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Ques: What is the minimum initial and annual contribution required under the NPS Vatsalya Scheme as per PFRDA Guidelines 2025?

- A) ₹100
- B) ₹250
- C) ₹500
- D) ₹1,000
- E) ₹2,000

Answer: Option B

Explanation:

- The Pension Fund Regulatory and Development Authority (PFRDA) issued the NPS Vatsalya Scheme Guidelines 2025 to strengthen long-term financial security for minors.
- NPS Vatsalya is a contributory savings and long-term financial security scheme designed exclusively for minors.
- The minimum initial contribution as well as the minimum annual contribution under the scheme is ₹250.
- The scheme was announced in the Union Budget 2024–25 and launched on 18 September 2024 by the Finance Minister.
- The scheme is open to all Indian citizens, including NRI/OCI, below 18 years of age.
- The minor is the sole beneficiary; the account is opened in the minor's name and operated by the guardian.
- The minimum initial and annual contribution under the scheme is ₹250, with no maximum limit.
- Contributions can also be gifted by relatives and friends.
- Partial withdrawal is allowed after completion of three years from account opening.
- Up to 25% of own contributions (excluding returns) can be withdrawn.
- Withdrawals are permitted for education, medical treatment, and specified disabilities.
- Partial withdrawal is allowed twice before 18 years and twice between 18–21 years, subject to conditions.





Recent News Headlines Related to RBI

- RBI issued revised Priority Sector Lending guidelines to improve effective delivery of bank credit to priority sectors.
- Karnataka Bank has secured the necessary authorization from the Reserve Bank of India (RBI) and approval from the Department of Treasuries, Government of Karnataka.
- The Foreign Exchange Dealers' Association of India (FEDAI) submitted an application to the RBI under the Omnibus Framework for recognition of Self-Regulatory Organisations (SROs) for Regulated Entities.
- The Reserve Bank of India (RBI) has fixed the Ways and Means Advances (WMA) limit for the Government of the National Capital Territory of Delhi (GNCTD) at ₹890 crore.
- Under the draft amendments issued by the RBI, a director who has completed 10 years of continuous tenure on the board of a UCB, State Co-operative Bank, or Central Co-operative Bank will be eligible for re-appointment to the same bank only after a minimum cooling-off period of three years.
- PayG has secured approval from the Reserve Bank of India (RBI) to operate as a Payment Aggregator–Physical (PA-P) and Cross-Border Payment Aggregator (PA-CB).

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Ques: Which institution has revamped its ATM infrastructure to make banking services more accessible and user-friendly across the country?

- A) Reserve Bank of India
- B) Department of Posts
- C) State Bank of India
- D) Ministry of Finance
- E) NABARD

Answer: Option B

Explanation:

- In a major step towards enhancing financial inclusion, the Department of Posts has revamped its ATM infrastructure across India.
- A total of 887 ATMs have been installed at various post offices, enabling citizens to access essential banking services near their homes.
- These ATMs allow customers to withdraw cash, check account balances, and perform other basic banking transactions conveniently.
- The initiative strengthens the role of post offices as important centres for last-mile banking services in both rural and urban areas.

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Ques: Why has the Reserve Bank of India (RBI) proposed reopening the licensing window for new Urban Co-operative Banks (UCBs) after 22 years?

- A) To privatise Urban Co-operative Banks
- B) To increase foreign investment in UCBs
- C) After sector reforms, to allow eligible cooperative credit societies to become banks
- D) Due to shortage of scheduled commercial banks
- E) To merge all UCBs with public sector banks

Answer: Option C

Explanation:

- The RBI has proposed reopening the licensing window for new Urban Co-operative Banks after 22 years.
- The previous licensing window was closed in 2004 due to widespread failures of newly licensed UCBs.
- At that time, around 31% of newly licensed Urban Co-operative Banks had failed.
- Under the proposed norms, a cooperative credit society must have a minimum capital of ₹300 crore as on March 31 of the preceding financial year to apply for a banking licence.
- The assessed Capital Adequacy Ratio (CAR) should not be less than 12% at the time of grant of licence.
- The net Non-Performing Assets (NPA) ratio should not exceed 3%.
- After multiple reforms in the cooperative banking sector, RBI is now reconsidering restarting the licensing process.

