



# Exam Genius

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

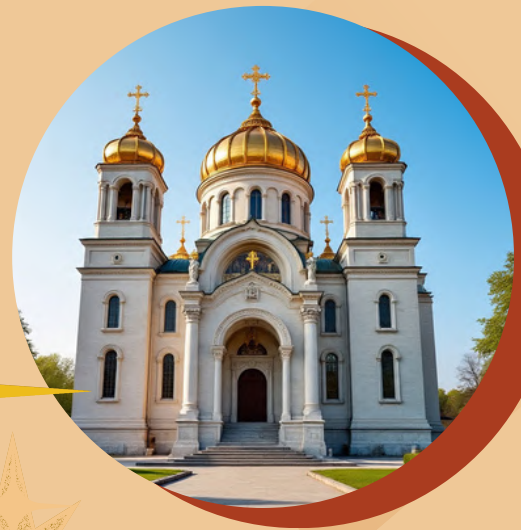


## WEEKLY CURRENT AFFAIRS

### 20 - 26 JULY

### 3RD WEEK OF JULY

**150+ MCQ**  
with detailed  
explanation



- Banking & finance
- National
- International
- Sports





**Ques: What is the name of the scheme launched by SEBI in 2025 to aid the settlement of violations related to the winding-up provisions of migrated Venture Capital Funds (VCFs)?**

- A. VCF Resolution Scheme 2025
- B. Venture Capital Closure Scheme
- C. Venture Capital Fund Settlement Scheme 2025
- D. SEBI Fund Liquidation Plan
- E. Alternative Investment Regularisation Scheme

**Answer: Option C**

**Explanation:**

- SEBI (Securities and Exchange Board of India) launched the Venture Capital Fund (VCF) Settlement Scheme 2025.
- Its Objective is to help resolve violations of winding-up provisions by migrated Venture Capital Funds (VCFs) that could not liquidate their investments after the Alternative Investment Funds (AIF) Regulations replaced VCF Regulations in 2012.
- Scheme Duration Starts from July 21, 2025 and Ends on January 19, 2026
- Application Fee : Non-refundable fee of Rs.25,000 + 18% GST
- Settlement Charges : Rs.1 lakh for delays up to 1 year in winding-up
- Additional Rs.50,000 for each extra year of delay (or part thereof)
- Slab-wise Additional Payment Based on unliquidated investment corpus, ranging from Rs.1 lakh to Rs.6 lakh

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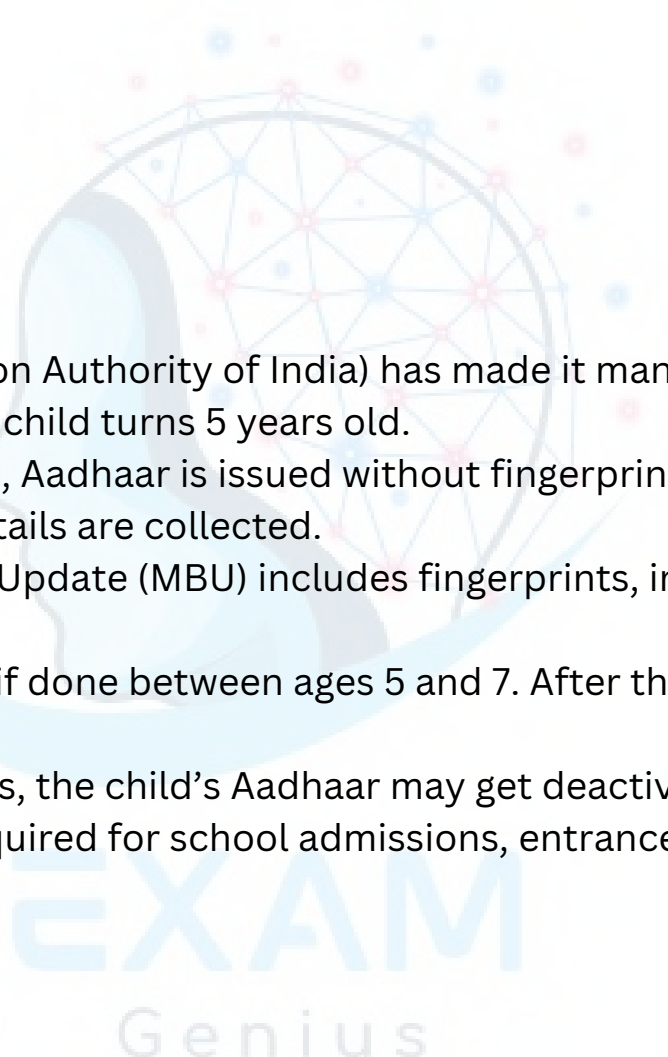
**Ques: UIDAI has urged parents to complete the Aadhaar biometric update for children in which age bracket, free of cost?**

- A. 3 to 5 years
- B. 6 to 8 years
- C. 0 to 5 years
- D. 5 to 7 years
- E. 7 to 10 years

**Answer: Option D**

**Explanation :**

- UIDAI (Unique Identification Authority of India) has made it mandatory to update Aadhaar biometrics when a child turns 5 years old.
- For children below 5 years, Aadhaar is issued without fingerprints and iris scan, only photo and demographic details are collected.
- The Mandatory Biometric Update (MBU) includes fingerprints, iris scan, and photograph.
- The update is free of cost if done between ages 5 and 7. After that, a nominal fee of ₹100 is charged.
- If not updated after 7 years, the child's Aadhaar may get deactivated.
- An updated Aadhaar is required for school admissions, entrance exams, DBT schemes, scholarships, etc.





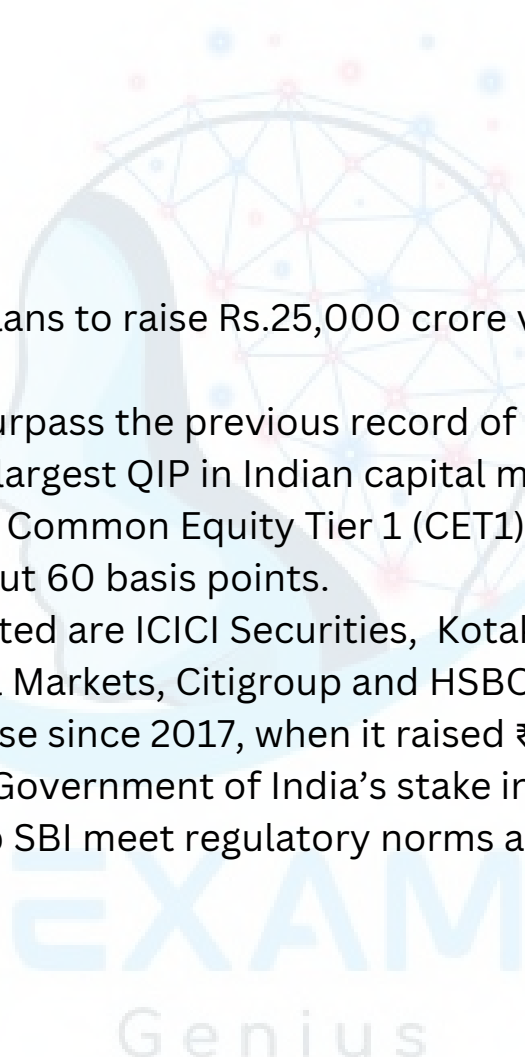
**Ques: How much is SBI planning to raise via QIP route in FY26?**

- A. Rs.10,000 crore
- B. Rs.15,000 crore
- C. Rs.22,560 crore
- D. Rs.25,000 crore
- E. Rs.30,000 crore

**Answer:** Option D

**Explanation :**

- State Bank of India (SBI) plans to raise Rs.25,000 crore via Qualified Institutional Placement (QIP) in FY26.
- If successful, this would surpass the previous record of Rs.22,560 crore QIP by Coal India in 2015, making it the largest QIP in Indian capital markets.
- Purpose: To improve SBI's Common Equity Tier 1 (CET1) ratio, currently at 10.81%, with plans to raise it by about 60 basis points.
- Investment Banks Shortlisted are ICICI Securities, Kotak Investment Banking, Morgan Stanley, SBI Capital Markets, Citigroup and HSBC Holdings Plc
- This is SBI's first equity raise since 2017, when it raised ₹15,000 crore.
- As of March 31, 2025, the Government of India's stake in SBI is 57.43%.
- The capital raised will help SBI meet regulatory norms and support future lending growth.





**Ques: Which company recently received in-principle approval from the Reserve Bank of India (RBI) to operate as a Payment Aggregator for Cross-Border (PA-CB) transactions?**

- A. Skydo
- B. BriskPe
- C. EximPe
- D. Pay10
- E. Worldline

**Answer: Option C**

**Explanation:**

- EximPe has received in-principle approval from the Reserve Bank of India (RBI) to operate as a Payment Aggregator for Cross-Border (PA-CB) transactions.
- This approval is given under the Payments and Settlements Systems Act, 2007.
- The PA-CB license enables companies to facilitate digital payment services for export and import activities.
- Other players with in-principle PA-CB approval Skydo, BriskPe, PayPal, Wise
- Six companies have received a full PA-CB license so far : Adyen India, Amazon Pay India, Cashfree Payments, BillDesk, Pay10, Worldline ePayments India

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**Ques: What is the name of the unified portal launched by NABARD to support rural tech start-ups?**

- A. AgriTech Bharat
- B. KrishiConnect
- C. RuralTech CoLab
- D. NABARD Innovate
- E. GramTech Hub

**Answer: Option C**

**Explanation :**

- NABARD (National Bank for Agriculture and Rural Development) launched RuralTech CoLab, a unified portal to boost rural tech start-ups.
- Its Purpose is to provide a platform for fintech, agritech, and digital partners to create inclusive and scalable solutions.
- Focus Areas are Agriculture, rural development, and rural financial services.
- The initiative will help integrate NABARD's grassroots network including SHGs, FPOs, NGOs, co-op banks, and rural institutions.
- The launch was part of NABARD's 44th Foundation Day celebrations in Chennai.
- NABARD also started a WhatsApp channel for market advisories and FPO-related updates.
- Chairman Shaji KV emphasized the focus on high-impact solutions and long-term sustainability in the rural tech ecosystem.







**Ques: Which Japanese bank recently increased its stake in Yes Bank to just under 25%?**

- A. Mitsubishi UFJ Financial Group
- B. Sumitomo Mitsui Banking Corporation (SMBC)
- C. Mizuho Bank
- D. Japan Post Bank
- E. Resona Holdings

**Answer:** Option B

**Explanation:**

- Sumitomo Mitsui Banking Corporation (SMBC) of Japan has announced a fresh stake acquisition of 4.9% in Yes Bank for \$1.1 billion.
- This move will increase SMBC's total ownership in Yes Bank to just under 25%.
- Earlier, in May 2025, SMBC had agreed to acquire a 20% stake in Yes Bank for \$1.6 billion.
- The previous 20% deal involved purchasing a 13.19% stake from SBI and a 6.81% aggregate stake from other banks for Rs.13,483 crore at Rs.21.5 per share.
- The deal highlights SMBC's strategic interest in expanding its footprint in India's banking sector.

**About YES Bank :**

- Established : 2004
- HQ : Mumbai, Maharashtra
- MD & CEO : Prashant Kumar
- Chairman : Rama Subramaniam Gandhi
- Tagline : Experience our Expertise

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**Ques: What was the food inflation rate in India for June 2025 over June 2024 as per the Consumer Food Price Index (CFPI)?**

- A. -0.85%
- B. -0.92%
- C. -1.06%
- D. -1.22%
- E. 2.10%

**Answer: Option C**

**Explanation :**

- According to the All India Consumer Food Price Index (CFPI), food inflation for June 2025 over June 2024 stood at -1.06% (Provisional).
- Rural food inflation: -0.92%
- Urban food inflation: -1.22%
- This is the lowest food inflation rate since January 2019, reflecting a sharp drop of 205 basis points from May 2025.
- The overall CPI (General) for June 2025 was 2.10%, showing a 72 basis point decline from May 2025 (2.82%).

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**Ques: Which two financial groups have announced a joint venture to provide wealth management services to affluent individuals in Japan?**

- A. SBI Holdings and Mitsubishi UFJ Financial Group
- B. Sumitomo Mitsui Financial Group and SBI Holdings
- C. State Bank of India and SoftBank Group
- D. Nomura Holdings and SBI Holdings
- E. Sumitomo Mitsui Financial Group and Daiwa Securities

**Answer: Option B**

**Explanation:**

- Sumitomo Mitsui Financial Group (SMFG) and SBI Holdings announced a joint venture to offer wealth management services targeting affluent individuals in Japan.
- The JV plans to manage assets worth JPY 10 trillion (approx. USD 69 billion) within the next 5 years.
- According to the Daiwa Institute of Research, the percentage of Japanese households with financial assets of JPY 50 million (approx. USD 347,000) is expected to rise to 6.1% by FY 2035.
- The collaboration aims to capture this growing market by offering specialized wealth management solutions

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**Ques: Who has recently announced the prestigious Prime Minister Professorships aimed at fostering research and innovation in emerging institutions?**

- A. University Grants Commission (UGC)
- B. Anusandhan National Research Foundation (ANRF)
- C. Ministry of Education
- D. Indian National Science Academy (INSA)
- E. Council of Scientific and Industrial Research (CSIR)

**Answer: Option B**

**Explanation:**

- The Anusandhan National Research Foundation (ANRF), the newly constituted body for funding scientific research, has announced the Prime Minister Professorships.
- Its Objective is to foster world-class research and innovation, especially in less-endowed state universities, by leveraging the expertise of eminent scientists, senior faculty, and accomplished industry professionals.
- Host Institutions are State universities qualified under Category A of the recently awarded PAIR program of ANRF.
- Tenure is Up to 5 years (performance-based). Age Limit is Superannuated on the date of application (no upper age limit)
- Selected Professors must relocate full-time to the host institution and actively contribute to enhancing research and innovation capabilities.

**Eligibility:**

- Superannuated faculty/scientists from reputed Indian institutions or private organizations
- Overseas scientists (NRIs, PIOs, OCIs)
- Industry professionals or experienced Professors of Practice with a distinguished research and innovation record





### Funding Support:

- Fellowship of Rs. 30 lakh per annum
- Research grant of Rs. 24 lakh per annum (for consumables, domestic travel, contingencies, equipment, etc.)
- An additional Rs. 1 lakh overhead per year



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**Ques: Who became the first Indian to visit the International Space Station (ISS)?**

- A. Rakesh Sharma
- B. Kalpana Chawla
- C. Shubhanshu Shukla
- D. Sunita Williams
- E. Rajesh Sharma

**Answer: Option C**

**Explanation :**

- Shubhanshu Shukla became the first Indian to visit the International Space Station (ISS) during the Axiom-4 mission.
- He is also the second Indian to travel to space, after Rakesh Sharma (1984).
- The mission lasted 18 days, covered 288 orbits, and traveled 7.6 million miles around Earth.
- The Dragon Grace spacecraft undocked from the ISS on 15 July 2025 for return to Earth.
- ISRO funded Rs.550 crore for Shukla's mission and training, boosting preparations for Gaganyaan (2027).
- Re-entry involves facing 1,600°C temperatures, with parachutes deploying at 5.7 km and 2 km altitudes.
- Post-landing, the crew will undergo a 7-day rehabilitation program to adapt back to Earth's gravity.

**The Axiom-4 crew included:**

- Shubhanshu Shukla (India) – Group Captain
- Peggy Whitson (USA) – Commander
- Slawosz Uznanski-Wisniewski (Poland) – Mission Specialist
- Tibor Kapu (Hungary) – Mission Specialist



**Ques: Which state emerged as the top performer in the National One District One Product (ODOP) Awards 2024?**

- A. Uttar Pradesh
- B. Gujarat
- C. Andhra Pradesh
- D. Maharashtra
- E. Tamil Nadu

**Answer: Option C**

Explanation:

- The Department for Promotion of Industry and Internal Trade (DPIIT) under the Ministry of Commerce and Industry organized the National ODOP Awards 2024 in New Delhi.
- This was the second edition of the ODOP Awards, honouring contributions in Handlooms, Handicraft, and Agriculture.
- The awards were given in three categories : Districts, States and Union Territories and Indian Missions Abroad (participated virtually)
- 34 winners were honoured out of 641 total applications received via the Rashtriya Puraskar Portal (April 1 – June 11, 2024).
- Andhra Pradesh emerged as the top performer, securing 10 awards, including 7 at the district level.

