help groups (SHGs), craftsmen, and micro and small enterprises (MSEs) over the course of nine years.

The Theme for this year's Foundation Day event was Ease, Access, and Inclusion.

On August 6, a GeM Seller Samvad was held at the GeM office in New Delhi to commemorate the nine years

EXAM  
Genius





**Ques: Under the approved PMUY subsidy for FY26, what is the per-cylinder subsidy amount for a 14.2 kg LPG cylinder?**

- A. ₹200
- B. ₹250
- C. ₹300
- D. ₹350
- E. ₹400

**Answer: Option C**

**Explanation:**

- The Union Cabinet approved ₹12,000 crore for Pradhan Mantri Ujjwala Yojana (PMUY) in FY26.
- The scheme will benefit 10.33 crore households across India.
- PMUY was launched in May 2016 to provide free LPG connections to adult women from poor households.
- As of July 1, 2025, there are 10.33 crore PMUY connections in India.
- Subsidy: ₹300 per 14.2 kg LPG cylinder, for up to 9 refills per year (pro-rated for 5 kg cylinders).
- India imports around 60% of its LPG requirement.

EXAM  
Genius







**Ques: Which major transit corridor was announced in the Armenia–Azerbaijan peace deal signed at the White House?**

- A. Caucasus Peace Corridor
- B. Trump Route for International Peace and Prosperity
- C. Eurasia Trade Link
- D. Caspian Gateway
- E. Black Sea Economic Corridor

**Answer: Option B**

**Explanation:**

- Leaders of Armenia and Azerbaijan signed a historic peace agreement at the White House to end decades of conflict.
- The deal was mediated by US President Donald Trump, who facilitated the handshake between Armenian PM Nikol Pashinyan and Azerbaijani President Ilham Aliyev.
- The agreement includes the creation of a major South Caucasus transit corridor named 'Trump Route for International Peace and Prosperity'.
- This corridor will connect Azerbaijan to Turkey and further to Europe, bypassing Armenia's territory.
- Iran's Supreme Leader's advisor Ali Akbar Velayati warned that Iran will block the corridor if built without its consent.

Exam Genius





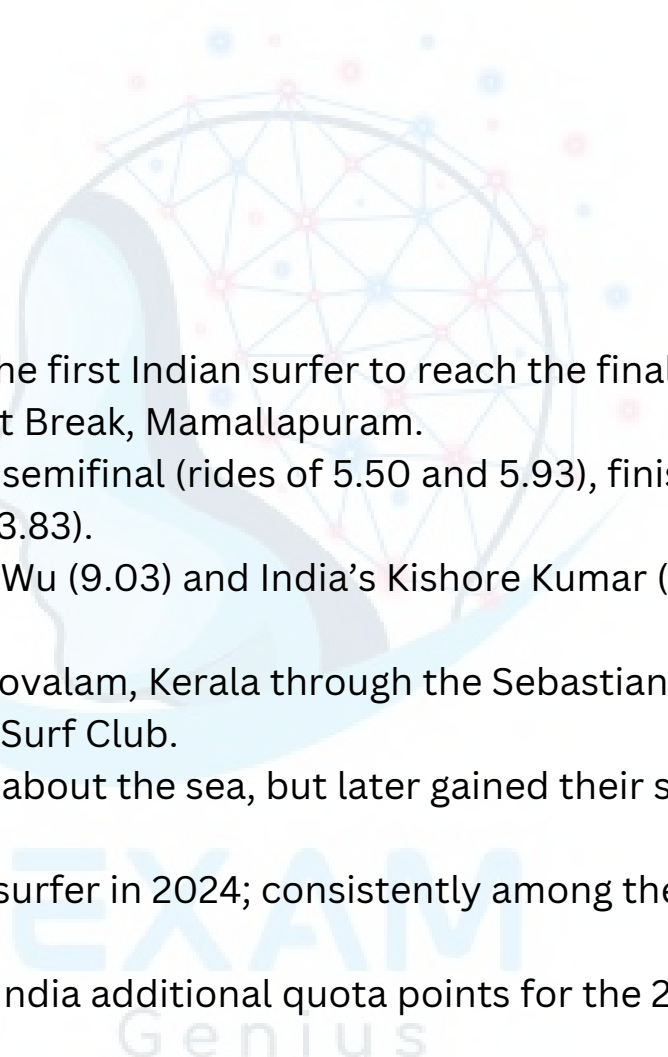
**Ques: Who became the first Indian surfer to reach the final of the Asian Surfing Championship?**

- A. Kishore Kumar
- B. Shidong Wu
- C. Pajar Ariyana
- D. Ramesh Budihal
- E. Mega Artana

**Answer: Option D**

**Explanation:**

- Ramesh Budihal became the first Indian surfer to reach the final of the Asian Surfing Championship, held at Point Break, Mamallapuram.
- Scored 11.43 points in the semifinal (rides of 5.50 and 5.93), finishing second behind Indonesia's Pajar Ariyana (13.83).
- Defeated China's Shidong Wu (9.03) and India's Kishore Kumar (8.10) to reach the last four.
- Surfing journey began in Kovalam, Kerala through the Sebastian Indian Social Project (SISP) and Kovalam Surf Club.
- Initially faced family fears about the sea, but later gained their support after multiple wins.
- Ranked India's No. 1 male surfer in 2024; consistently among the top three in the National Surf Series.
- Achievement also earned India additional quota points for the 2026 Asian Games.





**Ques: In which country did India's Annu Rani win gold in women's javelin throw at the International Wiesław Maniak Memorial in 2025?**

- A. Turkey
- B. Australia
- C. Poland
- D. Germany
- E. France

**Answer: Option C**

**Explanation:**

- Annu Rani won gold in women's javelin throw at the International Wiesław Maniak Memorial in Poland.
- Achieved a season-best throw of 62.59 metres.
- She is the reigning Asian Games champion.
- Competitors from Turkey and Australia won silver and bronze respectively.
- The win strengthened her position as one of India's top javelin throwers.
- The silver medal went to Eda Tugsuz of Turkey (58.36m).
- Bronze medal went to Lianna Davidson of Australia (58.24m).

EXAM  
Genius





**Ques: Where is BPCL's upcoming greenfield refinery-cum-petrochemical complex (RcPC) located?**

- A. Machilipatnam
- B. Mulpeta
- C. Ramaayapatnam
- D. Kakinada
- E. Srikakulam

**Answer:** Option C

**Explanation:**

- The greenfield refinery-cum-petrochemical complex (RcPC) of BPCL is being developed at Ramaayapatnam, Nellore district, Andhra Pradesh.
- Saudi Aramco is likely to acquire a 20% stake in the project.
- The governments of India and Saudi Arabia are discussing the agreement terms, expected to be finalized by year-end.
- Project is part of Saudi Arabia's ~\$100 billion investment in India.
- BPCL is also negotiating a long-term crude oil supply agreement with Aramco.
- Refinery capacity: 9 MMT/year, expandable to 12 MMT/year.
- ₹6,100 crore approved for pre-project activities (land acquisition, environmental assessment, engineering design).
- Estimated total cost: ₹1.1 lakh crore; completion timeline: ~4 years.

Genius





**Ques: The Union Cabinet approved four new components under the Special Development Packages (SDPs) for which two North Eastern states with a total outlay of ₹4,250 crore?**

- A. Assam and Meghalaya
- B. Tripura and Nagaland
- C. Assam and Tripura
- D. Manipur and Assam
- E. Mizoram and Tripura

**Answer: Option C**

**Explanation:**

- The Union Cabinet chaired by PM Narendra Modi approved four new components under the existing Central Sector Scheme of Special Development Packages (SDPs) for Assam and Tripura with a total outlay of ₹4,250 crore.
- ₹500 crore for infrastructure development in Adivasi-inhabited villages/areas of Assam, as per MoS with Adivasi Groups of Assam.
- ₹500 crore for infrastructure in North Cachar Hills Autonomous Council (NCHAC) area of Dimasas National Liberation Army (DNLA) / Dimasas People's Supreme Council (DPSC) inhabited villages/areas, as per MoS with these groups.
- ₹3,000 crore for infrastructure in Assam as per MoS with ULFA Groups.
- ₹250 crore for development of tribals in Tripura as per MoS with National Liberation Front of Tripura (NLFT) and All Tripura Tiger Force (ATTF).
- Overall outlay of four components: ₹7,250 crore – ₹4,250 crore from the existing SDP scheme (₹4,000 crore for Assam, ₹250 crore for Tripura) and ₹3,000 crore from Assam's state resources.
- Assam components have a 5-year outlay (FY 2025-26 to 2029-30), Tripura component has a 4-year outlay (FY 2025-26 to 2028-29).





**Ques: The U.S. dropped an atomic bomb on Nagasaki on which date?**

- A. 6 August 1945
- B. 8 August 1945
- C. 9 August 1945
- D. 12 August 1945
- E. 15 August 1945

**Answer:** Option C

Explanation:

- Nagasaki marked 80 years since the U.S. atomic bombing carried out on 9 August 1945.
- The attack happened three days after Hiroshima was bombed, killing ~1.4 lakh people.
- In Nagasaki, about 70,000 people were killed instantly or in the aftermath.
- Survivors shared memories, hoping Nagasaki would be the last city ever hit by a nuclear bomb.
- The anniversary reiterated the global appeal for nuclear disarmament and prevention of future nuclear tragedies.

EXAM  
Genius





**Ques: On which date was World Sanskrit Day 2025 observed?**

- A. 6 August 2025
- B. 7 August 2025
- C. 9 August 2025
- D. 12 August 2025
- E. 10 August 2025

**Answer:** Option C

**Explanation:**

- World Sanskrit Day, also known as International Sanskrit Day/Sanskrit Diwas/Vishva Samskrita Dinam, is celebrated annually on Shravana Purnima, the full moon day of the Hindu month of Shravana.
- In 2025, it was observed on 9 August.
- Sanskrit Week 2025 was observed from 6 to 12 August 2025.
- The day also marks the birth anniversary of Panini, the renowned Sanskrit scholar and grammarian.
- Panini authored the Ashtadhyayi in the 5th century BCE, forming the foundation of Classical Sanskrit grammar.
- In 2005, the Government of India declared Sanskrit a Classical Language of India and included it in the Eighth Schedule of the Constitution.
- Uttarakhand became the first Indian state to make Sanskrit an official language (2010).
- Himachal Pradesh became the second Indian state to grant Sanskrit official language status (2019).







