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UPSC



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STATE EXAMS

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Ques: Which co-operative bank had its licence cancelled by the Reserve Bank of India (RBI) in June 2026 due to poor financial condition and failure to comply with regulatory requirements?

- A) Janata Sahakari Bank Ltd.
- B) Shree Mahalaxmi Urban Co-operative Credit Bank
- C) Saraswat Co-operative Bank
- D) Karnataka State Co-operative Bank
- E) Shamrao Vithal Co-operative Bank

Answer: Option B

Explanation:

- The Reserve Bank of India (RBI) cancelled the licence of Shree Mahalaxmi Urban Co-operative Credit Bank, a Karnataka-based co-operative bank.
- RBI cited the bank's deteriorating financial condition and inability to comply with regulatory requirements as the primary reasons for the cancellation.
- The bank is located in Gokak, in Belagavi district, Karnataka.
- According to RBI, the bank did not have adequate capital and failed to comply with certain provisions of the Banking Regulation Act, 1949.
- Continuing the bank's operations would have been detrimental to the interests of its depositors and the public.

Static Part:

- Reserve Bank of India (RBI):
 - Established: 1 April 1935
 - Headquarters: Mumbai, Maharashtra
 - Nationalised: 1 January 1949
- Banking Regulation Act:
 - Enacted: 1949
 - Governs the regulation and supervision of banks in India.
- Deposit Insurance:
 - Bank deposits are insured up to ₹5 lakh per depositor per bank under the Deposit Insurance and Credit Guarantee Corporation (DICGC).





Ques: BITS Pilani and Axis Bank signed an agreement to establish a ₹100 crore Industry Research, Technology and Innovation Park at which BITS campus?

- A) Pilani Campus, Rajasthan
- B) Goa Campus
- C) Dubai Campus
- D) Hyderabad Campus
- E) Mumbai Campus

Answer: Option D

Explanation:

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- In June 2026, Birla Institute of Technology and Science (BITS) Pilani and Axis Bank signed an agreement to establish the Axis Bank–BITS Industry Research, Technology and Innovation Park.
- The Innovation Park will be established at the BITS Pilani Hyderabad Campus.
- The project is supported by a ₹100 crore Corporate Social Responsibility (CSR) grant from Axis Bank.
- The initiative aims to strengthen India's innovation, deep-tech, and translational research ecosystem through structured industry-academia collaboration.
- The park will focus on Life Sciences, Biopharma, Healthcare, Medical Devices, and Deep-Tech Innovation.

Static Part:

- Birla Institute of Technology and Science (BITS) Pilani
 - Established: 1964
 - Main Campus: Pilani, Rajasthan
 - Other Campuses: Goa, Hyderabad, and Dubai
- Axis Bank
 - Established: 1993
 - Headquarters: Mumbai, Maharashtra
- Corporate Social Responsibility (CSR):
 - Under the Companies Act, 2013, eligible companies are required to spend at





- least 2% of their average net profits of the preceding three financial years on CSR activities.
- Deep-Tech: Refers to technologies based on significant scientific or engineering advances, such as AI, biotechnology, robotics, quantum computing, and advanced materials.
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Ques: Which national industry platform was launched in June 2026 to strengthen India's Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) framework?

- A) ARIFAC
- B) AMLNET India
- C) FINSEC India
- D) SAFE Banking Forum
- E) National AML Council

Answer: Option A

Explanation:

- India's financial sector launched the Alliance of Reporting Entities in AML/CFT (ARIFAC) to strengthen the country's Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) ecosystem.
- The initiative was launched amid rising concerns over financial crimes, cyber frauds, and emerging digital financial risks.
- The secretariat of ARIFAC is managed by the Payments Council of India (PCI) and the Fintech Convergence Council (FCC).
- The Financial Intelligence Unit–India (FIU-IND) will participate in the platform as an observer.
- ARIFAC will focus on training, certification, workshops, and continuous learning programmes to enhance AML/CFT awareness and capabilities.
- Its membership includes reporting entities regulated under the Prevention of Money Laundering Act (PMLA).
- Members include banks, NBFCs, payment system operators, securities market intermediaries, insurance companies, Virtual Digital Asset (VDA) service providers, and other reporting entities.
- The platform emphasizes transaction monitoring, Suspicious Transaction Reporting (STR), sanctions screening, mule account detection, and mitigation of risks arising from digital banking, cross-border crimes, and VDAs.
- Financial Intelligence Unit–India (FIU-IND) was established in 2004 and functions under the Department of Revenue, Ministry of Finance.





