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**Ques: Which company launched the ‘Health Systematic Investment Plan (SIP)’ and the ‘Health Buddy’ App in India?**

भारत में ‘हेल्थ सिस्टमेटिक इन्वेस्टमेंट प्लान (SIP)’ और ‘हेल्थ बडी’ एप्लिकेशन किस कंपनी ने लॉन्च किए?

- A. LIC / एलआईसी
- B. HDFC Life / एचडीएफसी लाइफ
- C. ICICI Prudential Life / आईसीआईसीआई प्रूडेंशियल लाइफ
- D. TATA AIA Life Insurance / टाटा एआईए लाइफ इंश्योरेंस
- E. SBI Life / एसबीआई लाइफ

**Answer:** Option D

**Explanation:**

TATA AIA Life Insurance Company Limited launched two innovative offerings:

- Health Systematic Investment Plan (SIP) – a first-of-its-kind Non-Participating Unit-Linked Health Insurance Plan with zero premium allocation charges and a maturity booster for long-term fund value. It allows tax-free withdrawals from the 6th policy year for health-related expenses.
- Health Buddy App – India’s first 24×7 virtual health and wellness companion by a life insurance provider, offering preventive health check-ups, women’s healthcare support, dental consultations, and services across 24+ medical specialties.

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## Recent Facilities Launched in Banking & Insurance Sector:

- Malaysia launched Ryt Bank, the world's first AI-powered bank developed by Malaysians for local users
- South Indian Bank has launched a new gold loan product called SIB Gold Xpress
- AU Small Finance Bank (AU SFB) has launched UPI services for its NRE and NRO account holders using foreign/international mobile numbers
- Bank of Maharashtra SBI Card Launched by Bank of Maharashtra (BoM) and SBI Cards & Payment Services Limited in Three variants -ELITE, PRIME, and SimplySAVE.
- According to people familiar with the matter, fintech unicorn CRED is working with IndusInd Bank to launch its first co-branded credit card.
- ICICI Bank will manage the online payment services for India's first barrier-less toll collection system
- ICICI Bank has increased the minimum average monthly balance (MAB) in metros & urban areas for new savings accounts from ₹10,000 to ₹50,000.
- Bank of Baroda has launched its new Unified Payments Interface (UPI) application named 'bob e-Pay' to provide secure, seamless, and real-time cross-border digital payments
- Tata AIA Life Insurance has launched "Shubh Shakti", a term insurance plan specifically designed for women
- RemitFIRST2India is a modern digital remittance platform launched by IDFC First Bank in collaboration with SingX
- Axis Bank has launched the 'Lock FD' feature to protect customers' Fixed Deposits from premature closure through digital channels
- Bank of Baroda has launched 'bob FxOne', a digital foreign exchange platform designed for corporate and MSME customers
- IDFC First Bank Limited and IndiGo have launched new credit card named 'IndiGO IDFC FIRST Dual Credit Card'.
- The Pension Fund Regulatory and Development Authority (PFRDA) launched its new and modernized website under the project PFRDA CONNECT initiative
- India Post Payments Bank (IPPB) has launched a nationwide Aadhaar-based Face Authentication facility for customer transactions
- Federal Bank Limited has launched India's first-ever biometric authentication solution for e-commerce transactions using credit and debit cards





**Ques: How much dividend did the Life Insurance Corporation of India (LIC) pay to the Centre for FY 2024-25?**

वित्तीय वर्ष 2024-25 के लिए जीवन बीमा निगम (LIC) ने केंद्र को कितनी लाभांश राशि का भुगतान किया?

- A. ₹5,000 crore
- B. ₹6,250 crore
- C. ₹7,324.34 crore
- D. ₹8,100 crore
- E. ₹9,500 crore

**Answer: Option C**

**Explanation:**

- LIC paid a dividend of ₹7,324.34 crore to the Centre for FY 2024-25.
- The CEO & MD R. Doraiswamy presented the cheque to Union Finance Minister Nirmala Sitharaman, representing the government's share approved by LIC shareholders at the AGM on 26 August 2025.
- LIC recommended a final dividend of ₹12 per equity share.
- The company posted a profit after tax of ₹48,151 crore, an 18.38% growth from ₹40,676 crore in FY24.

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**Ques: Where did Punjab National Bank (PNB) open its first startup-focused branch in alignment with Startup India?**

ਪੰਜਾਬ ਨੇਸ਼ਨਲ ਬੈਂਕ (PNB) ਨੇ ਸਟਾਰਟਅਪ ਇੰਡਿਆ ਦੇ ਅਨੁਰੂਪ ਅਪਨਾ ਪਹਲਾ ਸਟਾਰਟਅਪ-ਕੇਂਦਰਿਤ ਸ਼ਾਖਾ कहाँ खोला?

- A. Connaught Place, New Delhi / कनेक्ट प्लेस, नई दिल्ली
- B. Bhikaji Cama Place, New Delhi / भिकाजी कामा प्लेस, नई दिल्ली
- C. Nehru Place, New Delhi / नेहरू प्लेस, नई दिल्ली
- D. Gurgaon, Haryana / गुरुग्राम, हरियाणा
- E. Noida, Uttar Pradesh / नोएडा, उत्तर प्रदेश

**Answer: Option B**

**Explanation:**

- Punjab National Bank (PNB) launched its first startup-focused branch at Bhikaji Cama Place, New Delhi, in alignment with the Startup India initiative.
- The initiative aims to support entrepreneurial growth, promote innovation, and foster startups across India.
- During the launch, PNB signed an MoU with the Software Technology Parks of India (STPI) to connect startups with PNB's financial products and schemes, strengthening the support ecosystem for entrepreneurs.

