



Exam Genius

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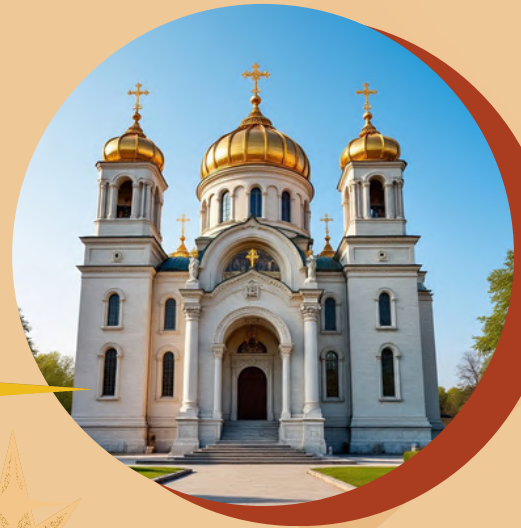


WEEKLY CURRENT AFFAIRS

27 JULY - 2 AUGUST

4TH WEEK OF JULY

150+ MCQ
with detailed
explanation



- Banking & finance
- National
- International
- Sports





Ques: According to Morgan Stanley, by which year is India expected to become the third-largest economy in the world?

- A. 2025
- B. 2028
- C. 2026
- D. 2030
- E. 2035

Answer: Option B

Explanation:

- As per a report by Morgan Stanley, India is projected to overtake Japan and Germany and become the third-largest economy in the world by 2028.
- India's GDP is expected to double to \$10.6 trillion by 2035.
- According to the IMF, India currently ranks fifth, after the United States, China, Germany, and Japan.
- India is expected to surpass Japan in 2025 and move to the fourth position.
- NITI Aayog, however, claims that India has already overtaken Japan to become the fourth-largest economy.
- Additionally, Maharashtra, Tamil Nadu, Karnataka, Uttar Pradesh, and Gujarat are projected to reach a Gross State Domestic Product (GSDP) of \$1 trillion each by 2035.

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Ques: Which two organizations have signed a Non-Disclosure Agreement (NDA) to transform inward remittances to India using UPI and UPU Interconnection Platform?

- A. RBI and NPCI
- B. India Post and World Bank
- C. Department of Posts and NPCI International
- D. Ministry of Finance and SWIFT
- E. NPCI and Reserve Bank Innovation Hub

Answer: Option C

Explanation:

- The Department of Posts and NPCI International Payments Limited (NIPL), the international arm of National Payments Corporation of India (NPCI), signed a Non-Disclosure Agreement (NDA) to collaborate on transforming inward remittances to India.
- The initiative aims to build a secure, seamless, and cost-effective remittance system using the Unified Payments Interface (UPI) and the Universal Postal Union (UPU) Interconnection Platform (IP).
- The UPI-UPU-IP integration will help reduce remittance costs, making it easier and cheaper for the Indian diaspora to send money home from abroad.

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Ques: What is the name of the new cross-border payments platform launched by PayPal in partnership with NPCI International and others?

- A. PayPal World
- B. PayLink International
- C. PayPal Global Connect
- D. XPay Network
- E. Borderless Pay

Answer: Option A

Explanation:

- PayPal has launched a new cross-border payments platform named 'PayPal World' in partnership with NPCI International Payments Limited (NIPL) and other global payment service providers.
- In the initial phase, it has collaborated with four entities:
 - NIPL (India)
 - Mercado Pago (Brazil)
 - Tenpay Global (China)
 - Venmo, a PayPal subsidiary
- The platform aims to simplify and expand international digital transactions for users and businesses.

About PayPal:

- Established: 1998
- HQ : California, United States
- Chairman: John Donahoe





Ques: Which bank has launched the 'FCNR(B) Deposit Account' and 'Equitas Explorer Savings Account' to cater to the financial needs of NRIs and Seafarers?

- A. HDFC Bank
- B. ICICI Bank
- C. Equitas Small Finance Bank
- D. YES Bank
- E. Federal Bank

Answer: Option C

Explanation:

• **Equitas Small Finance Bank (ESFB) launched two specialized financial products:**

1. Foreign Currency Non-Resident (FCNR)(B) Deposit Account – a fixed deposit account where NRIs can save earnings in US Dollars in India.
2. Equitas Explorer Savings Account – designed for NRIs and Persons of Indian Origin (PIOs) working in foreign shipping companies, merchant navy, and oil rigs.

• The bank requires customers to maintain either an Average Monthly Balance (AMB) of Rs. 1 lakh or a Total Relationship Value (TRV) of Rs. 10 lakhs.

About Equitas Small Finance Bank :

- Established : 2016
- HQ : Chennai, Tamil Nadu
- MD & CEO : Vasudevan P N
- Tagline : It's Fun Banking





Ques: What is the name of the unified reporting platform launched by SEBI and NSE to simplify compliance for stockbrokers?

- A. Digital Compliance Hub
- B. SEBI e-File Portal
- C. Compliance Gateway
- D. MarketLink Portal
- E. Samuhik Prativedan Manch

Answer: Option E

Explanation:

- The Securities and Exchange Board of India (SEBI), in collaboration with the National Stock Exchange (NSE), has launched Samuhik Prativedan Manch, a unified reporting platform.
- This platform is aimed at simplifying, streamlining, and reducing the cost of compliance for stockbrokers.
- It addresses the issue of duplication where brokers registered with multiple exchanges currently submit identical reports separately to each.
- The new system allows brokers to submit reports through a single interface.
- The phased rollout begins on August 1, 2025, starting with 40 compliance reports.

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Ques: Which cooperative bank's license was cancelled by the Reserve Bank of India in July 2025 due to poor financial health and failure to meet regulatory requirements?

- A. The Mapusa Urban Cooperative Bank
- B. The Karwar Urban Cooperative Bank
- C. The Saraswat Cooperative Bank
- D. The Shamrao Vithal Cooperative Bank
- E. The Abhyudaya Cooperative Bank

Answer: Option B

Explanation:

- The Reserve Bank of India (RBI) cancelled the license of The Karwar Urban Cooperative Bank Ltd., Karwar, effective from July 23, 2025.
- The cancellation was due to inadequate capital and earning prospects, violating provisions of Section 11(1) and Section 22(3) read with Section 56 of the Banking Regulation Act, 1949.
- The bank was found unable to pay its depositors in full, and its continued operation was considered prejudicial to public interest.
- The Registrar of Cooperative Societies, Karnataka has been requested to issue an order for winding up the bank and appoint a liquidator.
- After licence cancellation, the bank is prohibited from accepting or repaying deposits.
- Under the Deposit Insurance and Credit Guarantee Corporation (DICGC) Act, 1961, each depositor is entitled to receive up to ₹5,00,000.
- As per bank data, 92.90% of depositors will get their full deposits through DICGC. As of June 30, 2025, DICGC has already paid ₹37.79 crore in insured deposits based on claims received.





Ques: Who has been appointed as the new Chairman of the Insurance Regulatory and Development Authority of India (IRDAI) in 2025?

- A. Debasish Panda / देबाशीष पांडा
- B. Tuhin Kanta Pandey / तुहिन कांत पांडे
- C. Ajay Seth / अजय सेठ
- D. Sanjay Malhotra / संजय मल्होत्रा
- E. Tarun Bajaj / तरुण बजाज

Answer: Option C

Explanation:

- Ajay Seth has been appointed as the new Chairman of the Insurance Regulatory and Development Authority of India (IRDAI) in 2025.
- He will serve a term of three years, or until he attains 65 years of age, or until further orders, whichever is earlier.
- He replaces Debasish Panda as Chairman.
- Ajay Seth recently retired in June 2025 after completing four years as Secretary, Department of Economic Affairs.
- In March 2025, he was given additional charge of Revenue Secretary after Tuhin Kanta Pandey became Chairman of SEBI.

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Ques: What is the name of the trade agreement signed between India and the United Kingdom (UK) in 2025 to enhance bilateral trade?

- A. Free Trade Agreement (FTA)
- B. Bilateral Economic Agreement (BEA)
- C. Comprehensive Economic and Trade Agreement (CETA)
- D. Strategic Trade and Investment Pact (STIP)
- E. Enhanced Trade Partnership (ETP)

Answer: Option C

Explanation:

- India and the United Kingdom signed a Comprehensive Economic and Trade Agreement (CETA) at Chequers Estate, UK.
- It was signed by Union Minister Piyush Goyal (India) and Jonathan Reynolds, UK's Secretary of State for Business and Trade.
- Trade negotiations began in 2020, after the UK's withdrawal from the European Union on 31 January 2020, under the Boris Johnson government.
- The negotiations went through 15 rounds and were temporarily suspended in 2024 due to general elections in both countries.
- On 6 May 2025, both countries announced the successful conclusion of the agreement.
- The agreement aims to increase bilateral trade from \$55 billion (2024–25) to \$120 billion by 2030.

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Ques: Which international airport has been ranked first in Travel + Leisure Readers' 10 Favourite International Airports of 2025 list?

- A. Hamad International Airport, Qatar
- B. Singapore Changi Airport, Singapore
- C. Dubai International Airport, UAE
- D. Zayed International Airport, UAE
- E. Istanbul Airport, Turkey

Answer: Option E

Explanation:

- Travel + Leisure Readers' 10 Favourite International Airports of 2025 List Published by Travel+Leisure
- With a reader score of 84.23, Mumbai, Maharashtra's Chhatrapati Shivaji Maharaj International Airport (CSMIA) is ranked ninth on the list.
- With a score of 98.57, Istanbul Airport in Turkey has been ranked #1 for the second year in a row.

The top 5 international airports as per the rankings are:

1. Istanbul Airport, Turkey – 98.57
2. Singapore Changi Airport, Singapore – 95.20
3. Hamad International Airport, Qatar – 92.34
4. Zayed International Airport, UAE – 89.48
5. Dubai International Airport, UAE – 88.38
9. Chhatrapati Shivaji Maharaj International Airport, Maharashtra -- 84.23





Ques: Where is India's first Centre of Excellence (CoE) for Hornbill Conservation being established?

- A. Periyar Tiger Reserve, Kerala
- B. Anamalai Tiger Reserve, Tamil Nadu
- C. Bandipur National Park, Karnataka
- D. Silent Valley National Park, Kerala
- E. Mudumalai Tiger Reserve, Tamil Nadu

Answer: Option B

Explanation:

- The Government of Tamil Nadu has announced the establishment of India's first Centre of Excellence (CoE) for Hornbill Conservation at the Anamalai Tiger Reserve (ATR) in Coimbatore district, Tamil Nadu.
- The project is funded with Rs. 1 crore under the Endangered Species Conservation Corpus Fund.
- It will be implemented by the Department of Environment, Climate Change and Forests, Government of Tamil Nadu.

The centre will focus on conserving four hornbill species found in the Western Ghats:

- Great Hornbill (*Buceros bicornis*)
- Malabar Grey Hornbill (*Ocyrceros griseus*)
- Malabar Pied Hornbill (*Anthracosceros coronatus*)
- Indian Grey Hornbill (*Ocyrceros birostris*)





Ques: In which year did India achieve 20% ethanol blending in petrol, five years ahead of its original target?

- A. 2022
- B. 2023
- C. 2024
- D. 2025
- E. 2030

Answer: Option D

Explanation:

- Union Minister Hardeep Singh Puri (Ministry of Petroleum & Natural Gas) announced that India achieved 20% ethanol blending in petrol in 2025, well ahead of the original 2030 target.
- Ethanol blending has seen a 13-fold increase, rising from 1.5% in 2014 to 20% in 2025.
- Ethanol production also increased from 38 crore litres (2014) to 661.1 crore litres (June 2025).
- This achievement saved India nearly Rs.1.36 lakh crore in foreign exchange by reducing reliance on imported crude oil.
- Additionally, it helped cut down carbon dioxide emissions by 698 lakh tonnes, contributing significantly to environmental sustainability.

About Ethanol Blended Petrol (EBP) Programme :

- Launched : 2003
- Nodal Ministries : Ministry of Petroleum and Natural Gas (MoPNG) in coordination with the Ministry of Agriculture & Farmers' Welfare (MoAFW) and Ministry of Food Processing Industries (MoFPI)
- Aim : To blend ethanol with petrol, aiming to reduce dependence on fossil fuels, boost energy security, and cut carbon emissions





Ques: Which Indian state launched the country's first mining tourism initiative in 2025?

- A. Jharkhand
- B. Chhattisgarh
- C. Odisha
- D. Madhya Pradesh
- E. Rajasthan

Answer: Option A

Explanation:

- The Chief Minister of Jharkhand, Hemant Soren, launched India's first mining tourism initiative in Ranchi, Jharkhand to highlight the state's rich mining heritage.
- A Memorandum of Understanding (MoU) was signed between the Jharkhand Tourism Development Corporation and Central Coalfields Limited for developing this initiative.
- The tourism project will begin with 3 mining tourism circuits, all starting from the Urimari Open Cast Coal Mines in Ranchi North.
- Jharkhand is known for its vast mineral resources and contributes about 40% of India's total mineral reserves.

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Ques: What was the title of the conference hosted by MSDE to celebrate 10 years of Skill India Mission?

- A. Skill India Summit 2025
- B. Bharat SkillNxt 2025
- C. Skill@India Expo 2025
- D. Digital Bharat Skills Meet
- E. Kaushal India Mahotsav

Answer: Option B

Explanation:

- The Ministry of Skill Development and Entrepreneurship (MSDE) celebrated 10 years of the Skill India Mission by organizing a conference cum exhibition titled 'Bharat SkillNxt 2025' at Bharat Mandapam in New Delhi.
- The event marked a decade of achievements in skill development and showcased several key initiatives launched under Skill India.

List of Initiatives Launched :

- Skill Impact Bond (SIB) : It is India's 1st, and the world's largest outcomes-based development impact bond for skilling and employment, Amount - 14.4 Million USD.
- SOAR (Skilling for AI Readiness) : It aimed at embedding AI awareness and foundational skills among school students (Class6-12) and building AI literacy among educators
- Kaushal Verse DEP : It has operationalized its 'Kaushal Verse', advanced Digital Enterprise Portal (DEP)
- IndiaSkills 2025- 26 : MSDE officially launched IndiaSkills 2025-26 which marked the opening of the national registration window for candidates aspiring to represent India at International Skill Competitions.





