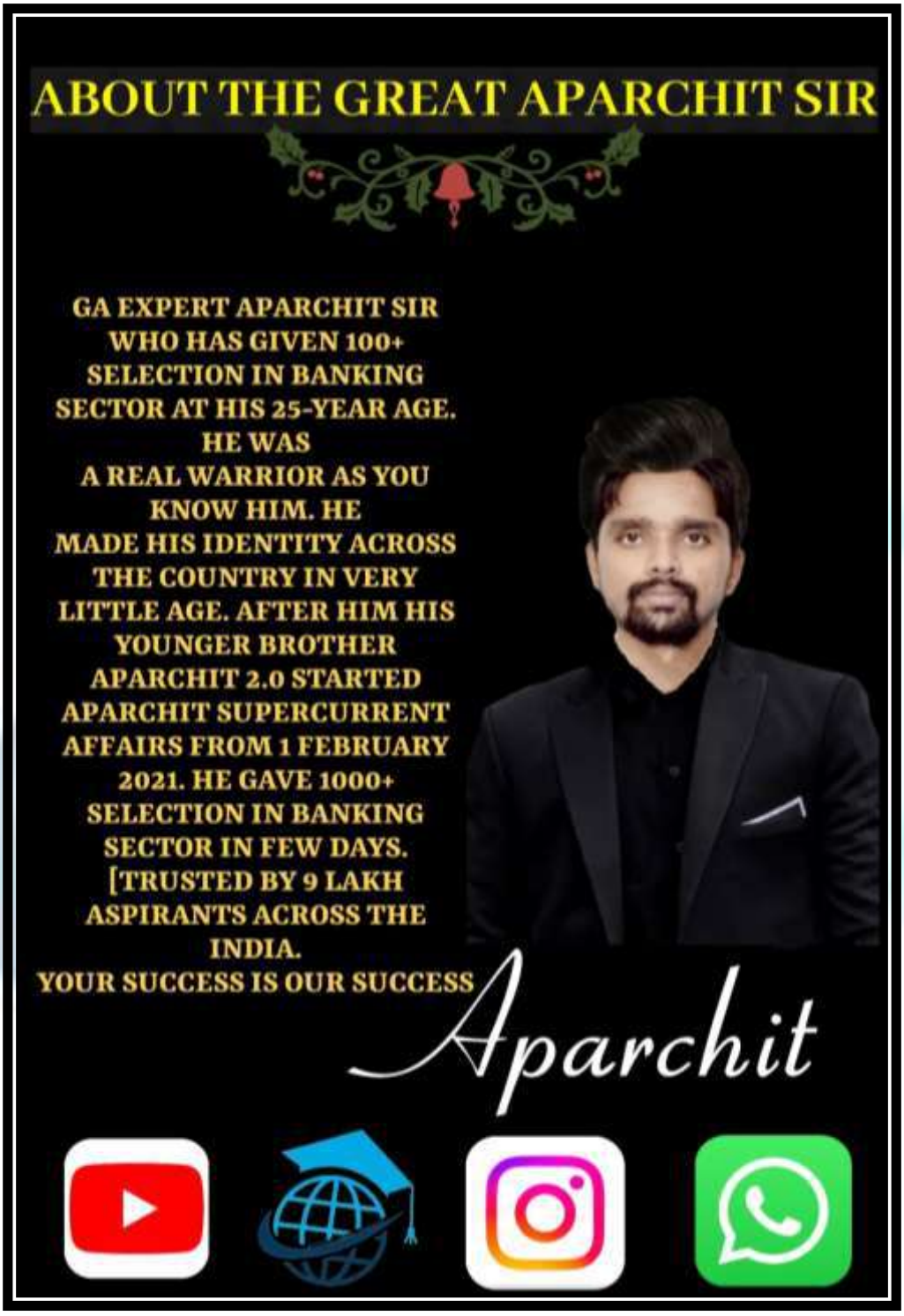
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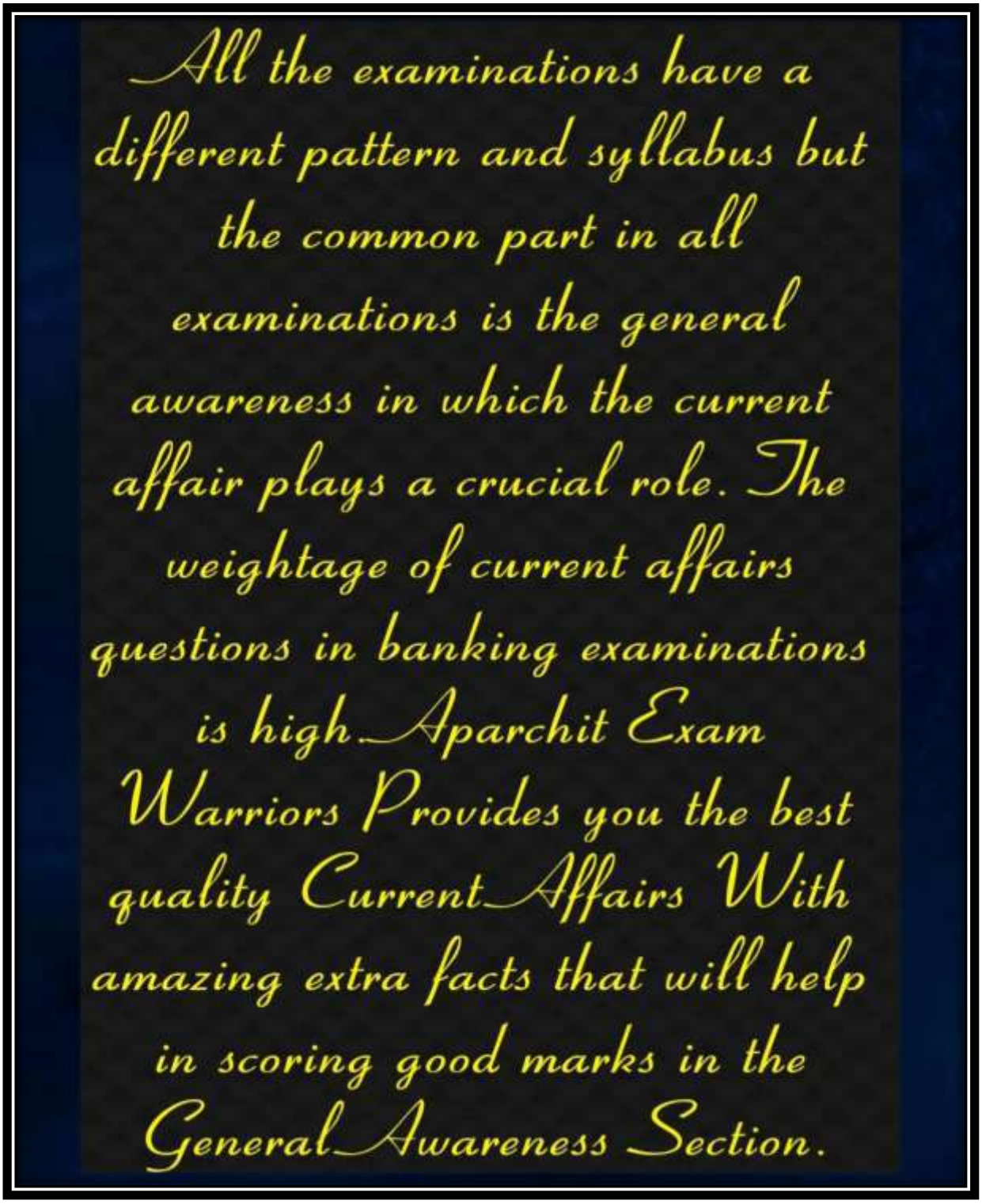
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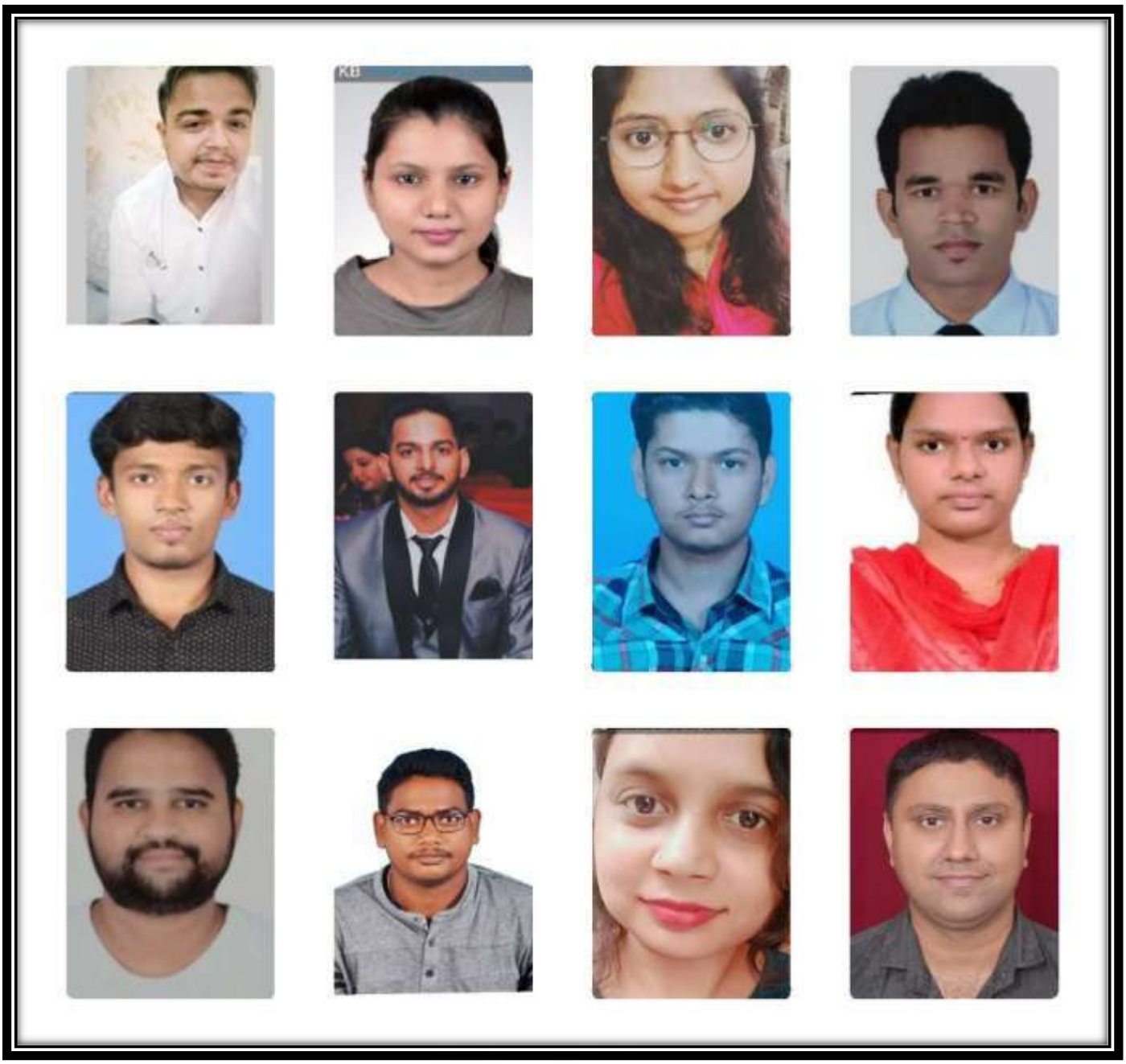

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Aparchit August 1st Week English Best 350+ MCQs with Amazing Facts
By :- Aparchit Exam Warriors/Kumar Kaushal Sir

Q. Which organisation developed India's first airport under the Public-Private Partnership (PPP) model?

A) GMR Airports Limited **B) Cochin International Airport Limited**

C) Delhi International Airport Limited **D) Mumbai International Airport Limited**

Answer : B

- ✓ Cochin International Airport Limited (CIAL) is recognised as the first Indian airport developed under the Public-Private Partnership (PPP) model.
- ✓ Located in Nedumbassery, near Kochi in Kerala, CIAL is notable not only for pioneering this model but also for its sustainability initiatives.
- ✓ It holds the distinction of being the world's first fully solar-powered airport.
- ✓ In a further innovative step, CIAL is collaborating with Bharat Petroleum Corporation Ltd (BPCL) to construct the world's first airport-based green hydrogen production plant.

AIRPORT IN NEWS 2025

- ➢ Cochin International Airport Limited (CIAL) is recognised as the first Indian airport developed under the Public-Private Partnership (PPP) model.
- ➢ Mumbai's Chhatrapati Shivaji Maharaj International Airport (CSMIA) has secured the ninth spot among the top-10 international airports in the prestigious Travel + Leisure World's Best Awards 2025.
- ➢ Singapore Changi Airport has been named the World's Best Airport 2025 by air transport rating organization Skytrax.
- ➢ Hubballi Airport in Karnataka earned Platinum Recognition under the ACI Green Airports Recognition (GAR) 2025 for its 8 MW solar power plant.
- ➢ PM Modi laid the foundation stone of the Rs 410 crore second terminal building of the Maharaja Agrasen Airport at Hisar, Haryana.
- ➢ Delhi International Airport, operated by GMR Airports Infrastructure Limited, won the ASQ Airport Experience Award 2024 for the Best Airport Over 40 Million Passengers in the Asia-Pacific region.

Q. Consider the following statements regarding the Grant in Aid to National Cooperative Development Corporation (NCDC) Scheme:

1. It is a Central Sector Scheme with an outlay of ₹2 lakh crore.

2. The grant will be used by NCDC for granting loans to Cooperatives.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : B

- ✓ The Union Cabinet, chaired by the Prime Minister, recently approved the Central Sector Scheme "Grant in Aid to National Cooperative Development Corporation (NCDC)"
- ✓ **About Grant in Aid to National Cooperative Development Corporation (NCDC) Scheme:**
- ✓ It is a Central Sector Scheme with an outlay of ₹2, 000 crore for a period of four years from 2025-26 to 2028-29 (₹500 crore each year from FY 2025-26).
- ✓ The grant of ₹2,000 crore will be sourced through budgetary support from the Government of India.
- ✓ The approved grant will enable NCDC to raise ₹20,000 crore from the open market over the next four years.
- ✓ These funds will be utilised by NCDC for granting loans to Cooperatives for setting up new projects/expansion of plants, and loans for meeting the working capital requirements.
- ✓ Benefits: Approximately 2.9 crore members of 13,288 Cooperative societies of various sectors like Dairy, Livestock, Fisheries, Sugar, Textile, Food Processing, Storage and Cold Storage; Labour and Women led cooperatives. across the country are likely to get benefitted.
- ✓ **Implementation Strategy and Targets:**
- ✓ NCDC will be the executing agency for this scheme for the purpose of disbursement, follow-up, monitoring of implementation of the project, and recovery of loans disbursed out of the fund.
- ✓ NCDC will provide loans to cooperatives either through state government or directly, as per NCDC guidelines. Cooperatives that meet the criteria of direct funding guidelines of NCDC would be considered for financial assistance directly against admissible security or a state government guarantee.

Q. What change has been made to the definition of 'Substantial Interest' in the Banking Laws (Amendment) Act, 2025?

A) Threshold reduced to ₹1 lakh
B) Threshold kept unchanged at ₹5 lakh
C) Threshold raised to ₹1 crore
D) Threshold raised from ₹5 lakh to ₹2 crore

Answer : D

- ✓ The Banking Laws (Amendment) Act, 2025 will take effect on August 1.
- ✓ Effective August 1, 2025, the Banking Laws (Amendment) Act, 2025 introduces major reforms across India's banking sector.
- ✓ Governance Boost: Director tenure in cooperative banks (excluding Chairperson/Whole-time Directors) extended from 8 to 10 years, aligning with the 97th Constitutional Amendment.
- ✓ Depositor Protection: Public sector banks can now transfer unclaimed shares, interest, and bond redemption amounts to the Investor Education and Protection Fund (IEPF).
- ✓ **Audit Quality:** PSBs are empowered to offer remuneration to statutory auditors, enhancing audit standards.
- ✓ Substantial Interest Redefined: Threshold raised from ₹5 lakh to ₹2 crore, modernizing a limit unchanged since 1968.
- ✓ These changes span 19 amendments across five key legislations, including the RBI Act, Banking Regulation Act, and SBI Act.

Q. Consider the following statements regarding INS Himgiri:

1. It comprises supersonic Surface-to-Surface missile system and medium-Range surface to air missile system.

2. It is a Kolkata class stealth frigate.

Which of the statements given above is/are correct?

A) 1 only
B) 2 only
C) Both 1 and 2
D) Neither 1 nor 2

Answer : A

- ✓ INS Himgiri (Yard 3022) was delivered to the Indian Navy at GRSE, Kolkata.
- ✓ It is the third ship of Nilgiri Class (Project 17A) and the first of the class built at Garden Reach Shipbuilders & Engineers (GRSE),

- ✓ It is a reincarnation of the erstwhile INS Himgiri, a Leander-class frigate,that was decommissioned on 06 May 2005 after 30 years of glorious service to the nation.
- ✓ It is designed by the Warship Design Bureau (WDB) and overseen by the Warship Overseeing Team (Kolkata).
- ✓ Features of INS Himgiri
- ✓ P17A ships are fitted with an advanced weapon and sensor suite compared to the P17 (Shivalik) class.
- ✓ These ships are configured with Combined Diesel or Gas (CODOG) propulsion plants, comprising a diesel engine and gas turbine, that drives a Controllable Pitch Propeller (CPP) on each shaft, and a state-of-the-art Integrated Platform Management System (IPMS).
- ✓ The weapon suite comprises supersonic Surface-to-Surface missile system, Medium-Range Surface to Air Missile system, rapid-fire Close-in Weapon Systems.
- ✓ It has indigenous content of 75%, which has involved over 200 MSMEs at GRSE.
- ✓ P17A frigates reflect a generational leap in indigenous ship design, stealth, survivability, and combat capability.

INS IN NEWS 2025

- ➢ INS Himgiri (Yard 3022) was delivered to the Indian Navy at GRSE, Kolkata.
- ➢ It is the third ship of Nilgiri Class (Project 17A) and the first of the class built at Garden Reach Shipbuilders & Engineers (GRSE).
- ➢ INS Nistar is India's first indigenously designed and built Diving Support Vessel (DSV), commissioned by the Indian Navy at Visakhapatnam.
- ➢ Indian Navy's INS Sandhayak made her maiden port call at Port Klang, Malaysia, for hydrographic cooperation.
- ➢ It is the first of the indigenously designed and built Sandhayak-class hydrographic survey ship, which was commissioned in February 2024.
- ➢ It was constructed at Garden Reach Shipbuilders & Engineers (GRSE), Kolkata.
- ➢ Yard 12652 (Udaygiri) being built at Mazagon Dock Shipbuilders Limited (MDSL), was delivered to the Indian Navy.
- ➢ It is the second among the seven Project 17A (P-17A) frigates under construction at Mazagon Dock Shipbuilders Limited (MDSL) in Mumbai and Garden Reach Shipbuilders and Engineers in Kolkata.

- Prime Minister Narendra Modi commissioned three frontline naval warships and submarines - INS Surat,INS Nilgiri and INS Vagsheer at the Mazagon Dock Shipbuilders Limited (MDL), Mumbai, Maharashtra on 15 January 2025.
- INS Nilgiri is a stealth frigate and is the lead ship of the Indian Navy's Project 17A, to develop stealth frigates .
- INS Surat is the last of the four guided missile destroyer class ships to be constructed under Project 15B and INS Vaghsheer is the the sixth and final submarine of the Kalvari class built under Project 75 of the Indian Navy
- Larsen & Toubro (L&T) launched the second multi-purpose vessel (MPV) INS Utkarsh for the Indian Navy.
- Mumbai based Mazagon Dock Shipbuilders Limited (MDL) marked a key milestone in India's defence capabilities with the delivery of the sixth and final Scorpene-class submarine, INS Vaghsheer, to the Indian Navy.
- It is the sixth submarine of the first batch of six Kalvari-class submarines for the Indian Navy.
- INS Nirdeshak is the second ship under the Survey Vessel (Large) Project of the Indian Navy. It is designed to conduct hydrographic surveys, assist in navigation and support maritime operations.
- It is built by Garden Reach Shipbuilders and Engineers (GRSE), Kolkata.
- Indian Navy is set to commission its latest multi-role stealth guided missile frigate, INS Tushil, at Kaliningrad, Russia
- Garden Reach Shipbuilders and Engineers (GRSE) Ltd delivered INS Nirdeshak to the Indian Navy. It is the second in a series of four Survey Vessels (Large) being built by the Garden Reach Shipbuilders and Engineers.

Q. According to SEBI's updated Stage 1 shortlisting norms, which new parameter is added to flag high-risk small-cap and micro-cap stocks?

A) Increase in volume traded

B) Decline in promoter holding

C) Positive close-to-close price trend over the past 3 months

D) Average daily turnover above ₹5 crore

Answer : C

- ✓ SEBI and Stock Exchanges Revise Surveillance Framework for Small-Cap Firms.
- ✓ The revised framework by SEBI and stock exchanges took effect on 28 July 2025.
- ✓ Objective: To enhance investor protection and curb speculative trading in small-cap and micro-cap stocks with market capitalization under ₹1,000 crore.
- ✓ Stage 1 Shortlisting: Now includes a positive close-to-close price trend over the last 3 months, in addition to high-low price variation.
- ✓ Stage 2 Criteria: Introduces a PE ratio filter—only stocks with PE up to 2× Nifty 500 PE qualify, targeting overvalued or loss-making firms.
- ✓ Trading Restrictions: Stage 1 stocks face 100% margin from T+2, trade-for-trade settlement, and a 5% price band (or 2% if already applicable).
- ✓ Impact: The update benefits 28 companies currently under surveillance and aims to balance market integrity with growth opportunities for quality small-caps

Q. What was the value of the RBI's Digital Payments Index (RBI-DPI) as of March 2025, released in July 2025?

A) 460.12 **B) 479.85**

C) 493.22 **D) 501.75**

Answer : C

- ✓ RBI's Digital Payments Index Increases by 10.7%, to 493.22 in March 2025.
- ✓ Reserve Bank of India (RBI) released its latest Digital Payments Index (RBI-DPI), which rose to 493.22, marking a 10.7% year-on-year increase from March 2024.
- ✓ **Base Year:** March 2018 (Index = 100); the index has surged nearly 5x (393.2%) over 7 years.
- ✓ Growth Drivers: Strong performance in payment infrastructure (supply-side) and payment performance, especially via UPI and QR codes.
- ✓ **Index Composition:** Based on five parameters — Payment Enablers (25%), Demand-side Infra (10%), Supply-side Infra (15%), Payment Performance (45%), Consumer Centricity (5%).
- ✓ India's Digital Transactions Boom (2020–2025) Between FY 2020 and FY 2025, India recorded over 65,000 crore digital transactions, valued at more than ₹12,000 lakh crore, reflecting the explosive growth of its fintech ecosystem.

- ✓ **Digital Push:** Supported by initiatives like PIDF, which deployed 4.77 crore digital touchpoints across Tier 2–6 cities, Northeast, and J&K.
- ✓ **Significance:** Reflects India's deepening digital ecosystem and global leadership in real-time payments, with UPI handling 48.5% of global volume.

Q. Which global banks did LIC sign USD 1 billion worth of Forward Rate Agreements (FRAs) with?

A) Goldman Sachs and Morgan Stanley

B) HSBC and Citi Bank

C) Barclays and Deutsche Bank

D) JPMorgan Chase & Co. and Bank of America Corp.

Answer : D

- ✓ LIC Signed USD 1 Billion FRAs with JPMorgan & BoA to Hedge Against Interest Rate Risks.
- ✓ LIC signed USD 1 billion worth of Forward Rate Agreements (FRAs) with JPMorgan Chase & Co. and Bank of America Corp. to hedge against interest rate volatility.
- ✓ These deals, executed over two months, accounted for 38% of India's FRA volumes since May 2025, marking LIC's growing influence in the bond derivatives space.
- ✓ With an asset base of USD 630 billion, LIC aimed to lock in future bond yields and protect income as rates fluctuate.
- ✓ The move follows a ₹46,000 crore dip in LIC's equity portfolio between June and July 2025, prompting a shift toward safer financial instruments

LIC IN NEWS 2025

- ➢ LIC signed USD 1 billion worth of Forward Rate Agreements (FRAs) with JPMorgan Chase & Co. and Bank of America Corp. to hedge against interest rate volatility
- ➢ Life Insurance Corporation of India (LIC) recently entered into an MoU with the Department of Rural Development, Union Ministry of Rural Development, to promote its Bima Sakhi Yojana in rural areas.

- The Government of India has appointed R Doraiswamy as the new Managing Director (MD) and Chief Executive Officer (CEO) of Life Insurance Corporation of India (LIC), effective from July 15, 2025.
- His term will continue until August 28, 2028, when he reaches the retirement age of 62.
- Brand Finance Insurance 100 report, LIC (Life Insurance Corporation of India) has been ranked as the world's third strongest insurance brand.
- The report, released on March 10, 2025, awarded LIC a Brand Strength Index (BSI) score of 88 out of 100.
- IRDAI has indeed reaffirmed the status of LIC, New India Assurance, and GIC Re as Domestic Systemically Important Insurers (D-SIIs) for the year 2024-25.
- LIC has launched the "One Man Office" (OMO) initiative to equip its agents with 24/7 digital tools for policy sales and related services.
- LIC's purchase of Bank of Maharashtra shares through a Qualified Institutional Placement (QIP) resulted in LIC increasing its stake from 4.05% to 7.10%.
- The Indian life insurance industry experienced a 5.13% growth in total new business premium collection during the financial year 2024-25.
- The total new business premium collection reached ₹3,97,336.78 crore in FY25, up from ₹3,77,960.34 crore in FY24.
- About Life Insurance in India and LIC
- Oriental Life Insurance Company was the first life insurance company established in India in 1818. It was established by the Europeans.
- The first life insurance company established by Indians was the Bombay Mutual Life Assurance Society, established in 1870.
- In 1956, the President issued an ordinance to nationalise all the private life insurance companies operating in India.
- Parliament later passed the Life Insurance Corporation Act 1956, which created the Life Insurance Corporation (LIC).
- All the nationalised life insurance companies were merged with LIC, which started operating on 1st September 1956.
- MD & CEO : R Doraiswamy

- Tagline of LIC - Yogakshemam Vahamyaham (Your Welfare is our Responsibility). It has been taken from the Bhagavad Gita.
- Headquarters and Offices
- LIC has 113 divisional offices, 8 zonal offices, 1381 satellite offices and a Corporate office
- Corporate Office/Headquarters -Mumbai, Maharashtra

Q. What is the maximum that a single regulated entity (RE) such as a bank or NBFC can invest in an AIF scheme under the revised norms?

A) 5% of the AIF's corpus **B) 10% of the AIF's corpus**

C) 15% of the AIF's corpus **D) No cap specified**

Answer : B

- ✓ **RBI Eases AIF Investment Norms for Lenders — Raises cap to 20% corpus.**
- ✓ Reserve Bank of India (RBI) issued relaxed norms for lenders investing in Alternative Investment Fund (AIF) schemes under the new Investment in AIF Directions, 2025.
- ✓ **Individual cap:** A single regulated entity (RE) like a bank or NBFC can invest up to 10% of an AIF scheme's corpus.
- ✓ **Collective cap:** All REs together can invest up to 20% of the corpus (up from 15% in draft norms).
- ✓ Provisioning rule eased: If an AIF invests in a debtor company of the lender (excluding equity instruments), the lender must now provision only proportionately, not 100%.
- ✓ Equity carve-out: Investments in equity shares, CCPS, and CCDs are excluded from provisioning norms.
- ✓ These changes aim to balance risk management with growth, especially after concerns over loan evergreening via AIFs.
- ✓ The new norms take effect from January 1, 2026, but lenders may adopt them earlier based on internal policy.

Q. Under IRDAI's new rural insurance mandate, what is the minimum coverage target (lives/assets) for FY 2026–27 in newly added Gram Panchayats?

A) 5% **B) 10%**

C) 15% **D) 25%**

Answer : B

- ✓ IRDAI Mandates Insurance Coverage Across 75,000 Gram Panchayats by 2027.
- ✓ Insurance Regulatory and Development Authority of India (IRDAI) mandated all life, general, and health insurers to extend coverage to 75,000 Gram Panchayats by FY 2026–27.
- ✓ FY 2025–26: Each insurer must cover 25,000 villages
- ✓ FY 2026–27: Coverage expands to 50,000 additional Gram Panchayats
- ✓ **Minimum coverage targets:**
- ✓ 15% of lives/assets in FY26
- ✓ 25% for FY27 (existing GPs) and 10% (newly added GPs)
- ✓ This initiative is part of IRDAI's push to saturate rural India with insurance under its Rural, Social Sector & Motor Third Party Obligations Master Circular 2025.

IRDAI IN NEWS 2025

- ➢ IRDAI mandated all life, general, and health insurers to extend coverage to 75,000 Gram Panchayats by FY 2026–27.
- ➢ Ajay Seth appointed as IRDAI Chairman for three years, succeeding Debasish Panda.
- ➢ IRDAI has set up a seven-member committee headed by former chairman of SBI Dinesh Khara to examine proposed amendments to the Insurance Act, 1938, and suggest a framework for its implementation.
- ➢ IRDAI introduced Bima-ASBA, a UPI-based premium payment system for life and health insurance.
- ➢ With an aim to provide "Insurance for All by 2047," the Insurance Regulatory and Development Authority of India (IRDAI) has announced the 'Bima Vahak' initiative, a women-centric insurance field sales force, which is inching closer to implementation.
- ➢ The portal for 'Bima Vahak' is near completion and gearing up for a soft launch in April 2025.
- ➢ Neo-bank Freo has secured a Corporate Agent licence from the Insurance Regulatory and Development Authority of India (IRDAI).
- ➢ Insurance Regulatory and Development Authority of India (IRDAI)
- ➢ IRDAI was established on the recommendation of the R.N. Malhotra Committee, which the government of India established on Insurance Sector reform in 1993.
- ➢ Parliament passed the Insurance Regulatory and Development Authority Act 1999, which made the authority a statutory body in April 2000.

- Headquarters: Hyderabad, Telangana
- Chairperson: Ajay Seth
- It is the regulator of the Insurance sector in India

Q. How much additional money has been allocated by the central government for the Pradhan Mantri Kisan Sampada Yojana (PMKSY) in July 2025?

A) Rs 1510 crore **B) Rs 1050 crore**

C) Rs 1340 crore **D) Rs 1920 crore**

Answer : D

- ✓ **Centre Approves Rs 6,520 Cr for PM Kisan Sampada Yojana Till 2025-26**
- ✓ The central government has allocated an additional Rs 1,920 crore to the central sector scheme "Pradhan Mantri Kisan Sampada Yojana" (PMKSY) to cover the 15th Finance Commission period from fiscal year 2021-22 to 2025-26.
- ✓ The total allocation for the PMKSY now stands at Rs 6520 crore.
- ✓ The additional allocation for the PMKSY was approved at the Union Cabinet meeting held in New Delhi on July 31, 2025, chaired by Prime Minister Narendra Modi.
- ✓ The Central Sector Scheme PMKSY is a comprehensive package of component schemes that aims to create modern infrastructure for the food processing sector in the country with efficient supply chain management from the farmers' field to the retail outlet.
- ✓ **Breakdown of the Additional Allocation**
- ✓ Rs 1000 crore has been allocated for :
- ✓ Setting up 50 Multi-Product Food Irradiation Units under the " Integrated Cold Chain and Value Addition Infrastructure" sub-components of the PMKSY scheme. It is expected to create a total preservation capacity from 20 to 30 Lakh Metric Tonnes per annum,
- ✓ 100 NABL-accredited food testing labs under the "Food Safety and Quality Assurance Infrastructure"sub-components of the PMKSY scheme.
- ✓ Rs 920 crore has been allocated for sanctioning various projects of the PMKSY.
- ✓ **About the Pradhan Mantri Kisan Sampada Yojana" (PMKSY)**
- ✓ The government of India launched the Pradhan Mantri Kisan Sampada Yojana (PMKSY) in 2017-18 as a central sector scheme.

- ✓ The government has extended the scheme till 31st March 2026, co-terminus with the 15th Finance Commission cycle.
- ✓ **Implementation and Sub-Component of the Scheme**
- ✓ The Union Ministry of Food Processing Industries is implementing the scheme.
- ✓ Sub Component of the Scheme
- ✓ The PMKSY aims to boost the food processing sector in the country by creating modern infrastructure with efficient supply chain management from the farm to the retail outlet.
- ✓ Presently, the PMKSY has six subcomponents.
- ✓ 1. Integrated Cold Chain and Value Addition Infrastructure
- ✓ 2. Creation or Expansion of Food Processing and Preservation Capacities (Unit Scheme)
- ✓ 3. Infrastructure for Agro-processing Clusters
- ✓ 4. Food Safety and Quality Assurance Infrastructure
- ✓ 5. Human Resources and Institutions –Research & Development
- ✓ 6. Operation Greens (launched in 2018-19 for the integrated development of Tomato, Onion and Potato crops value chain. Presently, it includes 22 perishable products.)

Q. Which Indian shipyard has built the warship Himgiri for the Indian Navy?

A) Hindustan Shipyard Limited (HSL)

B) Mazagon Dock Shipbuilders Limited (MDL)

C) Cochin Shipyard Limited (CSL)

D) Garden Reach Shipbuilders & Engineers (GRSE)

Answer : D

- ✓ GRSE Delivers Frigate Himgiri Constructed Under Project 17A to Navy.
- ✓ In a major boost to the country's naval power, the defence shipyard Garden Reach Shipbuilders & Engineers (GRSE) delivered the Himgiri warship to the Indian Navy on 31 July 2025.
- ✓ Stealth frigate Himgiri is one of the seven Project-17A Nilgiri-class frigates being built for the Indian Navy.
- ✓ The ship is likely to be formally inducted into the Indian Navy in the near future.
- ✓ **Project 17 A Nilgiri Class Frigates**
- ✓ The Union Ministry of Defence approved Project 17A for the Indian Navy under which seven ships were to be constructed indigenously. The ships are known as Nilgiri class frigates.

- ✓ **Four ships -** Nilgiri, Udaygiri, Taragiri and Mahendragiri are being built by the Mazagon Docks Shipbuilders Limited (MDL).
- ✓ **Three ships** —Himgiri, Dunagiri, and Vindhyagiri — are being built by the GRSE.
- ✓ The MDL has handed over INS Nilgiri and INS Udaygiri to the Indian Navy. The other two are in various stages of construction.
- ✓ The Frigate built under Project 17A is an improvement over the frigates built under Project 17, specifically the Shivalik class frigates, which are in service with the Indian Navy.

Q. How much grant will be provided by the central government to the National Cooperative Development Corporation (NCDC) under the " Grant in aid to the National Cooperative Development Corporation' scheme?