**Ques: Where will the main event of World Lion Day 2025 be held?**

- A. Gir National Park
- B. Barda Wildlife Sanctuary
- C. Velavadar National Park
- D. Sasan Gir
- E. Kuno National Prk

**Answer: Option B**

**Explanation:**

- World Lion Day 2025 will be celebrated on August 10, 2025, at Barda Wildlife Sanctuary in Devbhumi Dwarka district, Gujarat.
- The event is jointly organised by the Ministry of Environment, Forest and Climate Change and the Gujarat Forest and Environment Department.
- Celebrations will also be held across 11 districts of Saurashtra to raise awareness on Asiatic Lion conservation.
- A 248-hectare safari park is planned with land allocated by the State Government.
- ₹180 crore worth of wildlife conservation projects will be launched during the event.
- Gujarat's lion population has increased by 32%, from 674 in 2020 to 891 in May 2025.
- The Union Environment Ministry has approved Project Lion with a budget of ₹2,927.71 crore for Asiatic Lion conservation.





**Ques: Which district hosted Indian Bank's 'Financial Inclusion Saturation Program'?**

- A. Kanchipuram
- B. Tiruvallur
- C. Madurai
- D. Coimbatore
- E. Salem

**Answer: Option B**

**Explanation:**

- Indian Bank organised the Financial Inclusion Saturation Program in Tiruvallur district under the RBI's Nationwide Financial Awareness Saturation Campaign (July 1 – Sept 30).
- Objective: Facilitate re-KYC at gram panchayat level and promote government schemes.
- Special focus: PMJDY account re-KYC, and enrolment in PMJJBY & PMSBY schemes.
- Over 2,000 participants attended, including farmers, SHGs, small business owners, students, and senior citizens.
- Nearly 350 re-KYCs were completed on the spot using BC devices & TAB banking.

EXAM  
Genius





**Ques: On which date did India's UPI record over 707 million transactions in a single day?**

- A. 1 August 2025
- B. 2 August 2025
- C. 15 July 2025
- D. 31 July 2025
- E. 5 August 2025

**Answer: Option B**

**Explanation:**

- UPI (Unified Payments Interface) achieved a record 707+ million transactions in a single day on 2 August 2025.
- The Government of India aims to reach 1 billion daily transactions by next year.
- In July 2025, UPI averaged 650 million daily transactions.
- July 2025 saw 19.5 billion transactions worth over ₹25 lakh crore, averaging ₹83,000 crore daily transaction value.

EXAM  
Genius





**Ques: What is the new minimum average monthly balance for ICICI Bank savings accounts in metros and urban areas (effective Aug 1, 2025)?**

- A. ₹10,000
- B. ₹25,000
- C. ₹50,000
- D. ₹5,000
- E. ₹40,000

**Answer:** Option C

**Explanation:**

- ICICI Bank has increased the minimum average monthly balance (MAB) in metros & urban areas for new savings accounts from ₹10,000 to ₹50,000.
- Applicable to all accounts opened on or after August 1, 2025.
- Semi-urban branch MAB raised from ₹5,000 to ₹25,000; rural branch MAB raised from ₹5,000 to ₹10,000.
- Zero balance categories like salary accounts, PMJDY accounts, and basic savings accounts are exempt.
- Penal charge for non-maintenance: 6% of the shortfall or ₹500, whichever is lower.

EXAM  
Genius





**Ques: Under which scheme will ₹3,200 crore crop insurance claims be digitally transferred to 3 million farmers?**

- A. PM-KISAN
- B. PMFBY
- C. RKVY
- D. NFSM
- E. PM-AASHA

**Answer: Option B**

**Explanation:**

- Union Agriculture Minister Shivraj Singh Chouhan will digitally transfer ₹3,200 crore as crop insurance claim amounts.
- The transfer will be done under Pradhan Mantri Fasal Bima Yojana (PMFBY).
- The benefit will reach 3 million (30 lakh) farmers across India.
- PMFBY provides financial support to farmers in case of crop loss or damage due to natural calamities, pests, or diseases.
- The scheme ensures income stability and protection against agricultural risks.

EXAM  
Genius





**Ques: Which group recently received a non-deposit taking NBFC license from the Reserve Bank of India to launch its lending unit 'Equirus Finance'?**

- A. Edelweiss Group
- B. Equirus Group
- C. Bajaj Finserv
- D. L&T Finance
- E. IIFL Finance

**Answer:** Option B

**Explanation:**

- RBI granted Equirus Group a non-deposit taking NBFC license, enabling the launch of Equirus Finance.
- Equirus Finance aims to build a diversified loan book exceeding ₹3,000 crore with bespoke lending products.
- As per current RBI norms, a company must have a minimum Net Owned Fund (NOF) of ₹10 crore to obtain such a license.
- Earlier, the NOF requirement was ₹2 crore, but it was increased to ₹10 crore to strengthen the NBFC sector.

EXAM  
Genius





**Ques: Which organisation launched the “Work for Viksit Bharat” portal to recruit professionals for national development projects?**

- A. Ministry of Labour & Employment
- B. NITI Aayog
- C. Ministry of Skill Development & Entrepreneurship
- D. Ministry of Home Affairs
- E. Invest India

**Answer: Option B**

**Explanation:**

- NITI Aayog launched the “Work for Viksit Bharat” portal.
- Objective: Recruit professionals in sectors like economics, big data, infrastructure, climate change, telecom, and IT to support India’s Viksit Bharat growth vision.
- Access: Available online at [workforbharat.niti.gov.in](http://workforbharat.niti.gov.in), where candidates can register, complete their profile, select areas of interest, and apply for roles in ongoing national development projects.

EXAM  
Genius







**Ques: Who was the first recipient of the Param Vir Chakra of Independent India?**

- A. Field Marshal Sam Manekshaw
- B. Brigadier Mohammad Usman
- C. Major Somnath Sharma
- D. K.M. Cariappa
- E. Arjan Singh

**Answer: Option C**

**Explanation:**

- Major Somnath Sharma, of the 4th Kumaon Regiment, sacrificed his life in the Battle of Badgam in November 1947 at the age of 25.
- He became the first recipient of the Param Vir Chakra of Independent India.
- Along with his story, NCERT has also included chapters on Field Marshal Sam Manekshaw and Brigadier Mohammad Usman in textbooks.
- Manekshaw was India's Army Chief during the 1971 Bangladesh Liberation War and later became the first Field Marshal in January 1973.
- Brigadier Usman, known as the "Lion of Naushera", was martyred in the Indo-Pak War of 1947-48 and was posthumously awarded the Mahavir Chakra.

EXAM  
Genius





**Ques: What is the theme of the Bharat Ratna Dr. M.S. Swaminathan Centenary International Conference 2025?**

- A. Green Revolution – The Path to Prosperity
- B. Evergreen Revolution – The Path to Bio-Happiness
- C. Food Security for All
- D. Sustainable Agriculture – A Way Forward
- E. Hunger-Free World

**Answer: Option B**

**Explanation:**

- The Bharat Ratna Dr. M.S. Swaminathan Centenary International Conference was held 7–9 August 2025 at Pusa, New Delhi.
- Organised to commemorate the birth centenary of Dr. M.S. Swaminathan, a pioneer in food security and agricultural science.
- Theme: Evergreen Revolution – The Path to Bio-Happiness.
- Organised in collaboration with M.S. Swaminathan Research Foundation, MoA&FW, ICAR, and NAAS.
- PM Modi recalled his visit to the Swaminathan Research Foundation nearly 20 years ago, releasing the book *The Quest for a World Without Hunger* (2017), and inaugurating IRRI's Regional Centre in Varanasi (2018).
- Prof. Adenle of Nigeria became the first recipient of the M.S. Swaminathan for Food and Peace Award.
- PM highlighted India's global agricultural rankings – 1st in milk, pulses, and jute production; 2nd in rice, wheat, cotton, fruits, vegetables, and fish production.





**Ques: Under Chhattisgarh's new 'Gaudham' scheme, how much monthly honorarium will be given to cattle grazers?**

- A. ₹9,500
- B. ₹10,916
- C. ₹12,000
- D. ₹8,750
- E. ₹11,500

**Answer: Option B**

**Explanation:**

- The BJP government in Chhattisgarh will relaunch the Congress-era 'Gothan' scheme under the new name 'Gaudham'.
- Objective: Reduce road & highway accidents caused by stray cattle by keeping them in Gaudham centres.
- Under the new plan, cow dung will not be purchased; instead, cattle grazers will be given ₹10,916 per month as an honorarium.
- Additional support: ₹10 per animal per day will be provided for fodder.
- In the first phase, Gaudham centres will be set up in rural areas along NH-6.

EXAM  
Genius





**Ques: What is India's rank in the mid-2025 Numbeo Safety Index?**

- A. 49th
- B. 55th
- C. 67th
- D. 74th
- E. 88th

**Answer: Option C**

**Explanation:**

- India ranked 67th globally in the mid-2025 Numbeo Safety Index with a score of 55.8.
- Mangalore is the safest city in India with a safety index of 74.2, ranking 49th worldwide.
- New Delhi is the most unsafe city in India with a score of 41, ranked 316th globally.