**List of Awardees for ODOP Awards 2024 :**

**States/UTs**

**Category A:**

- 1 Andhra Pradesh, Maharashtra, Punjab and Uttar Pradesh : Gold
- 2 Madhya Pradesh : Silver
- 3 Gujarat : Bronze



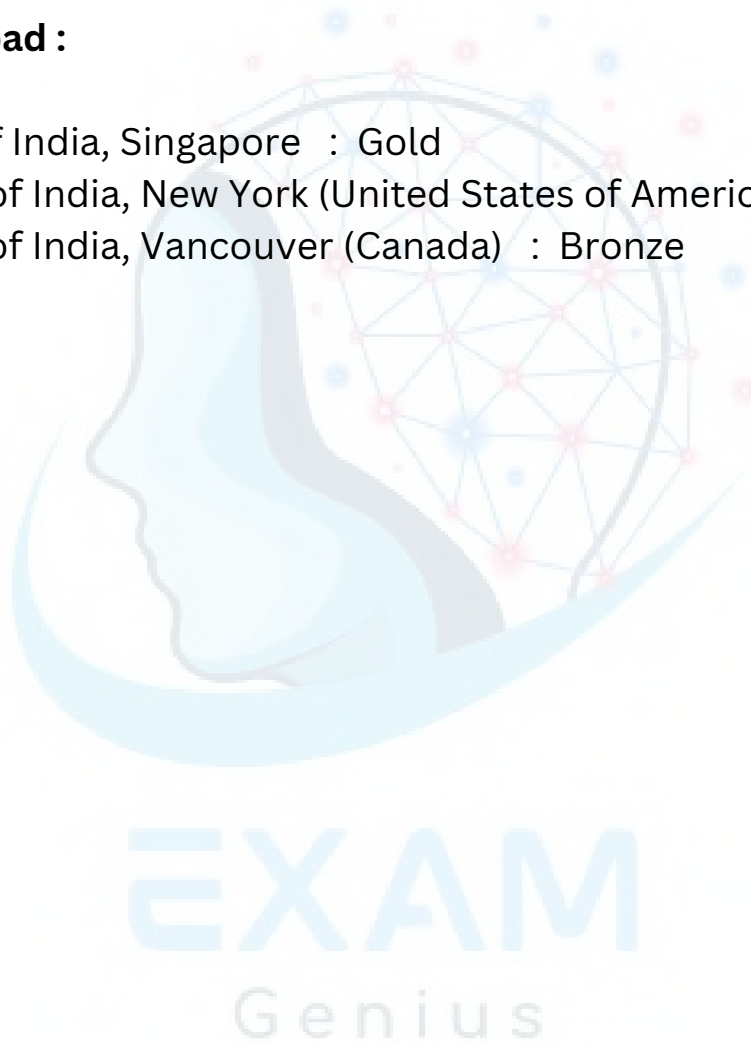


## Category B :

- 1 Jammu and Kashmir : Gold
- 2 Sikkim : Silver
- 3 Meghalaya : Bronze

## Indian Missions Abroad :

- High Commission of India, Singapore : Gold
- Consulate General of India, New York (United States of America, USA) : Silver
- Consulate General of India, Vancouver (Canada) : Bronze







**Ques: Which Indian ministry has launched a campaign to display nutritional information about popular snacks to raise awareness about hidden sugars and fats?**

- A. Ministry of Food Processing Industries
- B. Ministry of Education
- C. Ministry of Health and Family Welfare
- D. Ministry of Consumer Affairs
- E. Ministry of AYUSH

**Answer: Option C**

**Explanation:**

- The Ministry of Health and Family Welfare has launched a new campaign to promote nutritional transparency in popular snack foods.
- The initiative focuses on displaying information about hidden sugars, oils, and trans fats in everyday snacks, aiming to encourage healthier choices.
- The campaign was piloted at AIIMS Nagpur as a first step.
- According to a Lancet study, India may face a significant obesity crisis by 2050, with around 450 million Indians potentially becoming overweight or obese.
- India is projected to become the second-largest obese population in the world, after China, if preventive measures are not taken.

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**Ques: Which company has received a special exemption from investment guidelines to boost renewable energy capacity development?**

- A. NTPC Limited
- B. NLC India Limited
- C. ONGC
- D. Power Grid Corporation
- E. GAIL India

**Answer: Option B**

**Explanation:**

- The Cabinet Committee on Economic Affairs approved a special exemption for NLC India Limited (NLCIL).
- This allows NLCIL to invest Rs.7,000 crore in its subsidiary, NLC India Renewables Limited (NIRL).
- NIRL can invest in projects directly or through joint ventures without prior approval.
- The exemption removes the 30% net worth ceiling for such investments. This gives NLCIL and NIRL more financial and operational freedom.
- The goal is to help NLCIL reach 10.11 GW renewable energy capacity by 2030.
- NLCIL plans to expand to 32 GW renewable capacity by 2047.

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**Ques: What is the name of the new agriculture scheme approved by the Cabinet in 2025 with an annual outlay of Rs.24,000 crore?**

- A. PM Krishi Samriddhi Yojana
- B. PM Dhan-Dhaanya Krishi Yojana
- C. PM Krishi Unnati Abhiyan
- D. PM Agro Development Scheme
- E. Krishi Kalyan Yojana

**Answer:** Option B

**Explanation :**

- The Union Cabinet approved the PM Dhan-Dhaanya Krishi Yojana (PMDKY) with an annual outlay of Rs.24,000 crore for the period of 6 years.
- Increased adoption of crop diversity and sustainable farming methods, increased post-harvest storage at the panchayat and block levels, improved irrigation facilities, and easier access to long- and short-term loans are all goals of the scheme.
- In the Union Budget 2025–2026, the Finance Minister declared the introduction of PMDKY.
- The plan will be executed by combining 36 pre-existing plans.
- Inspired by Aspirational District Program which Begins in 2018, PMDKY is based on the Aspirational District Program (ADP).
- 100 districts will be covered under this scheme. The districts will be selected on the basis of three main parameters, low crop productivity, normal crop or cropping intensity and below average agricultural loan disbursal.
- These districts will be chosen by the Ministry of Agriculture & Farmers' Welfare, working with NABARD and the Department of Financial Services, using data analysis of land productivity, cropping intensity, and farm credit.





**Ques: Which state recently introduced the Punjab Prevention of Offences Against Holy Scripture(s) Bill, 2025 to ensure stringent punishment for sacrilege?**

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

**Answer: Option C**

**Explanation:**

- The Punjab Cabinet approved the Punjab Prevention of Offences Against Holy Scripture(s) Bill, 2025, which was later introduced in the State Assembly.
- Purpose is to provide stringent punishment for sacrilege against sacred texts.
- The bill covers the desecration of Sri Guru Granth Sahib, Bhagavad Gita, Holy Bible, Quran Sharif, and other revered scriptures.
- This law aims to preserve communal harmony and respect for all religious beliefs by deterring acts of sacrilege.

**Punishment:**

- For committing sacrilege: 10 years to life imprisonment
- For attempting sacrilege: 3 to 5 years imprisonment





**Ques: Which team won the 2025 Major League Cricket (MLC) title by defeating Washington Freedom?**

- A. Seattle Orcas
- B. MI New York
- C. San Francisco Unicorns
- D. Texas Super Kings
- E. Los Angeles Knight Riders

**Answer: Option B**

**Explanation:**

- MI New York clinched the 2025 Major League Cricket (MLC) title by defeating Washington Freedom by 5 runs in a thrilling final at Grand Prairie Stadium, Dallas.
- Major League Cricket (MLC) is the USA's top-tier T20 league, officially given List-A status by ICC in 2024.
- MI New York were also the inaugural champions in 2023, having defeated Seattle Orcas.
- Washington Freedom won the 2024 edition by beating San Francisco Unicorns.
- With this victory, the Mumbai Indians franchise group completed a hat-trick of titles in 2025—winning SA20, WPL (Women's Premier League), and now the MLC.
- Overall, this is the 13th major trophy for the Mumbai Indians group across leagues.

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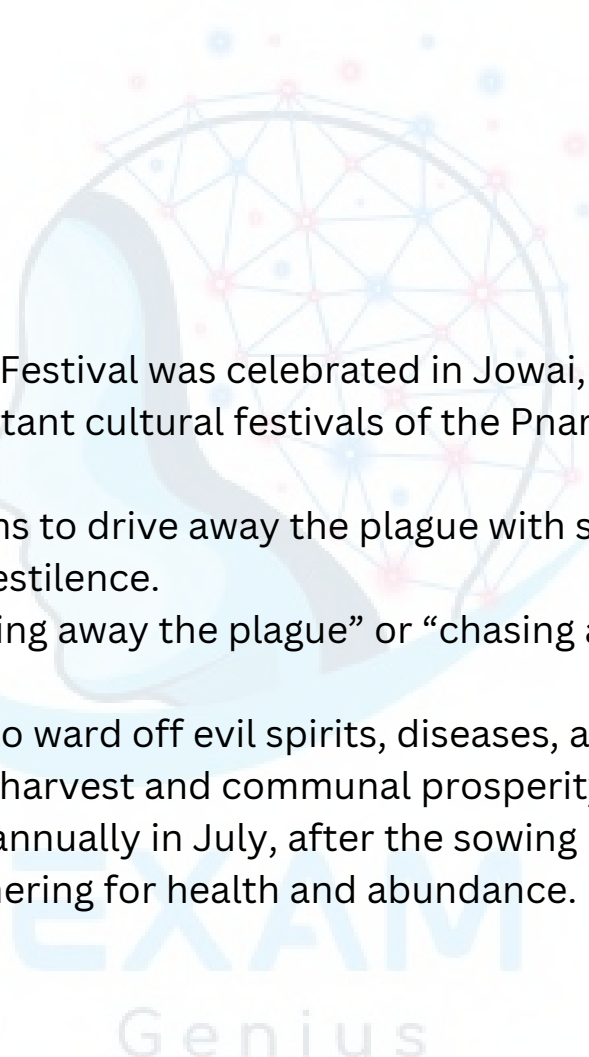
**Ques: Where was the sacred Behdeinkhlam Festival recently celebrated?**

- A. Shillong
- B. Tura
- C. Jowai
- D. Nongpoh
- E. Cherrapunji

**Answer: Option C**

**Explanation:**

- The sacred Behdeinkhlam Festival was celebrated in Jowai, Meghalaya.
- It is one of the most important cultural festivals of the Pnar community in Meghalaya.
- Meaning : "Beh Dien" means to drive away the plague with sticks and prayers. "Khlam" means plague or pestilence.
- Together, it refers to “driving away the plague” or “chasing away the demon of cholera”.
- The festival is performed to ward off evil spirits, diseases, and misfortune, and to invoke blessings for a good harvest and communal prosperity.
- The festival is celebrated annually in July, after the sowing period, marking a time of prayer and community gathering for health and abundance.







**Ques: In which country did Reliance Consumer Products Limited (RCPL) launch the iconic Indian soft drink brand Campa in partnership with Chaudhary Group?**

- A. Bangladesh
- B. Sri Lanka
- C. Bhutan
- D. Nepal
- E. UAE

**Answer: Option D**

**Explanation :**

- Reliance Consumer Products Limited (RCPL) launched the Campa soft drink in Nepal, marking the brand's first international expansion since being relaunched by Reliance in 2022.
- The launch was carried out through a strategic partnership with Nepal's Chaudhary Group, a leading diversified conglomerate.
- Campa is an iconic Indian beverage brand, originally popular in the 1970s and 80s, and was acquired and relaunched by Reliance in 2022.

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**Ques: What is the name of the scheme launched by the Ministry of Power to promote the adoption of energy-efficient technologies in industries and MSMEs?**

- A. Ujala Plus Scheme
- B. ADEETIE Scheme
- C. Green Energy India Program
- D. Urja Shakti Abhiyan
- E. Smart Energy Mission

**Answer: Option B**

**Explanation:**

- The ADEETIE scheme was launched by the Ministry of Power.
- It stands for "Assistance in Deploying Energy Efficient Technologies in Industries & Establishments."
- Union Minister Manohar Lal Khattar launched the scheme. The scheme focuses on helping MSMEs adopt energy-efficient technologies.
- It has a total budget of Rs.1,000 crore for three years from FY26 to FY28.
- Bureau of Energy Efficiency (BEE) will implement the scheme.
- Micro and Small Enterprises will get a 5% interest subsidy. Medium Enterprises will get a 3% interest subsidy.
- The scheme also includes Rs.50 crore for energy audits. Rs.75 crore is allocated for technical support.
- An online ADEETIE portal has been launched for applications.

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**Ques: Which city topped the QS Best Student Cities 2026 Rankings?**

- A. London
- B. Tokyo
- C. Seoul
- D. Paris
- E. New York

**Answer: Option C**

**Explanation :**

- QS Best Student Cities 2026 was published by Quacquarelli Symonds (QS), covering 160 cities globally.
- Seoul (South Korea) topped the list for the first time, with an overall score of 100.
- Mumbai was ranked 98th in the list.
- Delhi ranked 1st globally in affordability, scoring 96.5.
- Other Indian cities like Bengaluru (84.3) and Chennai (80.1) also ranked in the top 20 for affordability.

**Rank of Top 5 Global Cities :**

- 1 Seoul (South Korea)
- 2 Tokyo (Japan)
- 3 London (UK)
- 4 Munich (Germany)
- 5 Melbourne (Australia)

**Indian Cities featured in the list :**

- 98 Mumbai (Maharashtra)
- 104 New Delhi (Delhi)
- 108 Bangalore (Karnataka)
- 128 Chennai (Tamil Nadu)





**Ques: Which Indian state launched the country's first Roll-on/Roll-off (RoRo) ferry service on the Mandovi River?**

- A. Kerala
- B. Maharashtra
- C. Andhra Pradesh
- D. Gujarat
- E. Goa

**Answer:** Option E

**Explanation :**

- On the Mandavi River, Goa introduced the country's first RoRo (roll-on/roll-off) ferry service.
- Traveling between Choroo Island and Ribandar will be quicker and simpler with the new ferries, Gangotri and Dwarka.
- Each ferry can accommodate 30 to 40 two-wheelers, 15 vehicles, and up to 100 passengers.
- The ferries are twice as quick as the earlier vessels, with a top speed of 10 knots.
- Vijai Marine Shipyards designed the ferries, which will operate using the Built-Own-Operate-Transfer (BOOT) concept.

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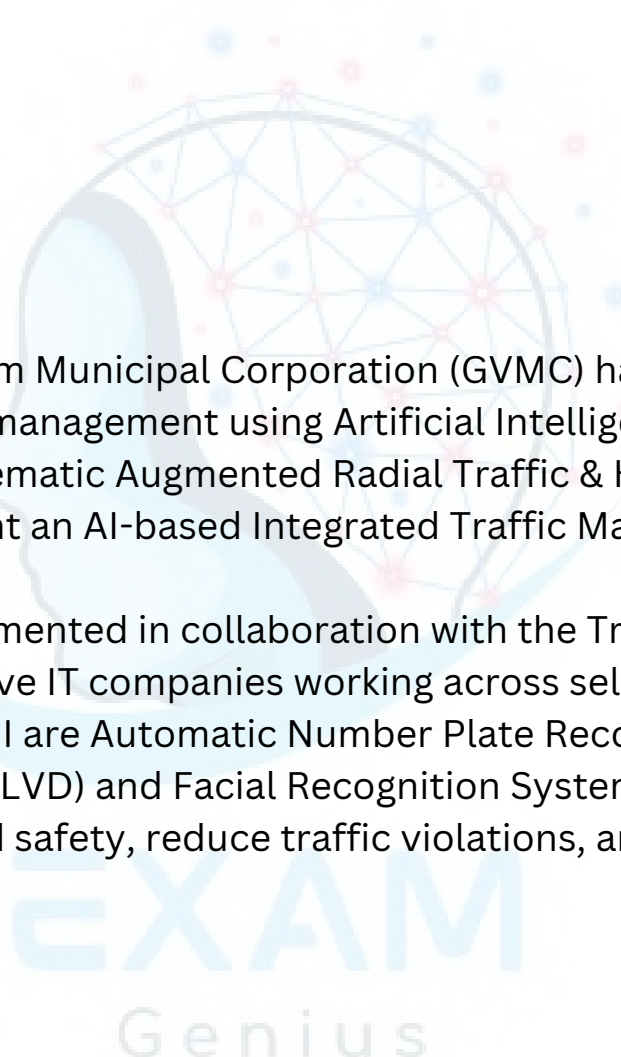
**Ques: Which city recently launched Project SARTHI, an AI-based Smart Traffic Management System?**

- A. Hyderabad
- B. Pune
- C. Bengaluru
- D. Chennai
- E. Visakhapatnam

**Answer: Option E**

**Explanation:**

- The Greater Visakhapatnam Municipal Corporation (GVMC) has launched 'Project SARTHI' to improve traffic management using Artificial Intelligence.
- Full Form of SARTHI: Systematic Augmented Radial Traffic & Hoop Induction.
- Its Purpose is to implement an AI-based Integrated Traffic Management System (ITMS) in Visakhapatnam.
- The project is being implemented in collaboration with the Traffic Police Department and involves five IT companies working across selected city areas.
- Features of Project SARTHI are Automatic Number Plate Recognition (ANPR), Red Light Violation Detection (RLVD) and Facial Recognition Systems (FRS)
- Its Goal is to enhance road safety, reduce traffic violations, and modernize traffic management in the city.