A) Rs 3000 crore **B) Rs 5000 crore**

C) Rs 4000 crore **D) Rs 2000 crore**

Answer : D

- ✓ **Centre Approves Rs 2000 Cr Scheme for Dev of Cooperatives via NCDC.**
- ✓ To strengthen the cooperative sector in the country, the central government has approved a Rs 2000 crore grant to the National Cooperative Development Corporation (NCDC) through a new central sector scheme - "Grant in aid to National Cooperative Development Corporation".
- ✓ The scheme is likely to benefit around 2.9 crore members of 13,288 Cooperative societies of various sectors like Fisheries, Sugar, Textile, Dairy, Livestock, Food Processing, Storage and Cold Storage; Labour and Women-led cooperatives across the country.
- ✓ **Duration of the Scheme**
- ✓ The duration of the Grant in aid to the National Cooperative Development Corporation scheme is four years from 2025-26 to 2028-29.
- ✓ **Financial Allocation for the Scheme**
- ✓ The total allocation for the scheme is Rs 2000 crore for the four fiscal years from 2025-26 to 2028-29.
- ✓ The NCDC will get Rs 500 crore per year.
- ✓ The amount is a grant-in-aid. It means that the NCDC will not return the money to the central government.
- ✓ The grant will be provided through budgetary allocation every year.
- ✓ The NCDC will also raise Rs 20,000 crore from the market over a four-year period.
- ✓ **Function of the NCDC**

- ✓ The NCDC will provide loans to the Cooperative sector in the country either through the state government or directly.
- ✓ The loan will be provided to the cooperatives for both capital and current expenditure.
- ✓ Loans will be provided to fund capital expenditure of the cooperatives for setting up new greenfield projects or for the expansion of existing plants.
- ✓ Loans will also be provided to the cooperatives to meet their current expenditures on purchasing raw materials, payment of salaries, etc.
- ✓ **About the National Cooperative Development Corporation (NCDC)**
- ✓ It was established in 1963 with its headquarters in New Delhi.
- ✓ It is a statutory body which was set up under the provisions of the National Cooperative Development Corporation Act 1962.
- ✓ The NCDC is under the Union Ministry of Cooperation.

Q. Which Indian company is constructing the first indigenous Hovercraft or the Air Cushion vehicle for the Indian Coast Guard?

A) Chowgule & Company Pvt. Ltd **B) Bellatrix Aerospace**

C) Dhruva Space **D) Pixxel**

Answer : A

- ✓ India Begins Building First Indigenous Hovercraft for Coast Guard.
- ✓ In a boost to Make in India and Aatmanirbhar Bharat initiative the construction of first indigenously made Hovercraft also known as Air Cushion Vehicle for the Indian Coast Guard (IGC) started at the Goa based Chowgule & Company Pvt. Ltd.
- ✓ The symbolic Girder Laying and Commencement of Erection ceremony of the first Hovercraft was performed at the Chowgule & Company Pvt. Ltd in Goa on 30 July 2025.
- ✓ **Contract for Six Indigenous Hovercraft**
- ✓ In October 2024, the Union Ministry of Defence awarded a contract to the EPC (Engineering, Procurement and Construction) company Chowgule & Company Pvt. Ltd. to build six Hovercraft based on the Griffon Hoverwork designs.
- ✓ **About Hovercrafts**
- ✓ Hovercrafts, also known as Air Cushion Vehicles (ACVs), are designed to have their weight supported primarily by a continuously generated cushion of air.

- ✓ **India's first indigenous Hovercraft, Nandi**
- ✓ In 1958, the Aeronautical Development Agency (ADA) was tasked by the Union Defence Ministry with developing an indigenous Hovercraft prototype as a Ground Equipment Machine (GEM)-1.
- ✓ Dr APJ Abdul Kalam was the project leader of GEM-1, and his team built a prototype that was called Nandi. The Prototype was initially successful, but the central government later abandoned the project due to a lack of funding and other priorities

Q. The MoU signed between the Ministry of Defence (MoD) and Tamil Nadu Industrial Development Corporation Limited (TIDCO) aims to establish a ₹400 crore testing facility in which city?

A) Coimbatore **B) Madurai**

C) Tiruchirappalli **D) Salem**

Answer : C

- ✓ MoD Signs MoU to Establish ₹400 Cr Mechanical & Material Testing Facility.
- ✓ Ministry of Defence (MoD) signed a Memorandum of Understanding (MoU) with Tamil Nadu Industrial Development Corporation Limited (TIDCO) to establish a ₹400 crore testing facility in Tiruchirappalli, Tamil Nadu.
- ✓ The focus is on Mechanical and Material domains, under the Defence Testing Infrastructure Scheme (DTIS).
- ✓ Funding split: 75% from the Government of India (GoI) via Grant-in-Aid, and 25% from a Special Purpose Vehicle (SPV).
- ✓ SPV members include Micro Labs (lead), Bharat Earth Movers Limited (BEML), Hindustan Aeronautics Limited (HAL), TIDCO, and Vaidheswaran Industries

Q. What is the primary objective of the partnership between Worldline and Cosmos Co-operative Bank Ltd.?

A) To develop a new banking application

B) To deliver next-generation digital payment solutions

C) To open new bank branches across India

D) To provide loans for small businesses

Answer : B

- ✓ Worldline Collaborates with Cosmos Co-operative Bank to Drive Next-Gen Digital Payment Solutions.

- ✓ The aim is to deliver next-generation digital payment solutions and enhance customer experience.
- ✓ Worldline will deploy integrated payment acceptance systems and 360° data analytics for real-time portfolio insights.
- ✓ The bank will gain scalable infrastructure, robust value-added services (VAS), and dedicated support teams.
- ✓ This collaboration supports financial inclusion and strengthens Cosmos Bank's digital transformation.

Q. Which country signed an agreement with India on Maritime Security and Safety Cooperation during the 13th JDCC meeting?

A) UAE **B) Saudi Arabia**

C) Oman **D) Qatar**

Answer : A

- ✓ The United Arab Emirates (UAE) signed a key agreement with India on Maritime Security and Safety Cooperation during the 13th Joint Defence Cooperation Committee (JDCC) meeting held in New Delhi.
- ✓ The agreement was signed between the Indian Coast Guard and the UAE National Guard Command with a focus on enhancing maritime law enforcement, search and rescue operations, pollution response, and capacity building

Q. Which city is set to host India's first Hindi-medium MBBS college starting from the 2027–28 academic session?

A) Jabalpur **B) Bhopal**

C) Indore **D) Gwalior**

Answer : A

- ✓ Jabalpur in Madhya Pradesh has been selected as the location for India's first Hindi-medium MBBS college, marking a significant step towards language-inclusive medical education.
- ✓ This institution will begin functioning in the 2027–28 academic year, initially offering 50 MBBS seats.
- ✓ The medical curriculum, including instruction, examinations, and clinical practice, will be conducted entirely in Hindi.
- ✓ This aligns with Madhya Pradesh's broader initiative to increase accessibility in higher education by offering regional language alternatives, especially in technical fields like medicine

Q. Under which Act do the Environment Protection (Management of Contaminated Sites) Rules, 2025 fall?

A) Water (Prevention and Control of Pollution) Act, 1974

B) Air (Prevention and Control of Pollution) Act, 1981

C) Environment Protection Act, 1986

D) Hazardous Waste Management Rules, 2016

Answer : C

- ✓ The Environment Protection (Management of Contaminated Sites) Rules, 2025 have been introduced by the Union Environment Ministry to manage and rehabilitate chemically contaminated sites, such as polluted landfills and unregulated hazardous waste areas.
- ✓ These rules are legally backed by the Environment Protection Act, 1986, which serves as the central framework for environmental regulation in India.

Q. What is the name of the AI-powered robot currently assisting astronauts aboard the International Space Station (ISS)?

A) Cimon **B) Orion**

C) HAL-9000 **D) AstroBot**

Answer : A

- ✓ The AI-powered robot currently assisting astronauts aboard the International Space Station (ISS) is named Cimon, which stands for Crew Interactive Mobile Companion.
- ✓ Cimon is designed as a technology demonstration project aimed at supporting astronauts during long-duration missions.
- ✓ It functions as a mobile camera for real-time and recorded documentation and is uniquely engineered to float freely within the ISS.

Q. Which institution developed the world's fastest single-shot microscope capable of visualising molecular motion at the angstrom scale?

A) Massachusetts Institute of Technology

B) Stanford University

C) California Institute of Technology

D) Harvard University

Answer : C

- ✓ Scientists at the California Institute of Technology (Caltech) created a groundbreaking non-invasive, real-time microscope that captures molecular movement at the angstrom scale.
- ✓ This advanced microscope uses ultrafast laser pulses and a digital micromirror device (DMD), enabling it to film at hundreds of billions of frames per second.
- ✓ The innovation allows researchers to observe rapid molecular interactions with unprecedented clarity.
- ✓ While MIT, Stanford, and Harvard are leading research institutions, this specific breakthrough was achieved at Caltech

Q. Consider the following statements regarding Bluebird Satellite:

1. It is an advanced communications satellite.

2. It was developed by the National Aeronautics and Space Administration (NASA).

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : A

- ✓ ISRO is hoping to launch the Block 2 BlueBird communications satellite, developed by the U.S.-based AST SpaceMobile, in three to four months from now.
- ✓ **About Bluebird Satellite:**
- ✓ It is an advanced American communications satellite.
- ✓ It was developed by the U.S.-based AST SpaceMobile.
- ✓ The Bluebird satellite boasts revolutionary technology that will enable individuals to make calls using smartphones from space.
- ✓ With an innovative antenna spanning 64 square meters and a weight of approximately 6,000 kilograms, the satellite will operate in low Earth orbit, facilitating direct satellite-to-smartphone connections.

- ✓ The BlueBird satellites' beams are designed to support a capacity of up to 40 MHz, enabling peak data transmission speeds of up to 120 Mbps.

ISRO IN NEWS 2025

- ISRO is hoping to launch the Block 2 BlueBird communications satellite, developed by the U.S.-based AST SpaceMobile.
- ISRO will launch three navigation satellites for its Indian Regional Navigation Satellite System (IRNSS) by 2026.
- The Cabinet Committee approved $3.2 billion for the SBS-III programme to develop next-generation satellites over the next decade. Under the programme, ISRO will manufacture and launch the first 21 satellites.
- Hindustan Aeronautics Limited (HAL) has secured a ₹511 crore technology transfer deal from ISRO to build and operate Small Satellite Launch Vehicles (SSLVs).
- DIGIPIN, or Digital Postal Index Number, is a geo-coded, grid-based digital address system developed by the Department of Posts in collaboration with IIT Hyderabad and NRSC, ISRO.
- ISRO's 63rd PSLV mission (PSLV-C61/EOS-09) failed due to a technical malfunction during the third stage of the PSLV rocket.
- PSLV-C61 was meant to carry the EOS-09 (Earth Observation Satellite-09) into a Sun-Synchronous Polar Orbit (SSPO).
- ISRO will launch EOS-09 aboard the PSLV-C61 from the First Launch Pad (FLP) at Satish Dhawan Space Centre, SHAR .
- ISRO's satellite-based study estimates India's wheat production from eight major growing states at 122.724 million tonnes as of March 31, 2025. The study uses a framework called CROP, developed by ISRO's National Remote Sensing Centre.
- ISRO has successfully developed an indigenous Stellite nozzle divergent for the PSLV's fourth stage, replacing the previously imported Columbium and significantly reducing import costs by 90%.
- ISRO recently faced a setback in its mission to position the NVS-02 satellite in the desired orbit due to thruster failure, but is working on alternative strategies to utilise the satellite in its current elliptical orbit for the NavIC navigation system.

- The Indian Space Research Organisation (ISRO) is set to mark milestone with its 100th launch. Scheduled for January 29, 2025, the GSLV-F15 mission will deploy the NVS-02 satellite from the Satish Dhawan Space Centre.
- Union Cabinet approved the establishment of the Third Launch Pad (TLP) at Satish Dhawan Space Centre of Indian Space Research Organisation (ISRO) at Sriharikota, Andhra Pradesh.
- The government of India has appointed V. Narayanan as the 11th chairman of ISRO and secretary of the Department of Space (DOS).
- He will succeed the current chairman S.Somanth
- ISRO's upcoming 100th mission, the NVS-02 satellite, is set for January 2025.
- This achievement will be highlighted by a Geosynchronous Launch Vehicle (GSLV) mission, following Monday's successful PSLV-C60 mission, which marked the 99th launch from the Sriharikota spaceport.
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bengalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 11th Chairman : V. Narayanan
- Aryabhata India's first satellites Launched on 19 April 1975.
- GSAT-1 India's first commercial satellite.
- SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India

Q. Which film has won the best feature film award in the 71st National Film Awards 2023?

A) Chhaava **B) Raid 2**

C) The Kerala Story **D) 12th Fail**

Answer : D

✓ The 71st National Film Awards for the year 2023 were announced on 1st August 2025 by the head of the juries of the various award segments. They unveiled the names of the winners of the 71st National Film Awards at a function in New Delhi.

- ✓ Shah Rukh Khan (Jawan film) shared the best actor award with Vikram Massey (12th Fail), and it was the first National Award for Shah Rukh Khan.
- ✓ Similarly, Rani Mukherji won her first National Film Award in the best actress category (feature film) for her performance in the film 'Mrs. Chatterjee Vs Norway.
- ✓ This year, the awards received 332 feature film entries, 115 non-feature films, 27 book entries, and 16 film critics' submissions.
- ✓ Ashutosh Gowariker was the Chairperson of the Feature Film Jury, P Sheshadri was the Chairperson of the Non-Feature Film Jury, and Gopalkrishna Pai was the Chairperson of the Best Writing on Cinema Jury.
- ✓ The films released in 2023 were considered for the awards. The winners will be facilitated later in a ceremony to be hosted by the Union Ministry of Information and Broadcasting

Q. Who has won the best director award in the feature film category of the 71st National Film Awards 2023?

A) Sudipto Sen **B) Atlee Kumar**

C) Vidhu Vinod Chopra **D) Mohit Suri**

Answer : A

- ✓ **List of Important Award winners (Feature Film Category)**
- ✓ **Best Feature Film**
- ✓ 12th Fail (Hindi), Director: Vidhu Vinod Chopra
- ✓ Prize - Swaran Kamal and a cash prize of Rs 3 Lakhs to the producer and director each.
- ✓ **Best Debut Film of a Director**
- ✓ Ashish Bende for Film Aatmapamphlet (Marathi)
- ✓ Prize - Swaran Kamal and a cash prize of Rs 3 Lakhs.
- ✓ **Best Popular Film Providing Wholesome Entertainment-**
- ✓ Rocky Aur Rani Kii Prem Kahaani (Hindi), Director Karan Johar
- ✓ Prize - Swaran Kamal and a cash prize of Rs 3 Lakhs to the producer and director each.
- ✓ Best Feature Film Promoting Social, National, and Environmental Values
- ✓ Sam Bahadur (Hindi), Director: Meghna Gulzar
- ✓ Prize -Rajat Kamal and a cash prize of Rs 2 Lakhs to the producer and director each
- ✓ **Best Direction**
- ✓ Sudipto Sen for the film The Kerala Story (Hindi)

- ✓ Prize - Swaran Kamal and cash prize of Rs 3 lakhs

Q. Who has won the best actress award in the feature film category of the 71st National Film Awards 2023?

A) Rani Mukerji **B) Kriti Sanon**

C) Kiara Advani **D) Shraddha Kapoor**

Answer : A

- ✓ **Best Actor in a Leading Role**
- ✓ Shah Rukh Khan for the film Jawan (Hindi).
- ✓ Vikram Massey for film 12th Fail
- ✓ Prize - Rajat Kamal and a cash prize of Rs 2 lakhs shared between the two
- ✓ **Best Actress in a Leading Role**
- ✓ Rani Mukerji for the film Mrs. Chatterjee V/s Norway (Hindi)
- ✓ Prize - Rajat Kamal and cash prize of Rs 2 lakhs
- ✓ **Best Male Playback Singer**
- ✓ PVN S Rohit for the film Baby (Premisthunna)
- ✓ Prize - Rajat Kamal and cash prize of Rs 2 lakhs
- ✓ Best Female Playback Singer
- ✓ Shilpa Rao for the film Jawan (Chaliya)
- ✓ Prize - Rajat Kamal and cash prize of Rs 2 lakhs

Q. Where was India's first 'Make in India' one megawatt green hydrogen plant commissioned?

A) Kandla Port **B) Visakhapatnam Port**

C) Chennai Port **D) Mumbai Port**

Answer : A

- ✓ Deendayal Port Authority (DPA) commissioned India's first Make-in-India 1 megawatt (MW) green hydrogen plant at Kandla Port, Gujarat.
- ✓ This is the first green hydrogen project at any Indian port and part of a planned 10MW facility.
- ✓ Union Minister of Ports, Shipping and Waterways Sarbananda Sonowal inaugurated the plant, calling it a "new benchmark" in green hydrogen execution.
- ✓ The plant was completed in just 4 months using fully indigenous technology and Indian engineers.

✓ The electrolyzer used is made in India, producing 140 metric tonnes of green hydrogen annually.

INDIA'S FIRST IN NEWS 2025

- Gujarat has become the first Indian state to launch a Tribal Genome Sequencing Project.
- India's first digital nomad village was launched in Yakten, located in the Pakyong district of Sikkim.
- Fintech firm Slice has pioneered India's first fully UPI-powered bank branch in Bengaluru's Koramangala area
- Indore Municipal Corporation (IMC) in Madhya Pradesh launched India's first digital house address project.
- India's first wildlife corridor on the Delhi-Mumbai Expressway features the country's longest animal underpass and five overpasses near Ranthambore.
- India's first AI-powered traffic system comes up on Dwarka Expressway in Delhi.
- The ATMS implementation spans the Dwarka Expressway and also a 28-km section of NH-48.
- Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal, inaugurated India's first Non-Banking Financial Company-NBFC in the maritime sector, Sagarmala Finance Corporation Limited-SMFCL.
- Bajaj Allianz Unveils India's First State-Specific Health Insurance Plans.
- Adani Group has commissioned India's first off-grid 5 megawatt green hydrogen pilot plant in Kutch, Gujarat.
- Ola's Krutrim , an AI unicorn has launched Kruti, which it claims is India's first agentic AI assistant designed to go far beyond conventional chatbots.
- Tech professional Swathi Nelabhatla has created the Sitha App, which is India's First Women-Exclusive Gig Platform.
- India's first e-waste recycling park is indeed being developed in Delhi, specifically in Holambi Kalan, North Delhi.
- Andhra Pradesh govt has signed an MoU with the world's largest AI chip maker, NVIDIA, for the establishment of the Artificial Intelligence (AI) University in Amaravati.
- Kashmir researchers Sher-e-Kashmir University of Agricultural Sciences and Technology (SKUAST) have successfully developed India's first gene-edited sheep.
- EnKash has launched India's first unified payment gateway specifically designed for small and medium businesses (SMBs) and startups. This new platform, called the EnKash Payment Gateway.

- India's first manned deep ocean mission 'Samudrayaan' into a 6,000-metre depth using the manned submersible vehicle 'Matsya' is expected to be launched by the end of 2026.
- India's first privately built geostationary orbit (GSO) communication satellite is expected to be ready by 2028. Ananth Technologies, an Indian private firm, is developing this satellite.
- Rajasthan is indeed joining Madhya Pradesh in India's first cheetah reintroduction project.
- This corridor will link Palpur Kuno National Park and Gandhi Sagar Sanctuary in Madhya Pradesh with Mukundara Hills Tiger Reserve in Rajasthan.

Q. What is the new official name given to the Bastar Olympics?

A) Tribal Youth Games **B) Khelo India Tribal Games**

C) Bharat Khel Mahotsav **D) None of the Above**

Answer : B

- ✓ Bastar Olympics in Chhattisgarh has been officially given national status as 'Khelo India Tribal Games'.
- ✓ It is part of the "Promotion of Rural and Indigenous/Tribal Games" component under the Khelo India Scheme.
- ✓ Traditional tribal sports like Mallakhamb, Kalaripayattu, Gatka, Thang-Ta, Yogasana, and Silambam are already supported under this scheme. Khelo India Scheme was launched in 2016–17 to promote sports participation and excellence across India.
- ✓ The scheme is extended till 2025–26 with a total budget of ₹3790.50 crore.

Q. What is the name of the operation launched by Bihar Police to combat human trafficking in 2025?

A) Operation Jeevan Rekha **B) Operation Suraksha**

C) Operation Vijay **D) Operation Naya Savera**

Answer : D

- ✓ Recently, on World Day Against Trafficking in Persons, Bihar Police Headquarters (PHQ) launched 'Operation Naya Savera'.
- ✓ It is a 15-day campaign (July 31–August 14) focused on rescue and rehabilitation of victims of human trafficking, child labour, flesh trade, and orchestra exploitation.
- ✓ It is led by the Weaker Sections Division of Bihar Police.

- ✓ From January to May 2025, Bihar recorded 231 trafficking cases, rescued 118 minor girls and 506 boys, and arrested 144 traffickers.

IMPORTANT OPERATION & CODE NAME IN NEWS 2025

- **OPERATION MAHADEV**
- Indian security forces launched Operation Mahadev, a significant counterterrorism operation, in the Lidwas-Dara region of Jammu and Kashmir with the goal of eliminating the terrorists behind the Pahalgam terror assault, which claimed 26 lives in April 2025.
- Three Lashkar-e-Taiba (LeT) militants from Pakistan were killed in the operation.
- **OPERATION SHIVA**
- Indian Army recently launched Operation Shiva as part of a multi-tier security setup to secure the ongoing Amarnath Yatra.
- **OPERATION MED MAX**
- Narcotics Control Bureau (NCB) conducted Operation MED MAX to stop illegal pharmaceutical drug trade
- **OPERATION MELON**
- Narcotics Control Bureau busted a huge international drug racket through the darknet under Operation MELON.
- Operation MELON led to the recovery of LSD blots, Ketamine, and cryptocurrency.
- **OPERATION CHAKRA V**
- The Central Bureau of Investigation (CBI) has launched searches in five states under Operation Chakra V to bust mule bank accounts related to cybercrime and digital arrest scam.
- **OPERATION MIDNIGHT HAMMER**
- United States of America launched Operation Midnight Hammer on 22 June 2025 to bomb three Iranian nuclear facilities at Fordow, Natanz and Isfahan.
- **OPERATION SINDHU**
- The government of India has launched Operation Sindhu to evacuate Indian nationals trapped in Iran due to the ongoing Israel-Iran war.
- **OPERATION TRUE PROMISE 3**

- Iran launched 'Operation True Promise 3' in response to Israel's 'Operation Rising Lion', which targeted Iran's military and nuclear sites.
- **OPERATION SECURE**
- Interpol coordinated a global cybercrime crackdown called 'Operation Secure' from January to April 2025. More than 20,000 malicious Internet Protocol (IP) addresses and domains linked to information-stealing malware were taken down.
- **OPERATION SINDOOR**
- Indian Armed Forces have launched an airstrike code-named 'Operation Sindoor' on the terrorist infrastructure in Pakistan and Pakistan-Occupied Jammu and Kashmir (POJK).
- **OPERATION BRAHMA**
- The government of India has launched Operation Brahma to help the earthquake-hit victims in Myanmar.
- **OPERATION RISING LION**
- Israel launched an air attack targeting Iran's nuclear and military facilities in the early morning of 13th June 2025. The operation, christened 'Operation Rising Lion, ' was authorised by the Israeli Prime Minister Benjamin Netanyahu, who also declared a state of emergency in the country, fearing a counterattack by Iran
- **OPERATION HAWK**
- Operation Hawk 2025 was launched by the Central Bureau of Investigation (CBI) to dismantle global online child sexual exploitation networks.
- **OPERATION ABHYAS**
- Operation Abhyas is a nationwide mock drill involving 244 districts in India, conducted to enhance public preparedness for emergencies and potential threats

Q. Where was the 15th meeting of the Conference of the Parties (CoP) to the Ramsar Convention held?

A) Ethiopia **B) Nigeria**

C) South Africa **D) Zimbabwe**

Answer : D

✓ 15th CoP to Ramsar Convention on Wetlands 2025 ends in Zimbabwe.

- ✓ The 15th meeting of the Conference of the Parties (CoP) to the Ramsar Convention on Wetlands ended on 31 July 2025 at the Victoria Falls National Park in Zimbabwe.
- ✓ The Victoria Falls National Park is a designated Wetland of International Importance.
- ✓ The CoP adopted an India resolution on 'Promoting Sustainable Lifestyles for the Wise Use of Wetlands ' that called for creating enabling conditions and awareness-raising initiatives to enhance the wise use of wetlands.
- ✓ The 14th CoP to the Ramsar Convention on Wetlands was held in Wuhan, China, from 5-13 November 2022.
- ✓ **Organisers of the 15th CoP**
- ✓ The CoP to the Ramsar Convention is organised by the Ramsar Secretariat. The Secretariat is located at the headquarters of the International Union for Conservation of Nature (IUCN) in Gland, Switzerland.
- ✓ A signatory country to the Ramsar Convention hosts the Conference of the Parties to the Ramsar Convention.
- ✓ The 15th CoP was hosted by the Government of Zimbabwe from 23 to 31 July 2025.
- ✓ The CoP is held every three years.
- ✓ **Participants of the 15th CoP**
- ✓ The Conference of the Parties refers to the countries that have signed the Ramsar Convention on Wetlands of 1971.
- ✓ India joined the Ramsar Convention in Feburary 1982.
- ✓ 172 countries have signed the Ramsar Convention, and they were present in Zimbabwe. Many intergovernmental organisations, scientists, environmental conservationists, scientists and experts on Wetland conservation attended the Conference.
- ✓ **Who represented India at the 15th CoP in Zimbabwe?**
- ✓ The Indian delegation was led by the Union Minister for Environment, Forest and Climate Change, Bhupender Yadav.
- ✓ The theme of the 15th CoP to the Ramsar Convention on Wetlands was Protecting Wetlands for Our Common Future.
- ✓ **About the Ramsar Convention on Wetlands**
- ✓ The Ramsar Convention on Wetlands is officially known as the Convention on Wetlands of International Importance.

- ✓ It derives its name from the city of Ramsar in Iran, where an international conference was held in 1971 to protect wetlands and their ecosystem.
- ✓ The Ramsar Convention came into force in 1975 after it was ratified by the required number of signatory countries

Q. What is the title of the resolution introduced by India at Ramsar CoP15 held in Zimbabwe?

A) Promoting Water Security for All

B) Mission Wetland: A Clean Future

C) Promoting Sustainable Lifestyles for the Wise Use of Wetlands

D) Responsible Tourism and Wetlands Protection

Answer : C

- ✓ Recently, at Ramsar COP15 held at Victoria Falls, Zimbabwe, India introduced a resolution on 'Promoting Sustainable Lifestyles for the Wise Use of Wetlands'.
- ✓ The resolution was adopted with support from 172 Ramsar Contracting Parties, 6 International Organisation Partners, and other observers

Q. Who has assumed charge as the 48th Vice Chief of Army Staff in 2025?

A) Lt Gen NS Raja Subramani **B) Lt Gen Anil Chauhan**

C) Lt Gen Pushpendra Singh **D) Lt Gen Manoj Pande**

Answer : C

- ✓ Lt Gen Pushpendra Singh Appointed 48th Vice Chief of Indian Army Staff.
- ✓ Lieutenant General Pushpendra Singh of the Parachute Regiment (Special Forces) assumed the office of the 48th Vice Chief of the Army Staff on 31 July 2025.
- ✓ He succeeded Lieutenant General NS Raja Subramani, who retired as the 47th Vice Chief of the Army Staff on 31st July 2025.
- ✓ Current Chief of Army Staff: General Upendra Dwivedi (30th Army Chief)

Q. Who has been appointed as the 47th Vice Chief of Naval Staff?

A) Raja Subramani **B) Sanjay Vatsayan**

C) Manoj Mukund Naravane **D) Manoj Pande**

Answer : B

- ✓ Vice Admiral Sanjay Vatsayan Assumes Charge as 47th Navy Vice Chief.
- ✓ Vice Admiral Sanjay Vatsayan took over as the 47th Vice Chief of the Naval Staff on 1 August 2025.
- ✓ He succeeded Vice Admiral Krishna Swaminathan, who was made the Flag Officer Commanding-in-Chief, Western Naval Command.
- ✓ **Chief of Naval Staff-** Admiral Dinesh Kumar Tripathi (26th Chief of Indian Navy)

Q. Who is the first woman to be appointed as the Director General of the Railway Protection Force (RPF)?

A) Sonali Mishra **B) Mohana Singh**

C) Avani Chaturvedi **D) Bhawana Kanth**

Answer : A

- ✓ Sonali Mishra Appointed First Woman DG of Railway Protection Force.
- ✓ The Appointment Committee of the Cabinet, in a meeting held in New Delhi on 1 August 2025 and chaired by Prime Minister Narendra Modi, approved the proposal of the Ministry of Railways to appoint Ms Sonali Mishra as the new Director General (DG) of the Railway Protection Force (RPF).
- ✓ In the 143-year history of the RPF, Sonali Mishra will be the first woman to command the Force.
- ✓ RPF traces its history back to the establishment of the Watch and Ward set up by private Railway companies in 1861, aimed at protecting railway properties.
- ✓ **Tenure of Sonali Mishra as DG of RPF**
- ✓ According to the notification issued by the Department of Personnel and Training (DoPT), Sonali Mishra will be DG of the RPF till her retirement on 31 October 2026.
- ✓ She succeeded Manoj Yadava as the DG of the RPF, who retired from his post on 31 July 2025.
- ✓ **About the Railway Protection Force (RPF)**
- ✓ The Railway Protection Force (RPF) was established on the recommendation of a High Power Committee on Railway Security, set up by the Government of India in 1954.
- ✓ The committee was headed by the then Director of the Intelligence Bureau, Bhola Nath Mullick
- ✓ In 1985, the RPF Act 1957 was amended, and the RPF was granted the status of Armed Forces.
- ✓ The RPF is under the Union Ministry of Railways
- ✓ Motto of RPF: Yasho Labhasva

Q. INS Satpura, recently seen in the news is a:

A) torpedo launch and recovery vessel **B) stealth multi-role frigate**

C) diesel-electric submarine **D) Kiev-class aircraft carrier**

Answer : B

- ✓ Indian naval ship Satpura recently arrived in Singapore to participate in a bilateral maritime exercise.
- ✓ **About INS Satpura:**
- ✓ It is an indigenous Shivalik-class stealth multi-role frigate.
- ✓ Built by Mumbai's Mazagaon Docks Ltd, INS Satpura was delivered to the Indian Navy on 9th July 2011 and was officially commissioned on 20th August 2011.
- ✓ It is the second ship under the Project 17 program.
- ✓ It is a frontline warship of the Eastern Fleet of the Indian Navy based at Visakhapatnam.
- ✓ It has a length of 142.5 m, a beam of 16.9 m and a draught of 4.5 m.
- ✓ Powered by two French Pielstick diesel engines and two General Electric LM-2500 gas turbines, the multi-role frigate is capable of cruising at a maximum speed of 32 knots.

Q. Which state has become the first in India to implement faceless adjudication under State Goods and Services Tax (GST)?

A) Gujarat **B) Madhya Pradesh**

C) Kerala **D) Maharashtra**

Answer : C

- ✓ Kerala became the first state in India to implement faceless adjudication under State Goods and Services Tax (GST).
- ✓ The pilot project was launched today in two districts of Kerala.
- ✓ Faceless adjudication means all procedures are done digitally without any face-to-face interaction between taxpayers and GST officials

Q. Where has the new CRIB blood group been discovered?

A) Karnataka **B) Maharashtra**

C) Kerala **D)Tamil Nadu**

Answer : A

- ✓ A new blood group named CRIB was discovered in a South Indian woman from Kolar district, Karnataka.
- ✓ The discovery was announced at the 35th Regional Congress of the International Society of Blood Transfusion (ISBT) held in Milan, Italy.
- ✓ CRIB stands for Cromer India Bangalore and is part of the Cromer (CR) blood group system.
- ✓ This blood group was previously unidentified anywhere in the world.
- ✓ The discovery took 10 months of research and molecular testing by international experts.

Q. Consider the following statements regarding the Oreshnik Missile:

1. It is a Russian-made supersonic cruise missile.

2. It has a reported range of approximately 5,000 kilometers.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : B

- ✓ Russian President Vladimir Putin recently announced that Russia has begun production of its latest hypersonic missile, the Oreshnik, and reaffirmed plans to deploy it in Belarus before the end of 2025.
- ✓ **About Oreshnik Missile:**
- ✓ It is a Russian intermediate-range hypersonic ballistic missile.
- ✓ This high-velocity missile, named after the Russian word for "hazel tree," was first launched operationally on November 21, 2024, in a precision strike targeting the Pivdenmash defence-industrial facility in Dnipro, Ukraine.
- ✓ It has a reported range of approximately 5,000 kilometers (3,100 miles).

MISSILE IN NEWS 2025

- ➢ Turkey recently unveiled its first hypersonic ballistic missile, the Tayfun Block-4, in Istanbul.
- ➢ Russia has reportedly offered the R-37M missile, one of the world's best air-to-air missiles, to India.
- ➢ Iran recently unveiled two missiles, named Etemad and Ghadr-380.
- ➢ India has successfully tested the Bhargavastra, its first micro-missile system designed to counter swarm drones.
- ➢ About Bhargavastra:

- It is India's first indigenous micro-missile system designed to take on the threat of swarm drones.
- It was developed by the Economic Explosives Ltd.
- It can quickly deploy on a mobile platform and hit targets over 2.5 km.
- Turkey has successfully tested the firing of the supersonic missile UAV-122 from the Bayraktar Akinci drone.
- DRDO successfully test-fired a long-range hypersonic missile from Dr. APJ Abdul Kalam Island, off the coast of Odisha, on November 16, 2024. The missile was designed to carry payloads over 1,500 kilometers.
- Tu-22M3 missile carriers of the Russian Aerospace Forces recently struck Snake Island in the Black Sea with Kh-22 cruise missiles.
- Indian Air Force has given its green signal for the production of 200 Astra mark-1 (Mk-1) missiles for its Su-30 MKI and the indigenously developed Light Combat Aircraft Tejas.
- The DRDO developed the Astra Mk-1, which is being manufactured by Bharat Dynamics Limited.
- The Astra is an air-to-air beyond visual range (BVR) missile. Astra Mk-1 has a range of 80-110 km with a maximum speed of 4.5 Mach.
- Indian "Iron-Dome" Akash Surface-to-Air Missile (SAM) is competing against Chinese-made Sky Dragon-50 air defense systems to secure an order from Brazil.
- India has successfully test-fired its first indigenous anti-radiation missile, the Rudram-1 (air–to–surface missile), developed by the DRDO for the Indian Air Force (IAF)
- India's Strategic Forces Command has successfully tested a new model of its Medium-Range Ballistic Missile, Crystal Maze 2.
- Russia will supply the remaining two units of the S-400 Triumf surface-to-air missile system in the next year.

Q. Consider the following statements regarding Human Outer Planet Exploration (HOPE) station:

1. It is an analogue site which mimics the geological and environmental conditions found on the Moon and Mars.

2. It is established in Ladakh's Tso Kar region to conduct critical research for future crewed interplanetary journeys.

Which of the statements given above is/are correct?