Static Part:

- Financial Intelligence Unit–India (FIU-IND)
 - Established: 2004
 - Functions under: Department of Revenue, Ministry of Finance
- Prevention of Money Laundering Act (PMLA)
 - Enacted: 2002
 - Enforced: 1 July 2005
- AML (Anti-Money Laundering):
 - Measures to prevent, detect, and report money laundering activities.
- CFT (Combating the Financing of Terrorism):
 - Measures to prevent and disrupt the financing of terrorist activities.
- STR (Suspicious Transaction Report):
 - A report submitted to FIU-IND when a financial transaction appears unusual or potentially linked to money laundering or terrorist financing.
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Ques: Which Indian cricketer became the joint-highest wicket-taker in international women's cricket by equalling Jhulan Goswami's record of 355 wickets?

- A) Smriti Mandhana
- B) Harmanpreet Kaur
- C) Renuka Singh
- D) Deepti Sharma
- E) Shafali Verma

Answer: Option D

Explanation:

- Deepti Sharma, India's star all-rounder, created history by becoming the joint-highest wicket-taker in international women's cricket.
- She achieved the milestone during the ICC Women's T20 World Cup 2026 in India's Group A match against the Netherlands Women's Cricket Team.
- The match was played at Headingley Cricket Ground, Leeds, England.
- Deepti claimed her 355th international wicket, equalling the record of former Indian captain Jhulan Goswami.
- With this achievement, Deepti Sharma and Jhulan Goswami jointly hold the record for the most wickets in international women's cricket.

Top 3 Highest Wicket-Takers in Women's International Cricket

1. Deepti Sharma (India) – 355 wickets
2. Jhulan Goswami (India) – 355 wickets
3. Katherine Sciver-Brunt (England) – 355 wickets

Static Part:

- ICC Women's T20 World Cup 2026
 - Host Country: England
- Headingley Cricket Ground
 - Location: Leeds, England
- Jhulan Goswami





- Former captain of the Indian Women's Cricket Team
- One of the greatest fast bowlers in the history of women's cricket.
- **Deepti Sharma**
 - Indian all-rounder
 - Right-hand batter and right-arm off-spin bowler.
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Ques: What is the name of the first-of-its-kind conservation society approved in Ladakh in June 2026 for the protection of snow leopards and high-altitude ecosystems?

- A) Himalayan Wildlife Protection Society (HWPS)
- B) Trans-Himalayan Biodiversity Mission (THBM)
- C) SHAN Conservation Society
- D) Snow Leopard Protection Authority (SLPA)
- E) Ladakh Eco-Conservation Council (LECC)

Answer: Option C

Explanation:

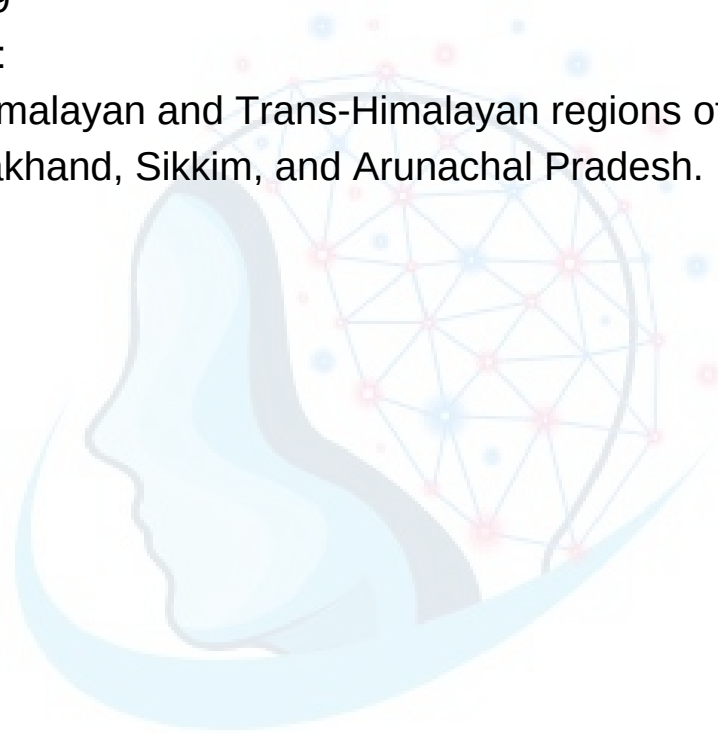
- In June 2026, Ladakh's Lieutenant Governor Vinai Kumar Saxena approved the constitution of the Snow Leopard and High-Altitude Nature (SHAN) Conservation Society.
- It is the first-of-its-kind conservation society in Ladakh dedicated to protecting the endangered snow leopard and its fragile mountain ecosystem.
- The Society will function under the Department of Environment and Forests, Ladakh.
- It will serve as a dedicated institutional mechanism for wildlife conservation, biodiversity management, and community-led environmental stewardship.
- The objective of SHAN is to provide a multi-stakeholder platform for conserving alpine flora and fauna, wetlands, and cold desert ecosystems of Ladakh.
- The society will promote eco-development in snow leopard habitats and encourage sustainable eco-tourism.
- The Snow Leopard is the State Animal of Ladakh and a keystone species of the Trans-Himalayan ecosystem.
- It is popularly known as the "Ghost of the Mountains" due to its elusive nature.
- Snow leopards play a crucial role in maintaining mountain habitats, prey populations, watersheds, and overall ecosystem health.
- According to the 2024 Snow Leopard Population Assessment in India, the country has 718 snow leopards, of which 477 are found in Ladakh.





Static Part:

- Snow Leopard
 - Scientific Name: *Panthera uncia*
 - IUCN Conservation Status: Vulnerable
- State Animal of Ladakh: Snow Leopard
- Project Snow Leopard
 - Launched: 2009
- Distribution in India:
 - Found in the Himalayan and Trans-Himalayan regions of Ladakh, Himachal Pradesh, Uttarakhand, Sikkim, and Arunachal Pradesh.
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Ques: Which Indian institution emerged as the highest-ranked Indian university in the QS World University Rankings 2027?

- A) IIT Delhi
- B) IIT Madras
- C) IIT Bombay
- D) IISc Bengaluru
- E) IIT Kanpur

Answer: Option A

Explanation:

- The QS World University Rankings 2027 is the 23rd edition of the global university rankings published by QS Quacquarelli Symonds, London.
- The rankings evaluated more than 1,500 universities across 106 countries and territories, including 52 Indian institutions.
- Indian Institute of Technology Delhi secured 118th rank globally with an overall score of 65.7, improving from 123rd position in the previous edition.
- IIT Delhi emerged as the highest-ranked Indian institution for the second consecutive year.
- Only three Indian institutions managed to secure a place among the top 200 universities in the world.
- Massachusetts Institute of Technology (MIT), located in Cambridge, retained the 1st position globally with a perfect score of 100.
- In terms of the number of institutions featured in the rankings, India ranked 5th globally with 52 institutions, after the USA (184), UK (93), China (85), and Germany (60).