About Skill India Mission :

- Launched : 2015
- Aim : to provide adequate training in market-relevant skills to over 40 crore youth by 2022
- As of July 2025, more than 1.63 crore candidates had received training under the PMKVY in diverse sectors



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Ques: Which art festival hosted at Rashtrapati Bhavan featured artists from Sohrai, Pattachitra, and Patua traditions in July 2025?

- A. Rashtrapati Kala Mahotsav
- B. Kala Darshan Programme
- C. Artists in Heritage Programme
- D. Kala Utsav – Artists in Residence Programme
- E. National Folk Art Celebration

Answer: Option D

Explanation:

- A group of 29 artists practicing Sohrai, Pattachitra, and Patua art forms participated in the second edition of Kala Utsav 2025 – Artists in Residence Programme at Rashtrapati Bhavan.
- The programme took place from July 14 to 24, 2025.
- Artists hailed from the states of Jharkhand, Odisha, and West Bengal.
- Kala Utsav – Artists in Residence celebrates India's living art traditions, recognizing their role in preserving cultural identity and inspiring future generations.
- The artists also had the opportunity to meet the President of India, Smt. Droupadi Murmu.

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Ques: What is India's latest rank in the Henley Passport Index 2025, showing an improvement from the previous year?

- A. 80
- B. 85
- C. 77
- D. 70
- E. 72

Answer: Option C

Explanation :

- July edition of Henley Passport Index 2025 Global Ranking Published by Henley & Partners (UK)
- India has made the biggest rise, moving up eight spots to 77th place from 85th in the January 2025 edition, according to the report.
- India is now on par with nations like Burkina Faso, Senegal, and Cote d'Ivoire in terms of visa-free travel to 59 destinations.
- India's score has improved the most since January 2025, even though only two countries—the Philippines and Sri Lanka—have been included.
- According to the Henley Passport Index for July 2025, India is ranked fifth out of all Asian nations.

Rank of Top 5 and last countries with Visa-free score :

- 1 Singapore - 193
- 2 Japan, South Korea - 190
- 3 Denmark, Finland, France, Germany, Ireland, Italy, Spain - 189
- 4 Austria, Belgium, Luxembourg, Netherlands, Norway, Portugal, Sweden - 188
- 5 Greece, New Zealand, Switzerland - 187
- 60 China - 83
- 77 India, Burkina Faso, Cote d'Ivoire, Senegal - 59
- 95 Nepal - 38
- 96 Pakistan - 32
- 99 Afghanistan - 25





Ques: Who has been appointed as the new Chairman of the Gujarat Cooperative Milk Marketing Federation (GCMMF), which owns Amul?

- A. Verghese Kurien
- B. Shamal Patel
- C. R.S. Sodhi
- D. Gordhan Dhameliya
- E. Ashok Chaudhary

Answer: Option E

Explanation:

- Ashok Chaudhary has been appointed as the new Chairman of the Gujarat Cooperative Milk Marketing Federation (GCMMF), the apex body that markets the Amul brand.
- He replaced Shamal Patel.
- Gordhan Dhameliya, Chairman of Rajkot District Cooperative Milk Producers' Union Ltd, proposed his name.
- GCMMF was established in 1973 by Verghese Kurien, who is known as the Father of India's White Revolution.

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Ques: Harmanpreet Kaur recently became the third Indian woman to achieve which milestone in ODIs?

- A. 100 wickets
- B. 10,000 runs
- C. 4000 runs
- D. 200 catches
- E. 100 stumpings

Answer: Option C

Explanation:

- Harmanpreet Kaur completed 4000 runs in One Day Internationals (ODIs) during her century knock of 102 runs, becoming the third Indian woman to reach this milestone.
- This was her seventh century in the 50-over format, and third against England.
- She also equaled Mithali Raj's record of 7 ODI centuries.
- Among Indian women, only Smriti Mandhana has more ODI centuries, with a total of 11 centuries.
- Harmanpreet continues to be a key player in Indian women's cricket with consistent match-winning performances.

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Ques: Which state/UT has launched the Mukhyamantri Khel Protsahan Yojana and announced a cash award of Rs.7 crore for Olympic and Paralympic gold medalists?

- A. Delhi
- B. Maharashtra
- C. Haryana
- D. Uttar Pradesh
- E. Punjab

Explanation :

- Under the recently formed Mukhyamantri Khel Protsahan Yojana, the Delhi government has announced a huge increase in financial incentives for Olympic and Paralympic gold winners, from the existing 3 crore rupees to 7 crore rupees.
- Olympic or Paralympic medalists will receive 7 crore rupees for a gold medal, 5 crore rupees for a silver medal, and 3 crore rupees for a bronze medal under the scheme.
- Furthermore, athletes who have earned gold and silver medals at the Olympics will now be qualified for Grade A government positions.
- In a same vein, gold medallists at the Asian and Para Asian Games would receive 3 crore rupees, silver medallists will receive 2 crore, and bronze medallists will receive 1 crore.

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Ques: Under which scheme is the Government upgrading Akashvani and Doordarshan Kendras (DDK) across India?

- A. PMGDISHA Scheme
- B. BharatNet Scheme
- C. Digital India Mission
- D. BIND Scheme
- E. Prasar Bharati Reform Scheme

Answer: Option D

Explanation:

- The Government is modernizing and expanding Akashvani and Doordarshan Kendras (DDK) in all states.
- The upgradation is being done under the Central Sector Scheme – Broadcasting Infrastructure and Network Development (BIND).
- The BIND scheme aims to strengthen public broadcasting with major infrastructure upgrades across the country, including in Bihar.
- The scheme has a total approved outlay of Rs. 2,539.61 crore for the period 2021–26.

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Ques: According to the Ministry of Commerce & Industry, which category of Intellectual Property (IP) filings recorded the highest growth in India between 2020-21 and 2024-25?

- A. Patents
- B. Trademarks
- C. Designs
- D. Geographical Indications (GI)
- E. Copyright

Answer: Option D

Explanation:

- Intellectual Property (IP) filings in India grew by 44% in the last five years, from 4,77,533 in 2020-21 to 6,89,991 in 2024-25.
- The highest growth was seen in Geographical Indications (GI), with a 380% increase.
- Other categories also saw notable growth Designs (266 per cent), Patents (180 per cent), Copyright (83 per cent), Trademarks (28 per cent), and Semiconductor Integrated Circuits Layout-Designs (SICLD) with a 20 per cent rise.
- Over 95% of applications can now be submitted online thanks to the IP Offices' modernized, all-inclusive e-filing system.
- IP knowledge and accessibility have been further strengthened nationwide by programs like the National Intellectual Property knowledge Mission (NIPAM) and the "IP Sarthi Chatbot."

To promote IP filings, the government introduced significant fee concessions:

- 80% fee reduction in Patents for Startups, MSMEs, and Educational Institutions
- 75% reduction in Design filings for Startups and MSMEs
- 50% reduction in Trademark filing fees for Startups and MSMEs





Ques: Which university has signed an MoU with the Ministry of Panchayati Raj and the Government of Madhya Pradesh to establish a Centre of Excellence on PESA?

- A. Jawaharlal Nehru University (JNU)
- B. Banaras Hindu University (BHU)
- C. Indira Gandhi National Tribal University (IGNTU), Amarkantak
- D. Tata Institute of Social Sciences (TISS)
- E. Indian Institute of Public Administration (IIPA)

Answer: Option C

Explanation:

- The Ministry of Panchayati Raj, in collaboration with the Government of Madhya Pradesh and Indira Gandhi National Tribal University (IGNTU), Amarkantak, signed an MoU to establish a Centre of Excellence on PESA.
- The centre aims to promote local self-governance in tribal areas and implement the Panchayats (Extension to the Scheduled Areas) Act, 1996 (PESA) effectively.
- This Centre will focus on research, participatory planning, capacity building, and policy support to empower tribal communities and promote sustainable local development.

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IMPORTANT ONE – LINER Current Affairs

Prasar Bharati has invited all Indian newspapers, magazines, and television networks to sign up for its newswire platform, Prasar Bharati Shared Audio Visuals for Broadcast and Dissemination (PB-SHABD), in order to receive free access to top-notch news and multimedia content.

Scientists from the MACS-Agharkar Research Institute, Department of Science and Technology (DST) and Savitribai Phule Pune University have discovered a new lichen species named *Allographa effusosoredica* from the Western Ghats.

The Indian National Trust for Art and Cultural Heritage (INTACH) released its documentary film titled “Kan-Kan Mein Ram, ”. The film will be formally launched by the Minister of Culture & Tourism, Shri Gajendra Singh Shekhawat.

Indian Council of Medical Research has invited Expression of Interest from eligible companies and manufacturers about the Transfer of Technology for commercial production of “AdFalcivax” to prevent malaria infection.

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Ques : As per Finance Ministry data, how much loan amount was written off by PSBs from FY16 to FY25?

- A. Rs.5.82 lakh crore
- B. Rs.9.80 lakh crore
- C. Rs.12.08 lakh crore
- D. Rs.15.30 lakh crore
- E. Rs.17.60 lakh crore

Answer : Option C

Explanation :

- From FY2016 to FY2025, Public Sector Banks (PSBs) wrote off Rs.12.08 lakh crore worth of loans.
- This information was shared by the Finance Ministry in the Rajya Sabha.
- Write-offs are done to clean the balance sheets as per RBI's provisioning norms, especially for long-standing NPAs.
- Write-off does not mean the loan is waived; banks continue legal recovery through civil courts, DRTs, and NCLT.
- Between FY21 to FY25, alone ₹5.82 lakh crore was written off.
- Notably, SBI and Canara Bank saw a rise in FY25 write-offs, while others showed a decline.

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Ques: What is the revised FY26 growth forecast for India by the Asian Development Bank (ADB)?

- A. 7.0%
- B. 6.0%
- C. 6.5%
- D. 6.7%
- E. 6.3%

Answer: Option C

Explanation:

- The Asian Development Bank (ADB) has revised India's FY26 GDP growth estimate downward from 6.7% (April 2025 forecast) to 6.5%, citing reasons such as global trade uncertainty and higher US tariffs that are expected to impact Indian exports.
- Despite the cut, India remains one of the fastest-growing major economies, with 6.5% growth in FY26 and a forecast of 6.7% for the following year.
- Services and agriculture are expected to be the key drivers of growth.
- Meanwhile, India Ratings (Ind-Ra) has forecast 6.3% growth for FY26 due to a weaker investment environment.

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Ques : Which bank has partnered with Shriram Life Insurance to act as its corporate agent?

- A. Ujjivan SFB
- B. ESAF Small Finance Bank
- C. Equitas SFB
- D. Jana Small Finance Bank
- E. AU Small Finance Bank

Answer : Option B

Explanation :

- Shriram Life Insurance Company (SLIC) has partnered with ESAF Small Finance Bank to distribute life insurance products.
- Under this agreement, ESAF will act as a corporate agent for Shriram Life.
- ESAF will leverage its branch network to offer Shriram Life's insurance products to a wider customer base.
- This collaboration aims to expand life insurance accessibility, especially in underserved and rural areas.

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Ques: What is the maximum claim value that can be addressed by the proposed internal ombudsman, as per IRDAI's draft guidelines?

- A. Rs.10 lakh
- B. Rs.25 lakh
- C. Rs.50 lak
- D. Rs.75 lakh
- E. Rs.1 crore

Answer: Option C

Explanation:

- According to the Internal Insurance Ombudsman Guidelines 2025 proposed by the Insurance Regulatory and Development Authority of India (IRDAI), insurers with more than three years of operations must appoint an internal ombudsman.
- This ombudsman will be empowered to resolve complaints involving insurance claims up to Rs.50 lakh.
- The move aims to ensure faster, independent, and fair grievance redressal within the insurance ecosystem.
- The ombudsman must be independent (not currently employed by the insurer or its group), possess 20+ years of insurance experience, and have held a senior executive position (not below two levels from a board director).
- The complaints eligible include those not resolved within 30 days or rejected (fully/partly) by the insurer, where the policyholder has filed an appeal.

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Ques: Which university was selected to host one of the four Incubation Centres in the North Eastern Region under the Government of India's initiative on entrepreneurship development?

- A. Assam University
- B. Manipur University
- C. North-Eastern Hill University
- D. Mizoram University
- E. Nagaland University

Answer: Option E

Explanation:

- Nagaland University has been selected to host one of the four Incubation Centres in the North Eastern Region.
- This is part of a Government of India initiative titled “Establish, Develop, and Manage Entrepreneurship Development Centres and Incubation Centres in the Educational Institutes of the North Eastern Region”.
- The initiative is sponsored by the North Eastern Council, based in Meghalaya, and implemented by the Indian Institute of Entrepreneurship under the Ministry of Skill Development and Entrepreneurship.
- The top 50 high-performing incubatees under this programme will be eligible for startup seed funding up to Rs.5 lakh each.

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Ques: In the EduRank 2025 list of the world's top 100 agricultural institutions, what is the rank of Punjab Agricultural University (PAU), Ludhiana?

- A. 47th
- B. 62nd
- C. 93rd
- D. 100th
- E. Not ranked

Answer: Option C

Explanation:

- Punjab Agricultural University (PAU) secured the 93rd rank in EduRank 2025 global list for Agricultural Sciences.

Out of 4,407 global institutions, only two Indian institutions were ranked:

IARI (New Delhi) at 47th (a national institute under ICAR)

PAU (Ludhiana) at 93rd (the only state agricultural university from India)

- EduRank evaluates institutions based on measurable factors like research output, citation impact, and academic influence.
- PAU has also been ranked the top state agricultural university in India by NIRF (2023 & 2024) and IIRF 2025.
- Established in 1962, PAU played a crucial role in India's Green Revolution.





Ques: As per the Ministry of Jal Shakti's March 2025 report, which state has recorded the highest number of rural tap water connections?

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

Answer: Option D

Explanation:

- As of March 2025, under the Jal Jeevan Mission, Uttar Pradesh has reported the highest number of rural household tap water connections with 237.89 lakh connections.
- It is followed by Bihar with 160.36 lakh connections, and Maharashtra with 131.2 lakh connections.
- The Jal Jeevan Mission, launched in August 2019, has increased national rural tap water coverage from 16.7% to 80.38% (15.57 crore households).
- Smaller States and UTs like Puducherry, Arunachal Pradesh, A&N Islands, Dadra & Nagar Haveli, Daman & Diu have achieved 100% coverage.
- Among larger states, Gujarat, Haryana, Himachal Pradesh, Punjab, and Telangana have also achieved 100% coverage.
- However, Kerala (54.48%), Jharkhand (54.85%), West Bengal (55.20%), and Rajasthan (56.12%) remain among the lowest-performing states.