A) 1 only
B) 2 only
C) Both 1 and 2
D) Neither 1 nor 2

Answer : C

- ✓ Bengaluru-based space tech company Protoplanet, along with the Indian Space Research Organisation (ISRO), has developed the analogue station, called the Human Outer Planet Exploration (HOPE) station in Ladakh's Tso Kar region.
- ✓ HOPE is an analogue site, closely mimicking the geological and environmental conditions found on the Moon and Mars.
- ✓ It is developed by Bengaluru-based space tech company Protoplanet, along with the Indian Space Research Organisation (ISRO), has developed the analogue station.
- ✓ It is developed with the aim of conducting "critical research for future crewed interplanetary journeys".
- ✓ The site at Tso Kar, located at an altitude of over 14,500 feet, was chosen because of its terrain and environment, which closely mimics conditions on the Moon and Mars

Q. World Wide Web Day is observed on which day every year?

A) August 1
B) August 2
C) August 3
D) August 4

Answer : A

- ✓ World Wide Web Day is observed on 1st August every year to celebrate the invention and impact of the World Wide Web (WWW).
- ✓ In 2025, the theme is "Empowering the Future: Building an Inclusive, Safe, and Open Web".
- ✓ The day marks the creation of WWW by Tim Berners-Lee in 1989 and its public launch in 1991, triggering a global digital revolution.
- ✓ It highlights the transformation from simple web pages to interactive platforms, social media, and mobile-first internet access.
- ✓ The Web is key to India's Digital India Mission, enabling services like Unified Payments Interface (UPI), DigiLocker, and Open Network for Digital Commerce (ONDC).

Q. As per the Unified Payments Interface (UPI) update on 1 August 2025, what is the newly introduced daily limit for balance checks per user?

A) 10 times **B) 25 times**

C) 50 times **D) 75 times**

Answer : C

- ✓ On 1st August 2025, Unified Payments Interface (UPI), India's leading real-time payment system, has introduced key tech-policy updates aimed at improving transaction security, optimizing server usage, and streamlining recurring payments.
- ✓ These changes come as UPI surpasses 12 billion monthly transactions, demanding more robust infrastructure and user safeguards.
- ✓ **Daily Cap:** Balance check limit at 50 times/day; account views capped at 25/day
- ✓ **Auto-Display:** Account balance shown automatically post-transaction
- ✓ **AutoPay Slots:** Scheduled only during off-peak hours for load balancing
- ✓ **Fraud Control:** Recipient's name and transaction ID shown before payment confirmation
- ✓ **Chargebacks:** Max 10/month, with 5 per merchant allowed
- ✓ **Non-Compliance:** May lead to API restrictions or user onboarding suspension

NPCI IN NEWS 2025

- ➢ NPCI and IDRBT Sign MoU to Jointly Develop Training Programmes Enabling Payment Security and Cyber Resilience
- ➢ NPCI will start delinking UPI IDs linked to the mobile number revocation list (MNRL) and the digital intelligence platform (DIP) from April 1, 2025.
- ➢ NPCI has extended the deadline for implementing transaction volume cap on Unified Payments Interface (UPI) apps by two years till December 31, 2026.
- ➢ NPCI removed the user onboarding limit for WhatsApp Pay on January 6, 2025.
- ➢ WhatsApp Pay must continue to comply with all existing UPI guidelines and regulations for Third-Party Application Providers (TPAPs).
- ➢ NPCI approved 20 third-party Unified Payments Interface (UPI) applications, a record since UPI's launch in 2016.
- ➢ NPCI eyes Rupay, UPI expansion to 10 countries.

- For UPI, we have signed up with three countries With Namibia, Trinidad and Tobago, and Peru, the commercial agreements have been signed.
- Currently, UPI is available in seven countries — France, the UAE, Singapore, Bhutan, Sri Lanka, Mauritius and Nepal.
- NPCI has launched a UPI Safety Awareness Campaign, Main Moorkh Nahi Hoon.
- As the campaign's brand ambassador, renowned actor Pankaj Tripathi will star in a series of six and films .
- India's Unified Payments Interface (UPI) technology set a new record in October 2024 with 16.58 billion transactions worth ₹23.50 lakh crore.
- NPCI has granted approval to Paytm to onboard new UPI users, subject to the adherence to all procedural guidelines and circulars.
- Maldivian President Mohamed Muizzu has decided to take the necessary steps to introduce India's Unified Payment Interface (UPI) in the Maldives.
- National Payments Corporation of India is already operational in several international locations, including UAE, Sri Lanka, France, Malaysia, Singapore, Nepal, the UK, and Mauritius.
- NPCI and The Times of India (TOI) have announced a partnership to launch a nationwide campaign to promote digital payment safety.
- The campaign will feature R.K. Laxman's iconic cartoon character, Common Man, to raise awareness about digital payment frauds.
- NPCI has incorporated Bharat Interface for Money (BHIM) as a wholly-owned subsidiary, hiving it off into a new entity known as NPCI-BHIM Services Ltd (NBSL).
- NPCI International and Qatar National Bank (QNB) have partnered to launch UPI payments in Qatar.
- NPCI Inks Pact With Peru To Build UPI-Like Payments System. With this, Peru becomes the first country in South America to adopt UPI.
- National Payments Corporation of India (NPCI) is developing a UPI-like system for the Bank of Namibia.
- National Payments Corporation of India (NPCI)
- Founded : 2008
- Headquarters : Mumbai, Maharashtra

- Non-Exe Chairman : Ajay Kumar Chaudhary
- MD & CEO : Dilip Asbe

Q. Which British scientist became the first woman Astronomer Royal in 2025?

A) Jane Goodall **B) Jocelyn Bell Burnell**

C) Michele Dougherty **D) Sarah Gilbert**

Answer : C

- ✓ Professor Michele Dougherty became the first woman appointed as the UK's Astronomer Royal since its inception in 1675.
- ✓ Approved by King Charles III, she succeeded Lord Martin Rees, who held the post for 30 years.
- ✓ She's a renowned space physicist from Imperial College London, known for her role in NASA's Cassini and ESA's JUICE missions.

Q. According to SEBI's updated framework, what is the maximum number of nominees allowed per demat or mutual fund account?

A) 13 **B) 15**

C) 17 **D) 10**

Answer : D

- ✓ SEBI's extended deadline for the Nomination Framework, as per its circular dated 30 July 2025.
- ✓ SEBI has allowed investors to nominate up to 10 individuals for a single account. Percentage-wise allocation is optional.
- ✓ To enhance transparency and reduce unclaimed assets in the securities market, SEBI introduced a revamped Nomination Framework for mutual fund folios and demat accounts.
- ✓ Due to operational challenges faced by depositories and industry stakeholders, SEBI has now extended the implementation timeline for its phased rollout
- ✓ **Phase II Deadline:** Extended from June 1 to August 8, 2025.
- ✓ **Phase III Deadline:** Deferred from September 1 to December 15, 2025.
- ✓ **Rule of Survivorship:** Assets in joint accounts will transfer to surviving holders without additional KYC.
- ✓ **Nomination Cap:** Investors can nominate up to 10 persons, with optional percentage allocation.
- ✓ **Legal Clarity:** Nominees act as trustees, not legal heirs; assets distributed pro rata if a nominee predeceases the account holder.

✓ **Submission Modes:** Nomination updates allowed via digital and physical channels.

SEBI IN NEWS 2025

- SEBI to Launch Centralised Compliance Platform for Brokers from August 1, 2025.
- SEBI renewed the recognition of Multi Commodity Exchange Clearing Corporation Ltd (MCXCCL) as a clearing corporation for a three-year term, effective from July 31, 2025 to July 30, 2028.
- SEBI Unveiled 'VCF Settlement Scheme 2025' for VCF Liquidation.
- SEBI has announced the formation of a six- member high level committee headed by Pratyush Sinha , a retired IAS officer and former chief vigilance commissioner to review conflict of interest rules
- SEBI has directed all its regulated and registered entities to exclusively use the 1600 phone number series for service and transactional voice calls to their customers
- SEBI issued a framework for recognition and operationalisation of a performance validation agency , to be called Past Risk and Return Verification Agency (PaRRVA).
- Eligibility Criteria for PaRRVA:-
- (i)Number of years of existence of the CRA(Credit Rating Agencies)should be minimum 15 years
- (ii)Minimum net worth of the CRA should be INR 100 crores
- (iii)Number of issuers which have obtained ratings of listed or proposed to be listed debt securities from the CRA should be 250 or more; and
- (iv)CRA should have Investor grievance redressal mechanism including Online Dispute Resolution ("ODR") Mechanism
- The eligibility criteria for a SE to act as PaRRVA Data Centre ("PDC") :-
- I)Number of years of existence of the SE should be minimum 15 years
- (ii)Minimum net worth ofthe SE should beINR 200 crores
- (iii)The SE shouldhavenation-wide terminals
- (iv)SE should have Investor grievance redressal mechanism including OnlineDispute Resolution ("ODR") Mechanism
- Aye Finance, an Alphabet-backed non-banking financial company (NBFC), has received final observations from the Securities and Exchange Board of India (SEBI) for its proposed ₹1,450 crore IPO.
- SEBI extends suspension of trading in 7 commodity derivatives until Mar 2026

- (moong, wheat, paddy(non-basmati), chana, mustard, soyabean, crude palm oil)
- SEBI has extended the limit for advance fee collection by Investment Advisers (IAs) and Research Analysts (RAs) to up to one year. Previously, IAs could collect fees in advance for up to two quarters, and RAs for a quarter.
- SEBI has eased disclosure norms for foreign portfolio investors (FPIs) by raising the asset threshold for granular beneficial ownership disclosures from Rs 25,000 crore to Rs 50,000 crore
- SEBI Partners with DigiLocker to Reduce Unclaimed Assets and Strengthen Investor Protection.
- Tuhin Kanta Pandey, has been appointed as the 11th chairperson of the SEBI for a three-year term.
- He will succeed Madhabi Puri Buch.
- SEBI asset management companies (AMC) should deploy the funds garnered from investors in a new fund offering (NFO) within 30 days form the date of allotment of units.
- SEBI introduced a digital platform called MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) to help investors find inactive or unclaimed mutual fund folios.
- SEBI has proposed a minimum investment of Rs 1 crore for RBI-regulated originators and unregulated entities involved in securitization
- SEBI is working on a secure Unified Payments Interface (UPI) mechanism for registered market intermediaries.
- Currently, UPI transactions for capital markets are capped at ₹2 lakh per day.
- SEBI proposes increasing this limit to ₹5 lakh per day.
- Reserve Bank of India (RBI) has allowed SEBI-registered non-bank brokers to participate in the Negotiated Dealing System-Order Matching (NDS-OM).
- Securities and Exchange Board of India (SEBI):
- It is the regulatory body for securities and commodity markets in India established in 1988.
- It is the regulator of the Capital market and Commodities market in India.
- The first SEBI chairman was Dr S A Dave (1988-90)
- Headquarters : Mumbai
- 11th Chairperson : Tuhin Kanta Pandey

Q. Consider the following statements regarding Apna Ghar Initiative:

1. It is an initiative of the Ministry of Road Transport and Highways (MoRTH).

2. It aims to provide comfortable and hygienic resting spaces for truckers across major highways.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : B

- ✓ The Ministry of Petroleum and Natural Gas recently launched an ambitious initiative named 'Apna Ghar' aimed at improving truckers' long-haul journeys across the country.
- ✓ **About Apna Ghar Initiative:**
- ✓ It is an initiative of the Ministry of Petroleum and Natural Gas, Government of India.
- ✓ It aims to provide comfortable and hygienic resting spaces for truckers across major highways in the country.
- ✓ As of July 1, 2025, a total of 368 'Apna Ghar' units with 4,611 beds have been set up by Public Sector Oil Marketing Companies (OMCs) at retail fuel outlets along national and state highways.
- ✓ The facilities at 'Apna Ghar' include:
- ✓ Dormitories (10-30) beds
- ✓ Restaurants/Dhabas
- ✓ Self-cooking areas
- ✓ Clean toilets
- ✓ Dedicated bathing areas (Houdas)
- ✓ Purified drinking water facilities
- ✓ **Other Features:**
- ✓ Tech Integration: 'Apna Ghar' mobile application introduced for reservations, reviews, and driver interaction.
- ✓ **Public-Private Execution:** Developed and overseen by OMCs at retail fuel outlets.
- ✓ **User-Focused Design:** Tailored to the requirements of truckers, guided by their feedback and insights from mobile app data analysis.

Q. Consider the following statements regarding Matri Van' Initiative:

1. It is an initiative under the 'Ek Ped Maa Ke Naam' Programme of Government of India.

2. It is a theme based urban forest dedicated to nurturing generations through mother-nature-inspired green efforts.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ The union Minister for Environment, Forest and Climate Change, along with Union Minister for Housing and Urban Affairs presided over the ceremonial launched the 'Matri Van' initiative.
- ✓ It is an initiative under the 'Ek Ped Maa Ke Naam' Programme of Government of India.
- ✓ It is a theme based urban forest dedicated to nurturing generations through mother-nature-inspired green efforts - would be developed in an area of 750 acres in the Aravalli Hill area.
- ✓ It is envisioned as a unique ecological and cultural space that will contribute to biodiversity, public well-being, and urban sustainability.
- ✓ This vision would be achieved through a multi-stakeholder collaboration involving CSR partners, Resident Welfare Associations (RWAs), NGOs, multinational corporations (MNCs), school children and government organizations.
- ✓ The main components of the 'Matri Van' would include removal of existing bushes like Kabuli Kikar (Prosopis juliflora) and plantation of Dhak/Amaltash Trees along Gurugram-Faridabad Road, while creating theme-based Plantation Groves to restore local ecology in the Aravallis.

Q. Consider the following statements regarding Pradhan Mantri National Dialysis Programme:

1. It provides dialysis services free of cost to Below Poverty Line (BPL) beneficiaries.

2. Its implementation does not involve any private entities.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : A

- ✓ The Government of India has significantly expanded the reach of the Pradhan Mantri National Dialysis Programme (PMNDP) and it is now operational across all 36 States and Union Territories, covering 751 districts.
- ✓ It was rolled out in 2016 to provide dialysis services free of cost to Below Poverty Line (BPL) beneficiaries at the district hospitals in the country.
- ✓ It is being implemented under the National Health Mission (NHM) to provide free dialysis services to patients suffering from end-stage kidney failure in Public Private Partnership (PPP) mode.
- ✓ Components: The programme supports both Haemodialysis and Peritoneal Dialysis services.
- ✓ Under this initiative he PMNDP portal was launched which will integrate all the dialysis centres operational in the state under NHM and facilitate building of renal registry and ensuring portability within the state (one state one dialysis) and later throughout the country (One Nation-One Dialysis).
- ✓ Funding: The NHM provides financial assistance to States and UTs for establishing and operating dialysis centres to ensure equitable access to kidney care services for all, regardless of geography.
- ✓ Nodal Ministry: Ministry of Health and Family Welfare

Q. Which Indian company ranked the highest on the 2025 Fortune Global 500 list?

A) Indian Oil Corporation (IOC)

B) Reliance Industries Limited (RIL)

C) Life Insurance Corporation of India (LIC)

D) State Bank of India (SBI)

Answer : B

- ✓ The 2025 Fortune Global 500 List was officially released by Fortune Media (USA) Corporation, a prominent publisher of business rankings and economic insights.
- ✓ This annual list ranks the world's largest companies based on total revenue, specifically analyzing their fiscal performance for years ending on or before 31 March 2025.
- ✓ **India's Performance**
- ✓ **Total Indian companies: 9**
- ✓ Public Sector (5): LIC (#95), IOC (#127), SBI (#163), ONGC (#181), BPCL (#285)
- ✓ Private Sector (4): RIL (#88), HDFC Bank (#258), Tata Motors (#283), ICICI Bank (#464)

- ✓ **Reliance Industries Limited (RIL):**
- ✓ Ranked #88 globally
- ✓ 22nd consecutive year on the list
- ✓ FY25 revenue: ₹1,071,174 crore (↑7.1% YoY)
- ✓ EBITDA: ₹183,422 crore (↑2.9% YoY)
- ✓ **Global Highlights**
- ✓ Top 3 companies: Walmart (#1), Amazon (#2), State Grid (#3)
- ✓ Total revenue (all 500): $41.7 trillion (↑1.8% YoY)
- ✓ Total profit: $2.98 trillion — 2nd highest ever
- ✓ Employees: 70.1 million
- ✓ Most profitable company: Saudi Aramco — $105 billion profit
- ✓ Women CEOs: 33 (record 6.6%) — highest ever
- ✓ Top HQ cities: Beijing, Tokyo, New York, Shanghai, London

RIL IN NEWS 2025

- ➢ Reliance Industries Limited (RIL) ranked second in the 2024 FutureBrand Index, surpassing Apple and Nike.
- ➢ Reliance Industries Limited (RIL) acquired a 49% stake in the London-based Oval Invincibles cricket team.
- ➢ Reliance Consumer Products has opened a new Campa and beverages bottling plant in Guwahati with local partner Jericho.
- ➢ Reliance Consumer Products Limited (RCPL) launched "Campa" in the UAE.
- ➢ Reliance's Campa soft drink brand and JioStar are partnering as co-powered sponsors for the 2025 Indian Premier League (IPL).
- ➢ Reliance Consumer Products Limited (RCPL) has recently acquired the iconic FMCG brand "Velvette", .
- ➢ Reliance Consumer Products Limited (RCPL) launched a new sports drink, Spinner, co-created with cricket legend Muttiah Muralitharan.
- ➢ Reliance Consumer Products Limited (RCPL) acquired the packaged food brand SIL Foods.
- ➢ Reliance Industries Limited (RIL)

- Founded : 8 May 1973
- Founder : Dhirubhai Ambani
- Headquarters : Mumbai, Maharashtra,
- CMD : Mukesh Ambani
- Owner : Mukesh Ambani (50.49%)
- Director : Nita Dalal Ambani
- Subsidiaries
- Jio Platforms (67.03%)
- Jio Payments Bank (70%).

Q. Which statutory authority launched the 'Saksham Niveshak' campaign?

A) Reserve Bank of India (RBI)

B) Securities and Exchange Board of India (SEBI)

C) Investor Education and Protection Fund Authority (IEPFA)

D) Ministry of Finance (MoF)

Answer : C

- ✓ The Investor Education and Protection Fund Authority (IEPFA) under the Ministry of Corporate Affairs launched the 'Saksham Niveshak' campaign on 28 July 2025, ending on 6 November 2025.
- ✓ It's a 100-day initiative to help investors claim unclaimed dividends and update outdated KYC/nomination details.
- ✓ Many investors still hold physical share certificates, risking loss of dividends.
- ✓ The campaign ensures direct payouts and prevents transfer of shares/dividends to IEPFA.
- ✓ Awareness drives include Niveshak Didi, Niveshak Panchayat, and Niveshak Shivir for financial literacy.
- ✓ It strengthens investor empowerment and protects long-standing investments.

Q. Under which section of the Banking Regulation Act, 1949, did the RBI approve the merger of NICBL with Saraswat Co-operative Bank?

A) Section 35A **B) Section 44A(4)**

C) Section 45 **D) Section 12B**

Answer : B

- ✓ Reserve Bank of India (RBI) granted its approval for the merger of New India Co-operative Bank Ltd (NICBL) with Saraswat Co-operative Bank under Section 44A(4) of the Banking Regulation Act, 1949.
- ✓ This section specifically deals with the amalgamation of co-operative banks, providing a legal framework for such mergers.
- ✓ The approval followed consent from shareholders of both banks and submission of a merger proposal to the RBI.
- ✓ Alongside Section 44A(4), Section 56 of the Act was also invoked, which pertains to the application of certain provisions of the Act to co-operative banks

RBI IN NEWS 2025

- ➢ Reserve Bank of India (RBI) announced that its Digital Payments Index (RBI-DPI) surged to 493.22 in March 2025, up from 465.33 in September 2024.
- ➢ RBI has extended the market hours for call money and repo markets, effective July 1st, 2025.
- ➢ The call money market will now be open until 7:00 PM, an increase of two hours.
- ➢ Market repo and Tri-Party Repo (TREP) trading hours have also been extended, closing at 4:00 PM, effective August 1st.
- ➢ RBI has issued final guidelines for the due diligence of operators managing Aadhaar Enabled Payment System (AePS) touchpoints, aimed at streamlining their onboarding process and strengthening fraud risk management.
- ➢ These directions will come into effect from January 1, 2026.
- ➢ The RBI will conduct its first variable rate reverse repo (VRRR) since November 2024 on July 4, aiming to absorb ₹1 lakh crore amid a ₹2.4 lakh crore liquidity surplus.
- ➢ RBI has cut the overall priority sector lending (PSL) target for small finance banks (SFBs) to 60% from 75% earlier.
- ➢ RBI eased final project finance norms, mandating lenders to maintain 1 per cent standard asset provisioning for under construction project finance loans, compared with the 5 per cent provisioning requirement as stipulated in the initial draft norms released in May 2024.
- ➢ The norms will come into effect on October 1, 2025.

- Reserve Bank of India has approved a two-year extension for Sandeep Batra as the executive director of ICICI Bank, effective from December 23, 2025, to December 22, 2027.
- Reserve Bank of India (RBI) has approved the re-appointment of Prashant Kumar as MD, CEO of YES Bank for six months.
- RBI has decided to introduce Separate Trading of Registered Interest and Principal of Securities (STRIPS) in all fixed coupon State Government Securities (SGS) having a residual maturity of up to 14 years and a minimum outstanding of ₹1,000 crore as on the day of stripping.
- Reserve Bank of India (RBI) has rejected Annapurna Finance Private Limited's application for a universal bank license.
- Flipkart has become the first major Indian e-commerce company to receive a Non-Banking Financial Company (NBFC) license from the Reserve Bank of India (RBI).
- Reserve Bank of India (RBI)
- Founded : 1 April 1935
- RBI Nationalised : 1 January 1949
- HQ : Mumbai, Maharashtra
- RBI set up : Hilton Young Commission
- 1st Governor : Sir Osborne Smith (Australia)
- 1st Indian Governor : CD Deshmukh
- 26th Governor : Sanjay Malhotra
- RBI Deputy Governor (4)
- 1. Tavarna Rabi Sankar
- 2. Poonam Gupta
- 3. M Rajeshwar Rao
- 4. Swaminathan Janakiraman
- FIVE SUBSIDIARIES OF RBI :
- 1. Deposit Insurance and Credit Guarantee Corporation of India (DICGC)
- 2. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)
- 3. Reserve Bank Information Technology Private Limited (ReBIT)
- 4. Indian Financial Technology and Allied Services (IFTAS).
- 5. Reserve Bank Innovation Hub (RBIH)

- India has four currency note printing presses.
- Nashik in Maharashtra and Dewas in Madhya Pradesh owned by govt of India.
- Mysuru in Karnataka and Salboni in West Bengal owned by RBI.
- Coins are minted in four mints owned by the Government of India.
- Mumbai, Hyderabad, Calcutta and Noida.
- The RBI was promoted as a private shareholders' bank in 1935 with a paid up capital of Rs 5 crore.

Q. Consider the following statements regarding Krasheninnikov Volcano:

1. It is an active stratovolcano.

2. It is located in Poland.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : A

- ✓ The eruption of the Krasheninnikov volcano was recently recorded for the first time.
- ✓ **About Krasheninnikov Volcano:**
- ✓ It is an active complex volcano located in the Eastern Kamchatka Peninsula, Russia.
- ✓ The Kamchatka Peninsula lies along the Pacific "Ring of Fire."
- ✓ There are 114 volcanoes on the Kamchatka Peninsula that have erupted during the Holocene Epoch (approximately 12,000 years ago to the present).
- ✓ Krasheninnikov is a stratovolcano and reaches a height of 1,886 meters.

Q. Which hydroelectric project was revived by NHPC following the suspension of the Indus Waters Treaty with Pakistan?

A) Kishanganga Hydroelectric Project **B) Sawalkote Hydroelectric Project**

C) Ratle Hydroelectric Project **D) Uri Hydroelectric Project**

Answer : B

- ✓ The Sawalkote Hydroelectric Project, with a capacity of 1,856 MW, has been revived by the National Hydroelectric Power Corporation (NHPC) in response to the suspension of the Indus Waters Treaty (IWT) with Pakistan.

- ✓ Located on the Chenab River in Jammu & Kashmir's Ramban district, it is a run-of-river project aiming to optimise India's use of the western rivers allocated to Pakistan under the IWT.
- ✓ The project, conceived decades ago, is of strategic and national importance.
- ✓ With in-principle clearance for forest land diversion and a planned investment of over ₹22,700 crore, it is expected to boost energy capacity and regional development.

Q. The Central Government formed a high-level committee to resolve river water-sharing conflicts between which two states related to the Polavaram–Banakacherla Link Project?

A) Andhra Pradesh and Telangana **B) Maharashtra and Karnataka**

C) Odisha and Chhattisgarh **D) Kerala and Tamil Nadu**

Answer : A

- ✓ The Polavaram–Banakacherla Link Project (PBLP) has triggered a serious inter-state water-sharing conflict between Andhra Pradesh and Telangana.
- ✓ The project proposes diverting 200 TMC of surplus Godavari floodwaters to the Krishna and Penna basins to address water scarcity in Andhra Pradesh's Rayalaseema region.
- ✓ Telangana opposes the project, citing violations of the Andhra Pradesh Reorganisation Act, lack of clearances from bodies like the Apex Council and Central Water Commission, and environmental concerns

Q. Who was the Chairman of IDBI Bank and a Padma Shri awardee who passed away on July 30, 2025?

A) Raghuram Rajan **B) T. N. Manoharan**

C) Urijit Patel **D) Aditya Puri**

Answer : B

- ✓ T. N. Manoharan, a prominent figure in India's banking and financial sector, passed away on July 30, 2025.
- ✓ As the Chairman of IDBI Bank and a Padma Shri awardee, he was widely recognised for his integrity, leadership, and dedication to corporate governance.

Q. Which country hosted the 2nd BIMSTEC Ports Conclave in 2025?

A) Thailand **B) Sri Lanka**

C) Bangladesh **D) India**

Answer : D

- ✓ India hosted the 2nd BIMSTEC Ports Conclave in 2025 at Visakhapatnam, underscoring its strategic commitment to strengthening regional maritime connectivity and advancing sustainable development in the Bay of Bengal.
- ✓ The conclave emphasised themes like blue economy, innovation, and sustainable partnerships, aligning closely with India's Sagarmala initiative

Q. In which year was the National Education Policy (NEP) that replaced the 1986 policy introduced?

A) 2018

B) 2019

C) 2021

D) 2020

Answer : D

- ✓ The National Education Policy (NEP) 2020 was introduced to overhaul India's education system after 34 years, replacing the NEP of 1986.
- ✓ It was formulated based on the recommendations of the Dr. K. Kasturirangan Committee and officially adopted in 2020.
- ✓ The policy emphasises inclusive, flexible, and multidisciplinary learning approaches across school and higher education.
- ✓ Key reforms include the 5+3+3+4 school structure, mother tongue instruction in early education, the introduction of the Academic Bank of Credits (ABC), and the promotion of Multidisciplinary Education and Research Universities (MERUs).
- ✓ Its fifth anniversary in 2025 was commemorated at the Akhil Bharatiya Shiksha Samagam (ABSS).

Q. Which country recently released its first National Multidimensional Poverty Index (MPI) with support from UNICEF and the European Union?

A) Bangladesh **B) India**

C) Nepal **D) Sri Lanka**

Answer : A

- ✓ Bangladesh has taken a significant step by launching its first National Multidimensional Poverty Index (MPI), a tool that highlights various dimensions of poverty beyond income levels.

- ✓ Developed with support from UNICEF and the EU, the MPI reveals critical insights, including that 28.9% of Bangladeshi children experience multidimensional poverty—significantly higher than the 21.44% rate among adults.
- ✓ This indicates children are 35% more likely to face such poverty, emphasising the urgent need for targeted social policies.
- ✓ The index identifies over 39 million people in Bangladesh living under these conditions, making it an essential instrument for shaping national development strategies.

Q. With which country did India sign a Mutual Legal Assistance Treaty (MLAT) focusing on civil and commercial matters?

A) Morocco **B) Tunisia**

C) Algeria **D) Egypt**

Answer : A

- ✓ India and Morocco recently signed a Mutual Legal Assistance Treaty (MLAT) that aims to strengthen cooperation in civil and commercial legal matters.
- ✓ The treaty also includes provisions for exchanging legal expertise, conducting joint training programs, and fostering legal research between the two countries.

Q. How many PM MITRA Parks have been finalised by the Government of India under the textile sector initiative?

A) Seven **B) Five**

C) Eight **D) Six**

Answer : A

- ✓ The Government of India has finalised seven PM MITRA (Mega Integrated Textile Region and Apparel) Parks across seven states—Tamil Nadu, Telangana, Gujarat, Karnataka, Madhya Pradesh, Uttar Pradesh, and Maharashtra.
- ✓ This ambitious initiative, with an outlay of ₹4,445 crore up to 2027–28, aims to boost India's textile manufacturing ecosystem by integrating the entire value chain from fibre to fashion.
- ✓ These parks are expected to generate around 20 lakh direct and indirect jobs and attract investments worth ₹70,000 crore

Q. Which state introduced India's first Sabbatical Leave Scheme for government employees?

A) Himachal Pradesh **B) Sikkim**

C) Kerala **D) Uttarakhand**

Answer : B

- ✓ Sikkim became the first Indian state to launch a formal Sabbatical Leave scheme for its government employees.
- ✓ The scheme was introduced in August 2023 for regular employees with at least five years of continuous service.
- ✓ Eligible employees can take leave from 365 days up to 1,080 days with 50% of their basic pay during leave.
- ✓ Their seniority and continuity of service are protected during the leave period

Q. What is the total investment Google announced for the Visakhapatnam data centre project?

A) USD 2 billion **B) USD 4 billion**

C) USD 6 billion **D) USD 10 billion**

Answer : C

- ✓ Google to Build a 1-GW Data Centre Worth USD 6 Billion in Visakhapatnam, AP.
- ✓ Google announced a landmark investment of USD 6 billion (₹51,000 crore) to build a 1-gigawatt (GW) hyperscale data centre in Visakhapatnam, Andhra Pradesh — its largest-ever project in India and among the biggest in Asia.
- ✓ Includes USD 2 billion for renewable energy infrastructure (solar & wind) to power the facility sustainably
- ✓ Part of Alphabet's USD 75 billion global expansion of cloud and AI infrastructure in 2025.
- ✓ Aligns with Google's goal of 24/7 carbon-free operations by 2030

Q. Which one of the following has become the first asset management company with a physical branch in Leh, Ladakh?

A) Nippon India Mutual Fund **B) Motilal Oswal Midcap Fund**

C) Edelweiss Mid Cap Fund **D) HDFC Mid Cap Fund**

Answer : A

- ✓ Nippon India Mutual Fund has become the first asset management company with a physical branch in Leh, Ladakh, positioned at 11,500 feet.

- ✓ **About Nippon India Mutual Fund**
- ✓ Founded : 1882
- ✓ Headquarters : Mumbai, Maharashtra
- ✓ MD & CEO : Sundeep Sikka

Q. Who recently launched the India Electric Mobility Index (IEMI)?

A) NITI Aayog **B) SEBI**

C) RBI **D) NPCI**

Answer : A

- ✓ NITI Aayog launched the India Electric Mobility Index (IEMI)
- ✓ **About India Electric Mobility Index**
- ✓ It is a first-of-its-kind tool developed to comprehensively track and benchmark the progress of States and Union Territories (UTs) in achieving their Electric Mobility goals.
- ✓ The India Electric Mobility Index (IEMI) tracks, evaluates and scores all Indian States and UTs out of 100 across 16 indicators under three-core themes:
- ✓ Transport Electrification Progress to capture demand-side adoption,
- ✓ Charging Infrastructure Readiness to track allied charging infrastructure development and EV Research and Innovation Status: Covers supply-side ecosystem R&D efforts.

NITI AAYOG IN NEWS 2025

- ➢ NITI Aayog launched the India Electric Mobility Index (IEMI).
- ➢ The Centre has extended the tenure of NITI Aayog Chief Executive Officer (CEO) B V R Subrahmanyam by one year.
- ➢ The Chairman of the 16th Finance Commission launched the inaugural issue of NITI Aayog's report titled "Fiscal Health Index (FHI) 2025" in New Delhi.
- ➢ Odisha tops the ranking in fiscal health among 18 major States, followed by Chhattisgarh and Goa with scores of 55.2 and 53.6, respectively.
- ➢ The Development Monitoring and Evaluation Office (DMEO) of NITI Aayog is conducting an evaluation study of the Pradhan Mantri Ujjwala Yojana (PMUY) and targeted subsidies for PMUY consumers.

- Government constituted an 18 member working group, under the chairmanship of Niti Aayog member Ramesh Chand , to revise the WPI base year from 2011-12 to 2022-23.
- NITI Aayog released a report on "S.A.F.E. Accommodation – Worker Housing for manufacturing growth".
- India is poised to elevate its manufacturing sector's contribution to GDP from the current 17% to 25% as part of achieving Viksit Bharat by 2047.
- NITI Aayog's WEP partners with Urban Company to support women MSMEs
- Union Cabinet, chaired by the Prime Minister Shri Narendra Modi, has approved the continuation of its flagship initiative, the Atal Innovation Mission (AIM), under the aegis of NITI Aayog, with an enhanced scope of work and an allocated budget of Rs.2,750 crore for the period till March 31, 2028.
- NITI Aayog released the 4th edition of the Sustainable Development Goals (SDG) India Index and dashboard for 2023-24 : Kerala with a score of 79 points and Uttarakhand with a score of 79 points Share Top Spot.
- Bihar was the worst-performing state with a score of 57 points.
- NITI Aayog (National Institution for Transforming India)
- Founded : 1st January 2015
- Preceding : Planning Commission (15th March 1950)
- Headquarters : New Delhi
- Chairperson : Narendra Modi
- Vice Chairperson : Suman K Bery
- CEO : BVR Subrahmanyam

Q. What was the year-on-year growth in India's non-food bank credit for the fortnight ending June 27, 2025, as per RBI data?

A) 13.8% **B) 10.2%**

C) 11.5% **D) 12.7%**

Answer : B

- ✓ Bank credit growth slowed to 10.2% year-on-year in June 2025.
- ✓ As per RBI data released on August 1, 2025, India's non-food bank credit growth slowed to 10.2% year-on-year for the fortnight ending June 27, 2025, down from 13.8% in the same period last year.
- ✓ **Sector-wise slowdown:**

- ✓ **Agriculture & Allied Activities:** Dropped to 6.8% from 17.4%
- ✓ **Industry:** Slowed to 5.5%, though MSMEs and sectors like engineering & textiles showed resilience
- ✓ **Services:** Moderated to 9.6%, mainly due to reduced lending to NBFCs
- ✓ **Personal Loans:** Grew by 14.7%, down from 16.6%, with weaker demand for vehicle loans and credit cards

Q. India's foreign exchange reserves rose to what level for the week ending July 25, 2025?

A) $695.489 billion **B) $698.192 billion**

C) $700.105 billion **D) $692.346 billion**

Answer : B

- ✓ India's foreign exchange reserves rose by $2.703 billion to $698.192 billion for the week ending July 25, 2025, as announced by the Reserve Bank of India (RBI) on August 1, 2025.
- ✓ **This rebound followed a three-week decline and was driven by gains across key components:**
- ✓ Foreign Currency Assets: Increased by $1.316 billion, now totaling $588.926 billion — the largest share of the reserves.
- ✓ **Gold Reserves:** Rose by $1.206 billion to $85.704 billion, reflecting global trends in safe-haven accumulation.
- ✓ **Special Drawing Rights (SDRs):** Up by $126 million, reaching $18.809 billion, held with the IMF.
- ✓ **Strategic Buffer:** These reserves now cover 11 months of imports and 96% of India's external debt, strengthening economic resilience.

Q. India's Clean Energy Fuels Group (CEF Group) secured funding from which international institution to develop Compressed Biogas (CBG) plants?