**Ques: How many grassland bird species were recorded in Kaziranga National Park and Tiger Reserve during the recent survey?**

- A. 43
- B. 36
- C. 57
- D. 82
- E. 69

**Answer: Option A**

**Explanation:**

- A survey conducted between March 18 and May 25 in Kaziranga National Park and Tiger Reserve recorded 43 species of grassland birds.

**Key species found:**

Critically Endangered: Bengal Florican

Endangered: Finn's Weaver (locally known as Tukura Chorai), Swamp Grass Babbler

Vulnerable species: Black-breasted Parrotbill, Marsh Babbler, Swamp Francolin, and others.

- The Finn's Weaver was found successfully breeding, indicating healthy grasslands.
- Kaziranga now rivals Gujarat and Rajasthan's dry grasslands in bird diversity.
- Use of passive acoustic recorders helped detect shy and cryptic bird species, improving the survey's accuracy.
- Kaziranga is a 1,174 sq. km park, known for its rhinos, but it also hosts grasslands, wetlands, and forests, supporting rich biodiversity.







**Ques: Who was Dr. Deepak Tilak, who recently passed away in Pune?**

- A. Chancellor of Tilak Maharashtra Vidyapeeth
- B. Renowned Sanskrit Scholar
- C. Former Governor of Maharashtra
- D. Freedom Fighter and Social Activist
- E. Eminent Economist

**Answer:** Option A

**Explanation:**

- Dr. Deepak Tilak, the great-grandson of Bal Gangadhar Tilak, passed away in Pune.
- He was the Chancellor of Tilak Maharashtra Vidyapeeth, a prominent educational institution in Pune.
- He received the Japanese Government's Foreign Minister's Commendation award for his contributions to the Japanese language and cultural exchange.
- Dr. Tilak also served as the editor and trustee of the Tilak Smarak Trust, which preserves the legacy of Lokmanya Tilak.
- Additionally, he was the editor of Kesari, the historic Marathi newspaper founded by Bal Gangadhar Tilak.

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## IMPORTANT ONE – LINER Current Affairs

The Kanwar Yatra is an annual pilgrimage undertaken by Shiva devotees, known as Kanwariyas, primarily in North India. It is held in the Hindu month of Shravan (typically July–August).

A new species of diurnal gecko recorded from Assam has been named after the Brahmaputra River. The *Cnemaspis brahmaputra* found at Dirgheswari Temple on the northern bank of the river facing Guwahati is non-nocturnal.

Centre names Puneet Kumar Goel as Manipur's new Chief Secretary. Manipur is under President's Rule following ethnic Meitei-Kuki clashes in May 2023

Scientists at the Beijing Institute of Technology, China, developed the world's lightest brain controller weighing just 74 milligrams. In experiments, the bees responded to commands successfully 9 out of 10 times. Professor Zhao Jieliang led the project.

A groundbreaking MOU to expedite KYC verification for roughly 24.13 crore mutual fund folios, including 19.04 crore in Equity, Hybrid, and Solution-Oriented Schemes, was signed by the Department of Posts and the Association of Mutual Funds in India (AMFI) on June 30, 2025, marking a significant milestone.

Tiwai Island and Gola Rainforest in Sierra Leone have been declared a UNESCO World Heritage Site, the country's first.





**Ques: How many Indian banks are now part of the UPI-PayNow linkage between India and Singapore as of July 17, 2025?**

- A. 13
- B. 15
- C. 17
- D. 19
- E. 21

**Answer: Option D**

**Explanation :**

- NPCI International Payments Limited (NIPL) has added 13 more Indian banks to the UPI-PayNow linkage, raising the total to 19 participating banks as of July 17, 2025.
- UPI-PayNow is a real-time payment linkage between India and Singapore, launched jointly by the Reserve Bank of India (RBI) and Monetary Authority of Singapore (MAS).

**Key Features:**

- Money can be sent or received using mobile numbers or Virtual Payment Addresses (VPA).
- Remittances from Singapore to India can now reach accounts in any of the 19 participating Indian banks via UPI apps.
- Outward remittances (India to Singapore) are currently supported by Canara Bank, HDFC Bank, KVB, ICICI Bank, Indian Bank, IOB, and SBI.





**Ques: How much investment has L&T announced for its Katupalli ship-building complex near Chennai?**

- A. Rs.500 crore
- B. Rs.800 crore
- C. Rs.1,000 crore
- D. Rs.1,500 crore
- E. Rs.2,000 crore

**Answer: Option C**

**Explanation :**

- Larsen & Toubro (L&T) will invest Rs.1,000 crore in its Katupalli ship-building complex near Chennai.
- Current capacity : 30 ship repairs and 15 new ship constructions annually
- Development Timeline: Work starts in October 2025 and will be completed in 3 years.
- Katupalli shipyard is a greenfield facility located 40 km north of Chennai and includes a dedicated warship design centre.

The project will expand capacity to:

- 50,000 tonnes per year in modular fabrication
- 25 new ships construction per year
- 60 ships repairs per year

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**Ques: How much fund will SBI raise via Basel III compliant bonds in FY26?**

- A. Rs.10,000 crore
- B. Rs.15,000 crore
- C. Rs.20,000 crore
- D. Rs.25,000 crore
- E. Rs.30,000 crore

**Answer: Option C**

**Explanation :**

- State Bank of India (SBI) will raise up to Rs.20,000 crore in FY26 through Basel III-compliant Additional Tier 1 (AT1) and Tier 2 bonds.
- These bonds are targeted at domestic investors and will require government approvals where necessary.
- In the previous financial year, SBI also raised Rs.20,000 crore via similar instruments.
- Tier 2 bonds in 2024 carried interest rates of 7.42% (August) and 7.33% (September).
- AT1 bonds worth Rs.5,000 crore were issued at 7.98% in October 2024.
- SBI additionally raised Rs.30,000 crore via long-term bonds in three tranches of Rs.10,000 crore each.

EXAM  
Genius





**Ques: Which of the following initiatives was NOT launched by NABARD during its 44th Foundation Day celebration in Chennai?**

- A. RuralTech CoLab
- B. NIVARAN Grievance Redressal System
- C. Rural Infrastructure Development Fund (RIDF)
- D. Graduated Rural Income Generation Programme (GRIP)
- E. Radio Jingle for Financial Inclusion

**Answer: Option C**

**Explanation :**

- NABARD celebrated its 44th Foundation Day at ITC Grand Chola, Chennai.

**The following initiatives were launched:**

- RuralTech CoLab – Open innovation platform for rural tech startups
- NIVARAN – Grievance redressal system for rural co-operative banks, linked with CPGRAMS
- Sub-office in Leh, Ladakh
- Radio Jingle for spreading financial awareness
- GRIP (Graduated Rural Income Generation Programme) for ultra-poor rural households
- Documentary: Green Roots: NABARD's Journey Towards Climate Resilience
- RIDF@30 – A special event to celebrate 30 years of RIDF, not a new launch (RIDF was launched in 1995)







**Ques: Which Indian bank will consider issuing bonus shares for the first time on July 19, 2025?**

- A. SBI
- B. ICICI Bank
- C. Axis Bank
- D. HDFC Bank
- E. Yes Bank

**Answer:** Option D

**Explanation :**

- HDFC Bank will consider issuing bonus shares for the first time since its inception, during its board meeting on July 19, 2025.
- The bank will also deliberate on a special interim dividend for FY2025-26.
- This proposal is subject to shareholder approval and regulatory guidelines.
- In April 2025, HDFC Bank's market capitalization crossed Rs.15 lakh crore, making it the third Indian firm after RIL and TCS to reach this milestone.
- In June 2025, HDFC Bank's share price crossed Rs.2,000, hitting an all-time high.

EXAM  
Genius





**Ques: Who is leading the IRDAI committee formed to assess the prohibition on mergers between insurance and non-insurance companies?**

- A. T. S. Ramakrishnan
- B. Dinesh Kumar Khara
- C. R. Doraiswamy
- D. Ajay Tyagi
- E. Subhash Chandra Khuntia

**Answer: Option B**

**Explanation :**

- The Insurance Regulatory and Development Authority of India (IRDAI) formed a 7-member committee in February 2025.
- The committee is led by Dinesh Kumar Khara, Former Chairman of State Bank of India (SBI).
- Purpose: To assess potential risks to policyholders from allowing mergers between insurance and non-insurance companies and to review proposed amendments to the Insurance Act, 1938.
- The committee submitted its confidential report during the 132nd IRDAI meeting held in Hyderabad, Telangana.

EXAM  
Genius





**Ques: Who was honored with the Kalinga Ratna Award 2024 during the 600th birth anniversary celebrations of Adikabi Sarala Das?**

- A. Dharmendra Pradhan
- B. Bijaya Nayak
- C. Droupadi Murmu
- D. Gopabandhu Das
- E. Nandini Satpathy

**Answer: Option A**

**Explanation :**

- Kalinga Ratna Award 2024 was conferred to Union Education Minister Dharmendra Pradhan.
- Sarala Samman was awarded to Bijaya Nayak, a noted Odia short story writer.
- The awards were presented during the 600th birth anniversary of Adikabi Sarala Das, a 15th-century revered Odia poet known for the Odia Mahabharata.
- The event was held in Cuttack, Odisha and organized by Sarala Sahitya Sansad.
- President Droupadi Murmu presented the awards.
- Sarala Samman Prize: Citation, shawl, and rs.1,05,000.

EXAM  
Genius





**Ques: Who has been given a one-year extension as Chairman and Managing Director (CMD) of NTPC Limited till July 31, 2026?**

- A. Gurdeep Singh
- B. Anil Kumar Jain
- C. Alok Kumar
- D. Rajesh Kumar Singh
- E. Praveer Sinha

**Answer: Option A**

**Explanation :**

- Gurdeep Singh has received a one-year extension as CMD of NTPC Limited, now serving till 31 July 2026.
- This is his second extension since he first took over as CMD in February 2016.
- His initial 5-year term was extended in 2021 till July 2025, and now it's further extended by one year.
- NTPC (India) Limited is India's largest power utility company, established on 7 November 1975.
- The headquarters of NTPC is in New Delhi.

EXAM  
Genius





**Ques: According to the UN SDG Report 2025, what percentage of measurable Sustainable Development Goals (SDG) targets are currently stagnating or reversing?**

- A. 35%
- B. 25%
- C. 20%
- D. 50%
- E. 65%

**Answer: Option A**

**Explanation :**

- The UN SDG Report 2025, released at the High-Level Political Forum, highlights that 35% of measurable SDG targets are stagnating or reversing, despite only five years left to achieve Agenda 2030.

**Negative trends include:**

- Climate Crisis: 2024 was the hottest year on record, with an 80% chance of hotter years ahead, threatening food, water, and health security.
- Extreme Poverty: Over 800 million people remain in extreme poverty; SDG-1 is off-track.
- Decline in Aid: A 7.1% drop in official aid (2024) hampers SDG funding.
- Financing Gap: Developing countries face a \$4 trillion annual SDG funding gap.

**Positive trends include:**

- HIV cases down by 40% since 2010 (progress in SDG-3).
- 2.2 billion malaria cases prevented and 12.7 million lives saved since 2000.
- Social protection now covers over 50% of the world population.





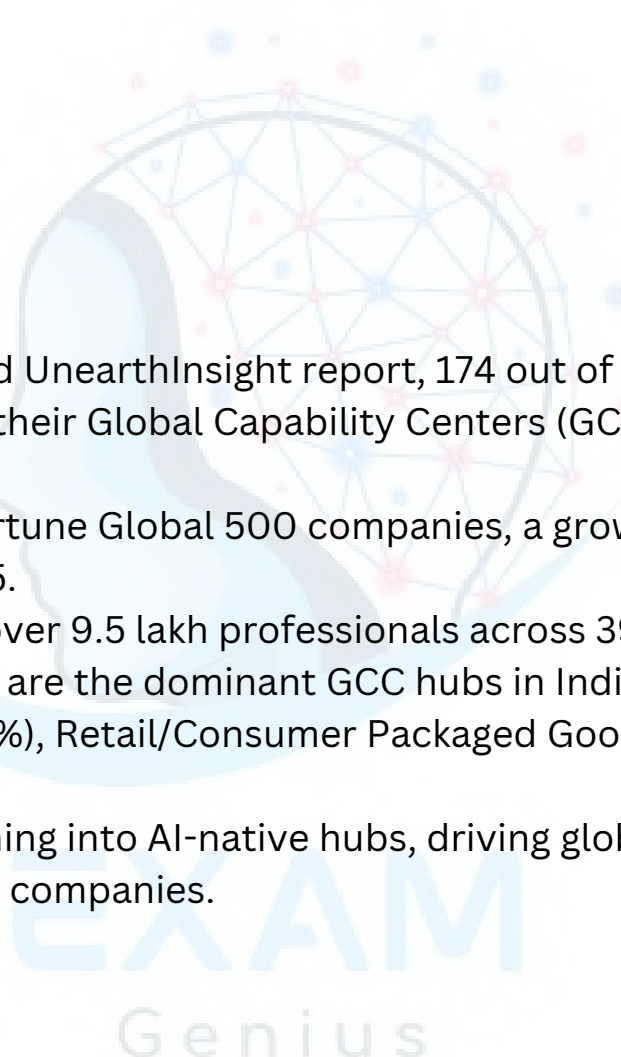
**Ques: As per the ANSR report, how many Fortune Global 500 companies had set up GCCs in India as of June 2025?**

- A. 109
- B. 174
- C. 142
- D. 200
- E. 83

**Answer: Option B**

**Explanation :**

- According to the ANSR and UneathInsight report, 174 out of the Fortune Global 500 companies had set up their Global Capability Centers (GCCs) in India by June 2025.
- This represents 35% of Fortune Global 500 companies, a growth from 22% in 2015, 28% in 2020, to 35% in 2025.
- These GCCs now employ over 9.5 lakh professionals across 390+ centers in India.
- Bengaluru and Hyderabad are the dominant GCC hubs in India.
- Major sectors are BFSI (21%), Retail/Consumer Packaged Goods (14%) and Automotive (11%)
- India's GCCs are transitioning into AI-native hubs, driving global innovation and scalability for multinational companies.





**Ques: Which authority has recently directed State Adoption Resource Agencies (SARAs) to institutionalize structured counselling services throughout the adoption process?**

- A. National Commission for Protection of Child Rights (NCPCR)
- B. Central Adoption Resource Authority (CARA)
- C. Ministry of Home Affairs
- D. National Institute of Social Defence (NISD)
- E. Indian Council of Child Welfare

**Answer: Option B**

**Explanation :**

CARA (Central Adoption Resource Authority) under the Ministry of Women and Child Development has issued directions to State Adoption Resource Agencies (SARAs) to implement structured counselling services at all stages of adoption:

- Pre-adoption counselling (during the Home Study Report process)
  - During adoption counselling (especially for older children)
  - Post-adoption counselling (in cases like root search, non-adjustment, or potential dissolution)
- 
- Counselling is also mandatory for biological parents who surrender a child for adoption, as per Regulation 7(11) and 30(2)(c) of the Adoption Regulations, 2022.
  - The guidelines are issued under Section 70(1)(a) of the Juvenile Justice Act, 2015 (amended in 2021).







**Ques: Which veteran West Indies all-rounder recently announced his retirement from international cricket in 2025?**

- A. Kieron Pollard
- B. Dwayne Bravo
- C. Andre Russell
- D. Chris Gayle
- E. Sunil Narine

**Answer: Option C**

**Explanation :**

- After a stellar T20 career, veteran West Indies all-rounder Andre Russell has announced his retirement from international cricket.
- The T20Is versus Australia at Sabina Park in Jamaica on July 20 and 22, 2025, will be his last games.
- In 2010, 37-year-old Andre Russell made his debut in international cricket. His legacy was established in T20 Internationals, as he appeared in 84 games, despite playing 56 ODIs and one Test match.
- He played a key role with both bat and ball in the West Indies' T20 World Cup triumphs in 2012 and 2016.

EXAM  
Genius





**Ques: Who has been appointed as the Co-owner and Brand Ambassador of India's first city-based franchise golf league (IGPL)?**

- A. Sachin Tendulkar
- B. Yuvraj Singh
- C. Kapil Dev
- D. MS Dhoni
- E. Virender Sehwag

**Answer:** Option B

**Explanation :**

- Former Indian cricketer Yuvraj Singh has been appointed as the Co-owner and Brand Ambassador of the Indian Golf Premier League (IGPL).
- IGPL is India's first city-based franchise golf league, featuring six franchise teams from cities like Delhi, Ahmedabad, Bengaluru, Kolkata, and Mumbai.
- Each team will include 10 male and female professional golfers, promoting a mixed-gender format.
- Yuvraj Singh has partnered with Bharat Golf Private Limited, the organizing company of IGPL, to promote this new league.
- The Indian Golf Premier League (IGPL) is expected to launch in early 2026.

