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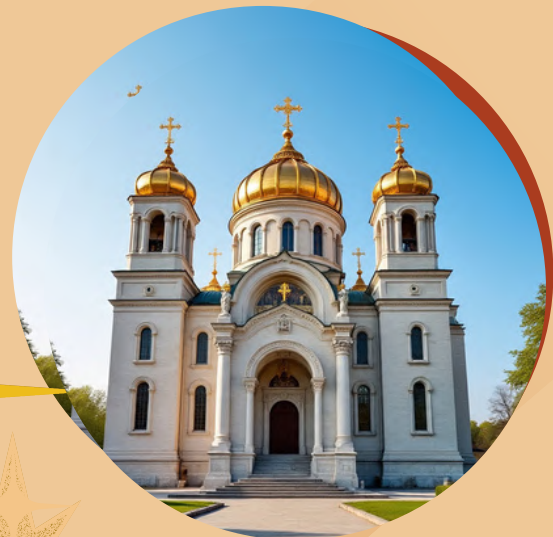


WEEKLY CURRENT AFFAIRS

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?
31 मार्च 2025 तक, वित्तीय साक्षरता को बढ़ावा देने के लिए RBI की पहल के तहत भारत में कितने वित्तीय साक्षरता केंद्र (CFL) स्थापित किए गए हैं?

- A. 1,842
- B. 2,421
- C. 3,015
- D. 2,210
- E. None of these / इनमें से कोई नहीं

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?

आरबीआई के नए दिशानिर्देश, जो 1 अप्रैल 2026 से प्रभावी होंगे, के अनुसार बॉन्ड के लिए अधिकतम आंशिक क्रेडिट एन्हांसमेंट सीमा कितनी है?

- 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?

ग्रो डिजिटल प्लेटफॉर्म ने भारत में फ्लीट मालिकों और परिवहनकर्ताओं के लिए FASTag सेवाएं शुरू करने हेतु किस बैंक के साथ MoU पर हस्ताक्षर किए हैं?

- A. HDFC Bank / एचडीएफसी बैंक
- B. ICICI Bank / आईसीआईसीआई बैंक
- C. IDFC FIRST Bank / आईडीएफसी फर्स्ट बैंक
- D. Axis Bank / एक्सिस बैंक
- E. State Bank of India / भारतीय स्टेट बैंक

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?

किस बैंक ने कॉर्पोरेट और MSME ग्राहकों के लिए 'बॉब FxOne' डिजिटल फॉरेन एक्सचेंज प्लेटफॉर्म शुरू किया है?

- A. State Bank of India / भारतीय स्टेट बैंक
- B. Bank of Baroda / बैंक ऑफ बड़ौदा
- C. Punjab National Bank / पंजाब नेशनल बैंक
- D. Canara Bank / केनरा बैंक
- E. HDFC Bank / एचडीएफसी बैंक

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?

हाल ही में किस स्मॉल फाइनेंस बैंक को भारतीय रिज़र्व बैंक (RBI) से यूनिवर्सल बैंक में परिवर्तन के लिए 'इन-प्रिंसिपल' मंजूरी मिली है?

- A. Equitas Small Finance Bank / इक्विटास स्मॉल फाइनेंस बैंक
- B. Ujjivan Small Finance Bank / उज्जीवन स्मॉल फाइनेंस बैंक
- C. AU Small Finance Bank / एयू स्मॉल फाइनेंस बैंक
- D. Suryoday Small Finance Bank / सूर्योदय स्मॉल फाइनेंस बैंक
- E. None of these / इनमें से कोई नहीं

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?

सार्वजनिक क्षेत्र के बैंक 2025 में जन धन खातों के लिए री-KYC कैंप कब से कब तक आयोजित करेंगे?

- 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 / इनमें से कोई नहीं

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?

किस बैंक ने डिजिटल धोखाधड़ी से फिक्स्ड डिपॉजिट की सुरक्षा के लिए 'लॉक एफडी' सुविधा शुरू की है?

- A. Axis Bank / एक्सिस बैंक
- B. ICICI Bank / आईसीआईसीआई बैंक
- C. HDFC Bank / एचडीएफसी बैंक
- D. IDFC FIRST Bank / आईडीएफसी फर्स्ट बैंक
- E. State Bank of India / भारतीय स्टेट बैंक

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?

आरबीआई पैनल ने किस तरलता प्रबंधन उपकरण को मुख्य परिचालन लक्ष्य के रूप में बनाए रखने की सिफारिश की?

- A. Repo Rate / रेपो दर
- B. Reverse Repo Rate / रिवर्स रेपो दर
- C. Weighted Average Call Rate (WACR) / वेटेड एवरेज कॉल रेट (WACR)
- D. Marginal Standing Facility / मार्जिनल स्टैंडिंग फैसिलिटी
- E. Bank Rate / बैंक दर

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?
जनराली ग्रुप और सेंट्रल बैंक ऑफ इंडिया ने हाल ही में अपने जीवन और सामान्य बीमा संयुक्त उद्यम के लिए नई ब्रांड पहचान का अनावरण किया है। इसका नया नाम क्या है?

- A. Central Generali Insurance / सेंट्रल जनराली इंश्योरेंस
- B. Generali India Insurance / जनराली इंडिया इंश्योरेंस
- C. Central Life & General / सेंट्रल लाइफ एंड जनरल
- D. Generali Central / जनराली सेंट्रल
- E. None of these / इनमें से कोई नहीं

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?
RBI ने FY26 के लिए CPI महंगाई दर का अनुमान घटाकर किस स्तर पर कर दिया है?

- 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?
कपड़ा मंत्रालय के अनुसार, भारत में वस्त्रों के भौगोलिक संकेत (GI) अधिनियम, 1999 के तहत कितने हैंडलूम उत्पाद पंजीकृत किए गए हैं?

- A. 106
- B. 227
- C. 112
- D. 94
- E. None of these / इनमें से कोई नहीं

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?

एसएपी लैब्स इंडिया ने हाल ही में देवनहल्ली, बेंगलुरु में अपना अत्याधुनिक इनोवेशन पार्क उद्घाटित किया। पूरी तरह संचालन शुरू होने पर यह कितने पेशेवरों को समायोजित करेगा?

- A. 10,000
- B. 12,500
- C. 15,000
- D. 18,000
- E. None of these / इनमें से कोई नहीं

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.





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

रक्षा अधिग्रहण परिषद ने हाल ही में कितनी राशि के रक्षा खरीद प्रस्तावों को मंजूरी दी?

- 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?

अंतर्राष्ट्रीय वायु परिवहन संघ (IATA) की विश्व वायु परिवहन सांख्यिकी (WATS) 2024 रिपोर्ट के अनुसार, 2024 में दुनिया के सबसे बड़े विमानन बाजारों में भारत का कौन-सा स्थान था?

- A. 3rd
- B. 4th
- C. 5th
- D. 6th
- E. None of these / इनमें से कोई नहीं

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?

केंद्रीय शिक्षा मंत्री धर्मेन्द्र प्रधान द्वारा लॉन्च किए गए भारत के पहले कृत्रिम बुद्धिमत्ता (AI) आधारित लर्निंग एप्लिकेशन का नाम क्या है?

- A. EduAI / एडुएआई
- B. Tutoz / टुटोज़
- C. LearnPro / लर्नप्रो
- D. SmartPrep / स्मार्टप्रेप
- E. None of these / इनमें से कोई नहीं

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?

भारत का सबसे बड़ा हैंडलूम-केंद्रित हैकथॉन, जो IIT दिल्ली में आयोजित हुआ, किस दिन के साथ मेल खाने के लिए आयोजित किया गया था?

- A. National Textile Day / राष्ट्रीय वस्त्र दिवस
- B. National Handloom Day / राष्ट्रीय हैंडलूम दिवस
- C. National Innovation Day / राष्ट्रीय नवाचार दिवस
- D. National Startup Day / राष्ट्रीय स्टार्टअप दिवस
- E. None of these / इनमें से कोई नहीं

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?

भारत सरकार ने हाल ही में “भारत–संयुक्त राष्ट्र वैश्विक क्षमता निर्माण पहल” के तहत विकास परियोजनाओं के पहले चरण की शुरुआत कितने साझेदार देशों के लिए की है?

- A. 7
- B. 9
- C. 10
- D. 12
- E. None of these / इनमें से कोई नहीं

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?
प्रधानमंत्री नरेंद्र मोदी ने हाल ही में दिल्ली में “कर्तव्य भवन” का उद्घाटन किया। निम्नलिखित में से कौन-कौन से मंत्रालय इस नई इमारत में स्थित होंगे?

- A. Ministry of Home Affairs / गृह मंत्रालय
- B. Ministry of External Affairs / विदेश मंत्रालय
- C. Ministry of Rural Development / ग्रामीण विकास मंत्रालय
- D. All of the above / उपरोक्त सभी
- E. None of these / इनमें से कोई नहीं

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?

हाल ही में 79 वर्ष की आयु में निधन हुए सत्यपाल मलिक ने अनुच्छेद 370 को निरस्त करने के दौरान किस राज्य/केंद्र शासित प्रदेश के राज्यपाल के रूप में कार्य किया था?

- A. Jammu & Kashmir / जम्मू और कश्मीर
- B. Bihar / बिहार
- C. Goa / गोवा
- D. Meghalaya / मेघालय
- E. None of these / इनमें से कोई नहीं

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.

EXAM
Genius





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

प्रत्येक वर्ष 6 अगस्त को मनाया जाने वाला हिरोशिमा दिवस किस ऐतिहासिक घटना की वर्षगांठ को दर्शाता है?

- A. Signing of the Comprehensive Nuclear Test Ban Treaty / व्यापक परमाणु परीक्षण प्रतिबंध संधि पर हस्ताक्षर
- B. Atomic bombing of Hiroshima by the US during World War II / द्वितीय विश्व युद्ध के दौरान अमेरिका द्वारा हिरोशिमा पर परमाणु बम गिराना
- C. End of the Korean War / कोरियाई युद्ध का अंत
- D. Founding of the United Nations / संयुक्त राष्ट्र की स्थापना
- E. None of these / इनमें से कोई नहीं

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.