A) Asian Development Bank (ADB) **B) European Investment Bank (EIB)**

C) German Export Finance Bank **D) World Bank**

Answer : C

- ✓ India's CEF Group (Clean Energy Fuels Group) secured €38 million in equity and debt funding from the German Export Finance Bank to build Compressed Biogas (CBG) plants.
- ✓ The investment will fast-track two facilities in Jammu and Ahmedabad, as part of a larger plan to establish 22 CBG plants nationwide.
- ✓ These plants will convert municipal and agricultural waste into clean fuel, supporting the SATAT (Sustainable Alternative Towards Affordable Transportation) initiative.

- ✓ The project also promotes rural empowerment, energy independence, and a circular economy, with engineering and financing support from the Rieckermann Group

Q. What is India's global rank in fish production as of 2024–25?

A) First **B) Second**

C) Third **D) Fourth**

Answer : B

- ✓ India ranks second in global fish production, after China.
- ✓ Union Minister of Fisheries and Animal Husbandry stated this at a recent programme in Kolkata.
- ✓ Fish production in India rose by 103% in 2024–25 compared to 2013–14.
- ✓ Inland fisheries contribute nearly 75% of total fish production in India.
- ✓ Fisheries sector forms 1.12% of national Gross Value Added (GVA) and 7.26% of agricultural GVA.
- ✓ Around 30 million people are involved in the fisheries value chain.
- ✓ Union Budget 2025–26 proposed the highest ever financial support for fisheries sector.

Q. Which institute has developed an agriculture waste-based packaging material?

A) IIT Madras

B) IIT Bombay

C) IIT Ahmedabad

D) IIT Delhi

Answer : A

- ✓ Researchers at Indian Institute of Technology-Madras (IIT-M) developed an agriculture waste-based packaging material.
- ✓ It offers a sustainable alternative to plastic foams like Expanded Polystyrene (EPS).
- ✓ Fungi such as Ganoderma lucidum (medicinal mushroom) and Pleurotus ostreatus (edible mushroom) were grown on waste.
- ✓ Five substrates were used: cardboard, sawdust, paper, cocopith, and hay.
- ✓ Ganoderma on cardboard showed higher compressive strength than EPS.
- ✓ India generates over 350 million tonnes of agricultural waste annually.
- ✓ This innovation can help reduce four million tonnes of plastic waste produced in India.

IIT IN NEWS 2025

- IIT Madras developed an agriculture waste-based packaging material.
- IIT Guwahati researchers developed a bamboo-polymer composite as an eco-friendly alternative to plastic in vehicle interiors.
- IIT Madras has made India's lightest wheelchair called YD One.
- Kerala State Electricity Board (KSEB), in partnership with IIT Bombay, has launched a pilot V2G project to test its feasibility in the state.
- Coal India joins hands with IIT Hyderabad for R D in clean coal tech.
- DRDO and IIT Hyderabad unveiled India's largest metal 3D printing machine for rocket components. It was developed at the DRDO-Industry-Academia Centre of Excellence (DIA-CoE) at IIT Hyderabad.
- IIT Bombay has partnered with the Centre for Development of Telematics (C-DOT) to develop an "Optical Transceiver Chipset for High-Bandwidth 6G Wireless Links."
- IIT Madras has announced a collaboration with the Ministry of Agriculture and Farmers' Welfare on Project VISTAAR (Virtually Integrated System to Access Agricultural Resources).
- IIT-Madras has successfully commissioned Asia's largest shallow wave basin at its Discovery campus in Thaiyur.
- IIT Madras, in collaboration with the startup TuTr, completed India's first 410-meter Hyperloop test track, marking a significant step forward in vacuum-based train technology.
- Indian Institute of Technology Bombay (IIT Bombay) have developed water-pollutant detecting device called 'AroTrack'.
- IIT Madras Partners with IDBI To Launch Cybersecurity Lab
- The Centre for Development of Telematics (C-DOT) partners with IIT Roorkee and Mandi to boost 6G standardization, connectivity.
- TCS And IIT Bombay Collaborate To Create India's First Semiconductor Chip Imaging Tool.
- Alliance of Digital India Foundation (ADIF) and IIT Guwahati incubation center sign MoU to boost startup ecosystem
- Experimental Licence Module for 100 5G Labs' launched at IIT Madras
- President of India Draupadi Murmu launched India's first domestic gene therapy for cancer at IIT Bombay.

- French aerospace and defence firm Starburst Accelerator SARLhas partnered with the Indian Institute of Technology Madras (IIT Madras) to set up an innovative hub for start-ups with €100 million in funding support.
- IIT Madras has developed an indigenous electric standing wheelchair called 'NeoStand,' claimed to be India's most customizable wheelchair for the benefit of wheelchair users
- Ministry of Heavy Industries (MHI) and the Indian Institute of Technology, Roorkee (IIT Roorkee) have collaborated to establish a Centre of Excellence and Industry Accelerator in the automotive and electric vehicle (EV) sector.

Q. Numaligarh Refinery Limited (NRL) recently signed an MoU with which organization for digital transformation and industrial modernization?

A) Reliance Group **B) Airtel**

C) BSNL **D) TCS**

Answer : C

- ✓ To accelerate digital transformation and modernization, Bharat Sanchar Nigam Limited (BSNL) and Numaligarh Refinery Limited (NRL) signed a landmark MoU during the "Industry 4.0 Workshop for CPSEs" held in Guwahati.
- ✓ The event was organized under the Ministry of Finance and aimed to foster technological innovation across Central Public Sector Enterprises.

Q. Who won the first Chess Esports World Cup recently held in Riyadh?

A) Magnus Carlsen

B) Alireza Firouzja

C) Hikaru Nakamura

D) Arjun Erigaisi

Answer : A

- ✓ Magnus Carlsen Wins 1st Ever Chess Esports World Cup.

- ✓ World number-one Magnus Carlsen is the first ever Chess Esports World Cup Champion after winning the final three games to beat GM Alireza Firouzja in the Grand Final.
- ✓ Carlsen took the $250,000 top prize and saw his Team Liquid sneak ahead in the overall championship.
- ✓ GM Hikaru Nakamura overcame GM Arjun Erigaisi 3.5-2.5 to take third place

CHESS GRANDMASTER IN NEWS 2025

- ➢ Magnus Carlsen from Norway won the first-ever chess tournament held at the Esports World Cup, defeating Alireza Firouzja.
- ➢ Divya Deshmukh of Maharashtra became the first Indian chess player to win the FIDE Women's Chess World Cup title by beating compatriot Grandmaster (GM) Koneru Humpy.
- ➢ Divya Deshmukh becomes the first Indian woman to reach the FIDE Women's World Cup Final and secures a spot in the 2026 Candidates Tournament
- ➢ FIDE has announced that India will host the Chess World Cup from 30 October to 27 November 2025.
- ➢ Harikrishnan A. Ra has become India's 87th Grandmaster.
- ➢ Magnus Carlsen, the world number one chess player, secured victory in the SuperUnited Rapid and Blitz 2025 tournament held in Zagreb, Croatia
- ➢ L.R. Srihari became the 86th chess Grandmaster of india by securing his third Grandmaster norm at the Asian Individual Men's Chess Championship 2025.
- ➢ Indian Grandmaster Pranav Venkatesh won the prestigious World Junior Championship in classical chess in Petrovac, a coastal town in Montenegro
- ➢ Grandmaster R Praggnanandhaa clinched the Tata Steel Masters 2025 title in Netherlands by defeating World Champion D Gukesh.

Q. For the first time, daily UPI-based transactions in the country crossed how many million?

A) 400 million **B) 600 million**

C) 500 million **D) 700 million**

Answer : D

- ✓ UPI Sets New Record with 707 Million Daily Transactions.

- ✓ The daily unified payments interface (UPI)-based transactions have crossed 700 million for the first time, touching 707 million.
- ✓ In a latest report released by the National Payments Corporation of India (NPCI), it showed that the feat was achieved on the 2nd of this month.
- ✓ This comes amid the government's goal of achieving 100 crore transactions per day for UPI, and the platform is projected to reach this target next year at the current growth rate.
- ✓ During the last month, UPI recorded around 19.5 billion transactions worth over Rs 25 lakh crore.
- ✓ UPI now powers around 85 per cent of all digital transactions in India and nearly 50 per cent of all real-time digital payments across the world.

Q. PhonePe"s Indus Appstore partnered with which company to pre-install on smartphones in India?

A) Alcatel **B) Motorola**

C) Realme **D) Huawei**

Answer : A

- ✓ PhonePe Indus Appstore Partners with Alcatel.
- ✓ French consumer technology brand Alcatel's smartphone will come pre-loaded with indigenously developed PhonePe's Indus Appstore under an agreement signed between the two companies

Q. Who is set to become the CEO of Jaguar Land Rover?

A) PB Balaji **B) Anirudh Devgan**

C) Neal Mohan **D) Niraj Shah**

Answer : A

- ✓ PB Balaji is set to become the CEO of Jaguar Land Rover on November 17.
- ✓ He will be the first Indian to lead the British automotive brand. Balaji replaces Adrian Mardell, who is retiring.

Q. Who has been appointed as the New MD & CEO of IndusInd Bank?

A) Varun Berry **B) Arun Sawhney**

C) Punit Renjen **D) Rajiv Anand**

Answer : D

- ✓ IndusInd Bank appoints Axis Bank's Rajiv Anand as CEO, MD for three years.
- ✓ IndusInd Bank has approved the appointment of veteran Rajiv Anand as its chief executive officer for a period of three years.
- ✓ The appointment is effective from August 25, 2025 upto August 24, 2028.
- ✓ The new appointment of the banking veteran comes as the lender was functioning without a full-time CEO since Sumant Kathpalia resigned at the end of April.
- ✓ IndusInd Bank
- ✓ Founded : 1994
- ✓ Founder : S.P. Hinduja
- ✓ Headquarters : Mumbai, Maharashtra,
- ✓ MD & CEO : Rajiv Anand
- ✓ Tagline : We Make You Feel Richer

MD & CEO IN NEWS 2025

- ➢ IndusInd Bank appoints Axis Bank's Rajiv Anand as CEO, MD for three years
- ➢ Zou Jiayi has been appointed as the new President of the Asian Infrastructure Investment Bank (AIIB).
- ➢ IDBI Bank has announced the reappointment of Rakesh Sharma as Managing Director (MD) and Chief Executive Officer (CEO) for another three-year term.
- ➢ Ashok Chandra took over as MD and CEO of Punjab National Bank (PNB)
- ➢ Binod Kumar has taken charge as the MD and CEO of Indian Bank.
- ➢ Rajat Verma, currently heading the Institutional Banking Group at DBS Bank India, will take over as the new CEO of DBS Bank India starting March 1, 2025.
- ➢ Pratima Sengupta takes charge as MD, CEO of Bandhan Bank
- ➢ Shashwat Sharma to take over as MD, CEO of Airtel.
- ➢ RBI clears re- appointment of Amitabh Chaudhary as Axis Bank Md & CEO for three years
- ➢ Pranav Chawda has been appointed as the new chief executive officer (CEO) of JP Morgan Chase India for a term of three years.
- ➢ Prasun Sikdar appointed as MD, CEO of Bima Sugam India Federation for 3 yrs
- ➢ Reserve Bank of India (RBI) re-appointed V. Vaidyanathan as the Managing Director and Chief Executive Officer (MD & CEO) of IDFC First Bank for a three-year.

- Piyush Gupta, the Indian origin Chief Executive of Singapore's largest bank DBS Group, will step down in March 2025. He will be succeeded by Tan Su Shan.
- NPCI incorporates NPCI BHIM Services Ltd (NBSL) as a wholly owned subsidiary, Lalitha Nataraj has been appointed as the Chief Executive Officer (CEO) .
- Salee Sukumaran Nair appointed as MD & Ceo of Tamilnad Mercantile Bank.
- Brian Niccol, the former CEO of Chipotle, was appointed as the new CEO of Starbucks, replacing Laxman Narasimhan.
- Reserve Bank of India has approved the re-appointment of Inderjit Camotra as MD and CEO of Unity Small Finance Bank
- KV Subramanian appointed as Federal Bank MD & CEO for 3 year
- ESAF Small Finance Bank has received the Reserve Bank of India's (RBI's) nod for re-appointment of K Paul Thomas as its Managing Director & CEO for another three years

Q. Which one of the following has fined Policybazaar ₹5 crore for multiple regulatory violations?

A) RBI **B) SEBI**

C) CCI **D) IRDAI**

Answer : D

- ✓ IRDAI slaps ₹5 crore penalty on Policybazaar for regulatory violations.
- ✓ Insurance Regulatory and Development Authority of India (IRDAI) has imposed a penalty of ₹5 crore on Policybazaar Web Aggregator Private Limited, now known as Policybazaar Insurance Brokers Private Limited.
- ✓ The action follows violations under the Insurance Act, 1938, and associated rules and regulations.
- ✓ Exercising its powers under Section 102 of the Insurance Act, 1938, IRDAI also issued a direction, advisory, and caution to the company.

Q. Which Legislative Assembly became the first in India to be powered entirely by solar energy?

A) Maharashtra Legislative Assembly **B) Gujarat Legislative Assembly**

C) Uttar Pradesh Legislative Assembly **D) Delhi Legislative Assembly**

Answer : D

- ✓ Delhi Legislative Assembly became India's first legislature fully powered by solar energy.
- ✓ A 500-kilowatt rooftop solar power plant was commissioned on the Assembly building.
- ✓ The solar plant is expected to cut electricity bills by Rs 15 lakh monthly, saving about Rs 1.75 crore annually. Surplus electricity will be generated through net metering and used efficiently.
- ✓ The Assembly also launched the National e-Vidhan Application (NeVA) to shift towards paperless functioning.

Q. Olympic Champion Laura Dahlmeier, who recently passed away, belonged to which country?

A) Germany **B) France**

C) United Kingdom **D) Australia**

Answer : A

- ✓ Laura Dahlmeier, a 31-year-old German mountaineer and Olympic biathlon champion, died during an expedition on Laila Peak in the Karakoram mountains.
- ✓ She was caught in a rockfall at around 5,700 metres (18,700 feet) altitude.
- ✓ She was a double Olympic gold medallist in biathlon at Pyeongchang 2018 and won 15 World Championship medals.

Q. According to Union Health Ministry, which state has recorded the highest number of organ donations in India?

A) Odisha **B) Maharashtra**

C) Telangana **D) Karnataka**

Answer : C

- ✓ Telangana has recorded the highest number of organ donations in India.
- ✓ The state was awarded by the Central Government on National Organ Donation Day in Delhi.
- ✓ Union Health Minister Jagat Prakash (J.P.) Nadda gave the award to Telangana's Jeevandan programme team.
- ✓ As per the Union Health Ministry, Telangana had 4.88 organ donations per 10 lakh population in 2024.
- ✓ The national average for organ donation stood at 0.8 per 10 lakh population.
- ✓ The award was given by the National Organ and Tissue Transplant Organisation (NOTTO).

Q. HQ-16 is a Surface-to-Air Missile (SAM) system developed by which country?

A) China **B) France**

C) Israel **D) Russia**

Answer : A

- ✓ United States military unveiled a mockup of China's HQ-16 missile at the Experimental Aircraft Association 'AirVenture Show' in Oshkosh, Wisconsin.
- ✓ HQ-16 is a Chinese Surface-to-Air Missile (SAM) system with NATO name CH-SA 16.
- ✓ It is based on Russia's Buk missile family.
- ✓ It is designed to target aircraft, cruise missiles, helicopters, and unmanned aerial vehicles (UAVs).
- ✓ It uses a vertical launch system for 360-degree coverage in complex terrains.

Q. Which state government has lifted the ban on traditional heritage sports in August 2025?

A) Punjab **B) Haryana**

C) Uttar Pradesh **D) Uttarakhand**

Answer : A

- ✓ Punjab government has lifted the ban on traditional heritage sports in August 2025.
- ✓ These include bullock cart races, dog races, horse races, and pigeon racing.
- ✓ The ban was in place since 1997 due to concerns over animal cruelty.
- ✓ Chief Minister (CM) Bhagwant Mann announced the decision during a public event in Ludhiana.
- ✓ New legislation ensures these events will be conducted without cruelty to animals.
- ✓ The move aims to reconnect people with Punjab's cultural identity and rural heritage.

Q. Who was honoured with the 43rd Lokmanya Tilak National Award 2025?

A) Nitin Gadkari **B) Rajnath Singh**

C) Piyush Goyal **D) Amit Shah**

Answer : A

- ✓ Union Minister Nitin Gadkari received the 43rd Lokmanya Tilak National Award in Pune.
- ✓ The award was instituted in 1983 by the Tilak Smarak Mandir Trust.
- ✓ It is given annually on 1st August, the death anniversary of Lokmanya Tilak.

- ✓ The award honours individuals who have made extraordinary contributions to the progress and development of the nation.
- ✓ Lokmanya Tilak was born as Keshav Gangadhar Tilak and was a key figure in India's freedom struggle.
- ✓ He was a nationalist, social reformer, and strong advocate of Swaraj or Self-Rule.

Q. The primary objective of the PAHAL scheme is to :

A) promote renewable energy.

B) improve the infrastructure of rural schools across India.

C) provide health insurance coverage for senior citizens.

D) transfer LPG subsidies directly to consumers' bank accounts

Answer : D

- ✓ Indian government has deactivated more than 4 crore duplicate or inactive domestic LPG connections under its PAHAL direct benefit transfer scheme, the Petroleum Minister told parliament recently.
- ✓ **About PAHAL Scheme:**
- ✓ Pratyaksh Hanstantrit Labh/Direct Benefits Transfer For LPG (PAHAL) scheme, launched by the Ministry Of Petroleum and Natural Gas, is India's Direct Benefit Transfer (DBT) system for LPG subsidies.
- ✓ Instead of subsidized cylinders being delivered directly, the consumer pays the full market price for LPG and the government transfers the subsidy amount to the registered bank account.
- ✓ It covers over 17 crore LPG consumers nationwide, making it the largest cash transfer program globally.
- ✓ **Objectives:**
- ✓ Ensures transparency and eliminates intermediaries.
- ✓ Removing incentives for diversion.
- ✓ Protect the entitlement and ensure the payment of subsidy to the consumers.
- ✓ Improving the availability or delivery of LPG cylinders for genuine customers.
- ✓ Eliminating the fake or duplicate connections.
- ✓ Providing self-selection in subsidy.
- ✓ **Eligibility:**
- ✓ The applicant must be an LPG user.
- ✓ The combined taxable income of the applicant and their spouse should not exceed ₹10,00,000 in the previous financial year, as per the Income Tax Act, 1961.

- ✓ **Working:**
- ✓ The consumer books a gas cylinder at the market price.
- ✓ Once delivered, the government credits the subsidy amount directly into the linked bank account of the consumer.
- ✓ There are two types of **consumers** in the scheme:
- ✓ Primary Aadhaar-Based DBT (preferred): Aadhaar is linked with both the LPG consumer number and the bank account.
- ✓ Bank account is linked directly with the LPG consumer number if Aadhaar linking is not available.

Q. On which date did the RBI (Reserve Bank of India) approve the voluntary merger of New India Co-operative Bank Ltd. with Saraswat Co-operative Bank Ltd.?

A) August 1, 2025 **B) August 4, 2025**

C) February 2025 **D) July 30, 2025**

Answer : A

- ✓ On August 1, 2025, the Reserve Bank of India (RBI) approved the voluntary merger of New India Co-operative Bank Ltd. with Saraswat Co-operative Bank Ltd., effective from August 4, 2025.
- ✓ Approved under Section 44A(4) and Section 56 of the Banking Regulation Act, 1949.
- ✓ All 27 branches of New India Co-operative Bank will now operate as Saraswat Bank outlets.
- ✓ Over 1.22 lakh depositors impacted by earlier withdrawal restrictions will now be served by Saraswat Bank.
- ✓ The merger follows a ₹122 crore embezzlement scandal at New India Co-operative Bank, which led to RBI appointing an administrator in February 2025.
- ✓ This move aims to stabilize the urban co-operative banking sector and protect depositor interests by integrating a financially troubled bank into India's largest urban co-operative bank.

RBI IN NEWS 2025

- ➢ Reserve Bank of India (RBI) announced that its Digital Payments Index (RBI-DPI) surged to 493.22 in March 2025, up from 465.33 in September 2024.
- ➢ RBI has extended the market hours for call money and repo markets, effective July 1st, 2025.
- ➢ The call money market will now be open until 7:00 PM, an increase of two hours.
- ➢ Market repo and Tri-Party Repo (TREP) trading hours have also been extended, closing at 4:00 PM, effective August 1st.

- RBI has issued final guidelines for the due diligence of operators managing Aadhaar Enabled Payment System (AePS) touchpoints, aimed at streamlining their onboarding process and strengthening fraud risk management.
- These directions will come into effect from January 1, 2026.
- The RBI will conduct its first variable rate reverse repo (VRRR) since November 2024 on July 4, aiming to absorb ₹1 lakh crore amid a ₹2.4 lakh crore liquidity surplus.
- RBI has cut the overall priority sector lending (PSL) target for small finance banks (SFBs) to 60% from 75% earlier.
- RBI eased final project finance norms, mandating lenders to maintain 1 per cent standard asset provisioning for under construction project finance loans, compared with the 5 per cent provisioning requirement as stipulated in the initial draft norms released in May 2024.
- The norms will come into effect on October 1, 2025.
- Reserve Bank of India has approved a two-year extension for Sandeep Batra as the executive director of ICICI Bank, effective from December 23, 2025, to December 22, 2027.
- Reserve Bank of India (RBI) has approved the re-appointment of Prashant Kumar as MD, CEO of YES Bank for six months.
- RBI has decided to introduce Separate Trading of Registered Interest and Principal of Securities (STRIPS) in all fixed coupon State Government Securities (SGS) having a residual maturity of up to 14 years and a minimum outstanding of ₹1,000 crore as on the day of stripping.
- Reserve Bank of India (RBI) has rejected Annapurna Finance Private Limited's application for a universal bank license.
- Flipkart has become the first major Indian e-commerce company to receive a Non-Banking Financial Company (NBFC) license from the Reserve Bank of India (RBI).

Q. In which countries was Exercise Talisman Sabre 2025 conducted?

A) Australia only **B) Papua New Guinea only**

C) Australia and Papua New Guinea **D) Australia and Indonesia**

Answer : C

✓ Exercise Talisman Sabre 2025 was held from July 13 to August 4, 2025, across Australia and Papua New Guinea, marking its 11th edition and the largest-ever iteration of this biennial multinational drill.

- ✓ **Locations:** Queensland, Northern Territory, New South Wales, Christmas Island (Australia) & Lae, Wewak (Papua New Guinea).
- ✓ **Participants:** Over 40,000 personnel from 19 nations including India, USA, Australia, Japan, UK, France, Germany, and South Korea.
- ✓ **Aim:**
- ✓ Enhance interoperability and combat readiness
- ✓ Promote regional security and strategic deterrence in the Indo-Pacific
- ✓ Showcase multidomain warfare capabilities (land, sea, air, cyber, space)
- ✓ Deployment of advanced systems like HIMARS and ATACMS missiles.

EXERCISE IN NEWS 2025

- ➢ The 14th India-Singapore bilateral military exercise, code-named "Bold Kurukshetra", commenced at Jodhpur Military Station of the Indian Army in Rajasthan, on 27 December 2025.
- ➢ Indian Navy will participate in the 32nd edition of the Singapore India Maritime Bilateral Exercise (SIMBEX), earlier known as Exercise Lion King.
- ➢ 'Jaa Mata', a Joint Exercise, was held from July 7–12, 2025, off the Chennai coast, marking deeper India–Japan Coast Guard cooperation.
- ➢ The eighth edition of the Indo-French army exercise, 'Shakti 2025', that started on June 18 concluded in France .
- ➢ The 6th edition of Exercise DUSTLIK, a bilateral joint military drill between India and Uzbekistan, commenced on April 16, 2025, at the Foreign Training Node, Aundh, Pune, Maharashtra.
- ➢ The eighth edition of the bilateral Indo-French military exercise 'Shakti' begins on June 18, 2025, Camp Larzac, La Cavalerie in France.
- ➢ The first-ever joint special operations exercise between the Indian Air Force and the US Air Force, named "Tiger Claw," took place from May 26 to June 10, 2025.
- ➢ The Indian Army participated in Exercise Khaan Quest 2025, a multinational peacekeeping exercise held in Mongolia. The exercise, co-hosted by the Mongolian Armed Forces and the U.S.
- ➢ The 3rd edition of the India, Egypt military 'Exercise Cyclone' 2025 commenced at the Mahajan Field Firing Range, Rajasthan on the 10th of February 2025.

- The sixth edition of Exercise Dharma Guardian is scheduled to take place from February 25 to March 9, 2025, at Mount Fuji, Japan.
- The 18th edition of the India-Nepal joint military exercise "Surya Kiran" has commenced at Saljhandi, Nepal.
- Indian Army contingent departed for 17th edition of India- Mongolia Joint Military Exercise NOMADIC ELEPHANT which is scheduled to be conducted in Ulaanbaatar, Mongolia.
- Bangladesh is participating with India in the 6th edition of the Coordinated Patrol (CORPAT) and the 4th edition of the bilateral exercise 'BONGOSAGAR' in 2025.
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise Khanjar-XII is set to take place in Kyrgyzstan
- The Indian Army and Indian Air Force conducted EX Winged Raiders in the Eastern Theater.
- The 13th edition of the joint India-Maldives military exercise 'Ekuverin' is being hosted by Maldives from 2-15 February 2025.
- The indigenously designed and built guided missile destroyer INS Mumbai is participating in the Exercise LA PEROUSE.
- It is the fourth edition of the multinational naval exercise
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise KHANJAR-XII is set to take place in Kyrgyzstan from 10 March to 23 March 2025.

Q. Consider the following statements regarding LEAP-1 Mission:

1. It is developed by the Indian Space Research Organisation.

2. It enhances capabilities across applications including defense and disaster response.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : B

✓ A budding space tech startup Dhruva Space from India, is set to launch its first commercial satellite mission called LEAP-1.

- ✓ It is Dhruva Space's first commercial satellite mission, which is carrying payloads for AI and Earth observation.
- ✓ It utilises Dhruva Space's indigenously developed P-30 satellite platform which was successfully space-qualified during the LEAP-TD mission on ISRO's PSLV-C58 in January 2024.
- ✓ It is developed by the Dhruva Space and Australia-based Akula Tech and Esper Satellites.
- ✓ **The mission carries two distinct payloads:**
- ✓ Nexus-01: It features an advanced artificial intelligence (AI) module.
- ✓ Esper Satellites' OTR-2 mission: It is equipped with a cutting-edge hyperspectral imager.

Q. Consider the following statements regarding India Cine Hub Portal:

1. It is a single-window system streamlining filmmaking permissions and resource mapping across India.

2. It was set up by the National Academy of Art, New Delhi.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : A

- ✓ Recently, central government urged states to use India Cine Hub Portal to facilitate Global film Production locally.
- ✓ It was launched on June 28, 2024.
- ✓ It is a single-window system streamlining filmmaking permissions, incentives, and resource mapping across India.
- ✓ It was set up by the Ministry of Information & Broadcasting, Government of India in the National Film Development Corporation (NFDC) with a view to promote and facilitate film shootings by foreign filmmakers in India.
- ✓ It acts as a single-window facilitation and clearance mechanism that eases filming in India, as well as endeavouring to create a film-friendly ecosystem and promoting the country as a filming destination

APP & PORTAL IN NEWS 2025

- The mobile application "Meri Panchayat" has been internationally recognized with the prestigious World Summit on the Information Society (WSIS) Prizes 2025 Champion Award.
- The Sugamya Bharat App (SBA) has been revamped to provide a more user-friendly and impactful experience.
- Markets regulator SEBI has launched a centralised database portal for corporate bonds in a bid to create a single, authentic source of information on such securities.
- Union Home Minister and Minister of Cooperation will launch BHARATPOL portal in New Delhi on 07th January, 2025 in Bharat Mandapam.
- It will streamline the processing of all requests for international assistance through INTERPOL, including the issuance of Red Notices and other colour-coded INTERPOL notices.
- It is developed by the Central Bureau of Investigation (CBI).
- Financial services secretary M Nagaraju has launched a revamped 'Baanknet' portal that aims to streamline property e-auctions from all public sector banks (PSBs).
- The Department of Consumer Affairs is launching 'Jago Grahak Jago App,' 'Jagriti App,' and 'Jagriti Dashboard' for public use on National Consumers Day 2024 to protect Consumers from the Dark Patterns.
- Ministry Consumer Affairs, Food and Public Distribution, government of India has launched SCAN (Subsidy Claim Application for NFSA) Portal and 'Anna Chakra" to modernise the Public Distribution System in the country.
- e-Sankhyiki portal launched by the Ministry of Statistics and Programme Implementation (MoSPI).
- Ministry of Labour & Employment (MoLE) stated that eShram has registered more than 30 crore unorganised workers, showcasing its rapid and widespread adoption among the unorganised workers.
- **About e-Shram Portal:**
- It was launched by the Ministry of Labour and Employment in 2021 for the registration and creation of a comprehensive National Database of Unorganized Workers.
- Union Health Minister recently launched the National Medical Register Portal in New Delhi.
- About National Medical Register (NMR) Portal:
- It is a portal of the National Medical Commission (NMC) for the registration of all MBBS doctors eligible for registration in India

- Union Ministry of Women and Child Development recently launched the new SHe-Box portal.
- **About SHe-Box Portal:**
- It is a centralized platform for registering and monitoring complaints of sexual harassment of women in the workplace
- Uttarakhand government's eSwasthya Dham portal is now integrated with the Centre's Ayushman Bharat Digital Mission (ABDM), allowing 'Char Dham' pilgrims to seamlessly create their national digital health accounts.
- Union Home Minister and Minister of Cooperation Amit Shah launched four apps—e-Sakshya, Nyaya Setu, Nyaya Shruti, and e-Summon—to ensure the smooth implementation of the three new criminal laws in the country.
- Union Minister of Coal and Mines inaugurated the National Landslide Forecasting Centre at Geological Survey of India (GSI) Kolkata and also launched the Bhusanket Web Portal and Bhooskhalan Mobile App.
- Madhya Pradesh Launches 'Lokpath Mobile App' to Expedite Road Issue Resolution.
- RBI launches PRAVAAH(Platform for Regulatory Application, VAlidation and AutHorisation) Portal and mobile app for G secs trading.
- The Ministry of Statistics and Programme Implementation (MoSPI) Launches eSankhyiki Portal for Enhanced User Experience and Ease of Data Access.
- Election Commission of India (ECI) has launched the Saksham app, a mobile application designed to facilitate voter registration and electoral services for Persons with Disabilities (PwDs).

Q. Consider the following statements regarding the Defence Acquisition Council (DAC):

1. It was formed in the aftermath of the 1971 India-Pakistan War.

2. It is headed by the Defence Minister.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : B

- ✓ The Defence Acquisition Council (DAC) recently sanctioned multiple procurement proposals worth nearly ₹67,000 crore to strengthen the nation's military preparedness.
- ✓ **About Defence Acquisition Council (DAC):**
- ✓ It is the highest decision-making body of the Defence Ministry on procurement.
- ✓ The main objective of the DAC is to ensure expeditious procurement of the approved requirements of the armed forces in terms of capabilities sought and time frame prescribed by optimally utilizing the allocated budgetary resources.
- ✓ Formation: It was formed after the Group of Minister's recommendations on 'Reforming the National Security System', in 2001, post-Kargil War (1999).
- ✓ **Composition:**
- ✓ **Chairman: Defence Minister**
- ✓ **Members:**
- ✓ **Minister of State for Defence**
- ✓ **Chief of Defence Staff (CDS)**
- ✓ **Chief of Army Staff (COAS)**
- ✓ **Chief of Naval Staff (CNS)**
- ✓ **Chief of Air Staff (CAS)**
- ✓ **Member Secretary: Dy. Chief of Defence Staff (PP&FD)**
- ✓ **Its functions include:**
- ✓ Give in principle approval of a 15-year Long Term Integrated Perspective Plan (LTIPP) for defence forces.
- ✓ Categorisation of the acquisition proposals relating to 'Buy', 'Buy & Make', and 'Make'.
- ✓ Look into issues relating to single vendor clearance.
- ✓ Take decisions regarding 'offset' provisions in respect of acquisition proposals above Rs 300 crore.

Q. Consider the following statements regarding the Lalit Kala Akademi:

1. It is the National Academy of Art, which focuses on the promotion and propagation of visual arts.

2. It is funded by the Ministry of Culture.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ The 64th National Exhibition of Art (NEA), organized by the Lalit Kala Akademi, India's National Academy of Art, was recently inaugurated in New Delhi with a grand ceremony.
- ✓ **About Lalit Kala Akademi:**
- ✓ Lalit Kala Akademi, National Academy of Art, New Delhi, was set up by the Government of India as an autonomous body, on 5th August, 1954, to promote and propagate understanding of Indian art, in and outside the country.
- ✓ It was inaugurated on 5th August 1954 by the then Minister for Education, Maulana Abul Kalam Azad.
- ✓ The Akademi was given the status of statutory authority in 1957, under the Societies Registration Act 1860.
- ✓ Headquarters: New Delhi.
- ✓ It functions through its General Council, Executive Board, and other Committees.
- ✓ It has regional centres situated at Chennai, Lucknow, Kolkata, Bhubaneswar, Garhi.
- ✓ Funding: It is funded by the Ministry of Culture.
- ✓ The institution has been involved in identifying and showcasing visual art.
- ✓ It has preserved and documented a permanent collection of the highest order that reflects the vitality, complexity, and unfolding patterns of contemporary, modern, folk, and tribal art in India.

Q. Consider the following statements regarding Intermediate-Range Nuclear Forces (INF) Treaty:

1. It was signed between the United States and Russia (formerly Soviet Union) in 1987.

2. It has a provision of elimination of an entire class of weapons, ground-launched missiles with a range of 500 to 5,500 kilometres.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Russia has officially declared it no longer considers itself bound by the Intermediate-Range Nuclear Forces (INF) Treaty.
- ✓ It was signed between the United States and the Russia (Formerly known as Soviet Union) in 1987.
- ✓ Objective: Under this treaty both powers agreed to destroy two categories of lethal missile systems from their own stocks as a means to decelerate the nuclear arms race.

- ✓ The treaty came to fruition after years of negotiations during the leadership of US President Ronald Reagan and Soviet leader Mikhail Gorbachev.
- ✓ The treaty led to the elimination of an entire class of weapons, ground-launched missiles with a range of 500 to 5,500 kilometres.
- ✓ It also allowed verification by observers from both sides — thus leading to the dismantling of 2,619 missiles in three years.
- ✓ Present status of the treaty: The US withdrew from it, citing violations by Russia.

Q. Consider the following statements regarding UN World Food Programme:

1. Established in 1961 it aims to eradicate hunger in the world by promoting food security.

2. India is not a member country of this organization.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : A

- ✓ India launched a new collaborative initiative with the support of the UN World Food Programme to strengthen Rice Fortification and Supply Chain Management in Nepal.
- ✓ It is a branch of the United Nations that deals with hunger eradication and promotes food security in the world.
- ✓ It is the world's largest humanitarian agency and was established in 1961.
- ✓ The organization's work is guided by Sustainable Development Goal 2, which aims to end hunger, achieve food security and improved nutrition, and promote sustainable agriculture by 2030.
- ✓ Funding: WFP is funded by voluntary donations from governments, corporates and private donors.
- ✓ It is a member of the United Nations Development Programme (UNDP)
- ✓ India is a member of this organization and WEF has been functioning in India since 1963.
- ✓ WEF was awarded the Nobel Peace Prize in 2020.
- ✓ Reports by WEF: Report released by the WFP is the Global Report on Food Crisis which describes the scale of acute hunger in the world.