Ranking Top 5 Global Universities:

1. Massachusetts Institute of Technology (MIT) – 100
2. Imperial College London – 99.2
3. Stanford University (USA) – 99.2
4. University of Oxford (UK) – 98.6





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- Harvard University (USA) – 97.4

Ranking Top 5 Indian Universities:

- Indian Institute of Technology Delhi (IIT Delhi)
- Indian Institute of Technology Bombay (IIT Bombay)
- Indian Institute of Technology Madras (IIT Madras)
- Indian Institute of Technology Kharagpur (IIT Kharagpur)
- Indian Institute of Science (IISc) Bengaluru

Static Part:

- QS (Quacquarelli Symonds) Headquarters – London, United Kingdom
 - QS Founded – 1990
 - QS World University Rankings – Published annually to evaluate universities worldwide based on academic reputation, employer reputation, faculty/student ratio, citations per faculty, international faculty, international students, employment outcomes, and sustainability.
 - IIT Delhi Established – 1961
 - IIT Delhi Location – New Delhi
 - Massachusetts Institute of Technology (MIT) Established – 1861
 - MIT Location – Cambridge, Massachusetts, USA
- 1.

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Ques: For the first time for an Indian religious site, which temple administration secured trademark protection for key terms and symbols associated with its tradition?

- A) Tirumala Tirupati Devasthanams (TTD)
- B) Shri Kashi Vishwanath Temple Trust
- C) Shree Jagannath Temple Administration (SJTA)
- D) Vaishno Devi Shrine Board
- E) Guruvayur Devaswom Board

Answer: Option C

Explanation:

- For the first time for an Indian religious site, the Shree Jagannath Temple Administration (SJTA) secured trademark protection for key terms and symbols associated with the Jagannath tradition.
- The protected terms include 'Patitapavana' (Saviour of the Fallen) and 'Ananda Bazar', the area within the temple complex where sacred Mahaprasad is consumed.
- Trademark protection was also granted for 'Nilachakra', the sacred eight-spoked metal disc located atop the temple spire.
- The administration applied for trademark registration of 29 names, terms, and symbols associated with the Jagannath tradition.

About Shree Jagannath Temple, Puri:

- The temple is located in Puri, Odisha, and is popularly known as the "White Pagoda".
- The Konark Sun Temple is known as the "Black Pagoda".
- The temple houses the idols of Lord Jagannath (an incarnation of Lord Vishnu), Goddess Subhadra, and Lord Balabhadra, collectively known as the Holy Trinity.
- It is believed to have been built in the 12th century CE by Anantavarman Chodaganga Deva of the Eastern Ganga Dynasty.

Static Part:

- Jagannath Temple Location – Puri, Odisha
- Odisha Capital – Bhubaneswar
- The annual Rath Yatra of Puri is one of the largest religious festivals in the world.





Ques: Which young woman from Chhattisgarh was invited to receive the prestigious 'At-Home' honour at Rashtrapati Bhavan on Independence Day 2026 after clearing 19 competitive examinations?

- A) Ankita Sharma
- B) Charu Pandey
- C) Niharika Verma
- D) Shruti Mishra
- E) Riya Tiwari

Answer: Option B

Explanation:

- Charu Pandey, a 23-year-old woman from Raipur, Chhattisgarh, gained national recognition after successfully clearing 19 competitive examinations.
- She is currently serving as an Assistant Audit Officer (AAO) in the office of the Comptroller and Auditor General of India (CAG) at Chennai.
- In recognition of her remarkable achievement, she was invited to attend the prestigious 'At-Home' function at Rashtrapati Bhavan on Independence Day 2026.
- Her success story has become an inspiration for students and aspirants preparing for various competitive examinations across India.

Static Part:

- Comptroller and Auditor General of India (CAG) – The supreme audit institution of India.
- CAG Appointment – Appointed by the President of India under Article 148 of the Constitution.
- Rashtrapati Bhavan – The official residence of the President of India.
- Chhattisgarh Capital – Raipur.
- Tamil Nadu Capital – Chennai.





Ques: Which two portals were launched by the Indian Cyber Crime Coordination Centre (I4C) in June 2026 to strengthen cybercrime response and facilitate justice for victims?