**• Top 5 safest cities worldwide:**

1. Abu Dhabi, UAE – 88.8
2. Doha, Qatar – 84.3
3. Dubai, UAE – 83.9
4. Sharjah, UAE – 83.7
5. Taipei, Taiwan – 83.6

**Top safest Cities in India 2025 :**

- 49 Mangalore, Karnataka
- 85 Vadodara, Gujarat
- 93 Ahmedabad, Gujarat
- 106 Surat, Gujarat
- 118 Jaipur, Rajasthan
- 126 Navi Mumbai, Maharashtra
- 149 Thiruvananthapuram, Kerala





## Top 5 safest country :

- 1 United Arab Emirates (UAE)
- 2 Andorra
- 3 Qatar
- 4 Taiwan
- 5 Macao (China)
- 6 India



EXAM  
Genius





**Ques: The recently approved “Atal Bihari Vajpayee-Chevening Scholarship” will support students from which state to pursue higher education in the UK?**

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

**Answer: Option C**

**Explanation:**

- The Yogi Adityanath-led Uttar Pradesh Cabinet has approved the Bharat Ratna Shri Atal Bihari Vajpayee-Chevening Uttar Pradesh State Government Scholarship Scheme.
- Under the scheme, 5 outstanding students from Uttar Pradesh will be selected annually to pursue a one-year master's degree at a reputed UK university.
- The scheme will run for three academic years – 2025-26, 2026-27, and 2027-28.
- It is a joint initiative between the Government of Uttar Pradesh and the UK's Foreign, Commonwealth & Development Office (FCDO).
- The scholarship covers tuition fees, research expenses, a monthly living allowance, and round-trip economy airfare.
- The UP government will contribute ₹23 lakh per student, with the rest funded by the UK's FCDO.

Genius





**Ques: The Government of India decided to withdraw the draft Digital Competition Bill mainly because:**

- A. Lack of parliamentary approval
- B. Over-reliance on turnover thresholds to define SSDE
- C. Budget constraints
- D. Absence of digital market players in India
- E. Conflict with state laws

**Answer:** Option B

Explanation:

- The draft Digital Competition Bill (DCB) aimed to introduce ex-ante regulations for large online enterprises.
- Proposed turnover-based thresholds to classify Systematically Significant Digital Enterprises (SSDE).
- Faced heavy criticism during inter-ministerial consultations as high turnover  $\neq$  market dominance.
- Example: Apple has ~6% smartphone market share in India but high revenues due to product pricing.
- Government decided to withdraw the current draft and initiate a fresh market study with MCA, MeitY, and industry stakeholders before introducing a revised bill.

EXAM  
Genius







**Ques: Which Indian football club won the U-14 Norway Cup 2025 with a 14-1 victory in the final?**

- A. Bengaluru FC
- B. Mohun Bagan SG
- C. Minerva Academy FC
- D. Kerala Blasters FC
- E. Churchill Brothers FC

**Answer: Option C**

**Explanation:**

- Minerva Academy FC (Mohali) won the U-14 Norway Cup 2025, defeating Norwegian side SIF by 14-1 in the final.
- The team scored 130 goals in 8 matches, averaging 16.57 goals per game, making them the highest-scoring team across all age groups.
- In 2025, Minerva's U-14 team also won the Gothia Cup (Sweden) and Dana Cup (Denmark), becoming the first to win all three global youth tournaments in the same year.

EXAM  
Genius





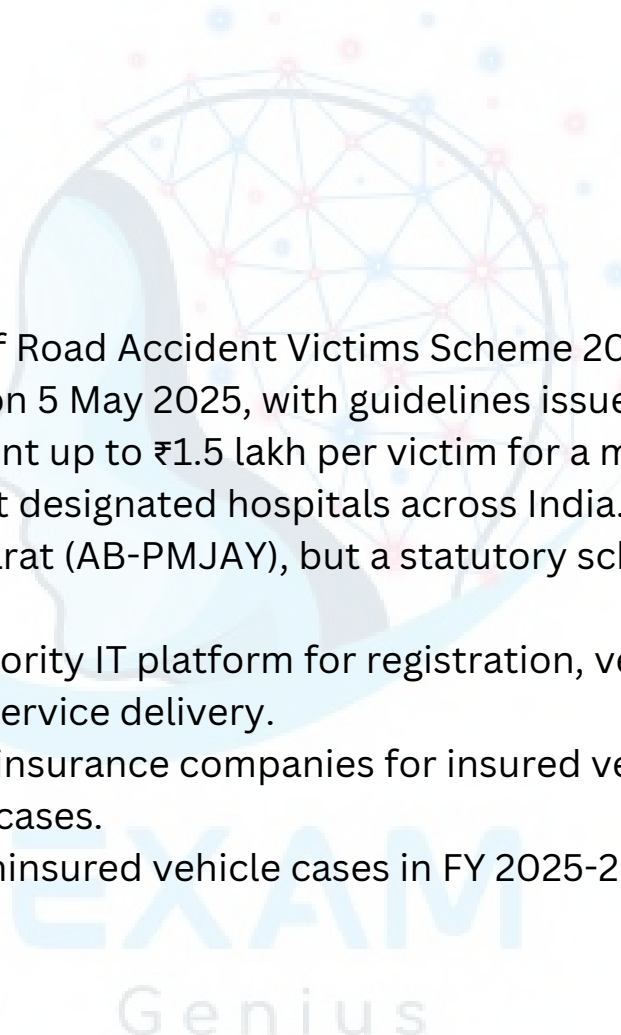
**Ques: What is the maximum cashless treatment amount provided under the Cashless Treatment of Road Accident Victims Scheme 2025?**

- A. ₹1 lakh
- B. ₹1.25 lakh
- C. ₹1.5 lakh
- D. ₹2 lakh
- E. ₹2.5 lakh

**Answer: Option C**

**Explanation:**

- The Cashless Treatment of Road Accident Victims Scheme 2025 was notified for pan-India implementation on 5 May 2025, with guidelines issued on 4 June 2025.
- Provides cashless treatment up to ₹1.5 lakh per victim for a maximum of 7 days from the date of accident at designated hospitals across India.
- Not part of Ayushman Bharat (AB-PMJAY), but a statutory scheme ensuring timely and equitable trauma care.
- Uses National Health Authority IT platform for registration, verification, claim processing, and paperless service delivery.
- Funded jointly by general insurance companies for insured vehicles and by Central Government for uninsured cases.
- ₹272 crore allocated for uninsured vehicle cases in FY 2025-26.





**Ques: Tendong Lho Rum Faat, recently celebrated in Sikkim, is a traditional festival of which tribe?**

- A. Bhutia Tribe
- B. Lepcha Tribe
- C. Limboo Tribe
- D. Sherpa Tribe
- E. Memba Tribe

**Answer: Option B**

**Explanation:**

- Tendong Lho Rum Faat is a traditional nature-worshipping festival of the Lepcha tribe.
- The Lepchas are indigenous to eastern Nepal, western Bhutan, Sikkim, and the Darjeeling district of West Bengal.
- They call themselves 'Rongs' or 'Rongkups' and live mainly on the southern and eastern slopes of Mt. Kanchenjunga.
- Classified as a Scheduled Tribe in Sikkim, they are a vanishing community with a population of around 42,909 (Census 2011).
- Traditionally hunters and gatherers, they now also practice farming and cattle breeding.

EXAM  
Genius





**Ques: ISRO will soon launch a 6,500 kg communication satellite built by which country?**

- A. Russia
- B. USA
- C. France
- D. Japan
- E. UK

**Answer: Option B**

**Explanation:**

- ISRO will launch a 6,500 kg communication satellite built in the United States in the coming months.
- The launch will be done using an Indian rocket from Indian soil, showcasing ISRO's technological advancement.
- Announcement made by ISRO Chairman V. Narayanan near Chennai.
- Follows the July 30, 2025 launch of the NISAR satellite using GSLV-F16.
- Narayanan recalled how in 1963, the US gifted India a small rocket, marking the start of India's space program.
- Symbolizes India's journey from receiving a small rocket to launching a massive US-built satellite.

EXAM  
Genius





**Ques: Which village in rural Nagpur is leading India's rural digital transformation initiative?**

- A. Katol
- B. Satnavri
- C. Umred
- D. Kalmeshwar
- E. Narkhed

**Answer: Option B**

**Explanation:**

- Satnavri village in rural Nagpur is at the forefront of India's rural digital transformation.
- The initiative integrates advanced technology into rural life across agriculture, education, healthcare, governance, and finance.
- The pilot project was approved by Maharashtra CM Devendra Fadnavis after a detailed blueprint by the Voice of Indian Communication Technology Enterprises (VOICE).

EXAM  
Genius





**Ques: When did INS Sandhayak enter Singapore for its maiden visit?**

- A. 15 Aug 2025
- B. 26 Jan 2025
- C. 5 Aug 2025
- D. 1 Feb 2024
- E. 9 Aug 2025

**Answer: Option E**

**Explanation:**

- INS Sandhayak is India's first indigenous Survey Vessel Large (SVL) with advanced hydrographic capability.
- Entered Singapore on 9 August 2025 for a three-day visit, coinciding with Singapore's National Day.
- Visit aimed to strengthen bilateral hydrographic cooperation and promote technical/professional exchanges.
- Commissioned in Feb 2024 in presence of the Defence Minister.
- Features include coastal & deep-water survey capacity, SAR/humanitarian roles, helicopter operations, and onboard hospital.
- Activities included meetings with Royal Singapore Navy officials, capability demonstrations, and visits for schoolchildren & Indian High Commission families.

EXAM  
Genius





**Ques: Indian Naval Ships Udaygiri and Himgiri are part of which project?**

- A. Project 75
- B. Project 17A
- C. Project 28
- D. Project 15B

**Answer: Option B**

**Explanation:**

- Project 17A is the Indian Navy's advanced stealth frigate program, designed with improved weapons, sensors, and reduced radar signature.
- Indian Naval Ships Udaygiri and Himgiri are part of this series.
- Both ships will be commissioned together at Visakhapatnam on 26 August.
- The commissioning highlights India's indigenous warship-building capability.

EXAM  
Genius







**Ques: The first-ever interstate agricultural trade under the National Agriculture Market (eNAM) was conducted between which two states/UTs?**

- A. Punjab and Maharashtra
- B. Jammu & Kashmir and Maharashtra
- C. Himachal Pradesh and Gujarat
- D. Uttarakhand and Tamil Nadu
- E. Haryana and West Bengal

**Answer: Option B**

**Explanation:**

- The first-ever interstate agricultural trade under National Agriculture Market (eNAM) took place between Jammu & Kashmir (J&K) and Maharashtra.
- A truck carrying 11 metric tonnes of apples and pears from J&K reached Gultekdi Agricultural Produce Market Committee (APMC) in Pune, Maharashtra.
- eNAM is a centralized online portal launched by the Ministry of Agriculture & Farmers' Welfare (MoA&FW) to connect APMCs nationwide for transparent price discovery, quality assurance, and reduced middlemen interference.