Ques : When will the United States officially exit UNESCO, as per the latest announcement?

- A. December 2024
- B. December 2025
- C. December 2026
- D. July 2025
- E. January 2026

Answer : Option C

Explanation :

- The United States has announced its third withdrawal from UNESCO, set to take place by December 2026.
- This move comes just two years after rejoining in 2023.
- The U.S. cited national interest concerns, UNESCO's perceived anti-Israel stance, and the inclusion of Palestine as a member as major reasons.
- Tammy Bruce, spokesperson for the U.S. State Department, claimed that UNESCO promotes divisive social agendas.
- This marks the second exit under Donald Trump's leadership, with the previous one occurring in 2018.

EXAM
Genius





Ques: The National Expert Committee constituted by the Ministry of Ayush met at which institute to develop safety dossiers for key traditional herbs in 2025?

- A. Central Council for Research in Ayurvedic Sciences (CCRAS)
- B. All India Institute of Ayurveda (AIIA), Goa
- C. National Institute of Ayurveda, Jaipur
- D. Institute of Post Graduate Teaching & Research in Ayurveda, Jamnagar
- E. AIIMS – Ayurveda Division, Delhi

Answer: Option B

Explanation:

- The National Expert Committee meeting was held at the All India Institute of Ayurveda (AIIA), Goa.
- It was co-chaired by Dr. A. Raghu, Deputy Director General (Ayush), and Dr. J. B. Gupta.
- The Ministry of Ayush is developing safety dossiers for four key traditional herbs:
 - Gokshura (*Tribulus terrestris*)
 - Tulsi (*Ocimum sanctum*)
 - Haridra (*Curcuma longa*)
 - Chandrashura (*Lepidium sativum*)
- This effort is part of Ayush Ministry's initiative to strengthen the scientific evidence base of traditional medicine.

EXAM
Genius





Ques: Which country announced that it will officially recognise the State of Palestine at the UN General Assembly in September 2025?

- A. Germany
- B. United Kingdom
- C. United States
- D. France
- E. Russia

Answer: Option D

Explanation:

- France, under President Emmanuel Macron, announced it will officially recognise Palestine at the UNGA in September 2025.
- Macron emphasized the need for a ceasefire in Gaza, release of hostages, humanitarian aid, demilitarisation of Hamas, and rebuilding Gaza.
- This move comes despite criticism from Israeli PM Benjamin Netanyahu.
- Currently, over 140 of the 193 UN member states recognise the State of Palestine.

EXAM
Genius





Ques: Which edtech company has launched the Aryabhata 1.0 AI model specifically for JEE Main Maths preparation?

- A. PhysicsWallah
- B. Unacademy
- C. BYJU'S
- D. Vedantu
- E. Khan Academy

Answer: Option A

Explanation:

- PhysicsWallah (PW) has launched Aryabhata 1.0, an open-source Small Language Model (SLM) with 7 billion parameters, built to assist students specifically in the Maths section of JEE Main.
- It achieved an impressive 90.20% score in the JEE Main April 2025 benchmark papers.
- Aryabhata 1.0 outperformed GPT-4.0 (43.55%) and GPT-4.1 (80.44%), showcasing its capability in solving exam-specific questions.
- It is optimized for a 2,000-token window, unlike larger models which require 8,000-token capacity.
- The model was trained using 1.3 lakh high-quality Q&A items from PW's own database.
- Techniques like supervised fine-tuning, reinforcement learning, and rejection sampling were employed to enhance its performance.
- It was launched under a \$3 billion AI infrastructure project in collaboration with Microsoft Research India, aiming to improve exam-oriented learning efficiency.





Ques: Which organization hosted the 'Trade Conclave 2025' in New Delhi under the theme "Building Export-led Growth for Viksit Bharat"?

- A. Ministry of Commerce and Industry
- B. NITI Aayog
- C. Export Promotion Council
- D. Export-Import Bank of India (EXIM Bank)
- E. Confederation of Indian Industry (CII)

Answer: Option D

Explanation:

- The Trade Conclave 2025 was held in New Delhi and was organized by the Export-Import Bank of India (EXIM Bank).
- The event was inaugurated by Union Finance Minister Nirmala Sitharaman.
- The theme of the conclave was "Building Export-led Growth for Viksit Bharat".
- During the event, the Finance Minister also virtually inaugurated EXIM Bank's new offices in Lucknow, Indore, and São Paulo, Brazil.

About Export-Import Bank of India :

- Established : March 1982
- HQ : Mumbai
- CMD : Harsha Bangari

EXAM
Genius





Ques: Under which national mission were 6 crore people screened for Sickle Cell Disease (SCD) in India?

- A. National Genetic Disorders Eradication Mission
- B. National Tribal Health Initiative
- C. National Sickle Cell Anemia Elimination Mission
- D. Mission Anemia-Free India
- E. Rashtriya Blood Disorder Prevention Yojana

Answer: Option C

Explanation:

- The Ministry of Health and Family Welfare announced that 6 crore individuals have been screened under the National Sickle Cell Anemia Elimination Mission.
- Of these, 2.15 lakh people were diagnosed with Sickle Cell Disease (SCD) and 16.7 lakh identified as carriers.
- SCD is a genetic blood disorder marked by abnormally shaped red blood cells.
- States such as Madhya Pradesh, Gujarat, Rajasthan, Telangana, Karnataka, and Uttarakhand exceeded their screening targets.
- 2.6 crore health cards have been distributed across the states.
- The mission was launched on July 1, 2023, with the goal to eliminate SCD by 2047, focusing on tribal and vulnerable populations.

Genius





Ques: As per the Ministry of Jal Shakti's March 2025 report, which state has recorded the highest number of rural tap water connections?

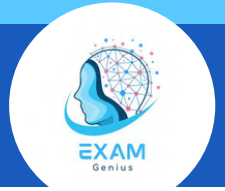
- A. Maharashtra
- B. Tamil Nadu
- C. Bihar
- D. Uttar Pradesh
- E. Gujarat

Answer: Option D

Explanation:

- As of March 2025, under the Jal Jeevan Mission, Uttar Pradesh has reported the highest number of rural household tap water connections with 237.89 lakh connections.
- It is followed by Bihar with 160.36 lakh connections, and Maharashtra with 131.2 lakh connections.
- The Jal Jeevan Mission, launched in August 2019, has increased national rural tap water coverage from 16.7% to 80.38% (15.57 crore households).
- Smaller States and UTs like Puducherry, Arunachal Pradesh, A&N Islands, Dadra & Nagar Haveli, Daman & Diu have achieved 100% coverage.
- Among larger states, Gujarat, Haryana, Himachal Pradesh, Punjab, and Telangana have also achieved 100% coverage.
- However, Kerala (54.48%), Jharkhand (54.85%), West Bengal (55.20%), and Rajasthan (56.12%) remain among the lowest-performing states.





Ques: Which Indian oil refinery has recently been sanctioned by the European Union for the first time as part of its Russia-related sanctions?

- A. Indian Oil Corporation (IOC)
- B. Bharat Petroleum Corporation Ltd (BPCL)
- C. Nayara Energy Ltd, Vadinar
- D. Hindustan Petroleum Corporation Ltd (HPCL)
- E. Reliance Industries Ltd (RIL)

Answer: Option C

Explanation:

- For the first time, the 27-member European Union (EU) has imposed sanctions on Nayara Energy Ltd, an oil refinery located in Vadinar, Gujarat, India.
- Nayara Energy is partially owned by Russia's Rosneft, and this sanction is part of the EU's efforts to target entities linked to Russia's war efforts in Ukraine.
- The move is part of the 18th package of EU sanctions on Russia since the start of its military operation on 24 February 2022.
- The EU has also imposed a price cap on Russian oil, setting it at 15% below its average market price.
- Due to lower oil prices, India's petroleum exports to Europe fell from \$19.2 billion in 2023-24 to \$15 billion in 2024-25.

EXAM
Genius





Ques: Who did Divya Deshmukh defeat to reach the final of the FIDE Women's World Cup 2025?

- A. Lei Tingjie
- B. D. Harika
- C. Tan Zhongyi
- D. Ju Wenjun
- E. R. Vaishali

Answer: Option C

Explanation:

- In the semifinals of the FIDE Women's World Cup 2025, Divya Deshmukh defeated former World Champion Tan Zhongyi of China with a score of 1.5–0.5.
- With this historic victory, Divya became the first Indian to qualify for the Women's Candidates Tournament, which will determine the challenger to the reigning women's world champion.
- Earlier in the tournament, she eliminated strong contenders like Zoner Jhu (China) and D. Harika.
- This achievement marks a major milestone in Indian women's chess, signaling a new era led by emerging talents like Divya, following in the footsteps of stars such as R. Vaishali.
- In the other semifinal, Koneru Humpy played a draw against Lei Tingjie, with the winner to face Divya in the final after a tiebreak.

EXAM
Genius





Ques: As of July 25, 2025, which milestone has Prime Minister Narendra Modi achieved?

- A. Longest-serving Prime Minister of India
- B. First Prime Minister to serve five terms
- C. India's second-longest-serving Prime Minister in consecutive terms
- D. First Prime Minister from the Armed Forces
- E. First PM to serve without contesting elections

Answer: Option C

Explanation:

- As of July 25, 2025, Prime Minister Narendra Modi completed 4,078 consecutive days in office, making him India's second-longest-serving Prime Minister in unbroken tenure, surpassing Indira Gandhi's 4,077 days.
- The record for the longest unbroken tenure is still held by Jawaharlal Nehru.
- PM Modi has also matched Nehru in winning three successive Lok Sabha elections (2014, 2019, 2024).
- He is India's first post-Independence-born PM, longest-serving non-Congress PM, and the first non-Congress leader to complete two full terms.

EXAM
Genius





Ques: How many MoUs were signed between India and the Maldives during Prime Minister Narendra Modi's visit in July 2025?

- A. 6
- B. 5
- C. 7
- D. 8
- E. 10

Answer: Option A

Explanation:

- India and the Maldives signed six MoUs during PM Modi's visit.
- A Rs.4850 crore line of credit was extended to the Maldives.
- PM Modi was the Guest of Honour at the 60th Independence Day of the Maldives (26 July 2025).
- The Maldives gained independence from British rule in 1965.
- A commemorative stamp was released showing Indian boat Uru and Maldivian Vadhu Dhoni.
- The new agreement reduces Maldives' annual loan repayment to India from \$51 million to \$29 million.
- It was Prime Minister Modi's third visit to the Maldives, following his visits in November 2018 and June 2019

Six MoUs between India and the Maldives are as follows :

1. Cooperation in the field of fisheries and aquaculture
2. Cooperation in meteorology
3. Cooperation in digital public infrastructure
4. Recognition of the Indian pharmacopoeia in the Maldives
5. MoU between National Payment Corporation of India International Limited and the Maldives Monetary Authority for the implementation of the UPI payment system in the Maldives





Ques: How much tax and penalty has the government raised under the Black Money (Undisclosed Foreign Income and Assets) Act, 2015 between July 1, 2015 and March 31, 2025?

- A. Rs.2,476 crore
- B. Rs.4,164 crore
- C. Rs.35,105 crore
- D. Rs.338 crore
- E. Rs.10,000 crore

Answer: Option C

Explanation:

- Under the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015 (BMA), the government raised tax and penalty demands of Rs.35,105 crore between July 1, 2015 and March 31, 2025.
- A total of 1,021 assessments were completed and 163 prosecution complaints were filed under the Act.
- The government recovered Rs.338 crore in tax, penalty, and interest during this period.
- It is mandatory to disclose foreign assets/income in I-T returns under BMA, and non-disclosure attracts penalties.
- In the 2015 one-time compliance window, 684 disclosures worth Rs.4,164 crore were made, and Rs.2,476 crore was collected in tax and penalties.

Genius





Ques: What is commemorated on 26 July as Kargil Vijay Diwas in India?

- A. Signing of Shimla Agreement
- B. Completion of Operation Meghdoot
- C. India's victory in the 1971 war
- D. India's victory in the Kargil War
- E. Start of Operation Cactus

Answer: Option D

Explanation:

- 26 July is celebrated as Kargil Vijay Diwas to commemorate India's victory over Pakistan in the Kargil War of 1999.
- The war took place between May and July 1999 in Kargil and along the Line of Control (LoC).
- Pakistani forces infiltrated Indian positions during the winter of 1998-99 in the Drass and Batalik sectors.
- India launched Operation Vijay, recapturing key posts like Tiger Hill.
- The war was notable for being fought at extreme altitudes, some over 18,000 feet, and was the first Indian war broadcast live on TV.
- The conflict ended on 26 July 1999, hence the day is marked annually as Kargil Vijay Diwas.

EXAM
Genius





Ques: When is the International Day for Judicial Well-being observed, and what was the theme for 2024?

- A. 10 December; Upholding Justice for All
- B. 25 July; Justice begins with well-being
- C. 14 June; Well-being and Human Rights
- D. 21 May; Building Judicial Resilience
- E. 1 October; Health of Judges, Health of Justice

Answer: Option B

Explanation:

- The International Day for Judicial Well-being is observed on 25 July.
- Theme for 2024: "Justice begins with well-being"
- The United Nations General Assembly officially proclaimed this day in March 2025.
- The Nauru Declaration on Judicial Well-being, adopted in July 2024 by UNODC and the Nauru Judiciary, highlights the importance of judges' well-being in ensuring judicial integrity, independence, and the quality of justice.

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Uttarakhand Forest Department has launched a first-of-its-kind systematic plant conservation programme to restore 14 critically endangered plant species to their original ecosystems in the Western Himalayas.

Veteran Wrestler Hulk Hogan passed away due to cardiac arrest in Florida, US. He was 71. Hogan had won six World Wrestling Entertainment (WWE) Championships.