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Ques: By which platform will EPFO subscribers be able to withdraw EPF money directly into their bank accounts from April?

- A) NEFT
- B) RTGS
- C) IMPS
- D) UPI
- E) AEPS

Answer: Option D

Explanation:

- EPFO subscribers will be able to withdraw their Employees' Provident Fund (EPF) directly into their bank accounts through the UPI payment gateway from April.
- The auto-settlement withdrawal limit has been increased from ₹1 lakh to ₹5 lakh, enabling higher instant withdrawals.
- This move will allow EPFO members to access funds within three days for purposes such as illness, education, marriage, and housing.
- The Labour Ministry is working on a system where a part of EPF savings will be frozen, while a major portion will be available for quick withdrawal via UPI.
- The current interest rate on EPF deposits is 8.25% per annum.

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Ques: When will the Reserve Bank–Integrated Ombudsman Scheme (RB-IOS) 2026 come into effect?

- A) January 1, 2026
- B) April 1, 2026
- C) July 1, 2025
- D) October 1, 2026
- E) July 1, 2026

Answer: Option E

Explanation:

- The Reserve Bank of India (RBI) has issued the Reserve Bank–Integrated Ombudsman Scheme (RB-IOS) 2026, a revised grievance redressal framework aimed at simplifying complaint resolution for customers of banks and other financial institutions.
- The RB-IOS 2026 supersedes the earlier RB-IOS 2021 and will be effective from July 1, 2026.
- The scheme applies to various Regulated Entities, including commercial banks, co-operative banks, eligible NBFCs, non-bank PPI issuers, and credit information companies.
- There is no monetary limit on disputes that can be taken to the RBI Ombudsman.
- The compensation limit for consequential loss has been increased to ₹30 lakh, and up to ₹3 lakh can be awarded for mental agony, harassment, and related expenses.
- RBI will set up a Centralised Receipt and Processing Centre (CRPC) for handling complaints under the scheme.

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Ques: Public Sector Banks (PSBs) sanctioned over 3.96 lakh MSME loan applications worth more than ₹52,300 crore under which digital initiative during April–December 2025?

- A) Emergency Credit Line Guarantee Scheme (ECLGS)
- B) Jan Samarth Portal
- C) Credit Assessment Model (CAM) based digital underwriting
- D) MSME Credit Guarantee Scheme
- E) Account Aggregator Framework

Answer: Option C

Explanation:

- Public Sector Banks sanctioned over 3.96 lakh MSME loan applications amounting to more than ₹52,300 crore between April 1 and December 31, 2025.
- These loans were approved under digital credit underwriting programmes.
- In 2025, PSBs launched the Credit Assessment Model (CAM) specifically for MSMEs.
- CAM is based on the digital footprints of Micro, Small and Medium Enterprises.
- The initiative aims to ensure faster, data-driven, and transparent flow of credit to MSMEs.

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Recent News Headlines Related to First in india and world :

- Tamil Nadu has unveiled India's first Deep Tech Startup Policy 2025–26 to promote cutting-edge research and innovation. The policy earmarks an investment of ₹100 crore to support 100 deeptech start-ups across the state.
- Indian Institute of Information Technology, Dharwad (IIIT-D) will deploy India's first commercial quantum computer at its Centre for Excellence in Quantum AI and Computing. The deployment will be carried out in collaboration with Bengaluru-based deeptech startup QpiAI.
- Union Minister of State (Independent Charge) Dr. Jitendra Singh launched India's first open-sea Marine Fish Farming Project (MFFP).
- India's postal network has taken a major digital leap by delivering its first ONDC order.
- India marked a major milestone in judicial reform with the virtual inauguration of the country's first fully paperless district judiciary at Kalpetta in Wayanad district, Kerala.
- The newly formed Keyi Panyor district in Arunachal Pradesh is set to become India's first Bio-Happy District, marking a pioneering effort to integrate biodiversity conservation with human well-being.