EXAM  
Genius





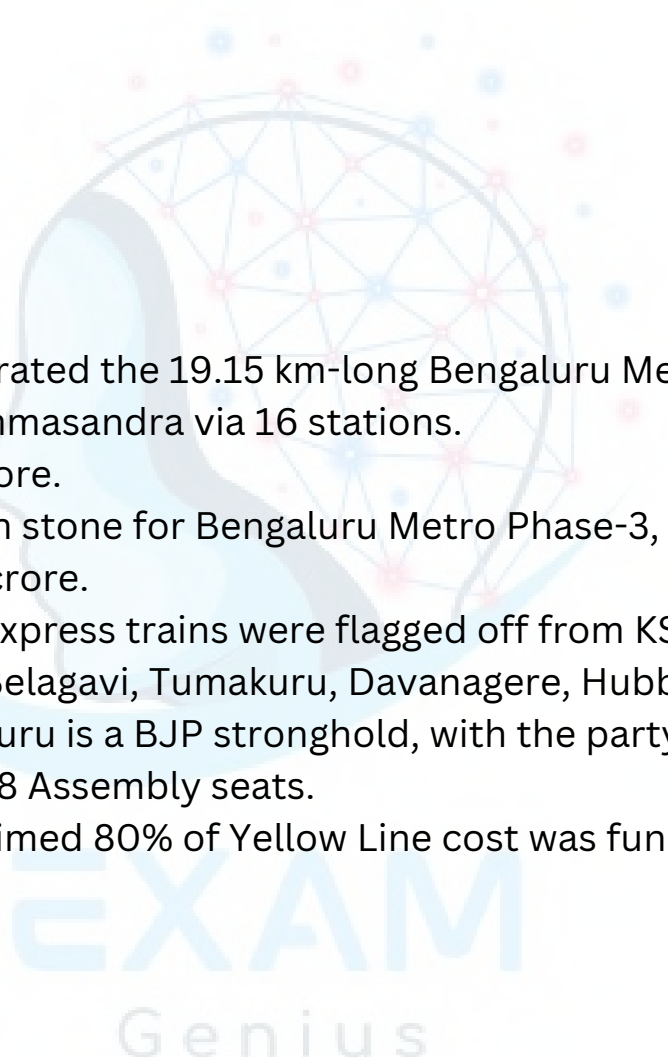
**Ques: What is the total length of the newly inaugurated Bengaluru Metro Yellow Line?**

- A. 15.25 km
- B. 19.15 km
- C. 22.40 km
- D. 25.10 km
- E. 44.65 km

**Answer:** Option B

**Explanation:**

- PM Narendra Modi inaugurated the 19.15 km-long Bengaluru Metro Yellow Line, connecting RV Road to Bommasandra via 16 stations.
- Project cost: ₹5,056.99 crore.
- He also laid the foundation stone for Bengaluru Metro Phase-3, a 44.65 km expansion costing ₹15,611 crore.
- Three new Vande Bharat Express trains were flagged off from KSR Railway Station, improving connectivity to Belagavi, Tumakuru, Davanagere, Hubballi, and Dharwad.
- Political backdrop: Bengaluru is a BJP stronghold, with the party winning all 4 Lok Sabha seats and 14 out of 28 Assembly seats.
- Funding dispute: State claimed 80% of Yellow Line cost was funded by Karnataka, Centre gave 20%.





**Ques: Who is the author of the book The Conscience Network?**

- A. Ramachandra Guha
- B. Sugata Srinivasaraju
- C. Shashi Tharoor
- D. Arundhati Roy
- E. Jairam Ramesh

**Answer: Option B**

**Explanation:**

- The Conscience Network: A Chronicle of Resistance to a Dictatorship is authored by Sugata Srinivasaraju.
- The book is published by Penguin Random House India at a price of ₹1,299.
- The subtitle highlights its focus on political resistance against dictatorship.
- Sugata Srinivasaraju is a journalist, author, and columnist with nearly three decades of experience writing on politics, culture, and contemporary history.
- The book reflects the author's deep engagement with India's political and cultural landscape over the past 30 years.

EXAM  
Genius





**Ques: Where will the ₹1,800-crore 'Brahma-BEML Rail Manufacturing Hub' be established?**

- A. Bhopal, Madhya Pradesh
- B. Umaria village, Obedullaganj
- C. Nagpur, Maharashtra
- D. Vadodara, Gujarat
- E. Gwalior, Madhya Pradesh

**Answer: Option B**

**Explanation:**

- The Government of India laid the foundation stone for the ₹1,800-crore Brahma-BEML Rail Manufacturing Hub in Umaria village of Obedullaganj, Bhojpur Assembly, Vidisha Parliamentary Constituency, Madhya Pradesh.
- The plant will have world-class facilities for the design, manufacturing, assembly, and testing of Vande Bharat trains, metro coaches, and defence products.
- Union Defence Minister Rajnath Singh, Union Minister Shivraj Singh Chouhan, and Madhya Pradesh CM Dr. Mohan Yadav attended; Railways Minister Ashwini Vaishnaw joined virtually.
- The project aligns with India's vision of Atmanirbhar Bharat by promoting self-reliance and boosting the domestic economy.
- Union Minister Shivraj Singh Chouhan emphasized that if 1.44 billion Indians adopt Swadeshi, the economy will strengthen further.





**Ques: When is World Tribal Day (International Day of the World's Indigenous People) observed every year?**

- A. 5 June
- B. 9 August
- C. 12 October
- D. 21 March
- E. 15 July

**Answer:** Option B

**Explanation:**

- World Tribal Day, also called World Indigenous Day or International Day of the World's Indigenous People, is observed annually on 9 August.
- It supports and protects the rights of the world's indigenous people.
- The United Nations General Assembly designated this date in December 1994 for the annual observance.
- 2025 Theme: "Indigenous Peoples and Artificial Intelligence – Defending Rights, Shaping the Future".

EXAM  
Genius





## IMPORTANT ONE - LINER Current Affairs

Actor Aditi Rao Hydari will be felicitated with the Diversity in Cinema Award at the upcoming edition of the Indian Film Festival of Melbourne (IFFM).

India to participate in 38th Bogota International Book Fair 2026 as 'Guest of Honour'

Shah Rukh Khan Appointed as Brand ambassador of Zomato, online food delivery platform in India

Operation Safe Campus Zone' aims at preventing the sale of cigarettes and illicit drugs within 100 yards of educational institutions. 25,807 cases registered under this Operation in Andhra Pradesh

The Government of India is planning to launch a ₹2,250 crore Export Promotion Mission to safeguard Indian industries from global trade uncertainties, including impacts of Trump tariffs.

EXAM  
Genius





**Ques: Which bank has partnered with VinFast Auto in India to provide auto and inventory financing for its exclusive dealer network?**

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

**Answer: Option C**

**Explanation:**

- VinFast Auto, a subsidiary of Vietnam's electric vehicle manufacturer VinFast, has partnered with HDFC Bank in India.
- The partnership will provide auto loans and inventory financing to VinFast's exclusive dealer network.
- It aims to help dealers with vehicle procurement and stock management, improving operational efficiency.
- This collaboration will also support VinFast's electric vehicle market expansion strategy in India.

EXAM  
Genius







**Ques: Why did the Central Bank of the UAE (CBUAE) suspend motor insurance operations of Oriental Insurance Company (OIC) in Dubai?**

- A. Due to financial losses
- B. Due to non-compliance with regulatory requirements
- C. Due to a merger with another company
- D. Due to low customer base
- E. Due to cyber security issues

**Answer: Option B**

**Explanation:**

- The Central Bank of the UAE (CBUAE) suspended OIC's motor insurance operations in Dubai due to non-compliance with regulatory requirements.
- OIC had to deposit a statutory bank guarantee of AED 100 million but was denied additional time by CBUAE to obtain board and regulatory approvals.
- OIC has decided to place its Dubai operations in run-off mode; the branch began operations in 1960 and generated a total business of Rs 296 crore in 2024.
- The suspension reflects the strict regulatory environment in the UAE to ensure compliance and financial stability in the insurance sector.

EXAM  
Genius





**Ques: What was the year-on-year growth in net profit of Public Sector Banks in Q1 FY26?**

- A. 8.2%
- B. 9.5%
- C. 10.6%
- D. 11.8%
- E. 12.4%

**Answer: Option C**

**Explanation:**

- Public Sector Banks recorded a 10.6% year-on-year growth in net profit in April–June 2025 (Q1 FY26).
- Net profit rose to ₹44,218 crore from ₹39,974 crore in the same quarter last year.
- Growth was driven by improved operational efficiency and stable asset quality.
- The performance highlights the resilience of the PSB sector despite macroeconomic challenges

EXAM  
Genius





**Ques: As of 2025, what is the government's stake in Life Insurance Corporation of India (LIC)?**

- A. 90%
- B. 93.85%
- C. 94.61%
- D. 96.5%
- E. 89.27%

**Answer: Option D**

**Explanation:**

- The Government of India currently holds 96.5% stake in LIC, after selling 3.5% during its IPO in 2022.
- As per SEBI regulations, LIC must comply with the 10% minimum public shareholding rule by 16 May 2027.
- The Centre plans deeper divestments in LIC and five public sector banks (Indian Overseas Bank, Punjab & Sind Bank, UCO Bank, Central Bank of India, and Bank of Maharashtra) to reduce government stake below 75% by August 2026.
- Only Bank of Maharashtra is expected to meet the August 2026 target on time.