**About Punjab National Bank :**

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

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**Ques: Which initiative aims to provide investor education to passengers on Vande Bharat trains?**

वंदे भारत ट्रेनों पर यात्रियों को निवेशक शिक्षा प्रदान करने वाला पहल कौन सा है?

- A. Investment Ka Sahi Kadam / इन्वेस्टमेंट का सही कदम
- B. Rail Investor Connect / रेल निवेशक कनेक्ट
- C. SEBI Women Investor Scheme / SEBI महिला निवेशक योजना
- D. Mutual Fund Mahotsav / म्यूचुअल फंड महोत्सव
- E. Bharat Nivesh Rail Yatra / भारत निवेश रेल यात्रा

**Answer: Option E**

**Explanation:**

- SEBI Chairman Tuhin Kanta Pandey announced incentives for women who are first-time mutual fund investors.
- As of March 2024, women's AUM accounted for about 33% of total individual AUM.
- AMFI launched the 'Investment Ka Sahi Kadam' campaign, providing content in 13 languages and organizing over 30 on-ground camps.
- The 'Bharat Nivesh Rail Yatra' initiative was started to educate passengers on Vande Bharat trains about investing and financial literacy.

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## Recent Appointment in different departments :

- S.C.Jain (Currently serves as Advisor in the Railway Board) : Additional charge as Chairman and Managing Director (CMD) of Rail Vikas Nigam Limited (RVNL) (Replaced Pradeep Gaur)
- Akash Tripathi : Managing Director of Solar Energy Corporation of India (SECI)
- Teymur Abasgulyev, a senior executive from SOCAR Turkiye Enerji A.Ş. : Chief Executive Officer (CEO) of Nayara Energy (Replaced Sergey Denisov)
- Sajith Sivanandan : CEO of Tata Digital
- Former India captain Sourav Ganguly : Head Coach of Pretoria Capitals for the SA20 2026 season (Replaced England batter Jonathan Trott)
- Rajit Punhani (Secretary in the Ministry of Skill Development & Entrepreneurship) : Chief Executive Officer (CEO) of the Food Safety & Standards Authority of India (FSSAI) (Replaced Ganji Kamala V. Rao)
- Sushil Kumar Lohani and D. Anandan : observers for the 17th Vice-Presidential Election
- Anish Dayal Singh : PM Modi's new Deputy NSA
- Ajay Singh : re-elected as President of Boxing Federation of India for third straight term
- Pramod Kumar (Uttar Pradesh) : Secretary General of
- Pon Baskaran (Tamil Nadu) : Treasurer of Boxing Federation of India
- Jaideep Gandhi : Vice President of the Advertising Agencies Association of India (AAAI)
- Srinivasan. K. Swamy : president of Advertising Agencies Association of India (AAAI) for 2025-26
- H.E. Zeenat Kureshi : Gulf Cooperation Council (GCC)-India Trade Commissioner
- Noel Tata : Director on the Tata Sons Board at the 107th Annual General Meeting (AGM)
- Chief operating officer of VI Abhijit Kishore : Chief executive officer of Vodafone Idea for Three years ( Replaced Akshaya Moondra)
- Mir Mohammed Ali : Director in the Ministry of New & Renewable Energy (MNRE)
- IAS Pratyay Amrit : Bihar Chief Secretary (succeed Amrit Lal Meena)
- PB Balaji : CEO of Tata Motors-owned Jaguar Land Rover (JLR)





**Ques: Who has been appointed as the Chairman and CEO of the Indian Railway Board (IRB), becoming the first individual from the SC/Dalit community to hold this post?**

भारतीय रेलवे बोर्ड (IRB) के अध्यक्ष और CEO के रूप में किसे नियुक्त किया गया है, जो इस पद पर SC/दलित समुदाय के पहले व्यक्ति बने हैं?

- A. Vinod Kumar Yadav / विनोद कुमार यादव
- B. Suneet Sharma / सुनीत शर्मा
- C. Satish Kumar / सतीश कुमार
- D. Ashwani Lohani / अश्वनी लोहान
- E. Rajesh Agrawal / राजेश अग्रवाल

**Answer: Option C**

**Explanation:**

- Satish Kumar, a retired officer of the Indian Railway Management Service (IRMS), was appointed Chairman and CEO of the Indian Railway Board (IRB).
- He was first appointed to this top post on 1 September 2024 and his tenure has been extended by one year.
- He is the first individual from the Scheduled Castes (SC)/Dalit community to hold this position in the history of the IRB.

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**Ques: What is the total proposed financial support under India's Export Promotion Mission (2025–2031)?**

भारत के एक्सपोर्ट प्रमोशन मिशन (2025–2031) के तहत कुल प्रस्तावित वित्तीय सहायता कितनी है?

- A. Rs 10,000 crore
- B. Rs 14,500 crore
- C. Rs 20,000 crore
- D. Rs 25,000 crore
- E. Rs 30,000 crore

**Answer:** Option D

**Explanation :**

- The Export Promotion Mission is a flagship initiative announced in the Union Budget 2025-26, aimed at enabling broad-based, inclusive, and sustainable export growth over six years (FY 2025–31).
- The government is considering support measures worth about Rs 25,000 crore for exporters during this period.
- Mission is driven jointly by the Ministries of Commerce & Industry, Micro, Small & Medium Enterprises, and Finance, with the Department of Commerce as the lead.
- Focus: Enhancing export competitiveness, improving export credit access, enabling cross-border factoring, and assisting MSMEs to tackle non-tariff barriers.
- Implementation through two subschemes: Niryat Protsahan (₹10,000+ crore) and Niryat Disha (₹14,500+ crore).

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**Ques: Where is the Punatsangchhu-II Hydroelectric Project, completed in 2025, located?**

2025 में पूरा हुआ Punatsangchhu-II जलविद्युत परियोजना कहाँ स्थित है?