✓ Headquarters: Rome, Italy

Q. Consider the following statements regarding Ayurveda Aahara:

1. It refers to food products developed in line with the holistic dietary principles of Ayurveda.

2. It aims to assist Food Business Operators (FBOs) by providing a clear and credible reference for the manufacture of Ayurveda products.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

✓ Food Safety and Standards Authority of India (FSSAI), in consultation with the Ministry of Ayush, has released a definitive list of Ayurvedic food preparations under the category of "Ayurveda Aahara."

✓ Ayurveda Aahara refers to food products developed in line with the holistic dietary principles of Ayurveda, one of the world's oldest systems of health and wellness.

✓ These preparations emphasise balance, seasonal suitability, and using natural ingredients and herbs known for their therapeutic benefits.

✓ This significant step brings India's time-honoured food wisdom into the mainstream, following the introduction of the Food Safety and Standards (Ayurveda Aahara) Regulations in 2022.

✓ This initiative aims to assist Food Business Operators (FBOs) by providing a clear and credible reference for the manufacture of Ayurveda Aahara products.

Q. Consider the following statements regarding ICRISAT's AI-based Agromet Advisory Service:

1. It aims to harness artificial intelligence and machine learning to provide real-time, personalised climate advisory services to farmers.

2. It is supported under the Government of India's Monsoon Mission III.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) and ICAR have launched an AI-based context-specific Agromet Advisory Service to boost farming.
- ✓ It is a new initiative harnessing artificial intelligence (AI) and machine learning (ML) to provide real-time, personalised climate advisory services to farmers.
- ✓ It aims to equip smallholder farmers with hyper-local, actionable weather and climate insights, enabling them to make informed decisions amid increasing climate variability.
- ✓ The initiative will provide farmers with timely, actionable recommendations for critical decisions such as sowing, irrigation, and pest management.
- ✓ The project is supported under the Government of India's Monsoon Mission III.
- ✓ The project will first be implemented in Maharashtra, through ICAR's Agro-Meteorological Field Units (AMFUs) to reach smallholder farmers.
- ✓ Organisations involved: The Central Research Institute for Dryland Agriculture (CRIDA-ICAR), the International Livestock Research Institute (ILRI), the Indian Institute of Tropical Meteorology (IITM), and Indian Meteorological Department (IMD) joined the initiative

Q. The biofortified potatoes, recently in news, aim to reduce:

A) Rickets **B) Anemia**

C) Night blindness **D) Tuberculosis**

Answer : B

- ✓ Bio-fortified potatoes are a new variety enriched with higher iron content aimed at addressing iron deficiency (cause behind anemia prevalence) and hidden hunger. These are developed using conventional breeding and biotechnology without altering taste or yield.
- ✓ The initiative is led by the International Potato Centre (CIP), based in Peru. The CIP is a global research leader in tuber crops and is working actively to promote nutritionally improved potatoes in India.

Q. Which international organisation partnered with India to launch the Global Capacity Building Initiative?

A) World Bank **B) United Nations**

C) International Monetary Fund **D) World Trade Organisation**

Answer : B

- ✓ India partnered with the United Nations to launch the Global Capacity Building Initiative aimed at supporting countries in the Global South to achieve Sustainable Development Goals (SDGs).
- ✓ The first tranche included four projects and was a collaborative effort between India's Ministry of External Affairs (MEA) and various UN agencies.
- ✓ This initiative builds on India's long-standing ITEC programme, which already provides over 12,000 training slots to around 160 countries.

Q. What is India's global rank in the aviation market as of 2024?

A) 4th **B) 5th**

C) 6th **D) 7th**

Answer : B

- ✓ India achieved the position of the world's 5th largest aviation market in 2024 by carrying 241 million passengers, showing a significant growth of 11.1% compared to 2023.
- ✓ This leap placed India ahead of Japan and just behind the United States, China, the United Kingdom, and Spain.
- ✓ The ranking is based on data from the World Air Transport Statistics (WATS) by the International Air Transport Association (IATA).

Q. Which organisation launched the report titled "Unlocking a $200 Billion Opportunity: Electric Vehicles in India" in August 2025?

A) Ministry of Heavy Industries **B) Ministry of Road Transport and Highways**

C) Bureau of Energy Efficiency **D) NITI Aayog**

Answer : D

- ✓ NITI Aayog launched the report "Unlocking a $200 Billion Opportunity: Electric Vehicles in India" on 4th August 2025 in New Delhi, marking a significant step in accelerating India's electric vehicle (EV) transition.
- ✓ The report presents a detailed roadmap to boost EV adoption, identifies key challenges, and recommends strategic actions for achieving India's ambitious target of 30% EV sales by 2030.

Q. What is the name of the new taxi service launched by the cooperative sector to rival Ola and Uber?

A) Sahakar **B) Suraksha**

C) Janata **D) Bharat**

Answer : D

- ✓ The cooperative sector has launched a new taxi service named 'Bharat' with the objective of competing directly with established players like Ola and Uber.
- ✓ This initiative involves eight major cooperatives, including the National Cooperative Development Corporation, under the banner of the Multi-State Sahakari Taxi Cooperative Ltd. With a financial backing of ₹300 crore and a starting fleet of 200 drivers operating across four states, the rollout is expected by the end of 2025.

Q. Where was India's first Girls Talent Academy by FIFA and AIFF inaugurated on August 2, 2025?

A) Pune

B) Bhubaneswar

C) Hyderabad

D) Mumbai

Answer : C

- ✓ Fédération Internationale de Football Association (FIFA) and All India Football Federation (AIFF) launched India's first Girls Talent Academy on August 2, 2025, in Hyderabad.
- ✓ It will train Under-16 (U-16) girls and Under-14 (U-14) boys year-round with residential support.
- ✓ This is part of FIFA's Talent Development Scheme (TDS) and AIFF's Vision 2047

Q. What is the term for officially listed Ayurvedic food products as per FSSAI and Ministry of Ayush in 2025?

A) Ayurveda Bhojan

B) Ayurveda Aahara

C) Arogya Aahar

D) Swastha Khadya

Answer : B

- ✓ Food Safety and Standards Authority of India (FSSAI) and the Ministry of Ayush launched the official list of Ayurvedic food products as "Ayurveda Aahara".
- ✓ These are based on classical texts from Schedule A of the Ayurveda Aahara Regulations, 2022.
- ✓ It guides Food Business Operators (FBOs) in producing authentic Ayurveda-based food items.

Q. Which country became the 107th member of the International Solar Alliance (ISA) ?

A) Belarus **B) Georgia**

C) Moldova **D) Ukraine**

Answer : C

- ✓ Moldova becomes 107th member of International Solar Alliance (ISA).
- ✓ Earlier, Mauritius became the first African country to sign the 'Country Partnership Framework' of the International Solar Alliance (ISA). India is a co-founder of ISA.
- ✓ India is leading global initiatives like 'One Sun, One World, One Grid (OSOWOG)'. The previous
- ✓ latest members are Panama, Spain, Republic of Paraguay, Nepal.
- ✓ The International Solar Alliance is a global initiative launched in 2015 by India and France at the COP-21 in Paris.
- ✓ It has 124 member and signatory countries. On 06 December 2017, 15 countries signed and ratified the ISA Framework Agreement, making ISA the first international intergovernmental organization headquartered in India.
- ✓ **Mission of ISA:**
- ✓ ISA is guided by the 'Towards 1000' strategy.
- ✓ This strategy has the following objectives:-
- ✓ To attract investments worth $1,000 billion in solar energy solutions by 2030.
- ✓ To provide energy to 1,000 million people through clean energy solutions.
- ✓ To install 1,000 gigawatts (GW) of solar power capacity.
- ✓ Achieving the above target can reduce emissions from solar panel manufacturing by 1,000 million tonnes of CO_2 equivalent per year.

ISA IN NEWS 2025

- ➢ Moldova becomes 107th member of International Solar Alliance (ISA).
- ➢ Angola has become the 123rd country in the world to sign the International Solar Alliance (ISA) Framework Agreement
- ➢ Mauritius has become the first African nation to sign the Country Partnership Framework (CPF) with the International Solar Alliance (ISA)

- Moldova has officially signed the International Solar Alliance (ISA) Framework Agreement, furthering its commitment to promoting renewable energy.
- Armenia has become the 104th full member of the International Solar Alliance (ISA).
- Ashish Khanna of India was elected as the third Director General of the International Solar Alliance (ISA).
- He met Dr. He has replaced Ajay Mathur
- India has been re-elected as the President of the International Solar Alliance for another two-year term from 2024 to 2026.
- The Seventh annual session of the International Solar Alliance Assembly, held in New Delhi from 3-6 November 2024.
- Nepal has become the 101st country to join the International Solar Alliance(ISA).
- Prime Minister Narendra Modi virtually addressed the first International Solar Festival, which was being held in New Delhi
- Paraguay has become the 100th full member of the International Solar Alliance (ISA)
- Spain has become the 99th member of the International Solar Alliance (ISA)
- Panama has become the 97th member country of ISA.
- Malta as the 119th country to join the International Solar Alliance.
- Chile has become the 95th member of the International Solar Alliance.
- International Solar Alliance (ISA).
- Founded - 2015
- HQ - Gurugram Haryana
- Director General - Ashish Khanna
- ISA : Joint Initiative by India and France
- International Solar Alliance (ISA) was launched by Indian Prime Minister Narendra Modi and Former France Prime Minister Francois Hollande on 30 November 2015 during the 21st session of the United Nations Climate Change COP-21 in Paris, France to promote solar energy.
- India and France have been re-elected as the President and co-President of the International Solar Alliance..

Q. Consider the following statements regarding District Flood Severity Index:

1. It is developed by the Indian Meteorological Department.

2. It takes into account the mean duration in days of all flooding events in a district.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : B

- ✓ Researchers from IIT Delhi and IIT Gandhinagar have developed a District Flood Severity Index.
- ✓ It accounts for the historical severity of floods in India based on the number of people they have affected and the spread and duration of such floods.
- ✓ **Parameters used**
- ✓ It takes into account the mean duration in days of all flooding events in a district.
- ✓ Percentage of area that is historically flooded
- ✓ Total number of deaths, number of people injured
- ✓ Population in the district.
- ✓ It is developed using the India Flood Inventory with Impacts (IFI-Impacts) database containing data of variables representing the occurrence of floods and damage due to floods.

Q. Consider the following statements regarding Yashoda AI:

1. It is an AI Literacy program for women to enhance digital inclusion and empower them in areas of cyber security.

2. It is an initiative of the Ministry of Education.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : A

- ✓ Minister of State for Women and Child Development informed the Rajya Sabha about the Yashoda AI.
- ✓ It is an AI Literacy Program for Women titled as "Yashoda AI" since May, 2025.
- ✓ Objective: To equip women in the Country with AI literacy to enhance digital inclusion and empower them in areas of cyber security, digital privacy and safe online practices.

- ✓ It is the initiative of the National Commission for Women (NCW) in collaboration with Future Shift Labs (FSL).
- ✓ The program aims to go beyond traditional learning by hosting in-depth discussions on critical issues such as AI-driven crimes, digital privacy, and practical safety strategies.
- ✓ Under this program, about 2500 women from rural and semi-urban locations, including Members of Self-Help Groups (SHGs), Local elected representatives such as Sarpanchs, Pradhans, Parshads, Mayors, MLAs, ASHA workers etc have been imparted training till date.

Q. As per the NITI Aayog report "Unlocking a $200 Billion Opportunity: Electric Vehicles in India", what is the target for electric vehicle (EV) sales by 2030?

A) 50% of total vehicle sales **B) 100% electrification of public transport**

C) 30% of total vehicle sales **D) 2 million EVs annually**

Answer : C

- ✓ NITI Aayog released a report titled 'Unlocking a $200 Billion Opportunity: Electric Vehicles in India' to accelerate India's electric mobility shift.
- ✓ India aims for 30% electric vehicle (EV) share in total vehicle sales by 2030.
- ✓ EV sales in India rose from 50,000 in 2016 to 2.08 million in 2024.
- ✓ In contrast, global EV sales rose from 918,000 in 2016 to 18.78 million in 2024.
- ✓ India's EV penetration grew from one-fifth of global levels in 2020 to over two-fifth in 2024, showing steady progress.
- ✓ The report was based on 7 stakeholder consultations held at NITI Aayog.
- ✓ It highlights key challenges, strategic unlocks, and next steps to fast-track EV adoption.

NITI AAYOG IN NEWS 2025

- ➢ NITI Aayog released a report titled 'Unlocking a $200 Billion Opportunity: Electric Vehicles in India' to accelerate India's electric mobility shift. India aims for 30% electric vehicle (EV) share in total vehicle sales by 2030.
- ➢ NITI Aayog launched the India Electric Mobility Index (IEMI).
- ➢ The Centre has extended the tenure of NITI Aayog Chief Executive Officer (CEO) B V R Subrahmanyam by one year.

- The Chairman of the 16th Finance Commission launched the inaugural issue of NITI Aayog's report titled "Fiscal Health Index (FHI) 2025" in New Delhi.
- Odisha tops the ranking in fiscal health among 18 major States, followed by Chhattisgarh and Goa with scores of 55.2 and 53.6, respectively.
- The Development Monitoring and Evaluation Office (DMEO) of NITI Aayog is conducting an evaluation study of the Pradhan Mantri Ujjwala Yojana (PMUY) and targeted subsidies for PMUY consumers.
- Government constituted an 18 member working group, under the chairmanship of Niti Aayog member Ramesh Chand , to revise the WPI base year from 2011-12 to 2022-23.
- NITI Aayog released a report on "S.A.F.E. Accommodation – Worker Housing for manufacturing growth".
- India is poised to elevate its manufacturing sector's contribution to GDP from the current 17% to 25% as part of achieving Viksit Bharat by 2047.
- NITI Aayog's WEP partners with Urban Company to support women MSMEs
- Union Cabinet, chaired by the Prime Minister Shri Narendra Modi, has approved the continuation of its flagship initiative, the Atal Innovation Mission (AIM), under the aegis of NITI Aayog, with an enhanced scope of work and an allocated budget of Rs.2,750 crore for the period till March 31, 2028.
- NITI Aayog released the 4th edition of the Sustainable Development Goals (SDG) India Index and dashboard for 2023-24 : Kerala with a score of 79 points and Uttarakhand with a score of 79 points Share Top Spot.
- Bihar was the worst-performing state with a score of 57 points.
- NITI Aayog (National Institution for Transforming India)
- Founded : 1st January 2015
- Preceding : Planning Commission (15th March 1950)
- Headquarters : New Delhi
- Chairperson : Narendra Modi
- Vice Chairperson : Suman K Bery
- CEO : BVR Subrahmanyam

Q. Which company has acquired Italian truckmaker Iveco for €3.8 billion in its biggest deal since Corus?

A) Mahindra & Mahindra **B) Ashok Leyland**

C) Tata Motors **D) Hyundai Motor India**

Answer : C

- ✓ Tata Motors has acquired Italian truck and bus manufacturer Iveco for €3.8 billion, marking its largest deal since the Corus acquisition in 2007 and its most significant move in the automotive sector since taking over Jaguar Land Rover in 2008.
- ✓ The deal is expected to boost innovation in zero-emission transport, expand global market access, and challenge industry leaders like Volvo and Daimler.

Q. Which institution partnered with the Indian Army to launch the 'Agnishodh' research cell for defence innovation?

A) IISc Bengaluru **B) IIT Madras**

C) IIT Delhi **D) IIT Bombay**

Answer : B

- ✓ The Indian Army, in collaboration with IIT Madras, launched 'Agnishodh', a dedicated research cell named the Indian Army Research Cell (IARC), as part of its broader transformation initiative.
- ✓ The goal of Agnishodh is to translate academic and laboratory research into practical, deployable defence technologies.
- ✓ This is achieved through synergistic efforts involving the IIT Madras Research Park and the Advanced Manufacturing Technology Development Centre (AMTDC), highlighting a strong civil-military partnership for innovation.

IIT IN NEWS 2025

- ➢ Indian Institute of Technology (IIT) Palakkad launched India's first Artificial Intelligence (AI)-powered learning app named Tutoz
- ➢ The Indian Army, in collaboration with IIT Madras, launched 'Agnishodh', a dedicated research cell named the Indian Army Research Cell (IARC), as part of its broader transformation initiative.
- ➢ IIT Madras developed an agriculture waste-based packaging material.

- IIT Guwahati researchers developed a bamboo-polymer composite as an eco-friendly alternative to plastic in vehicle interiors.
- IIT Madras has made India's lightest wheelchair called YD One.
- Kerala State Electricity Board (KSEB), in partnership with IIT Bombay, has launched a pilot V2G project to test its feasibility in the state.
- Coal India joins hands with IIT Hyderabad for R D in clean coal tech.
- DRDO and IIT Hyderabad unveiled India's largest metal 3D printing machine for rocket components. It was developed at the DRDO-Industry-Academia Centre of Excellence (DIA-CoE) at IIT Hyderabad.
- IIT Bombay has partnered with the Centre for Development of Telematics (C-DOT) to develop an "Optical Transceiver Chipset for High-Bandwidth 6G Wireless Links."
- IIT Madras has announced a collaboration with the Ministry of Agriculture and Farmers' Welfare on Project VISTAAR (Virtually Integrated System to Access Agricultural Resources).
- IIT-Madras has successfully commissioned Asia's largest shallow wave basin at its Discovery campus in Thaiyur.
- IIT Madras, in collaboration with the startup TuTr, completed India's first 410-meter Hyperloop test track, marking a significant step forward in vacuum-based train technology.
- Indian Institute of Technology Bombay (IIT Bombay) have developed water-pollutant detecting device called 'AroTrack'.
- IIT Madras Partners with IDBI To Launch Cybersecurity Lab
- The Centre for Development of Telematics (C-DOT) partners with IIT Roorkee and Mandi to boost 6G standardization, connectivity.
- TCS And IIT Bombay Collaborate To Create India's First Semiconductor Chip Imaging Tool.
- Alliance of Digital India Foundation (ADIF) and IIT Guwahati incubation center sign MoU to boost startup ecosystem
- Experimental Licence Module for 100 5G Labs' launched at IIT Madras
- President of India Draupadi Murmu launched India's first domestic gene therapy for cancer at IIT Bombay.

- French aerospace and defence firm Starburst Accelerator SARLhas partnered with the Indian Institute of Technology Madras (IIT Madras) to set up an innovative hub for start-ups with €100 million in funding support.
- IIT Madras has developed an indigenous electric standing wheelchair called 'NeoStand,' claimed to be India's most customizable wheelchair for the benefit of wheelchair users
- Ministry of Heavy Industries (MHI) and the Indian Institute of Technology, Roorkee (IIT Roorkee) have collaborated to establish a Centre of Excellence and Industry Accelerator in the automotive and electric vehicle (EV) sector.

Q. Which institute has launched India's first Artificial Intelligence (AI)-powered learning app named Tutoz?

A) IIT Delhi **B) IIT Palakkad**

C) IIT Mumbai **D) IIT Kanpur**

Answer : B

- ✓ Indian Institute of Technology (IIT) Palakkad launched India's first Artificial Intelligence (AI)-powered learning app named Tutoz.
- ✓ The app is developed by Revin Techno Solutions, a start-up incubated at IIT Palakkad.
- ✓ Union Minister of Education Dharmendra Pradhan officially launched the app at IIT Palakkad.
- ✓ Tutoz is designed for competitive exams like Joint Entrance Examination (JEE), National Eligibility cum Entrance Test (NEET), and Common Admission Test (CAT).
- ✓ The initiative aims to bridge rural learning gaps and boost India's digital education mission.

Q. Which Indian city has secured the highest rank in the Global Artificial Intelligence (AI) City Index 2025?

A) Mumbai **B) Delhi**

C) Bengaluru **D) Chennai**

Answer : C

- ✓ Bengaluru ranked 26th in Global AI City Index, 2025.

- ✓ Bengaluru has ranked 26th in the global Artificial Intelligence (AI) City Index and has emerged as India's leading hub for AI research, development and data centres, according to a report by market research firm Counterpoint Research.
- ✓ The 'AI City Index 2025' highlights that several Indian cities are rapidly climbing the global rankings, with Bengaluru, Riyadh, Hangzhou and Sao Paulo among the fastest-growing AI hubs worldwide.
- ✓ The Indian city of Bengaluru tops the ranking, followed by Mumbai, Delhi, Chennai and Kolkata
- ✓ The report said Bengaluru has established itself as a global AI R&D and data centre hub and is attracting significant foreign investment through its thriving startup ecosystem.
- ✓ Mumbai and Delhi leverage AI in traffic and public safety, where there is growth potential.
- ✓ **AI City Index 2025 on a global scale**
- ✓ Singapore topped the AI City Index 2025 as the world's leading AI city, followed by Seoul, Beijing, Dubai and San Francisco in the top five.
- ✓ **Global Artificial Intelligence (AI) City Index 2025**
- ✓ A global benchmarking report that evaluates cities' capability, investment and innovation in artificial intelligence.
- ✓ It is published by market research firm Counterpoint Research
- ✓ **Criteria used in the AI City Index 2025:**
- ✓ AI R&D ecosystem.
- ✓ Number of startups and tech hubs.
- ✓ Investment flows and public-private partnerships.
- ✓ AI applications in sectors such as transportation, healthcare, education.
- ✓ Data centre expansion and digital infrastructure.

Q. Where has ISRO launched the HOPE mission to simulate astronaut life for the Gaganyaan programme?

A) Sikkim **B) Himachal Pradesh**

C) Uttarakhand **D) Ladakh**

Answer : D

- ✓ ISRO launched the HOPE (Himalayan Outpost for Planetary Exploration) mission in Ladakh on August 1, 2025, as part of its efforts to prepare for future human spaceflight under the Gaganyaan programme.

- ✓ The 10-day mission, located near Tso Kar at an altitude of 14,000 feet, simulates Moon and Mars-like conditions such as low oxygen, freezing night temperatures, and rocky terrain.
- ✓ This analogue environment helps researchers study the effects of isolation and extreme stress on human health and performance.

ISRO IN NEWS 2025

- ➢ ISRO launched the HOPE (Himalayan Outpost for Planetary Exploration) mission in Ladakh on August 1, 2025.
- ➢ ISRO is hoping to launch the Block 2 BlueBird communications satellite, developed by the U.S.-based AST SpaceMobile.
- ➢ ISRO will launch three navigation satellites for its Indian Regional Navigation Satellite System (IRNSS) by 2026.
- ➢ The Cabinet Committee approved $3.2 billion for the SBS-III programme to develop next-generation satellites over the next decade. Under the programme, ISRO will manufacture and launch the first 21 satellites.
- ➢ Hindustan Aeronautics Limited (HAL) has secured a ₹511 crore technology transfer deal from ISRO to build and operate Small Satellite Launch Vehicles (SSLVs).
- ➢ DIGIPIN, or Digital Postal Index Number, is a geo-coded, grid-based digital address system developed by the Department of Posts in collaboration with IIT Hyderabad and NRSC, ISRO.
- ➢ ISRO's 63rd PSLV mission (PSLV-C61/EOS-09) failed due to a technical malfunction during the third stage of the PSLV rocket.
- ➢ PSLV-C61 was meant to carry the EOS-09 (Earth Observation Satellite-09) into a Sun-Synchronous Polar Orbit (SSPO).
- ➢ ISRO will launch EOS-09 aboard the PSLV-C61 from the First Launch Pad (FLP) at Satish Dhawan Space Centre, SHAR .
- ➢ ISRO's satellite-based study estimates India's wheat production from eight major growing states at 122.724 million tonnes as of March 31, 2025. The study uses a framework called CROP, developed by ISRO's National Remote Sensing Centre.
- ➢ ISRO has successfully developed an indigenous Stellite nozzle divergent for the PSLV's fourth stage, replacing the previously imported Columbium and significantly reducing import costs by 90%.

- ISRO recently faced a setback in its mission to position the NVS-02 satellite in the desired orbit due to thruster failure, but is working on alternative strategies to utilise the satellite in its current elliptical orbit for the NavIC navigation system.
- The Indian Space Research Organisation (ISRO) is set to mark milestone with its 100th launch. Scheduled for January 29, 2025, the GSLV-F15 mission will deploy the NVS-02 satellite from the Satish Dhawan Space Centre.
- Union Cabinet approved the establishment of the Third Launch Pad (TLP) at Satish Dhawan Space Centre of Indian Space Research Organisation (ISRO) at Sriharikota, Andhra Pradesh.
- The government of India has appointed V. Narayanan as the 11th chairman of ISRO and secretary of the Department of Space (DOS).
- He will succeed the current chairman S.Somanth
- ISRO's upcoming 100th mission, the NVS-02 satellite, is set for January 2025.
- This achievement will be highlighted by a Geosynchronous Launch Vehicle (GSLV) mission, following Monday's successful PSLV-C60 mission, which marked the 99th launch from the Sriharikota spaceport.
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bengalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 11th Chairman : V. Narayanan
- Aryabhata India's first satellites Launched on 19 April 1975.
- GSAT-1 India's first commercial satellite.
- SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India

Q. Who authored the 2025 biography titled M.S. Swaminathan: The Man Who Fed India?

A) Shashi Tharoor **B) Priyambada Jayakumar**

C) Jairam Ramesh **D) Harish Damodaran**

Answer : B

✓ The biography M.S. Swaminathan: The Man Who Fed India by Priyambada Jayakumar.

Q. Which state became the first in India to empanel Sign Language Interpreters, Translators, and Special Educators under the Juvenile Justice Act, 2015?

A) Kerala **B) Maharashtra**

C) Punjab **D) Tamil Nadu**

Answer : C

✓ Punjab became the first Indian state to empanel Sign Language Interpreters, Translators, and Special Educators under the Juvenile Justice (Care and Protection of Children) Act, 2015.

✓ The initiative, led by Chief Minister Bhagwant Mann and Minister Dr. Baljit Kaur, aims to eliminate communication barriers for children with special needs.

✓ It aligns with the Protection of Children from Sexual Offences (POCSO) Act, 2012, ensuring fair and inclusive justice.

✓ Professionals will be deployed district-wise to assist in legal, educational, and daily life settings, promoting accessible and compassionate governance.

Q. Which campaign led by the Prime Minister set a Guinness World Record with over 3.53 crore registrations?

A) Study India Mission **B) Pariksha Pe Charcha 2025**

C) Digital Exam Dialogue **D) MyGov Mentorship Movement**

Answer : B

✓ **Pariksha Pe Charcha 2025 achieved a Guinness World Record with 3.53 crore registrations on MyGov in one month.**

✓ Led by PM Narendra Modi, it turned exam stress into a vibrant learning dialogue.

✓ Garnered 21 crore+ viewership, reflecting massive civic participation.

✓ The Guinness certificate was awarded in Delhi with ministers like Dharmendra Pradhan present

Q. Which country won both the men's and women's hockey titles at the 2025 Pan American Cup?

A) Canada **B) Uruguay**

C) USA **D) Argentina**

Answer : D

- ✓ Argentina emerged as the dominant force at the 2025 Pan American Hockey Cup held in Montevideo, Uruguay, by clinching gold in both the men's and women's categories.
- ✓ In the men's final, Argentina defeated the USA with a commanding 10-0 victory, marking their fourth consecutive and fifth overall title.
- ✓ The women's team also showcased their supremacy by beating the USA 3-0, securing their seventh consecutive championship

Q. Which country is hosting the WHO–IRCH Workshop on Herbal Medicine Safety and Regulations in August 2025?

A) India **B) Japan**

C) Brazil **D) Egypt**

Answer : A

- ✓ India is set to host the WHO–IRCH Workshop on Herbal Medicine Safety and Regulations from August 6 to 8, 2025, in Ghaziabad.
- ✓ Organised by the Ministry of Ayush in collaboration with the World Health Organisation and supported by the Pharmacopoeia Commission for Indian Medicine & Homoeopathy (PCIM&H), the workshop will focus on global safety standards, regulations, and the integration of traditional medicine into public health systems

Q. Which country recently elevated its ties with India to the level of a Strategic Partnership?

A) Philippines **B) Vietnam**

C) Indonesia **D) Thailand**

Answer : A

- ✓ India and the Philippines have recently agreed to upgrade their bilateral relationship to a Strategic Partnership.
- ✓ This development was marked by the adoption of a 2025–2029 Action Plan during a meeting between Indian Prime Minister Narendra Modi and Philippine President Ferdinand Marcos Jr.
- ✓ The move signifies deepening cooperation across various sectors, including legal assistance, defence, trade, and coast guard operations.

- ✓ The visit of President Marcos Jr. coincides with the celebration of the 75th anniversary of diplomatic relations between the two nations

Q. What is the name of the police operation launched in Kanpur district of Uttar Pradesh to crack down on land mafia and extortion gangs?

A) Operation Rudra **B) Operation Mahakal**

C) Operation Shakti **D) Operation Kali**

Answer : B

- ✓ 'Operation Mahakal' was launched in Kanpur district of Uttar Pradesh on 5th August.
- ✓ It targets land mafia and extortion gangs involved in illegal land-grabbing.
- ✓ The operation also includes action against influential collaborators like government employees, public representatives, and journalists.
- ✓ Phase 1 runs till 5th September 2025 to prepare a list of suspects.
- ✓ Phase 2 starts from 15th September 2025 and includes confiscating illegal assets and filing charges.
- ✓ It aims to dismantle the entire criminal network involved in land grabbing and extortion.
- ✓ Strict action will be taken against both criminals and their white-collar supporters.

Q. Where was the M.S. Swaminathan Centenary International Conference held?

A) New Delhi

B) Chennai

C) Hyderabad

D) Bengaluru

Answer : A

- ✓ M.S. Swaminathan Research Foundation (MSSRF) hosted the M.S. Swaminathan Centenary International Conference from 7–9 August 2025 in New Delhi.
- ✓ The event marks the birth centenary of Professor M.S. Swaminathan, known as the father of India's Green Revolution.
- ✓ The conference is held in collaboration with the Ministry of Agriculture and Farmers Welfare, Indian Council of Agricultural Research (ICAR), and National Academy of Agricultural Sciences (NAAS).

- ✓ The theme of the conference is "Evergreen Revolution – The Pathway to Bio happiness", promoting sustainable, equitable, and hunger-free development

Q. Yashoda AI literacy programme is an initiative of which organization?

A) Employees' Provident Fund Organisation (EPFO)

B) Pension Fund Regulatory and Development Authority (PFRDA)

C) Ministry of Health and Family Welfare

D) National Commission for Women (NCW)

Answer : D

- ✓ National Commission for Women (NCW) launched an Artificial Intelligence (AI) Literacy Program named "Yashoda AI" in May 2025.
- ✓ The program aims to equip women across India with AI literacy for better digital inclusion.
- ✓ It focuses on empowering women in areas like cyber security, digital privacy, and safe online practices.
- ✓ Till date, around 2500 women from rural and semi-urban areas have received training under this program. Beneficiaries include Self-Help Group (SHG) members, elected representatives like Sarpanchs, MLAs, ASHA workers, students, faculty, micro-entrepreneurs, police, and government officials

Q. Which country is the host of 8th Commonwealth Youth Games (CYG) 2027?

A) Malta

B) Greece

C) Bulgaria

D) Hungary

Answer : A

- ✓ Malta will host the 8th Commonwealth Youth Games (CYG) in late 2027.
- ✓ Around 1,150 athletes aged 14-18 from 74 nations and territories will take part.
- ✓ The event will include eight sports: athletics, para athletics, netball, squash, swimming, para swimming, triathlon, and weightlifting.
- ✓ Sailing and water polo will debut in Commonwealth Youth Games (CYG) 2027.

- ✓ Para swimming will feature for the first time, making it the largest Para sport program in Commonwealth Youth Games history.
- ✓ Malta is located in the Mediterranean Sea between Sicily and North Africa.

Q. Which country has become the first European Union (EU) country to ban all weapons trade with Israel?

A) Germany **B) Estonia**

C) Finland **D) Slovenia**

Answer : D

- ✓ Slovenia became the first European Union (EU) country to ban all weapons trade with Israel.
- ✓ The arms embargo was announced by Prime Minister Robert Golob after a cabinet meeting.
- ✓ The decision was taken due to the ongoing war in Gaza. Slovenia acted independently as the EU failed to agree on a joint position due to internal divisions.
- ✓ No military export permits to Israel have been issued by Slovenia since October 2023.

Aparchit August 2nd Week English Best 350+ MCQs with Amazing Facts
By :- Aparchit Exam Warriors/Kumar Kaushal Sir

Q. With reference to MERITE Scheme, consider the following:

1. It is a 'Central Sector Scheme' which will be implemented in government engineering institutions and Polytechnics in all States/ UTs.

2. It aims to improve the quality, equity and governance in technical education.

3. It has been formulated in collaboration with the Asian Development Bank.

Which of the statements given above are correct?

A) 1 and 2 only **B) 1 and 3 only**

C) 2 and 3 only **D) None**

Answer : A

- ✓ Union Cabinet has approved the proposal for implementation of the 'Multidisciplinary Education and Research Improvement in Technical Education' (MERITE) Scheme.
- ✓ It is a 'Central Sector Scheme' which will be implemented in government engineering institutions and Polytechnics in all States/ UTs.
- ✓ This scheme has been formulated in collaboration with the World Bank.
- ✓ Objective: To improve the quality, equity and governance in technical education covering all States/UTs by implementing interventions aligned with the National Educational Policy-2020 (NEP-2020).
- ✓ Funding: Total financial implication of Rs.4200 crore for a period from 2025-26 to 2029-30. Out of Rs.4200 crore, there will be an external assistance of Rs.2100 crore from World Bank as loan.
- ✓ It will have the facility of funds transfer from the Central Government to participating entities through a Central Nodal Agency.
- ✓ Eminent educational institutions like the IITs and IIMs and regulatory bodies in the higher education sector such as the AICTE, NBA etc. will also play a significant role in the scheme implementation.

WORLD BANK IN NEWS 2025

- ➢ World Bank report titled "Towards Resilient and Prosperous Cities in India" was officially released on July 22, 2025.
- ➢ According to this, Indian cities are poised to become economic powerhouses, generating 70% of new jobs by 2030.

- India has emerged as the world's fourth most equal society, with a Gini Index of 25.5, outpacing all G7 and G20 nations, according to the World Bank
- World Bank has approved a $426 million loan for the Karnataka Water Security and Resilience Programme to enhance water security and flood resilience in Bengaluru, benefiting over 4 million residents.
- The World Bank has lowered India's economic growth projection to 6.3% for 2025-26.
- The number of people in India living in extreme poverty declined sharply in the last decade, from 27.1% to 5.3%, as per latest data estimates released by the World Bank.
- According to the World Bank's global poverty update, from 2011-12 to 2022-23, the number of people living under extreme poverty in India dipped from 344.47 million to 75.24 million.
- India made strides in poverty reduction, lifting 170 million(17 crore) people out of poverty between 2011-13 and 2022-23 , a new World Bank report
- Uttar Pradesh Chief Minister Yogi Adityanath launched two major initiatives, UP-AGREES and AI Pragya, in collaboration with the World Bank, aiming to boost agriculture and digital skills in the state.
- The World Bank launched the Business Ready (B-READY) report, replacing the paused Ease of Doing Business report.
- World Bank has sanctioned an $800 million loan to support the development of Amaravati, the ambitious greenfield capital of Andhra Pradesh.
- World Bank has approved a $325.10 million loan to the Uttar Pradesh government to boost the farmers' income in the state.
- World Bank approves $188.28 million loan to Maharashtra to boost economic growth in backward districts.
- WORLD BANK
- Founded : 1944
- Headquarters : Washington Dc
- 14th President : Ajay Banga
- MD&CFO : Anshula Kant
- Chief Economist : Indermit Gill
- Executive Director : Rajesh Khullar

- Member Countries :189
- World Bank Group : 5 (IBRD, IDA, IFC, MIGA and ICSID).
- All of these efforts support the Bank Group's twin goals of ending extreme poverty by 2030 and boosting shared prosperity of the poorest 40% of the population in all countries.
- World Bank was created at the 1944 Bretton Woods Conference, along with the International Monetary Fund (IMF).
- India is a member of IBRD, IFC, IDA and MIGA. The country is not a member of the ICSID

Q. Consider the following statements regarding the CATCH Grant Program:

1. It seeks to support the development of innovative Artificial Intelligence (AI) solutions to strengthen cancer screening.