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?

RBI के अंतिम को-लेंडिंग मानदंडों के अनुसार, CLA के तहत किसी संस्था को अपनी पुस्तकों में न्यूनतम कितने प्रतिशत ऋण का हिस्सा रखना आवश्यक है?

- 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.

EXAM
Genius





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

IDFC फर्स्ट बैंक ने SingX के साथ मिलकर एनआरआई के लिए नया डिजिटल रेमिटेस प्लेटफॉर्म लॉन्च किया है। इस प्लेटफॉर्म का नाम क्या है?

- A. RemitFIRST2India / रेमिटफर्स्ट टू इंडिया
- B. RemitNow2India / रेमिटनाउ टू इंडिया
- C. IndiaMoneyExpress / इंडिया मनी एक्सप्रेस
- D. CrossPay India / क्रॉसपे इंडिया
- E. None of these / इनमें से कोई नहीं

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

EXAM
Genius





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

IFC ने 150 मिलियन डॉलर का एंकर निवेश HDFC द्वारा प्रमोट किए गए किस फंड में किया है?

- A. HDFC Affordable Housing Fund / HDFC अफोर्डेबल हाउसिंग फंड
- B. HDFC Mid-Income Housing Fund / HDFC मिड-इनकम हाउसिंग फंड
- C. H-DREAM Fund / H-ड्रीम फंड
- D. HDFC Green Growth Fund / HDFC ग्रीन ग्रोथ फंड
- E. HDFC Realty Growth Fund / HDFC रियल्टी ग्रोथ फंड

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

EXAM
Genius





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

एंट फाइनेंशियल ने हाल ही में लगभग Rs.3,981 करोड़ में किस भारतीय कंपनी में अपनी पूरी हिस्सेदारी बेच दी?

- A. PhonePe / फोनपे
- B. Paytm / पेटीएम
- C. Razorpay / रेज़रपे
- D. BharatPe / भारतपे
- E. PolicyBazaar / पॉलिसीबाज़ार

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.

EXAM
Genius





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

जुलाई 2025 में आधार फेस ऑथेंटिकेशन ने अब तक का उच्चतम स्तर कितने लेन-देन के साथ दर्ज किया?

- 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

Genius





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

Q1 FY26 में एलआईसी का स्टैंडअलोन शुद्ध लाभ कितना रहा?

- 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%.

EXAM
Genius





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

“शुभ शक्ति” टर्म प्लान महिलाओं के लिए किस बीमा कंपनी ने लॉन्च किया?

- A. LIC / एलआईसी
- B. HDFC Life / एचडीएफसी लाइफ
- C. Tata AIA Life Insurance / टाटा AIA लाइफ इंश्योरेंस
- D. SBI Life / एसबीआई लाइफ
- E. Max Life Insurance / मैक्स लाइफ इंश्योरेंस

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.

EXAM
Genius





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

RBI के प्रस्ताव के अनुसार, बिना नामांकित व्यक्ति वाले खातों में मृत ग्राहक के डिपॉजिट क्लेम निपटान की न्यूनतम सीमा कितनी है?

- 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.

EXAM
Genius





Ques: Who was recently awarded the M.S. Swaminathan Award for Food and Peace at the M.S. Swaminathan Centenary International Conference in Delhi?
दिल्ली में आयोजित एम.एस. स्वामीनाथन शताब्दी अंतर्राष्ट्रीय सम्मेलन में एम.एस. स्वामीनाथन पुरस्कार फॉर फूड एंड पीस किसे प्रदान किया गया?

- A. Dr. Arenare / डॉ. एरेनारे
- B. Dr. Norman Borlaug / डॉ. नॉर्मन बोरलॉग
- C. Dr. Rattan Lal / डॉ. रतन लाल
- D. Dr. Florence Wambugu / डॉ. फ्लोरेंस वाम्बुगु
- E. None of these / इनमें से कोई नहीं

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.

EXAM
Genius





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

हाल ही में कर्नाटक में CRIB नामक एक पहले से अज्ञात रक्त समूह की पहचान हुई। यह किस जिले में खोजा गया?

- A. Mysuru / मैसूरु
- B. Bengaluru / बेंगलुरु
- C. Kolar / कोलार
- D. Tumakuru / तुमकुरु
- E. None of these / इनमें से कोई नहीं

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)

EXAM
Genius





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?

कौन सा भारतीय शहर ग्लोबल एआई सिटी इंडेक्स 2025 में 26वें स्थान पर रहा और एआई अनुसंधान, विकास और डेटा सेंटर का भारत का प्रमुख केंद्र बनकर उभरा?

- A. Mumbai / मुंबई
- B. Delhi / दिल्ली
- C. Bengaluru / बेंगलुरु
- D. Chennai / चेन्नई
- E. Kolkata / कोलकाता

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?

नीति आयोग द्वारा जारी इंडिया इलेक्ट्रिक मोबिलिटी इंडेक्स (IEMI) 2024 में किन राज्यों/केंद्र शासित प्रदेशों ने शीर्ष स्थान प्राप्त किया है?

- A. Delhi, Maharashtra, Chandigarh / दिल्ली, महाराष्ट्र, चंडीगढ़
- B. Karnataka, Tamil Nadu, Gujarat / कर्नाटक, तमिलनाडु, गुजरात
- C. Delhi, Gujarat, Kerala / दिल्ली, गुजरात, केरल
- D. Maharashtra, Tamil Nadu, Punjab / महाराष्ट्र, तमिलनाडु, पंजाब
- E. None of these / इनमें से कोई नहीं

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?

अपने आरंभ से अब तक 'मन की बात' कार्यक्रम ने कितनी आय अर्जित की है?

- 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:

सुप्रीम कोर्ट के हालिया फैसले के अनुसार, जीएसटी कानून में दूरसंचार टावरों को किस रूप में वर्गीकृत किया गया है?

- A. Immovable property / अचल संपत्ति
- B. Movable property / चल संपत्ति
- C. Capital asset / पूंजीगत संपत्ति
- D. Intangible asset / अमूर्त संपत्ति
- E. Fixed property / स्थिर संपत्ति

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?

केंद्रीय मंत्रिमंडल ने 275 तकनीकी संस्थानों में मेराइट (MERITE) योजना के कार्यान्वयन को मंजूरी दी है। इस योजना का मुख्य उद्देश्य क्या है?

- A. To provide free education to all engineering students / सभी इंजीनियरिंग छात्रों को निःशुल्क शिक्षा प्रदान करना
- B. To improve quality, equity and governance in technical education / तकनीकी शिक्षा में गुणवत्ता, समानता और सुशासन में सुधार करना
- C. To promote foreign collaborations in higher education / उच्च शिक्षा में विदेशी सहयोग को बढ़ावा देना
- D. To construct new engineering colleges across India / भारत भर में नए इंजीनियरिंग कॉलेज बनाना
- E. None of these / इनमें से कोई नहीं

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?

31 अगस्त-1 सितंबर 2025 को निर्धारित 25वें शंघाई सहयोग संगठन (SCO) शिखर सम्मेलन का आयोजन कहाँ होगा?

- A. Beijing / बीजिंग
- B. Tianjin / तियांजिन
- C. Shanghai / शंघाई
- D. Wuhan / वुहान
- E. None of these / इनमें से कोई नहीं

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?

Zepto द्वारा शुरू की गई 10-मिनट में दवा डिलीवरी सेवा का नाम क्या है?

- A. Zepto Meds / ज़ेप्टो मेड्स
- B. Zepto Pharmacy / ज़ेप्टो फार्मसी
- C. Zepto Health / ज़ेप्टो हेल्थ
- D. Zepto QuickCare / ज़ेप्टो क्विककेयर
- E. Zepto MedExpress / ज़ेप्टो मेडएक्सप्रेस

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?

केंद्रीय मंत्रिमंडल ने हाल ही में घरेलू एलपीजी की बिक्री पर हुए नुकसान के लिए तीन सार्वजनिक क्षेत्र की तेल विपणन कंपनियों (ओएमसी) को Rs.30,000 करोड़ का मुआवज़ा मंज़ूर किया। इनमें से किन कंपनियों को शामिल किया गया है?

- A. Indian Oil Corporation Limited (IOCL) / इंडियन ऑयल कॉर्पोरेशन लिमिटेड
- B. Bharat Petroleum Corporation Limited (BPCL) / भारत पेट्रोलियम कॉर्पोरेशन लिमिटेड
- C. Hindustan Petroleum Corporation Limited (HPCL) / हिंदुस्तान पेट्रोलियम कॉर्पोरेशन लिमिटेड
- D. All of the above / उपरोक्त सभी
- E. None of these / इनमें से कोई नहीं

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.





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

भारतीय तीरंदाजी संघ (AAI) ने हाल ही में भारत में किस प्रकार की पहली बार आयोजित होने वाली प्रतियोगिता की घोषणा की है?

- A. National Recurve Championship / राष्ट्रीय रिकर्व चैंपियनशिप
- B. Archery League / आर्चरी लीग
- C. World Archery Cup / वर्ल्ड आर्चरी कप
- D. Indian Archery Premier Series / इंडियन आर्चरी प्रीमियर सीरीज़
- E. None of these / इनमें से कोई नहीं

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'?

निम्नलिखित में से कौन-सा/से कथन RS-28 सरमत अंतरमहाद्वीपीय बैलिस्टिक मिसाइल, जिसे 'सैटन 2' भी कहा जाता है, के बारे में सही है/हैं?