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Ques: Which foreign bank has received approval to acquire a majority stake in RBL Bank Limited?

- A) Emirates NBD Bank
- B) Standard Chartered Bank
- C) HSBC Bank
- D) DBS Bank
- E) Barclays Bank

Answer: Option A

Explanation:

- The Commission has approved the proposed acquisition of shareholding in RBL Bank Limited by Emirates NBD Bank (P.J.S.C.).
- The proposed combination involves acquisition of up to 74% (minimum 51%) shareholding in RBL Bank.
- This acquisition will be carried out through a mandatory open offer (up to 26%) under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, along with a preferential allotment of up to 60% equity shares.
- Additionally, Emirates NBD's banking operations in India, currently operating through three branches, will be amalgamated with RBL Bank on a going concern basis.
- Emirates NBD Bank is a public joint stock company listed on the Dubai Financial Market and is headquartered in Dubai, UAE.

About RBL Bank Limited:

- Established : 1943
- HQ : Mumbai, Maharashtra
- MD & CEO : R Subramaniakumar
- Tagline : Apno ka bank





Ques: The Ministry of Micro, Small and Medium Enterprises has approved two new MSME Technology Centres in which state?

- A) Uttarakhand
- B) Punjab
- C) Himachal Pradesh
- D) Haryana
- E) Jammu & Kashmir

Answer: Option C

Explanation:

- The Ministry of Micro, Small and Medium Enterprises (MSME) has approved two MSME Technology Centres (TCs) in Himachal Pradesh.
- These centres will be established at the Pandoga area in Una district and the Parwanoo industrial area in Solan district.
- The approvals are part of the 13 new Technology Centre–Extension Centres being set up across the country.
- The MSME Technology Centres aim to provide advanced technology access, skilled manpower, and specialised technical services to MSMEs.
- This initiative is expected to strengthen innovation, productivity, and competitiveness of MSMEs, especially in industrial clusters.

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Ques: On which route was India's first Vande Bharat Sleeper Train flagged off by Prime Minister Narendra Modi?

- A) Delhi – Mumbai
- B) Chennai – Bengaluru
- C) Howrah – Guwahati
- D) Patna – Ranchi
- E) Hyderabad – Visakhapatnam

Answer: Option C

Explanation:

- Prime Minister Narendra Modi flagged off India's first Vande Bharat Sleeper Train between Howrah and Guwahati (Kamakhya) from Malda Town Railway Station.
- The train is fully air-conditioned and offers an airline-like travel experience at economical fares.
- The Vande Bharat Sleeper has 16 modern coaches with a total passenger capacity of 823.
- The train will benefit students, professionals, migrant workers, traders, and pilgrims travelling on this busy corridor.
- The Howrah–Guwahati route is one of India's most important railway corridors, connecting eastern and northeastern India.
- The new sleeper train will reduce travel time from 17 hours (Saraighat Express) to 14 hours.
- Reduced travel time is expected to boost trade, tourism, and employment in the region.
- During the event, the Prime Minister also laid the foundation stone of four major railway projects in West Bengal.
- PM Modi will also flag off four new Amrit Bharat Express trains from Malda.





Recent Headlines Related to Inauguration :

- Union Home Minister Amit Shah laid the foundation stone of a BSL-4 (Bio-Safety Level-4) containment facility in Gandhinagar, Gujarat.
- Galgotias University inaugurated the IIT-Mandi Catalyst Satellite Centre at its campus in Greater Noida, Uttar Pradesh.
- Union Minister of Home Affairs Amit Shah inaugurated a high-tech Integrated Command and Control Centre (ICCC) in the Andaman and Nicobar Islands.
- Union Home Minister Amit Shah inaugurated the National Improvised Explosive Device Data Management System (NIDMS) of the National Security Guard (NSG).
- Union Minister of State Dr. Jitendra Singh from the Ministry of Science and Technology inaugurated the National Environmental Standard Laboratory and the National Primary Standard Facility for Solar Cell Calibration.
- Union Minister Rajiv Ranjan Singh (Lalan Singh) inaugurated the Smart Green Aquaculture Farm and India's first commercial-scale tropical RAS-based Rainbow Trout Aquaculture Farm and Research Institute in Kandukur Mandal, Ranga Reddy district, Telangana.