2. It is funded by the IndiaAI and the National Cancer Grid (NCG).

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ IndiaAI Independent Business Division (IBD), in collaboration with the National Cancer Grid (NCG), has announced the launch of the Cancer AI & Technology Challenge (CATCH) Grant Program.
- ✓ It seeks to support the development and deployment of innovative Artificial Intelligence (AI) solutions to strengthen cancer screening, diagnostics, treatment support, and healthcare operations across India.
- ✓ Grants: This Program will provide up to ₹50 lakh per project to selected teams comprising technology innovators and clinical institutions. The grants will be co-funded by IndiaAI and NCG.
- ✓ The initiative is designed to catalyse piloted deployment of AI solutions within the NCG hospital network, with the potential for future scale-up based on demonstrated clinical impact and operational readiness.
- ✓ Successful pilot projects may also be eligible for an additional scale-up grant of up to ₹1 crore, facilitated by IndiaAI, for wider deployment across the NCG network or through national implementation pathways.
- ✓ The Challenge will focus on high-impact categories including AI-enabled screening, diagnostics, clinical decision support, patient engagement, operational efficiency, research, and data curation.
- ✓ A total of up to 10 proposals will be selected for piloting under this round, based on technical maturity, feasibility, and alignment with healthcare delivery needs.

Q. Consider the following statements regarding Steel Import Monitoring System (SIMS) 2.0 Portal:

1. It provides advance information about steel imports to both, the government as well as relevant stakeholders.

2. It was launched by the Union Ministry of Commerce and Industry.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : A

- ✓ Government of India has revised the advance registration period to apply for registration on the Steel Import Monitoring System (SIMS) 2.0 portal for import of all steel products, except some items.
- ✓ SIMS 2.0 Portal was launched by the Union Ministry of Steel, Government of India.
- ✓ SIMS was introduced in 2019, has played a crucial role in providing detailed steel import data to the domestic industry.
- ✓ **Features of SIMS 2.0 Portal**
- ✓ It provides advance information about steel imports to both, the government as well as relevant stakeholders.
- ✓ It features API integration with multiple government portals, enhancing quality control and streamlining processes for improved efficiency and effectiveness.
- ✓ The portal boasts a robust data entry system, ensuring consistent and authentic data, which promotes transparency and accountability.

APP & PORTAL IN NEWS 2025

- ➢ Government of India has revised the advance registration period to apply for registration on the Steel Import Monitoring System (SIMS) 2.0 portal for import of all steel products, except some items.
- ➢ SIMS 2.0 Portal was launched by the Union Ministry of Steel, Government of India.
- ➢ The mobile application "Meri Panchayat" has been internationally recognized with the prestigious World Summit on the Information Society (WSIS) Prizes 2025 Champion Award.
- ➢ The Sugamya Bharat App (SBA) has been revamped to provide a more user-friendly and impactful experience.

- Markets regulator SEBI has launched a centralised database portal for corporate bonds in a bid to create a single, authentic source of information on such securities.
- Union Home Minister and Minister of Cooperation will launch BHARATPOL portal in New Delhi on 07th January, 2025 in Bharat Mandapam.
- It will streamline the processing of all requests for international assistance through INTERPOL, including the issuance of Red Notices and other colour-coded INTERPOL notices.
- It is developed by the Central Bureau of Investigation (CBI).
- Financial services secretary M Nagaraju has launched a revamped 'Baanknet' portal that aims to streamline property e-auctions from all public sector banks (PSBs).
- The Department of Consumer Affairs is launching 'Jago Grahak Jago App,' 'Jagriti App,' and 'Jagriti Dashboard' for public use on National Consumers Day 2024 to protect Consumers from the Dark Patterns.
- Ministry Consumer Affairs, Food and Public Distribution, government of India has launched SCAN (Subsidy Claim Application for NFSA) Portal and 'Anna Chakra" to modernise the Public Distribution System in the country.
- **e-Sankhyiki portal launched by the Ministry of Statistics and Programme Implementation (MoSPI).**
- **Ministry of Labour & Employment (MoLE) stated that eShram has registered more than 30 crore unorganised workers, showcasing its rapid and widespread adoption among the unorganised workers.**
- **About e-Shram Portal:**
- It was launched by the Ministry of Labour and Employment in 2021 for the registration and creation of a comprehensive National Database of Unorganized Workers.
- Union Health Minister recently launched the National Medical Register Portal in New Delhi.
- About National Medical Register (NMR) Portal:
- It is a portal of the National Medical Commission (NMC) for the registration of all MBBS doctors eligible for registration in India
- Union Ministry of Women and Child Development recently launched the new SHe-Box portal.
- About SHe-Box Portal:

- It is a centralized platform for registering and monitoring complaints of sexual harassment of women in the workplace
- Uttarakhand government's eSwasthya Dham portal is now integrated with the Centre's Ayushman Bharat Digital Mission (ABDM), allowing 'Char Dham' pilgrims to seamlessly create their national digital health accounts.
- Union Home Minister and Minister of Cooperation Amit Shah launched four apps—e-Sakshya, Nyaya Setu, Nyaya Shruti, and e-Summon—to ensure the smooth implementation of the three new criminal laws in the country.
- Union Minister of Coal and Mines inaugurated the National Landslide Forecasting Centre at Geological Survey of India (GSI) Kolkata and also launched the Bhusanket Web Portal and Bhooskhalan Mobile App.
- Madhya Pradesh Launches 'Lokpath Mobile App' to Expedite Road Issue Resolution.
- RBI launches PRAVAAH(Platform for Regulatory Application, VAlidation and AutHorisation) Portal and mobile app for G secs trading.
- The Ministry of Statistics and Programme Implementation (MoSPI) Launches eSankhyiki Portal for Enhanced User Experience and Ease of Data Access.
- Election Commission of India (ECI) has launched the Saksham app, a mobile application designed to facilitate voter registration and electoral services for Persons with Disabilities (PwDs).

Q. Consider the following statements regarding Notary Portal:

1. It is a dedicated platform for providing online services for the works related to the Notaries Act, 1952.

2. It issues a digitally signed certificate of practice as a Notary in India.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Ministry of Law and Justice informed the Rajya Sabha about the Notary Portal.
- ✓ It was launched by the Government of India as a dedicated platform for providing online services for the works related to the Notaries Act, 1952 and the Notaries Rules, 1956.

- ✓ Objectives: The objective of the Notary Portal is to provide an online interface between the Notaries appointed by the Central Government and the Government of India for various services like,
- ✓ Submission of applications for appointment as Notaries,
- ✓ Verification of eligibility for appointment as Notaries,
- ✓ Issuance of digitally signed Certificate of Practice as a Notary,
- ✓ Also renewal of Certificate of Practice, change of practice area, submission of annual return etc.
- ✓ The Notary Portal provides a faceless, paperless, transparent and efficient system.

Q. Khorramshahr-5 is an intercontinental ballistic missile (ICBM) developed by which country?

A) Pakistan **B) Iran**

C) Russia **D) North Korea**

Answer : D

- ✓ Iran may have developed or prepared for testing its first intercontinental ballistic missile (ICBM), called Khorramshahr-5, according to recent reports.
- ✓ **About Khorramshahr-5:**
- ✓ It is an intercontinental ballistic missile (ICBM) developed by Iran.
- ✓ It is said to have an operational range of 12,000 kilometers.
- ✓ The missile's speed has been reported to be Mach 16 (approximately 20,000 km/h), typical of ICBMs in mid- or terminal flight.
- ✓ It can reportedly carry a heavy warhead weighing approximately two tons.
- ✓ What is an Intercontinental Ballistic Missile (ICBM)?
- ✓ An ICBM is a powerful long-range missile designed mainly to carry and deliver nuclear weapons.
- ✓ Range: ICBMs can travel over 5,500 kilometers, with some capable of reaching up to 16,000 kilometers.
- ✓ Speed: They can fly at speeds faster than 20,000 kilometers per hour, making them hard to intercept.
- ✓ The countries that have operational ICBMs include Russia, the United States, China, France, India, the United Kingdom, Israel, and North Korea.
- ✓ India's Agni V is a solid-fueled ICBM.

MISSILE IN NEWS 2025
➢ Iran may have developed or prepared for testing its first intercontinental ballistic missile (ICBM), called Khorramshahr-5.

- Turkey recently unveiled its first hypersonic ballistic missile, the Tayfun Block-4, in Istanbul.
- Russia has reportedly offered the R-37M missile, one of the world's best air-to-air missiles, to India.
- Iran recently unveiled two missiles, named Etemad and Ghadr-380.
- India has successfully tested the Bhargavastra, its first micro-missile system designed to counter swarm drones.
- About Bhargavastra:
- It is India's first indigenous micro-missile system designed to take on the threat of swarm drones.
- It was developed by the Economic Explosives Ltd.
- It can quickly deploy on a mobile platform and hit targets over 2.5 km.
- Turkey has successfully tested the firing of the supersonic missile UAV-122 from the Bayraktar Akinci drone.
- DRDO successfully test-fired a long-range hypersonic missile from Dr. APJ Abdul Kalam Island, off the coast of Odisha, on November 16, 2024. The missile was designed to carry payloads over 1,500 kilometers.
- Tu-22M3 missile carriers of the Russian Aerospace Forces recently struck Snake Island in the Black Sea with Kh-22 cruise missiles.
- Indian Air Force has given its green signal for the production of 200 Astra mark-1 (Mk-1) missiles for its Su-30 MKI and the indigenously developed Light Combat Aircraft Tejas.
- The DRDO developed the Astra Mk-1, which is being manufactured by Bharat Dynamics Limited.
- The Astra is an air-to-air beyond visual range (BVR) missile. Astra Mk-1 has a range of 80-110 km with a maximum speed of 4.5 Mach.
- Indian "Iron-Dome" Akash Surface-to-Air Missile (SAM) is competing against Chinese-made Sky Dragon-50 air defense systems to secure an order from Brazil.
- India has successfully test-fired its first indigenous anti-radiation missile, the Rudram-1 (air–to–surface missile), developed by the DRDO for the Indian Air Force (IAF)
- India's Strategic Forces Command has successfully tested a new model of its Medium-Range Ballistic Missile, Crystal Maze 2.
- Russia will supply the remaining two units of the S-400 Triumf surface-to-air missile system in the next year.

Q. In which of the following states the Vishnugad Pipalkoti Hydro Electric Project, recently seen in the news, is located?

A) Arunachal Pradesh **B) Maharashtra**

C) Odisha **D) Uttarakhand**

Answer : D

- ✓ Twelve workers were injured, four of them critically, in a sudden landslide that struck the dam site of the under-construction Vishnugad Pipalkoti Hydroelectric Project in Helang, Chamoli district, Uttarakhand, recently.
- ✓ **About Vishnugad Pipalkoti Hydro Electric Project:**
- ✓ It is located on Alaknanda River, a major tributary of the Ganga River, in the district Chamoli in the state of Uttarakhand.
- ✓ It has been designed as a 444-megawatt, run-of-river hydropower scheme, which, when completed, will generate an estimated 1,665 gigawatt-hours, (or million kilowatt-hours) of electricity in a typical year.
- ✓ The project will build a 65-meter concrete gravity dam near Helang village in the Chamoli district of Uttarakhand to create a small reservoir in the Alaknanda River.
- ✓ It is being developed by THDC India Ltd (formerly Tehri Hydro Development Corporation Limited) and financed by a US$ 648 million loan from the World Bank.

Q. Which of the following is the theme for World Tribal Day 2025?

A) Indigenous Youth as Agents of Change

B) Indigenous Languages: Building Our Future

C) Indigenous Peoples and Artificial Intelligence – Defending Rights, Shaping the Future

D) Leaving No One Behind: Indigenous Peoples and the Call for a New Social Contract

Answer : C

- ✓ The Adivasi Girijana Sangham has urged tribal representatives, youth, and elected leaders to actively participate in World Tribal Day celebrations on August 9 and commit to resolving tribal issues.
- ✓ **About World Tribal Day:**
- ✓ It is observed on August 9 every year to support and protect the rights of the world's indigenous people.
- ✓ Also referred to as World Indigenous Day or International Day of World's Indigenous People.

- ✓ World Tribal Day 2025 Theme: "Indigenous Peoples and Artificial Intelligence – Defending Rights, Shaping the Future"

Q. Which of the following countries has developed the Dark Eagle Hypersonic Missile System, recently seen in the news?

A) China **B) United States**

C) Israel **D) France**

Answer : B

- ✓ The United States recently deployed its 'Dark Eagle' Long-Range Hypersonic Weapon (LRHW) during the Talisman Sabre military drills in Australia.
- ✓ **About Dark Eagle Hypersonic Missile System:**
- ✓ The Long-Range Hypersonic Weapon (LRHW), or "Dark Eagle," is a hypersonic missile system of the United States Army.
- ✓ The missile component of the LRHW is reportedly being developed by Lockheed Martin and Northrop Grumman.

Q. National Handloom Day is celebrated every year on which day?

A) August 6 **B) August 7**

C) August 8 **D) August 9**

Answer : B

- ✓ National Handloom Day is celebrated every year on 7th August to honour India's handloom heritage.
- ✓ It marks the launch of the Swadeshi Movement on 7th August 1905 against the British partition of Bengal.
- ✓ Handloom became a symbol of resistance and pride, promoting Indian crafts, culture, and self-reliance.
- ✓ In 2025, the 11th National Handloom Day is celebrated at Bharat Mandapam, New Delhi.
- ✓ The theme for 2025 is "Weaving Innovation into Tradition."

Q. Mount Kilimanjaro, that was recently seen in news, is located in which country?

A) Madagascar **B) Tanzania**

C) Nigeria **D) Rwanda**

Answer : B

- ✓ Kabak Yano, a mountaineer from Arunachal Pradesh, has successfully climbed Mount Kilimanjaro, Africa's highest peak.
- ✓ She is on a Seven Summits expedition to scale the tallest peaks on all seven continents.
- ✓ Mount Kilimanjaro, located in northeastern Tanzania near the Kenya border, stands 5,895 meters above sea level.
- ✓ It is Africa's tallest peak and the world's highest free-standing mountain. Kilimanjaro is a stratovolcano with three cones — Kibo (dormant), Mawenzi, and Shira (both extinct).

Q. As per Federation of Indian Export Organisations (FIEO), which state is India's top exporter in 2024–25?

A) Karnataka **B) Gujarat**

C) Maharashtra **D) Tamil Nadu**

Answer : B

- ✓ As reported by the Federation of Indian Export Organisations (FIEO), Gujarat remained India's top exporting state in 2024–25 with outbound shipments totaling ₹9.83 lakh crore, representing 26.6% of the nation's total exports.
- ✓ Gujarat's exports were ₹4.3 lakh crore higher than Maharashtra at ₹5.57 lakh crore, followed by Tamil Nadu, Karnataka, Uttar Pradesh, Andhra Pradesh, and Telangana.
- ✓ Gujarat's top exports were Petroleum Products, Gems & Jewellery, Organic Chemicals, Pharmaceuticals, and Engineering Goods.
- ✓ Uttar Pradesh exported ₹1.86 lakh crore (5% of total), with the United States as its top destination, showing diverse market reach

Q. Which port has become the first Indian port to produce green hydrogen?

A) Jawaharlal Nehru Port **B) Cochin Port**

C) Paradip Port **D) V. O. Chidambaranar (VOC) Port**

Answer : D

- ✓ V. O. Chidambaranar (VOC) Port, Thoothukudi, became the first Indian port to produce green hydrogen and achieve over 1 MW rooftop solar power generation.
- ✓ The announcement came during the Green Ports and Shipping Conference under NAVIC Cell-3 (Green Initiatives and Pollution Control), Ministry of Ports, Shipping and Waterways.

- ✓ The event is part of roadshows ahead of India Maritime Week 2025 in Mumbai, showcasing maritime sustainability and innovation.
- ✓ The conference discussed maritime decarbonisation, green financing, and policy frameworks for achieving India's 2070 net-zero target.

Q. Where was the second edition of UN Women's flagship capacity-building programme SheLeads II organized?

A) New Delhi **B) Chennai**

C) Hyderabad **D) Bengaluru**

Answer : A

- ✓ Union Minister for Women and Child Development Annpurna Devi inaugurated the second edition of UN Women's flagship capacity-building programme SheLeads II in New Delhi.
- ✓ The two-day workshop is organised by the UN Women India Country Office.
- ✓ The event comes after the passing of the Women's Reservation Act, 2023, which mandates 33 percent reservation for women in the Lok Sabha and State Legislative Assemblies.
- ✓ SheLeads aims to advance gender equality in public and political leadership and prepare women leaders for upcoming elections.

Q. Which state doubled the maintenance allowance for disabled students under the Pre-Matric Scholarship Scheme to ₹4,000/month?

A) Uttar Pradesh **B) Madhya Pradesh**

C) Gujarat **D) Uttarakhand**

Answer : A

- ✓ Uttar Pradesh (UP) Government has doubled the maintenance allowance for disabled students under the Pre-Matric Scholarship Scheme from ₹2,000 to ₹4,000 per month.
- ✓ This hike will benefit 2,650 disabled students in 28 residential schools across the state.
- ✓ More than 50 lakh students benefit from UP's scholarship and fee reimbursement programs yearly, including 14–15 lakh from the Scheduled Castes (SC).
- ✓ Students above 40 years are now ineligible for scholarships.
- ✓ Those passing high school from state boards outside UP are excluded, but CBSE and ICSE board students remain eligible.

- ✓ Students of UP campuses run by universities domiciled outside the state are also excluded.

Q. Shri Banke Bihari Temple, recently seen in the news, is located in which state?

A) Rajasthan **B) Odisha**

C) Uttar Pradesh **D) Maharashtra**

Answer : C

- ✓ The Supreme Court recently expressed displeasure over the orders passed by Allahabad High Court in a PIL over the historic Banke Bihari Temple in Vrindavan and questioned the use of "intemperate language" against the Uttar Pradesh government.
- ✓ **About Shri Banke Bihari Temple:**
- ✓ It is a Hindu temple dedicated to Lord Krishna in the holy city of Vrindavan in the Mathura District of Uttar Pradesh.
- ✓ 'Banke' means bent, and 'Bihari' refers to Vihari, or enjoyer.

Q. SIGHT scheme is a subcomponent of which national mission?

A) National Solar Mission **B) National Green Hydrogen Mission**

C) National Electric Mobility Mission **D) National Wind Energy Mission**

Answer : B

- ✓ India has achieved a record-low price of ₹55.75/kg for Green Ammonia in the first Solar Energy Corporation of India (SECI) auction.
- ✓ This milestone was achieved under the Strategic Interventions for Green Hydrogen Transition (SIGHT) Scheme.
- ✓ The scheme is a flagship financial component of the National Green Hydrogen Mission.
- ✓ The scheme aims to scale up green hydrogen production and use in India.
- ✓ It seeks to make green hydrogen cost-competitive with fossil fuels.
- ✓ It also focuses on creating domestic demand in key sectors like industry and transport.
- ✓ The Strategic Interventions for Green Hydrogen Transition Programme (SIGHT): Under this two distinct financial incentive mechanisms will be provided
- ✓ Targeting domestic manufacturing of electrolysers and
- ✓ Production of Green Hydrogen.

- ✓ The Mission will also support pilot projects in emerging end-use sectors and production pathways.
- ✓ The Scheme will be implemented with a total budgetary outlay of Rs. 200 Crores till the financial year 2025-26.
- ✓ The National Institute of Solar Energy (NISE) will be the Scheme Implementation agency (SIA).

Q. Kartavya Bhavan-03 was constructed in New Delhi under which initiative?

A) Smart Cities Mission **B) Make in India Initiative**

C) Central Vista redevelopment project **D) Urban Renewal Mission**

Answer : C

- ✓ Prime Minister Narendra Modi inaugurated Kartavya Bhavan-03 on 6th August 2025 in New Delhi under the Central Vista redevelopment project.
- ✓ It is the first of ten planned buildings under the Common Central Secretariat (CCS) to bring all ministries under one roof for better coordination and efficiency.
- ✓ Kartavya Bhavan-03 will house key ministries like Home Affairs, External Affairs, Rural Development, Micro, Small and Medium Enterprises (MSME), Department of Personnel and Training (DoPT), Petroleum and Natural Gas, and the Principal Scientific Adviser's Office.
- ✓ This move replaces ageing buildings like Shastri Bhawan, Udyog Bhawan, and Krishi Bhawan, built in the 1950s–70s.

Q. Annu Rani of India won gold medal in which event at the International Wiesław Maniak Memorial, Poland?

A) Hammer throw **B) Shot put**

C) Javelin throw **D) High Jump**

Answer : C

- ✓ Annu Rani of India won gold in women's javelin throw at the International Wiesław Maniak Memorial, Poland with a season-best 62.59m.
- ✓ The 32-year-old Asian Games champion opened with 60.96m, secured the win early, and improved in her second attempt.
- ✓ Eda Tugsuz of Turkey won silver with 58.36m, and Lianna Davidson of Australia took bronze with 58.24m.
- ✓ Annu's throw places her among the top 15 women's javelin throwers globally this season.

- ✓ She is aiming for the 64m qualification mark for the 2025 World Athletics Championships in Tokyo next month.

Q. Which ministry has launched the "Haat on Wheels" initiative?

A) Ministry of Science and Technology

B) Ministry of Commerce and Industry

C) Ministry of Tourism

D) Ministry of Textiles

Answer : D

- ✓ Ministry of Textiles launched the "Haat on Wheels" during the 11th National Handloom Day celebrations in New Delhi.
- ✓ It is a mobile handloom retail platform aimed at promoting authentic Indian handloom products in urban areas.
- ✓ The initiative is implemented in partnership with the National Handloom Development Corporation (NHDC).
- ✓ It promotes the theme "My Handloom, My Pride; My Product, My Pride".
- ✓ The mobile vans travel across Delhi NCR, covering markets, residential areas, and cultural spots.
- ✓ It showcases 116 traditional weaves from various regions of India.

Q. In which Indian state is the ancient Buddhist site of Sarnath, nominated for the UNESCO World Heritage List, located?

A) Bihar **B) Madhya Pradesh**

C) Uttar Pradesh **D) Gujarat**

Answer : C

- ✓ Sarnath, located near Varanasi in Uttar Pradesh, is one of the most revered Buddhist pilgrimage sites.
- ✓ It is the place where Gautama Buddha delivered his first sermon after enlightenment, known as the Dhammachakkappavattana.
- ✓ Historically referred to as Rishipatana and Mrigadava, Sarnath has monuments dating from the Mauryan to the Gahadavala period, including the Chaukhandi Stupa, Dhamek Stupa, Dharmarajika Stupa, and the Ashokan Pillar crowned by the Lion Capital.

- ✓ The site flourished under various dynasties, endured invasions, and underwent restorations.
- ✓ It remains a vital cultural and religious landmark, now officially nominated for UNESCO World Heritage recognition for the 2025–26 cycle.

UNESCO IN NEWS 2025

- United States will again withdraw from the United Nations Educational, Scientific and Cultural Organization (UNESCO).
- The 'Maratha Military Landscape of India' has become the 44th property of India to be inscribed on the UNESCO World Heritage List.
- Uttar Pradesh's Salkhan Fossils Park, located in the Sonbhadra district, has made it to UNESCO's tentative list of World Heritage Sites.
- The Lakkundi group of monuments in Karnataka is being proposed for inclusion on UNESCO's tentative list of World Heritage Sites.
- Port Royal, Jamaica, is currently undergoing the nomination process to be inscribed on UNESCO's World Heritage List.
- The classical ancient Indian texts, Natyashastra and Shrimad Bhagavad Gita, have been inscribed in UNESCO's Memory of the World Register.
- La Prensa, a Nicaraguan newspaper, was indeed announced as the recipient of the UNESCO/Guillermo Cano World Press Freedom Prize for 2025.
- Two Indian heritage conservation projects—the Abathsahayeswarar Temple Conservation Project in Thukkatchi, Tamil Nadu, and the BJPCI Conservation Project of Mumbai, Maharashtra—have won UNESCO's Asia-Pacific Awards for Cultural Heritage Conservation 2024.
- UNESCO recently designated 16 new Global Geoparks, increasing the total number of geoparks in its network to 229 across 50 countries.
- UNESCO and the Indian Ministry of Electronics and Information Technology (MeitY) are collaborating on an AI Readiness Assessment (AI RAM) initiative in India.
- UNESCO has declared West Bengal as a top destination for heritage tourism.
- Kozhikode made history by becoming the first UNESCO City of Literature in India.
- India added 6 new properties to its UNESCO Tentative List, increasing the total count of tentative sites in the country to 62.
- 1. Kanger Valley National Park (Chhattisgarh)

- 2. Mudumal Megalithic Menhirs (Telangana)
- 3. Ashokan Edict Sites along the Mauryan Routes
- 4. Chausath Yogini Temples
- 5. Gupta Temples of North India
- 6. Palace-Fortresses of the Bundelas (Madhya Pradesh & Uttar Pradesh)
- United Nations Educational, Scientific and Cultural Organization (UNESCO)
- Formation : 16 November 1945
- Headquarters : Paris, France
- Director-General : Audrey Azoulay (France)
- India currently has 44 UNESCO World Heritage Sites. This includes 36 cultural sites, 7 natural sites, and 1 mixed site

Q. What is the minimum percentage of every loan that each lender must retain on its own books under co-lending arrangements?

A) 25% **B) 20%**

C) 10% **D) 15%**

Answer : C

- ✓ RBI released final co-lending norms on August 6, 2025, effective from January 1, 2026.
- ✓ Norms apply to scheduled commercial banks (excluding SFBs, RRBs, LABs), All-India Financial Institutions, and NBFCs including HFCs.
- ✓ Each lender must retain a minimum 10% of every loan on its own books to ensure risk participation.
- ✓ Default Loss Guarantee (DLG) is restricted to 5% of the total outstanding pool.
- ✓ Loan portions must be transferred to co-lending partners within 15 days of disbursement.
- ✓ Borrowers will be charged a blended interest rate, reflecting the weighted average of partner lenders' rates.
- ✓ If any lender classifies a loan as NPA/SMA, all partners must follow; escrow accounts and public disclosures are mandatory

Q. What is the targeted e-commerce export value for India by 2030 under the Amazon India–Federation of Indian Export Organisations (FIEO) initiative?

A) 150–200 billion US dollars **B) 100–150 billion US dollars**

C) 250–350 billion US dollars **D) 200–300 billion US dollars**

Answer : D

- ✓ Amazon India & FIEO Signed MoU to Boost E-commerce Exports of MSMEs in India.
- ✓ Amazon India and the Federation of Indian Export Organisations (FIEO) signed an MoU at Niryat Bhawan, New Delhi to boost e-commerce exports by Indian Micro, Small and Medium Enterprises (MSMEs).
- ✓ The initiative aims to help India achieve $200–300 billion in e-commerce exports by 2030 by addressing traditional export challenges.
- ✓ A joint E-commerce Export Task Force will guide policy and infrastructure development.
- ✓ Amazon will support FIEO-nominated sellers with onboarding, compliance, and global scaling. Capacity-building workshops will target key sectors like textiles, toys, and packaged foods.
- ✓ Amazon reiterated its commitment to reach $80 billion in cumulative exports by 2030, up from $13 billion already enabled.

Q. Which category of banks can directly open Special Rupee Vostro Accounts for foreign banks without prior RBI approval?

A) Foreign Central Banks **B) Authorised Dealer Banks**

C) Export Promotion Councils **D) All Scheduled Commercial Banks**

Answer : B

- ✓ RBI eased norms for opening Special Rupee Vostro Accounts (SRVAs) by removing the need for prior approval.
- ✓ Now, Authorised Dealer (AD) banks can directly open SRVAs for foreign banks to facilitate INR-based trade settlements.
- ✓ This move supports the internationalisation of the Indian Rupee and simplifies cross-border transaction procedures.
- ✓ SRVAs are crucial for countries trading with India in rupees, especially those facing dollar constraints or sanctions.
- ✓ The reform is expected to boost bilateral trade, particularly with nations like Russia, Sri Lanka, and UAE.
- ✓ Banks must still comply with FEMA regulations, KYC norms, and conduct proper due diligence.
- ✓ It aligns with India's broader strategy to promote rupee as a global trade currency.

Q. Which bank has become the first Small Finance Bank in India to receive the RBI's in-principle approval for conversion into a Universal Bank?

A) Ujjivan Small Finance Bank **B) Equitas Small Finance Bank**

C) AU Small Finance Bank **D) Suryoday Small Finance Bank**

Answer : C

- ✓ AU Small Finance Bank has made history by becoming the first Small Finance Bank in India to receive the Reserve Bank of India's in-principle approval to transition into a Universal Bank.
- ✓ This marks a significant milestone in its journey from a vehicle financing business to a niche financial institution and now to a full-spectrum banking provider.
- ✓ The upgrade will allow AU to expand its services to include corporate lending, wealth management, forex operations, and broader digital banking solutions.

Q. Which organisation partnered with IFC to launch the $1 billion H-DREAM Fund for green affordable housing in India?

A) HDFC Capital **B) SBI Capital**

C) LIC Housing Finance **D) PNB Housing Finance**

Answer : A

- ✓ HDFC Capital Advisors partnered with the International Finance Corporation (IFC) to launch the $1 billion H-DREAM Fund, aimed at financing green affordable housing projects in India.
- ✓ IFC, a member of the World Bank Group, has invested $150 million as the anchor, with the remaining $850 million expected from other institutional investors.
- ✓ Managed by HDFC Capital, the fund focuses on promoting sustainable construction practices while addressing India's housing shortage

IFC IN NEWS 2025

- ➢ International Finance Corporation (IFC), a member of the World Bank Group, committed ₹460 crore (approximately $55 million) to IndiGrid (India Grid Trust) for developing India's largest standalone Battery Energy Storage System (BESS) in Gujarat.
- ➢ CreditAccess Grameen has secured approval for a $50 million commitment from the International Finance Corporation (IFC).
- ➢ IFC invests Rs 630 cr in NDR InvIT to bolster sustainable warehousing

- IFC to partner with Bajaj Finance to pump in $400 mn for climate finance.
- IFC extends $500 mn loan to Axis Bank to fund green projects in India
- **International Finance Corporation**
- The International Finance Corporation was set up by the World Bank in 1956 to support the private sector of the developing countries who are members of the World Bank.
- The IFC invests in the private sector by investing in their capital instruments like shares or debt instruments like debentures.
- IFC is a part of the World Bank group, which also includes the International Bank for Reconstruction and Development (IBRD) and the International Development Association.
- The headquarters of IFC: Washington D.C. the United States of America
- Managing Director: Makhtar Diop.
- Members: 186 countries.

Q. Consider the following statements regarding FAO Food Price Index:

1. It measures monthly change in international prices of a basket of food commodities

2. It consists of the average of only cereal and vegetable prices.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : A

- ✓ United Nations' Food and Agriculture Organization said that world food commodity prices rose in July to their highest in over two years.
- ✓ The Food and Agriculture Organization's (FAO) food price index is a measure of the monthly change in international prices of a basket of food commodities.
- ✓ It consists of the average of five commodity group price indices (cereal, vegetable, dairy, meat and sugar), weighted with the average export shares.
- ✓ Base year: 2014-16

Q. Consider the following statements regarding the MANAS Helpline:

1. It empowers citizens to fight against the drug menace in India.

2. It has a provision of anonymously reporting any information related to drug trafficking.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : C

- ✓ Minister of State in the Ministry of Home Affairs informed the success of MANAS Helpline in the Rajya Sabha.
- ✓ Madak-Padarth Nished Asoochna Kendra (MANAS) Helpline was launched on 18th July 2024 by the Government of India.
- ✓ Objective: It empowers citizens to fight against the drug menace and to function as a secure, citizen-centric platform to enable anonymous reporting of drug trafficking, illicit cultivation, and related offences
- ✓ **Features of MANAS Helpline**
- ✓ It also extends support for counselling and rehabilitation, thereby strengthening the participation of citizens in combating the drug menace.
- ✓ It is developed as a unified, secure and bilingual digital platform, MANAS offers citizens a seamless, confidential and multi-channel interface to report drug-related issues and access rehabilitation resources.
- ✓ **Citizens can utilize the MANAS Helpline for:**
- ✓ Anonymously report any information related to drug trafficking, storage, manufacturing or cultivation.
- ✓ Seek counselling and rehabilitation guidance through integrated transfer to Ministry of Social Justice & Empowerment (MoSJE) Helpline 14446.
- ✓ Access awareness resources (posters, videos, brochures) via the MANAS web portal for public outreach.
- ✓ Engage in awareness activities, through quizzes, poster-making, and reel-making contests on the MyGov platform, amplifying the Drug-Free Bharat campaign.

Q. Consider the following statements regarding S.H.I.N.E. Initiative:

1. It is a unique initiative of Indian Council of Medical Research (ICMR).

2. It is aimed to introduce students to the field of health and biomedical research.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Department of Health Research (DHR) and the Indian Council of Medical Research (ICMR) organized a nationwide open day titled S.H.I.N.E. initiative.
- ✓ SHINE stands for Science, Health and Innovation for Nextgen Explorers which is a nationwide student outreach Program.
- ✓ This is a unique initiative of Indian Council of Medical Research (ICMR) to ignite scientific curiosity, foster innovation and inspire the next generation of health researchers.
- ✓ The initiative aimed to introduce students to the field of health and biomedical research, highlight ICMR's contributions to improving the nation's health, and motivate young learners to pursue careers in science and public health,
- ✓ The event drew more than 13,000 students in grades 9-12 from over 300 schools across 39 districts in 16 states and union territories to various ICMR institutes in the country
- ✓ The programme included a range of interactive activities such as guided laboratory tours, research exhibitions, poster walks, video presentations, and live demonstrations of ongoing scientific work.

Q. In which year has ISRO targeted the inaugural flight of the LVM3 launch vehicle with a semi-cryogenic propulsion stage?

A) 2026 **B) 2027**

C) 2028 **D) 2029**

Answer : B

- ✓ ISRO has set its target for the first quarter of 2027 to launch the upgraded LVM3 heavy-lift vehicle equipped with a semi-cryogenic propulsion stage.
- ✓ This enhancement involves replacing the L110 liquid stage with the SC120 semi-cryogenic stage powered by the SE2000 engine, which uses refined kerosene (RP-1) and liquid oxygen.

- ✓ The upgrade increases payload capacity to around 5,200 kg for GTO missions, cuts launch costs by approximately 25%, and improves environmental safety.