1. It is the world's heaviest ICBM. / यह दुनिया की सबसे भारी ICBM है।
2. It has a range of 18,000 km. / इसकी मारक क्षमता 18,000 किमी है।
3. It can carry up to 16 independently targetable nuclear warheads. / यह 16 स्वतंत्र रूप से लक्ष्य साधने वाले परमाणु वारहेड ले जा सकती है।
4. It is a solid-fueled missile. / यह ठोस ईंधन वाली मिसाइल है।

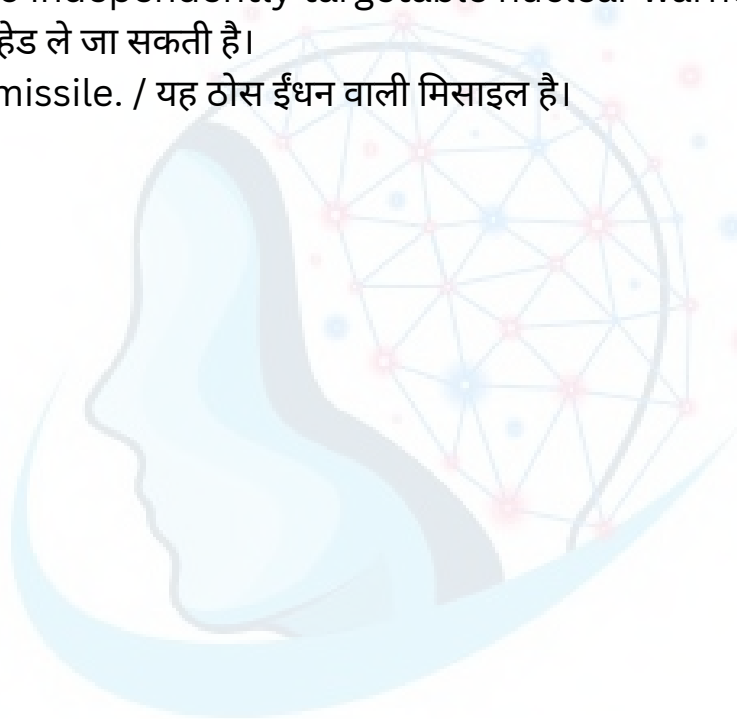
Options:

- 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?
भारत के पहले निजी क्षेत्र में विकसित कक्षीय प्रक्षेपण यान का क्या नाम है, जिसके स्टेज-1 बूस्टर का स्कायरूट एयरोस्पेस ने सफल स्थिर परीक्षण किया?

- A. PSLV-C57 / पीएसएलवी-सी57
- B. Vikram-1 / विक्रम-1
- C. Gaganyaan / गगनयान
- D. SSLV-D2 / एसएसएलवी-डी2
- 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.

Genius





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

निम्नलिखित में से कौन-सा/से कथन कैंसर एआई एंड टेक्नोलॉजी चैलेंज (CATCH) ग्रांट प्रोग्राम के बारे में सही है/हैं?

1. It is launched by IndiaAI Independent Business Division (IBD) in collaboration with the National Cancer Grid (NCG). / इसे इंडिया एआई इंडिपेंडेंट बिज़नेस डिवीजन (IBD) ने नेशनल कैंसर ग्रिड (NCG) के साथ मिलकर लॉन्च किया है।
2. It provides up to Rs.50 lakh per project for selected teams. / यह चयनित टीमों को प्रति प्रोजेक्ट Rs.50 लाख तक की राशि प्रदान करता है।
3. Only clinical institutions are eligible to apply. / केवल क्लीनिकल संस्थान आवेदन करने के पात्र हैं।
4. Successful pilots may get an additional scale-up grant of up to Rs.1 crore. / सफल पायलट प्रोजेक्ट्स को Rs.1 करोड़ तक का अतिरिक्त स्केल-अप ग्रांट मिल सकता है।

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?

मीर मोहम्मद अली, 2011 बैच के केरल कैडर के आईएस अधिकारी, को किस मंत्रालय में निदेशक के रूप में नियुक्त किया गया है?

- A. Ministry of Power / विद्युत मंत्रालय
- B. Ministry of Petroleum & Natural Gas / पेट्रोलियम और प्राकृतिक गैस मंत्रालय
- C. Ministry of Electronics & IT / इलेक्ट्रॉनिक्स और आईटी मंत्रालय
- D. Ministry of New & Renewable Energy / नवीन और नवीकरणीय ऊर्जा मंत्रालय
- E. None of these / इनमें से कोई नहीं

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?

भारत में नीरज चोपड़ा के ओलंपिक स्वर्ण पदक की जीत के सम्मान में राष्ट्रीय भाला फेंक दिवस किस तारीख को मनाया जाता है?

- 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





महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

भारत और रूस ने नई दिल्ली स्थित वाणिज्य भवन में आयोजित आधुनिकीकरण एवं औद्योगिक सहयोग पर भारत-रूस कार्य समूह के 11वें सत्र के दौरान हस्ताक्षर किए। इसका उद्देश्य खनन क्षेत्र में क्षमता निर्माण और प्रौद्योगिकी हस्तांतरण को बढ़ावा देते हुए एल्युमीनियम, उर्वरक और रेलवे परिवहन में सहयोग को मज़बूत करना है।

उच्च शिक्षण संस्थानों में छात्रों के मानसिक स्वास्थ्य और आत्महत्या रोकथाम पर राष्ट्रीय कार्यबल ने आधिकारिक तौर पर अपनी समर्पित वेबसाइट लॉन्च कर दी है। पूर्व न्यायाधीश श्री रवींद्र भट की अध्यक्षता में गठित इस कार्यबल का उद्देश्य उच्च शिक्षण संस्थानों में छात्रों के कल्याण में सुधार और आत्महत्याओं को रोकने के लिए व्यापक सिफारिशें विकसित करना है।

आरईसी लिमिटेड, विद्युत मंत्रालय के अंतर्गत एक महारत्न केंद्रीय सार्वजनिक क्षेत्र का उद्यम है। इसे अपने उद्यम-व्यापी जोखिम प्रबंधन ढाँचे के लिए आईएसओ 31000:2018 (जोखिम प्रबंधन - दिशानिर्देश) से सम्मानित किया गया है।

बैंक ऑफ इंडिया अपनी आधिकारिक वेबसाइट के लिए मानकीकरण परीक्षण और गुणवत्ता प्रमाणन (एसटीक्यूसी) प्राप्त करने वाला भारत का पहला बैंक बन गया है। यह प्रमाणन इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय (MeitY) के तहत STQC निदेशालय द्वारा प्रदान किया गया।

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?

आरबीआई ने हाल ही में संपत्ति मूल्यांकन और चालू खाता नियमों से संबंधित विनियमों का पालन न करने पर किस बैंक पर ₹75 लाख का जुर्माना लगाया?

- A. HDFC Bank / एचडीएफसी बैंक
- B. Axis Bank / एक्सिस बैंक
- C. ICICI Bank / आईसीआईसीआई बैंक
- D. Punjab National Bank / पंजाब नेशनल बैंक
- E. State Bank of India / भारतीय स्टेट बैंक

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?

एंटीफिन सिंगापुर होल्डिंग प्राइवेट लिमिटेड ने 4,097 करोड़ रुपये में किस कंपनी में 1.46% हिस्सेदारी बेची?

- A. Paytm / पेटीएम
- B. Zomato / जोमैटो
- C. Eternal Limited / इटर्नल लिमिटेड
- D. Blinkit / ब्लिंकिट
- E. PhonePe / फोनपे

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?

एफएसएसएआई के साथ 'एफएसएसएआई पेमेंट सॉल्यूशन' प्लेटफॉर्म शुरू करने के लिए किस बैंक ने समझौता ज्ञापन (MoU) पर हस्ताक्षर किए हैं?

- A. State Bank of India / भारतीय स्टेट बैंक
- B. HDFC Bank / एचडीएफसी बैंक
- C. Bank of Baroda / बैंक ऑफ बड़ौदा
- D. ICICI Bank / आईसीआईसीआई बैंक
- 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?
एसबीआई का Q1 FY26 शुद्ध लाभ 12.5% बढ़कर कितनी राशि पर पहुंचा?

- 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%.

Genius





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

आरबीआई के ड्राफ्ट सर्कुलर के अनुसार सुरक्षित लॉकर/वस्तुओं के दावों के निपटान में देरी करने पर बैंकों के लिए प्रस्तावित दैनिक जुर्माना कितना है?

- 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.

Genius





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

अगस्त 2025 में RBI ने अपने रिटेल डायरेक्ट प्लेटफॉर्म पर कौन सी दो नई सुविधाएँ शुरू की हैं?

- A. SIP for Treasury Bills & Auto-Bidding Facility / ट्रेजरी बिल के लिए एसआईपी और ऑटो-बिडिंग सुविधा
- B. Loan against Gold & UPI Bill Payments / सोने पर ऋण और यूपीआई बिल भुगतान
- C. e-KYC & Instant Loan Facility / ई-केवाईसी और इंस्टेंट लोन सुविधा
- D. NACH Payment & Cheque Truncation / एनएसीएच भुगतान और चेक ट्रंकेशन
- E. None of these / इनमें से कोई नहीं

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?
आईएफसी ने एचडीएफसी कैपिटल के किस फंड को 150 मिलियन अमेरिकी डॉलर देने का वादा किया है?

- A. H-DREAM Fund / एच-ड्रीम फंड
- B. H-GREEN Fund / एच-ग्रीन फंड
- C. Affordable Housing Fund / अफोर्डेबल हाउसिंग फंड
- D. Urban Growth Fund / अर्बन ग्रोथ फंड
- E. None of the above / इनमे से कोई भी नहीं

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





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

एंटीफिन सिंगापुर होल्डिंग प्राइवेट लिमिटेड ने 4,097 करोड़ रुपये में किस कंपनी में 1.46% हिस्सेदारी बेची?