EXAM  
Genius





**Ques: The first International Manuscript Heritage Conference in India will commemorate which historic event?**

- A. Mahatma Gandhi's Dandi March
- B. Rabindranath Tagore's Nobel Prize
- C. Swami Vivekananda's Chicago Address
- D. First Indian Census
- E. Establishment of Nalanda University

**Answer: Option C**

**Explanation:**

- The first-ever International Manuscript Heritage Conference will be held in September 2025 in India.
- It will commemorate the 132nd anniversary of Swami Vivekananda's historic 11 September 1893 Chicago address at the Parliament of the World's Religions.
- The conference will bring together scholars, historians, manuscript experts, and cultural practitioners to explore, preserve, and promote India's manuscript heritage.
- Key themes include decipherment of ancient scripts, manuscript conservation and restoration, digitization tools, cultural diplomacy, and legal frameworks for preservation.

EXAM  
Genius





**Ques: Which award did Terminal 2 of Lokpriya Gopinath Bordoloi International Airport win in 2025?**

- A. International Green Building Award
- B. International Architectural Award in Transport Category
- C. World Travel Award
- D. Global Airport Excellence Award
- E. UNESCO Heritage Architecture Award

**Answer: Option B**

**Explanation:**

- Terminal 2 (T2) of Lokpriya Gopinath Bordoloi International Airport, also known as Guwahati International Airport, won the International Architectural Award 2025 in the Transport Category.
- The award is conferred by The Chicago Athenaeum: Museum of Architecture and Design, in collaboration with The European Centre for Architecture Art Design and Urban Studies, and Metropolitan Arts Press Limited.
- The airport, operated by Adani Airport Holdings Limited, connects Northeast India to the rest of the country and international destinations.
- The architectural design of T2 draws inspiration from the resilience of bamboo and the grace of the foxtail orchid, symbolizing Assam's cultural and natural heritage.

EXAM  
Genius





**Ques: What is the purpose of the National Sports Governance Bill passed in Lok Sabha?**

- A. To provide free sports facilities to all citizens
- B. To regulate various sports administrators and federations in India
- C. To promote traditional sports only
- D. To privatize all sports federations
- E. To merge all sports federations under one body

**Answer:** Option B

**Explanation:**

- The National Sports Governance Bill, moved by Sports Minister Mansukh Mandviya, seeks to regulate various sports administrators in India.
- It constitutes a National Sports Board (NSB) to oversee all sports federations, including India's richest sports body, the Board of Control for Cricket in India (BCCI).
- Alongside, the National Anti-Doping Amendment Bill 2025 provides greater operational independence to India's Anti-Doping Agency (NADA) in accordance with World Anti-Doping Agency (WADA) guidelines.
- These Bills aim to improve governance, transparency, and accountability in Indian sports administration.

EXAM  
Genius





**Ques: What is the purpose of Punjab's newly launched 'Baaj Akh' Anti-Drone System?**

- A. To monitor weather patterns
- B. To curb cross-border drug smuggling
- C. To enhance agricultural productivity
- D. To track wildlife movement
- E. To assist in disaster management

**Answer: Option B**

**Explanation:**

- Punjab has launched the 'Baaj Akh' Anti-Drone System (ADS) from Tarn Taran to curb the supply of drugs from across the border.
- Three ADS units have been launched, with six more planned, to prevent smuggling via drones.
- The system will immediately neutralize drones attempting to enter the state from across the border.
- Deployment will cover the border stretch from Pathankot to Fazilka as a second line of defense.
- The system will operate in coordination with the Border Security Force (BSF) to strengthen border security and prevent drug trafficking.

EXAM  
Genius







**Ques: Which Indian Naval Ship recently completed a port call at Casablanca, Morocco?**

- A. INS Tushil
- B. INS Sunayak
- C. INS Tamal
- D. INS Vikrant
- E. INS Kolkata

**Answer: Option C**

**Explanation:**

- INS Tamal, the Indian Navy's newest stealth frigate, completed a port call at Casablanca, Morocco during her return voyage to India.
- INS Tamal is the third Indian Naval Ship in the last two years to visit Casablanca, after INS Tushil and INS Sunayak.
- India's Ambassador to Morocco, Sanjay Rana, visited the ship and interacted with both the Moroccan naval leadership and the Indian crew.
- As part of departure activities, INS Tamal conducted a Passage Exercise (PASSEX) with the Royal Moroccan Navy Ship Mohammed VI.
- The visit strengthens naval cooperation between India and Morocco and showcases India's maritime diplomacy.

EXAM  
Genius





**Ques: As of August 2025, how many unorganised workers have registered on the e-Shram portal?**

- A. 25.87 crore
- B. 28.56 crore
- C. 30.98 crore
- D. 32.10 crore
- E. 29.45 crore

**Answer: Option C**

**Explanation :**

- The e-Shram portal was launched on 26 August 2021 by the Ministry of Labour & Employment to create a National Database of Unorganised Workers (NDUW) linked with Aadhaar.
- As of 5 August 2025, registrations crossed 30.98 crore.
- The portal's "One-Stop-Solution" integrates 14 welfare schemes such as PMSVANidhi, PMJJBY, PMFBY, MGNREGS, PMAY, PM-KISAN, ONORC, and PMMVY.
- It also connects with PM-SYM, NCS, SIDH, UMANG, DigiLocker, myScheme, and OGD.
- The Platform Aggregator module launched on 12 December 2024 brings 12 gig economy platforms (Zomato, Blinkit, Urban Company, Uber, Ola, Amazon, Swiggy, Rapido, Zepto, Ecom Express, Uncle Delivery) under one umbrella for social security access.

EXAM  
Genius





**Ques: What is the mascot of the 71st Nehru Trophy Boat Race (NTBR) depicting?**

- A. A kingfisher flying over water
- B. A drongo (Kakkathampuratti) rowing a canoe
- C. A dolphin jumping out of the lake
- D. A snake boat racing
- E. A fisherman casting Lnet

**Answer:** Option B

**Explanation:**

- The mascot of the 71st Nehru Trophy Boat Race (NTBR) depicts a drongo, locally called Kakkathampuratti, rowing a canoe.
- It was designed by S. Anupama from Vattayal in Alappuzha.
- NTBR is one of the pioneer snake boat races in Kerala, held on Punnamada Lake in Alappuzha.
- The event's name was inspired by Jawaharlal Nehru's visit to Kerala in 1952.
- The 71st edition of the race is scheduled for August 30.

EXAM  
Genius





**Ques: Which country has been declared free of sleeping sickness by WHO?**

- A. Uganda
- B. Kenya
- C. Tanzania
- D. Nigeria
- E. Ghana

**Answer: Option B**

**Explanation:**

- WHO has certified Kenya as having eliminated human African trypanosomiasis (sleeping sickness) as a public health challenge.
- Kenya is the 10th country to reach this critical milestone.
- The disease is caused by protozoan parasites transmitted through infected tsetse flies and is endemic in sub-Saharan Africa.
- Symptoms include fever, headaches, joint pain, and in advanced stages, neurological issues such as confusion, disrupted sleep, and behavioral changes.
- Human African trypanosomiasis is the second neglected tropical disease to be eliminated in Kenya, after Guinea worm disease was declared eradicated in 2018.

EXAM  
Genius





**Ques: Flipkart recently launched the ‘Gourmet’ category under which service?**

- A. Flipkart Express
- B. Flipkart Now
- C. Flipkart Minutes
- D. Flipkart Plus
- E. Flipkart Fresh

**Answer: Option C**

**Explanation:**

- Flipkart has launched the ‘Gourmet’ category under its quick commerce platform – Flipkart Minutes.
- The category offers over 650 products from more than 130 brands.
- Products are sourced from international destinations like South Korea, Italy, France, and the USA.
- This move is aimed at catering to the growing demand for premium and imported food products in India.

EXAM  
Genius





**Ques: Where is the Indian Army organizing the drone competition Surya Dronnathan 2025?**

- A. Leh, Ladakh
- B. Sumdo, Spiti Valley, Himachal Pradesh
- C. Gangtok, Sikkim
- D. Dehradun, Uttarakhand
- E. Jaipur, Rajasthan

**Answer: Option B**

**Explanation:**

- The Indian Army's Surya Command, in collaboration with the Drone Federation of India, is organizing Surya Dronnathan 2025 at Sumdo in the Spiti Valley, Himachal Pradesh.
- The competition aims to leverage cutting-edge indigenous technology and foster a strong ecosystem of innovation in the defense sector.
- Participants navigate one of the country's highest drone obstacle courses at an altitude of 10,700 feet from August 10 to 24, 2025.
- The event is held in two phases: Phase 1 – August 10–15, 2025, and Phase 2 – August 20–24, 2025.
- Surya Command, also known as the Central Command, is one of the seven commands of the Indian Army, headquartered in Lucknow, Uttar Pradesh.

Genius





**Ques: Which global tech companies has BSNL signed MoUs with for advanced skilling programs?**

- A. Ericsson India, Qualcomm, Cisco, Nokia
- B. Intel, IBM, Microsoft, Huawei
- C. Samsung, Google, TCS, Infosys
- D. Oracle, Dell, HP, Lenovo
- E. Apple, Sony, Ericsson, Cisco

**Answer: Option A**

**Explanation:**

- BSNL signed Memorandums of Understanding (MoUs) with four global tech companies: Ericsson India Pvt. Limited, Qualcomm Technologies Inc., Cisco Systems, and Nokia Solutions and Networks India Pvt. Limited.
- The program aims to train over 2,000 students annually, with Phase 1 investments exceeding Rs. 1 crore.
- Advanced skilling programs will focus on 5G, Artificial Intelligence (AI)/Machine Learning, networking, and digital technologies at Bharat Ratna Bhim Rao Ambedkar Institute of Telecom Training (BRBRAITT) in Jabalpur, Madhya Pradesh.
- Each company will contribute uniquely:

Ericsson India: Establish a dedicated 5G Centre of Excellence and provide hands-on training.

Qualcomm: Focus on advanced 5G and AI training for students, BSNL trainers, and government stakeholders.

Cisco Systems: Enhance skills in networking, cybersecurity, and IT infrastructure.

Nokia Solutions & Networks: Support development of 5G CoE and AI/ML Lab, training 300 students annually.