World Food India 4th Edition Organised by Union Ministry of Food Processing Industries, with the India Trade Promotion Organisation at New Delhi. Its Theme is “Processing for Prosperity”

The Ministry of Culture, organized a high-level Museum Roundtable on Latest Advancements in the Museum Sector at the National Museum, New Delhi

Justin Nsengiyumva, who served as deputy governor of the National Bank of Rwanda Appointed as Prime Minister of Rwanda. Kigali is the Capital of Rwanda and its Currency is Rwandan Franc

EXAM
Genius





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

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

Answer: Option C

Explanation:

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

EXAM
Genius





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

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

Answer: Option D

Explanation:

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

EXAM
Genius





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

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

Answer: Option C

Explanation:

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

EXAM
Genius





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

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

Answer: Option C

Explanation:

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

EXAM
Genius





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

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

Answer: Option D

Explanation:

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

EXAM
Genius



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

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

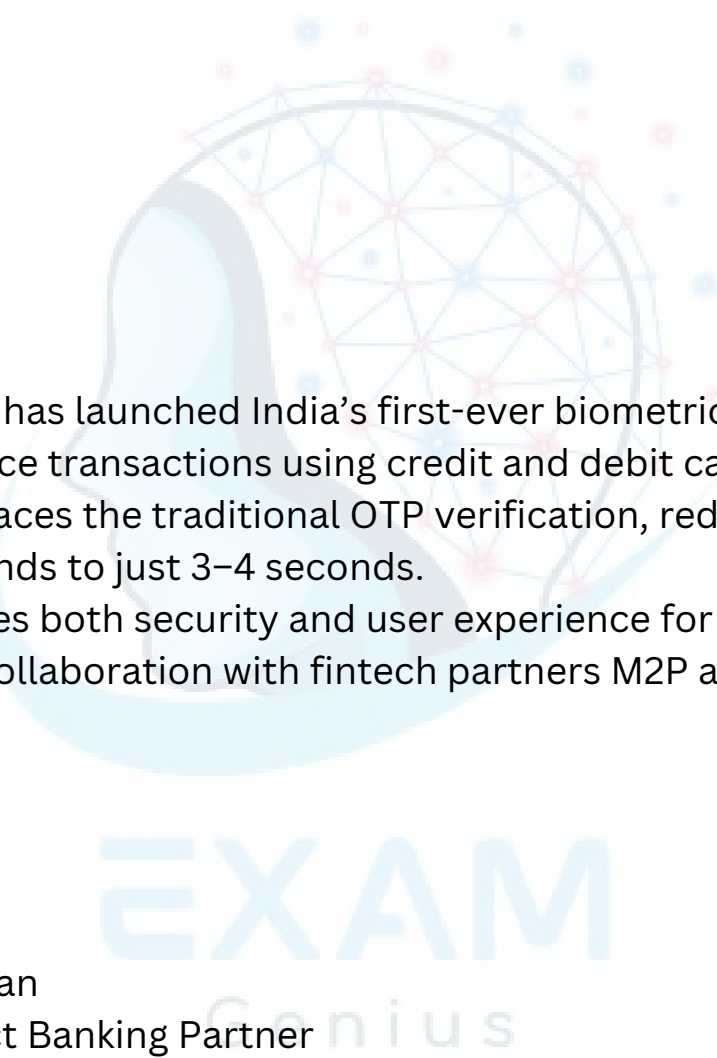
Answer: Option E

Explanation:

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

About Federal Bank :

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





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

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

Answer: Option B

Explanation:

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

EXAM
Genius





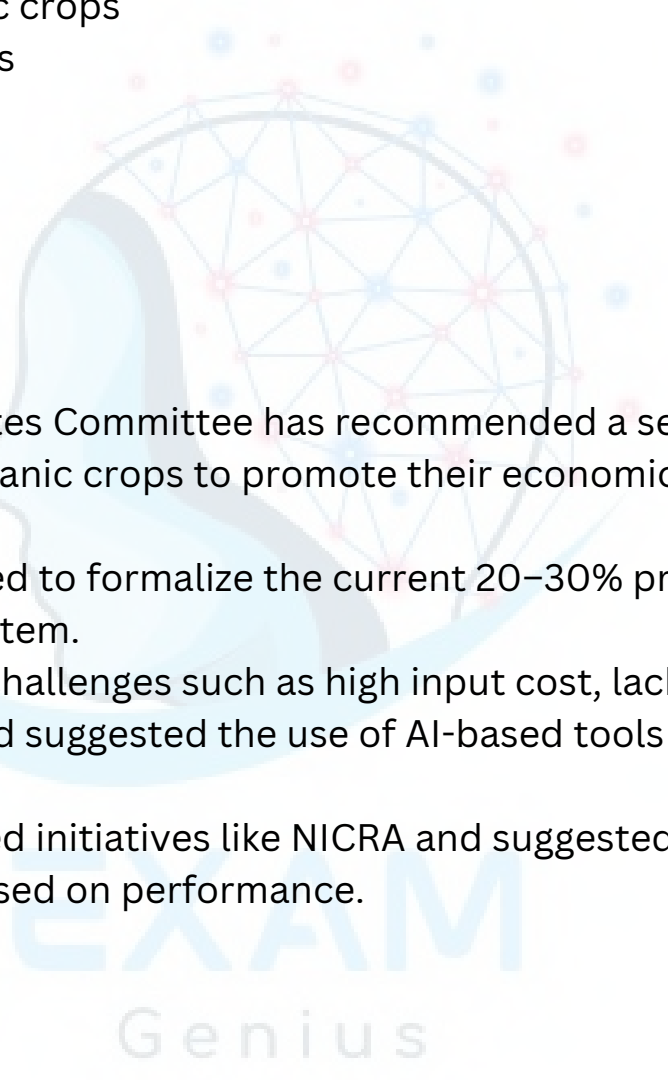
Ques: What has the Parliamentary Estimates Committee recommended for organic crops?

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

Answer: Option D

Explanation :

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





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

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

Answer: Option A

Explanation:

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

Other projections include:

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





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

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

Answer: Option D

Explanation:

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

EXAM
Genius





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

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

Answer: Option D

Explanation:

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

EXAM
Genius





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

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

Answer: Option C

Explanation:

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

Genius





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

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

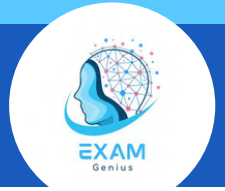
Answer: Option B

Explanation:

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

EXAM
Genius





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

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

Answer: Option C

Explanation:

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

About Palna Scheme :

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





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

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

Answer: Option B

Explanation:

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

Genius





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

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

Answer: Option C

Explanation:

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

EXAM
Genius





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

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

Answer: Option B

Explanation:

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

About Indian Olympic Association (IOA) :

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

EXAM
Genius





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

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

Answer: Option B

Explanation:

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

EXAM
Genius





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

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

Answer: Option C

Explanation:

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





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

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

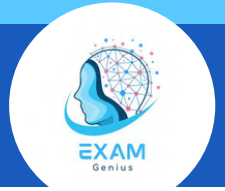
Answer: Option D

Explanation:

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

EXAM
Genius





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

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

Answer: Option D

Explanation:

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

EXAM
Genius





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

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

Answer: Option B

Explanation:

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

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

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

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

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

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

EXAM
Genius





Ques: Who has been nominated as Director on the RBI Central Board in July 2025?

- A. T. V. Somanathan
- B. Ajay Seth
- C. Anuradha Thakur
- D. Tarun Bajaj
- E. Nirmala Sitharaman

Answer: Option C

Explanation:

- Anuradha Thakur, Secretary in the Department of Economic Affairs, Ministry of Finance, has been nominated as a Director on the Central Board of the Reserve Bank of India (RBI).
- She replaces Ajay Seth, who has been appointed as the new Chairman of the Insurance Regulatory and Development Authority of India (IRDAI).
- Her nomination is effective from July 24, 2025, and will continue until further orders.

EXAM
Genius





Ques : KredX partnered with which bank to enhance digital trade finance using the TReDS platform?

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

Answer: Option B

Explanation :

- KredX signed a strategic partnership with Canara Bank to improve digital trade finance via its Trade Receivables Discounting System (TReDS) platform called Domestic Trade Exchange (DTX).
- DTX, approved by the RBI, supports over 50 registered financiers and offers instant working capital access to suppliers while helping enterprise buyers manage cash flows.
- KredX also signed an MoU with the Ministry of MSME to integrate its platform with the Udyam registration database for broader access and efficiency.

EXAM
Genius





Ques: As per IRDAI's new directive, how many Gram Panchayats are to be covered by insurers over the next two years?

- A. 50,000
- B. 25,000
- C. 1,00,000
- D. 75,000
- E. 60,000

Answer: Option D

Explanation:

- IRDAI has directed all life, general, and standalone health insurance companies to cover 75,000 Gram Panchayats over a two-year period.
- In FY 2025–26, insurers must cover 25,000 villages, and in FY 2026–27, this will increase to 50,000 Gram Panchayats.
- The minimum coverage target is 15% of lives/assets/vehicles per Gram Panchayat in FY26, rising to 25% in FY27 (10% for newly added Panchayats).
- This move is part of the rural, social sector, and motor third-party obligations to boost insurance inclusion in rural India.

EXAM
Genius





Ques : Which Indian bank's Hong Kong branch was fined HK\$850,000 (around Rs.9.3 crore) by the Hong Kong Monetary Authority in 2025?

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

Answer: Option D

Explanation :

- The Hong Kong Monetary Authority (HKMA) imposed a penalty of HK\$850,000 (~Rs.9.3 crore) on the Hong Kong branch of Indian Overseas Bank (IOB).
- The fine was for violations related to money laundering and counter-terrorist financing regulations.
- Indian Overseas Bank (IOB) was founded in 1937, and its headquarters is in Chennai. The current MD & CEO of IOB is Ajay Kumar Srivastava.

EXAM
Genius





Ques: As of March 31, 2025, how many unique corporate borrowers have been classified as wilful defaulters by India's public sector banks?

- A. 1,210
- B. 1,489
- C. 1,629
- D. 1,745
- E. 1,890

Answer: Option C

Explanation:

- As per the Ministry of Finance, 1,629 unique corporate borrowers have been classified as wilful defaulters by public sector banks, with total outstanding loans of Rs.1.62 lakh crore as of March 31, 2025.
- Legal measures invoked include the SARFAESI Act, Debt Recovery Tribunals (DRTs), Insolvency and Bankruptcy Code (IBC), and criminal proceedings.
- Defaulters are denied additional credit and barred from launching new ventures for five years.
- The RBI's Master Directions require banks to share monthly lists of wilful defaulters (loan size \geq Rs.25 lakh) with all Credit Information Companies (CICs).
- These lists are publicly available on platforms like CIBIL.
- The Enforcement Directorate (ED) has declared 9 individuals as Fugitive Economic Offenders, confiscating assets worth Rs.15,298 crore under PMLA and Rs.749 crore under FEOA 2018.
- Total Rs.25,806 crore has been restituted to victim banks and rightful claimants in bank fraud cases.





Ques: As per the latest Morning Consult survey (July 2025), which leader has the highest global approval rating?

- A. Lee Jae-myung
- B. Javier Milei
- C. Narendra Modi
- D. Donald Trump
- E. Justin Trudeau

Answer: Option C

Explanation:

- According to Morning Consult's Global Leader Approval Tracker (data from July 4–10, 2025), Prime Minister Narendra Modi topped the list with a 75% approval rating.
- He was followed by South Korea's President Lee Jae-myung at 59% and Argentina's President Javier Milei at 57%.
- US President Donald Trump stood at 8th position with only 44% approval.
- PM Modi also became the second-longest serving Indian Prime Minister after Jawaharlal Nehru, completing 4,079 days in office.

EXAM
Genius





Ques : Which Act was amended by the Government in 2023 to curb digital piracy in the creative sector?

- A. Copyright Act, 1957
- B. Information Technology Act, 2000
- C. Cinematograph Act, 1952
- D. Indian Penal Code, 1860
- E. Digital Media Regulation Act, 2021

Answer: Option C

Explanation :

- The Government amended the Cinematograph Act, 1952 in 2023 to tackle digital piracy.
- New provisions like Section 6AA and 6AB prohibit unauthorized recording and transmission of films.
- The amendment also introduced strict punishments – minimum 3 months imprisonment and Rs.3 lakh fine, which can extend to 3 years imprisonment and fine up to 5% of the gross production cost.
- Section 7(1B)(ii) empowers the Government to issue directions to intermediaries hosting pirated content.

EXAM
Genius





Ques: Who is the author of the book 'The Rise of the Hitman' based on Rohit Sharma's journey?

- A. Boria Majumdar
- B. R. Kaushik
- C. Harsha Bhogle
- D. Rajdeep Sardesai
- E. Sanjay Manjrekar

Answer: Option B

Explanation:

- The book "The Rise of the Hitman: The Rohit Sharma Story" is authored by R. Kaushik.
- It is a biography of Indian cricketer Rohit Sharma.
- The foreword has been written by his wife Ritika Sajdeh.
- The book is published by Rupa Publications.

EXAM
Genius





Ques: Where will the grand statues of Chola emperors Rajaraja Chola and Rajendra Chola be erected as announced by PM Modi?

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

Answer: Option E

Explanation:

- PM Narendra Modi announced the installation of grand statues of Chola emperors Rajaraja Chola and Rajendra Chola in Tamil Nadu.
- The announcement was made at the Gangaikonda Cholapuram temple in Ariyalur district.
- The statues aim to honour the Chola dynasty's significant contributions to Indian history, culture, architecture, trade, and governance.
- The Cholas had trade relations with regions such as Sri Lanka, Maldives, and Southeast Asia, and laid the foundation for early democratic principles.

EXAM
Genius





Ques: Which state recently increased the monthly pension for journalists to Rs.15,000 under the Journalist Samman Pension Scheme?

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

Answer: Option A

Explanation:

- The Bihar government, under Chief Minister Nitish Kumar, has revised the Journalist Samman Pension Scheme, increasing the monthly pension from Rs.6,000 to Rs.15,000 for eligible accredited journalists with a minimum of 20 years of experience.
- In case of the journalist's death, the dependent spouse will now receive Rs.10,000 per month, up from the previous Rs.3,000.
- This scheme was originally launched in 2019 to support senior journalists at the district or state level.

EXAM
Genius





Ques: 'MATSYA-6000', India's first manned submersible, is being developed under which project?

- A. Sagar Vikas Mission
- B. Deep Ocean Mission
- C. Blue Revolution Project
- D. Ocean Quest Program
- E. Coastal Exploration Initiative

Answer: Option B

Explanation:

- Vikram Sarabhai Space Centre and the National Institute of Ocean Technology have signed an MoU for developing 'MATSYA-6000', a human-occupied submersible vessel.
- It is being developed under the 'Samudrayaan Project', which is part of India's Deep Ocean Mission led by the Ministry of Earth Sciences (MoES).
- This mission aims to send a three-member crew up to a depth of 6,000 metres to explore deep-ocean resources.
- The submersible includes a 2,260 mm spherical personnel capsule made from Titanium alloy (Ti6Al4V – ELI grade) with 80 mm wall thickness, designed to endure extreme pressure (up to 600 bar) and cold temperatures (as low as -3°C).