- A. Paytm / पेटीएम
- B. Zomato / जोमैटो
- C. Eternal Limited / इटर्नल लिमिटेड
- D. Blinkit / ब्लिंकिट
- E. PhonePe / फोनपे

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

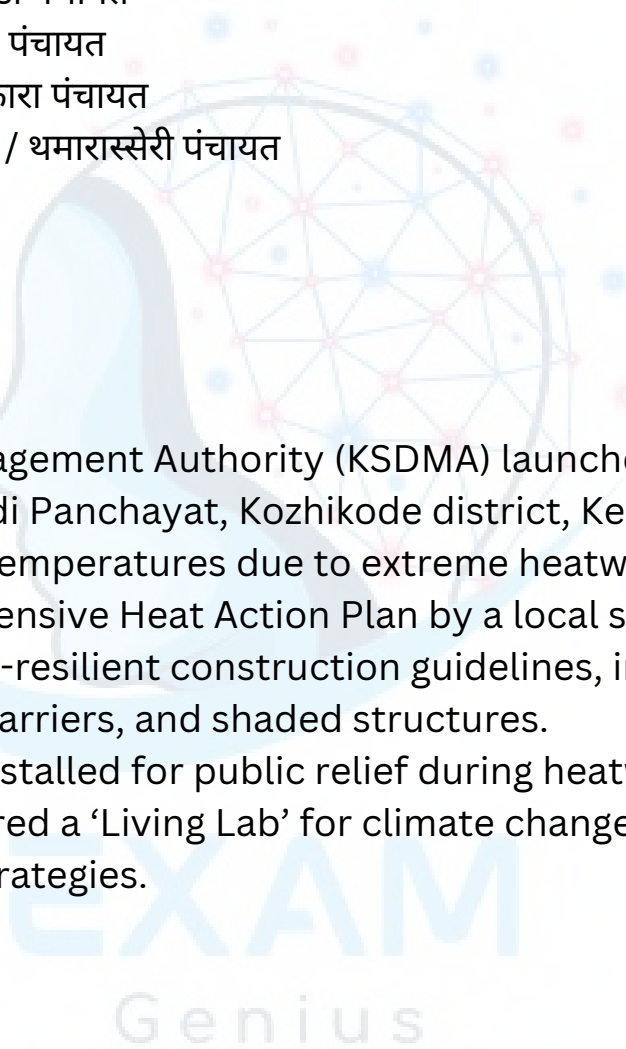
केरल में 'हीट रेज़िलिएंट मूडाडी' परियोजना के तहत किस पंचायत को जलवायु परिवर्तन के लिए 'लिविंग लैब' घोषित किया गया?

- A. Perambra Panchayat / पेराम्ब्रा पंचायत
- B. Moodadi Panchayat / मूडाडी पंचायत
- C. Beypore Panchayat / बैपोर पंचायत
- D. Vatakara Panchayat / वटकारा पंचायत
- E. Thamarassery Panchayat / थमारास्सेरी पंचायत

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.





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

हालिया सरकारी अधिसूचना के अनुसार मनरेगा के तहत कौन सी नई कार्य श्रेणी जोड़ी गई है?

- A. Road construction / सड़क निर्माण
- B. Forest fire management / वन अग्नि प्रबंधन
- C. River dredging / नदी की खुदाई
- D. Solar panel installation / सौर पैनल स्थापना
- E. Rural tourism infrastructure / ग्रामीण पर्यटन अवसंरचना

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?
2025 की फॉर्च्यून 100 सबसे शक्तिशाली व्यावसायिक लोगों की सूची में शीर्ष स्थान किसने हासिल किया?

- A. Satya Nadella / सत्य नडेला
- B. Jensen Huang / जेन्सन हुआंग
- C. Mark Zuckerberg / मार्क ज़करबर्ग
- D. Elon Musk / एलन मस्क
- E. Mukesh Ambani / मुकेश अंबानी

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?

वित्त वर्ष 2024-25 में भारत का वार्षिक रक्षा उत्पादन कितना रहा, जो अब तक का सबसे अधिक है?

- 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?

विश्वसनीय विदेशी निवेशकों के लिए SWAGAT-FI सिंगल-विंडो गेटवे का प्रस्ताव किस संगठन ने दिया है?

- A. RBI / आरबीआई
- B. SEBI / सेबी
- C. IRDAI / इरडाई
- D. NITI Aayog / नीति आयोग
- E. NABARD / नाबार्ड

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?
11 अगस्त 2025 को SGB का समय से पूर्व विमोचन मूल्य क्या है?

- 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?

2025 में भारतीय रेलवे द्वारा परीक्षण की गई एशिया की सबसे लंबी मालगाड़ी 'रुद्रास्त्र' की लंबाई कितनी है?

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

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 bogies).
- Each wagon can carry 72 tonnes of load.
- Average trial speed: 40.5 km/h.

Genius





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

भारत की संसद ने 2025 में शिपिंग क्षेत्र को आधुनिक बनाने के लिए कौन से दो प्रमुख समुद्री विधेयक पारित किए?

- A. Maritime Trade Bill 2025 & Coastal Shipping Bill 2024 / मैरीटाइम ट्रेड बिल 2025 और कोस्टल शिपिंग बिल 2024
- B. Indian Ports Bill 2025 & Merchant Trade Bill 2024 / इंडियन पोर्ट्स बिल 2025 और मर्चेन्ट ट्रेड बिल 2024
- C. Merchant Shipping Bill 2024 & Carriage of Goods by Sea Bill 2025 / मर्चेन्ट शिपिंग बिल 2024 और कैरिज ऑफ गुड्स बाय सी बिल 2025
- D. Sea Transport Bill 2025 & Cargo Bill 2024 / सी ट्रांसपोर्ट बिल 2025 और कार्गो बिल 2024
- E. Shipping Development Bill 2025 & Maritime Reform Bill 2024 / शिपिंग डेवलपमेंट बिल 2025 और मैरीटाइम रिफॉर्म बिल 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?

वित्तीय वर्ष 2024–25 में सरकारी ई-मार्केटप्लेस (GeM) द्वारा हासिल किया गया सकल व्यापारिक मूल्य (GMV) कितना था?

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

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





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

FY26 के लिए मंजूर PMUY सब्सिडी के तहत 14.2 किग्रा LPG सिलेंडर पर प्रति सिलेंडर सब्सिडी कितनी है?

- 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?

व्हाइट हाउस में हस्ताक्षरित आर्मेनिया-अज़रबैजान शांति समझौते में किस प्रमुख परिवहन गलियारे की घोषणा की गई?

- A. Caucasus Peace Corridor / काकेशस शांति गलियारा
- B. Trump Route for International Peace and Prosperity / अंतर्राष्ट्रीय शांति और समृद्धि के लिए ट्रंप रूट
- C. Eurasia Trade Link / यूरेशिया ट्रेड लिंक
- D. Caspian Gateway / कैस्पियन गेटवे
- E. Black Sea Economic Corridor / ब्लैक सी इकोनॉमिक कॉरिडोर

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.





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

प्रश्न: एशियन सर्फिंग चैम्पियनशिप के फाइनल में पहुंचने वाले पहले भारतीय सर्फर कौन बने?

- A. Kishore Kumar / किशोर कुमार
- B. Shidong Wu / शिडोंग वू
- C. Pajar Ariyana / पजार एरियाना
- D. Ramesh Budiha / रमेश बुदीहल
- E. Mega Artana / मेगा आर्ताना

Answer: Option D

Explanation:

- Ramesh Budiha 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?

2025 में अंतर्राष्ट्रीय विएस्लाव मैनियाक मेमोरियल में महिला भाला फेंक में भारत की अन्नू रानी ने किस देश में स्वर्ण पदक जीता?

- A. Turkey / तुर्की
- B. Australia / ऑस्ट्रेलिया
- C. Poland / पोलैंड
- D. Germany / जर्मनी
- E. France / फ्रांस

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?

प्रश्न: BPCL का नया ग्रीनफील्ड रिफाइनरी-कम-पेट्रोकेमिकल कॉम्प्लेक्स (RcPC) कहाँ स्थित है?

- A. Machilipatnam / मछिलीपट्टनम
- B. Mulpeta / मुलपेटा
- C. Ramaayapatnam / रामायपट्टनम
- D. Kakinada / काकीनाड़ा
- E. Srikakulam / श्रीकाकुलम

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?

केंद्रीय मंत्रिमंडल ने 4,250 करोड़ रुपये के कुल प्रावधान के साथ विशेष विकास पैकेज (SDPs) के तहत किन दो पूर्वोत्तर राज्यों के लिए चार नए घटकों को मंजूरी दी?

- A. Assam and Meghalaya / असम और मेघालय
- B. Tripura and Nagaland / त्रिपुरा और नागालैंड
- C. Assam and Tripura / असम और त्रिपुरा
- D. Manipur and Assam / मणिपुर और असम
- E. Mizoram and Tripura / मिजोरम और त्रिपुरा

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?

प्रश्न: अमेरिका ने नागासाकी पर परमाणु बम किस तारीख को गिराया था?

- 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?

विश्व संस्कृत दिवस 2025 किस तिथि को मनाया गया?

- 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?

विश्व शेर दिवस 2025 का मुख्य आयोजन कहाँ होगा?

- A. Gir National Park / गिर राष्ट्रीय उद्यान
- B. Barda Wildlife Sanctuary / बर्दा वन्यजीव अभयारण्य
- C. Velavadar National Park / वेलावदर राष्ट्रीय उद्यान
- D. Sasan Gir / सासन गिर
- E. Kuno National Park / कुनो राष्ट्रीय उद्यान

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.

EXAM
Genius





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

प्रश्न: इंडियन बैंक के 'वित्तीय समावेशन संतृप्ति कार्यक्रम' की मेजबानी किस जिले ने की?

- A. Kanchipuram / कांचीपुरम
- B. Tiruvallur / तिरुवल्लूर
- C. Madurai / मदुरई
- D. Coimbatore / कोयंबटूर
- E. Salem / सलेम

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?

प्रश्न: भारत के यूपीआई ने एक ही दिन में 707 मिलियन से अधिक लेनदेन किस तारीख को दर्ज किए?

- 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)?