**Ques: The recent gain in mangrove cover in West Bengal is largely attributed to which programmes?**

- A. Green India Mission & ICZM
- B. MISHTI & CAMPA-MGNREGS
- C. CRZ & Project Tiger
- D. National Afforestation Programme & REDD+
- E. Blue Carbon Initiative & ICZM

**Answer:** Option B

**Explanation:**

- As per Indian State of Forest Report (ISFR) 2013 & 2023, West Bengal's mangrove cover increased from 2,097 sq. km to 2,119.16 sq. km — a gain of 22.16 sq. km over the last decade.
- The growth is credited mainly to MISHTI (Mangrove Initiative for Shoreline Habitats and Tangible Income) and CAMPA-MGNREGS convergence supporting afforestation and eco-restoration.
- Other contributing measures include Coastal Regulation Zone (CRZ) notifications, the Conservation and Management of Mangroves and Coral Reefs Scheme, and Integrated Coastal Zone Management (ICZM) in coordination with the West Bengal government.
- Project Tiger in the Sundarban Tiger Reserve also helps protect the habitat for the Royal Bengal Tiger.





**Ques: What is the key feature of the Indian Railways' experimental Round Trip Package scheme?**

- A. Free meals on return journey
- B. 20% rebate on the base fare of the return journey
- C. Complimentary travel insurance
- D. Priority boarding for festive season travelers
- E. Free Wi-Fi on trains

**Answer: Option B**

**Explanation:**

- Indian Railways has launched an experimental Round Trip Package scheme offering a 20% rebate on the base fare of the return journey.
- The initiative aims to spread out passenger traffic, reduce last-minute booking pressure, and make travel more convenient during the festive season.
- Bookings for the scheme open on August 14, 2025, for onward journeys between October 13–26, 2025, with return journeys scheduled between November 17–December 1, 2025.
- This scheme is designed to encourage advance planning and smoother travel during peak travel periods.

EXAM  
Genius





**Ques: What is the theme of International Youth Day 2025?**

- A. Youth for Climate Action
- B. Local Youth Actions for the SDGs and Beyond
- C. Empowering Rural Youth
- D. Youth and Technology
- E. Global Youth Leadership

**Answer: Option B**

**Explanation:**

- International Youth Day is observed annually on August 12, as declared by the UN General Assembly in 1999.
- The first celebration took place on August 12, 2000.
- The theme for 2025 is Local Youth Actions for the SDGs and Beyond, focusing on youth contributions towards achieving the Sustainable Development Goals.
- National Youth Day, also called Vivekananda Jayanti, is celebrated on January 12 to mark the birthday of Swami Vivekananda.

EXAM  
Genius





## IMPORTANT ONE - LINER Current Affairs

The 16th edition of the Air Chief Marshal LM Katre Memorial Lecture was held at the HAL Management Academy Auditorium, Bengaluru.

Kerala State Financial Enterprises (KSFE) became the first miscellaneous non-banking financial company (NBFC) in India to surpass a business turnover of Rs 1 lakh crore, doubling its business from Rs 50,000 crore within four years.

Prime Minister Narendra Modi flagged off Amritsar – Shri Mata Vaishno Devi Katra Vande Bharat Train.

The Patriotic Film Festival, which is being organised by the Ministry of Information and Broadcasting and the National Film Development Corporation, has begun in New Delhi at Siri Fort Auditorium.

Prime Minister Narendra Modi inaugurated 184 newly constructed Type-VII multi-storey flats for Members of Parliament at Baba Khark Singh Marg in New Delhi. The four towers are named Krishna, Godavari, Kosi, and Hooghly.

EXAM  
Genius





**Ques: Which bank has won the Apex Bank award for the 23rd time for its performance in 2023–24?**

- A. Karnataka State Apex Cooperative Bank
- B. South Canara District Central Cooperative Bank
- C. Mysuru District Cooperative Bank
- D. Tumkur District Central Cooperative Bank
- E. Dharwad District Central Cooperative Bank

**Answer: Option B**

**Explanation:**

- South Canara District Central Cooperative (SCDCC) Bank won the Apex Bank award for the 23rd time for its performance in 2023–24.
- The award is given by the Karnataka State Apex Cooperative Bank, which coordinates and supervises all District Central Cooperative Banks (DCCBs) in Karnataka.
- SCDCC Bank also received an 'A' certificate in the cooperative audit for the year.

EXAM  
Genius





**Ques: UIDAI recently celebrated a milestone in digital authentication by recording how many crore Face Authentication transactions?**

- A. 50 crore
- B. 100 crore
- C. 150 crore
- D. 200 crore
- E. 250 crore

**Answer: Option D**

**Explanation:**

- Unique Identification Authority of India (UIDAI) celebrated achieving 200 crore Face Authentication transactions, marking India's rapid move towards seamless, secure, and paperless authentication.
- The adoption pace has been exponential – by mid-2024, 50 crore transactions were recorded.
- The number doubled to 100 crore in January 2025 within just five months.
- This achievement highlights the increasing trust and efficiency of Aadhaar-based digital services in India.

EXAM  
Genius





**Ques: Bank of Baroda recently launched which UPI application to enable seamless and secure cross-border digital payments?**

- A. bob Global Pay
- B. bob UPI World
- C. bob International
- D. bob e-Pay
- E. bob CrossPay

**Answer: Option D**

**Explanation:**

- Bank of Baroda has launched its new Unified Payments Interface (UPI) application named 'bob e-Pay' to provide secure, seamless, and real-time cross-border digital payments.
- The app offers three major services: UPI Global Acceptance, Foreign Inward Remittance, and UPI Services for NRIs and Indians travelling abroad.
- UPI Global Acceptance allows QR Code-based payments to international merchants in countries like Mauritius, Singapore, UAE, USA, France, Sri Lanka, Nepal, and Bhutan.
- Foreign Inward Remittance enables users to receive real-time 24/7 remittances from Singapore residents in INR.
- NRI UPI Services allow NRIs visiting India to link their NRE/NRO accounts to the bob e-Pay app and make UPI payments.
- The daily transaction limit for these international UPI services is ₹1,00,000, same as domestic UPI.







**Ques: On 8 August 2025, SEBI removed the transaction fee for which participants in mutual funds?**

- A. Stock brokers
- B. Mutual fund distributors
- C. Insurance agents
- D. Portfolio managers
- E. Commodity traders

**Answer: Option B**

**Explanation:**

- On 8 August 2025, SEBI scrapped the ₹100 (₹150 for new investors) transaction fee charged on investments above ₹10,000 for mutual fund distributors.
- This fee was earlier deducted by Asset Management Companies (AMCs) in regular plans where distributors were involved.
- The change does not apply to direct plans, as they have no distributor involvement.
- SEBI took this decision after public consultation to reduce investor costs and improve transparency.
- The move is expected to make mutual fund investing simpler and more investor-friendly.

EXAM  
Genius





**Ques: Which bank has partnered with CAMSPay to launch a new digital payment gateway for Indian enterprises?**

- A. HDFC Bank
- B. ICICI Bank
- C. Axis Bank
- D. RBL Bank
- E. Kotak Mahindra Bank

**Answer:** Option D

**Explanation:**

- RBL Bank has partnered with CAMSPay, the payments arm of CAMS, to introduce a new digital payment gateway platform for Indian enterprises.
- RBL Bank will serve as the merchant acquiring settlement service partner, while CAMSPay will provide payment technology innovations.
- The platform offers features such as real-time analytics, automated reconciliation, secure card processing, and settlement through Open APIs.
- This collaboration will enable enterprises to handle large transaction volumes efficiently while ensuring full regulatory compliance.
- The initiative supports the growth of India's digital economy by enhancing payment infrastructure and transaction efficiency.





**Ques: What was the total value of bad loans written off by PSBs in the last five years?**

- A. ₹4.25 lakh crore
- B. ₹5.82 lakh crore
- C. ₹6.25 lakh crore
- D. ₹7.15 lakh crore
- E. ₹8.05 lakh crore

**Answer: Option B**

**Explanation:**

- Public Sector Banks (PSBs) wrote off bad loans worth ₹5.82 lakh crore in the last five financial years.
- The highest write-off occurred in 2020–21 at ₹1.33 lakh crore.
- In 2024–25, loan write-offs dropped to ₹91,260 crore from ₹1.15 lakh crore in 2023–24.
- PSBs recovered ₹1.65 lakh crore during this period, which is around 28% of the total write-offs.
- The trend reflects ongoing efforts to clean up balance sheets while facing challenges in full recovery of bad loans.

EXAM  
Genius





**Ques: What was India's retail inflation rate in July 2025, the lowest since June 2017?**

- A) 2.10%
- B) 4.00%
- C) 1.55%
- D) 0.95%
- E) 2.04%

**Answer: Option C**

**Explanation:**

- Retail inflation (CPI-based) dropped to 1.55% in July 2025 from 2.10% in June, hitting an 8-year low since June 2017.
- The decline was largely driven by cheaper vegetables (down 11.6% YoY), pulses, cereals, sugar, and confectionery, aided by a favourable base effect.
- Core inflation remained steady at 4%, indicating stable underlying price pressures.
- The trend, along with US tariff developments, may open room for an RBI rate cut in October 2025.

EXAM  
Genius





**Ques: What is the primary objective of Assam's "Operation Falcon"?**

- A. Curbing illegal timber trade
- B. Eliminating rhino poaching networks
- C. Controlling human-wildlife conflict
- D. Protecting migratory birds
- E. Conserving elephant corridors

**Answer: Option B**

**Explanation:**

- Operation Falcon is a joint anti-poaching initiative launched in 2024 by the Assam Police and Assam Forest Department.
- Its aim is to eliminate rhino poaching networks and curb illegal wildlife trade.