- A. Wangdue Phodrang District, Bhutan / वांगड्यू फोडरांग जिला, भूटान
- B. Thimphu District, Bhutan / थिम्फू जिला, भूटान
- C. Paro District, Bhutan / पारो जिला, भूटान
- D. Bumthang District, Bhutan / बुमथांग जिला, भूटान
- E. Chukha District, Bhutan / चुखा जिला, भूटान

**Answer: Option A**

**Explanation:**

- The 1020 MW Punatsangchhu-II Hydroelectric Project is a run-of-the-river hydroelectric facility located on the right bank of the Punatsangchhu River in Wangdue Phodrang District, Western Bhutan.
- Developed under a 2010 India–Bhutan Inter-Governmental Agreement (IGA).
- Funding: India provided 30% as grant and 70% as loan (10% interest, repayable over 30 half-yearly installments).
- Construction Timeline: Foundation laid in 2010; faced delays due to geology, floods, COVID; commissioned in phases between Dec 2024 – Aug 2025.
- Capacity: 1,020 MW with 6 × 170 MW Francis turbines, increasing Bhutan's hydro capacity by 40%.
- Implementing Agencies: India – BHEL (electro-mechanical equipment), WAPCOS, NIRM, Jaiprakash Associates; Bhutanese Authority oversaw execution.





## Recent News headlines related to Sports

- Indian boxers ensured 26 medals at the 3rd "Belt and Road" International Youth Boxing Gala -- U17/U19/U23 International Training Camp & Tournament in Xinjiang, China.
- The 19th World Youth Archery Championships (WYAC) 2025 was held in Winnipeg, Canada
- India hosted the Asian Short Track Speed Skating Trophy 2025 at Himadri Ice Rink, Maharana Pratap Sports College, Dehradun, Uttarakhand
- Goa will host the FIDE World Cup 2025 from October 30 to November 27, 2025
- North East United FC (NEUFC) retained the Durand Cup by defeating Diamond Harbour FC (DHFC) 6-1 in the final of the 134th edition, held at Vivekananda Yuba Bharati Krirangan (VYBK), Kolkata
- The 18th IOAA 2025, an international competition in astronomy and astrophysics for school students, was hosted in Mumbai
- The Chess World Cup 2025 will be hosted in Goa from 1 to 26 November 2025
- Tokyo Olympics silver medallist Mirabai Chanu clinched gold at the Commonwealth Weightlifting Championships 2025 in Ahmedabad
- Tommy Fleetwood, from England, not only secured his first-ever PGA Tour title, but he did so by winning the Tour Championship, which also awarded him the FedEx Cup crown – plus a staggering \$10 million prize
- The inaugural Khelo India Water Sports Festival (KIWSF) 2025 was held at the Dal Lake, Srinagar (J&K) from 21–23 August 2025
- Cricket South Africa (CSA) confirmed that the 2027 ODI World Cup will be held in South Africa, Namibia, and Zimbabwe
- The first World Humanoid Robot Games concluded in Beijing, China, at the National Speed Skating Oval, originally built for the 2022 Winter Olympics
- The U20 World Wrestling Championships 2025 was held in Samokov, Bulgaria, from August 17 to 24. Indian wrestlers finished the Bulgaria meet with nine medals - two gold, four silver and three bronze medals.
- Liverpool's Mohamed Salah became the first man to win the PFA Player of the Year award three times (2018, 2022, and 2025)
- The 18th International Earth Science Olympiad (IESO 2025) was held in Jining, China. India's Performance (2025) : Total: 7 medals + 1 special award





**Ques: Which youth football team achieved a historic European treble in 2025?**

2025 में कौन सी युवा फुटबॉल टीम ने ऐतिहासिक यूरोपीय ट्रिपल जीत हासिल की?

- A. Bengaluru Football Club / बेंगलुरु फुटबॉल क्लब
- B. Minerva Academy Football Club / मिनर्वा अकादमी फुटबॉल क्लब
- C. Kerala Blasters Youth / केरल ब्लास्टर्स यूथ
- D. Mohun Bagan Academy / मोहुन बागान अकादमी
- E. FC Pune City Youth / एफसी पुणे सिटी यूथ

**Answer: Option B**

**Explanation:**

- Union Minister Dr. Mansukh Mandaviya felicitated the young footballers of Minerva Academy Football Club (Mohali) in New Delhi.
- The team achieved a historic European treble, winning the Gothia Cup (Sweden), Dana Cup (Denmark), and Norway Cup (Norway) in a single season (Under 14 and 15 squad).
- In 26 unbeaten international matches, the team scored 295 goals while conceding very few.
- Individual honours went to Konthoujam Yohenba Singh (Best Player, Gothia Cup) and Huidrom Tony (Best Player, Dana Cup).

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## India's Rankings in Different Indices