1 अगस्त 2025 से मेट्रो और शहरी क्षेत्रों में आईसीआईसीआई बैंक के बचत खातों के लिए नया न्यूनतम औसत मासिक बैलेंस कितना होगा?

- 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?

30 लाख किसानों को ₹3,200 करोड़ की फसल बीमा दावा राशि किस योजना के तहत डिजिटल रूप से ट्रांसफर की जाएगी?

- A. PM-KISAN / पीएम-किसान
- B. PMFBY / पीएमएफबीवाई
- C. RKVY / आरकेवीवाई
- D. NFSM / एनएफएसएम
- E. PM-AASHA / पीएम-आशा

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'?

प्रश्न: किस समूह को हाल ही में भारतीय रिज़र्व बैंक से गैर-जमा स्वीकार करने वाली एनबीएफसी का लाइसेंस मिला, ताकि वह अपनी ऋण इकाई 'इविरस फाइनेंस' शुरू कर सके?

- A. Edelweiss Group / एडेलवाइस ग्रुप
- B. Equirus Group / इविरस ग्रुप
- C. Bajaj Finserv / बजाज फिनसर्व
- D. L&T Finance / एलएंडटी फाइनेंस
- E. IIFL Finance / आईआईएफएल फाइनेंस

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?

प्रश्न: राष्ट्रीय विकास परियोजनाओं के लिए पेशेवरों की भर्ती हेतु “वर्क फॉर विकसित भारत” पोर्टल किस संगठन ने लॉन्च किया?

- A. Ministry of Labour & Employment / श्रम एवं रोजगार मंत्रालय
- B. NITI Aayog / नीति आयोग
- C. Ministry of Skill Development & Entrepreneurship / कौशल विकास एवं उद्यमिता मंत्रालय
- D. Ministry of Home Affairs / गृह मंत्रालय
- E. Invest India / इन्वेस्ट इंडिया

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, 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?

प्रश्न: स्वतंत्र भारत के पहले परम वीर चक्र के प्राप्तकर्ता कौन थे?

- A. Field Marshal Sam Manekshaw / फील्ड मार्शल सैम मानेकशॉ
- B. Brigadier Mohammad Usman / ब्रिगेडियर मोहम्मद उस्मान
- C. Major Somnath Sharma / मेजर सोमनाथ शर्मा
- D. K.M. Cariappa / के.एम. करियप्पा
- E. Arjan Singh / अर्जन सिंह

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?

भारत रत्न डॉ. एम.एस. स्वामीनाथन शताब्दी अंतर्राष्ट्रीय सम्मेलन 2025 का विषय क्या है?

- A. Green Revolution – The Path to Prosperity / ग्रीन रेवोल्यूशन – द पाथ टू प्रॉस्पेरिटी
- B. Evergreen Revolution – The Path to Bio-Happiness / एवरग्रीन रेवोल्यूशन – द पाथ टू बायो-हैप्पीनेस
- C. Food Security for All / फूड सिक्योरिटी फॉर ऑल
- D. Sustainable Agriculture – A Way Forward / सस्टेनेबल एग्रीकल्चर – अ वे फॉरवर्ड
- E. Hunger-Free World / हंगर-फ्री वर्ल्ड

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?

प्रश्न: छत्तीसगढ़ की नई 'गौधाम' योजना के तहत मवेशी चराने वालों को प्रति माह कितना मानदेय दिया जाएगा?

- 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?
2025 के मध्य नम्बियो सुरक्षा सूचकांक में भारत का स्थान कौन सा है?

- 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?

प्रश्न: हाल ही में स्वीकृत “अटल बिहारी वाजपेयी-चीवेनिंग छात्रवृत्ति” के तहत किस राज्य के छात्रों को ब्रिटेन में उच्च शिक्षा प्राप्त करने में सहायता मिलेगी?

- A. Madhya Pradesh / मध्य प्रदेश
- B. Bihar / बिहार
- C. Uttar Pradesh / उत्तर प्रदेश
- D. Rajasthan / राजस्थान
- E. Haryana / हरियाणा

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.





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

भारत सरकार ने डिजिटल प्रतिस्पर्धा विधेयक का मसौदा वापस लेने का मुख्य कारण क्या था?

- A. Lack of parliamentary approval / संसदीय अनुमोदन की कमी
- B. Over-reliance on turnover thresholds to define SSDE / SSDE परिभाषित करने के लिए टर्नओवर थ्रेशोल्ड पर अत्यधिक निर्भरता
- C. Budget constraints / बजट की कमी
- D. Absence of digital market players in India / भारत में डिजिटल बाजार खिलाड़ियों की कमी
- E. Conflict with state laws / राज्य कानूनों से टकराव

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 ≠ 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.

Genius





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

प्रश्न: किस भारतीय फुटबॉल क्लब ने फाइनल में 14-1 की जीत के साथ U-14 नॉर्वे कप 2025 जीता?

- A. Bengaluru FC / बेंगलुरु एफसी
- B. Mohun Bagan SG / मोहन बागान एसजी
- C. Minerva Academy FC / मिनर्वा अकादमी एफसी
- D. Kerala Blasters FC / केरल ब्लास्टर्स एफसी
- E. Churchill Brothers FC / चर्चिल ब्रदर्स एफसी

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?

सड़क दुर्घटना पीड़ितों के नकद रहित उपचार योजना 2025 के तहत अधिकतम नकद रहित उपचार राशि कितनी है?

- 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?

प्रश्न: हाल ही में सिक्किम में मनाया तेंडोंग ल्हो रुम फाट किस जनजाति का पारंपरिक त्योहार है?

- A. Bhutia Tribe / भूटिया जनजाति
- B. Lepcha Tribe / लेपचा जनजाति
- C. Limboo Tribe / लिम्बू जनजाति
- D. Sherpa Tribe / शेर्पा जनजाति
- E. Memba Tribe / मेंबा जनजाति

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?

ISRO जल्द ही 6,500 किलोग्राम वजनी संचार उपग्रह का प्रक्षेपण करेगा, जिसे किस देश ने बनाया है?

- A. Russia / रूस
- B. USA / अमेरिका
- C. France / फ्रांस
- D. Japan / जापान
- E. UK / यूनाइटेड किंगडम

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?

प्रश्न: भारत के ग्रामीण डिजिटल परिवर्तन पहल में ग्रामीण नागपुर का कौन सा गांव सबसे आगे है?

- A. Katol / कटोल
- B. Satnavri / सतनावरी
- C. Umred / उमरेड
- D. Kalmeshwar / कलमेश्वर
- E. Narkhed / नरखेड़

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?
आईएनएस संध्याक अपने पहले दौरे पर सिंगापुर में कब पहुंचा?

- 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?
भारतीय नौसैनिक पोत उदयगिरि और हिमगिरि किस परियोजना के अंतर्गत हैं?

- 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?

प्रश्न: राष्ट्रीय कृषि बाजार (ई-नाम) के अंतर्गत पहली बार अंतरराज्यीय कृषि व्यापार किन दो राज्यों/केंद्र शासित प्रदेशों के बीच हुआ?

- A. Punjab and Maharashtra / पंजाब और महाराष्ट्र
- B. Jammu & Kashmir and Maharashtra / जम्मू-कश्मीर और महाराष्ट्र
- C. Himachal Pradesh and Gujarat / हिमाचल प्रदेश और गुजरात
- D. Uttarakhand and Tamil Nadu / उत्तराखंड और तमिलनाडु
- E. Haryana and West Bengal / हरियाणा और पश्चिम बंगाल

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?

हाल ही में उद्घाटित बेंगलुरु मेट्रो येलो लाइन की कुल लंबाई कितनी है?

- 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%.

EXAM
Genius





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

द कॉन्शिएंस नेटवर्क पुस्तक के लेखक कौन हैं?

- A. Ramachandra Guha / रामचंद्र गुहा
- B. Sugata Srinivasaraju / सुगता श्रीनिवासराजु
- C. Shashi Tharoor / शशि थरूर
- D. Arundhati Roy / अरुंधति रॉय
- E. Jairam Ramesh / जयराम रमेश

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?

प्रश्न: ₹1,800 करोड़ का 'ब्रह्मा-बीईएमएल रेल मैन्युफैक्चरिंग हब' कहाँ स्थापित किया जाएगा?

- A. Bhopal, Madhya Pradesh / भोपाल, मध्य प्रदेश
- B. Umaria village, Obedullaganj / उमरिया गांव, ओबेदुल्लागंज
- C. Nagpur, Maharashtra / नागपुर, महाराष्ट्र
- D. Vadodara, Gujarat / वडोदरा, गुजरात
- E. Gwalior, Madhya Pradesh / ग्वालियर, मध्य प्रदेश

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?

प्रश्न: विश्व जनजातीय दिवस (विश्व के आदिवासी लोगों का अंतर्राष्ट्रीय दिवस) हर वर्ष कब मनाया जाता है?

- 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





महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

अभिनेत्री अदिति राव हैदरी को मेलबर्न भारतीय फिल्म महोत्सव (IFFM) के आगामी संस्करण में सिनेमा में विविधता पुरस्कार से सम्मानित किया जाएगा।

भारत 38वें बोगोटा अंतर्राष्ट्रीय पुस्तक मेले 2026 में 'विशिष्ट अतिथि' के रूप में भाग लेगा।

शाहरुख खान को भारत में ऑनलाइन फूड डिलीवरी प्लेटफॉर्म ज़ोमैटो का ब्रांड एंबेसडर नियुक्त किया गया।

ऑपरेशन सेफ कैंपस ज़ोन का उद्देश्य शैक्षणिक संस्थानों के 100 गज के दायरे में सिगरेट और अवैध नशीले पदार्थों की बिक्री को रोकना है। आंध्र प्रदेश में इस अभियान के तहत 25,807 मामले दर्ज किए गए हैं।

भारत सरकार ट्रम्प टैरिफ के प्रभावों सहित वैश्विक व्यापार अनिश्चितताओं से भारतीय उद्योगों की सुरक्षा के लिए ₹2,250 करोड़ का निर्यात संवर्धन मिशन शुरू करने की योजना बना रही है।

EXAM
Genius





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

प्रश्न: भारत में विनफास्ट ऑटो ने अपने विशेष डीलर नेटवर्क के लिए ऑटो और इन्वेंट्री फाइनेंसिंग प्रदान करने हेतु किस बैंक के साथ साझेदारी की है?