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Ques: According to the Ministry of Agriculture and Farmers Welfare, what was the total area sown under rabi crops in India as on January 9, 2026?

- A) 62.60 million hectares
- B) 63.78 million hectares
- C) 64.42 million hectares
- D) 65.10 million hectares
- E) 66.00 million hectares

Answer: Option C

Explanation

- The Ministry of Agriculture and Farmers Welfare released data on rabi crop area coverage as on January 9, 2026.
- The total area sown under rabi crops increased by 2.8% (1.76 million hectares) to 64.42 million hectares, compared to 62.6 million hectares during the same period last year.
- The current rabi sowing has also surpassed the seasonal average of 63.78 million hectares.
- The area under wheat increased by 6.13 lakh hectares, reaching 33.42 million hectares in the 2025–26 rabi season.
- The area under rice stood at 2.17 million hectares during the 2025–26 rabi season.
- The total area under pulses increased from 13.2 million hectares (2024–25) to 13.64 million hectares (2025–26), mainly driven by chana (gram), which rose to 9.58 million hectares.

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Ques: Prime Minister Narendra Modi performed the Bhoomi Pujan of which major highway project in Assam aimed at improving connectivity while protecting wildlife?

- A) Brahmaputra River Bridge Project
- B) Guwahati Ring Road Project
- C) Upper Assam Expressway Project
- D) East–West Corridor Extension
- E) Kaziranga Elevated Corridor Project (NH-715)

Answer: Option E

Explanation:

- Prime Minister Shri Narendra Modi performed the Bhoomi Pujan of the Kaziranga Elevated Corridor Project, involving the 4-laning of the Kaliabor–Numaligarh section of NH-715, worth over ₹6,950 crore, in Kaliabor, Assam.
- The Prime Minister had attended the Jhumoir Mahotsav last year and visited Assam this time during the Magh Bihu festival.
- The project will significantly improve connectivity across Upper Assam, particularly benefiting Dibrugarh and Tinsukia.
- The 86 km long project is an environmentally conscious National Highway initiative, featuring a 35 km Elevated Wildlife Corridor through Kaziranga National Park.
- The corridor will pass through Nagaon, Karbi Anglong and Golaghat districts, ensuring improved regional connectivity while safeguarding Kaziranga's unique biodiversity.

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Ques: The Medium Calibre Ammunition Manufacturing Facility inaugurated by Union Defence Minister Rajnath Singh is located at which place?

- A) Kanpur, Uttar Pradesh
- B) Pune, Maharashtra
- C) Nagpur, Maharashtra
- D) Hyderabad, Telangana
- E) Bengaluru, Karnataka

Answer: Option C

Explanation:

- Union Defence Minister Rajnath Singh inaugurated a Medium Calibre Ammunition Manufacturing Facility at Solar Defence and Aerospace Limited (SDAL).
- The facility is located in Nagpur, Maharashtra and is fully automated.
- The plant will manufacture 30 millimetre (mm) ammunition, which is extensively used by the Indian Army and the Indian Navy.
- India's domestic defence production has increased significantly from ₹46,425 crore in 2014 to around ₹1.51 lakh crore in 2025–26, with the private sector contributing over ₹33,000 crore.
- Defence exports have also risen sharply, reaching ₹24,000 crore compared to less than ₹1,000 crore a decade ago.