EXAM  
Genius





**Ques: What is the official name of the recently passed Maharashtra Bill aimed at tackling urban Maoist activities?**

- A. Maharashtra Urban Security Act, 2025
- B. Maharashtra Left-Wing Extremism Prevention Act, 2025
- C. Maharashtra Special Public Security (MSPS) Bill, 2025
- D. Maharashtra Anti-Terrorism Bill, 2025
- E. Maharashtra Peace and Order Act, 2025

**Answer: Option C**

**Explanation :**

- The Maharashtra Special Public Security (MSPS) Bill, 2025 was passed by the Maharashtra State Assembly.
- Objective: To prevent unlawful activities by Left-Wing Extremist (LWE) or similar organizations, especially in urban areas.

**Key Features:**

- Unlawful Organisation Declaration: The government can declare any group supporting LWE as unlawful.
- Punishable Offences: Membership, fundraising, or aiding such groups is an offence.
- Penalties: 2–7 years imprisonment and fines ranging from ₹2–5 lakh.
- Offences are non-bailable and cognizable.
- Definition of Unlawful Activity: Any action that threatens public order or supports violence.
- Investigation & Oversight: Only DySP and above can investigate such cases. An advisory board including a retired High Court judge and government pleader will oversee cases.





**Ques: Where did the Indian Army successfully conduct trials of the Akash Prime air defence system in July 2025?**

- A. Sikkim
- B. Arunachal Pradesh
- C. Ladakh
- D. Rajasthan
- E. Punjab

**Answer: Option C**

**Explanation :**

- The Indian Army successfully tested the Akash Prime air defence system on July 16, 2025, in the Ladakh sector.
- The trials were conducted at an altitude of over 15,000 feet, highlighting the system's suitability for high-altitude operations.
- Akash Prime is an indigenously developed air defence system, part of India's effort to boost self-reliance (Atmanirbhar Bharat) in defence.
- The successful test strengthens India's air defence capabilities against aerial threats in challenging terrain like Ladakh.

EXAM  
Genius



**Ques: Which missile system has India recently requested for co-production with the United States?**

- A. Spike ATGM
- B. Javelin ATGM
- C. Stinger Missile
- D. Hellfire Missile
- E. Patriot Missile

**Answer: Option B**

**Explanation :**

- India has officially submitted a Letter of Request (LoR) to the United States for the co-production of Javelin Anti-Tank Guided Missiles (ATGMs) in India.
- The move aims to strengthen India's defence manufacturing under 'Make in India'.

**About Javelin Missile :**

- Type: Man-portable Anti-Tank Guided Missile (ATGM)
- Developed by: Raytheon and Lockheed Martin (USA)
- First Inducted: 1996 (U.S. Military)
- Purpose: Designed to destroy main battle tanks and armored vehicles
- Range: 2.5 km (Standard), Up to 4 km (Newer models)
- Weight: 5.11 kg
- Technology: Fire-and-forget (Guides itself to the target without needing further instructions)





**Ques: From which company did India receive the second GE F404-IN20 engine for the Tejas Mk1A programme?**

- A. Rolls-Royce Aerospace
- B. Pratt & Whitney
- C. Boeing Defense
- D. Safran Aircraft Engines
- E. General Electric Aerospace

**Answer:** Option E

**Explanation :**

- India received the second GE F404-IN20 engine from General Electric Aerospace (USA) for the Tejas Mk1A Light Combat Aircraft programme.
- The first engine was delivered in March 2025.
- Hindustan Aeronautics Limited (HAL) is the recipient of these engines.
- India signed a USD 716 million contract in 2021 with GE Aerospace for 99 GE F404-IN20 engines.
- By FY26, HAL will receive 12 engines, and full-scale production of 30 Tejas Mk1A aircraft per year is targeted to begin by FY27.

EXAM  
Genius





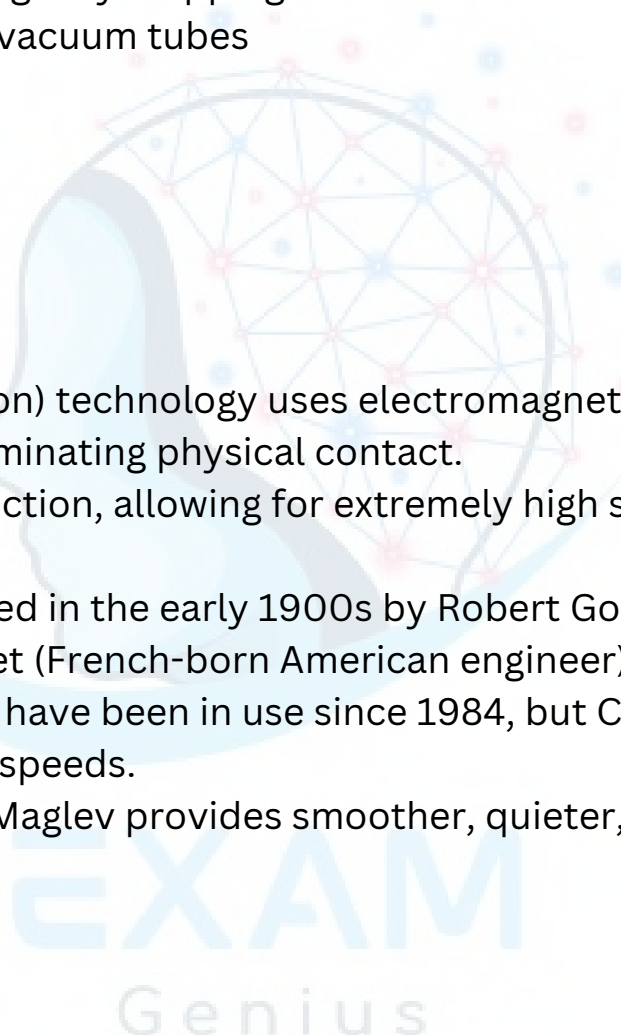
**Ques: What is the core principle behind Maglev (Magnetic Levitation) technology recently tested by China?**

- A. Use of jet propulsion for high-speed trains
- B. Electromagnetic levitation to reduce friction
- C. Solar-powered tracks for transportation
- D. Magnetic brakes for emergency stopping
- E. Pneumatic propulsion in vacuum tubes

**Answer: Option B**

**Explanation :**

- Maglev (Magnetic Levitation) technology uses electromagnetism to lift vehicles (like trains) above the tracks, eliminating physical contact.
- This drastically reduces friction, allowing for extremely high speeds, potentially faster than jets.
- The concept was introduced in the early 1900s by Robert Goddard (American inventor) and Emile Bachelet (French-born American engineer).
- Commercial Maglev trains have been in use since 1984, but China's latest test aims to achieve record-breaking speeds.
- By removing rail contact, Maglev provides smoother, quieter, and faster transportation.







**Ques: As of June 2025, what is the actual share of clean energy in India's electricity supply despite having 50% installed capacity from non-fossil sources?**

- A. 50%
- B. 40%
- C. 30%
- D. 28%
- E. 75%

**Answer:** Option D

**Explanation :**

- As of June 2025, India has achieved 50% installed electric capacity from non-fossil fuel sources (solar, wind, hydro, nuclear).
- However, the actual share of clean energy in electricity generation is only 28% due to lower Capacity Utilisation Factor (CUF) of solar and wind energy.
- Solar CUF is around 20%, wind CUF is 20–30%, while coal operates at ~60% and nuclear at ~80%.
- This results in coal supplying ~75% of India's daytime electricity to meet base load demand.
- Experts suggest grid flexibility, battery storage, and hybrid (solar + wind + storage) projects to enhance clean energy contribution in actual power supply.

EXAM  
Genius





**Ques: When is the World Day for International Justice observed?**

- A. 15th July
- B. 17th July
- C. 20th July
- D. 10th December
- E. 24th October

**Answer: Option B**

**Explanation :**

- World Day for International Justice is observed every year on 17th July.
- It commemorates the adoption of the Rome Statute on 17 July 1998, which established the International Criminal Court (ICC).
- The ICC seeks to protect individuals from genocide, crimes against humanity, war crimes, and crimes of aggression.

**About ICC**

- Established: Rome Statute adopted in 1998, came into force in 2002.
- Nature: First permanent international court to prosecute individuals for serious crimes under international law.
- Members: 124 countries are parties to the Rome Statute.
- Non-members: India, USA, Russia, China, and Israel are not members.
- Notable Members : Palestine joined in 2015 (123rd member), Malaysia joined in 2019 (124th member)
- Enforcement: ICC decisions are binding.





## IMPORTANT ONE – LINER Current Affairs

Bihar Chief Minister Nitish Kumar announced that every household in the state will receive 125 units of electricity free of cost every month, starting from August 1.

In an effort to streamline and digitize the state's land registration procedure, Sukhvinder Singh Sukhu, the chief minister of Himachal Pradesh, introduced the "My Deed" pilot project under the National Generic Document Registration System (NGDRS).

The Appointments Committee of the Cabinet approved the appointments Nitin Gupta, former CBDT chairman, as the chairperson of National Financial Reporting Authority (NFRA). NFRA was constituted in 2018

Union Minister Dharmendra Pradhan, Ministry of Education (MoE), and Chief Minister (CM) of Haryana, Nayab Singh Saini, the India campus of the United Kingdom(UK)-based University of Southampton(UOS) in Gurugram, Haryana.

Tamil Nadu has selected four senior Indian Administrative Service officers as official spokespersons to improve public communication about government policies and projects. J Radhakrishnan, Gagandeep Singh Bedi, Dheeraj Kumar, and P Amudha are the spokespersons for the Additional Chief Secretaries position.

Election Commission of India (ECI) has appointed renowned actors Nitu Chandra and Kranti Prakash Jha as SVEEP (Systematic Voters' Education and Electoral Participation) icons for Bihar





**Ques: Who has been appointed as the new Executive Director (ED) of Axis Bank for a term of three years?**

- A. Neeraj Gambhir
- B. Sandeep Bakhshi
- C. Arjun Chowdhry
- D. Amitabh Chaudhry
- E. Shikha Sharma

**Answer:** Option A

**Explanation :**

- Neeraj Gambhir has been appointed as the Executive Director (ED) of Axis Bank for a three-year term starting from August 4, 2025, or the date of RBI approval, whichever is later.
- He was previously serving as Group Executive – Treasury, Markets & Wholesale Banking since May 2020.
- Arjun Chowdhry, Group Executive (Affluent Banking, Cards), resigned to pursue entrepreneurial ventures.
- Chowdhry joined Axis Bank in March 2023, after Axis acquired Citibank India's consumer business, where he was previously heading operations.

EXAM  
Genius





**Ques: When was NSDL Payments Bank Limited included in the Second Schedule of the RBI Act, 1934?**

- A. July 17, 2025
- B. July 10, 2025
- C. June 19, 2025
- D. July 01, 2025
- E. June 30, 2025

**Answer: Option C**

**Explanation :**

- The Reserve Bank of India (RBI) included NSDL Payments Bank Limited in the Second Schedule of the RBI Act, 1934 through a notification dated June 19, 2025.
- This inclusion makes NSDL Payments Bank a scheduled bank, allowing it to access various RBI liquidity facilities.
- The inclusion was subsequently published in the Gazette of India on July 10, 2025 (Part III – Section 4).
- This status enhances the bank's operational scope and regulatory standing within the Indian banking system.

EXAM  
Genius





**Ques: Which major UK bank became the first to exit the Net Zero Banking Alliance (NZBA) in 2025?**

- A. Barclays
- B. Lloyds Bank
- C. NatWest
- D. Standard Chartered
- E. HSBC

**Answer: Option E**

:

- HSBC, one of the world's largest banks and a founding member of the Net Zero Banking Alliance (NZBA), became the first UK lender to exit the coalition in 2025.
- The NZBA was launched in 2021 under the United Nations Environment Programme Finance Initiative (UNEP FI).
- The alliance aimed to align the banking sector's activities with net zero greenhouse gas emissions by 2050.
- NZBA had expanded to include 144 banks from 44 countries, with HSBC playing a major role as a founding member.
- HSBC's withdrawal has sparked global discussions on the banking sector's role in climate commitments.

EXAM  
Genius





**Ques: Which bank has been adjudged the World's Best Consumer Bank for 2025 by Global Finance?**

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

**Answer: Option D**

**Explanation :**

- State Bank of India (SBI) has been named the World's Best Consumer Bank for 2025 by Global Finance magazine.
- The award recognizes SBI's leadership in digital banking, including : Vernacular voice banking, Personalized AI-powered services and 24x7 onboarding in rural and semi-urban areas
- The decision was based on inputs from global corporate finance experts, analysts, and bankers.
- The award will be presented during the IMF/World Bank Annual Meetings in Washington D.C. on October 18, 2025.

EXAM  
Genius







**Ques: Which country co-chaired the recent high-level meeting of the Group of Friends for Accountability for Crimes Against Peacekeepers at the UN?**

- A. United States
- B. China
- C. India
- D. Russia
- E. Japan

**Answer: Option C**

**Explanation :**

- India co-chaired the high-level meeting of the Group of Friends for Accountability for Crimes Against Peacekeepers at the United Nations Headquarters, New York.
- Co-chairing nations included India, Bangladesh, Egypt, France, Morocco, and Nepal.
- Purpose: To reaffirm global commitment towards ensuring accountability for crimes committed against UN peacekeepers.
- India is the largest cumulative troop contributor to UN peacekeeping missions with over 3 lakh personnel deployed over the past 70 years.
- 182 Indian peacekeepers have sacrificed their lives in UN missions worldwide.
- The Group of Friends (GoF) was established in December 2022, during India's presidency of the UN Security Council.

EXAM  
Genius





**Ques: Who topped the Avendus Wealth–Hurun India U30 List 2025 as the youngest entrepreneurs?**

- A. Nikhil Kamath
- B. Aadit Palicha and Kaivalya Vohra
- C. Ritesh Agarwal
- D. Bhavish Aggarwal
- E. Peyush Bansal

**Answer: Option B**

**Explanation :**

- The Avendus Wealth–Hurun India U30 List 2025 is the 1st edition, released jointly by Avendus Wealth Management and Hurun India.
- The list recognizes 79 entrepreneurs aged 30 or under who are transforming India's business landscape across various sectors.
- Aadit Palicha and Kaivalya Vohra, both aged 22, topped the list. They are co-founders of Zepto, a leading quick commerce platform in India.
- Zepto has raised USD 1.95 billion in 10 funding rounds and has built a team of around 3,000 employees.
- The list includes 66 first-generation entrepreneurs and 13 next-generation business leaders.
- BITS Pilani leads in alumni count with 8 entries, followed by IIT Roorkee and IIT Delhi, each with 6 alumni.
- Only 6 women entrepreneurs were featured in the 2025 list.

**Top 5 Avendus Wealth–Hurun India U30 List 2025 :**

- 1 Kaivalya Vohra
- 2 Aadit Palicha
- 3 Mihir Menda
- 4 Shashwat Nakrani
- 5 Chaitanya Jalan





**Ques: What is the name of the annual maritime exercise between India and Singapore, in which the Indian Navy is participating for the 32nd time in 2025?**

- A. MILAN
- B. SIMBEX
- C. Malabar
- D. VARUNA
- E. INDRA NAVY

**Answer: Option B**

**Explanation :**

- The Indian Navy and the Republic of Singapore Navy (RSN) jointly organize the Singapore India Maritime Bilateral Exercise (SIMBEX), which is one of India's longest continuous maritime exercises.
- It was first held in 1994 as "Exercise Lion King."
- It will take place in Singapore later this month.
- Indian Naval Assets: Participating are indigenous warships like INS Delhi, INS Satpura, INS Kiltan, and INS Shakti, all commanded by Rear Admiral Sushil Menon.
- Related Exercises with Singapore : Exercise AGNI WARRIOR – Indian Army & Singapore Armed Forces and Exercise Bold Kurukshetra – Bilateral army exercise between India & Singapore

EXAM  
Genius





**Ques: What rare astronomical phenomenon was observed in Ladakh in May 2024 due to a series of Coronal Mass Ejections (CMEs)?**

- A. Solar Eclipse
- B. Meteor Shower
- C. Lunar Occultation
- D. Supernova Explosion
- E. Aurora or Northern Lights

**Answer: Option E**

**Explanation :**

- In May 2024, rare northern lights (aurora borealis) were observed in Ladakh, caused by a series of powerful Coronal Mass Ejections (CMEs) from the Sun.
- CMEs are huge blasts of magnetized plasma from the Sun's corona, capable of causing geomagnetic storms when they interact with Earth's atmosphere.
- The event involved a chain of six interacting CMEs, unprecedented in the last 20 years.
- This phenomenon was studied by Dr. Wageesh Mishra and his team at the Indian Institute of Astrophysics (IIA) using data from NASA and ESA missions.
- Observations were made from the Indian Astronomical Observatory in Hanle, Ladakh.
- The CMEs triggered auroras, which are usually rare in India, making this event significant

EXAM  
Genius





**Ques: Who has been appointed as the new Prime Minister of Ukraine, replacing Denys Shmyhal?**

- A. Yulia Svyrydenko
- B. Yulia Tymoshenko
- C. Mykhailo Fedorov
- D. Volodymyr Zelenskiy
- E. Olga Stefanishyna

**Answer:** Option A

**Explanation :**

- Yulia Anatoliivna Svyrydenko, previously Ukraine's First Deputy Prime Minister and Minister of Economy, has been appointed as the Prime Minister of Ukraine, following her approval by the Verkhovna Rada on 17 July 2025
- She succeeds Denys Shmyhal, Ukraine's longest-serving prime minister, who now becomes the Defense Minister
- At 39 years old, Svyrydenko becomes the second female PM of Ukraine, after Yulia Tymoshenko
- Her appointment reflects a major cabinet reshuffle led by President Zelenskiy, aimed at enhancing economic growth and strengthening defense and reform capacity amid wartime

EXAM  
Genius





**Ques: Hindustan Aeronautics Ltd (HAL) received the first set of wing assemblies for which aircraft from L&T?**

- A. Sukhoi Su-30 MKI
- B. Rafale
- C. LCA Mk1A
- D. LCH Prachand
- E. Mirage 2000

**Answer: Option C**

**Explanation :**

- HAL (Hindustan Aeronautics Ltd) received the first set of wing assemblies for the LCA Mk1A from Larsen & Toubro (L&T), Coimbatore.
- This milestone highlights a significant public-private partnership in India's defence manufacturing sector.
- HAL plans to increase wing production from 4 to 12 sets per year using advanced automation.
- HAL CMD DK Sunil called this a milestone in Aatmanirbhar Bharat, promoting indigenous defence production.