- A. ICICI Bank / आईसीआईसीआई बैंक
- B. Axis Bank / एक्सिस बैंक
- C. HDFC Bank / एचडीएफसी बैंक
- D. State Bank of India / भारतीय स्टेट बैंक
- E. Kotak Mahindra Bank / कोटक महिंद्रा बैंक

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?

प्रश्न: दुबई में ओरिएंटल इंश्योरेंस कंपनी (OIC) के मोटर बीमा संचालन को यूएई के सेंट्रल बैंक (CBUAE) ने क्यों निलंबित किया?

- A. Due to financial losses / वित्तीय नुकसान के कारण
- B. Due to non-compliance with regulatory requirements / नियामक आवश्यकताओं का पालन न करने के कारण
- C. Due to a merger with another company / किसी अन्य कंपनी के साथ विलय के कारण
- D. Due to low customer base / कम ग्राहक संख्या के कारण
- E. Due to cyber security issues / साइबर सुरक्षा समस्याओं के कारण

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?

प्रश्न: Q1 FY26 में सार्वजनिक क्षेत्र के बैंकों के शुद्ध लाभ में सालाना वृद्धि कितनी रही?

- 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)?

प्रश्न: 2025 में भारतीय जीवन बीमा निगम (LIC) में सरकार की हिस्सेदारी कितनी है?

- 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?

प्रश्न: भारत में पहला अंतर्राष्ट्रीय पांडुलिपि धरोहर सम्मेलन किस ऐतिहासिक घटना की वर्षगांठ पर आयोजित होगा?

- A. Mahatma Gandhi's Dandi March / महात्मा गांधी का दांडी मार्च
- B. Rabindranath Tagore's Nobel Prize / रवींद्रनाथ ठाकुर का नोबेल पुरस्कार
- C. Swami Vivekananda's Chicago Address / स्वामी विवेकानंद का शिकागो भाषण
- D. First Indian Census / पहली भारतीय जनगणना
- E. Establishment of Nalanda University / नालंदा विश्वविद्यालय की स्थापना

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?

प्रश्न: लोकरप्रिय गोपीनाथ बोरदोलोई अंतरराष्ट्रीय हवाई अड्डे (गुवाहाटी) के टर्मिनल 2 ने 2025 में कौन सा पुरस्कार जीता?

- A. International Green Building Award / अंतर्राष्ट्रीय हरित भवन पुरस्कार
- B. International Architectural Award in Transport Category / अंतर्राष्ट्रीय आर्किटेक्चरल अवार्ड – परिवहन श्रेणी
- C. World Travel Award / वर्ल्ड ट्रेवल अवार्ड
- D. Global Airport Excellence Award / ग्लोबल एयरपोर्ट एक्सीलेंस अवार्ड
- E. UNESCO Heritage Architecture Award / यूनेस्को हेरिटेज आर्किटेक्चर अवार्ड

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.





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

प्रश्न: लोकसभा में पारित राष्ट्रीय खेल प्रशासन विधेयक का उद्देश्य क्या है?

- A. To provide free sports facilities to all citizens / सभी नागरिकों को मुफ्त खेल सुविधाएं प्रदान करना
- B. To regulate various sports administrators and federations in India / भारत में विभिन्न खेल प्रशासकों और महासंघों को विनियमित करना
- C. To promote traditional sports only / केवल पारंपरिक खेलों को बढ़ावा देना
- D. To privatize all sports federations / सभी खेल महासंघों का निजीकरण करना
- E. To merge all sports federations under one body / सभी खेल महासंघों को एक संस्था में विलय करना

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.

Genius





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

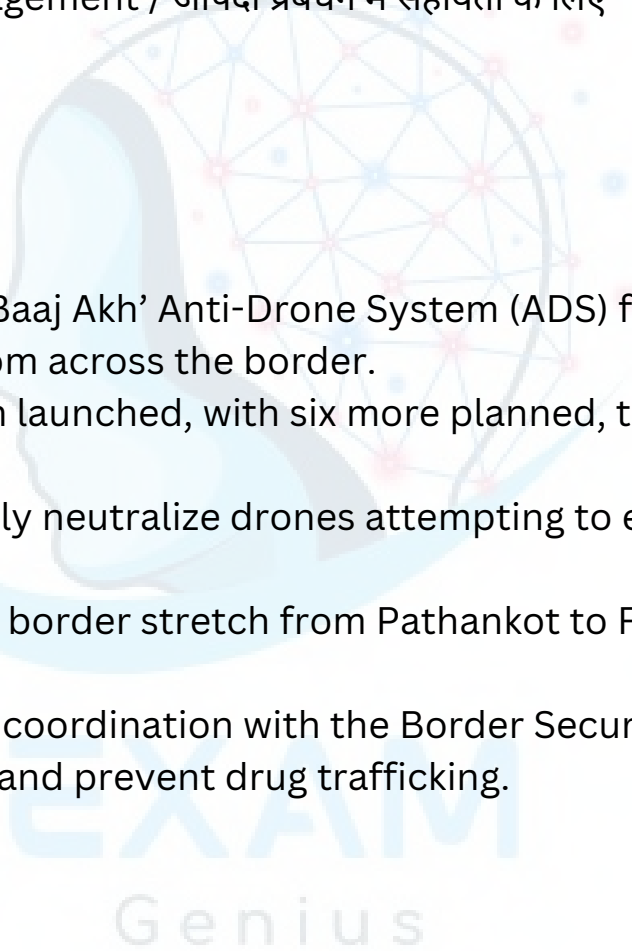
प्रश्न: पंजाब द्वारा हाल ही में लॉन्च किए गए 'बाज अख' एंटी-ड्रोन सिस्टम का उद्देश्य क्या है?

- A. To monitor weather patterns / मौसम के पैटर्न की निगरानी के लिए
- B. To curb cross-border drug smuggling / सीमा पार से मादक पदार्थ तस्करी को रोकने के लिए
- C. To enhance agricultural productivity / कृषि उत्पादन बढ़ाने के लिए
- D. To track wildlife movement / वन्यजीवों की गतिविधियों को ट्रैक करने के लिए
- E. To assist in disaster management / आपदा प्रबंधन में सहायता के लिए

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.





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

प्रश्न: हाल ही में कौन सा भारतीय नौसेना का जहाज मोरक्को के कैसाब्लांका बंदरगाह पर ठहराव पूरा कर चुका है?

- A. INS Tushil / आईएनएस तुशील
- B. INS Sunayak / आईएनएस सुनायक
- C. INS Tamal / आईएनएस तमाल
- D. INS Vikrant / आईएनएस विक्रान्त
- E. INS Kolkata / आईएनएस कोलकाता

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?

प्रश्न: अगस्त 2025 तक कितने असंगठित श्रमिक ई-श्रम पोर्टल पर पंजीकृत हुए हैं?

- 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.

Genius





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

प्रश्न: 71वें नेहरू ट्रॉफी बोट रेस (NTBR) का मैस्कॉट किसे दर्शा रहा है?

- A. A kingfisher flying over water / पानी के ऊपर उड़ता हुआ पखेरू
- B. A drongo (Kakkathampuratti) rowing a canoe / कैनो चला रहा ड्रोंगो (कक्कथमपुरत्ति)
- C. A dolphin jumping out of the lake / झील से कूदता हुआ डॉल्फिन
- D. A snake boat racing / दौड़ती हुई सर्प नौका
- E. A fisherman casting net / जाल फेंकता मछुआरा

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?

प्रश्न: किस देश को WHO ने स्लीपिंग सिकनेस (मानव अफ्रीकी ट्राइपैनोसोमियासिस) से मुक्त घोषित किया है?

- A. Uganda / युगांडा
- B. Kenya / केन्या
- C. Tanzania / तंजानिया
- D. Nigeria / नाइजीरिया
- E. Ghana / घाना

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?

प्रश्न: फ्लिपकार्ट ने हाल ही में ‘गौर्मेट’ श्रेणी किस सेवा के तहत शुरू की है?

- A. Flipkart Express / फ्लिपकार्ट एक्सप्रेस
- B. Flipkart Now / फ्लिपकार्ट नाउ
- C. Flipkart Minutes / फ्लिपकार्ट मिनट्स
- D. Flipkart Plus / फ्लिपकार्ट प्लस
- E. Flipkart Fresh / फ्लिपकार्ट फ्रेश

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?

प्रश्न: भारतीय सेना ने ड्रोन प्रतियोगिता सुर्या ड्रोननाथन 2025 कहाँ आयोजित की है?

- A. Leh, Ladakh / लेह, लद्दाख
- B. Sumdo, Spiti Valley, Himachal Pradesh / सुमदो, स्पीति घाटी, हिमाचल प्रदेश
- C. Gangtok, Sikkim / गंगटोक, सिक्किम
- D. Dehradun, Uttarakhand / देहरादून, उत्तराखंड
- E. Jaipur, Rajasthan / जयपुर, राजस्थान

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?

प्रश्न: BSNL ने उन्नत कौशल विकास कार्यक्रमों के लिए किन वैश्विक तकनीकी कंपनियों के साथ MoU किए हैं?

- A. Ericsson India, Qualcomm, Cisco, Nokia / एरिक्सन इंडिया, क्वालकॉम, सिस्को, नोकिया
- B. Intel, IBM, Microsoft, Huawei / इंटेल, आईबीएम, माइक्रोसॉफ्ट, हुआवेई
- C. Samsung, Google, TCS, Infosys / सैमसंग, गूगल, टीसीएस, इंफोसिस
- D. Oracle, Dell, HP, Lenovo / ओरैकल, डेल, एचपी, लेनोवो
- E. Apple, Sony, Ericsson, Cisco / एप्पल, सोनी, एरिक्सन, सिस्को

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?