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Recently appointed ambassador:

- Stefan Priesner of Austria : United Nations Resident Coordinator in India
- Sergio Gor : United States Ambassador to India and special envoy to South and Central Asia
- Manish Gupta : Ambassador of India to Ireland
- Senior Indian Foreign Service officer Gourangalal Das : India's next ambassador to South Korea
- Dr. Deepak Mittal : India's next Ambassador to the United Arab Emirates (succeeding Sunjay Sudhir)
- Dinesh K Patnaik : India's High Commissioner to Canada
- Sergio Gor : US ambassador to India
- Aliawati Longkumer : Ambassador to North Korea from India
- Anurag Bhushan : Ambassador of India to the Kingdom of Sweden (Replaced Tanmaya Lal)
- Jitender Pal Singh : Ambassador to Israel (Replaced Sanjeev Kumar Singla)





Ques: Which two organisations signed an MoU to enable multilingual translation and AI-powered language support across Ayushman Bharat digital health platforms?

- A) Ministry of Health & Family Welfare and NITI Aayog
- B) National Health Authority and Digital India BHASHINI Division
- C) National Health Authority and UIDAI
- D) Digital India Corporation and AIIMS
- E) Ministry of Electronics & IT and WHO

Answer: Option B

Explanation:

- The Digital India BHASHINI Division participated in the Chintan Shivir – National Review of Ayushman Bharat PM-JAY and Ayushman Bharat Digital Mission (ABDM) held in Bhubaneswar, Odisha.
- During the event, a Memorandum of Understanding (MoU) was signed between the National Health Authority (NHA) and the Digital India BHASHINI Division.
- The MoU aims to enable multilingual translation services and AI-powered language support across NHA's digital health platforms, including AB PM-JAY and ABDM.
- This collaboration will help improve accessibility, inclusivity, and citizen-centric delivery of digital health services across India.





Ques: What is the main objective of the proposed Integrated Fisheries Hub in Lakshadweep?

- A) Promoting inland fisheries
- B) Single-window system to streamline fish marketing and strengthen the value chain
- C) Replacing traditional fishing methods
- D) Restricting fish exports
- E) Focus only on ornamental fisheries

Answer: Option B

Explanation:

- The Matsya Mela concluded at Kavaratti with a call to establish an Integrated Fisheries Hub in Lakshadweep.
- The proposed hub will function as a single-window platform for organised fish marketing.
- It aims to strengthen the fisheries value chain and enhance income and livelihood security of island fishing communities.
- Key focus areas include common landing and handling facilities, cold storage, cold-chain infrastructure, value addition units, and export facilitation.
- The hub is expected to unlock the full potential of Lakshadweep's tuna-based fisheries and mariculture sectors.
- ensure sustainable fisheries management.
- The event was organised by KVK Lakshadweep (ICAR–CMFRI) in association with the Fisheries Department of Lakshadweep.





Ques: The “One Station One Product” (OSOP) initiative is implemented by which organisation?

- A) Ministry of MSME
- B) Ministry of Railways
- C) Ministry of Commerce and Industry
- D) NITI Aayog
- E) Indian Railways

Answer: Option E

Explanation:

- Indian Railways’ One Station One Product (OSOP) scheme has emerged as a powerful platform for promoting local craftsmanship and grassroots entrepreneurship across the country.
- The initiative aims to transform railway stations into vibrant showcases of India’s rich regional diversity, integrating local heritage with the national railway network.
- OSOP not only enhances passenger experience but also supports inclusive economic growth by providing market access to local producers.
- As of 19 January 2026, OSOP outlets have been set up at 2,002 stations, with a total of 2,326 outlets operational across India.
- These outlets have become a major source of livelihood for thousands of local artisans, weavers, and small producers, connecting them directly with millions of passengers every day.
- Since its launch in 2022, the OSOP initiative has created direct economic opportunities for over 1.32 lakh beneficiaries across the country.
- By integrating commerce with culture, Indian Railways has transformed stations into hubs of local enterprise, making OSOP a strong example of “Vocal for Local.”
- The initiative empowers local communities while enriching the travel experience for passengers across the nation.





Ques: Who has been nominated as Chair of the UN Advisory Board on Disarmament Matters for the 2026–27 term?