- A) Cyber Suraksha Portal and Digital Justice Portal
- B) Grievance Redressal Mechanism (GRM) and Money Restoration Module (MRM)
- C) Cyber Fraud Recovery Portal and Financial Safety Portal
- D) NCRP Plus and Cyber Shield Portal
- E) Victim Assistance Portal and Bank Recovery Portal

Answer: Option B

Explanation:

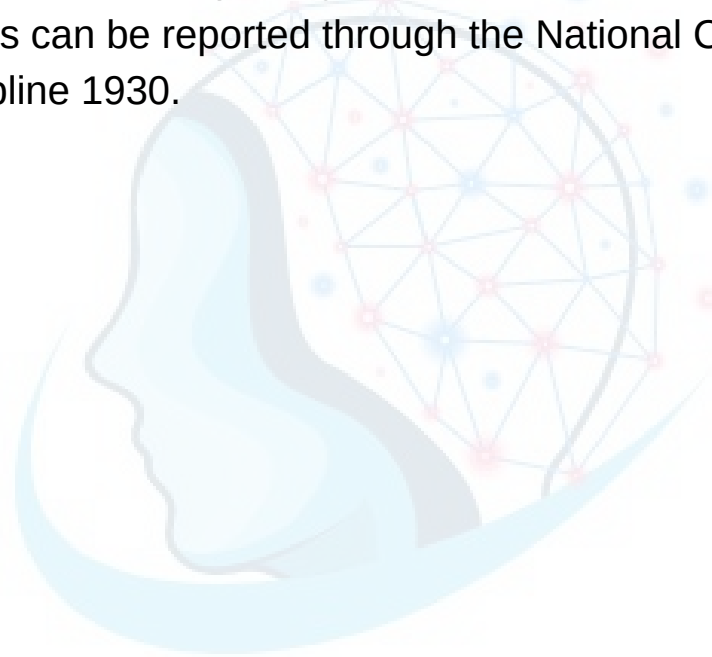
- In June 2026, the Indian Cyber Crime Coordination Centre (I4C), under the Ministry of Home Affairs (MHA), launched two new portals: Grievance Redressal Mechanism (GRM) and Money Restoration Module (MRM).
 - These portals aim to strengthen India's cybercrime response system and improve coordination among police forces, banks, and the National Cyber Crime Reporting Portal (NCRP).
 - The initiative was reviewed during a high-level meeting chaired by Union Home Minister Amit Shah on the functioning of the national cybercrime helpline 1930.
- About Grievance Redressal Mechanism (GRM) Portal**
- The GRM Portal addresses complaints from account holders whose bank accounts have been frozen, put on hold, or marked under lien during cybercrime investigations.
 - It provides a structured mechanism for grievance redressal and communication with the concerned authorities.
- About Money Restoration Module (MRM) Portal**
- The MRM Portal enables victims of cyber financial fraud to claim the return of money that has been frozen or recovered after filing a complaint.
 - It simplifies and accelerates the process of restoring funds to victims.
 - The portal strengthens victim-centric cybercrime response and enhances trust in digital financial systems.





Static Part:

- Indian Cyber Crime Coordination Centre (I4C) Launch Year – 2020
- I4C functions under the Ministry of Home Affairs (MHA).
- National Cyber Crime Helpline Number – 1930
- Ministry of Home Affairs Headquarters – New Delhi
- NCRP – National Cyber Crime Reporting Portal
- Cybercrime complaints can be reported through the National Cyber Crime Reporting Portal (NCRP) and helpline 1930.



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Ques: Who has been appointed as the Chairman of the Board of Directors of The Hindu Group Publishing Private Limited (THGPPL) in 2026?

- A) N. Ram
- B) Dr. Nirmala Lakshman
- C) N. Murali
- D) Malini Parthasarathy
- E) Siddharth Varadarajan

Answer: Option C

Explanation:

- N. Murali has been appointed as the Chairman of the Board of Directors of The Hindu Group Publishing Private Limited (THGPPL).
- He has been appointed for a term of three years.
- N. Murali succeeds Dr. Nirmala Lakshman, who previously held the position.
- The appointment marks an important leadership transition in one of India's most respected media organizations.