- World Competitiveness Ranking (WCR) is published by the International Institute for Management Development (IMD), Switzerland : India (41st), Switzerland (1st)
- Top 500 Global Brands List 2025 was published by TopBrand Union : Microsoft
- mid-2025 Numbeo Safety Index : India (67th), Abu Dhabi, UAE (1st)
- Fortune 100 Most Powerful People in Business List 2025 : Mukesh Ambani (56th), Jensen Huang (1st)
- Global AI City Index, 2025 Published by Counterpoint Research : Singapore (1st), Bengaluru (26th)
- India Electric Mobility Index (IEMI) 2024 was launched by NITI Aayog : Delhi, Maharashtra, and Chandigarh emerged as the top three performers overall
- The WATS 2024 report was published by the International Air Transport Association (IATA) : India (5th), USA (1st)
- 71st edition of the Fortune Global 500 List (2025) : Reliance Industries Limited (RIL) (88th), Walmart Inc. (1st)
- EduRank 2025 global list for Agricultural Sciences : Punjab Agricultural University (PAU) (93rd)
- July edition of Henley Passport Index 2025 Global Ranking Published by Henley & Partners (UK) : India (77th), Singapore (1st)
- Travel + Leisure Readers' 10 Favourite International Airports of 2025 List Published by Travel+Leisure : Chhatrapati Shivaji Maharaj International Airport, Maharashtra (9th), Istanbul Airport, Turkey (1st)
- Forbes' 2025 list of the 50 Richest Self-Made Women in world : Falguni Nayar, India (31), Kiran Mazumdar-Shaw, India (32nd), Raefaela Aponte-Diamant, Switzerland (1st)
- Avendus Wealth-Hurun India U30 List 2025 is the 1st edition : Kaivalya Vohra (1st), Aadit Palicha (2nd)
- QS Best Student Cities 2026 was published by Quacquarelli Symonds (QS) : Mumbai (Maharashtra) (98), Seoul (South Korea) (1st)
- 2024 Economic Impact Trends (EIR) Report was published by the World Travel & Tourism Council (WTTC), London : India (8th), USA (1st)
- FIFA rankings : Indian (133rd), Argentina (1st)
- 74th edition of the Statistical Review of World Energy 2025 was published by the London-based Energy Institute (EI) : India (4th), USA (1st)







**Ques: What is the rank of Delhi in the Smart City Index 2025 published by IMD?**

स्मार्ट सिटी इंडेक्स 2025 (IMD द्वारा प्रकाशित) में दिल्ली की रैंक क्या है?

- A. 52
- B. 89
- C. 135
- D. 120
- E. 104

**Answer: Option E**

**Explanation:**

- The Smart City Index 2025 was published by the International Institute for Management Development (IMD), covering 146 countries.
- The ranking is based on five parameters: Health & Safety, Mobility, Activities, Opportunities, and Governance.
- Swiss cities continue to dominate the list, while Middle Eastern cities have shown remarkable progress.
- Indian cities remain outside the global top 20, but are gradually improving.
- Among Indian cities, Delhi ranks the highest at 104 in the 2025 index.

**Ranking of top 5 countries :**

- 1 Zurich
- 2 Oslo
- 3 Geneva
- 4 Dubai
- 5 Abu Dhabi
- 146 Rio de Janeiro

**Ranking of Indian cities :**

- 104 Delhi
- 106 Mumbai
- 109 Hyderabad
- 110 Bengaluru







**Ques: Which company launched the 'ARISE FOR YOU' innovation and entrepreneurship challenge for students in India?**

भारत में छात्रों के लिए 'ARISE FOR YOU' नवाचार और उद्यमिता चुनौती किस कंपनी ने शुरू की?

- A. Infosys / इन्फोसिस
- B. Wipro / विप्रो
- C. HCL Technologies / एचसीएल टेक्नोलॉजीज
- D. Tata Consultancy Services / टाटा कंसल्टेंसी सर्विसेज
- E. Tech Mahindra / टेक महिंद्रा

**Answer: Option C**

**Explanation:**

- HCL Technologies (HCLTech) launched 'ARISE (Aspire.Rise.Inspire.Skill.Excel) FOR YOU', an innovation and entrepreneurship challenge for students.
- The initiative is in collaboration with Pearson India and MeitY Startup Hub (MSH) to promote entrepreneurial spirit among India's youth.

**About 'ARISE FOR YOU' :**

- Participation of over 150,000 students across more than 3,000 campuses, will culminate in a national grand finale, scheduled for March 12-13, 2026.
- Pearson India will provide the Entrepreneurship & Small Business (ESB) Certification and the related learning content
- MSH contributes its innovation ecosystem and features around 62 hubs for mentorship and counselling
- Grants up to Rs.10 lakhs, incubation support, and national media coverage





**Ques: Who among the following have recently been elevated as Supreme Court judges of India?**

निम्नलिखित में से किन्हें हाल ही में भारत के सर्वोच्च न्यायालय का न्यायाधीश नियुक्त किया गया है?

- A. Justice Alok Aradhe and Justice Vipul Pancholi / न्यायमूर्ति आलोक अराधे और न्यायमूर्ति विपुल पंचोली
- B. Justice Surya Kant and Justice Vikram Nath / न्यायमूर्ति सूर्य कांत और न्यायमूर्ति विक्रम नाथ
- C. Justice J K Maheshwari and Justice Bhushan R Gavai / न्यायमूर्ति जे. के. महेश्वरी और न्यायमूर्ति भूषण आर. गावई
- D. Justice N V Ramana and Justice D Y Chandrachud / न्यायमूर्ति एन. वी. रमण और न्यायमूर्ति डी. वाई. चंद्रचूड
- E. Justice Ranjan Gogoi and Justice S A Bobde / न्यायमूर्ति रंजन गोगोई और न्यायमूर्ति एस. ए. बोबडे

**Answer: Option A**

**Explanation :**

- Justice Alok Aradhe (then Chief Justice of Bombay High Court) and Justice Vipul Pancholi (CJ of Patna High Court) have been appointed as Supreme Court judges.
- The appointment is notified by the President under clause (2) of Article 124 of the Constitution, after consultation with Supreme Court and High Court judges.
- Tenure: Judges serve until 65 years of age, but can resign earlier by submitting resignation to the President.
- Collegium system: Comprising the Chief Justice of India and four senior-most Supreme Court judges, decides appointments, elevations, and transfers.
- The term “collegium” is not in the Constitution but established via judicial pronouncements.





**Ques: What is Biochar, which is expected to play a crucial role in India's carbon market set to launch in 2026?**

बायोचार क्या है, जो 2026 में शुरू होने वाले भारत के कार्बन बाजार में महत्वपूर्ण भूमिका निभाने की उम्मीद है?