- A) Ruchira Kamboj
- B) D.B. Venkatesh Varma
- C) Syed Akbaruddin
- D) Vikram Misri
- E) Nirupama Rao

Answer: Option B

Explanation:

- Senior Indian diplomat D.B. Venkatesh Varma has been nominated by the UN Secretary-General as Chair of the Advisory Board on Disarmament Matters for the 2026–27 term.
- This appointment marks the first time an Indian has been named Chair of this UN body.
- The Advisory Board on Disarmament Matters was established in 1978.
- Earlier, Indian diplomats had served as members of the board, but never as Chair.
- D.B. Venkatesh Varma is a former Indian Ambassador to Russia and a noted expert in disarmament and strategic affairs.

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Ques: What is India's global rank in the Responsible Nations Index (RNI) 2026?

- A) 10th
- B) 12th
- C) 16th
- D) 25th
- E) 38th

Answer: Option C

Explanation:

- The Responsible Nations Index (RNI) 2026 was released in its 1st edition.
- The index is published by the World Intellectual Foundation (WIF), Jawaharlal Nehru University (JNU), and Indian Institute of Management (IIM) Mumbai.
- RNI is based on three pillars: Internal Responsibility, Environmental Responsibility, and External Responsibility.
- India ranked 16th globally in RNI 2026 with an overall score of 0.551513.
- Singapore topped the index among 154 countries with a score of 0.61945. Major economies ranked as follows: Japan – 38th, USA – 66th, China – 68th.

Top Countries of RNI 2026:

1. Singapore – 0.61945
2. Switzerland – 0.58692
3. Denmark – 0.58372
- 4.4 Cyprus - 0.57737
- 5.5 Sweden - 0.57387
- 6.16 India - 0.551513
- 7.152 South Sudan - 0.37389
- 8.153 Syria - 0.37254
- 9.154 Central African Republic - 0.35715





Recent News Headlines Related to MoU and agreement:

- India and Germany are close to finalising a submarine manufacturing deal worth around \$8 billion, which could become India's largest-ever defence agreement.
- Digital India BHASHINI (BHASHa INterface for India) signed an agreement with the Government of Madhya Pradesh.
- An agreement was signed between India and Israel at the Second Global Summit on "Blue Food Security: Sea the Future 2026", held in Eilat, Israel.
- India and Germany Signed a Joint Declaration of Intent (JDI) to deepen bilateral cooperation in the fields of telecommunications and Information and Communication Technologies (ICTs)
- Government of Tamil Nadu signed a Memorandum of Understanding with Sarvam AI to establish India's first full-stack Sovereign Artificial Intelligence Park in Chennai
- The Indian Council of Agricultural Research (ICAR) signed a Memorandum of Understanding with the National Dairy Development Board (NDDB) to strengthen collaboration in multidisciplinary research, innovation, and capacity building across the entire dairy sector.

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Ques: The recently excavated Zehanpora Stupa site in Kashmir belongs to which historical period?

- A) Mauryan Period
- B) Gupta Period
- C) Kushan Period
- D) Harsha Period
- E) Post-Gupta Period

Answer: Option C

Explanation:

- The Zehanpora Stupa site is located in Baramulla district of Kashmir and was recently excavated by archaeologists.
- Archaeological findings date the site to nearly 2,000 years ago, corresponding to the Kushan period (1st–3rd Century CE).
- Evidence indicates the presence of large stupas, monastic complexes, and urban settlements, suggesting an advanced Buddhist establishment.
- The discovery highlights Kashmir's rich Buddhist heritage and its role as a major cultural and religious centre in ancient India.
- The site also reinforces historical links between Kashmir and major Buddhist trade and learning networks of the ancient world.

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Ques: Which institution has been designated as the official examination partner for the entrance of the Post Graduate Insolvency Programme (PGIP)?