Genius





Ques: Which Hindi author's book Once Elephants Lived Here won the PEN Translates award?

- A. Krishna Sobti
- B. Uday Prakash
- C. Geetanjali Shree
- D. Nirmal Verma
- E. Mridula Garg

Answer: Option C

Explanation:

- Hindi author Geetanjali Shree, who earlier won the International Booker Prize, received the PEN Translates award for her book Once Elephants Lived Here.
- The book was translated into English by Daisy Rockwell, who had also translated Shree's Booker-winning novel Tomb of Sand.
- The PEN Translates award is given by the London-based PEN human rights organisation, which selected 14 titles in 13 languages from 11 global regions.
- The book explores themes of memory, loss, and displacement, reflecting Indian storytelling traditions.
- This recognition highlights the global literary presence of Hindi and Indian regional languages.

EXAM
Genius





Ques: SHAURYA BHARAT Car Rally was organized in collaboration with which organization to honour the Armed Forces and promote environmental awareness?

- A. PHDCCI & Indian Air Force
- B. Indian Army
- C. DRDO
- D. NCC
- E. Ministry of Defence

Answer: Option A

Explanation:

- Progress Harmony Development Chamber of Commerce and Industry (PHDCCI) in collaboration with the Indian Air Force (IAF) is conducting the SHAURYA BHARAT Car Rally.
- The rally is being held under the aegis of the Directorate of Adventure, covering around 800 km from Air Force Station New Delhi to Adampur, via Ambala.
- A total of 112 participants from the three Services, Indian Coast Guard, DRDO, and NCC are involved.
- The rally is supported by 40 sponsored Tata vehicles, primarily Electric Vehicles (EVs).
- Its goal is to commemorate "Operation Sindoor", honour armed forces' bravery, and promote the theme "Rashtra ka Maan, Shaurya ke Saath, Paryavaran ka Vikas".

Genius





Ques: Which animal has Bannerghatta Biological Park exported for the first time in its history?

- A. Tigers
- B. Cheetahs
- C. Asian Elephants
- D. Jaguars
- E. Gorillas

Answer: Option C

Explanation:

- Bannerghatta Biological Park in Bengaluru exported animals for the first time in its history.
- It sent four Asian elephants (Suresh, Gowri, Shruthi, and Tulsi) to Himeji Central Park in Japan.
- The exchange was part of a multi-species wildlife exchange programme.
- In return, Bannerghatta Park will receive cheetahs, jaguars, pumas, chimpanzees, and black-capped capuchins.

EXAM
Genius





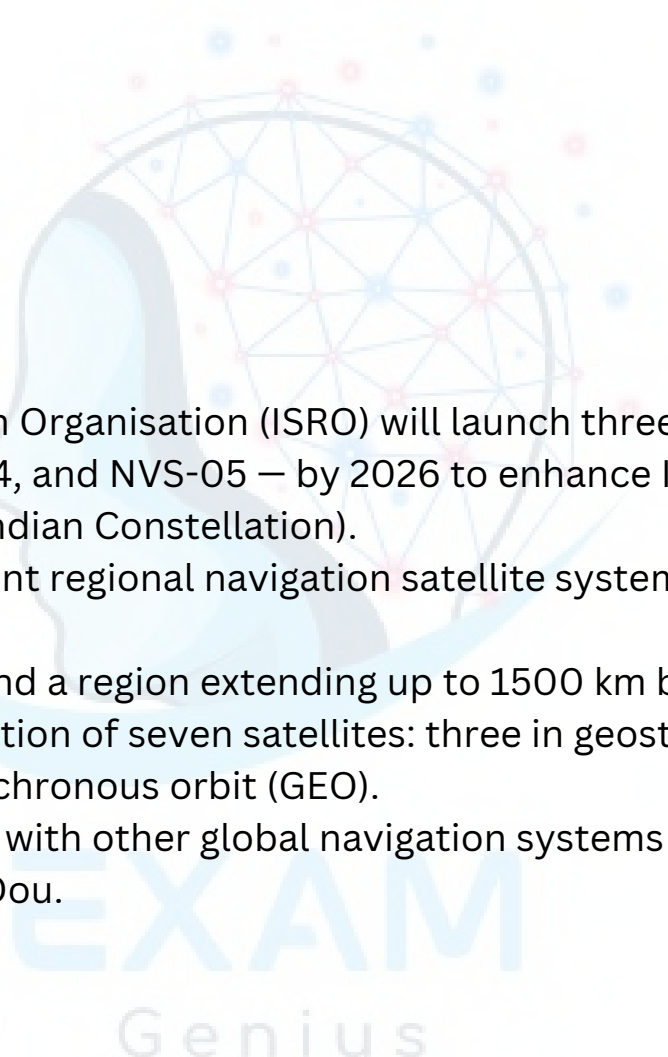
Ques: ISRO will launch three more NavIC satellites by 2026 to strengthen which navigation system?

- A. GAGAN
- B. IRNSS
- C. GPS India
- D. AstroNav
- E. Bharat SatNav

Answer: Option B

Explanation:

- The Indian Space Research Organisation (ISRO) will launch three more navigation satellites — NVS-03, NVS-04, and NVS-05 — by 2026 to enhance IRNSS, also known as NavIC (Navigation with Indian Constellation).
- NavIC is India's independent regional navigation satellite system, developed by ISRO.
- The system covers India and a region extending up to 1500 km beyond its borders.
- NavIC includes a constellation of seven satellites: three in geostationary orbit (GSO) and four in inclined geosynchronous orbit (GEO).
- It ensures interoperability with other global navigation systems such as GPS, GLONASS, Galileo, and BeiDou.





Ques: Which Indian state was the first to launch MBBS education in Hindi?

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

Answer: Option B

Explanation:

- In 2022, Madhya Pradesh became the first Indian state to introduce MBBS education in Hindi, marking a significant step toward making medical education more accessible to Hindi-medium students.
- The initiative includes translated textbooks in subjects like Anatomy, Physiology, and Biochemistry.
- It was launched under the National Education Policy (NEP) 2020, which promotes education in regional languages.
- The move is especially beneficial for rural and semi-urban students, breaking language barriers in complex medical studies and encouraging inclusive learning.

EXAM
Genius





Ques: Which country will host the 17th Men's Asia Cup Cricket Tournament in 2025?

- A. India
- B. Pakistan
- C. Sri Lanka
- D. United Arab Emirates
- E. Bangladesh

Answer: Option D

Explanation:

- The 17th Men's Asia Cup Cricket Tournament 2025 will be hosted by the United Arab Emirates (UAE), even though India was originally scheduled to host it.
- The tournament will run from 9 September to 28 September 2025.
- This change in venue comes under an agreement facilitated by the International Cricket Council (ICC), which ensures that India and Pakistan will play at neutral venues till 2027.

About Men's Asia Cup Cricket Cup :

- Started : 1984
- Administrator : Asian Cricket Council
- Current champion : India (8th title)
- Most successful : India (8 titles)
- 2025 Edition : 17th
- 2025 Host : United Arab Emirates
- Participants : 8 (India, Pakistan, Bangladesh, Sri Lanka, Afghanistan, Oman, China, and United Arab Emirates)





Ques: Where was the second edition of the WADA Intelligence & Investigations (I&I) Workshop hosted?

- A. Mumbai
- B. Singapore
- C. Kuala Lumpur
- D. New Delhi
- E. Dhaka

Answer: Option D

Explanation:

- The second edition of the World Anti-Doping Agency (WADA) Intelligence & Investigations (I&I) Workshop was hosted in New Delhi by the National Anti-Doping Agency (NADA) India with support from the Ministry of Youth Affairs & Sports.
- The event was organized in partnership with WADA, INTERPOL, and Sport Integrity Australia, and included participants from NADOs and law enforcement agencies of countries such as India, Malaysia, Cambodia, Vietnam, Nepal, Myanmar, Bhutan, Bangladesh, Brunei Darussalam, and Philippines.
- It aimed at knowledge-sharing, enhancing cooperation, and strengthening the global anti-doping framework.

EXAM
Genius





Ques: Kerala Tourism won the PATA Gold Award 2025 in which category?

- A. Best Ecotourism Project
- B. Sustainable Tourism Strategy
- C. Cultural Heritage Promotion
- D. Most Engaging Social Media Campaign
- E. Digital Transformation in Tourism

Answer: Option D

Explanation:

- Kerala Tourism received the PATA Gold Award 2025 in the category of 'Most Engaging Social Media Campaign' for its innovative meme-led makeover campaign.
- The award is presented by the Pacific Asia Travel Association (PATA) to honour outstanding contributions in the Asia-Pacific travel and tourism industry.
- The award ceremony will be held on August 27, 2025, during the PATA Travel Mart at the Queen Sirikit National Convention Centre in Bangkok, Thailand

EXAM
Genius





Ques: Who did Joe Root surpass to become the second-highest run scorer in Test cricket?

- A. Brian Lara
- B. Rahul Dravid
- C. Steve Smith
- D. Jacques Kallis
- E. Ricky Ponting

Answer: Option E

Explanation:

- Joe Root has now scored 13,380 runs in Test cricket, surpassing Ricky Ponting's total of 13,378 runs, making him the second-highest run-scorer in Test history.
- Root also registered his 38th Test century in the same innings, further cementing his place among cricketing greats.
- He is the first English batsman to cross the 13,000-run mark in Tests.
- Root now trails only Sachin Tendulkar, who remains the all-time leader with 15,921 Test runs.

EXAM
Genius





Ques: Where was India's first hydrogen-powered coach, called the Driving Power Car (DPC), successfully tested?

- A. Bhopal Coach Factory
- B. Chittaranjan Locomotive Works
- C. Modern Coach Factory, Rae Bareli
- D. Rail Coach Factory, Kapurthala
- E. Integral Coach Factory, Chennai

Answer: Option E

Explanation:

- Union Railway Minister Ashwini Vaishnaw announced the successful test of India's first hydrogen-powered coach, called the Driving Power Car, at the Integral Coach Factory (ICF), Chennai.
- This coach is part of a larger plan to develop a 1,200 HP hydrogen-powered train, with 10 coaches (2 hydrogen-powered and 8 passenger coaches).
- It is part of the "Hydrogen for Heritage" initiative, which aims to introduce 35 such trains on heritage and hilly routes.
- Each train is estimated to cost rs.80 crore, while the infrastructure cost per route is Rs.70 crore.

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Renowned Indian composer A.R. Rahman has partnered with Sam Altman, the CEO of OpenAI, for an innovative AI music project called 'Secret Mountain'.

Maharashtra has introduced 10 per cent reservation for the Economically Weaker Section (EWS) in private medical colleges from the current academic year.

The Department of Science & Technology's statutory Technology Development Board (TDB) has inked a deal with M/s Egee Pallet Pvt. Ltd. to assist in the commercialization of the company's creative project, "Business Proposal for Manufacturing of Packaging Accessories for Bulk Transportation and Storage by Using Wood & Plastic Waste."

The Jharkhand Cabinet decided to rename the Atal Mohalla Clinic as 'Mother Teresa Advance Health Clinics'

India showcased outstanding performance at the 36th International Biology Olympiad and secured two gold and two silver medals. The event was held in Quezon City, Philippines, from July 20 to July 27.

EXAM
Genius





Ques : Which Indian bank collected the highest penalty amount for minimum balance breach between FY21 to FY25?

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

Answer : Option C

Explanation :

- Between FY21 to FY25, 11 Public Sector Banks (PSBs) collected over Rs.8,936 crore in penalties for non-maintenance of minimum balance in savings accounts.
- Among them, Indian Bank collected the highest penalty, amounting to Rs.1,828 crore.

Other major contributors were:

- Punjab National Bank – Rs.1,662 crore
- Bank of Baroda – Rs.1,532 crore
- Canara Bank – Rs.1,213 crore
- State Bank of India (SBI) stopped collecting minimum balance penalties in March 2020.
- The Department of Financial Services (DFS) has advised banks to rationalize these charges, especially for rural and semi-urban customers.
- RBI permits such charges if they follow a board-approved policy that ensures transparency and customer service.





Ques: What is the IMF's revised GDP growth forecast for India for FY26 and FY27?

- A. 6.1%
- B. 6.5%
- C. 6.4%
- D. 6.2%
- E. 6.8%

Answer: Option C

Explanation:

- The International Monetary Fund (IMF) has revised India's GDP growth forecast to 6.4% for FY2025–26 and 6.4% for FY2026–27, reflecting a 20 basis point hike for FY26 and a 10 basis point hike for FY27.
- The revision is attributed to stronger-than-expected investment and a resilient domestic economy, despite global uncertainties and US tariff tensions.
- This forecast is slightly below RBI's projection of 6.5% but within the Economic Survey range of 6.3%–6.8%.
- In contrast, ADB and India Ratings (Ind-Ra) lowered their FY26 forecast to 6.2%, citing global slowdown risks and policy uncertainties.
- Globally, the IMF expects growth of 3.0% in 2025 and 3.1% in 2026, slightly higher due to anticipated front-loading before potential US tariff hikes.

EXAM
Genius





Ques: What was the year-on-year percentage increase in RBI's Digital Payments Index (DPI) as of March 2025?

|

- A. 8.3%
- B. 9.1%
- C. 10.7%
- D. 11.5%
- E. 12.0%

Answer: Option C

Explanation:

- Digital payments in India continued to grow steadily.
- The Reserve Bank of India's Digital Payments Index (RBI-DPI) recorded a 10.7% year-on-year increase as of March 2025.
- The index stood at 493.22 in March 2025, up from 445.5 in March 2024 and 465.33 in September 2024.
- The rise was primarily driven by improvements in payment infrastructure (supply-side) and payment performance across the country.

About Reserve Bank of India – Digital Payments Index :

- Launched : January 1, 2021 with March 2018 as base
- Parameters : 1. Payment Enablers (25% weight) 2. Payment Infrastructure – Demand-side factors (10%) 3. Payment Infrastructure – Supply-side factors (15%) 4. Payment Performance (45%) 5. Consumer Centricity (5%)
- Frequency : Twice a year, for March and September, with a four-month lag





Ques: What is the minimum assessed net worth required for UCBs to expand beyond their state under ECBA norms?