- A. A fossil fuel alternative derived from petroleum / पेट्रोलियम से प्राप्त एक जीवाश्म ईंधन विकल्प
- B. A type of charcoal rich in carbon, produced from agricultural residue / कृषि अवशेषों से उत्पादित कार्बन से भरपूर एक प्रकार का चारकोल
- C. A fertilizer made from chemical compounds / रासायनिक यौगिकों से बना एक उर्वरक
- D. A synthetic polymer used in construction / निर्माण में प्रयुक्त एक सिंथेटिक बहुलक
- E. A natural gas substitute from biomass / बायोमास से प्राप्त एक प्राकृतिक गैस विकल्प

**Answer: Option B**

**Explanation:**

- The Indian carbon market set to be launched in 2026, CO<sub>2</sub> removal technologies such as biochar are expected to play a crucial role.
- Biochar is a granular, carbon-rich material obtained by heating crop residue and organic municipal waste at 400°C to 600°C in the absence of oxygen.
- It acts as a long-term carbon sink, capable of holding carbon in soil for 100–1,000 years.

**Applications of Biochar:**

- Agriculture: Improves water retention in semi-dry soils, restores degraded soils, and reduces nitrous oxide emissions by 30–50%.
- Construction: Serves as a low-carbon alternative to conventional building materials, creating stable carbon sinks.
- Wastewater Treatment: Provides a low-cost, effective option to reduce pollution.





**Ques: Who has been appointed as the interim President of the Board of Control for Cricket in India (BCCI)?**

भारतीय क्रिकेट नियंत्रण बोर्ड (BCCI) के अंतरिम अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- A. Sourav Ganguly / सौरव गांगुली
- B. Roger Binny / रोजर बिन्नी
- C. Rajeev Shukla / राजीव शुक्ला
- D. Shashank Manohar / शशांक मनोहर
- E. N. Srinivasan / एन. श्रीनिवासन

**Answer: Option C**

**Explanation:**

- Rajeev Shukla has been appointed as the interim President of BCCI, replacing Roger Binny, the 40th President.
- Roger Binny had taken over as BCCI President in October 2022, succeeding former India captain Sourav Ganguly.
- BCCI, established in 1928, has its headquarters in Mumbai and is responsible for governing cricket in India.

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## Recent News Headlines Related to Schemes

- The Union Cabinet, chaired by PM Narendra Modi, approved restructuring and extension of the PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme till 31st March 2030
- The Government of India has sanctioned 23 chip-design projects under the Design Linked Incentive (DLI) Scheme to strengthen semiconductor design capabilities
- The Made in India Label Scheme is a voluntary certification scheme that allows manufacturers to demonstrate their products are manufactured in India with good quality
- "One Freezone Passport," a new program launched by Dubai (United Arab Emirates (UAE)), enables businesses licensed in one free zone to expand operations into other free zones within the emirate without needing a second license.
- The Shakti Scheme was implemented by the Karnataka Government on June 11, 2023. It provides free bus travel for women across all state-run transport corporations
- West Bengal CM Mamata Banerjee launched the Shramshree Scheme for migrant workers returning to Bengal after facing harassment in other states
- The SASCI scheme (Special Assistance to States for Capital Expenditure and Investment) was launched in FY21 with an initial allocation of ₹12,000 crore (COVID pandemic support)
- Maharashtra Chief Minister Devendra Fadnavis launched the Garuda Drishti scheme at Police Bhavan, Nagpur. It is a social media monitoring and cyber-intelligence initiative
- The Yogi Adityanath-led Uttar Pradesh Cabinet has approved the Bharat Ratna Shri Atal Bihari Vajpayee-Chevening Uttar Pradesh State Government Scholarship Scheme.
- The BJP government in Chhattisgarh will relaunch the Congress-era 'Gothan' scheme under the new name 'Gaudham' to Reduce road & highway accidents caused by stray cattle by keeping them in Gaudham centres.
- The Union Cabinet approved ₹12,000 crore for Pradhan Mantri Ujjwala Yojana (PMUY) in FY26
- Andhra Pradesh CM N. Chandrababu Naidu formally launched the Annadata Sukhibhava-Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme at Veerayapalem in Prakasam district





**Ques: Under which scheme did India achieve a record-low price of ₹55.75/kg for Green Ammonia in the first SECI auction?**

भारत ने पहले SECI नीलामी में हरित अमोनिया के लिए ₹55.75/किग्रा की रिकॉर्ड-निम्न कीमत किस योजना के तहत प्राप्त की?

- A. National Hydrogen Energy Mission / राष्ट्रीय हाइड्रोजन ऊर्जा मिशन
- B. Strategic Interventions for Green Hydrogen Transition (SIGHT) / ग्रीन हाइड्रोजन संक्रमण के लिए रणनीतिक हस्तक्षेप
- C. National Bio-Energy Mission / राष्ट्रीय जैव-ऊर्जा मिशन
- D. Green Ammonia Development Scheme / हरित अमोनिया विकास योजना
- E. Renewable Energy Development Program / नवीकरणीय ऊर्जा विकास कार्यक्रम

**Answer: Option B**

**Explanation :**

- The SIGHT Scheme (Strategic Interventions for Green Hydrogen Transition) is part of the National Green Hydrogen Mission (NGHM).
- Operational since 2023, the scheme has an implementation period from FY 2025–26 to 2029–30.
- Aim: Build and strengthen the green hydrogen ecosystem by providing market-enabling incentives across the value chain—from electrolyser manufacturing to green hydrogen production and its derivatives.
- Ministry: Implemented jointly by Ministry of New & Renewable Energy (MNRE) and Ministry of Petroleum & Natural Gas (MoPNG).