In 2025 so far, it has:

- Arrested 42 rhino poachers
  - Dismantled six major poaching gangs
  - Foiled nine poaching attempts
  - Ensured zero rhino killings in the state.
- 
- Organisations involved: Assam Police (law enforcement, intelligence, operations) & Assam Forest Department (habitat monitoring, patrolling, wildlife protection)





**Ques: Under the Incredible India Homestay Establishments scheme, homestays in India are classified into how many categories?**

- A. One
- B. Two
- C. Three
- D. Four
- E. Five

**Answer:** Option B

**Explanation:**

- Ministry of Tourism operates the voluntary Incredible India Homestay Establishments classification scheme to improve service quality and tourist experience for both domestic and international visitors.
- Homestays, including those in rural and tribal areas, are classified into two categories : Gold Category and Silver Category
- No financial assistance is provided under this classification scheme.
- The Government also launched the Pradhan Mantri Janjatiya Unnat Gram Abhiyan, aiming to develop 1,000 homestays in tribal areas, with States/UTs eligible for assistance up to ₹5 crore for 5–10 homestays per village in clusters of 5–6 villages.
- In Budget 2025–26, Mudra Loans were announced for homestays, providing collateral-free institutional credit.
- The NIDHI portal (under “One Nation, One Registration”) collects data on registered and classified homestays but is not a booking platform.





**Ques: What is the key change introduced by the Revised Income Tax Bill passed in the Lok Sabha in 2025?**

- A. Basic exemption limit raised to ₹15 lakh annually
- B. Income Tax Act 1961 retained with minor changes
- C. Full replacement of Income Tax Act 1961 with a modern framework
- D. Abolition of TDS
- E. Introduction of new wealth tax

**Answer: Option C**

**Explanation:**

- The Revised Income Tax Bill 2025 completely replaces the Income Tax Act, 1961, consolidating all income tax laws into a modern, simplified framework.
- It incorporates 285 recommendations of the Parliamentary Select Committee and various stakeholder suggestions.

**Key objectives:**

- Simplify compliance and remove outdated provisions.
- Increase transparency in tax administration.
- Facilitate ease of doing business with clear, consistent language.
- S.I.M.P.L.E principles: Streamlined, Integrated, Minimised litigation, Practical, Transparent, Learn & adapt, Efficient.

**Structural changes:**

- Sections reduced from 819 to 536; chapters limited to 23.
- Single concept of “Tax Year” replaces “Previous Year” & “Assessment Year”.
- CBDT empowered for digital-era rule-making.







Other key provisions:

- Basic exemption limit remains ₹12 lakh annually.
- TDS refunds allowed even if ITR filed late.
- UPS (Unified Pension Scheme) tax treatment aligned with NPS.





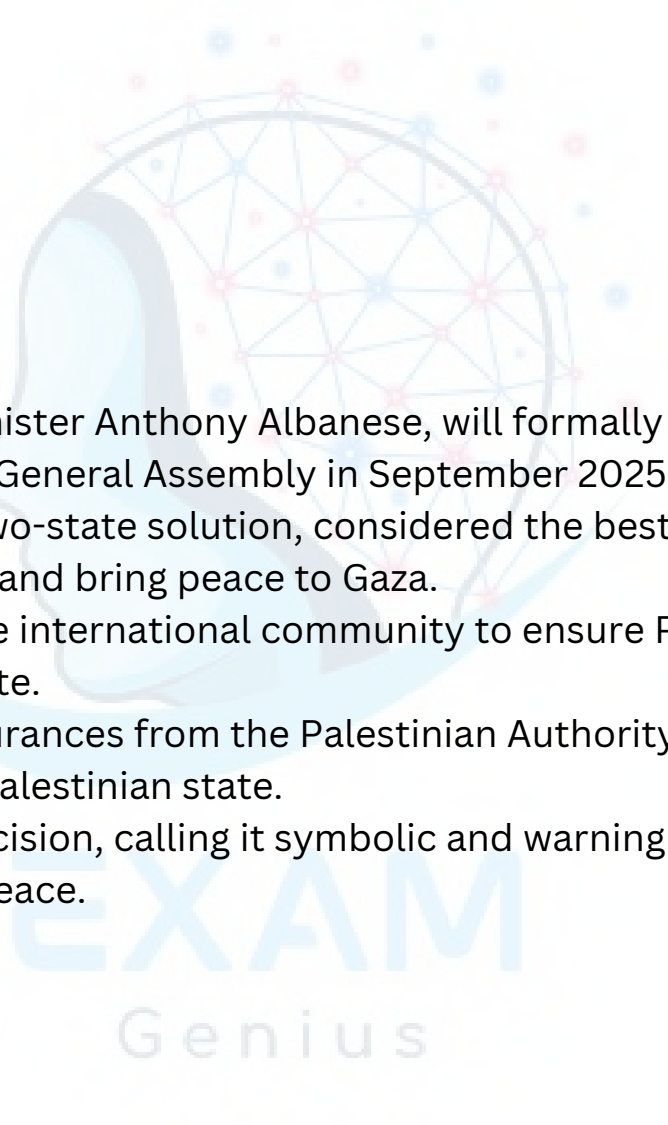
**Ques: Which country announced it will recognise a Palestinian state at the UNGA in September 2025?**

- A. Canada
- B. New Zealand
- C. Norway
- D. Ireland
- E. Australia

**Answer: Option E**

**Explanation:**

- Australia, under Prime Minister Anthony Albanese, will formally recognise a Palestinian state at the UN General Assembly in September 2025.
- The decision supports a two-state solution, considered the best hope to end violence in the Middle East and bring peace to Gaza.
- Australia will work with the international community to ensure Palestinians have the right to an independent state.
- The move is based on assurances from the Palestinian Authority that Hamas will have no role in any future Palestinian state.
- Israel has opposed the decision, calling it symbolic and warning it could lead to more conflict rather than peace.





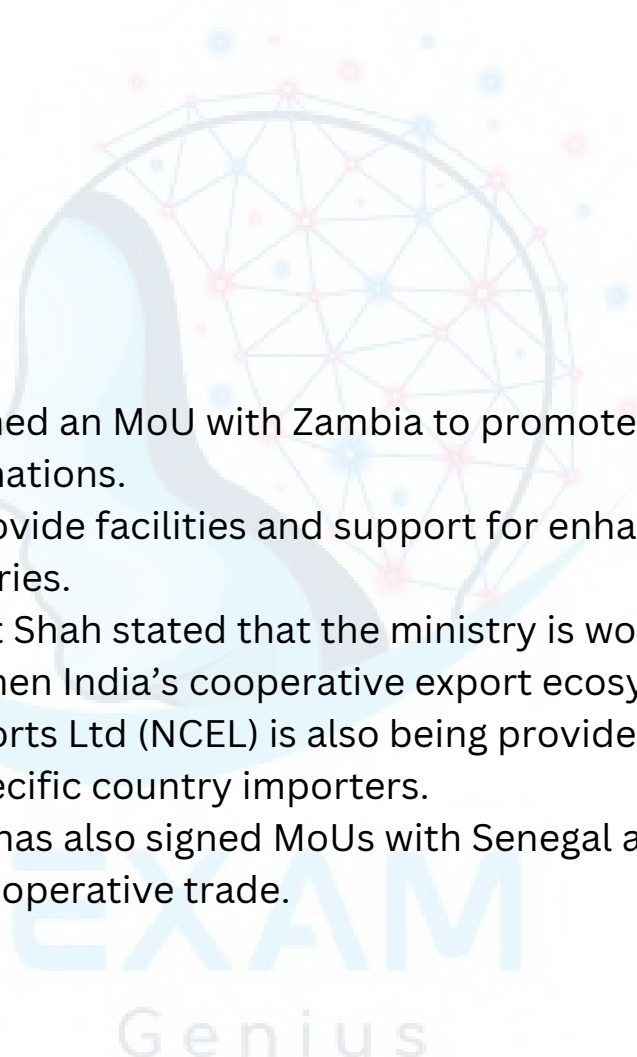
**Ques: India signed an MoU with which country on July 18, 2025, to promote trade alliances between cooperatives?**

- A. Indonesia
- B. Senegal
- C. Zambia
- D. Kenya
- E. South Africa

**Answer: Option C**

Explanation:

- On 18 July 2025, India signed an MoU with Zambia to promote cooperative trade alliances between the two nations.
- The agreement aims to provide facilities and support for enhancing trade between cooperatives of both countries.
- Cooperation Minister Amit Shah stated that the ministry is working through Indian missions abroad to strengthen India's cooperative export ecosystem.
- National Cooperative Exports Ltd (NCEL) is also being provided with market information and links to specific country importers.
- Apart from Zambia, NCEL has also signed MoUs with Senegal and Indonesia-based entities to expand global cooperative trade.





**Ques: Under the JATAN initiative, how many artefacts from ASI's Archaeological Site Museums in Goa and Nagarjunakonda have been digitized?**

- A. 1,234
- B. 8,667
- C. 7,941
- D. 726
- E. 9,000+

Answer: Option B

**Explanation:**

- Archaeological Survey of India (ASI) allocates funds for the conservation and protection of centrally protected monuments State/UT-wise based on requirements and available resources.
- Under the JATAN initiative, ASI has fully digitized antiquities from two Archaeological Site Museums:
  - 726 artefacts from Archaeological Site Museum, Velha Goa (Goa)
  - 7,941 artefacts from Archaeological Site Museum, Nagarjunakonda (Andhra Pradesh)
- In total, 8,667 artefacts have been digitized.
- This digitization aids in preservation, research, and public accessibility of historical artefacts.

EXAM  
Genius





**Ques: Which Indian company with ties to Russia is sending a shipment to China for the first time since 2021?**

- A. Reliance Industries
- B. Indian Oil Corporation
- C. Nayara Energy
- D. ONGC
- E. Bharat Petroleum

**Answer: Option C**

**Explanation:**

- Nayara Energy, which has business links to Russia, is sending a shipment to China for the first time since 2021.
- The shipment includes about 496,000 barrels of ultra-low sulfur diesel, loaded at Nayara's Vadinar terminal.
- The vessel, EM Zenith, departed on July 18 and was initially headed to Malaysia.
- It later made an unexpected U-turn in the Strait of Malacca and remained anchored there for 12 days, before continuing towards China.
- This development comes amid European Union sanctions impacting oil procurement from Russia.