- A) Institute of Banking Personnel Selection (IBPS)
- B) Indian Institute of Corporate Affairs (IICA)
- C) National Testing Agency (NTA)
- D) Indian Institute of Insolvency Professionals of ICAI (IIPI-ICAI)
- E) Reserve Bank of India (RBI)

Answer: Option A

Explanation:

- The Indian Institute of Corporate Affairs (IICA) has opened registrations for the 8th batch of the Post Graduate Insolvency Programme (PGIP).
- PGIP is a national initiative to create highly skilled insolvency professionals as per India's Insolvency and Bankruptcy Code (IBC).
- IICA signed an MoU with IIPI-ICAI to strengthen collaboration in insolvency education, research, and training.
- The Institute of Banking Personnel Selection (IBPS) has been designated as the official examination partner for conducting the PGIP entrance exam.
- IICA was established in 2008, headquartered in Gurugram, Haryana, with Ajay Bhushan Pandey as Director General.

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Ques: India has signed a long-term LNG supply agreement with which country to import 0.5 million metric tonnes of LNG annually?

- A) Saudi Arabia
- B) Qatar
- C) United Arab Emirates
- D) Oman
- E) Russia

Answer: Option C

Explanation:

- India and the United Arab Emirates (UAE) have signed a long-term Liquefied Natural Gas (LNG) supply agreement.
- Under this agreement, the UAE will supply 0.5 million metric tonnes of LNG annually to India.
- With this deal, UAE has become India's second-largest LNG supplier after Qatar, enhancing India's energy security.
- Both countries also agreed on a bilateral trade target of USD 200 billion by 2032, strengthening overall economic and energy cooperation.

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- Under this agreement, the UAE will supply 0.5 million metric tonnes of LNG annually to India.
- With this deal, UAE has become India's second-largest LNG supplier after Qatar, enhancing India's energy security.
- Both countries also agreed on a bilateral trade target of USD 200 billion by 2032, strengthening overall economic and energy cooperation.
- The platform also involves mobile operators for message delivery and State Disaster Management Authorities (SDMAs) and National Disaster Management Authority (NDMA) for alert approval and disaster management.
- This indigenous, cost-effective and fully automated system enables geo-targeted, near real-time, multi-hazard alerts in 21 languages through cellular networks, strengthening disaster risk reduction and management.





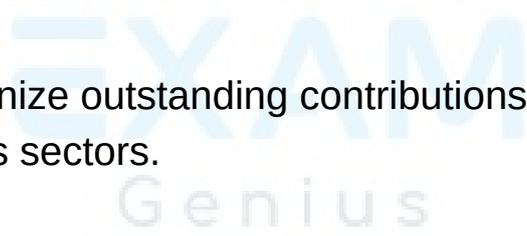
Ques: Centre for Development of Telematics (C-DOT) received the SKOCH Award-2025 for which solution?

- A) BharatNet Connectivity Platform
- B) National Telecom Cloud
- C) Digital Disaster Portal
- D) 5G Core Network System
- E) Cell Broadcast Solution (CBS)

Answer: Option E

Explanation:

- C-DOT was awarded the SKOCH Award-2025 for its Cell Broadcast Solution (CBS).
- CBS is a unified disaster and emergency alert platform, integrating agencies like:
 - India Meteorological Department (IMD) – weather alerts
 - Central Water Commission (CWC) – flood alerts
 - Indian National Centre for Ocean Information Services (INCOIS) – tsunami & ocean events
 - Defence Geo-Informatics Research Establishment (DGRE) – landslides
 - Forest Survey of India (FSI) – forest fires
- The award was presented at the 104th SKOCH Summit themed “Resourcing Viksit Bharat”.
- SKOCH Awards recognize outstanding contributions in governance, technology, and development across sectors.





Ques: Where was the foundation stone laid for the world's largest green hydrogen and green ammonia plants?

- A) Kakinada
- B) Visakhapatnam
- C) Nellore
- D) Tirupati
- E) Krishnapatnam

Answer: Option A

Explanation:

- Andhra Pradesh CM N. Chandrababu Naidu laid the foundation stone at Kakinada for the world's largest green hydrogen and green ammonia plants.
- The green ammonia plant will be developed over 495 acres, boosting Andhra Pradesh's clean energy and green industrial growth initiatives.
- The project is being developed by AM Green, a company of the Greenko Group.
- It will convert an existing ammonia-urea complex into an integrated green hydrogen and green ammonia facility.
- Estimated investment is around USD 10 billion, making it one of India's largest green energy projects.