**Scheme Components:**

- Component I: Electrolyser Manufacturing Incentives (Budget ₹4,440 crore)
- Component II: Green Hydrogen Production Incentives (Budget ₹13,050 crore)





**Ques: India and Japan signed the implementing arrangement for which joint lunar mission?**

भारत और जापान ने किस संयुक्त चंद्र मिशन के लिए कार्यान्वयन समझौते पर हस्ताक्षर किए?

- A. Chandrayaan-4 / चंद्रयान-4
- B. Gaganyaan Lunar Mission / गगनयान लूनर मिशन
- C. LUPEX-1 / ल्यूपेक्स-1
- D. Chandrayaan-5 / चंद्रयान-5
- E. H3 Lunar Probe / H3 लूनर प्रोब

**Answer: Option D**

**Explanation:**

- India and Japan signed the implementing arrangement for the Chandrayaan-5 mission, a joint lunar polar exploration mission.
- The agreement was signed between ISRO (India) and JAXA (Japan) during PM Narendra Modi's visit to Japan.
- The mission, also known as LUPEX (Lunar Polar Exploration), will be launched by JAXA's H3-24L launch vehicle, carrying an ISRO-made lunar lander and a Japan-made lunar rover.
- Objective: To study lunar volatile materials, including lunar water, near a Permanently Shadowed Region (PSR) at the lunar South Pole.

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## Recent News Headlines related to Defence

- JWST discovered S/2025 U1, a tiny moon of Uranus, just 10 km in diameter, using its Near-Infrared Camera (NIRCam) on 2 February 2025
- Pixxel Space launched 3 Firefly satellites, completing Phase-1 of its 6-satellite hyperspectral constellation for high-resolution Earth observation
- The Government of India has cleared the Defence Ministry and Mazagon Dock Shipbuilders Limited (MDL) to initiate formal negotiations for acquiring six advanced submarines under Project 75 India (P-75I)
- INS Kadmat, an indigenous ASW Corvette, successfully completed a 3-day port call at Surabaya, Indonesia
- Iran conducted a two-day missile drill named “Sustainable Power 1404” in the northern Indian Ocean and Sea of Oman
- NASA has introduced the ‘Surya Heliophysics Foundational Model (Surya)’, an advanced open-source AI system for understanding and forecasting space weather
- India successfully test-fired the Intermediate Range Ballistic Missile (IRBM) Agni-5 from the Integrated Test Range (ITR), Chandipur, Odisha, under the Strategic Forces Command
- The Cabinet Committee on Security (CCS), chaired by Prime Minister Narendra Modi, approved the procurement of 97 LCA Tejas Mark 1A fighter jets for the Indian Air Force (IAF)
- Garden Reach Shipbuilders & Engineers Limited delivered the third of four Survey Vessels (Large) to the Indian Navy, the Indian Naval Ship Ikshak (Guide) (Yard 3027)
- Russia is planning to launch the Venera-D Venus Mission between 2034 and 2036. The mission will include a lander, a balloon probe, and an orbital spacecraft
- The Golden Dome Missile Defense System is a \$175 billion next-generation U.S. missile defense program
- Announced the launch of "Mission Sudarshan Chakra" - aimed at neutralising enemy threat and enhancing India's offensive capabilities.
- INS Tamal, the Indian Navy's newest stealth frigate, completed a port call at Casablanca, Morocco during her return voyage to India.
- Punjab has launched the ‘Baaj Akh’ Anti-Drone System (ADS) from Tarn Taran to curb the supply of drugs from across the border.
- INS Sandhayak is India's first indigenous Survey Vessel Large (SVL) with advanced hydrographic capability.





**Ques: A pioneering documentary on Kushok Bakula Rinpoche, who played a key role in modern Ladakh and reviving Buddhism in Mongolia, premiered at which venue?**

कुषोक बकुला रिनपोचे पर आधारित एक अग्रणी डॉक्यूमेंट्री, जिन्होंने आधुनिक लद्दाख के विकास और मंगोलिया में बौद्ध धर्म के पुनरुद्धार में महत्वपूर्ण भूमिका निभाई, किस स्थल पर प्रीमियर हुई?

- A. India International Centre, Delhi / इंडिया इंटरनेशनल सेंटर, दिल्ली
- B. India Habitat Centre, Delhi / इंडिया हैबिटेट सेंटर, दिल्ली
- C. National Museum, Delhi / राष्ट्रीय संग्रहालय, दिल्ली
- D. Indira Gandhi National Centre for the Arts, Delhi / इंदिरा गांधी राष्ट्रीय कला केंद्र, दिल्ली
- E. Siri Fort Auditorium, Delhi / सीरी फोर्ट ऑडिटोरियम, दिल्ली

**Answer: Option A**

**Explanation :**

- The documentary on Kushok Bakula Rinpoche premiered at the India International Centre (IIC), New Delhi.
- Directed by Dr. Hindol Sengupta, Professor at O.P. Jindal Global University, it pays tribute to the Buddhist monk and diplomat who helped shape modern Ladakh and revive Buddhism in Mongolia.
- Kushok Bakula Rinpoche was the spiritual head of Pethup Gompa, Spituk, Ladakh and is revered as an incarnation of Buddha Amitabha.
- Followers believe he was among the original Sixteen Arhats, close disciples of Buddha, with 19 previous incarnations recorded in the Tibetan scripture Naytan Chagchot.

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**Ques: Which irrigation project in Telangana has recently come under scrutiny for structural damage and design flaws?**

तेलंगाना में कौन सी सिंचाई परियोजना हाल ही में संरचनात्मक क्षति और डिज़ाइन दोषों के लिए समीक्षा के दायरे में आई है?