- A. Rs.25 crore
- B. Rs.50 crore
- C. Rs.40 crore
- D. Rs.75 crore
- E. Rs.80 crore

Answer: Option B

Explanation :

- Under the proposed Eligibility Criteria for Business Authorisation (ECBA) norms by the RBI, only Tier 3 or Tier 4 Urban Co-operative Banks (UCBs) with:
 - Assessed Net Worth (ANW) of at least Rs.50 crore, and
 - Full compliance with ECBA, are allowed to expand operations beyond their home state, with prior RBI approval.
- Additionally, such UCBs can expand into a maximum of 2 new states per year, provided they have capital to open at least 5 branches per state.

EXAM
Genius





Ques: What is the main objective of the ‘Gyan Bharatam Mission (GBM)’ announced by Prime Minister Narendra Modi?

- A. Promoting Sanskrit education in schools
- B. Establishing new central universities
- C. Digitising and conserving ancient Indian manuscripts
- D. Training scholars in Vedic literature
- E. Creating AI tools for cultural heritage

Answer: Option C

Explanation:

- Gyan Bharatam Mission (GBM) is a major initiative launched by Prime Minister Narendra Modi aimed at the digitisation, documentation, and conservation of over one crore (10 million) ancient manuscripts across India.
- It involves the surveying, cataloguing, and digital preservation of manuscripts currently held by libraries, museums, academic institutions, and private collectors.
- The mission is a restructured version of the National Mission for Manuscripts (NMM), which was originally set up in 2003 under the Indira Gandhi National Centre for the Arts (IGNCA) during the 10th Five-Year Plan.
- Under the Union Budget 2025–26, the GBM has been launched as a Central Sector Scheme for the period 2024–31, with a total allocation of ₹482.85 crore.
- The Government of India increased the annual allocation for manuscripts conservation from Rs.3.5 crore to Rs.60 crore.
- A National Digital Repository will be created to provide global access to this rich manuscript heritage for students and scholars worldwide.





Ques: Which Indian cricketer became the first captain to score four centuries in his debut Test series during the 2025 series against England?

- A. Rohit Sharma
- B. KL Rahul
- C. Rishabh Pant
- D. Shubman Gill
- E. Hardik Pandya

Answer: Option D

Explanation:

- Shubman Gill, the Indian Test team captain, created history by scoring four centuries in his debut Test series as captain during the 2025 Test series against England at Old Trafford.
- He became the first player in Test history to achieve this feat.
- Previously, five players – Warwick Armstrong, Don Bradman, Greg Chappell, Virat Kohli, and Steven Smith – had scored three centuries each in their debut series as captain.
- Gill also set a new record for the most 100-plus scores by a captain in a Test series against England.
- With this performance, he joined legends like Don Bradman and Sunil Gavaskar, who also scored four centuries in a single Test series as captains.

EXAM
Genius





Ques : Who has been appointed as the first Indian-origin CEO of Procter & Gamble (P&G)?

- A. Shailesh Jejurikar
- B. Raj Subramaniam
- C. Sundar Pichai
- D. Arvind Krishna
- E. Satya Nadella

Answer : Option A

Explanation :

- Mumbai-born Shailesh Jejurikar has been named the first Indian-origin President & CEO of Procter & Gamble (P&G) in its 187-year history, effective January 1, 2026.
- He is currently the Chief Operating Officer (COO) of the company.
- Jejurikar will succeed Jon Moeller, who will take on the role of Executive Chairman.
- He has been associated with P&G for 36 years, starting his journey as an Assistant Brand Manager in P&G India.
- P&G has also nominated him for election to the Board of Directors at its October 2025 shareholder meeting.
- India contributes approximately 2.5% to P&G's global revenue.

EXAM
Genius





Ques: Where is the Ministry of Defence establishing a state-of-the-art testing facility under the Defence Testing Infrastructure Scheme (DTIS)?

- A. Coimbatore
- B. Hyderabad
- C. Pune
- D. Bengaluru
- E. Tiruchirappalli

Answer: Option E

Explanation:

- The Ministry of Defence signed a MoU to establish a state-of-the-art testing facility in the Mechanical & Material domain at Tiruchirappalli, Tamil Nadu, under the Defence Testing Infrastructure Scheme (DTIS).
- The DTIS provides up to 75% government funding as Grant-in-Aid, while the remaining 25% is contributed by a Special Purpose Vehicle (SPV) consisting of Indian private entities and State/Central Governments.
- Micro Labs is the lead SPV member for this facility. Other members include Tamilnadu Industrial Development Corporation Limited (TIDCO), Bharat Earth Movers Limited (BEML), Hindustan Aeronautics Limited (HAL) and Vaidheswaran Industries
- The DTIS, with a total outlay of Rs.400 crore, was launched by Raksha Mantri Shri Rajnath Singh to promote collaboration between the private sector and government in building high-end defence testing infrastructure.





Ques: Who won the 70th edition of the Belgian Grand Prix held at Circuit de Spa-Francorchamps in 2025?

- A. Max Verstappen
- B. Lewis Hamilton
- C. Charles Leclerc
- D. Lando Norris
- E. Oscar Piastri

Answer: Option E

Explanation:

- Oscar Piastri, representing UK-based team McLaren, won the 70th edition of the Belgian Grand Prix held at Circuit de Spa-Francorchamps, Stavelot, Belgium.
- This marked his 6th win in 13 races in the 2025 Formula One season.
- With this victory, he extended his lead in the F1 World Championship standings, now 16 points ahead of teammate Lando Norris.

Recent Grand Prix Winner :

- 2025 Saudi Arabian Grand Prix : Oscar Piastri
- 2025 Miami Grand Prix : Oscar Piastri
- 2025 Bahrain Grand Prix : Oscar Piastri
- 2025 Emilia Romagna Grand Prix : Max Verstappen
- 2025 F1 Monaco Grand Prix : Lando Norris
- 2025 Austrian Grand Prix : Lando Norris
- 2025 British Grand Prix : Lando Norris
- 2025 Spanish Grand Prix : Oscar Piastri
- 2025 Canadian Grand Prix : George Russell





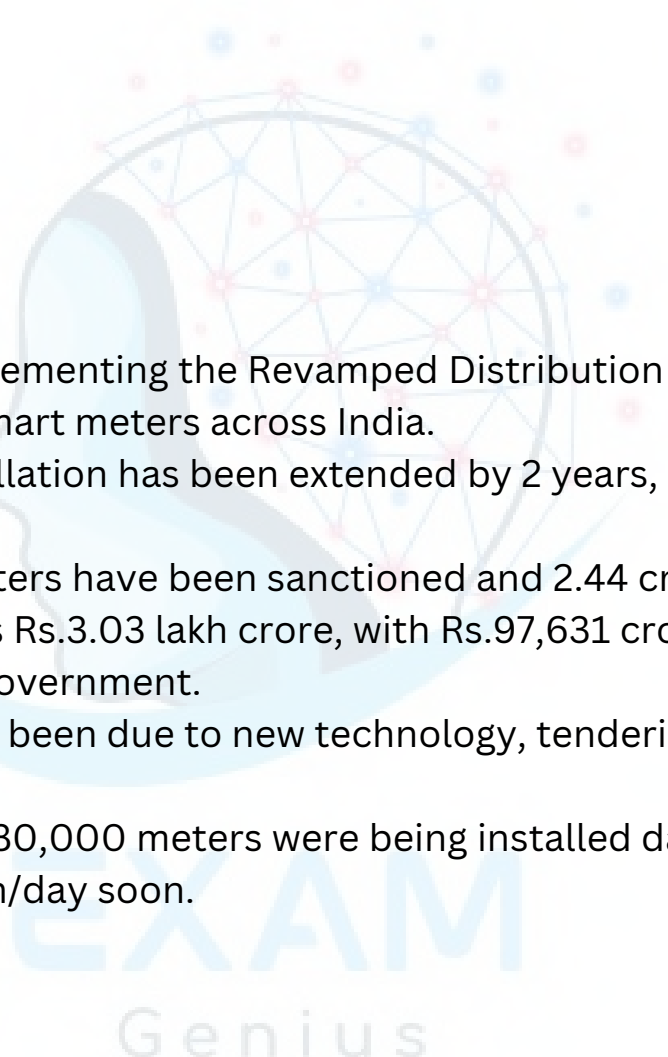
Ques: Under which scheme is the Indian government installing 25 crore smart meters across the country?

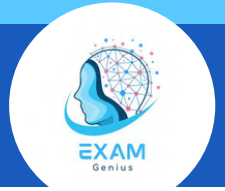
- A. SAUBHAGYA
- B. UDAY
- C. RDSS
- D. IPDS
- E. PM Kusum

Answer: Option C

Explanation:

- The Power Ministry is implementing the Revamped Distribution Sector Scheme (RDSS) to install 25 crore smart meters across India.
- The deadline for this installation has been extended by 2 years, now set for March 2028.
- As of now, 20.33 crore meters have been sanctioned and 2.44 crore installed.
- The total outlay of RDSS is Rs.3.03 lakh crore, with Rs.97,631 crore as budgetary support from the Central Government.
- Delays in installation have been due to new technology, tendering issues, and setup of direct debit systems.
- In February 2025, around 80,000 meters were being installed daily, with expectations to reach 1 lakh/day soon.





Ques: How many medals did India win at the FISU World University Games 2025 held in Rhine-Ruhr, Germany?

- A. 8 medals
- B. 10 medals
- C. 12 medals
- D. 15 medals
- E. 26 medals

Answer: Option C

Explanation:

- India concluded its campaign at the FISU World University Games 2025 in Rhine-Ruhr, Germany with a total of 12 medals, including 2 Gold, 5 Silver and 5 Bronze
- About 300 Indian athletes participated in the Games, which took place from July 16 to 27, 2025.
- This was the 32nd edition of the biennial multi-sport event.
- India's best-ever performance at the Games was in Chengdu 2023, where the country finished 7th overall with 26 medals, including 11 golds—8 of them in shooting.
- However, shooting was not included in the 2025 edition, affecting India's medal prospects.

EXAM
Genius





Ques : What is the title of Kiran Desai's new novel that made it to the Booker Prize 2025 longlist?

- A. The Inheritance of Loss
- B. The Story of Sonia and Sunny
- C. The Loneliness of Sonia and Sunny
- D. Indians in America
- E. Echoes of Silence

Answer : Option C

Explanation :

- Kiran Desai, the Indian author who won the Booker Prize in 2006 for *The Inheritance of Loss*, has made her comeback to the Booker longlist after 18 years.
- Her new novel, titled *The Loneliness of Sonia and Sunny*, is a 677-page work that explores the lives of two young Indians in the United States.
- It is among the 13 books longlisted for the prestigious £50,000 Booker Prize 2025.
- This is her first novel since winning the Booker Prize in 2006.
- The final six nominees will be announced on September 23, and the winner on November 10 in London.

EXAM
Genius





Ques: Where were the Global Tiger Day 2025 celebrations held and what major initiatives were announced by the Environment Minister?

- A. Jim Corbett National Park
- B. Sundarbans Tiger Reserve
- C. Kanha National Park
- D. National Zoological Park, Delhi
- E. Ranthambore Tiger Reserve

Answer: Option D

Explanation:

- Union Minister for Environment, Forest and Climate Change Shri Bhupender Yadav presided over the Global Tiger Day 2025 celebrations held at the National Zoological Park, New Delhi.
- The Minister announced that the number of tiger reserves in India has increased from 46 in 2014 to 58 as of 2025.
- A nationwide tree plantation drive was launched – over 1 lakh saplings will be planted across all 58 tiger reserves, making it one of the world's largest such efforts.
- The Minister highlighted the International Big Cat Alliance (IBCA) launched by India to protect the seven big cats globally; 24 countries have already joined, with IBCA HQ to be based in India.

Four important publications were unveiled under the National Tiger Conservation Authority (NTCA):

- Status of Small Cats in the Tiger Landscape of India
- STRIPES Magazine – Global Tiger Day Special Edition
- Waterfalls of Tiger Reserves in India
- Water Bodies inside Tiger Reserves of India by Sh. Bharat Lal and Dr. S.P. Yadav





Ques: What is the purpose of the COP-33 Cell established by the Ministry of Environment, Forest and Climate Change (MoEFCC)?

- A. Managing biodiversity data
- B. Overseeing India's forest certification
- C. Preparing for the COP-33 UN Climate Conference
- D. Coordinating with international wildlife bodies
- E. Monitoring air quality across metros

Answer: Option C

Explanation:

- The Ministry of Environment, Forest and Climate Change (MoEFCC) has established a dedicated COP-33 Cell under its Climate Change Division, headed by Joint Secretary Ved Prakash Mishra.
- The cell will manage professional and logistical requirements for hosting the 33rd Conference of the Parties (COP-33) to the United Nations Framework Convention on Climate Change (UNFCCC), proposed to be held in India in 2028.
- If approved, COP-33 will be India's second time hosting a UN Climate Conference after COP-8 in 2002 (New Delhi).
- The COP-33 Cell comprises 11 members, including directors, consultants, and support staff.
- Prime Minister Narendra Modi proposed India's bid to host COP-33 during his address at COP-28 in Dubai, UAE.
- COPs are annual global summits under the UNFCCC (established in 1992) where nations assess progress toward climate goals, especially the Paris Agreement target of limiting global warming to 1.5°C.





Ques: Which tribal community performs the 40-day dance-drama festival called Gavri in southern Rajasthan?

- A. Meena
- B. Sahariya
- C. Garasia
- D. Bhil
- E. Damor

Answer: Option D

Explanation:

- Gavri is a 40-day dance-drama festival performed by the Bhil tribal community of Mewar region in southern Rajasthan.
- It is a fusion of dance and theatrical performance depicting the eternal battle between good and evil, often featuring Goddess Amba and the demon Bhiamwal.
- The origin of Gavri dates back to as early as the 3rd or 4th century, and it was prevalent during the reign of SiddhRaj Jai Singh of Gujarat.
- The core narrative is rooted in the myth of Lord Shiva and demon Bhasmasur.
- The festival is not just a performance—it is a ritual to ensure the well-being of sisters and daughters living in other villages after marriage.
- All roles are performed by men, and the performance includes mime, dialogue, and scenes known as 'Khel', with narration provided by a character called Kutkadiya.
- It is also known by another name — Rai Nach.





Ques: What is the name of the first AI language model being developed specifically for Latin America, and who is leading the initiative?