Static Part:

- The Hindu Group Publishing Private Limited (THGPPL) publishes the renowned newspaper The Hindu.
- The Hindu was founded in 1878.
- The Hindu is headquartered in Chennai, Tamil Nadu.





Ques: The Government of Gujarat signed an MoU with HUDCO for long-term financing of up to how much amount to support metro, expressway, and Dholera projects?

- A) Rs. 50,000 crore
- B) Rs. 75,000 crore
- C) Rs. 90,000 crore
- D) Rs. 1 lakh crore
- E) Rs. 1.5 lakh crore

Answer: Option D

Explanation:

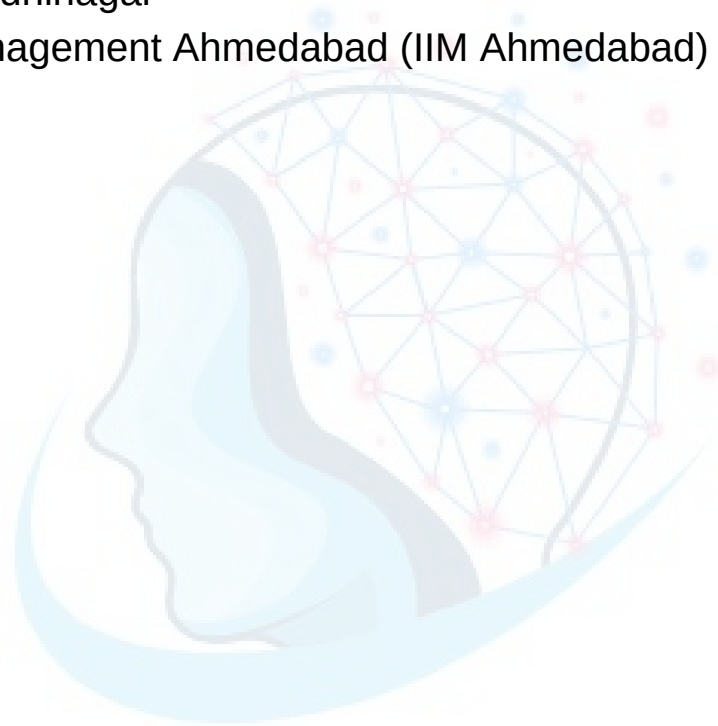
- In June 2026, the Government of Gujarat and Housing and Urban Development Corporation Limited (HUDCO) signed a Memorandum of Understanding (MoU) in Gandhinagar.
- The MoU provides for long-term financing of up to Rs. 1 lakh crore for major infrastructure and urban development projects in the state.
- The agreement was signed by Sanjay Kulshrestha, Chairman & Managing Director of HUDCO, and Sandeep Kumar, Secretary (Economic Affairs), Finance Department, Government of Gujarat.
- The credit lines will remain valid for two years and will be effective retrospectively from May 2026.
- The objective is to support high-impact projects such as Ahmedabad Metro Rail Phase-2 and Phase-3, expressways, sports infrastructure, and urban development initiatives.
- The funding will also support the development of the Dholera Special Investment Region (SIR) as a world-class smart city.
- Additionally, the Government of Gujarat signed an MoU with Indian Institute of Management Ahmedabad (IIM Ahmedabad) to provide technical and strategic support for infrastructure projects under the Viksit Gujarat 2047 programme.





Static Part:

- Housing and Urban Development Corporation Limited (HUDCO) Established – 1970
- HUDCO Headquarters – New Delhi
- HUDCO Administrative Ministry – Ministry of Housing and Urban Affairs
- Gujarat Capital – Gandhinagar
- Indian Institute of Management Ahmedabad (IIM Ahmedabad) Established – 1961



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Ques: Which declaration was unanimously adopted at the 16th BRICS Agriculture Ministers' Meeting held in Indore, Madhya Pradesh, in June 2026?