**Other private contributors for the LCA Mk1A project include:**

- **Lakshmi** Machine Works – Air Intake Assemblies
- Alpha Tocol – Rear Fuselage
- Tata Advanced Systems – Fin & Rudder Assemblies
- VEM Technologies – Centre Fuselage





**Ques: What new service did UIDAI launch on 9th June 2025 to maintain the accuracy of the Aadhaar database?**

- A. Aadhaar Virtual ID Generation
- B. Aadhaar Data Update Service
- C. Reporting of Death of a Family Member
- D. Aadhaar-PAN Linking Portal
- E. NRI Aadhaar Registration Service

**Answer: Option C**

**Explanation :**

- UIDAI (Unique Identification Authority of India) launched the “Reporting of Death of a Family Member” service on the myAadhaar Portal on 9th June 2025.
- This service is currently available in 24 States/UTs that are using the Civil Registration System (CRS) for death registrations.
- The initiative helps UIDAI obtain death records directly and deactivate Aadhaar numbers after due validation, ensuring the Aadhaar database remains accurate.
- So far, around 1.17 crore Aadhaar numbers have been deactivated after confirmation of death.
- Aadhaar is a 12-digit unique digital identity, randomly generated and never reassigned to another person after deactivation or death.
- UIDAI is also continuing the exercise of Aadhaar deactivation for non-CRS States and UTs.

Genius







**Ques: What major electoral reform has been proposed by the UK Labour Government in 2024?**

- A. Voting age increased to 21
- B. Voting age reduced to 16
- C. Ban on digital voting
- D. Mandatory voter ID for all
- E. Voting limited to UK-born citizens

**Answer:** Option B

**Explanation :**

- The UK Labour Government has proposed reducing the voting age from 18 to 16, marking the biggest electoral reform since 1969.
- The reform seeks to align voting rights with Welsh and Scottish legislatures, where voting from age 16 is already allowed.
- The proposal is expected to benefit the Labour Party, as younger voters typically support centre-left policies.

**The plan includes:**

- Preventing foreign election interference by regulating political donations.
- Banning shell companies from influencing elections.
- Starting voter registration at age 14, potentially adding 7–8 million new voters

Genius





**Ques: Which institution's scientists were awarded the Rashtriya Krishi Vigyan Puraskar 2025 for Innovation & Technology in Agriculture?**

- A. ICAR-Indian Agricultural Research Institute, New Delhi
- B. ICAR-Sugarcane Breeding Institute, Coimbatore
- C. ICAR-Central Institute of Fisheries Technology, Kochi
- D. Indian Institute of Horticultural Research, Bengaluru
- E. ICAR-National Dairy Research Institute, Karnal

**Answer: Option B**

**Explanation :**

- ICAR-Sugarcane Breeding Institute, Coimbatore scientists received the Rashtriya Krishi Vigyan Puraskar – 2025 in the category of Innovation & Technology in Agriculture & Allied Sciences.
- The award was presented by Union Agriculture Minister Shivraj Singh Chauhan on 16 July 2025, during the 97th ICAR Foundation Day.
- The team developed a Soil Moisture Indicator (SMI)—a portable device that helps farmers monitor soil moisture and plan irrigation efficiently.

**Other awardees:**

- Dr. Kajal Chakraborty – Honored for marine biotechnology and fisheries work.
- Dr. Aniesrani Delfiya D.S. – Received the NAAS Young Scientist Award for contributions in agricultural engineering and technology.





**Ques: Which city has been awarded India's cleanest city title in the 9th edition of the Swachh Survekshan 2024-25?**

- A. Indore
- B. Navi Mumbai
- C. Surat
- D. Prayagraj
- E. Visakhapatnam

**Answer: Option A**

**Explanation :**

- Indore (Madhya Pradesh) has been declared India's cleanest city for the 8th consecutive year in the 9th Swachh Survekshan 2024-25.
- The awards were conferred by President Droupadi Murmu in New Delhi.
- Surat (Gujarat) and Navi Mumbai (Maharashtra) secured the 2nd and 3rd positions respectively.
- Best Ganga Town award was given to Prayagraj.
- Best Cantonment Board: Secunderabad Cantonment
- Best Saifai Mitra Surakshit Shehar: GVMC Visakhapatnam, Jabalpur, and Gorakhpur.
- Theme: Reduce, Reuse, and Recycle
- Super Swachh League category introduced for the first time.
- The survey covered over 4900 cities under the Swachh Bharat Mission – Urban (SBM-U).
- Total 78 awards were given in this edition.





**Ques: What is the recently launched helpline number for waste pickers under the NAMASTE scheme?**

- A. 14472
- B. 14473
- C. 14500
- D. 14475
- E. 14470

**Answer:** Option B

**Explanation :**

- Union Minister of State B.L. Verma (Ministry of Social Justice and Empowerment) launched the helpline number 14473 for waste pickers.
- The launch took place during 'National Action for Mechanized Sanitation Ecosystem (NAMASTE) Day' celebrations in Lucknow, Uttar Pradesh.
- The Minister also distributed PPE kits and Ayushman Cards to Sewer and Septic Tank Workers (SSWs) and waste pickers.
- An AR/VR training module for occupational safety training of SSWs was also launched.
- NAMASTE is a Central Sector Scheme, started in August 2022, jointly by the Ministry of Social Justice & Empowerment (MSJE) and Ministry of Housing & Urban Affairs.
- The scheme aims to eliminate hazardous manual cleaning of sewers and septic tanks and improve the safety and dignity of sanitation workers in urban India.
- Total budget outlay: Rs.349.73 crore for FY24 to FY26.
- It is implemented by the National Safai Karamcharis Finance and Development Corporation (NSKFDC) under MSJE.





**Ques: From which location did India successfully test-fire the Prithvi-II and Agni-I ballistic missiles in July 2025?**

- A. Pokhran Range
- B. Wheeler Island
- C. Balasore Air Base
- D. Integrated Test Range, Chandipur
- E. Sriharikota Launch Pad

**Answer: Option D**

**Explanation :**

- On July 2025, India successfully test-fired the nuclear-capable Prithvi-II and Agni-I ballistic missiles from the Integrated Test Range, Chandipur (Odisha).
- The tests were conducted under the Strategic Forces Command to validate operational readiness and technical performance.
- Both missiles are part of the Integrated Guided Missile Development Programme (IGMDP) launched in 1983 under the leadership of Dr. A.P.J. Abdul Kalam. The IGMDP aimed to develop five missiles: Prithvi, Agni, Trishul, Akash, and Nag.

**Prithvi-II Missile:**

- Range: ~350 km
- Payload: Up to 500 kg (conventional and nuclear)
- Guidance: Advanced inertial navigation
- Deployment: Road-mobile launcher

**Agni-I Missile:**

- Range: 700–900 km
- Payload: Up to 1,000 kg (conventional and nuclear)
- Inducted: Early 2000s in the Indian Army





**Ques: What is the name of India's first domestic Protection and Indemnity (P&I) insurance entity being set up?**

- A. Bharat Marine Club
- B. India Shipping Assurance
- C. India Club
- D. Maritime Security Corporation
- E. Coastal Care Alliance

**Answer:** Option C

**Explanation :**

- The Indian government is establishing its first Protection and Indemnity (P&I) entity, named India Club.
- This will provide third-party insurance for Indian ships, especially those operating in coastal and inland waterways.
- The initiative reduces India's dependence on the London-based International Group of P&I Clubs, which currently covers over 90% of global shipping lines.
- Shipping Secretary T.K. Ramachandran announced that the scheme will involve domestic insurance companies, promoting self-reliance in marine insurance.

EXAM  
Genius





**Ques: Which advanced attack helicopter is India set to receive from the US after a 15-month delay?**

- A. CH-47 Chinook
- B. AH-64E Apache
- C. MI-35
- D. UH-60 Black Hawk
- E. Ka-52 Alligator

**Answer: Option B**

**Explanation :**

- India is set to receive the first batch of AH-64E Apache attack helicopters from the USA, after a 15-month delay.
- These helicopters will be deployed at Jodhpur for border security operations.
- The AH-64E Apache is developed by Boeing (USA) and is considered one of the most advanced multi-role combat helicopters in the world.
- The Apache series has been in service with the US Army since 1984 (starting with the AH-64A Apache).
- The AH-64E is equipped for high-intensity, network-centric warfare, making it a lethal and strategic asset for modern military operations.

EXAM  
Genius







## IMPORTANT ONE – LINER Current Affairs

A Rare 'Grandala' electric-blue bird was recently spotted in Sainj Valley, Himachal Pradesh. Scientific Name: Grandala coelicolor. it is classified as 'Least Concern' under the IUCN Red List.

India and Kuwait signed a revised Memorandum of Understanding to expand their bilateral flying rights increasing the weekly seat quota by 50%, from 12,000 to 18,000 seats for each side

The Third Regional Consultative Meeting on "Ease of Doing Research & Development (R&D)" was held at the Indian Institute of Technology (IIT) Jammu, Jammu & Kashmir.

Indian Institute of Management Kozhikode (IIMK) launched the 'Gyanodaya' Centre for Pedagogical Innovation and Publishing. Gyanodaya will run its own manuscript platform named 'Pandulipi'

Bihar Chief Minister Nitish Kumar has announced that from August 1, 2025, all domestic households in the state will receive 125 units of free electricity per month. In addition, the state has set a target to install 10,000 megawatts of solar power within the next 3 years.

EXAM  
Genius





**Ques : Who was the highest-paid bank CEO in India during Financial Year 2024–25, as per the bank’s annual report released in July 2025?**

- A. Sashidhar Jagdishan
- B. Uday Kotak
- C. Shyam Srinivasan
- D. Ashok Vaswani
- E. Amitabh Chaudhry

**Answer: Option D**

**Explanation :**

- Ashok Vaswani, MD & CEO of Kotak Mahindra Bank, received the highest total compensation of Rs.12.95 crore in FY 2024–25, making him the top-paid bank chief in India.
- He joined as CEO on January 1, 2024.
- He was also granted 18,580 ESOPs worth over Rs.4 crore.
- Sashidhar Jagdishan, MD & CEO of HDFC Bank, earned Rs.12.08 crore (12% hike from FY24) and received 2.12 lakh ESOPs worth over Rs.42.4 crore – making him the second-highest-paid bank CEO in FY25.

EXAM  
Genius





**Ques: Who has launched the Securities Market Hackathon at the Global Fintech Fest 2025?**

- A. RBI
- B. IRDAI
- C. SEBI
- D. NABARD
- E. PFRDA

**Answer: Option C**

**Explanation:**

- SEBI (Securities and Exchange Board of India) has launched the Securities Market Hackathon at the Global Fintech Fest 2025.
- The hackathon was organized in collaboration with BSE, CDSL, NSDL, and KFinTech.
- Theme: “Driving Innovation and Tech-Oriented Solutions in the Securities Market”.
- The goal is to bring together innovative minds to develop digital-first solutions for real-world challenges in the securities market.
- SEBI aims to enhance efficiency, transparency, and inclusivity in India’s securities market through this tech-driven initiative.

EXAM  
Genius





**Ques: Which company recently received final SEBI approval to launch its mutual fund (MF) business and became the youngest AMC in India?**

- A. Zerodha Asset Management
- B. Navi Mutual Fund
- C. Groww Mutual Fund
- D. The Wealth Company Asset Management Holdings
- E. Paytm Mutual Fund

**Answer: Option D**

**Explanation :**

- The Wealth Company Asset Management Holdings Pvt. Ltd. has received final approval from SEBI to start its mutual fund operations.
- It will now operate under the brand The Wealth Company MF.
- It has become the youngest Asset Management Company (AMC) in India's MF industry.
- As of July 2025, nearly 50 AMCs are functioning in the Indian mutual fund space, which is valued at Rs.74.41 trillion.

EXAM  
Genius





**Ques : Which organization has recently signed an MoU with Avanti Fellows to provide IIT-JEE and NEET coaching to tribal students of Eklavya Model Residential Schools (EMRSs)?**

- A. NCERT
- B. NITI Aayog
- C. CBSE
- D. NIOS
- E. NESTS

**Answer: Option E**

**Explanation :**

- NESTS (National Education Society for Tribal Students), under the Ministry of Tribal Affairs, signed an MoU with Avanti Fellows.
- Aim: To deliver free coaching for JEE & NEET to EMRS students.
- A Centre of Excellence (CoE) will be established at EMRS Bhopal, Madhya Pradesh, with 80 selected students via entrance exam.
- This is a step toward inclusive and quality education for tribal youth in India.

EXAM  
Genius





**Ques: As per the OECD-FAO Agricultural Outlook 2025–2034, which country is projected to become the world’s largest cotton producer by 2034?**

- A. China
- B. Brazil
- C. India
- D. USA
- E. Pakistan

**Answer: Option C**

**Explanation :**

- The OECD-FAO Agricultural Outlook 2025–2034 projects that India will overtake China and become the world’s largest cotton producer by 2034.
- India’s cotton production is expected to grow at 2% annually, mainly due to yield improvements, not expansion in cultivated area.
- India will contribute 30% of the global increase in cotton output by 2034, followed by Brazil (27%) and USA (23%).
- According to the International Cotton Advisory Committee, India’s cotton production for 2024–25 is estimated at 25.68 million tonnes.

EXAM  
Genius





**Ques: Who launched the National Standards for Civil Service Training Institutes (NSCSTI) 2.0 under Mission Karmayogi?**

- A. Shri Rajnath Singh
- B. Shri Narendra Modi
- C. Dr. Jitendra Singh
- D. Shri Amit Shah
- E. Dr. S. Jaishankar

**Answer: Option C**

**Explanation :**

- Union Minister Dr. Jitendra Singh launched National Standards for Civil Service Training Institutes (NSCSTI) 2.0, a major reform under Mission Karmayogi, aiming to enhance the training quality of civil service institutions across India.
- Developed by: Capacity Building Commission (CBC)
- It reflects feedback from over 160 CSTIs, ensuring inclusiveness and practicality.

**Key features include:**

- Reduction of evaluation metrics from 59 to 43
- Integration of hybrid learning, AI tools, and digital platforms
- Applicability across Central, State, and Urban Local Bodies (ULBs)

**About Mission Karmayogi :**

- Launched : September 2020
- Aims : To build a future-ready public service that blends global thinking with Indian values
- With over 4 million government employees registered and 1.5 crore certifications issued across more than 1,400 courses on the iGOT platform, this initiative marks a significant step towards improving the capabilities of public servants





**Ques: Which state assembly is set to implement AI-based cameras for real-time monitoring of MLAs' performance and attendance?**

- A. Uttar Pradesh
- B. Gujarat
- C. Maharashtra
- D. Rajasthan
- E. Madhya Pradesh

**Answer:** Option A

**Explanation:**

- The Uttar Pradesh Legislative Assembly is set to become the first in India to deploy AI-based facial recognition cameras to monitor MLAs' attendance, presence, performance, and topics spoken.
- The system will begin as a pilot project in the Monsoon Session and is expected to be fully rolled out in the Winter Session.
- It will include audio-body movement analysis, instant alerts for suspicious activity, and detailed MLA profiles (name, gender, party, constituency, DOB, etc.).
- The initiative has been described by MLA Satish Mahana as a step toward greater transparency and accountability in legislative functioning.