- A. Andes-AI
- B. Latam-GPT
- C. HispanoAI
- D. PanLat-AI
- E. CENIA-AI

Answer: Option B

Explanation:

- Latam-GPT is the name of the first large artificial intelligence language model being developed specifically for Latin America.
- It is designed to understand the region's diverse cultures and linguistic nuances better than global models, which are often predominantly trained on English data.
- The project is an open-source initiative led by Chile's state-run National Center for Artificial Intelligence (CENIA).
- More than 30 regional institutions are collaborating on the project.
- Development began in January 2023, and the official launch is expected in September.
- Latam-GPT aims to increase AI adoption and accessibility across the Latin American region.

EXAM
Genius





Ques: What new educational modules is NCERT introducing in school curricula?

- A. Digital coding and robotics
- B. Global literature and arts
- C. Ancient civilizations of Asia
- D. Space mission & Operation Sindoor
- E. Financial literacy and banking basics

Answer: Option D

Explanation:

- The National Council of Educational Research and Training (NCERT) is introducing new curriculum modules on Group Captain Shubhanshu Shukla's space mission and India's Operation Sindoor, a decisive military operation.
- These modules aim to educate students about India's progress in defence, diplomacy, space exploration, and sustainability.
- The content is being developed under the Ministry of Education and will be part of the curriculum for Classes 3 to 12.
- The modules will also include information about Mission LiFE (Lifestyle for Environment), led by the Ministry of Environment, Forest and Climate Change.
- Two modules are in progress: one for Classes 3 to 8 and another for Classes 9 to 12.

About NCERT :

- Established : 1 September 1961
- HQ : New Delhi
- Director : Dr. Dinesh Prasad Saklani





Ques: Which Indian tiger reserve now has the third-highest density of tigers globally as per 2024 data?

- A. Bandipur Tiger Reserve
- B. Jim Corbett Tiger Reserve
- C. Kaziranga Tiger Reserve
- D. Nagarhole Tiger Reserve
- E. None of these

Answer: Option C

Explanation:

- Kaziranga Tiger Reserve in Assam now ranks third globally in tiger density with 18.65 tigers per 100 sq km, as per the 2024 Status of Tigers report.
- In 2024, the reserve recorded a total of 148 tigers, a significant rise from 104 in 2022.
- The survey covered 1,307.49 sq km using 293 camera traps over 103 days, capturing 4,011 tiger images.
- The inclusion of the Biswanath Wildlife Division contributed to this rise, adding 27 new tigers.
- The identified tiger population included 83 males, 55 females, and 10 of undetermined gender.
- Despite this conservation success, Kaziranga faces threats from habitat degradation, human-wildlife conflict, and climate change.





LQues: What was the codename of the joint anti-terror operation launched in Jammu and Kashmir that eliminated the mastermind of the Pahalgam attack?

- A. Operation Rakshak
- B. Operation Kargil
- C. Operation Snow Leopard
- D. Operation Trinetra
- E. Operation Mahadev

Answer: Option E

Explanation:

- The Indian Army, in coordination with the J&K Police and CRPF, launched an anti-terror operation codenamed Operation Mahadev in the Lidwas area of Jammu & Kashmir.
- The operation was spearheaded by the Chinar Corps.
- Three terrorists were eliminated, including Hashim Musa, a top Lashkar-e-Taiba (LeT) commander and the mastermind behind the Pahalgam attack.
- Other terrorists neutralized included Suleiman, Afghan, and Jibran, as confirmed by Union Home Minister Amit Shah.

EXAM
Genius





Ques: What is the objective of the SPARSH Pension System launched by the Ministry of Defence?

- A. Managing pensions for state government employees
- B. Automating salaries for paramilitary forces
- C. Disbursing pensions for defence personnel
- D. Providing insurance cover to armed forces
- E. Funding veterans' welfare programs

Answer: Option C

Explanation:

- SPARSH stands for System for Pension Administration (Raksha) and is an initiative of the Ministry of Defence, Government of India.
- The objective is to manage pension sanction and disbursement for Armed Forces – including the Army, Navy, Air Force, and Defence Civilians.
- It is administered by the Defence Accounts Department through the Principal Controller of Defence Accounts (Pensions), Prayagraj.
- It is a centralized, web-based system that directly handles pension claims and deposits pension payments into pensioners' bank accounts without any third-party intermediary.
- SPARSH also allows digital identification, self-verification, and rectification of data, aiming to minimize the need for physical visits to pension offices.
- Despite its digital approach, many ex-servicemen have reported difficulties, including interface inaccessibility and persistent data correction issues.





Ques: What is the role of the National Crisis Management Committee (NCMC) as per the amended Disaster Management Act, 2025?

- A. Conducting financial audits of disaster relief funds
- B. Overseeing drought relief in rural areas
- C. Coordinating national disaster response efforts
- D. Managing rural employment schemes
- E. Supervising health policies during pandemics

Answer: Option C

Explanation:

- The National Crisis Management Committee (NCMC) has been given statutory status under the amended Disaster Management Act, 2025, making it the apex body for coordinating national disaster response.
- It was formally constituted by the Ministry of Home Affairs under Section 8A(2) of the Disaster Management Act, 2005. Earlier, it operated without formal statutory backing.
- The committee is headed by the Cabinet Secretary. Other key members include the Union Home Secretary, Defence Secretary, Secretary (Coordination), and senior officials from the National Disaster Management Authority (NDMA).
- The chairperson can co-opt experts or officers from central/state agencies based on the type of crisis.
- Its primary functions include Assessing disaster preparedness, Issuing directives for improvement, and Coordinating and monitoring disaster response efforts across central and state governments, NDMA, and other relevant agencies.





IMPORTANT ONE – LINER Current Affairs

In a significant step towards transforming the capacity-building landscape of civil servants in Chhattisgarh, the Capacity Building Commission (CBC), Karmayogi Bharat, and the Government of Chhattisgarh signed a Memorandum of Understanding

The Indian Army (IA) carried out 'Exercise Drone Prahaar' near the Myanmar border to test and validate the integration of drone technologies into frontline operations.

India's first private test facility for depleted heavy water upgradation has been commissioned by TEMA India Ltd in collaboration with BARC and NPCIL. It is a privately-built test infrastructure for upgrading depleted heavy water, a crucial component used in Pressurised Heavy Water Reactors (PHWRs)

India's Tejaswin Shankar has set a new national decathlon record for the second time, scoring 7,826 points to finish fourth at the Wieslaw Czapiewski Memorial 2025 athletics meet held in Poland.

Prime Minister Shri Narendra Modi hailed the return of the sacred Piprahwa relics of Bhagwan Buddha to India after 127 long years. It may be recalled that the Piprahwa relics were discovered in 1898 but were taken away from India during the colonial period.





Ques: As per Finance Ministry data (June 2025), which bank holds the highest amount of unclaimed deposits in India?

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

Answer: Option C

Explanation:

- As of June 30, 2025, Indian banks have transferred Rs.67,000+ crore in unclaimed deposits to the RBI's Depositor Education and Awareness (DEA) Fund.
- Public sector banks contributed the bulk: Rs.58,330.26 crore (87% of total).
- State Bank of India (SBI) had the highest share, holding Rs.19,329.92 crore in unclaimed funds.
- Among private banks, ICICI Bank topped with Rs.2,063.45 crore, part of the Rs.8,673.72 crore from the sector.
- Accounts that are inactive for over 10 years are classified as unclaimed, and the RBI encourages banks to help claimants recover such deposits.

EXAM
Genius





Ques: According to SEBI's new mechanism, what is the minimum investment threshold for Specialized Investment Funds (SIF)?

- A. Rs.5 lakh
- B. Rs.7 lakh
- C. Rs.10 lakh
- D. Rs.15 lakh
- E. Rs.20 lakh

Answer: Option C

Explanation:

- The Securities and Exchange Board of India (SEBI) has introduced a compliance framework for Specialized Investment Funds (SIFs) to monitor and maintain a minimum investment threshold.
- As per the new rules, investors must maintain a minimum investment of Rs.10 lakh across all investment strategies of a SIF.
- If an investor's total holding falls below Rs.10 lakh due to sale, redemption, or transfer, it will be considered an "active breach."
- In such cases, all units held by the investor will be frozen for debit across all strategies.
- However, if the investor rebalances their investment and restores the minimum threshold within 30 calendar days, the units will be unfrozen.
- The move is aimed at ensuring minimum investor commitment and preventing misuse of the SIF platform.

Genius





Ques: Which global financial institutions did LIC sign USD 1 billion worth of Forward Rate Agreements (FRAs) with in 2025?

- A. Goldman Sachs and HSBC
- B. Citi Bank and UBS
- C. JPMorgan Chase & Bank of America
- D. Barclays and Credit Suisse
- E. Deutsche Bank and Wells Fargo

Answer: Option C

Explanation :

- Life Insurance Corporation of India (LIC) signed Forward Rate Agreements (FRAs) worth USD 1 billion (~Rs.8,300 crore) with JPMorgan Chase & Co. and Bank of America Corporation (BoA).
- These agreements aim to hedge against declining interest rates and stabilize long-term returns amidst equity market volatility.
- Since May 2025, LIC has accounted for 38% of India's total FRA volume of USD 2.6 billion.

About Life Insurance Corporation (LIC) :

- Established : 1 September 1956
- HQ : Mumbai, Maharashtra
- MD & CEO : R. Doraiswamy
- MDs : Ratnakar Patnaik & Dinesh Pant





Ques: How many crore digital payment transactions did India log between FY19 and FY25?

- A. 45,000
- B. 55,000
- C. 60,000
- D. 65,000
- E. 75,000

Answer: Option D

Explanation:

- Between FY19 and FY25, India recorded over 65,000 crore digital payment transactions worth Rs.12,000 trillion, highlighting the rapid adoption of digital financial services.
- Minister of State for Finance Pankaj Chaudhary emphasized that digital tools are now reaching small towns and rural areas, reducing cash dependency.
- The RBI launched the Payments Infrastructure Development Fund (PIDF) in 2021 to promote digital infrastructure in underserved regions.
- As of May 31, nearly 4.77 crore digital touch-points have been deployed under the PIDF to support this transformation.
- This surge in digital transactions reflects India's progress toward a less-cash, more formal economy.

EXAM
Genius





Ques: Who delivered the keynote address at the 20th edition of the "Re-imagining Governance: Discourse for Excellence (RGDE)" series hosted by PDUNASS under EPFO?

- A. Naseeruddin Shah
- B. Adil Hussain
- C. Rajkummar Rao
- D. Anupam Kher
- E. Pankaj Tripathi

Answer: Option B

Explanation:

- Celebrated actor and theatre personality Shri Adil Hussain delivered the keynote address at the 20th edition of the RGDE series.
- The theme of his address was “Speaking to be Understood: From Informing to Connecting.”
- The RGDE (Re-imagining Governance: Discourse for Excellence) series is a monthly thought leadership event hosted by the Pandit Deendayal Upadhyaya National Academy of Social Security (PDUNASS) under the Employees’ Provident Fund Organisation (EPFO), Ministry of Labour & Employment.
- It was launched on Good Governance Day, 25th December 2023, and aims to foster cross-sectoral learning and dialogue on governance excellence.

About EPFO :

- Established : 4 March 1952
- HQ : New Delhi
- CPFC : Ramesh Krishnamurthi





Ques: How many smart classrooms have been approved under the Samagra Shiksha Scheme across India?

- A. 96,000
- B. 1,25,040
- C. 1,46,040
- D. 1,38,500
- E. 1,56,000

Answer: Option C

Explanation:

- A total of 1,46,040 smart classrooms have been approved under the Samagra Shiksha Scheme, covering all States and Union Territories.
- Major contributors include Madhya Pradesh (9,531), Maharashtra (5,155), and Dadra & Nagar Haveli (192).
- Each school receives a non-recurring grant of Rs.2.40 lakh and a recurring grant of Rs.38,000 for digital learning components.
- The scheme aligns with the National Education Policy (NEP) 2020 to ensure inclusive, equitable, and quality digital education.
- Additionally, the BharatNet project, announced in Union Budget 2025, aims to connect rural government secondary schools with broadband internet.

EXAM
Genius





Ques: What is the name of the scheme launched by the Ministry of Culture to promote scientific temper and awareness through the establishment of Science Centres in India?

- A. Vigyan Bharat Abhiyan
- B. Science for Society Scheme
- C. Scheme for Advancement of Science & Technology
- D. Scheme for Promotion of Culture of Science (SPoCS)
- E. National Scientific Awareness Mission

Answer: Option D

Explanation:

- The Scheme for Promotion of Culture of Science (SPoCS) is an initiative by the Ministry of Culture, Government of India.
- As of mid-2025, 27 Science Centres have been established under this scheme across the country.
- The objective is to promote scientific temper and awareness among the general public and students.
- The scheme includes the development of Science Cities, Innovation Hubs, Digital Planetariums, and Science Centres, particularly in remote and underrepresented regions.
- The National Council of Science Museums (NCSM), an autonomous body under the Ministry of Culture, is the nodal agency for its implementation.
- NCSM ensures compliance with the scheme's guidelines and provides both technical and administrative support.





Ques: What is the total amount of the 20th installment of the PM-Kisan scheme to be released by PM Modi on August 2, 2025?

- A. Rs.15,000 crore
- B. Rs.18,500 crore
- C. Rs.20,500 crore
- D. Rs.25,000 crore
- E. Rs.22,000 crore

Answer: Option C

Explanation:

- Prime Minister Narendra Modi will release the 20th installment of the PM-Kisan Samman Nidhi Yojana worth Rs.20,500 crore on August 2, 2025, from Varanasi, Uttar Pradesh.
- The installment will benefit 9.7 crore farmers via Direct Benefit Transfer (DBT).
- A high-level review meeting was held under Agriculture Minister Shivraj Singh Chouhan to ensure event preparedness.
- Launched in 2019, the PM-Kisan scheme provides Rs.6,000 per year to eligible farmers in three equal installments of Rs.2,000.
- This is part of the government's continued effort to support farmers' income and promote agricultural welfare.

EXAM
Genius





Ques: When was the Indian Hockey Federation (IHF), the national body for hockey, officially formed?

- A. January 26, 1930
- B. November 7, 1925
- C. August 15, 1947
- D. October 2, 1924
- E. December 18, 1926

Answer: Option B

Explanation :

- The Indian Hockey Federation (IHF) was officially formed on November 7, 1925, in Gwalior, Madhya Pradesh.
- To mark 100 years of Indian hockey, Hockey India organized the 15th Hockey India Congress in Mahabalipuram, Tamil Nadu.
- A nationwide celebration has been announced for November 7, 2025 to commemorate this historic milestone.