EXAM  
Genius





**Ques: Under the India Semiconductor Mission (ISM), how many new semiconductor assembly and testing facilities have been approved by the Union Cabinet in Punjab, Odisha, and Andhra Pradesh?**

- A. 3
- B. 5
- C. 8
- D. 6
- E. 4

**Answer: Option E**

**Explanation:**

- The Union Cabinet, chaired by PM Narendra Modi, has approved the establishment of 4 new semiconductor assembly and testing facilities in Punjab, Odisha, and Andhra Pradesh.
- Total budget: ₹4,600 crore (₹4,594 crore precisely).
- With these, the total approved projects under ISM have now reached 10, with combined investments of about ₹1.60 lakh crore across 6 states.

Details of new facilities:

1. SicSem Private Limited – ₹2,066 crore – Bhubaneswar, Odisha.
2. 3D Glass Solutions Inc. – ₹1,943 crore – Info Valley, Bhubaneswar, Odisha.
3. Continental Device India Pvt. Ltd. (CDIL) – Location: Mohali, Punjab.
4. ASIP Technology facility – Location: Andhra Pradesh

**About India Semiconductor Mission (ISM) :**

- Launched : 2022
- Outlay : Rs 76,000 crore
- Aim : To support the development of semiconductor fabs, display fabs, and compound semiconductors
- Projection : India's semiconductor demand is projected to grow from USD





45–50 billion in 2024 to USD 100–110 billion by 2030

- Part of : Semicon India Programme



EXAM  
Genius







**Ques: Which Indian company has become the first to join the International Council on Mining and Metals (ICMM)?**

- A. Hindustan Zinc Ltd
- B. Coal India Ltd
- C. Vedanta Ltd
- D. NMDC Ltd
- E. SAIL

**Answer: Option A**

**Explanation:**

- Hindustan Zinc Limited (HZL), India's only and the world's largest integrated zinc producer, has become the first Indian company to join the International Council on Mining and Metals (ICMM).
- ICMM is a leadership body of 25 leading global mining and metal companies committed to sustainable development, transparency, and ethical mining practices.
- HZL's membership was granted after an independent assessment and is ICMM's first new addition since 2021.
- With this, HZL commits to meeting ICMM's 40 performance expectations covering Environmental, Social, and Governance (ESG) standards.
- This milestone positions India as a global leader in responsible mining and the energy transition.

EXAM  
Genius





**Ques: In which year will the Union Public Service Commission (UPSC) begin its Centenary Year celebrations?**

- A. 2024
- B. 2025
- C. 2026
- D. 2027
- E. 2028

**Answer: Option B**

**Explanation:**

- The Union Public Service Commission (UPSC) will celebrate its 100th year with a year-long series of events from October 1, 2025, to October 1, 2026.
- The decision was taken in a recent meeting chaired by UPSC Chairman Ajay Kumar.
- As part of the celebrations, UPSC will release a commemorative logo and tagline and launch several new initiatives and reforms.

**About UPSC:**

- First established on October 1, 1926 under the Government of India Act, 1919, based on the recommendations of the Lee Commission (1924).
- Became the Federal Public Service Commission in 1937.
- Renamed the Union Public Service Commission on January 26, 1950 under Articles 315–323 of the Constitution of India.





**Ques: Who recently overtook Virat Kohli to become the fifth-highest run-getter in T20 cricket?**

- A. Chris Gayle
- B. Glenn Maxwell
- C. Jos Buttler
- D. Babar Azam
- E. David Warner

**Answer: Option E**

**Explanation:**

- David Warner, Australian veteran cricketer, overtook Virat Kohli to become the 5th-highest run-scorer in T20 cricket.
- Warner has scored 13,545 runs in 419 matches, while Kohli has 13,543 runs in 414 matches.
- This milestone was achieved during London Spirit's match against Manchester Originals in The Hundred 2025 in England.

**Top T20 run-getters:**

1. Chris Gayle – 14,562 runs (463 matches)
2. Shoaib Malik – 13,931 runs
3. Kieron Pollard – 13,852 runs
4. Alex Hales – 13,829 runs
5. David Warner – 13,545 runs





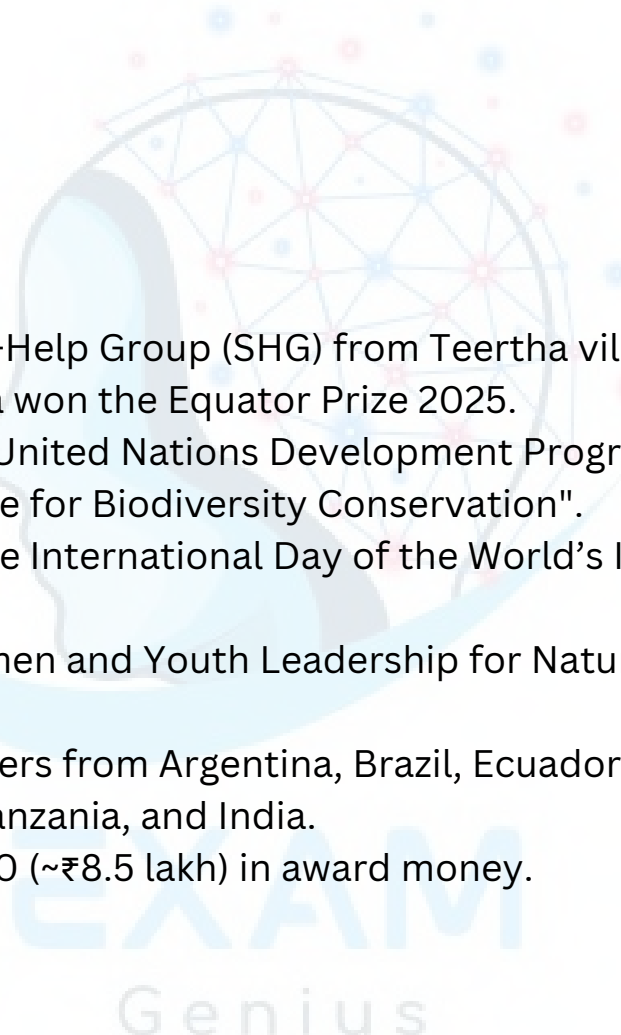
**Ques: Which Indian group won the Equator Prize 2025, also known as the "Nobel Prize for Biodiversity Conservation"?**

- A. Self Employed Women's Association
- B. Kudumbashree Mission
- C. Bibi Fatima Women's Self-Help Group
- D. Narmada Bachao Andolan
- E. Barefoot College

**Answer: Option C**

**Explanation:**

- Bibi Fatima Women's Self-Help Group (SHG) from Teertha village, Kundgol taluk, Dharwad district, Karnataka won the Equator Prize 2025.
- The award is given by the United Nations Development Programme (UNDP) and is often called the "Nobel Prize for Biodiversity Conservation".
- It was presented during the International Day of the World's Indigenous Peoples on 9 August 2025.
- The 2025 theme was "Women and Youth Leadership for Nature-Based Climate Action".
- There were 10 global winners from Argentina, Brazil, Ecuador, Indonesia, Kenya, Papua New Guinea, Peru, Tanzania, and India.
- The prize includes \$10,000 (~₹8.5 lakh) in award money.





**Ques: Which organisations have partnered to launch an IoT-enabled loan model for shrimp farmers in Andhra Pradesh?**

- A. NABARD, Andhra Pradesh Grameena Bank & Aqua Exchange Agritech Pvt. Ltd.
- B. State Bank of India & Blue Revolution Mission
- C. NABARD & National Fisheries Development Board
- D. ICICI Bank & Marine Products Export Development Authority
- E. Andhra Pradesh Government & Aqua Solutions Pvt. Ltd.

**Answer:** Option A

**Explanation:**

- National Bank for Agriculture and Rural Development (NABARD), Andhra Pradesh Grameena Bank, and Aqua Exchange Agritech Pvt. Ltd. signed an MoU to launch a pilot IoT-enabled loan model for shrimp farmers in Andhra Pradesh.
- The goal is to integrate shrimp farmers into the formal credit system by providing low-interest, collateral-free crop loans.
- Initially, ₹25 crore in collateral-free loans will be disbursed to around 100 shrimp farmers within 3–6 months, starting with ₹1.25 crore to 5 farmers.
- Future targets: ₹100 crore in FY 2025–26 and ₹250 crore in FY 2026–27.
- A Farm Rating Score will assess farmers' creditworthiness.
- IoT devices will track water quality, feed usage, and disease control in real time, improving productivity and reducing risks.

Genius





**Ques: What is the theme of World Elephant Day 2025?**

- A. Save Elephants, Save Nature
- B. Bringing the world together to help elephants
- C. Protecting Elephant Corridors
- D. Elephants and Ecosystem Balance
- E. Global Call for Elephant Conservation

**Answer: Option B**

**Explanation:**

- World Elephant Day is celebrated every year on 12 August to spread awareness about elephant conservation.
- The 2025 theme is "Bringing the world together to help elephants", focusing on uniting the global community for their protection.
- India is home to nearly 60% of the world's wild elephant population.
- The country has 33 Elephant Reserves and 150 identified Elephant Corridors (as per the 2023 report).
- The day highlights the need to protect elephants from poaching, habitat loss, and human-wildlife conflict.\

EXAM  
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## IMPORTANT ONE - LINER Current Affairs

As per Rajya Sabha data, the State Bank of India (SBI) disbursed ₹32,311 crore in education loans between FY 2022-23 and 2024-25, making it the top lender in this category. Union Bank of India ranked second with ₹14,559 crore sanctioned in the same period.

LTIMindtree in partnership with its parent group, Larsen & Toubro (L&T), announced a strategic collaboration with Government of Andhra Pradesh and industry partners to develop India's first Quantum Valley Tech Park in Amaravati

Bollywood icon and Padma Shree Awardee, Madhuri Dixit  
Appointed as Brand Ambassador of Handloom Industry of Odisha  
Government

High-Level Meeting (HLM) between the Indian Coast Guard  
(ICG) and Sri Lanka Coast Guard (SLCG) 8th edition Held at New Delhi

Tata Group's satellite communications firm, Nelco Limited, has partnered with French satellite service provider Eutelsat to deliver OneWeb Low Earth Orbit (LEO) satellite connectivity across India.

EXAM  
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