EXAM  
Genius





**Ques : INS Sandhayak recently made its maiden hydrographic mission to which country, marking the first visit by an Indian hydrographic vessel there?**

- A. Indonesia
- B. Singapore
- C. Vietnam
- D. Malaysia
- E. Philippines

**Answer:** Option D

**Explanation :**

- For its first hydrographic mission to Malaysia, the Indian Navy Ship (INS) Sandhayak, the country's domestically constructed Survey Vessel (Large) (SVL), docked at Port Klang, Malaysia.
- Bilateral marine links are strengthened as this is the first time a hydrographic vessel from India has visited Malaysia.
- INS Sandhayak, the Indian Navy's (IN) state-of-the-art hydrographic survey vessel, was put into service in February 2024.
- It is the lead ship of Garden Reach Shipbuilders and Engineers (GRSE) Limited's Sandhayak-class SVL, the first of four contemporary SVL ships.

EXAM  
Genius





**Ques : Which Indian cultural heritage site was inscribed as the 44th UNESCO World Heritage Site of India during the 47th session of the World Heritage Committee (WHC) held in Paris, France in 2025?**

- A. Hoysala Temples of Karnataka
- B. Maratha Military Landscapes
- C. Kakatiya Rudreshwara Temple
- D. Sacred Ensembles of the Hoysalas
- E. Satpura Tiger Reserve

**Answer: Option B**

**Explanation :**

- Paris, France hosted the 47th meeting of the World Heritage Committee of the United Nations Educational, Scientific, and Cultural Organization (UNESCO).
- Twenty-one cultural, four natural, and one mixed site were among the 26 new sites that the committee added to the UNESCO World Heritage List.
- It also authorized the expansion of two already-existing sites, bringing the overall number of World Heritage Sites in 170 countries to 1,248.
- The 44th World Heritage Site of India is the Maratha Military Landscapes of India.
- Twelve ancient forts make up the Maratha Military Landscape, a cultural heritage monument that includes one in Tamil Nadu and eleven in Maharashtra.
- In Maharashtra and Tamilnadu, the twelve forts are: Salher, Shivneri, Lohgad, Raigad, Rajgad, Pratapgad, Panhala, Vijaydurg, Khanderi, Suvarnadurg, and Sindhudurg.
- Representatives from 21 states, chosen by their General Assembly from among the 196 State Parties to the Convention, make up the WHC, which convenes once a year.
- The World Heritage Convention, which was ratified in 1972, is under its jurisdiction.
- The World Heritage Convention of 1972 protects the sites listed on the list; the 48th session of the WHC will take place in Busan, Republic of Korea.





**Ques : Which dairy company has acquired Osam Dairy for Rs.271 crore?**

- A. Amul
- B. Dodla Dairy
- C. Nandini
- D. Heritage Foods
- E. Mother Dairy

**Answer: Option B**

**Explanation :**

- Dodla Dairy, a 30-year-old company, has acquired 100% stake in Ranchi-based Osam Dairy for Rs.271 crore.
- Osam Dairy has a procurement network of 25,000+ dairy farmers, processes 1.1 lakh litres of milk per day, and has 1,000 collection centres & 19 chilling centres.
- This acquisition helps Dodla Dairy expand towards pan-India operations, especially in eastern India.
- InCred Capital was the exclusive financial advisor for the deal.
- Osam's former CEO Abhinav Shah welcomed the deal as growth-enabling.

EXAM  
Genius





**Ques: Which state's KITE initiative was recognized by UNICEF as a global best practice in responsible EdTech?**

- A. Tamil Nadu
- B. Karnataka
- C. Kerala
- D. Maharashtra
- E. Andhra Pradesh

**Answer: Option C**

**Explanation :**

- KITE (Kerala Infrastructure and Technology for Education) is the technology arm of Kerala's General Education Department.
- It promotes ethical and inclusive use of Artificial Intelligence (AI) in public schools using Free and Open-Source Software (FOSS).
- UNICEF recognised KITE as a global best practice in responsible EdTech.

**Key features:**

- Equity: Equal access for all students.
- Privacy: Student data is protected.
- Teacher Training: Thousands of teachers trained in digital tools.
- Skill Development: Students learn coding, animation, robotics via Little KITES IT Clubs.
- Safe Platforms: Kerala develops its own educational software





**Ques : Under which scheme were the Sant Kabir Handloom Award and National Handloom Awards 2024 presented by the Ministry of Textiles?**

- A. PM Mitra Yojana
- B. SAMARTH Scheme
- C. National Handloom Development Programme
- D. Skill India Mission
- E. Atmanirbhar Handloom Scheme

**Answer: Option C**

**Explanation :**

- The Sant Kabir Handloom Award and National Handloom Awards 2024 are conferred by the Ministry of Textiles.
- These awards are part of the Handloom Marketing Assistance (HMA) component under the National Handloom Development Programme (NHDP).
- 24 awardees have been selected : 5 Sant Kabir Awards (for lifetime achievement) and 19 National Handloom Awards (for excellence in design, weaving, innovation)
- The awards recognize Handloom weavers, designers, marketers, Start-up ventures and producer companies

EXAM  
Genius





**Ques: India's group standard for which crop was appreciated at the Codex Executive Committee meeting in Rome in July 2025?**

- A. Rice
- B. Wheat
- C. Millet
- D. Maize
- E. Pulses

**Answer: Option C**

**Explanation:**

- India's group standard for whole millet grains, which was approved at CAC47 in 2024, received appreciation at the 88th Codex Executive Committee meeting (CCEXEC88) held in Rome from 14–18 July 2025.
- India, along with Mali, Nigeria, and Senegal, is leading the development of this standard.
- India is also co-chairing new work proposals for fresh turmeric and broccoli standards.
- Additionally, India actively contributed to discussions on the Codex Strategic Plan 2026–2031 and recommended SMART KPIs.
- FAO acknowledged India's capacity-building efforts for neighbouring countries like Bhutan, Nepal, Bangladesh, Sri Lanka, and Timor Leste.
- India has chaired the Codex Committee on Spices and Culinary Herbs (CCSCH) since its inception in 2014.
- The Indian delegation included officials from MoHFW and FSSAI, ensuring strong representation of national interests.







**Ques: Which country recently completed the ratification of the Trade and Economic Partnership Agreement (TEPA) between India and EFTA?**

- A. Switzerland
- B. Norway
- C. Liechtenstein
- D. Iceland
- E. Sweden

**Answer:** Option A

**Explanation :**

- Switzerland has officially completed the ratification process of the India-EFTA TEPA, paving the way for the agreement to come into effect by October 2025.
- EFTA Members: Iceland, Liechtenstein, Norway, Switzerland
- The agreement was signed on March 10, 2024, in New Delhi, after 16 years of negotiations (started in 2008).
- Aims to reduce trade barriers, enhance market access, and promote sustainable development
- EFTA will invest USD 100 billion in India over the next 15 years
- Switzerland is the 12th largest investor in India. Its investment has increased from Swiss Franc (CHF) 551 million (approximately Rs.5,935 crore) in 2000 to CHF 10 billion (Rs. 1,07,736 crore) in 2024.





**Ques : What is the proposed new name of Islampur town in Sangli district as announced by the Maharashtra government in 2025?**

- A. Shivapur
- B. Ramnagari
- C. Ishwarpur
- D. Sanglipur
- E. Harinagar

**Answer: Option C**

**Explanation :**

- Maharashtra government has proposed renaming Islampur (Sangli district) to Ishwarpur.
- Announcement made by Food & Civil Supplies Minister Chhagan Bhujbal in the Legislative Assembly.
- The proposal has received Cabinet approval and will now be sent to the Union Government for final clearance.
- This move is part of Maharashtra's ongoing initiative to rename cities and towns.

EXAM  
Genius





**Ques: What is the name of the Karnataka State Road Transport Corporation's (KSRTC) initiative launched to assist visually impaired passengers?**

- A. Dhwanispandana Yojane
- B. Drishtimitra Yojane
- C. Vayusparsha Yojane
- D. Sweekriti Yojane
- E. Swavalamban Travel Scheme

**Answer:** Option A

**Explanation :**

- Karnataka State Road Transport Corporation (KSRTC) has launched the 'Dhwanispandana Yojane' to promote inclusive public transportation.
- The scheme is designed to help visually impaired passengers travel independently.
- Under this initiative, audio announcement systems have been installed in 200 buses in Mysuru city.
- The devices are activated by a remote key carried by visually impaired passengers, which announces the route number and bus details, allowing them to identify the correct bus on their own.

EXAM  
Genius





**Ques : Which country has been awarded the hosting rights for the ICC World Test Championship (WTC) Finals in 2027, 2029, and 2031?**

- A. Australia
- B. India
- C. England
- D. South Africa
- E. New Zealand

**Answer: Option C**

**Explanation :**

- The hosting rights for the upcoming three ICC World Test Championship (WTC) Finals, which are set for 2027, 2029, and 2031, have been given to the England and Wales Cricket Board (ECB).
- This declaration, which was delivered during the ICC Annual Conference 2025 in Singapore, confirmed the ECB's track record of effectively overseeing prior finals, like as those in 2021, 2023, and 2025.
- The ICC also welcomed two new Members, with Timor Leste Cricket Federation and Zambia Cricket Union included as Associate Members, taking the ICC's total membership to 110.

List of World Test Championship (WTC) Finals :

- 2021 : The Rose Bowl, Southampton (Host) New Zealand (Winner)
- 2023 : The Oval (Host) Australia (Winner)
- 2025 : Lord's (Host) South Africa (Winner)





**Ques : Which Indian mobile application won the WSIS Prizes 2025 Champion Award in the category “Cultural Diversity and Identity, Linguistic Diversity and Local Content”?**

- A. eGram Swaraj
- B. Digital India App
- C. MyGov India
- D. Meri Panchayat
- E. Gram Uday

**Answer: Option D**

**Explanation :**

- Meri Panchayat App is an m-Governance platform developed by the Ministry of Panchayati Raj and NIC under MeitY.
- The app enhances digital inclusion, transparency, and grassroots governance.
- Award: WSIS Prizes 2025 Champion Award
- Category: Cultural Diversity and Identity, Linguistic Diversity and Local Content
- Event: WSIS+20 High-Level Event 2025, held in Geneva, Switzerland (July 7–11, 2025)
- Organized by: ITU, co-organized by UNESCO, UNDP, UNCTAD
- Award presented to Shri Rajiv Ranjan Singh (Lalan Singh), Union Minister of Panchayati Raj

EXAM  
Genius





**Ques : Which two institutions signed an MoU to roll out structured and uniform education for Children with Intellectual Disabilities (CwID) across India?**

- A. NCERT and NCPCR
- B. NIEPID and Jai Vakeel Foundation
- C. NIEPID and NIOS
- D. NCPEDP and CBSE
- E. NITI Aayog and National Trust

**Answer: Option B**

**Explanation :**

- NIEPID (National Institute for Empowerment of Persons with Intellectual Disabilities) and Jai Vakeel Foundation have signed an MoU to scale the Disha Abhiyan education model nationally.
- It supports implementation of SDG 4 (Quality Education) and SDG 10 (Reduced Inequalities).
- Originally implemented across 453 schools in Maharashtra, impacting 18,000+ students and 2,600+ educators.

**This model includes:**

- NIEPID DISHA Curriculum
- Multisensory Learning (VAKT and Interest-Teach-Apply)
- Digital Portal for tracking progress
- Teacher Training Modules





**Ques : From which month will the Indian Army begin receiving India-made AK-203 rifles?**

- A. October
- B. November
- C. December
- D. January
- E. February

**Answer: Option C**

**Explanation :**

- The Indian Army will start receiving AK-203 rifles made in India from December 2025.
- These are being manufactured by Indo-Russian Rifles Pvt. Ltd. (IRRPL) with full technology transfer from Russia's Kalashnikov.
- Total: 6.01 lakh rifles, under a Rs.5,000 crore deal (2021).
- Named "Sher" by Indian soldiers, these rifles are Lightweight (3.8 kg without magazine) and Superior to AK-47 in accuracy, reliability, and ergonomics
- Other users interested: CAPF, State Police, Friendly Nations
- Production to finish by 2030, 2 years ahead of schedule.

EXAM  
Genius







**Ques : Under the PM-VIKAS scheme, how many candidates will be trained at IIIT Kottayam as part of the skill training and women entrepreneurship development project launched by MoMA?**

- A. 300
- B. 450
- C. 600
- D. 150
- E. 500

**Answer: Option B**

**Explanation :**

- Union MoS George Kurian (Ministry of Minority Affairs) launched the initiative under Pradhan Mantri Virasat ka Samvardhan (PM-VIKAS) scheme at IIIT Kottayam, Kerala.

**A total of 450 candidates from minority communities will be trained:**

- 150 youth in Internet of Things (IoT)
- 300 women in leadership and entrepreneurship development

**About PM-VIKAS scheme :**

- Launched : 2022
- Launched by : Ministry of Minority Affairs
- Aims at the holistic development and socio-economic upliftment of minority communities





## IMPORTANT ONE – LINER Current Affairs

Directorate General of Foreign Trade showcased its digital initiative “Trade Connect” Electronic(e)-Platform at the two major Business-to-Business trade exhibitions 71st India International Garment Fair and the 16th Toy Biz International Expo 2025, held in New Delhi

Archaeological Survey of India which works under the Ministry of Culture has officially declared Lungphun Ropui located in Lianpui village in southeast of Champhai district in Mizoram, as Monument of National Importance under the Ancient Monuments and Archaeological Sites and Remains Act

During the second day of his official visit to Japan, the Minister held a series of high-level meetings with major Japanese companies and inaugurated the 16th India Trend Fair 2025.

Uttar Pradesh Relief Commissioner’s Office and the UNDP signed a MOA to implement Disaster Risk Reduction programmes, with an aim to enhance institutional capacity of UP and create a multi tiered disaster management system. The Government of UP has allocated a budget of Rs.19.99 crores for 3 years

EXAM  
Genius





**Ques: Under the 'One State-One RRB' policy, how many RRBs now remain in India after the latest consolidation drive by the Government of India?**

- A. 43
- B. 56
- C. 28
- D. 82
- E. 196

**Answer:** Option C

*Explanation :*

- Under the 'One State-One RRB' policy, the Government of India consolidated Regional Rural Banks (RRBs) in a phase-wise manner from 2005 to 2025, reducing their total number from 196 to 28.
- The final phase became effective from 1 May 2025, as per the government notification dated 5 April 2025.
- According to RBI and NABARD reports, the move has significantly enhanced financial strength and viability of RRBs.

**This consolidation aimed at:**

- Improving operational efficiency
- Reducing losses
- Boosting technology adoption and customer service
- Lowering costs and removing duplication of efforts





**Ques: In 2025, which Indian-American economist resigned as the First Deputy Managing Director of the International Monetary Fund (IMF)?**

- A. Raghuram Rajan
- B. Arvind Subramanian
- C. Gita Gopinath
- D. Urjit Patel
- E. Abhijit Banerjee

**Answer:** Option C

**Explanation :**

- Indian-American economist Gita Gopinath Resigned as First Deputy Managing Director of the International Monetary Fund (IMF)
- Gita Gopinath joined the IMF in 2019 as its Chief Economist, becoming the first woman to hold the post.
- In January 2022, she was promoted to First Deputy Managing Director, making her the No. 2 official at the Fund.

**About International Monetary Fund :**

- Established : 22 July 1944
- HQ : Washington, D.C., U.S.
- Members : 191 countries (190 UN countries and Kosovo)
- MD : Kristalina Georgieva





**Ques: What is the name of India's first fully AI-powered fintech software platform launched by Laraware Pvt. Ltd.?**

- A. Nxtbanking
- B. Digibank AI
- C. FinBot
- D. SmartPay Pro
- E. BharatAI Pay

**Answer: Option A**

**Explanation :**

- In an effort to transform digital financial services in India, Laraware Private Limited's Chief Technology Officer (CTO), Anvesh Tiwari, led the introduction of "Nxtbanking," the country's first fintech software platform powered entirely by artificial intelligence (AI).
- The platform incorporates over 50 financial Application Programming Interfaces (API), such as Micro Automated Teller Machines (ATM), Bharat Bill Payment System (BBPS), and Aadhar Enabled Payment System (AEPS).
- There is an eight-layer AI compliance engine on the platform.