ISRO IN NEWS 2025

- ISRO launched the HOPE (Himalayan Outpost for Planetary Exploration) mission in Ladakh on August 1, 2025.
- ISRO is hoping to launch the Block 2 BlueBird communications satellite, developed by the U.S.-based AST SpaceMobile.
- ISRO will launch three navigation satellites for its Indian Regional Navigation Satellite System (IRNSS) by 2026.
- The Cabinet Committee approved $3.2 billion for the SBS-III programme to develop next-generation satellites over the next decade. Under the programme, ISRO will manufacture and launch the first 21 satellites.
- Hindustan Aeronautics Limited (HAL) has secured a ₹511 crore technology transfer deal from ISRO to build and operate Small Satellite Launch Vehicles (SSLVs).
- DIGIPIN, or Digital Postal Index Number, is a geo-coded, grid-based digital address system developed by the Department of Posts in collaboration with IIT Hyderabad and NRSC, ISRO.
- ISRO's 63rd PSLV mission (PSLV-C61/EOS-09) failed due to a technical malfunction during the third stage of the PSLV rocket.
- PSLV-C61 was meant to carry the EOS-09 (Earth Observation Satellite-09) into a Sun-Synchronous Polar Orbit (SSPO).
- ISRO will launch EOS-09 aboard the PSLV-C61 from the First Launch Pad (FLP) at Satish Dhawan Space Centre, SHAR .
- ISRO's satellite-based study estimates India's wheat production from eight major growing states at 122.724 million tonnes as of March 31, 2025. The study uses a framework called CROP, developed by ISRO's National Remote Sensing Centre.
- ISRO has successfully developed an indigenous Stellite nozzle divergent for the PSLV's fourth stage, replacing the previously imported Columbium and significantly reducing import costs by 90%.

- ISRO recently faced a setback in its mission to position the NVS-02 satellite in the desired orbit due to thruster failure, but is working on alternative strategies to utilise the satellite in its current elliptical orbit for the NavIC navigation system.
- The Indian Space Research Organisation (ISRO) is set to mark milestone with its 100th launch. Scheduled for January 29, 2025, the GSLV-F15 mission will deploy the NVS-02 satellite from the Satish Dhawan Space Centre.
- Union Cabinet approved the establishment of the Third Launch Pad (TLP) at Satish Dhawan Space Centre of Indian Space Research Organisation (ISRO) at Sriharikota, Andhra Pradesh.
- The government of India has appointed V. Narayanan as the 11th chairman of ISRO and secretary of the Department of Space (DOS).
- He will succeed the current chairman S.Somanth
- ISRO's upcoming 100th mission, the NVS-02 satellite, is set for January 2025.
- This achievement will be highlighted by a Geosynchronous Launch Vehicle (GSLV) mission, following Monday's successful PSLV-C60 mission, which marked the 99th launch from the Sriharikota spaceport.
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bengalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 11th Chairman : V. Narayanan
- Aryabhata India's first satellites Launched on 19 April 1975.
- GSAT-1 India's first commercial satellite.
- SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India

Q. Which state topped the Federation of Indian Export Organisations (FIEO) State Export Rankings 2024–25?

A) Maharashtra **B) Gujarat**

C) Tamil Nadu **D) Karnataka**

Answer : B

- ✓ The FIEO State Export Rankings 2024–25, titled Overview of States' Exports, were released on August 5, 2025 by the Federation of Indian Export Organisations (FIEO) under the Ministry of Commerce and Industry, using DGCIS data.
- ✓ Gujarat topped for the 5th year with ₹9.83 lakh crore exports (26.6%), led by Jamnagar's petroleum exports.
- ✓ Maharashtra ranked 2nd, followed by Tamil Nadu, Karnataka, and Uttar Pradesh (₹1.86 lakh crore), which rose to 5th due to ODOP-led diversification.
- ✓ Madhya Pradesh achieved its best-ever rank (11th) with ₹66,218 crore, driven by pharma and engineering goods.
- ✓ Emerging sectors like aerospace, shipbuilding, and green energy saw triple-digit growth.
- ✓ Major export destinations included the US, Netherlands, UAE, and Germany.

Q. What is the Repo Rate (Repurchase Rate) announced in the August 2025 MPC meeting?

A) 5.25% **B) 5.50%**

C) 5.75% **D) 3.35%**

Answer : B

- ✓ The RBI's 3rd bi-monthly Monetary Policy Committee meeting was held from August 4–6, 2025, with the policy announced on August 6.
- ✓ It was chaired by Governor Sanjay Malhotra and included six members—three from RBI and three external experts.
- ✓ **Key Highlights:**
- ✓ Repo Rate: 5.50% (unchanged)
- ✓ Reverse Repo Rate: 3.35%
- ✓ Standing Deposit Facility (SDF): 5.25%
- ✓ Marginal Standing Facility (MSF): 5.75%
- ✓ Bank Rate: 5.75%
- ✓ Cash Reserve Ratio (CRR): 3.00%
- ✓ Statutory Liquidity Ratio (SLR): 18.00%
- ✓ Policy Stance: Neutral
- ✓ Decision: Unanimous vote to maintain current rates
- ✓ **Economic Projections**

- ✓ GDP Growth Forecast (FY26): Retained at 6.5%
- ✓ Q1: 6.5%, Q2: 6.7%, Q3: 6.6%, Q4: 6.3%
- ✓ CPI Inflation Forecast (FY26): Revised down to 3.1% (from 3.7%)
- ✓ Q2: 2.1%, Q3: 3.1%, Q4: 4.4%
- ✓ Q1 FY27: Projected at 4.9%
- ✓ **Developmental Measures**
- ✓ Auto-bid facility launched on Retail Direct portal for T-Bills (investment & reinvestment)
- ✓ Re-KYC camps for Jan Dhan accounts to promote micro-insurance & pensions
- ✓ Standardised claim settlement for deceased customers' accounts & lockers
- ✓ **Global Caution**
- ✓ RBI flagged risks from US tariffs, currency volatility, and external headwinds

Q. In which Indian state was the significant Ni–Cu–PGE sulphide mineralisation deposit recently discovered in the Bhalukona–Jamnidih block?

A) Odisha **B) Chhattisgarh**

C) Jharkhand **D) Karnataka**

Answer : B

- ✓ The Bhalukona–Jamnidih block in Mahasamund district, Chhattisgarh, has yielded a notable discovery of Nickel–Copper–Platinum Group Elements (Ni–Cu–PGE) sulphide mineralisation.
- ✓ Conducted by Deccan Gold Mining Limited after securing the block through auction, the exploration revealed a 700-metre-long mineralised zone within mafic–ultramafic rocks, with indications of sulphide deposits extending to 300 metres deep.
- ✓ This discovery positions Chhattisgarh as an emerging hub in India's critical mineral sector, complementing nearby deposits like the Kelwardabri block

Q. As of July 2025, how many pregnant women have been registered as beneficiaries under Mission Poshan 2.0?

A) 4.05 Crore **B) 72.22 Lakh**

C) 1.5 Crore **D) 50 Lakh**

Answer : B

- ✓ Mission Poshan 2.0, launched to improve maternal and child nutrition in India, has achieved significant coverage.
- ✓ By July 2025, 72.22 lakh pregnant women had been registered as beneficiaries through the Poshan Tracker system.
- ✓ This initiative works alongside the Pradhan Mantri Matru Vandana Yojana (PMMVY), which focuses on providing financial assistance to mothers.
- ✓ Mission Poshan 2.0 integrates Anganwadi services, nutritional supplementation, and health monitoring, targeting not just pregnant women but also lactating mothers, children, and adolescent girls.

Q. What is the primary purpose of Indian Railways' newly trialled 4.5 km long freight train 'Rudrastra'?

A) To increase passenger travel speed **B) To promote tourism in rural areas**

C) To test new locomotive technology **D) To boost goods transport**

Answer : D

- ✓ The 4.5 km long 'Rudrastra', Asia's longest freight train, was developed by Indian Railways with the key aim of boosting goods transport efficiency.
- ✓ Its design allows for the movement of large cargo volumes in fewer trips, leading to reduced congestion on freight corridors, lower fuel consumption per tonne of goods, and faster delivery times.
- ✓ With a load capacity of 72 tonnes per wagon and an average speed of 40.5 km/h during trials, the train can significantly improve logistics and cost efficiency for industries dependent on bulk transport.

Q. Which U.S. state became the first to ban AI platforms like ChatGPT from offering therapy without human supervision?

A) Nevada **B) Illinois**

C) Utah **D) New York**

Answer : B

- ✓ Illinois made history by becoming the first U.S. state to prohibit artificial intelligence platforms, such as ChatGPT, from delivering therapy services without human oversight.
- ✓ The law, known as the Wellness and Oversight for Psychological Resources Act, was signed by Governor JB Pritzker.
- ✓ It prevents AI from performing core therapeutic tasks like creating treatment plans, assessing mental health, or offering advice without a licensed professional involved. Violations can lead to fines of up to $10,000.

Q. Which digital procurement platform celebrated its 9th anniversary by achieving ₹5.4 lakh crore GMV in FY 2024–25?

A) Bharat Market Portal **B) Digital India Bazaar**

C) Public Procurement Exchange **D) Government e Marketplace**

Answer : D

- ✓ The Government e Marketplace (GeM), launched in 2016, is India's flagship digital procurement platform aimed at ensuring transparency, efficiency, and inclusivity in government purchases.
- ✓ In FY 2024–25, GeM reached a remarkable ₹5.4 lakh crore in Gross Merchandise Value (GMV) and celebrated its 9th anniversary with the theme "Ease, Access and Inclusion."
- ✓ Over its nine years, GeM has onboarded women-led enterprises, startups, self-help groups, artisans, and MSEs

Q. Which Indian auto components manufacturer is set to acquire Slovakia-based IAC Group through its British subsidiary Artifex Interior Systems Ltd?

A) Motherson Sumi Systems **B) Tata AutoComp**

C) Bharat Forge **D) Sundaram Clayton**

Answer : B

- ✓ Tata AutoComp Systems Ltd, a leading Indian auto components manufacturer, has announced plans to acquire Slovakia-based IAC Group through its British subsidiary, Artifex Interior Systems Ltd.
- ✓ This strategic acquisition will enhance Tata AutoComp's presence in Europe, particularly in the automotive interiors segment.
- ✓ The IAC Group is well-known for producing interior components such as instrument panels, door trims, and consoles for leading global automotive brands.

Q. Who is honoured as the Father of India's Green Revolution and was the focus of a centenary conference inaugurated by PM Modi?

A) Norman Borlaug **B) Verghese Kurien**

C) M.S. Swaminathan **D) C. Subramaniam**

Answer : C

- ✓ M.S. Swaminathan, renowned as the Father of India's Green Revolution, was honoured at the Bharat Ratna Dr. M.S. Swaminathan Centenary International Conference, inaugurated by Prime Minister Narendra Modi in New Delhi.
- ✓ Swaminathan's pioneering work in developing high-yield wheat varieties transformed India from a food-deficient nation to a self-sufficient one within a short span.
- ✓ Inspired by the Bengal famine of 1942–43, his lifelong mission focused on eradicating hunger and empowering farmers.
- ✓ The three-day conference celebrated his vision of an "Evergreen Revolution," promoting sustainable, science-led agriculture to ensure food security and improve the livelihoods of millions of farmers across India.

Q. What was the Housing Price Index (HPI) for 13 major Indian cities in March 2025?

A) 124 **B) 132**

C) 131 **D) 128**

Answer : B

- ✓ The Housing Price Index (HPI) for 13 major Indian cities reached 132 in March 2025, reflecting an 8-point increase from 124 in March 2024.
- ✓ This rise indicates a phase of stabilisation in India's residential real estate market following several quarters of rapid price appreciation.
- ✓ While prices showed no change from February 2025, the annual growth suggests a healthy consolidation period driven by cautious buyer sentiment and supply-side adjustments.

Q. What was India's Business Confidence Index (BCI) in April–June 2024–25 according to NCAER's Business Expectations Survey?

A) 149.4 **B) 139.3**

C) 150.2 **D) 142.8**

Answer : A

- ✓ India's Business Confidence Index (BCI) reached 149.4 in April–June 2024–25, marking a notable rise from 139.3 in the previous quarter.
- ✓ This data, sourced from the National Council of Applied Economic Research (NCAER) Business Expectations Survey, is based on four core components assessing various aspects of business sentiment.

- ✓ Over 60% of respondents expressed positive views across all measured areas, reflecting a broad-based improvement in outlook.

Q. What is the primary goal of the partnership between Atal Innovation Mission and Bhashini?

A) Promote Rural Startups **B) Boost Vernacular Innovation**

C) Strengthen Digital Infrastructure **D) Expand International Trade**

Answer : B

- ✓ The Atal Innovation Mission (AIM) under NITI Aayog has partnered with Bhashini, the Digital India Bhashini Division of MeitY, to boost vernacular innovation across India.
- ✓ This initiative aims to integrate multilingual capabilities into AIM's grassroots programs, making entrepreneurship and innovation accessible to non-English speakers.
- ✓ Key steps include translating World Intellectual Property Organisation (WIPO) learning resources into multiple Indian languages, extending Bhashini's tools to Atal Incubation Centres and Atal Community Innovation Centres, and establishing a new Language Inclusive Program for Innovation (LIPI) Centres

NITI AAYOG IN NEWS 2025

- ➢ NITI Aayog released a report titled 'Unlocking a $200 Billion Opportunity: Electric Vehicles in India' to accelerate India's electric mobility shift. India aims for 30% electric vehicle (EV) share in total vehicle sales by 2030.
- ➢ NITI Aayog launched the India Electric Mobility Index (IEMI).
- ➢ The Centre has extended the tenure of NITI Aayog Chief Executive Officer (CEO) B V R Subrahmanyam by one year.
- ➢ The Chairman of the 16th Finance Commission launched the inaugural issue of NITI Aayog's report titled "Fiscal Health Index (FHI) 2025" in New Delhi.
- ➢ Odisha tops the ranking in fiscal health among 18 major States, followed by Chhattisgarh and Goa with scores of 55.2 and 53.6, respectively.
- ➢ The Development Monitoring and Evaluation Office (DMEO) of NITI Aayog is conducting an evaluation study of the Pradhan Mantri Ujjwala Yojana (PMUY) and targeted subsidies for PMUY consumers.

- Government constituted an 18 member working group, under the chairmanship of Niti Aayog member Ramesh Chand , to revise the WPI base year from 2011-12 to 2022-23.
- NITI Aayog released a report on "S.A.F.E. Accommodation – Worker Housing for manufacturing growth".
- India is poised to elevate its manufacturing sector's contribution to GDP from the current 17% to 25% as part of achieving Viksit Bharat by 2047.
- NITI Aayog's WEP partners with Urban Company to support women MSMEs
- Union Cabinet, chaired by the Prime Minister Shri Narendra Modi, has approved the continuation of its flagship initiative, the Atal Innovation Mission (AIM), under the aegis of NITI Aayog, with an enhanced scope of work and an allocated budget of Rs.2,750 crore for the period till March 31, 2028.
- NITI Aayog released the 4th edition of the Sustainable Development Goals (SDG) India Index and dashboard for 2023-24 : Kerala with a score of 79 points and Uttarakhand with a score of 79 points Share Top Spot.
- Bihar was the worst-performing state with a score of 57 points.
- NITI Aayog (National Institution for Transforming India)
- Founded : 1st January 2015
- Preceding : Planning Commission (15th March 1950)
- Headquarters : New Delhi
- Chairperson : Narendra Modi
- Vice Chairperson : Suman K Bery
- CEO : BVR Subrahmanyam

Q. Where will the 12th World Games 2025 be held and when?

A) India **B) Brazil**

C) Russia **D) China**

Answer : D

✓ A 17-member Indian contingent is set to participate in the World Games 2025, which began on August 7, 2025, in Chengdu, China. Held every four years since 1981, these games feature sports that are not part of the Olympic program.

- ✓ This year's edition will have 253 medal events across 34 sports and 60 disciplines. India has participated in the World Games since its inaugural edition in 1981 and has so far won a total of five medals: one gold, one silver, and three bronze.
- ✓ The country's only gold medal was won by Aditya Mehta in billiards in 2013.
- ✓ Indian badminton legend Prakash Padukone won a bronze medal in men's singles at the inaugural World Games in Santa Clara in 1981.
- ✓ Rekha Mal won a bronze medal in powerlifting in 1989.
- ✓ Abhishek Verma and Jyothi Surekha Vennam won a mixed team compound archery bronze medal at the previous edition in Birmingham in 2022.
- ✓ The 12th edition of the World Games will take place from August 7 to August 17, 2025. The guidelines of the IWGA Strategy Paper 'Growth Beyond Excellence', adopted in November 2020, will be implemented for the first time at TWG 2025.
- ✓ World Games Key Facts
- ✓ First Edition: Santa Clara, USA, 1981
- ✓ Previous Edition: Birmingham, USA, 2022
- ✓ Next Edition: Karlsruhe, Germany, 2029

Q. Which bank has sharply increased its Minimum Average Balance requirements across all branch categories effective August 2025?

A) ICICI Bank

B) HDFC Bank

C) Axis Bank

D) Kotak Mahindra Bank

Answer : A

- ✓ ICICI Bank, India's second-largest private sector lender, has announced a significant hike in its Minimum Average Balance (MAB) requirements for metro, urban, semi-urban, and rural branches, effective August 2025.
- ✓ This revision marks the first such steep increase among private banks, with metro and urban branches seeing the MAB raised from ₹10,000 to ₹50,000, semi-urban from ₹5,000 to ₹25,000, and rural from ₹2,500 to ₹10,000.

✓ The policy also introduces stricter penalties for non-maintenance and revised cash transaction limits.

ICICI BANK IN NEWS 2025

- ICICI Bank, India's second-largest private sector lender, has announced a significant hike in its Minimum Average Balance (MAB) requirements for metro, urban, semi-urban, and rural branches, effective August 2025.
- Piramal Finance and ICICI Bank join hands for co-lending partnership
- ICICI Bank and Times Internet have launched a super-premium credit card, 'Times Black,' crafted from historic Times of India printing plates.
- ICICI Bank and MakeMyTrip (MMT) have launched a co-branded credit card for travel enthusiasts
- ICICI Bank has crossed the Rs 9 lakh crore market capitalization mark for the first time
- ICICI Bank partners with PFRDA to launch NPS Vatsalya, a pension account for minors
- Tata Power Solar Systems Ltd (TPSSL) has signed an agreement with ICICI Bank to provide financing for solar units to residential and corporate customers.
- Industrial Credit and Investment Corporation of India (ICICI) BANK
- Founded : 1994
- HQ : Mumbai, Maharashtra
- MD & CEO : Sandeep Bakhshi
- Tagline : Hum Hai Na Khayal Apka

Q. The recently discussed book Why the Constitution Matters is related to whom?

A) Bhushan Ramakrishna Gavai **B) D.Y. Chandrachud**

C) Sanjiv Khanna **D) Sharad Arvind Bobde**

Answer : B

✓ Former Chief Justice DY Chandrachud's first book, Why the Constitution Matters.

✓ The cover of the book Why the Constitution Matters by former Chief Justice of India, Justice D.Y. Chandrachud, has been unveiled.

✓ This is his first book, which is scheduled to be published by Penguin Random House by the end of August.

✓ Justice Dhananjaya Yeshwant Chandrachud retired in November 2024 as the 50th Chief Justice of India.

✓ The 51st Chief Justice is Sanjay Khanna and the 52nd Chief Justice is Bhushan Ramakrishna Gavai.

- ✓ The book Why the Constitution Matters addresses various issues through the former Chief Justice's historic judgments, such as the right to privacy, decriminalization of homosexuality, and gender equality in the armed forces.
- ✓ Justice Dhananjaya Yeshwant Chandrachud succeeded the 49th CJI, Uday Umesh Lalit, as the 50th Chief Justice of India. His tenure was relatively two years long.
- ✓ **About the Supreme Court of India:**
- ✓ The Supreme Court of India is a constitutional body established under the provisions of Article 124 of the Constitution. It is the highest judicial body in India. It came into existence on January 28, 1950.
- ✓ Its headquarters is in New Delhi, but with the permission of the President of India, it can sit anywhere in India. The maximum number of judges in the Supreme Court, including the Chief Justice of India, is 34.
- ✓ First Chief Justice of India – Justice Hiralal Jekisundas Kania
- ✓ Longest-serving Chief Justice – 16th Chief Justice, Justice Yeshwant Vishnu Chandrachud, who served as Chief Justice of India from 22 February 1978 to 11 July 1985.
- ✓ Shortest tenure – 22nd Chief Justice of India, Justice Kamal Narain Singh, who served from 25 November 1991 to 12 December 1991 (18 days).
- ✓ Language used in the Supreme Court – Only English is used in the proceedings of the Supreme Court

Q. Who has been NOT included in the NCERT curriculum?

A) Brigadier Mohammad Usman **B) Field Marshal Sam Manekshaw**

C) Major Somnath Sharma **D) Captain Vikram Batra**

Answer : D

- ✓ **NCERT Adds Biographies of Sam Manekshaw, Usman, and Sharma in Curriculum.**
- ✓ The Ministry of Defence stated that for the current academic year, chapters on the lives and sacrifices of great war heroes Field Marshal Sam Manekshaw, Brigadier Mohammad Usman, and Major Somnath Sharma have been added to the NCERT curriculum.
- ✓ According to the ministry, the chapter on Field Marshal Manekshaw has been included in Class 8 (Urdu), the chapter on Brigadier Usman in Class 7 (Urdu), and the chapter on Major Sharma in Class 8 (English). The aim of the newly introduced chapters is to provide students with inspiring narratives of courage and duty.
- ✓ Field Marshal Sam Manekshaw was India's first Field Marshal officer to be awarded the rank of Field Marshal.

- ✓ Brigadier Mohammad Usman and Major Somnath Sharma, who were awarded the Maha Vir Chakra and the Param Vir Chakra (posthumously) respectively, laid down their lives in the service of the nation and will remain symbols of supreme sacrifice.
- ✓ As part of the efforts to establish the National War Memorial (NWM) as a prominent national site, the Ministry of Defence has partnered with the Ministry of Education and the National Council of Educational Research and Training (NCERT) to include NWM and related references in the school curriculum.
- ✓ Prime Minister Narendra Modi dedicated the National War Memorial, located at the prestigious Central Vista 'C' Hexagon, India Gate, New Delhi, to the nation on 25 February 2019.
- ✓ NCERT will also publish special modules on Mission LiFE ("Lifestyle for Environment"); the horrors of Partition; India's rise as a space power — from Chandrayaan to Aditya L1, and Subhanshu Shukla's journey to the International Space Station.
- ✓ The first special module on Operation Sindoor will be for students from Class 3 to 8, and the second for students from Class 9 to 12. The achievements of India and its armed forces will be described in modules of 8 to 10 pages.
- ✓ India launched Operation Sindoor in the early hours of 7 May and attacked nine terrorist and military bases in Pakistan and Pakistan-occupied Kashmir (PoK) in response to the Pahalgam terrorist attack.

Q. Recently, where did the Indian Army launch the drone competition 'Surya Dronnathan 2025'?

A) Andhra Pradesh **B) Himachal Pradesh**

C) Arunachal Pradesh **D) Mizoram**

Answer : B

- ✓ **Indian Army launches drone competition 'Surya Dronnathan 2025' in HP.**
- ✓ The Indian Army's Surya Command, in collaboration with the Drone Federation of India, has organized a drone competition, Surya Dronnathan 2025, at Sumdo in the Spiti Valley of Himachal Pradesh.
- ✓ The aim of Surya Dronnathan 2025 is to utilize cutting-edge indigenous technology and foster a strong ecosystem of innovation in the defense sector, in line with the vision of "Atmanirbhar Bharat" and the Indian Army's pursuit of technological advancement.
- ✓ The Indian Army's Surya Command, also known as the Central Command, is one of the seven commands of the Indian Army. Its headquarters is in Lucknow, Uttar Pradesh.

EXERCISE IN NEWS 2025

- The 14th India-Singapore bilateral military exercise, code-named "Bold Kurukshetra", commenced at Jodhpur Military Station of the Indian Army in Rajasthan, on 27 December 2025.
- Indian Navy will participate in the 32nd edition of the Singapore India Maritime Bilateral Exercise (SIMBEX), earlier known as Exercise Lion King.
- 'Jaa Mata', a Joint Exercise, was held from July 7–12, 2025, off the Chennai coast, marking deeper India–Japan Coast Guard cooperation.
- The eighth edition of the Indo-French army exercise, 'Shakti 2025', that started on June 18 concluded in France .
- The 6th edition of Exercise DUSTLIK, a bilateral joint military drill between India and Uzbekistan, commenced on April 16, 2025, at the Foreign Training Node, Aundh, Pune, Maharashtra.
- The eighth edition of the bilateral Indo-French military exercise 'Shakti' begins on June 18, 2025, Camp Larzac, La Cavalerie in France.
- The first-ever joint special operations exercise between the Indian Air Force and the US Air Force, named "Tiger Claw," took place from May 26 to June 10, 2025.
- The Indian Army participated in Exercise Khaan Quest 2025, a multinational peacekeeping exercise held in Mongolia. The exercise, co-hosted by the Mongolian Armed Forces and the U.S.
- The 3rd edition of the India, Egypt military 'Exercise Cyclone' 2025 commenced at the Mahajan Field Firing Range, Rajasthan on the 10th of February 2025.
- The sixth edition of Exercise Dharma Guardian is scheduled to take place from February 25 to March 9, 2025, at Mount Fuji, Japan.
- The 18th edition of the India-Nepal joint military exercise "Surya Kiran" has commenced at Saljhandi, Nepal.
- Indian Army contingent departed for 17th edition of India- Mongolia Joint Military Exercise NOMADIC ELEPHANT which is scheduled to be conducted in Ulaanbaatar, Mongolia.
- Bangladesh is participating with India in the 6th edition of the Coordinated Patrol (CORPAT) and the 4th edition of the bilateral exercise 'BONGOSAGAR' in 2025.
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise Khanjar-XII is set to take place in Kyrgyzstan
- The Indian Army and Indian Air Force conducted EX Winged Raiders in the Eastern Theater.

- The 13th edition of the joint India-Maldives military exercise 'Ekuverin' is being hosted by Maldives from 2-15 February 2025.
- The indigenously designed and built guided missile destroyer INS Mumbai is participating in the Exercise LA PEROUSE.
- It is the fourth edition of the multinational naval exercise
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise KHANJAR-XII is set to take place in Kyrgyzstan from 10 March to 23 March 2025.

Q. Consider the following statements regarding the Khelo India ASMITA:

1. It is part of Khelo India's gender-neutral mission to promote sports among women through leagues and competitions.

2. It was started in 2021 and identifies new talents across India through this platform.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Khelo India ASMITA Football League 2025-26 was inaugurated by the Minister of State, Youth Affairs and Sports in Jalgaon, Maharashtra.
- ✓ Achieving Sports Milestone by Inspiring Women (ASMITA) is part of Khelo India's gender-neutral mission to promote sports among women through leagues and competitions.
- ✓ It is an affirmative action in sports for increasing women's participation.
- ✓ Objective: Inclusive and grassroots-driven sports development.
- ✓ The Khelo India ASMITA league is a core component of the 'Khelo Bharat Niti,' promoting sports for nation-building and women's empowerment.
- ✓ The league is a dedicated platform for young girls, addressing historical imbalances and creating new opportunities.
- ✓ As such, the Sports Authority of India (SAI) supports National Sports Federations in conducting Khelo India women's leagues across multiple age groups at both zonal and national levels.
- ✓ It was started in 2021, ASMITA leagues not only aim to increase the participation of women in sports but also to utilize the leagues as a platform for the identification of new talent across the length and breadth of India.

- ✓ This financial year 2025-26, 852 ASMITA leagues have been planned in 15 sports disciplines, targeting more than 70,000 women athletes in all States/ UTs of the country.
- ✓ **Significance:** This initiative is changing the narrative around women in sports, helping them challenge stereotypes and become new role models.
- ✓ **Nodal Ministry:** Ministry of Youth Affairs and Sports

Q. India has been chosen as the 'Guest of Honour' at the 38th Bogotá International Book Fair 2026 of which country?

A) France **B) Vietnam**

C) Mauritius **D) Colombia**

Answer : D

- ✓ India will participate as the 'Guest of Honour' country at the 38th Bogotá International Book Fair (FILBo) 2026.
- ✓ Indian Ambassador to Colombia, Vanlalhuma, expressed gratitude and emphasised that literary exchange will serve as a bridge for deeper relations and mutual connection between people.
- ✓ The National Book Trust of India, for the first time, showcased a collective exhibition of Indian books at the 37th Bogotá International Book Fair 2025, held from 25 April to 11 May this year.
- ✓ Colombia and India established diplomatic relations in January 1959 and celebrated the 60th anniversary of the establishment of diplomatic ties in 2019.
- ✓ In March 1972, Colombia opened its embassy in New Delhi. India opened its embassy in Colombia in 1973.

Q. Who was given the top rank in the first District Flood Severity Index by IIT Delhi and IIT Gandhinagar?

A) Patna, Bihar **B) Gwalior, Madhya Pradesh**

C) Indore, Madhya Pradesh **D) Mumbai, Maharashtra**

Answer : A

- ✓ **IIT Delhi and IIT Gandhinagar launch District Flood Severity Index.**
- ✓ Researchers from IIT Delhi and IIT Gandhinagar have developed a District Flood Severity Index (DFSI), which takes into account the average duration (in days) of all flood events in a district, the percentage of historically flood-affected area, the total number of deaths, the number of injured, and the district's population.

- ✓ This index directly assesses the severity of floods in an area using annual data collected by the India Meteorological Department (IMD) since 1967 and the district's population.
- ✓ It is the first major effort in India to prepare a district-based, observation-based measure of flood vulnerability and damage
- ✓ **Top 5 flood-prone districts according to DFSI score:**
- ✓ 1. Patna (Bihar) – DFSI: 19.37
- ✓ 2. Murshidabad (West Bengal) – DFSI: 19.01
- ✓ 3. Thane (Maharashtra) – DFSI: 18.88
- ✓ 4. North 24 Parganas (West Bengal) – DFSI: 18.86
- ✓ 5. Guntur (Andhra Pradesh) – DFSI: 18.84
- ✓ **DFSI Criteria:**
- ✓ The DFSI uses six factors divided into two categories.
- ✓ Flood magnitude factors: Average duration (in days) of all floods in a district, percentage of historically flood-affected area, and the district's population.
- ✓ Flood impact factors: Total number of deaths and injured. In its current form, the index does not account for the aerial extent of flood-affected agricultural areas

Q. Which IITs launched the first District Flood Severity Index?

A) IIT Delhi & IIT Madras **B) IIT Delhi & IIT Bombay**

C) IIT Delhi & IIT Kanpur **D) IIT Delhi and IIT Gandhinagar**

Answer : D

IIT IN NEWS 2025

- ➢ IIT Delhi and IIT Gandhinagar have developed a District Flood Severity Index (DFSI).
- ➢ Indian Institute of Technology (IIT) Palakkad launched India's first Artificial Intelligence (AI)-powered learning app named Tutoz
- ➢ The Indian Army, in collaboration with IIT Madras, launched 'Agnishodh', a dedicated research cell named the Indian Army Research Cell (IARC), as part of its broader transformation initiative.
- ➢ IIT Madras developed an agriculture waste-based packaging material.
- ➢ IIT Guwahati researchers developed a bamboo-polymer composite as an eco-friendly alternative to plastic in vehicle interiors.

- IIT Madras has made India's lightest wheelchair called YD One.
- Kerala State Electricity Board (KSEB), in partnership with IIT Bombay, has launched a pilot V2G project to test its feasibility in the state.
- Coal India joins hands with IIT Hyderabad for R D in clean coal tech.
- DRDO and IIT Hyderabad unveiled India's largest metal 3D printing machine for rocket components. It was developed at the DRDO-Industry-Academia Centre of Excellence (DIA-CoE) at IIT Hyderabad.
- IIT Bombay has partnered with the Centre for Development of Telematics (C-DOT) to develop an "Optical Transceiver Chipset for High-Bandwidth 6G Wireless Links."
- IIT Madras has announced a collaboration with the Ministry of Agriculture and Farmers' Welfare on Project VISTAAR (Virtually Integrated System to Access Agricultural Resources).
- IIT-Madras has successfully commissioned Asia's largest shallow wave basin at its Discovery campus in Thaiyur.
- IIT Madras, in collaboration with the startup TuTr, completed India's first 410-meter Hyperloop test track, marking a significant step forward in vacuum-based train technology.
- Indian Institute of Technology Bombay (IIT Bombay) have developed water-pollutant detecting device called 'AroTrack'.
- IIT Madras Partners with IDBI To Launch Cybersecurity Lab
- The Centre for Development of Telematics (C-DOT) partners with IIT Roorkee and Mandi to boost 6G standardization, connectivity.
- TCS And IIT Bombay Collaborate To Create India's First Semiconductor Chip Imaging Tool.
- Alliance of Digital India Foundation (ADIF) and IIT Guwahati incubation center sign MoU to boost startup ecosystem
- Experimental Licence Module for 100 5G Labs' launched at IIT Madras
- President of India Draupadi Murmu launched India's first domestic gene therapy for cancer at IIT Bombay.
- French aerospace and defence firm Starburst Accelerator SARLhas partnered with the Indian Institute of Technology Madras (IIT Madras) to set up an innovative hub for start-ups with €100 million in funding support.

- IIT Madras has developed an indigenous electric standing wheelchair called 'NeoStand,' claimed to be India's most customizable wheelchair for the benefit of wheelchair users
- Ministry of Heavy Industries (MHI) and the Indian Institute of Technology, Roorkee (IIT Roorkee) have collaborated to establish a Centre of Excellence and Industry Accelerator in the automotive and electric vehicle (EV) sector.

Q. The first Global M.S. Swaminathan Award 2025 winner Dr. Ademola Adenle is from which country?

A) Sweden **B) Norway**

C) Nigeria **D) Ethiopia**

Answer : C

- ✓ **First Global M.S. Swaminathan Food & Peace Award Winner.**
- ✓ As a historic tribute to the legacy of Professor M.S. Swaminathan, the father of India's Green Revolution, Prime Minister Narendra Modi on August 7, 2025, launched a global award in his name – the M.S. Swaminathan Award for Food and Peace.
- ✓ The first recipient of this newly established award is Nigerian scientist Dr. Ademola Adenle, honored for his transformative work in reducing hunger in Nigeria.
- ✓ The M.S. Swaminathan Award for Food and Peace has been initiated by the M.S. Swaminathan Research Foundation (MSSRF) and The World Academy of Sciences (TWAS).
- ✓ Previously, since 2004, the M.S. Swaminathan Research Foundation, Chennai, had been presenting a national-level award for agricultural research and development.
- ✓ **Achievements of Dr. Ademola Adenl**
- ✓ He is the first Black person to win the Best Presentation Award for doctoral research at the British Toxicology Society and was honored for his postgraduate work at Oxford.
- ✓ At the United Nations University in Japan, he has led major projects, including Africa's largest GM agriculture study and Nigeria's first national agricultural soil management policy.
- ✓ He is also a Next Einstein Fellow, a 2023 Rockefeller Food System finalist, and winner of the 2022 Sustainability Carbon Neutrality Award.