प्रश्न: पश्चिम बंगाल में हाल ही में मैंग्रोव क्षेत्र में हुई वृद्धि मुख्य रूप से किन कार्यक्रमों के कारण है?

- A. Green India Mission & ICZM / ग्रीन इंडिया मिशन और आईसीजेडएम
- B. MISHTI & CAMPA-MGNREGS / मिश्टी और कैम्पा-मनरेगा
- C. CRZ & Project Tiger / सीआरजेड और प्रोजेक्ट टाइगर
- D. National Afforestation Programme & REDD+ / राष्ट्रीय वनीकरण कार्यक्रम और रेड्ड+
- E. Blue Carbon Initiative & ICZM / ब्लू कार्बन इनिशिएटिव और आईसीजेडएम

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.

Genius





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

प्रश्न: भारतीय रेलवे की प्रायोगिक राउंड ट्रिप पैकेज योजना की मुख्य विशेषता क्या है?

- A. Free meals on return journey / वापसी यात्रा पर मुफ्त भोजन
- B. 20% rebate on the base fare of the return journey / वापसी यात्रा के मूल किराए पर 20% छूट
- C. Complimentary travel insurance / निःशुल्क यात्रा बीमा
- D. Priority boarding for festive season travelers / त्योहारी सीजन यात्रियों के लिए प्राथमिक बोर्डिंग
- E. Free Wi-Fi on trains / ट्रेनों में मुफ्त वाई-फाई

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?

प्रश्न: अंतर्राष्ट्रीय युवा दिवस 2025 का थीम क्या है?

- A. Youth for Climate Action / जलवायु कार्रवाई के लिए युवा
- B. Local Youth Actions for the SDGs and Beyond / एसडीजी और उससे आगे स्थानीय युवा गतिविधियां
- C. Empowering Rural Youth / ग्रामीण युवाओं को सशक्त बनाना
- D. Youth and Technology / युवा और प्रौद्योगिकी
- E. Global Youth Leadership / वैश्विक युवा नेतृत्व

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





महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

एयर चीफ मार्शल एलएम कात्रे स्मृति व्याख्यान का 16वां संस्करण बेंगलुरु के एचएएल प्रबंधन अकादमी सभागार में आयोजित किया गया।

केरल राज्य वित्तीय उद्यम (केएसएफई) भारत की पहली विविध गैर-बैंकिंग वित्तीय कंपनी (एनबीएफसी) बन गई जिसने 1 लाख करोड़ रुपये का कारोबार पार कर लिया, और चार वर्षों के भीतर अपने कारोबार को 50,000 करोड़ रुपये से दोगुना कर दिया।

प्रधानमंत्री नरेंद्र मोदी ने अमृतसर-श्री माता वैष्णो देवी कटरा वंदे भारत ट्रेन को हरी झंडी दिखाई।

सूचना एवं प्रसारण मंत्रालय और राष्ट्रीय फिल्म विकास निगम द्वारा आयोजित देशभक्ति फिल्म महोत्सव नई दिल्ली के सिरी फोर्ट सभागार में शुरू हो गया है।

प्रधानमंत्री नरेंद्र मोदी ने नई दिल्ली के बाबा खड़क सिंह मार्ग पर सांसदों के लिए नवनिर्मित टाइप-VII बहुमंजिला फ्लैटों का उद्घाटन किया। चार मीनारों के नाम कृष्णा, गोदावरी, कोसी और हुगली हैं।

EXAM
Genius





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

प्रश्न: किस बैंक ने 2023-24 के प्रदर्शन के लिए 23वीं बार एपेक्स बैंक पुरस्कार जीता है?

- A. Karnataka State Apex Cooperative Bank / कर्नाटक स्टेट एपेक्स कोऑपरेटिव बैंक
- B. South Canara District Central Cooperative Bank / साउथ कन्नारा डिस्ट्रिक्ट सेंट्रल कोऑपरेटिव बैंक
- C. Mysuru District Cooperative Bank / मैसूरु डिस्ट्रिक्ट कोऑपरेटिव बैंक
- D. Tumkur District Central Cooperative Bank / तुमकुर डिस्ट्रिक्ट सेंट्रल कोऑपरेटिव बैंक
- E. Dharwad District Central Cooperative Bank / धारवाड़ डिस्ट्रिक्ट सेंट्रल कोऑपरेटिव बैंक

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?

प्रश्न: यूआईडीएआई ने हाल ही में डिजिटल प्रमाणीकरण में कितने करोड़ फेस ऑथेंटिकेशन लेन-देन दर्ज कर एक मील का पत्थर मनाया?

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

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?

प्रश्न: बैंक ऑफ बड़ौदा ने हाल ही में सीमलेस और सुरक्षित अंतरराष्ट्रीय डिजिटल भुगतान सक्षम करने के लिए कौन सा UPI एप्लिकेशन लॉन्च किया है?

- A. bob Global Pay / बॉब ग्लोबल पे
- B. bob UPI World / बॉब यूपीआई वर्ल्ड
- C. bob International / बॉब इंटरनेशनल
- D. bob e-Pay / बॉब ई-पे
- E. bob CrossPay / बॉब क्रॉसपे

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?

8 अगस्त 2025 को SEBI ने म्यूचुअल फंड में किसके लिए ट्रांजैक्शन शुल्क हटाया?

- A. Stock brokers / स्टॉक ब्रोकर
- B. Mutual fund distributors / म्यूचुअल फंड वितरक
- C. Insurance agents / बीमा एजेंट
- D. Portfolio managers / पोर्टफोलियो प्रबंधक
- E. Commodity traders / क्मोडिटी ट्रेडर्स

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?

किस बैंक ने CAMSPay के साथ मिलकर भारतीय उद्यमों के लिए नया डिजिटल पेमेंट गेटवे लॉन्च किया है?

- A. HDFC Bank / एचडीएफसी बैंक
- B. ICICI Bank / आईसीआईसीआई बैंक
- C. Axis Bank / एक्सिस बैंक
- D. RBL Bank / आरबीएल बैंक
- E. Kotak Mahindra Bank / कोटक महिंद्रा बैंक

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.

EXAM
Genius





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

पिछले पांच वर्षों में PSBs द्वारा माफ किए गए खराब ऋण का कुल मूल्य कितना था?

- 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?

जुलाई 2025 में भारत की खुदरा मुद्रास्फीति दर क्या थी, जो जून 2017 के बाद सबसे कम है?

- 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"?

प्रश्न: असम के "ऑपरेशन फाल्कन" का मुख्य उद्देश्य क्या है?

- A. Curbing illegal timber trade / अवैध लकड़ी व्यापार को रोकना
- B. Eliminating rhino poaching networks / गैंडे के शिकार गिरोहों का उन्मूलन
- C. Controlling human-wildlife conflict / मानव-वन्यजीव संघर्ष को नियंत्रित करना
- D. Protecting migratory birds / प्रवासी पक्षियों की रक्षा करना
- E. Conserving elephant corridors / हाथी कॉरिडोर का संरक्षण करना

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?

प्रश्न: 'इन्क्रेडिबल इंडिया होमस्टे प्रतिष्ठान' योजना के तहत भारत में होमस्टे को कितनी श्रेणियों में वर्गीकृत किया जाता है?

- 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?

प्रश्न: 2025 में लोकसभा में पारित संशोधित आयकर विधेयक द्वारा किया गया प्रमुख परिवर्तन क्या है?

- A. Basic exemption limit raised to ₹15 lakh annually / वार्षिक ₹15 लाख तक की मूल छूट सीमा बढ़ाई गई
- B. Income Tax Act 1961 retained with minor changes / आयकर अधिनियम 1961 को मामूली बदलावों के साथ बरकरार रखा गया
- C. Full replacement of Income Tax Act 1961 with a modern framework / आयकर अधिनियम 1961 का पूर्ण प्रतिस्थापन आधुनिक ढांचे से किया गया
- D. Abolition of TDS / टीडीएस समाप्त कर दिया गया
- E. Introduction of new wealth tax / नया संपत्ति कर लागू किया गया

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?

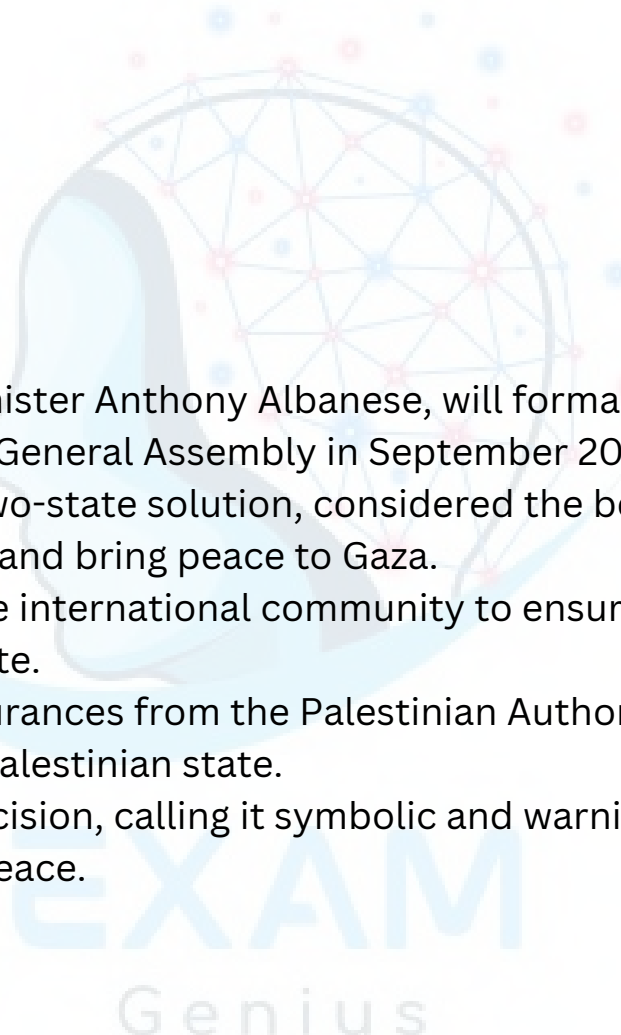
सितंबर 2025 में संयुक्त राष्ट्र महासभा में फिलीस्तीनी राज्य को मान्यता देने की घोषणा किस देश ने की है?