EXAM  
Genius





**Ques: What is the key feature of the employment scheme announced by PM Narendra Modi in Motihari, Bihar?**

- A. Free skill training for all unemployed youth
- B. Rs.15,000 incentive to first-time private sector employees
- C. Direct job placement in government sector
- D. Loan waiver for first-time entrepreneurs
- E. Monthly unemployment allowance of Rs.5,000

**Answer: Option B**

**Explanation :**

- During a public event in Motihari, Bihar, Prime Minister Narendra Modi unveiled a new job initiative.
- The program, which aims to increase job creation and youth engagement in formal work, provides new private sector hires with a Rs.15,000 incentive.
- By providing direct financial assistance, the program's primary objective is to promote adolescent employment in the private sector.
- The plan will go into effect on August 1, 2025.
- A budget of Rs.1 lakh crore has been set aside to guarantee effective rollout and extensive coverage.

EXAM  
Genius





**Ques: Which state government has launched a subsidy of Rs.5 per litre for milk to boost dairy farming?**

- A. Uttar Pradesh
- B. Punjab
- C. Assam
- D. Gujarat
- E. Haryana

**Answer: Option C**

**Explanation :**

- The Assam Government has launched a scheme providing a Rs.5 per litre subsidy to dairy farmers.
- The scheme was announced by Chief Minister Himanta Biswa Sarma during the bhoomi puja of the West Assam Milk Producers' Cooperative Union Ltd plant in Guwahati.
- The initiative aims to Double the milk processing capacity and Support rural milk production
- It is expected to benefit over 20,000 dairy farmers across the state.

EXAM  
Genius







**Ques: From which month and year will 9-karat gold be brought under mandatory hallmarking by the Bureau of Indian Standards (BIS)?**

- A. January 2025
- B. April 2025
- C. July 2025
- D. October 2025
- E. December 2025

**Answer: Option C**

**Explanation :**

- The Bureau of Indian Standards (BIS) has announced the mandatory hallmarking of 9-karat gold (375 ppt) through BIS Amendment No. 2, effective July 2025.
- The amendment is made under the provisions of the BIS Act, 2016.
- The BIS hallmarking system certifies the purity and authenticity of gold through BIS logo, Karat and fineness marking (ppt) and 6-digit Hallmark Unique Identification (HUID)
- With the inclusion of 9K, the total number of hallmarking grades is now eight, ranging from 24KF (999 ppt) to 9K (375 ppt).
- Exclusions: Gold watches, pens, and legal tender coins are excluded from artefacts. Gold coins must be 24KF or 24KS, produced only by mints or refineries.
- As of now, 361 districts are under the mandatory BIS hallmarking regime.
- Refineries must be accredited by either the London Bullion Market Association (LBMA) or NABL to certify gold bars.

**Penalties for non-compliance under BIS Act, 2016 include:**

- Imprisonment up to 2 years, or
- Fine between Rs.1 lakh to Rs.5 lakh, or
- Up to 10 times the value of non-hallmarked items.





**Ques: Which international cruise company has announced its entry into India's river cruise market with 'Viking Brahmaputra'?**

- A. Royal Caribbean
- B. Carnival Cruise
- C. Viking Cruises
- D. Costa Cruises
- E. MSC Cruises

**Answer: Option C**

**Explanation :**

- Viking Cruises, a globally renowned river cruise company, has announced its entry into India's river cruise market with 'Viking Brahmaputra', an 80-guest vessel.
- The cruise is scheduled to begin operations in late 2027 and will sail on National Waterway-2 (Brahmaputra River).
- It will be indigenously developed by Hooghly Cochin Shipyard Limited in Kolkata, showing India's growing shipbuilding capacity.
- India's river cruise tourism has seen significant growth — from 5 vessels on 3 waterways (2013–14) to 25 vessels on 13 waterways (2024–25).
- Prominent cruises like MV Ganga Vilas (flagged off by PM Modi) and new infrastructure under Cruise Bharat Mission aim to boost tourist traffic from 0.5 million to 1.5 million passengers.
- The Inland Waterways Authority of India (IWAI) is also planning 51 new cruise circuits across 47 national waterways in 14 states and 3 UTs.





**Ques: What is the target number of interns under the second pilot of the PM Internship Scheme (PMIS) for FY26?**

- A. 1 lakh
- B. 3 lakh
- C. 5 lakh
- D. 7 lakh
- E. 10 lakh

**Answer: Option D**

**Explanation :**

- The second phase of the PM Internship Scheme (PMIS) will commence on August 1.
- The target for FY26 is 7 lakh interns, which is six times higher than the FY25 target.
- In the first phase, the average monthly stipend was Rs.15,000, and some candidates received up to Rs.45,000.
- The scheme also includes meals, accommodation, and a Rs.6,000 relocation grant.
- Improved industry engagement is expected to lead to greater participation in this phase.

EXAM  
Genius





**Ques: Under which Article of the Indian Constitution did Jagdeep Dhankhar resign as Vice President of India in 2025?**

- A. Article 66
- B. Article 67(a)
- C. Article 91
- D. Article 75
- E. Article 80

**Answer: Option B**

**Explanation :**

- Jagdeep Dhankhar, the 14th Vice President of India, resigned in 2025 due to health concerns.
- He submitted his resignation to the President of India, as per Article 67(a) of the Constitution.
- Article 67(a) allows a sitting Vice President to resign by writing to the President.
- He became the third Vice President to resign, after V.V. Giri (who resigned to contest for President) and Bhairon Singh Shekhawat
- As per Article 91, in case of vacancy in the VP office, the Deputy Chairperson of Rajya Sabha assumes duties.
- Currently, Harivansh Narayan Singh (JD(U)) is acting as Chairman of Rajya Sabha.
- Dhankhar was the first VP born after 1950, the year India became a Republic.

EXAM  
Genius





**Ques: Who has been appointed as the head of the National Steering Committee constituted by the Ministry of Skill Development and Entrepreneurship (MSDE) to oversee the ITI upgradation scheme?**

- A. Atul Kumar Tiwari
- B. Rajit Punhani
- C. Dharmendra Pradhan
- D. Sanjay Kumar
- E. Arvind Panagariya

**Answer:** Option B

**Explanation :**

- The Ministry of Skill Development and Entrepreneurship (MSDE) has constituted a National Steering Committee under the chairmanship of Rajit Punhani, Secretary of MSDE.
- The committee will oversee the implementation of the ITI upgradation scheme and establishment of five National Centres of Excellence (CoEs) for skilling
- Five NSTI Centres of Excellence (CoEs) will be established in Bhubaneswar, Chennai, Hyderabad, Kanpur, and Ludhiana

Total financial outlay for the ITI upgradation scheme is Rs.60,000 crore over 5 years:

- Rs.30,000 crore from the Central Government (equally co-financed by ADB and World Bank)
- Rs.20,000 crore from State Governments
- Rs.10,000 crore from Industry CSR funds





**Ques: Who inaugurated the 435 MW Gorbea Solar Power Project developed by Zelestra India in Rajasthan?**

- A. Shri Hardeep Singh Puri
- B. Shri R. K. Singh
- C. Shri Pralhad Joshi
- D. Shri Ashwini Vaishnaw
- E. Shri Dharmendra Pradhan

*Answer: Option C*

**Explanation :**

- Union Minister for New and Renewable Energy, Shri Pralhad Joshi, inaugurated the 435 MW Gorbea Solar Power Project in Rajasthan, developed by Zelestra India.
- The project spans 1250 acres, completed in under 8 months, and is backed by a 25-year Power Purchase Agreement (PPA) with the Solar Energy Corporation of India (SECI).
- It will generate 755 GWh of clean electricity annually.
- Shri Joshi highlighted that around 70% of Rajasthan's total power capacity now comes from renewable energy, with 35.4 GW installed – 29.5 GW solar and 5.2 GW wind.

EXAM  
Genius





**Ques: Larsen & Toubro's subsidiary L&T Energy Green Tech Limited will establish India's largest green hydrogen plant at which location?**

- A. Paradip Refinery, Odisha
- B. Bina Refinery, Madhya Pradesh
- C. Mathura Refinery, Uttar Pradesh
- D. Panipat Refinery, Haryana
- E. Vadodara Refinery, Gujarat

**Answer: Option D**

*Explanation :*

- L&T Energy Green Tech Ltd (a wholly-owned subsidiary of Larsen & Toubro) will develop India's largest green hydrogen plant.
- The location is IOCL's Panipat Refinery in Haryana.
- The project is scheduled for commissioning by December 2027.
- It will supply 10,000 tonnes of green hydrogen per year to Indian Oil Corporation for 25 years.
- The project follows a Build-Own-Operate (BOO) model.

EXAM  
Genius







**Ques: What is the new loan limit under the revised Stand-Up India scheme to be launched in September 2025?**

- A. Rs.1 crore
- B. Rs.1.5 crore
- C. Rs.2 crore
- D. Rs.50 lakh
- E. Rs.75 lakh

**Answer: Option C**

**Explanation :**

- The revamped Stand-Up India scheme, launching in September 2025, doubles the loan limit from Rs.1 crore to Rs.2 crore.
- It targets SC, ST, and women entrepreneurs, aiming to support 5 lakh first-time borrowers over the next 5 years.
- Since April 2016, over Rs.62,807 crore in loans have been sanctioned under this scheme.

Key features include:

- Interest cap: 3% above base rate
- Repayment period: 7 years with 18-month moratorium
- Online training on entrepreneurship and management
- Margin money: 10–15% of project cost, with eligibility for central subsidy





**Ques: How many Indian women have been featured in Forbes' 2025 list of 50 Richest Self-Made Women in the World?**

- A. One
- B. Two
- C. Three
- D. Four
- E. None

**Answer: Option B**

**Explanation :**

- Only two Indian women featured in Forbes' 2025 list of the 50 Richest Self-Made Women in the World : Falguni Nayar, CEO of Nykaa — Net worth: USD 3.4 billion (Rank 31) and Kiran Mazumdar-Shaw, Founder of Biocon — Net worth: USD 3.3 billion (Rank 32)
- The list includes 50 self-made women from 13 countries and 4 continents.
- As per Forbes, self-made women now represent 3.5% of the global billionaire population, a 50% increase since 2017.
- The combined net worth of all 50 women: USD 276 billion, with an average of USD 5.5 billion each — a USD 158 billion increase since 2017.
- Melanie Perkins (Australia, age 38), co-founder of Canva, is the youngest entrepreneur on the list.

**Ranking of World's Top 5 Richest Self-Made Women in 2025 :**

- 1 Raefaela Aponte-Diamant, Switzerland (USD 38.8 billion)
- 2 Diane Hendricks, The United States of America (USA) (USD 22.3 billion)
- 3 Zhong Huijuan, China (USD 15.6 billion)
- 4 Zhou Qunfei, Hong Kong Special Administrative Region (SAR) of China (USD 10 billion)
- 5 Denise Coates, The United Kingdom (UK) (USD 8.5 billion)
- 31 Falguni Nayar, India (USD 3.4 billion)
- 32 Kiran Mazumdar-Shaw, India (USD 3.3 billion)





**Ques: Which disease was recently declared eliminated as a public health problem in Senegal by the WHO in 2025?**

- A. Yaws
- B. Guinea Worm Disease
- C. Leprosy
- D. Dengue
- E. Trachoma

**Answer:** Option E

**Explanation :**

- The World Health Organization (WHO) validated Senegal in 2025 as having eliminated Trachoma as a public health problem.
- It is now the 9th country in WHO's African Region to achieve this status.
- Trachoma is a Neglected Tropical Disease (NTD) caused by the bacterium *Chlamydia trachomatis*.
- It spreads through contact with eyes, nose, or infected materials.
- If untreated, it can lead to irreversible blindness.
- India, in WHO's South-East Asia Region, had earlier achieved elimination of Trachoma, becoming the third country after Nepal and Myanmar.

**India's trachoma control success is linked to:**

- NPCBVI (National Programme for Control of Blindness and Visual Impairment)
- WHO's SAFE Strategy: Surgery, Antibiotics, Facial cleanliness, Environmental improvements.





**Ques: What is the primary objective of the Odisha government's 'Shaktishree' programme launched in 2025?**

- A. Provide financial aid to female students
- B. Ensure campus safety and well-being of girl students
- C. Promote entrepreneurship among girls
- D. Offer scholarships for STEM courses
- E. Boost sports training for college girls

**Answer: Option B**

**Explanation :**

- 'Shaktishree' is a special initiative launched by the Odisha Government for the safety and well-being of girl students across 16 universities and 730 government and aided colleges under the Higher Education Department.
- It was launched after a tragic incident involving a student in Balasore, aiming to create a safe, supportive environment.

**Key features include:**

- Confidential complaint systems, SOS alerts, and Tele-MANAS mental health helplines
- Self-defense, legal rights, and mental health training
- Appointment of 'Shakti Apas'—senior women professionals as mentors
- CCTV surveillance, campus safety audits, and biannual awareness campaigns





**Ques: What is the purpose of the 'Adi Shapath' session recently organized by the Ministry of Tribal Affairs in Delhi?**

- A. Launch of a new tribal welfare scheme
- B. Promote tribal art and culture
- C. Interactive session with stakeholders for tribal upliftment
- D. Recruitment drive for tribal youth
- E. Inauguration of a tribal university

**Answer: Option C**

**Explanation :**

- The Ministry of Tribal Affairs (MoTA) organized the Delhi Chapter of 'Adi Shapath', a half-day interactive session focused on the upliftment and wellbeing of tribal communities.
- It brought together over 20 stakeholders such as PSUs, private companies, donor organizations, and foundations from the Delhi-NCR region.
- The session aimed to encourage Janbhagidari (public participation) and highlighted ongoing developmental projects in tribal areas.
- It emphasized the importance of collaborative approaches in improving the lives of tribal people.

EXAM  
Genius





**Ques: What is the theme of International Chess Day 2025, observed on July 20?**

- A. Chess for Equality
- B. Checkmate Ignorance
- C. Chess for Peace
- D. Power of Pawns
- E. Every Move Counts

**Answer: Option E**

**Explanation :**

- International Chess Day is celebrated every year on 20 July, commemorating the founding of FIDE (Fédération Internationale des Échecs) in 1924 in Paris.
- It has been observed globally since 1966, and officially recognized by the UN General Assembly in 2019.
- The theme for 2025 is “Every Move Counts”, reflecting the growing role of chess in promoting education, inclusion, empowerment, and mental well-being.
- The year 2025 is also being observed as the “Year of Social Chess”, aiming to highlight how chess can be a tool for social change and personal development.

EXAM  
Genius





**Ques : Why is 22nd July celebrated as Pi Approximation Day?**

- A. Because Pi was discovered on this date
- B. Because 22/7 is an approximate value of Pi
- C. Because Einstein was born on this day
- D. Because it is World Mathematics Day
- E. Because it was proposed by Euler

**Answer:** Option B

**Explanation :**

- Pi ( $\pi$ ) is the ratio of a circle's circumference to its diameter, approximately 3.14.
- The date 22nd July, when written as 22/7, represents a fractional approximation of Pi ( $\pi \approx 22/7$ ).
- Hence, Pi Approximation Day is observed on 22 July.
- Pi Day is also observed on 14 March (3/14), reflecting the decimal value of Pi.
- Physicist Albert Einstein was born and Stephen Hawking passed away on July 22.
- The symbol  $\pi$  was introduced in 1706 by Leonhard Euler, a Swiss mathematician.

EXAM  
Genius







**Ques: When is National Flag Day observed in India to commemorate the adoption of the Indian National Flag?**

- A. 26 January
- B. 22 July
- C. 15 August
- D. 2 October
- E. 25 December

Answer: Option B

Explanation :

- 22nd July 1947: The Constituent Assembly of India, chaired by Dr. Rajendra Prasad, adopted the Indian National Flag.
- The tricolour design is largely credited to Pingali Venkayya, a freedom fighter. He passed away in 1963.
- He was Honoured with a postage stamp in 2009, and his name was proposed for the Bharat Ratna in 2014.
- Governed by the Prevention of Insults to National Honour Act, 1971 and the Flag Code of India, 2002.
- Amendments in 2021 allowed polyester/machine-made flags, and in 2022, flags can be flown day and night.
- The flag ratio must always be 3:2 (length to height).

EXAM  
Genius





## IMPORTANT ONE – LINER Current Affairs

Scientists have detected GW231123, the largest black hole merger ever recorded, using the LIGO-Virgo-KAGRA (LVK) network, revealing black holes 100x and 140x the Sun's mass

Two brothers of the Hatti tribe tied the knot to a woman in Shillai village of Himachal Pradesh under the tradition of polyandry. Revenue laws of Himachal Pradesh recognise this tradition and named it "Jodidara".