- A) New Delhi Declaration
- B) Johannesburg Declaration
- C) Indore Declaration
- D) BRICS Agriculture Vision 2030
- E) Sustainable Farming Declaration

Answer: Option C

Explanation:

- The 16th BRICS Agriculture Ministers' Meeting was held on 12–13 June 2026 in Indore, Madhya Pradesh, under India's BRICS Presidency.
- The meeting was organized under the theme "Building for Resilience, Innovation, Cooperation, and Sustainability (BRICS)".
- The meeting concluded with the unanimous adoption of the Indore Declaration.
- The declaration aims to strengthen agricultural cooperation among BRICS member countries.

The Indore Declaration is built around four key priorities:

1. Food Security, Nutrition and Livelihoods
2. Climate-Smart and Sustainable Agriculture
3. Agricultural Innovation, Research and Digital Transformation
4. Inclusive Trade, Investment and Resilient Agricultural Value Chains

Static Part:

- BRICS Members (2026) – Brazil, Russia, India, China, South Africa, Egypt, Ethiopia, Iran, Saudi Arabia, United Arab Emirates, and Indonesia.
- BRICS Presidency 2026 – India.
- Madhya Pradesh Capital – Bhopal.
- Indore is the largest city of Madhya Pradesh and has repeatedly been ranked as India's cleanest city under the Swachh Survekshan survey.





Ques: Which country's space agency announced the successful extraction and analysis of water molecules from the Moon's south pole region through the Chang'e-7 mission?

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

Answer: Option D

Explanation:

- The China National Space Administration (CNSA) announced a major milestone in lunar exploration through its Chang'e-7 Mission.
- The mission successfully demonstrated the extraction and analysis of water molecules from the Moon's south pole region.
- The primary objective of the Chang'e-7 Mission is to directly detect and map water-ice deposits in permanently shadowed craters near the Moon's south pole.
- One of the major target sites of the mission is the Shackleton Crater, located near the lunar south pole.
- The mission consists of multiple components, including an orbiter, lander, rover, relay satellite, and a flying mini-probe (hopper).

Static Part:

- China National Space Administration (CNSA) Established – 1993
- CNSA Headquarters – Beijing, China
- Chang'e Programme – China's lunar exploration programme named after the Chinese Moon goddess Chang'e.
- Shackleton Crater is located near the Moon's south pole and is considered a promising site for water-ice deposits.
- India's Chandrayaan-3 became the first mission to achieve a soft landing near the Moon's south polar region in 2023.





Ques: What was the theme of the United Nations' International Day for Countering Hate Speech (IDCHS) 2026?

- A) Building Peace Through Dialogue
- B) Digital Inclusion for All
- C) Countering Extremism in the Digital Age
- D) Promoting Human Rights Online
- E) Hate Speech and Artificial Intelligence

Answer: Option E

Explanation:

- The United Nations (UN) observes the International Day for Countering Hate Speech (IDCHS) every year on 18 June.
- The day aims to combat the growing spread of discriminatory rhetoric, intolerance, and hate speech while promoting intercultural dialogue and mutual respect.
- The theme for 2026 was “Hate Speech and Artificial Intelligence.”
- The theme highlights the opportunities and challenges posed by Artificial Intelligence (AI) in addressing and preventing hate speech.
- 18 June 2026 marked the 5th observance of the International Day for Countering Hate Speech.
- The day also coincided with the 7th anniversary of the UN Strategy and Plan of Action on Hate Speech, launched on 18 June 2019.

Static Part:

- International Day for Countering Hate Speech (IDCHS) is observed annually on 18 June.
- The day was established by the United Nations General Assembly (UNGA) in 2021.
- UN Strategy and Plan of Action on Hate Speech was launched on 18 June 2019.
- United Nations (UN) Established – 24 October 1945.
- UN Headquarters – New York City, USA.