- A. Canada / कनाडा
- B. New Zealand / न्यूज़ीलैंड
- C. Norway / नॉर्वे
- D. Ireland / आयरलैंड
- E. Australia / ऑस्ट्रेलिया

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?

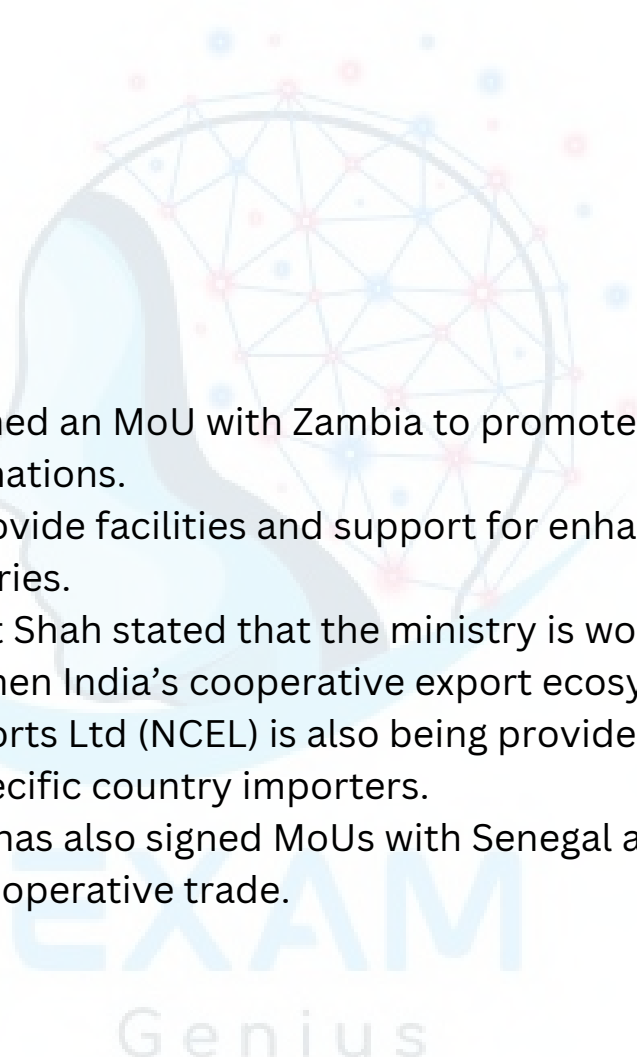
भारत ने 18 जुलाई 2025 को किस देश के साथ सहकारी व्यापार सहयोग बढ़ाने हेतु समझौता किया?

- A. Indonesia / इंडोनेशिया
- B. Senegal / सेनेगल
- C. Zambia / ज़ाम्बिया
- D. Kenya / केन्या
- E. South Africa / दक्षिण अफ्रीका

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?

प्रश्न: 'जतन' पहल के तहत एसआई के गोवा और नागार्जुनकोंडा स्थित पुरातत्व स्थल संग्रहालयों की कितनी वस्तुओं का डिजिटलीकरण किया गया है?

- 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?

प्रश्न: रूस से संबंध रखने वाली कौन सी भारतीय कंपनी 2021 के बाद पहली बार चीन को एक शिपमेंट भेज रही है?

- A. Reliance Industries / रिलायंस इंडस्ट्रीज
- B. Indian Oil Corporation / इंडियन ऑयल कॉर्पोरेशन
- C. Nayara Energy / नयारा एनर्जी
- D. ONGC / ओएनजीसी
- E. Bharat Petroleum / भारत पेट्रोलियम

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?

प्रश्न: भारत सेमीकंडक्टर मिशन (ISM) के तहत, पंजाब, ओडिशा और आंध्र प्रदेश में केंद्रीय मंत्रिमंडल ने कितनी नई सेमीकंडक्टर असेंबली और परीक्षण सुविधाओं को मंजूरी दी है?

- 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)?

कौन-सी भारतीय कंपनी अंतरराष्ट्रीय खनन एवं धातु परिषद (ICMM) में शामिल होने वाली पहली कंपनी बनी है?

- A. Hindustan Zinc Ltd / हिंदुस्तान जिंक लिमिटेड
- B. Coal India Ltd / कोल इंडिया लिमिटेड
- C. Vedanta Ltd / वेदांता लिमिटेड
- D. NMDC Ltd / एनएमडीसी लिमिटेड
- E. SAIL / सेल

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?

प्रश्न: संघ लोक सेवा आयोग (UPSC) अपने शताब्दी वर्ष समारोह की शुरुआत किस वर्ष करेगा?

- 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?

प्रश्न: हाल ही में किसने विराट कोहली को पछाड़कर टी20 क्रिकेट में पांचवें सर्वाधिक रन बनाने वाले बल्लेबाज का स्थान हासिल किया है?

- A. Chris Gayle / क्रिस गेल
- B. Glenn Maxwell / ग्लेन मैक्सवेल
- C. Jos Buttler / जोस बटलर
- D. Babar Azam / बाबर आजम
- E. David Warner / डेविड वॉर्नर

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"?

प्रश्न: जैव विविधता संरक्षण के "नोबेल पुरस्कार" के रूप में जाने जाने वाले इक्वेटर पुरस्कार 2025 को जीतने वाला भारतीय समूह कौन सा है?

- A. Self Employed Women's Association / स्व-नियोजित महिला संघ
- B. Kudumbashree Mission / कुदुंबश्री मिशन
- C. Bibi Fatima Women's Self-Help Group / बीबी फातिमा महिला स्वयं सहायता समूह
- D. Narmada Bachao Andolan / नर्मदा बचाओ आंदोलन
- E. Barefoot College / बेयरफुट कॉलेज

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?

प्रश्न: आंध्र प्रदेश में झींगा किसानों के लिए IoT-सक्षम ऋण मॉडल शुरू करने के लिए किन संगठनों ने साझेदारी की है?

- A. NABARD, Andhra Pradesh Grameena Bank & Aqua Exchange Agritech Pvt. Ltd. / नाबार्ड, आंध्र प्रदेश ग्रामीण बैंक और एक्वा एक्सचेंज एग्रीटेक प्राइवेट लिमिटेड
- B. State Bank of India & Blue Revolution Mission / भारतीय स्टेट बैंक और ब्लू रिवोल्यूशन मिशन
- C. NABARD & National Fisheries Development Board / नाबार्ड और राष्ट्रीय मत्स्य विकास बोर्ड
- D. ICICI Bank & Marine Products Export Development Authority / आईसीआईसीआई बैंक और समुद्री उत्पाद निर्यात विकास प्राधिकरण
- E. Andhra Pradesh Government & Aqua Solutions Pvt. Ltd. / आंध्र प्रदेश सरकार और एक्वा सॉल्यूशन्स प्रा. लि.

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.





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

विश्व हाथी दिवस 2025 का थीम क्या है?

- A. Save Elephants, Save Nature / हाथियों को बचाओ, प्रकृति को बचाओ
- B. Bringing the world together to help elephants / हाथियों की मदद के लिए दुनिया को एकजुट करना
- C. Protecting Elephant Corridors / हाथी गलियारों की सुरक्षा
- D. Elephants and Ecosystem Balance / हाथी और पारिस्थितिकी संतुलन
- E. Global Call for Elephant Conservation / हाथी संरक्षण के लिए वैश्विक आह्वान

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

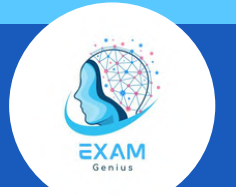
Bollywood icon and Padma Shree Awardee, Madhuri Dixit
Appointed as Brand Ambassador of Handloom Industry of Odisha
Government

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.

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महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

राज्यसभा के आंकड़ों के अनुसार, भारतीय स्टेट बैंक (एसबीआई) ने वित्त वर्ष 2022-23 और 2024-25 के बीच ₹32,311 करोड़ के शिक्षा ऋण वितरित किए, जिससे यह इस श्रेणी में शीर्ष ऋणदाता बन गया। इसी अवधि में ₹14,559 करोड़ स्वीकृत करने के साथ यूनियन बैंक ऑफ इंडिया दूसरे स्थान पर रहा।

एलटीआईमाइंडट्री ने अपने मूल समूह, लार्सन एंड टुब्रो (एलएंडटी) के साथ साझेदारी में, अमरावती में भारत का पहला क्वांटम वैली टेक पार्क विकसित करने के लिए आंध्र प्रदेश सरकार और उद्योग भागीदारों के साथ एक रणनीतिक सहयोग की घोषणा की है।

बॉलीवुड आइकन और पद्मश्री पुरस्कार विजेता, माधुरी दीक्षित ओडिशा के हथकरघा उद्योग की ब्रांड एंबेसडर

भारतीय तटरक्षक बल (आईसीजी) और श्रीलंका तटरक्षक बल (एसएलसीजी) के बीच उच्च-स्तरीय बैठक (एचएलएम) का आठवां संस्करण नई दिल्ली में आयोजित

टाटा समूह की उपग्रह संचार कंपनी, नेल्को लिमिटेड ने पूरे भारत में वनवेब लो अर्थ ऑर्बिट (एलईओ) उपग्रह कनेक्टिविटी प्रदान करने के लिए फ्रांसीसी उपग्रह सेवा प्रदाता यूटेलसैट के साथ साझेदारी की है।

EXAM
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