Loan of Rs. 975.26 crores (USD 85.4 million) given to Tripura by Asian Development Bank (ADB) For building infrastructure in nine industrial areas in Tripura

Bitra Island is Lakshadweep's smallest inhabited island, known for its serene shrine and is set to host a new Indian naval defence base

Indian astronomers have successfully photographed the interstellar comet C/2025 N1 (ATLAS), also known as 3I/ATLAS, using the Himalayan Chandra Telescope (HCT) of the Indian Astronomical Observatory (IAO) at Hanle, Ladakh

The Geological Survey of India (GSI) has warned of severe threats to the Guryul Ravine fossil site in Kashmir due to ongoing quarrying and land diversion

EXAM  
Genius





**Ques: Which bank has launched the zero-balance savings account product named ‘GATI’?**

- A. India Post Payments Bank
- B. Paytm Payments Bank
- C. Airtel Payments Bank
- D. Fino Payments Bank
- E. NSDL Payments Bank

**Answer: Option D**

**Explanation:**

- Fino Payments Bank has launched a new zero-balance savings account product called “GATI”, aimed at rural and semi-urban customers who are transitioning from phygital (physical + digital) modes to fully digital banking, especially through UPI platforms.
- The objective is to promote affordable and convenient digital banking.
- Founded in 2017, Fino Payments Bank is headquartered in Mumbai, and its MD & CEO is Rishi Gupta.

EXAM  
Genius





**Ques: What is the value of the Financial Inclusion Index for March 2025 as per RBI?**

- A. 64.2
- B. 66.5
- C. 67.0
- D. 68.3
- E. 69.0

**Answer: Option C**

**Explanation:**

- The Reserve Bank of India (RBI) has set the Financial Inclusion Index (FI-Index) at 67.0 for March 2025, which is an improvement from 64.2 in March 2024.
- The index is constructed without any base year and was first published in August 2021.
- It measures financial inclusion based on three dimensions : Access – 35%, Usage – 45% and Quality – 20%
- The index score ranges between 0 to 100, where 0 means complete exclusion and 100 means full inclusion.
- The improvement in FY 2025 was driven mainly by increased Usage and Quality, indicating better financial literacy and service standards.

EXAM  
Genius





**Ques: As per the recent report, which state accounts for the highest share of active GST taxpayers in India?**

- A. Maharashtra
- B. Gujarat
- C. Uttar Pradesh
- D. Karnataka
- E. Tamil Nadu

**Answer: Option C**

**Explanation:**

- According to the report, Uttar Pradesh leads in the number of active GST taxpayers, contributing 13.2% of all active registrations in India.
- It is followed by Maharashtra (12.1%), Gujarat (8.4%), Tamil Nadu (7.7%), and Karnataka (6.9%).
- These top five states together account for nearly 50% of all active GST taxpayers.
- As of May 31, 2025, India has over 1.52 crore active GST registrations, and gross GST collection has nearly doubled over five years – from Rs.11.4 lakh crore in FY21 to Rs.22.1 lakh crore in FY25.

EXAM  
Genius





**Ques: Which organization has signed an MoU with the Ministry of Rural Development to promote the 'Bima Sakhi Yojana'?**

- A. SBI Life Insurance
- B. New India Assurance
- C. Life Insurance Corporation of India
- D. HDFC Life
- E. ICICI Prudential

**Answer: Option C**

**Explanation:**

- Life Insurance Corporation of India (LIC) has signed a Memorandum of Understanding (MoU) with the Department of Rural Development, Ministry of Rural Development to promote the Bima Sakhi Yojana.
- The scheme aims to empower rural women (aged 18–70 years, with minimum 10th pass qualification) by training and providing them with a stipend (Rs.7,000 in the 1st year, Rs.6,000 in the 2nd, and Rs.5,000 in the 3rd year).
- Each Bima Sakhi will aim to insure 24 individuals annually and earn commission, thereby promoting insurance awareness and financial inclusion in rural areas.

EXAM  
Genius





**Ques: How much loan has the Asian Development Bank (ADB) sanctioned for infrastructure development in Tripura's industrial belts?**

- A. Rs.850 crore
- B. Rs.975.26 crore
- C. Rs.1,050 crore
- D. Rs.900 crore
- E. Rs.1,100 crore

**Answer: Option B**

**Explanation:**

- The Asian Development Bank (ADB) has sanctioned a loan of Rs.975.26 crore for infrastructure development in nine industrial belts of Tripura.
- This funding will be utilized for building world-class industrial roads, drainage systems, power supply, and other basic amenities in designated industrial clusters.
- The initiative aligns with the Act East Policy and aims to establish Tripura as a gateway for trade and industry in Northeast India.
- The project is expected to boost industrial growth, generate employment, and improve logistics and connectivity within the state.

EXAM  
Genius







**Ques: Where was the Advanced Cyber Skill Centre inaugurated by Union Minister Piyush Goyal to empower youth and women in cybersecurity training?**

- A. Bengaluru
- B. Hyderabad
- C. Mumbai
- D. Pune
- E. New Delhi

**Answer:** Option C

**Explanation:**

- Union Minister Piyush Goyal (Ministry of Commerce and Industry) inaugurated the Advanced Cyber Skill Centre at the CII Model Career Centre (MCC), Kandivali, Mumbai.
- It was established by the Data Security Council of India (DSCI).
- The Centre aims to train around 1,000 candidates annually under the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) with a special focus on empowering women.
- The first batch includes 28 young women engineering graduates enrolled in the 'Cyber Vaahini' program.

EXAM  
Genius





**Ques: Who has been appointed as the Director of the Atal Innovation Mission (AIM) at NITI Aayog?**

- A. Dr. Chintan Vaishnav
- B. Deepak Bagla
- C. Amitabh Kant
- D. R. Ramanan
- E. K. Santhanam

*Answer: Option B*

*Explanation :*

- Deepak Bagla, former CEO & MD of Invest India, has been appointed as the Director of the Atal Innovation Mission (AIM) by NITI Aayog, replacing Dr. Chintan Vaishnav.
- AIM was launched in 2016 to foster innovation nationwide and under AIM 2.0 (2024–2028), it has been allocated a budget of Rs.2,750 crore through 31 March 2028.
- His appointment underscores the government's emphasis on scaling grassroots innovation and strengthening institutional mechanisms.

EXAM  
Genius





**Ques: Which country has emerged as Malaysia's largest importer of germinating oil palm seeds in 2024?**

- A. China
- B. इंडोनेशिया
- C. भारत
- D. पाकिस्तान
- E. बांग्लादेश

**Answer:** Option C

**Explanation:**

- In 2024, India imported 3.03 million tonnes of palm oil from Malaysia, accounting for 17.9% of Malaysia's total palm oil exports, making it the largest importer of germinating oil palm seeds from Malaysia.
- This move aligns with India's objective to boost domestic palm oil production and reduce import dependency under the National Mission on Edible Oils – Oil Palm (NMEO-OP).
- India plans to expand oil palm cultivation to 1 million hectares by 2025–26 and reach a production target of 2.8 million tonnes of crude palm oil by 2029–30.

EXAM  
Genius





**Ques: In which country was a replica of the Ashoka Pillar unveiled at the Waskaduwa Sri Subhuthi Viharaya temple?**

- A. Nepal
- B. Sri Lanka
- C. Bhutan
- D. Myanmar
- E. Thailand

**Answer: Option B**

**Explanation:**

- A replica of the Ashoka Pillar was unveiled at the Waskaduwa Sri Subhuthi Viharaya, a Buddhist temple located in Waskaduwa, Kalutara district, Southern Province of Sri Lanka.
- The project was fully sponsored by H.E. Kyabje Ling Rinpoche, a prominent Tibetan Buddhist leader.
- This initiative is part of the USD 15 million grant announced by the Government of India in 2020 to strengthen Buddhist cultural ties between India and Sri Lanka.
- Other initiatives under this grant include solar electrification for 10,000 Buddhist temples and Pirivenas and the classical language status accorded to Pali by India.

EXAM  
Genius





**Ques: Which company recently became India's third-most valued by market capitalization, surpassing TCS?**

- A. ICICI Bank
- B. Infosys
- C. Reliance Jio
- D. Bharti Airtel
- E. LIC

**Answer: Option D**

**Explanation:**

- Bharti Airtel has overtaken Tata Consultancy Services (TCS) to become India's third-most valued company by market capitalization.
- As per the latest data, Bharti Airtel's market cap is Rs.11.45 lakh crore, slightly ahead of TCS at Rs.11.43 lakh crore.
- Since January 2025, TCS has lost ₹3.4 lakh crore in market cap, while Bharti Airtel has gained Rs.1.95 lakh crore.
- Reliance Industries (Rs.19.33 lakh crore) and HDFC Bank (Rs.15.34 lakh crore) continue to hold the first and second spots respectively.
- Other top companies by market cap include ICICI Bank, SBI, Infosys, Bajaj Finance, LIC, and HUL.

EXAM  
Genius





**Ques: Which long-term open-field experiment in India, focused solely on winter fog, has completed ten years of research at IGI Airport, New Delhi?**

- A. FOGSAFE
- B. WiFEX
- C. FOGEX
- D. IND-Fog
- E. AeroFog

**Answer: Option B**

**Explanation :**

- WiFEX (Winter Fog Experiment) was launched in 2015 at Indira Gandhi International Airport, New Delhi, and has now completed 10 years of dedicated research into dense winter fog over North India.
- It is led by the Indian Institute of Tropical Meteorology (IITM) under the Ministry of Earth Sciences, with support from IMD and NCMRWF.
- It is one of the few global open-field experiments solely focused on fog, helping improve aviation safety and forecasting over the Indo-Gangetic Plain.
- Researchers used instruments like ceilometers, micrometeorology towers, and high-frequency sensors to collect data.
- A 3 km high-resolution probabilistic fog prediction model developed under WiFEX now achieves over 85% accuracy for very dense fog (visibility below 200 meters).

Genius





**Ques: Which Indian state has become the first to ensure that every polling station caters to fewer than 1,200 voters?**

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

**Answer: Option B**

**Explanation :**

- Bihar is the first state in the nation to have fewer than 1,200 voters served by each polling station.
- 12,817 additional polling places have been added throughout the state in order to accomplish this.
- Under the Special Intensive Revision (SIR) of the electoral records, the previous cap of 1,500 electors per station has been changed to 1,200. Since this expansion, Bihar's total number of polling places has increased from 77,895 to 90,712.

EXAM  
Genius







**Ques: Which ministry has launched the development of the Automotive Mission Plan 2047 to make India a global automotive leader by 2047?**

- A. Ministry of Road Transport and Highways
- B. Ministry of Commerce and Industry
- C. Ministry of Skill Development and Entrepreneurship
- D. Ministry of Heavy Industries
- E. Ministry of Micro, Small and Medium Enterprises

**Answer: Option D**

**Explanation:**

- The Ministry of Heavy Industries has launched the Automotive Mission Plan 2047, a forward-looking strategy to transform India into a global automotive leader by the year 2047.
- This builds on the achievements of the Automotive Mission Plan 2026 and outlines phased goals for 2030, 2037, and 2047.
- The plan focuses on improving India's share in global trade through advanced technology, quality manufacturing, and infrastructure development, aiming for the automotive sector to contribute over 12% to GDP and generate 65 million new jobs.

EXAM  
Genius





**Ques: What is the name of the first joint Earth observation satellite developed by NASA and ISRO, scheduled to be launched on July 30, 2025?**

- A. Chandrayaan-3
- B. NISAR
- C. RISAT-2BR2
- D. SARAL
- E. CARTOSAT-3

**Answer: Option B**

**Explanation:**

- NISAR (NASA-ISRO Synthetic Aperture Radar) is the first joint satellite developed by NASA and ISRO.
- It will be launched on July 30 at 5:40 p.m. from Satish Dhawan Space Centre, Sriharikota, using the GSLV-F16 rocket.
- The satellite will be placed in a 743 km sun-synchronous orbit.
- NISAR weighs 2,392 kg and is the first satellite to observe the Earth using dual-frequency SAR – NASA's L-band and ISRO's S-band.
- It uses SweepSAR technology and will provide high-resolution images with a 242 km swath.

EXAM  
Genius





**Ques: Which Indian state has proposed a new Devadasi legislation that includes clauses on paternity tests and property rights for Devadasi children?**

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

**Answer: Option E**

**Explanation :**

- The Karnataka government has proposed a new legislation titled Karnataka Devadasi (Prevention, Prohibition, Relief and Rehabilitation) Bill.
- It is meant to replace the 1982 Karnataka Devadasi (Prohibition and Dedication) Act and offer stronger protections.

**Key highlights of the bill include:**

- Any child of a Devadasi will be considered a “legitimate child” and will have inheritance rights as per Hindu Personal Law.
- The child will not be compelled to declare the father’s name while applying for identity documents such as Aadhaar, PAN, passport, or driving licence.
- The punishment for dedicating a woman as a Devadasi will increase from 3 years to up to 5 years imprisonment, with a minimum of 2 years and a Rs.1 lakh fine.





**Ques: What is the name of the final Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) ship launched by GRSE for the Indian Navy?**

- A. INS Arnala
- B. INS Anjadip
- C. INS Akshay
- D. INS Abhay
- E. INS Ajay

**Answer: Option E**

**Explanation:**

- Garden Reach Shipbuilders and Engineers (GRSE) has launched INS Ajay, the eighth and final ship of the Anti-Submarine Warfare Shallow Water Craft (ASW-SWC) series being built for the Indian Navy.
- This project was undertaken under a contract worth Rs. 6,311 crores signed with the Ministry of Defence (MoD) to strengthen India's maritime defence by replacing the older Abhay-class corvettes.
- The first ship of the series, INS Arnala (P68), was delivered on 8 May 2025 and commissioned on 18 June 2025.

EXAM  
Genius





**Ques: Which of the following statements is true about V.S. Achuthanandan, who passed away at the age of 101?**

- A. He was the first CM of Kerala after its formation
- B. He was a founding member of the Communist Party of India (CPI)
- C. He served as the Chief Minister of Kerala from 2006 to 2011
- D. He never held the position of Leader of the Opposition
- E. He was a member of Indian National Congress before joining CPI(M)

**Answer: Option C**

**Explanation:**

- V.S. Achuthanandan was a founding member of CPI(M) after walking out of the undivided CPI in 1964 along with 31 others.
- He served as Kerala's Chief Minister from 2006–2011.
- He was Leader of the Opposition in three terms: 1991–1996, 2001–2006, and 2011–2016.
- He was a veteran communist leader, not associated with the Indian National Congress.

EXAM  
Genius





**Ques: Padma Shri awardee and legendary theatre director Ratan Thiyam, who recently passed away at the age of 77, was originally from which Indian state?**

- A. Assam
- B. Nagaland
- C. Tripura
- D. Manipur
- E. Sikkim

**Answer: Option D**

**Explanation :**

- Ratan Thiyam, a globally acclaimed theatre director and playwright, hailed from Imphal West district, Manipur.
- He was the founder of Chorus Repertory Theatre, Imphal.
- Known for his innovative and philosophical productions, he gained international fame with plays like “Chakravayuha”, which won the Fringe First Award at the Edinburgh International Festival in 1987.
- He was Chairperson of the National School of Drama (NSD) and Vice Chairman of Sangeet Natak Akademi, New Delhi.
- Honoured with the Padma Shri in 1989 and the Sangeet Natak Akademi Award in 1987.
- He also received a Lifetime Achievement Award from the Manipur government for his contributions to theatre.

Genius





**Ques : When is National Broadcasting Day celebrated in India ?**

- A. 15 July
- B. 18 July
- C. 19 July
- D. 22 July
- E. 23 July

**Answer : Option E**

**Explanation :**

- On 23rd July 1927, the first radio broadcast in India went on air from the Bombay Station under the Indian Broadcasting Company (IBC).
- Later, IBC was taken over by the British government in 1930, renamed as Indian State Broadcasting Service (ISBS).
- On 8th June 1936, ISBS was renamed as All India Radio (AIR).
- In 1956, Akashvani was adopted as the official name for AIR.
- Motto of Akashvani: Bahujana Hitaya, Bahujana Sukhaya (For the welfare and happiness of the masses).

EXAM  
Genius







## IMPORTANT ONE – LINER Current Affairs

On July 20, Typhoon Wipha brought heavy rain and strong winds to Hong Kong before making landfall in Taishan, Guangdong province, China.

1st campus of the 'Indian Institute of Creative Technology' (IICT) Inaugurated by Union Minister Ashwini Vaishnaw, Ministry of Information & Broadcasting (MIB), and Devendra Fadnavis, CM of Maharashtra at National Film Development Corporation (NFDC) Complex in Mumbai, Maharashtra with Budget of 400 Crores.

The impeachment proceedings to remove Justice Yashwant Verma, over the alleged unaccounted cash recovery at his official residence, have been formally initiated

'Samudra Prachet', the last of the two indigenous Pollution Control Vessels (PCVs) constructed by Goa Shipyard Ltd (GSL) was launched for Indian Coast Guard (ICG) in Goa on July 23, 2025. First vessel is Samudra Pratap, launched in 2024

The Andhra Pradesh government launched the Green Hydrogen Valley Declaration 2025 to establish Andhra Pradesh as India's largest green hydrogen ecosystem

EXAM  
Genius