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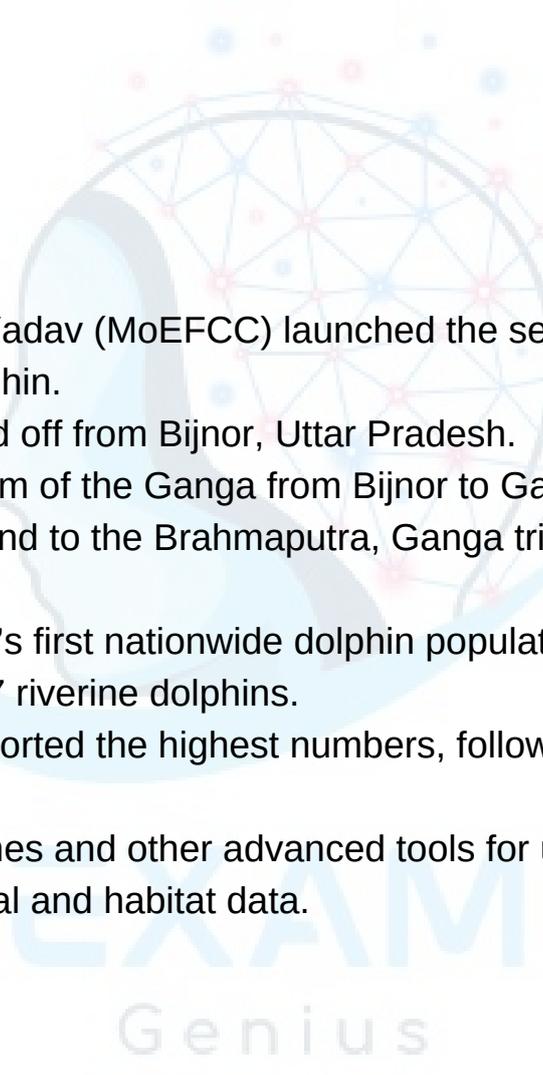
Ques: The second nationwide range-wide estimation of riverine and estuarine dolphins under Project Dolphin was flagged off from which place?

- A) Patna, Bihar
- B) Varanasi, Uttar Pradesh
- C) Bijnor, Uttar Pradesh
- D) Guwahati, Assam
- E) Kolkata, West Bengal

Answer: Option C

Explanation:

- Union Minister Bhupender Yadav (MoEFCC) launched the second nationwide dolphin estimation under Project Dolphin.
- The programme was flagged off from Bijnor, Uttar Pradesh.
- Phase-I covers the main stem of the Ganga from Bijnor to Ganga Sagar and the Indus River, while Phase-II will extend to the Brahmaputra, Ganga tributaries, Sundarbans, and Odisha.
- The initiative builds on India's first nationwide dolphin population survey (2021–23), which recorded approximately 6,327 riverine dolphins.
- Uttar Pradesh and Bihar reported the highest numbers, followed by West Bengal and Assam.
- Researchers use hydrophones and other advanced tools for underwater acoustic monitoring to collect ecological and habitat data.





Ques: Pax Silica initiative, which India is set to join, is primarily related to which area?

- A) Climate change negotiations
- B) Defence military alliance
- C) AI and critical technology supply chain security
- D) Global health cooperation
- E) Space exploration

Answer: Option C

Explanation:

- Pax Silica is a US-led initiative aimed at building secure, resilient, and innovation-driven technology and AI supply chains.
- India is invited to join due to its growing role in global technology and supply chains.
- The initiative focuses on coordinating allied nations on semiconductors, critical minerals, artificial intelligence, and advanced technology ecosystems.
- Current members include US, Japan, South Korea, Singapore, Netherlands, UK, Israel, UAE, and Australia.
- The aim is to enhance AI and critical technology supply chain security among member countries.

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