- A. Nagarjuna Sagar Project / नागार्जुन सागर परियोजना
- B. Kaleshwaram Lift Irrigation Project / कालेश्वरम लिफ्ट इरिगेशन परियोजना
- C. Polavaram Project / पोलावरम परियोजना
- D. Sriram Sagar Project / श्रीराम सागर परियोजना
- E. Pranahita-Chevella Project / प्रणाहिता-चेवेल्ला परियोजना

**Answer: Option B**

**Explanation:**

- The Kaleshwaram Lift Irrigation Project (KLIP), located on the Godavari River in Kaleshwaram, Bhupalpally district, Telangana, is a large-scale multi-stage irrigation project.
- It uses over 1,800 km of canal network to irrigate 16 lakh acres across 13 districts.
- The National Dam Safety Authority (NDSA) reported significant structural damage and design flaws, raising concerns about its foundation, planning, and governance.
- Initially estimated at ₹71,000 crore, costs have escalated beyond ₹1 lakh crore.
- CAG termed it economically unviable (benefit-cost ratio < 1) with high annual power and operational costs (~₹10,000 crore).

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**Ques: Which scheme provides direct financial assistance to pregnant women and lactating mothers under Mission Shakti?**

मिशन शक्ति के अंतर्गत कौन सी योजना गर्भवती महिलाओं और स्तनपान कराने वाली माताओं को प्रत्यक्ष वित्तीय सहायता प्रदान करती है?

- A. Pradhan Mantri Jan Arogya Yojana / प्रधानमंत्री जन आरोग्य योजना
- B. Mission Indradhanush / मिशन इंद्रधनुष
- C. Janani Suraksha Yojana / जननी सुरक्षा योजना
- D. Poshan Abhiyaan / पोषण अभियान
- E. Pradhan Mantri Matru Vandana Yojana / प्रधानमंत्री मातृ वंदना योजना

**Answer: Option E**

**Explanation:**

- The Ministry of Women and Child Development has extended the special registration drive for PMMVY till 15 August, 2025.
- It is a centrally sponsored scheme under Mission Shakti's sub-scheme Samarthya, providing assistance through Direct Benefit Transfer (DBT).
- Implemented from 1 January 2017 under Section 4 of the National Food Security Act (NFSA), 2013.
- Benefits : For first child → ₹5,000 in two instalments.
- For second child (only if girl) → ₹6,000 in one instalment.
- Exclusion: Women employed in Central/State Govt. jobs, PSUs, or already receiving similar benefits.
- In case of miscarriage/stillbirth, the woman is treated as a fresh beneficiary in the next pregnancy.
- The scheme mainly targets socially and economically disadvantaged women to improve health, nutrition, and compensate wage loss.





**Ques: Nuakhai festival is primarily celebrated in which region of India?**

नुआखाई त्योहार मुख्य रूप से भारत के किस क्षेत्र में मनाया जाता है?

- A. Western Odisha, Southern Chhattisgarh & adjoining areas of Simdega / पश्चिम ओड़िशा, दक्षिण छत्तीसगढ़ और सिमडेगा के आस-पास के क्षेत्र
- B. Coastal Odisha / तटीय ओड़िशा
- C. Northern Bihar / उत्तरी बिहार
- D. Western Maharashtra / पश्चिम महाराष्ट्र
- E. Eastern Uttar Pradesh / पूर्वी उत्तर प्रदेश

**Answer: Option A**

**Explanation :**

- Nuakhai is an agricultural festival observed on panchami tithi (the fifth day) of the lunar fortnight of Bhadrapada (August–September), just after Ganesh Chaturthi.
- It celebrates the new crop of the season; 'nua' means new and 'khai' means eat.
- Primarily celebrated in Western Odisha, southern Chhattisgarh, and adjoining areas of Simdega (Jharkhand).
- Its coastal counterpart is Nabanna, observed in Coastal Odisha.
- Farmers offer the first produce to Goddess Samaleswari, the famous Mother Goddess of Sambalpur district, Odisha.

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## Recent News Headlines Related to Festivals & Fairs :

- Suru Summer Festival : organized for the first time on 26th August 2025 at Thulus Spang, Suru Valley, Kargil, Ladakh
- Onam : 10-day harvest festival celebrated by the Malayali community in Kerala
- The Marbat Festival : Nagpur
- Tendong Lho Rum Faat : traditional nature-worshipping festival of the Lepcha tribe.
- 1st BIMSTEC Traditional Music Festival, titled “SaptaSur: Seven Nations, One Melody” : New Delhi
- Gavri festival : 40-day dance-drama festival performed by the Bhil tribal community of Mewar region in southern Rajasthan
- Mango Festival 1st Edition : at Longmatra village, Kiphire district, Nagaland
- Behdeinkhlam Festival : cultural festivals of the Pnar community in Meghalaya
- Jagannath Rath Yatra : celebrated annually in Puri, Odisha, on the second day of the bright fortnight (Shukla Paksha) of the Odia month Ashadha
- Bonalu : Hindu folk festival celebrated primarily in Telangana, especially in Hyderabad, Secunderabad during the Ashada Masam (July–August) as a form of thanksgiving to Goddess Mahakali
- Kataragama Esala festival : commence in Sri Lanka with the flag hoisting ceremony.
- Ashadhi Bij : falls on the second day of Shukla paksha of Ashada month of Hindu calendar. It is associated with the beginning of rains in the Kutch region of Gujarat.
- Ambubachi Mela : held at the Kamakhya Temple in Guwahati, Assam
- ‘Beej Utsav’ (Seed Festival) : held in the tribal regions at the tri-junction of Rajasthan, Madhya Pradesh, and Gujarat for 4 Days
- Deva Snana Purnima ritual, also called Snana Yatra : Rath Yatra festivities in Puri
- Poson Poya festival : Sri Lanka is celebrating to mark the historic arrival of Buddhism over 2,000 years ago
- Lavender Festival 3rd Edition : Organized by CSIR – Indian Institute of Integrative Medicine (CSIR-IIIM) at Baderwah, J&K
- Strawberry Festival : Meghalaya
- Festival Garia and Borsho Boron Utsav 2025 : at Swami Vivekananda Maidan, Agartala, Tripura
- Defence Literature Festival ‘Kalam & Kavach 2.0’ : 2nd edition held at Manekshaw Centre, New Delhi





**Ques: Which podcast series was launched by the Startup Policy Forum in collaboration with the IndiaAI Mission to highlight AI-driven startup journeys?**

AI-आधारित स्टार्टअप यात्राओं को उजागर करने के लिए Startup Policy Forum और IndiaAI Mission ने कौन सी पॉडकास्ट श्रृंखला लॉन्च की?