Financial Grants:

- Rs. 70 lakhs : Each for hosting the Senior Men's and Senior Women's National Championships
- Rs. 30 lakhs : Each for Junior Men, Junior Women, Sub-Junior Men, and SubJunior Women National Championships
- Rs. 25 lakhs : Per state to support the organisation of district and state-level competitions

About Hockey India :

- Established : 2009
- HQ : New Delhi
- President : Dilip Tirkey





Ques: Which two initiatives were presented in the 29th National Good Governance Webinar under the theme ‘Innovation – State’ as winners of the PM’s Award for Excellence in Public Administration 2024?

- A. e-Sanjeevani and KAVACH
- B. UK-GAMS and Shiksha Setu, Axom
- C. Jal Shakti Abhiyan and Digital Gram
- D. Mission Buniyaad and Pragati Path
- E. Poshan Tracker and e-Vidya

Answer: Option B

Explanation:

- The 29th National Good Governance Webinar was organized by the Department of Administrative Reforms & Public Grievances (DARPG) as part of monthly sessions held since April 2022.
- These webinars are meant to encourage the dissemination and replication of award-winning initiatives under the Prime Minister’s Award for Excellence in Public Administration.
- Around 1,000 officials from various departments and training institutes attend each session.

In the 29th webinar, held under the ‘Innovation – State’ theme for 2024 awardees, the following two initiatives were presented:

- Uttarakhand Government Assets Management System (UK-GAMS), presented by Ms. Nitika Khandelwal, District Magistrate, Tehri Garhwal.
- Shiksha Setu, Axom, presented by Dr. Om Prakash, Mission Director, Samagra Shiksha, Government of Assam.





Ques: India recently signed a Maritime Security and Safety Cooperation agreement with which country during the 13th JDCC meeting?

- A. Saudi Arabia
- B. Oman
- C. United Arab Emirates
- D. Qatar
- E. Bahrain

Answer: Option C

Explanation:

- India signed a Maritime Security and Safety Cooperation agreement with the United Arab Emirates (UAE) during the 13th Joint Defence Cooperation Committee (JDCC) meeting held in New Delhi.
- The agreement was signed between Indian Coast Guard (ICG) Director General Rakesh Pal and UAE's Brigadier Staff Khalid Obaid Shamsi.
- This is the 10th such agreement signed with Coast Guards of Friendly Foreign Countries (FFCs).

The cooperation focuses on key areas including:

- Search and Rescue (M-SAR)
- Transnational Maritime Crime
- Maritime Law Enforcement (MLE)
- Marine Pollution Response (MPR)
- Joint Capacity Building





Ques: Which organization signed an MoU with Ather Energy to boost startups under the Build in Bharat initiative?

- A. DPIIT
- B. Ministry of Power
- C. Ministry of Road Transport
- D. NITI Aayog
- E. Invest India

Answer: Option A

Explanation:

- The Department for Promotion of Industry and Internal Trade (DPIIT), under the Ministry of Commerce and Industry, signed a Memorandum of Understanding (MoU) with Ather Energy.
- This partnership is part of the Build in Bharat initiative launched by the Startup Policy Forum (SPF), which represents over 50 innovation-driven startups.
- The MoU focuses on key areas such as Mentorship and deep-tech support, EV value chain innovation & Talent and skill development
- The goal of the partnership is to promote EV manufacturing, foster clean energy innovation, and support India's sustainable transport transition

EXAM
Genius





Ques: Which team won the 14th UEFA European Women's Championship (Women's Euro Cup) in 2025 by defeating the defending World Champions Spain?

- A. Germany
- B. France
- C. Netherlands
- D. Sweden
- E. England

Answer: Option E

Explanation:

- England, the defending champions, won the 14th edition of the UEFA European Women's Championship (UEFA Women's Euro Cup) by defeating Spain in the final.
- The final match was held at the St. Jakob-Park Stadium in Basel, Switzerland.
- This Euro Cup final was a repeat of the 2023 FIFA Women's World Cup final, where Spain had defeated England 1-0.
- A total of 16 European national women's teams competed in the final stages of the tournament.
- Switzerland hosted the tournament from 2nd to 27th July 2025.

About UEFA Women's Championship :

- Founded : 1982
- Number of teams : 16 (finals) 52 (qualifiers)
- Most successful team : Germany (8 titles)
- Current champions : England (2nd title)





Ques: In which district of Bihar is the newly constructed “Buddha Samyak Darshan Museum and Memorial Stupa” located, which is being inaugurated by CM Nitish Kumar?

- A. Nalanda
- B. Gaya
- C. Patna
- D. Vaishali
- E. Rajgir

Answer: Option D

Explanation:

- The “Buddha Samyak Darshan Museum and Memorial Stupa” is located in Vaishaligarh, Vaishali district, Bihar.
- It is being inaugurated by Chief Minister Nitish Kumar and is expected to become a major spiritual and tourist attraction.
- Built over 72 acres with an investment of over Rs.550 crore, the structure is an architectural marvel.
- The stupa is made entirely of stone using tongue-and-groove techniques, with no cement, bricks, or concrete—a first in modern Indian history.
- It is almost twice as tall as the Sanchi Stupa and consists of 42,000 sandstone blocks.
- Designed to be earthquake-resistant, the complex also includes a meditation centre, library, museum, amphitheatre, cafeteria, solar plant, and more.
- A statue of Lord Buddha crafted by Odisha-based artists is also installed as a symbolic centerpiece.
- Buddhist monks from 15 countries including China, Japan, Sri Lanka, Thailand, Nepal, and Myanmar will attend the inauguration.





Ques: As of 29 July 2025, which Indian Chief Minister holds the record for the longest continuous tenure in office in Uttar Pradesh?

- A. Mulayam Singh Yadav
- B. Mayawati
- C. Govind Ballabh Pant
- D. Yogi Adityanath
- E. Akhilesh Yadav

Answer: Option D

Explanation:

- As of 29 July 2025, Yogi Adityanath has served as the Chief Minister of Uttar Pradesh for 8 years and 133 days, breaking the previous record.
- The previous record-holder, Pandit Govind Ballabh Pant, served for 8 years and 127 days, including his tenure as Premier before independence.
- Yogi Adityanath was sworn in as CM on 19 March 2017, succeeding Akhilesh Yadav.

The list of longest-serving Chief Ministers in UP includes:

- Yogi Adityanath – 8 years, 133 days
- Govind Ballabh Pant – 8 years, 127 days
- Mayawati – 7 years, 16 days
- Mulayam Singh Yadav – 6 years, 274 days

EXAM
Genius





LQues: As per the article, what penalty has the US added on top of the 25% tariffs imposed on Indian goods?

- A. Penalty for exporting to Europe
- B. Penalty for buying Chinese goods
- C. Penalty for oil import from Iran
- D. Penalty for buying arms and oil from Russia
- E. Penalty for trade with ASEAN nations

Answer: Option D

Explanation:

- Former US President Donald Trump imposed 25% reciprocal tariffs on Indian goods from August 1.
- In addition, the US added an unspecified penalty on India for buying arms and oil from Russia, citing strategic and geopolitical concerns.
- The move was more severe toward India compared to other nations like Vietnam, Indonesia, and the EU.
- India called the move “unacceptable” and reaffirmed its commitment to defending economic sovereignty, especially in protecting MSMEs and exporters.
- India also signaled its intention to challenge such unilateral trade measures on international platforms.

EXAM
Genius





LQues: What are BHISHM cubes recently gifted by India to the Maldives on its 60th Independence Day?

- A. Indigenous mobile hospital units
- B. Mobile library units
- C. Disaster relief drones
- D. Renewable energy kits
- E. Smart classroom kits

Answer: Option A

Explanation:

- India gifted two BHISHM cubes to the Maldives as a gesture of regional cooperation and healthcare diplomacy in the Indian Ocean region.
- BHISHM stands for Bharat Health Initiative for Sahyog, Hita and Maitri, and is part of Project Arogya Maitri.
- These are state-of-the-art indigenous mobile hospital units, designed to respond to medical emergencies quickly and efficiently.
- BHISHM cubes are modular and portable, with medical supplies organized in 15-inch boxes, based on injury type and medical need.
- Transport flexibility allows them to be carried by air, land, sea, or drone, with each cube weighing around 20 kg.
- A BHISHM cube = 2 Mother Cubes = 36 mini cubes x 2.
- One Mother Cube provides first-line care, shelter, and food for up to five people for 48 hours, while the second supports 10–15 surgeries per day.
- Each BHISHM Cube can support care for around 200 emergency cases, including trauma, burns, fractures, and shock, and is capable of generating its own power and oxygen for limited durations.





Ques: Which Indian state became the first to launch a statewide, evidence-based anti-drug curriculum in government schools starting August 1, 2025?

- A. Delhi
- B. Maharashtra
- C. Punjab
- D. Kerala
- E. Gujarat

Answer: Option C

Explanation:

- The Punjab Government, led by the Aam Aadmi Party (AAP), is launching a statewide, evidence-based anti-drug curriculum in government schools starting August 1, 2025.
- The initiative is a part of its larger campaign “Yudh Nasheyen Virudh” (War Against Drugs).
- Developed by J-PAL South Asia, an organization led by Nobel Laureate Prof. Abhijit Banerjee, the curriculum targets Classes IX to XII, impacting nearly 8 lakh students.
- It features 35-minute sessions every fortnight for 27 weeks, using documentaries, quizzes, posters, and interactive activities.
- The curriculum was rigorously tested through randomised trials in 78 government schools in Amritsar and Tarn Taran during 2024–25.
- With this move, Punjab becomes the first Indian state to implement such a structured and evidence-driven approach to drug prevention starting from the classroom level.





Ques: Who launched the Sanchar Saathi mobile app in multiple Indian languages to combat telecom frauds?

- A. Ashwini Vaishnaw
- B. Nirmala Sitharaman
- C. Jyotiraditya Scindia
- D. Rajeev Chandrasekhar
- E. Amit Shah

Answer: Option C

Explanation:

- Communications Minister Jyotiraditya Scindia launched the Sanchar Saathi mobile app in 22 Indian languages, including Hindi and 21 regional languages, to enhance accessibility and combat telecom frauds.
- The app was originally launched in January and helps users to Report suspicious communications, Block or trace lost/stolen phones and Check for unauthorized mobile connections
- As of now, the app has crossed 46 lakh downloads.
- The multilingual launch took place during a stakeholders' meeting in New Delhi, focusing on telecom-related cybercrimes.
- The event was attended by representatives from law enforcement agencies, telecom providers, financial institutions, and web developers.
- The initiative is aimed at protecting citizens and increasing digital safety in India's rapidly growing telecom sector.





Ques: What is the name of India's first quasi-ballistic missile, successfully tested by DRDO from Dr APJ Abdul Kalam Island in Odisha?

- A. Agni Prime
- B. Shaurya
- C. Pralay
- D. Sagarika
- E. Prahaar

Answer: Option C

Explanation:

- The Defence Research and Development Organisation (DRDO) has successfully conducted user trials of India's first quasi-ballistic missile, Pralay, from the Dr APJ Abdul Kalam Island, off the coast of Odisha.
- The Pralay missile has already been integrated with the Indian Army, and a version is also being developed for the Indian Air Force.
- The Government of India sanctioned the project in March 2015 to serve as a tactical missile system for the armed forces.
- Pralay is designed to replace the Prithvi-I missile and is capable of carrying a conventional warhead.

Key Features of Pralay Missile:

- Class: Short-range surface-to-surface missile
- Range: 150 to 500 km
- Weight: 5 tonnes
- Dimensions: Length between 7.5 to 11 meters, diameter 520 mm
- Warhead: Conventional, weighing between 600 to 1000 kg
- Max Speed: 6.1 Mach during terminal phase
- Developed by: Research Centre Imarat (RCI), a DRDO lab
- Other collaborators 1. DRDO, Advanced Systems Laboratory (ASL), 2. Defence Metallurgical Research Laboratory (DMRL), 3. Bharat Dynamics Limited (BDL) and 4. Bharat Electronics Limited (BEL)





Ques : Which country has announced a ban on YouTube accounts for children under 16 starting from December 2025?

- A. Canada
- B. United States
- C. Germany
- D. United Kingdom
- E. Australia

Answer: Option E

Explanation :

- The Australian government has classified YouTube as an age-restricted social media platform, effective December 2025, requiring users to be at least 16 years old.
- Previously, YouTube was exempted from these rules when the Australian Parliament passed the social media safety legislation in November 2024.
- This exemption has now been revoked, and the new regulations, announced by Communications Minister Anika Wells, clearly list YouTube among age-restricted platforms.
- The law aims to protect minors under 16 from potential dangers such as harmful content and excessive exposure to social media.

EXAM
Genius





Ques: Which Indian state has declared August 7 as “Sustainable Agriculture Day” to honor the legacy of Dr. M.S. Swaminathan?

- A. Maharashtra
- B. Punjab
- C. Tamil Nadu
- D. Karnataka
- E. Haryana

Answer: Option A

Explanation:

- The Maharashtra Government has announced that August 7 will be observed annually as “Sustainable Agriculture Day” to commemorate the birth centenary of Dr. M.S. Swaminathan, the father of India’s Green Revolution.
- Dr. Swaminathan’s groundbreaking research in wheat and rice productivity enabled India to achieve food self-sufficiency and economic stability.
- In recognition of his impact on Indian agriculture and sustainability, the Government of India awarded him the Bharat Ratna in 2024.
- The United Nations also recognized him as the father of the economic environment.
- As a tribute, Dr. M.S. Swaminathan Bio-Happiness Centres will be established in all agricultural universities across Maharashtra to carry forward his legacy.

EXAM
Genius





IMPORTANT ONE – LINER Current Affairs

Stardour Aerospace Technologies Private Limited successfully testfired India's first hydrogen-oxygen propulsion engine at the Indian Institute of Science (IISc) Bengaluru

On the occasion of World Day Against Trafficking in Persons, a renewed MoU was signed between the Railway Protection Force (RPF) and the National Commission for Women (NCW) to facilitates the organization of structured training programs and sensitization initiatives for RPF personnel.

Remona Evette Pereira, the BA student from St. Aloysius (Deemed to be University), Mangaluru, entered the Golden Book of World Records with her 170-hour-long Bharatanatyam performance.

The Indian Coast Guard (ICG) has kicked off construction of its first indigenously built Air Cushion Vehicle (ACV) with the Girder Laying and Commencement of Erection ceremony at Chowgule & Company Pvt. Ltd. in Goa

EXAM
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