- A. AI Startup Chronicles / एआई स्टार्टअप क्रॉनिकल्स
- B. IndiaAI in Action / इंडिया एआई इन एक्शन
- C. AI Innovators India / एआई इनोवेटर्स इंडिया
- D. Startup AI Spotlight / स्टार्टअप एआई स्पोटलाइट
- E. AI Success Stories / एआई सक्सेस स्टोरीज़

**Answer:** Option B

**Explanation:**

- The Startup Policy Forum (SPF), in collaboration with the IndiaAI Mission under MeitY, launched the “IndiaAI in Action” podcast series in New Delhi.
- Objective: Showcase startup founders leveraging AI to scale innovation, competitiveness, and sector-specific solutions.
- The podcast series is powered by Vultr, a global cloud platform with 220,000+ customers across 32 data centres.

**Featured founders include:**

- Harshil Mathur – Razorpay (Fintech)
- Vivek Raghavan – Sarvam AI (AI Research)
- Sanket Shah & Anshul Khandelwal – Invideo (Content Creation)
- Alope Bajpai & Rajnish Kumar – ixigo (Travel)





**Ques: During his visit to Japan, what traditional item was presented to Prime Minister Narendra Modi as a symbol of good luck?**

जापान की यात्रा के दौरान प्रधानमंत्री नरेंद्र मोदी को शुभकामनाओं के प्रतीक के रूप में कौन सा पारंपरिक आइटम प्रस्तुत किया गया?

- A. Maneki-neko / मानेकी-नेको
- B. Daruma doll / दारुमा डॉल
- C. Kokeshi doll / कोकेशी डॉल
- D. Origami crane / ओरिगामी क्रेन
- E. Furin wind chime / फुरिन विंड चाइम

**Answer: Option B**

**Explanation:**

- Prime Minister Narendra Modi was presented with a Daruma doll during his two-day visit to Japan, which is seen as a symbol of good luck.
- The doll was presented by Rev Seishi Hirose, Chief Priest of the Shorinzan Daruma-Ji temple.
- Takasaki City, Gunma, is the birthplace of the famous Daruma dolls.
- The Daruma tradition in Japan is based on the legacy of Bodhidharma, an Indian monk from Kanchipuram, Tamil Nadu, known in Japan as Daruma Daishi, who is believed to have traveled to Japan over a thousand years ago.

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## IMPORTANT ONE - LINER Current Affairs

The Andhra Pradesh government officially launched the Bharat Biodesign Research and Innovation (BRAIN) programme at the Ratan Tata Innovation Hub in Amaravati

Air India Express, a wholly owned subsidiary of Air India, has joined the International Air Transport Association (IATA), an airline trade association, making it the fourth Indian carrier to join after Air India, IndiGo, and SpiceJet.

The Mizoram Assembly passed the 'Mizoram Prohibition of Beggary Bill, 2025. Its objective is not only to prohibit begging, but also to assist and rehabilitate beggars

Scientists have discovered a rare quadruple star system in our Milky Way galaxy called UPM J1040-3551 AabBab. International research team led by Professor Zenghua Zhang, of Nanjing University

The Ministry of Skill Development and Entrepreneurship (MSDE) convened the Regional Conference of Skill Ministers – Kaushal Manthan in Chandigarh, a landmark dialogue aimed at deepening collaboration between the Centre, States and Union Territories on the future of skills and entrepreneurship.

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## महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

आंध्र प्रदेश सरकार ने अमरावती स्थित रतन टाटा इनोवेशन हब में भारत बायोडिज़ाइन अनुसंधान एवं नवाचार (BRAIN) कार्यक्रम का आधिकारिक शुभारंभ किया।

एयर इंडिया की पूर्ण स्वामित्व वाली सहायक कंपनी, एयर इंडिया एक्सप्रेस, अंतर्राष्ट्रीय वायु परिवहन संघ (IATA) में शामिल हो गई है, जो एक एयरलाइन व्यापार संघ है। एयर इंडिया, इंडिगो और स्पाइसजेट के बाद यह इसमें शामिल होने वाली चौथी भारतीय एयरलाइन बन गई है।

मिज़ोरम विधानसभा ने 'मिज़ोरम भिक्षावृत्ति निषेध विधेयक, 2025' पारित किया। इसका उद्देश्य न केवल भीख माँगने पर रोक लगाना है, बल्कि भिखारियों की सहायता और पुनर्वास भी करना है।

वैज्ञानिकों ने हमारी आकाशगंगा में UPM J1040-3551 AabBab नामक एक दुर्लभ चतुर्भुज तारामंडल की खोज की है। नानजिंग विश्वविद्यालय के प्रोफेसर ज़ेंघुआ झांग के नेतृत्व में अंतर्राष्ट्रीय शोध दल

कौशल विकास एवं उद्यमिता मंत्रालय (एमएसडीई) ने चंडीगढ़ में कौशल मंत्रियों का क्षेत्रीय सम्मेलन - कौशल मंथन आयोजित किया। यह एक ऐतिहासिक संवाद था जिसका उद्देश्य कौशल और उद्यमिता के भविष्य पर केंद्र, राज्यों और केंद्र शासित प्रदेशों के बीच सहयोग को गहरा करना था।

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