Q. Who was the father of Green Revolution in India?

A) Prakash Singh Kairon **B) A. P.J. Abdul Kalam**

C) M. S. Swaminathan D) None of these

Answer : C

- ✓ M.S. Swaminathan is known as the "Father of the Green Revolution" in India due to his significant contributions to agricultural advancements.
- ✓ **M.S. Swaminathan Award Details**
- ✓ Born on August 7, 1925, in Kumbakonam, Tamil Nadu, India, Swaminathan passed away on September 23, 2023, at the age of 98, and was posthumously awarded the Bharat Ratna in 2024.
- ✓ His contributions laid the foundation for India's self-sufficiency in food production and brought unprecedented progress during the Green Revolution of the 1960s and 1970s.
- ✓ He is known for gaining international recognition for the Gulf of Mannar Biosphere Reserve (Go MMB) and for the traditional below-sea-level paddy cultivation of Kuttanad, Kerala, as globally important agricultural heritage sites.
- ✓ For his outstanding contribution to agriculture, he has received many awards and honors, including being the first World Food Prize laureate in 1987.
- ✓ He was also honored with the Padma Shri (1967), Padma Bhushan (1972), and Padma Vibhushan (1989).
- ✓ Other international honors include the Ramon Magsaysay Award (1971) and the Albert Einstein World Science Award (1986).
- ✓ The biography of Dr. Swaminathan, The Man Who Fed India, written by Priyambada Jayakumar, was released on August 6, 2025, at the India International Centre in New Delhi. The book provides detailed information on M.S. Swaminathan's work.

Q. Indian Railways successfully conducted the trial run of Asia's longest freight train. What is its name?

A) 3.5 km B) 4.5 km

C) 5.5 km D) 6.5 km

Answer : B

Q. Indian Railways successfully conducted the trial run of Asia's longest freight train. What is its name?

A) Rudrastra B) Gatimaan

C) Duronto D)Tejas

Answer : A

- ✓ **Indian Railways Trials Asia's Longest Freight Train 'Rudrastra'.**
- ✓ Indian Railways has achieved a new milestone by successfully conducting the trial run of Asia's largest 4.5-kilometer-long freight train 'Rudrastra'.
- ✓ This trial run was carried out from Ganjkhwaja Railway Station in Chandauli, Uttar Pradesh to Garhwa in Jharkhand, covering a distance of 209 kilometers in 5 hours 10 minutes at an average speed of 40.50 kilometers per hour.
- ✓ Divisional Railway Manager (DRM) Uday Singh Meena said that now, for quick loading and transportation of goods, freight trains will be sent from the Pt. Deen Dayal Upadhyay Division (DDU) of East Central Railway to Dhanbad Division.
- ✓ The Pt. Deen Dayal Upadhyay Division of East Central Railway operated the 4.5-kilometer-long 'Rudrastra' by joining six box rakes and running it with seven locomotives. Rudrastra places India among the countries with advanced long-distance freight transport technology, although it is still behind Australia's 7.3 km record.
- ✓ It had a total of 345 wagons, one of which was loaded with 72 tons of goods in an empty wagon. He mentioned that there were two locomotives at the front and, after every 59 coaches, one locomotive was attached to each rake.

Q. Indian Railways laid the foundation stone of the BEML Rail Hub 'Brahma' in which state?

A) Jharkhand

B) Madhya Pradesh

C) Uttar Pradesh

D) Bihar

Answer : B

- ✓ **Foundation stone of BEML Rail Hub 'Brahma' laid in Madhya Pradesh**
- ✓ Madhya Pradesh, Defence Minister Rajnath Singh laid the foundation stone for the Bharat Earth Movers Limited (BEML) rail hub construction project, costing ₹1,800 crore.
- ✓ This plant, known as 'Brahma' (BEML Rail Hub for Manufacturing) of rail coach production, will be set up on over 60 hectares of land in Umaria village, Raisen district. It is expected to provide employment to over 5,000 people.
- ✓ This unit will manufacture coaches for Vande Bharat, Amrit Bharat, and metro trains.

Q. Recently, WHO has declared which country free from trypanosomiasis / sleeping sickness?

A) Algeria **B) Morocco**

C) Kenya **D) Nigeria**

Answer : C

- ✓ WHO Declares Kenya Free from Trypanosomiasis / Sleeping Sickness.
- ✓ The World Health Organization (WHO) has certified Kenya as having eliminated human African trypanosomiasis (HAT), also known as sleeping sickness, as a public health problem, making it the 10th country to reach this important milestone.
- ✓ Other countries that have reached this milestone are Benin, Chad, Côte d'Ivoire, Equatorial Guinea, Ghana, Guinea, Rwanda, Togo, and Uganda.
- ✓ In a statement issued in Nairobi, WHO Director-General Tedros Adhanom Ghebreyesus congratulated the government and people of Kenya on this historic achievement.
- ✓ Human African trypanosomiasis is the second neglected tropical disease to be eliminated in Kenya; earlier, in 2018, the country was certified free of guinea worm disease.

Q. Recently, WHO declared which country malaria-free?

A) Suriname **B) Ghana**

C) Angola **D) Ethiopia**

Answer : A

- ✓ In 2025, Suriname became the first country in the Amazon region to be certified malaria-free by the World Health Organization (WHO). Additionally, Georgia was declared malaria-free in 2025 as the second country.
- ✓ India has set a target to reduce malaria cases to zero by 2025 and to achieve complete elimination of malaria by 2030.

Q. Recently, WHO has certified India free from which disease?

A) Trachoma **B) Malaria**

C) Tuberculosis **D) Influenza**

Answer : A

- ✓ **India Gets WHO Certificate for Eliminating Trachoma**

- ✓ At the 78th World Health Assembly held in Geneva, the World Health Organization (WHO) awarded India a certificate for the elimination of trachoma as a public health problem.
- ✓ With this, India became the third country in the South-East Asia region to achieve this public health milestone.
- ✓ The government has taken several measures under the National Programme for Control of Blindness and Visual Impairment (NPCBVI) to eliminate trachoma.
- ✓ Trachoma is an infectious bacterial disease that affects the eyes, especially the conjunctiva (the membrane covering the white part of the eye and the inside of the eyelids).
- ✓ It is caused by the bacterium Chlamydia trachomatis

Q. Which Indian Navy stealth frigate recently completed a three-day port call at Casablanca, Morocco, to strengthen bilateral naval ties?

A) INS Kolkata **B) INS Trikand**

C) INS Tamal **D) INS Shivalik**

Answer : C

- ✓ INS Tamal, the Indian Navy's newest stealth frigate, commissioned in Russia on 1 July 2025, concluded a three-day port visit to Casablanca, Morocco, from 6–9 August 2025.
- ✓ The visit featured joint naval exercises, bilateral discussions with senior Moroccan naval officials, cultural exchanges, and sports events aimed at fostering camaraderie and operational cooperation between the Indian Navy and the Royal Moroccan Navy.
- ✓ Upon departure, INS Tamal conducted a Passage Exercise (PASSEX) with Morocco's Ship Mohammed VI, enhancing interoperability and communication skills.

INS IN NEWS 2025

- ➢ INS Tamal, the Indian Navy's newest stealth frigate, commissioned in Russia on 1 July 2025, concluded a three-day port visit to Casablanca, Morocco, from 6–9 August 2025.
- ➢ INS Himgiri (Yard 3022) was delivered to the Indian Navy at GRSE, Kolkata.
- ➢ It is the third ship of Nilgiri Class (Project 17A) and the first of the class built at Garden Reach Shipbuilders & Engineers (GRSE).
- ➢ INS Nistar is India's first indigenously designed and built Diving Support Vessel (DSV), commissioned by the Indian Navy at Visakhapatnam.

- Indian Navy's INS Sandhayak made her maiden port call at Port Klang, Malaysia, for hydrographic cooperation.
- It is the first of the indigenously designed and built Sandhayak-class hydrographic survey ship, which was commissioned in February 2024.
- It was constructed at Garden Reach Shipbuilders & Engineers (GRSE), Kolkata.
- Yard 12652 (Udaygiri) being built at Mazagon Dock Shipbuilders Limited (MDSL), was delivered to the Indian Navy.
- It is the second among the seven Project 17A (P-17A) frigates under construction at Mazagon Dock Shipbuilders Limited (MDSL) in Mumbai and Garden Reach Shipbuilders and Engineers in Kolkata.
- Prime Minister Narendra Modi commissioned three frontline naval warships and submarines - INS Surat,INS Nilgiri and INS Vagsheer at the Mazagon Dock Shipbuilders Limited (MDL), Mumbai, Maharashtra on 15 January 2025.
- INS Nilgiri is a stealth frigate and is the lead ship of the Indian Navy's Project 17A, to develop stealth frigates .
- INS Surat is the last of the four guided missile destroyer class ships to be constructed under Project 15B and INS Vaghsheer is the the sixth and final submarine of the Kalvari class built under Project 75 of the Indian Navy
- Larsen & Toubro (L&T) launched the second multi-purpose vessel (MPV) INS Utkarsh for the Indian Navy.
- Mumbai based Mazagon Dock Shipbuilders Limited (MDL) marked a key milestone in India's defence capabilities with the delivery of the sixth and final Scorpene-class submarine, INS Vaghsheer, to the Indian Navy.
- It is the sixth submarine of the first batch of six Kalvari-class submarines for the Indian Navy.
- INS Nirdeshak is the second ship under the Survey Vessel (Large) Project of the Indian Navy. It is designed to conduct hydrographic surveys, assist in navigation and support maritime operations.
- It is built by Garden Reach Shipbuilders and Engineers (GRSE), Kolkata.
- Indian Navy is set to commission its latest multi-role stealth guided missile frigate, INS Tushil, at Kaliningrad, Russia

- Garden Reach Shipbuilders and Engineers (GRSE) Ltd delivered INS Nirdeshak to the Indian Navy. It is the second in a series of four Survey Vessels (Large) being built by the Garden Reach Shipbuilders and Engineers.

Q. Recently, where was the World Athletics Bronze-level Continental Competition held for the first time in India?

A) Kerala **B) Maharashtra**

C) Odisha **D) Haryana**

Answer : C

- ✓ India hosted World Athletics Bronze-level Continental Competition 1st time.
- ✓ A new chapter in Indian athletics began with the hosting, for the first time in India, of the World Athletics Bronze-level Continental Competition 2025 at the Kalinga Stadium in Bhubaneswar, Odisha.
- ✓ It is also called the first Indian Open, and it is the first World Athletics Bronze-level Continental Tour Athletics Meet hosted by India.

Q. Which medal did India's Murali Sreeshankar win in the men's long jump?

A) Gold **B) Silver**

C) Bronze **D) None of the these**

Answer : A

- ✓ **Key Winners of World Athletics Bronze-level Meet**
- ✓ In athletics, Olympian Annu Rani won the women's javelin throw title with a best throw of 62.01 meters. She easily outperformed Sri Lanka's NDL Hathurubage Lekha (56.27 meters) and India's Deepika (54.20 meters).
- ✓ In the men's javelin throw event, India's Shivam Lohakare won the silver medal with a throw of 80.73 meters. Sri Lanka's Rumesh Pathirage won the gold medal with a throw of 86.50 meters. Another Sri Lankan athlete, Sumeda J Ranasinghe, won the bronze medal with a throw of 80.65 meters.
- ✓ Meanwhile, India's Murali Sreeshankar won the men's long jump title with a season-best performance of 8.13 meters in his final attempt. Shahnawaz Khan, with a jump of 8.04 meters, came second and joined India's 8-meter club, while Lokesh Satyanathan, with a jump of 7.85 meters, came third.

Q. Which Indian state launched the 'Nari Adalat' as a community-based forum for women-led informal justice?

A) Meghalaya **B) Sikkim**

C) Arunachal Pradesh **D) Tripura**

Answer : B

- ✓ The 'Nari Adalat' was launched in Sikkim by Chief Minister Prem Singh Tamang during Amma Samman Diwas at Rongpo.
- ✓ This unique initiative serves as a community-based forum led entirely by women to deliver informal justice in rural and semi-urban regions.
- ✓ The system aims to empower women, strengthen community bonds, and reduce the challenges faced by people in navigating lengthy and complex legal procedures.

Q. Which Indian company won its first-ever overseas rail-metro project from Malaysia worth USD 1 million?

A) IRCON International **B) BEML**

C) RITES Ltd **D) Hindustan Aeronautics Ltd**

Answer : B

- ✓ BEML Limited, a state-owned engineering and manufacturing company under the Ministry of Defence, secured its first international rail-metro contract from Malaysia.
- ✓ Valued at USD 1 million, the project involves retrofitting and reconditioning Malaysia's Mass Rapid Transport (MRT) System to enhance operational efficiency and extend service life.
- ✓ This milestone marks BEML's entry into the global rail and metro services market, expanding its presence beyond India

Q. Who won India's first medal at the Asian Surfing Championships 2025?

A) Ramesh Budihal **B) Manikandan Desai**

C) Surya Prakash **D) Ankit Verma**

Answer : A

- ✓ Ramesh Budihal created history by winning the bronze medal in the open men's event at the Asian Surfing Championships 2025, held on the beaches of Mahabalipuram in Tamil Nadu.

- ✓ This remarkable feat marks India's first individual medal at the continental surfing championships.
- ✓ The event was also significant because it was the first time India hosted the prestigious competition.
- ✓ Surfing, which made its Olympic debut at Tokyo 2020, is steadily gaining popularity in the country, and Budihal's achievement is expected to inspire more athletes to take up the sport and compete at an international level.

Q. Consider the following statements regarding the UNDP Equator Initiative Award:

1. It is awarded biennially to recognize outstanding community efforts to reduce poverty through sustainable use of biodiversity.

2. It is referred as the Nobel Prize for Biodiversity Conservation.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Bibi Fatima Women's Self-Help Group from Teertha village in Kundgol taluk of Dharwad district, Karnataka has bagged the 'Equator Initiative Award' given by the United Nations Development Programme (UNDP).
- ✓ It is presented under the Equator Initiative of the United Nations Development Programme.
- ✓ It is awarded biennially to recognize outstanding community efforts to reduce poverty through the conservation and sustainable use of biodiversity.
- ✓ It is also referred to as the Nobel Prize for Biodiversity Conservation.
- ✓ Prize money: The award includes a cash prize of $10,000.
- ✓ This year's award selection was based on the theme Women and Youth Leadership for Nature-Based Climate Action".
- ✓ **Eligibility Criteria**
- ✓ The initiative must have been in existence for at least three years, and/or the actions taken must have been in place for at least three years.
- ✓ The nominee must be either a local community-based group, operating in a rural area, based in a country receiving support from the United Nations Development Programme or an Indigenous Peoples' community in any country, operating in a rural area.

- ✓ The actions taken must be nature-based, and must deliver benefits related to two or more Sustainable Development Goals (SDGs).

Q. Which Indian group won the UNDP Equator Initiative Award 2025?

A) Alli Self Help Group **B) Chamoli Self Help Group**

C) Gram Chetna Self Help Group **D) Bibi Fatima Self-Help Group**

Answer : D

- ✓ The Bibi Fatima Women's Self-Help Group (SHG) from Dharwad district won the Equator Initiative Award 2025.
- ✓ The award is presented every two years by the United Nations Development Programme (UNDP) under the Equator Initiative.
- ✓ It supports Indigenous Peoples and local communities in tackling land degradation, conserving biodiversity, and improving livelihoods.
- ✓ The award is often called the Nobel Prize for Biodiversity Conservation.
- ✓ Bibi Fatima SHG introduced millet-based mixed cropping on rainfed farms.
- ✓ They promoted climate-resilient farming, livestock rearing, horticulture, and popularised millets.

Q. What was the theme of the Equator Prize 2025 awarded by the UNDP?

A) Restoring Our Planet **B) Climate Solutions for All**

C) Nature for Climate Action **D) Green Earth, Blue Future**

Answer : C

- ✓ The Equator Prize 2025, presented by the United Nations Development Programme through its Equator Initiative, recognised 10 community-led nature-based solutions by Indigenous Peoples and local communities.
- ✓ The central theme for this year's awards was "Nature for Climate Action," emphasising the vital role that ecosystems and biodiversity play in mitigating climate change

Q. Which bank has launched the 'Lock FD' feature to protect customers from digital banking fraud?

A) HDFC Bank **B) Axis Bank**

C) ICICI Bank **D) Kotak Mahindra Bank**

Answer : B

- ✓ Axis Bank has introduced the 'Lock FD' feature as a proactive measure to safeguard customers from digital banking fraud.
- ✓ This feature prevents the premature closure of fixed deposits through online channels, allowing closure only via in-person visits to a branch with proper identity verification.
- ✓ By blocking digital closure requests and requiring branch-based verification, the initiative significantly reduces the risk of unauthorised fund withdrawals, even if digital credentials are compromised.

AXIS BANK IN NEWS 2025

- ➢ Axis Bank has introduced the 'Lock FD' feature as a proactive measure to safeguard customers from digital banking fraud.
- ➢ Axis Bank has become the first Indian bank to launch 24/7 near-real-time programmable USD clearing capabilities using J.P. Morgan's Kinexys Digital Payments platform.
- ➢ Axis Bank launched the 9th edition of its Evolve seminar, which focuses on helping Micro, Small, and Medium Enterprises (MSMEs) adapt to digital transformation, innovation, and operational resilience.
- ➢ Axis Bank has pledged ₹104 crore to Ashoka University over the next four years to strengthen its PhD and Post-Doctoral research programs.
- ➢ Reserve Bank of India has approved the re-appointment of Amitabh Chaudhry as the Managing Director & CEO of the Axis Bank, for a period of three years w.e.f. January 1, 2025 till December 31, 2027
- ➢ Axis Bank has unveiled its Corporate Credit Card Suite designed specifically for start-ups within the New Economy Group (NEG).
- ➢ Society for Worldwide Interbank Financial Telecommunications (SWIFT), the Belgium-based Society for Worldwide Interbank Financial Telecommunications, has recently announced an AI-driven pilot project in collaboration with Axis Bank.
- ➢ Axis Bank has announced plans to increase its stake in Max Life Insurance to 19.99% from its current holding of 19.02%, by acquiring additional shares for a total consideration of Rs 336 crore.
- ➢ Financial Intelligence Unit has fined Axis Bank over Rs 1.66 crore for failure to detect and report suspicious transactions involving a fraudulent account created in the name of the NSG counter-terrorist force.

- AXIS BANK
- Founded : 1993
- HQ : Mumbai, Maharashtra
- Chairman : Rakesh Makhija
- MD & CEO : Amitabh Chaudhary
- Tagline : Badhti Ka naam Zindagi

Q. Which two advanced stealth frigates will the Indian Navy commission simultaneously on 26 August 2025?

A) INS Shivalik and INS Satpura **B) INS Vikrant and INS Visakhapatnam**

C) INS Udaygiri and INS Himgiri **D) INS Talwar and INS Trikand**

Answer : C

- ✓ Indian Navy will achieve a historic first by commissioning two advanced stealth frigates, INS Udaygiri and INS Himgiri, on the same day at Visakhapatnam.
- ✓ Both ships are part of Project 17A, featuring stealth-optimised hulls, advanced propulsion systems, and formidable multi-role weaponry.
- ✓ INS Udaygiri was built by Mazagon Dock Shipbuilders Limited, while INS Himgiri was constructed by Garden Reach Shipbuilders & Engineers.

Q. Which bank launched the zero-fee digital remittance platform RemitFIRST2India for NRIs?

A) IDFC FIRST Bank

B) HDFC Bank

C) ICICI Bank

D) Axis Bank

Answer : A

- ✓ IDFC FIRST Bank has introduced RemitFIRST2India, a zero-fee digital remittance platform designed for Non-Resident Indians to send money to India quickly, securely, and transparently.
- ✓ Launched in partnership with SingX, the service currently operates from Singapore and Hong Kong, offering competitive forex rates, real-time transaction tracking, and fully digital, paperless transfers to any bank account in India.

- ✓ This initiative aligns with IDFC FIRST Bank's customer-first approach, digital innovation leadership, and commitment to ethical, socially responsible, and inclusive banking practices

IDFC FIRST Bank IN NEWS 2025

- IDFC FIRST Bank has introduced RemitFIRST2India, a zero-fee digital remittance platform designed for Non-Resident Indians to send money to India quickly, securely, and transparently
- IDFC FIRST Bank launches ACE feature on the mobile banking app to empower investors with smart investments in mutual funds
- IDFC FIRST Bank has unveiled the first-of-its-kind AI powered holographic digital avatar of the country's most celebrated and legendery actor Amitabh Bachchan.
- RBI has approved the re-appointment of Mr. V. Vaidyanathan as the Managing Director and CEO of IDFC FIRST Bank for a period of three years effective from December 19, 2024 to December 18, 2027.
- IDFC First Bank has become the first Indian lender to offer a real time tracking service, in association with swift, for money sent abroad
- Life Insurance Corporation of India (LIC) increased its stake in IDFC First Bank from 0.20% to 2.68%.
- RBI has imposed a penalty of ₹1cr on IDFC First Bank for non-compliance with certain directions on 'Loans & Advances – Statutory and Other Restrictions'.
- IDFC First Bank
- Founded : 2015
- Headquarters : Mumbai, Maharashtra
- MD & CEO : V. Vaidyanathan
- The tagline for IDFC FIRST Bank is "Always You First".

Q. With reference to BHU-NEER Portal, consider the following:

1. It was launched by the Central Ground Water Authority (CGWA) under the Ministry of Jal Shakti.

2. It provides mechanism for regulation of rain water management in the country.

3. It issues no objection certificate for extraction of ground water by industries, infrastructure projects and mining projects.

Which of the statements given above are correct?

A) 1 and 2 only B) 1 and 3 only

C) 2 and 3 only D) None

Answer : B

- ✓ Recently, the minister of state for Jal Shakti informed the Lok Sabha about BHU-NEER Portal.
- ✓ It is new state of the art portal which has been rolled out in 2024 by the Central Ground Water Authority (CGWA) under the Ministry of Jal Shakti.
- ✓ **Purpose:** To provide a smooth and efficient mechanism for regulation of ground water development and management in the country by providing a quick and easy to use platform for filing No Objection Certificate (NOC) applications for ground water abstraction.
- ✓ **Features of BHU-NEER Portal**
- ✓ Its centralized database will allow users to access critical information on groundwater compliance, policies, and sustainable practices.
- ✓ The portal is developed with several user-friendly features to offer streamlined process flow to the project proponents seeking groundwater withdrawal permits.
- ✓ Having a simplified yet informative interface, and features like PAN based single Id system, NOC with QR code etc., "Bhu-Neer" marks a significant improvement over its previous version NOCAP.
- ✓ **No Objection Certificate:** The Bhu-Neer portal is for the purpose of online application and processing of NOC for extraction of ground water by industries, infrastructure projects and mining projects.
- ✓ **Significance:** By helping in enforcement of the Guidelines meant for curbing indiscriminate extraction of ground water, the Bhu-Neer contributes to sustainable development and management of ground water resources in the country.

Q. Orbiting Carbon Observatories Programme, which was recently in the news, is an initiative of:

A) European Space Agency B) ISRO

C) Japan Aerospace Exploration Agency D) NASA

Answer : D

- ✓ Recently, Trump administration asked to shut down NASA's Orbiting Carbon Observatories (OCO) program.
- ✓ OCOs are a series of dedicated Earth remote sensing satellites that were designed specifically to observe atmospheric CO2 from space in order to better understand the characteristics of climate change.

- ✓ Timeline of Observatories
- ✓ The first mission of the series failed soon after launch in February 2009.
- ✓ A replacement satellite, OCO-2, was launched in July 2014. It was built based on the original OCO mission to minimise cost, schedule, and performance impacts.
- ✓ In 2019, a third mission, OCO-3, was sent to the International Space Station (ISS) to further enhance the observation of atmospheric CO2.

NASA IN NEWS 2025

- ➢ NASA launched twin satellites as part of the TRACERS mission to study magnetic reconnection and its effects in Earth's atmosphere
- ➢ Dangeti Jahnavi from Andhra Pradesh, will travel to space in 2029. She is the first Indian to complete Nasa's International Air and Space Program.
- ➢ NASA's SPHEREx space telescope is slated to launch from Vandenberg Space Force Base in California aboard a SpaceX Falcon 9 rocket.
- ➢ The NASA-ISRO Synthetic Aperture Radar (NISAR) satellite mission is now tentatively scheduled for launch in June 2025.
- ➢ NASA's IM-2 mission, launched on February 26, 2025, is indeed a significant step in lunar exploration. This mission, part of NASA's Commercial Lunar Payload Services (CLPS) initiative and the Artemis program
- ➢ NASA's PACE (Plankton, Aerosol, Cloud, ocean Ecosystem) mission was launched on February 8, 2024. The mission aims to study the health of Earth's oceans and atmosphere by observing plankton, aerosols, clouds, and their interactions.

Q. The Tato-II Hydroelectric Project is a planned run-of-river project in which state?

A) Uttarakhand **B) Arunachal Pradesh**

C) Madhya Pradesh **D) Tamil Nadu**

Answer : B

- ✓ The Cabinet Committee on Economic Affairs (CCEA) recently approved an investment proposal worth ₹8,146.21 crore for the construction of the 700 MW Tato-II Hydro Electric Project (HEP) in Shi Yomi district of Arunachal Pradesh.

- ✓ **About Tato-II Hydroelectric Project:**
- ✓ It is a 700 MW hydro power project planned on Siyom river/basin in Arunachal Pradesh.
- ✓ It is a run-of-river project. The hydro reservoir capacity is planned to be 56 million cubic meters.
- ✓ The project consists of 4 turbines, each with 175MW nameplate capacity.
- ✓ It is expected to generate 2,738.06 million units of energy.
- ✓ The Power generated from the project will help improve the power supply position in the state of Arunachal Pradesh and will also help in balancing the national grid.
- ✓ Arunachal Pradesh will receive 12% free power and an additional 1% for the Local Area Development Fund (LADF).
- ✓ The project will be implemented through a joint venture between North Eastern Electric Power Corporation Ltd (NEEPCO) and the Government of Arunachal Pradesh.
- ✓ The project will cost Rs 8,146.21 crore.

Q. Consider the following statements regarding the India Semiconductor Mission (ISM):

1. It is an independent institution under the Ministry of Electronics and Information Technology (MeitY).

2. It has all the administrative and financial powers and is tasked with the responsibility of catalysing India's Semiconductor ecosystem.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ The government recently approved four additional semiconductor manufacturing projects in the states of Odisha, Punjab, and Andhra Pradesh under the India Semiconductor Mission (ISM).
- ✓ **About India Semiconductor Mission (ISM):**
- ✓ It is a specialized and independent institution under the Ministry of Electronics and Information Technology (MeitY), Government of India.
- ✓ It is an independent Business Division within the Digital India Corporation.
- ✓ aims to build a vibrant semiconductor and display ecosystem to enable India's emergence as a global hub for electronics manufacturing and design.

- ✓ ISM has all the administrative and financial powers and is tasked with the responsibility of catalysing the India Semiconductor ecosystem in manufacturing, packaging, and design.
- ✓ ISM has an advisory board consisting of some of the leading global experts in the field of semiconductors.
- ✓ ISM has been working as a nodal agency for the schemes approved under the Semicon India Programme.

Q. Consider the following statements regarding State Health Regulatory Excellence Index:

1. It is initiative to benchmark and strengthen state drug regulatory systems through a transparent, data-driven framework.

2. It will enable targeted improvements in human resources, infrastructure, and digitization across states.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Union health secretary virtually launched the State Health Regulatory Excellence Index (SHRESTH).
- ✓ It is a first-of-its-kind national initiative to benchmark and strengthen state drug regulatory systems through a transparent, data-driven framework.
- ✓ The initiative, proposed by the Central Drugs Standard Control Organization (CDSCO) aims to drive improvements in the performance of state drug regulatory authorities across India, ensuring drug safety and quality standards are consistently met.
- ✓ It will have 27 indices for Manufacturing States across five key themes: Human Resources, Infrastructure, Licensing Activities, Surveillance Activities and Responsiveness and 23 indices for Primarily Distribution States.
- ✓ States will submit the data on predefined metrics to CDSCO which will be collected by 25th of every month and these metrics will be scored on the 1st of next month and shared with all states and UTs.
- ✓ SHRESTH is a virtual gap assessment tool for states to assess their current position and help towards maturity certification

Q. Who has been announced as Zomato's new brand ambassador?

A) Akshay Kumar **B) Ranveer Singh**

C) Shah Rukh Khan **D) Amitabh Bachchan**

Answer : C

- ✓ Zomato has partnered with Bollywood superstar Shah Rukh Khan as its new brand ambassador, building on his appearance in the company's recent "Fuel Your Hustle" campaign.
- ✓ The collaboration aims to inspire people by linking food with the spirit of persistence, reflecting both Khan's decades-long journey of hard work and Zomato's mission to support every hustle.

LATEST BRAND AMBASSADOR IN NEWS 2025

- ➢ Shah Rukh Khan : Zomato
- ➢ Sachin Tendulkar: Reddit
- ➢ Shubman Gill : MRF Tyre
- ➢ Shikhar Dhawan : ICC Men's Champions Trophy 2025
- ➢ Ayushmann Khurrana : FICCI Frames
- ➢ Kartik Aryan : Emami Smart and Handsome
- ➢ Rajkumar Rao : Cashfree Payments
- ➢ Chess Grandmaster D Gukesh : RBL Bank's brand ambassador
- ➢ Sachin Tendulkar : Bank of Baroda
- ➢ Mahendra Singh Dhoni : Brand ambassador for Jharkhand election by the Election Commission,
- ➢ Rashmika Mandanna : Indian Cyber Crime Coordination Centre (I4C)
- ➢ Rahul Dravid : Shriram Finance Limited
- ➢ Manu Bhaker: Brand Ambassador of Ministry of Ports, Shipping & Waterway
- ➢ Salman Khan : GRM Basmati Rice
- ➢ Shikhar Dhawan : MotoGP in India

Q. Which Indian telecom company signed MoUs with Ericsson, Qualcomm, Cisco, and Nokia to boost 5G, AI, and digital skills?

A) Reliance Jio **B) Airtel**

C) Vodafone Idea **D) BSNL**

Answer : D

- ✓ Bharat Sanchar Nigam Limited (BSNL) has entered into strategic partnerships with global technology leaders Ericsson, Qualcomm, Cisco, and Nokia to advance 5G, AI, and networking skills in India.

- ✓ These collaborations will be implemented at BSNL's premier training institute, the Bharat Ratna Bhim Rao Ambedkar Institute of Telecom Training (BRBRAITT) in Jabalpur.
- ✓ The initiative is part of the Department of Telecommunications' plan to set up the Telecom Innovation, Research and Training Centre (TIRTC) to create a skilled, future-ready workforce.

Q. What is the theme of International Youth Day 2025?

A) Local Youth Actions for the SDGs and Beyond

B) Green Skills for Youth

C) Intergenerational Solidarity

D)Transforming Food Systems

Answer : A

- ✓ International Youth Day is celebrated globally every year on August 12 to recognize youth contributions, challenges, and potential.
- ✓ It was first proposed in 1991 at the World Youth Forum in Vienna, Austria.
- ✓ The World Conference of Ministers Responsible for Youth declared August 12 as International Youth Day in 1999.
- ✓ The United Nations General Assembly endorsed it in December 1999.
- ✓ The first celebration was held on August 12, 2000.
- ✓ The 2025 theme is "Local Youth Actions for the Sustainable Development Goals (SDGs) and Beyond."

Q. What is the name of the operation launched by the Border Security Force along the Rajasthan border ahead of Independence Day?

A) Operation Suraksha **B) Operation Eagle**

C) Operation Vijay **D) Operation Alert**

Answer : D

- ✓ The Border Security Force (BSF) launched Operation Alert along the Rajasthan border from 11 to 17 August to strengthen security before Independence Day.
- ✓ The operation includes intensified patrols, drills, and a review of Standard Operating Procedures (SOPs) to counter potential threats.

- ✓ BSF aims to implement strict border management and improve preparedness through monitoring and counterplanning using advanced gadgets

Q. Which state government has launched India's first drone-based artificial rain trial?

A) Rajasthan **B) Gujarat**

C) Punjab **D) Haryana**

Answer : A

- ✓ Rajasthan launched India's first drone-based artificial rain trial at Ramgarh Dam, shifting from aeroplane-assisted to unmanned aerial vehicles for cloud seeding.
- ✓ The project uses around 60 drones and is a joint effort between the state agriculture department and GenX AI (US and Bengaluru-based).
- ✓ It aims to revive the 129-year-old dam, which has been dry for 20 years.
- ✓ The project involves multi-department coordination with approval from the Directorate General of Civil Aviation (DGCA) for drone use.
- ✓ Cloud seeding uses particles like silver iodide to boost rainfall, with potential up to 20%, though results vary.

Q. Which state government has launched the 'Garud Drishti' social media monitoring and cyber intelligence project?

A) Maharashtra **B) Gujarat**

C) Odisha **D) Rajasthan**

Answer : A

- ✓ Maharashtra CM Devendra Fadnavis launched the 'Garud Drishti' social media monitoring and cyber intelligence project in Nagpur to curb online hate, misinformation, and cybercrime.
- ✓ ₹10 crore recovered from cybercrime cases was distributed to victims during the event.
- ✓ The tool will help police detect hate posts, anti-India propaganda, caste-tension content, and online drug sales.
- ✓ It will be extended to other units to strengthen state-wide law and order.

Q. Mahatari Vandan Yojana was launched by which state government?

A) Madhya Pradesh **B) Uttar Pradesh**

C) Chhattisgarh **D) Uttarakhand**

Answer : C

- ✓ The Mahatari Vandan Yojana is transforming women's lives in Chhattisgarh by boosting economic and social empowerment.
- ✓ More than 69.19 lakh women across the state are currently benefiting from this initiative.
- ✓ It was launched by the Chhattisgarh government in March 2024 to empower women socially and economically.
- ✓ It aims to address gender discrimination, inequality, improve health and nutrition, promote economic independence, and strengthen women's decision-making in families.

Q. Where was India's first 'Animal Stem Cell Biobank' inaugurated?

A) Bengaluru **B) Chennai**

C) Hyderabad **D) New Delhi**

Answer : C

- ✓ Union Minister of State for Science & Technology Jitendra Singh inaugurated India's first 'Animal Stem Cell Biobank' at National Institute of Animal Biotechnology (NIAB), Hyderabad.
- ✓ NIAB is under Department of Biotechnology's Biotechnology Research Innovation Council (BRIC).
- ✓ The Biobank will store high-quality stem cells from various animal species and supply cost-effective culture media to veterinary clinics, research bodies, and industry.

Q. World Sanskrit Day 2025 was celebrated on which day?

A) August 8 **B) August 9**

C) August 10 **D) August 11**

Answer : B

- ✓ World Sanskrit Day 2025 was celebrated on August 9, coinciding with Shravan Poornima and Raksha Bandhan.
- ✓ The day honoured Sanskrit, also called Devavani or "language of the gods," one of the world's oldest and most structured languages.
- ✓ Sanskrit had been the medium for India's ancient scriptures, philosophies, and scientific works for thousands of years.

- ✓ The day was initiated by the Government of India in 1969. The main purpose was to promote and revive the Sanskrit language.

Q. According to Numbeo Safety Index mid- 2025, which city is ranked as the safest city in India?

A) Chennai **B) Ahmedabad**

C) New Delhi **D) Mangalore**

Answer : D

- ✓ India ranked 67th in the Numbeo Safety Index mid-2025 with a score of 55.8.
- ✓ Mangalore emerged as India's safest city, ranked 49th globally with a safety index score of 74.2.
- ✓ Gujarat's Vadodara, Ahmedabad, and Surat followed with scores of 69.2, 68.2, and 66.6 respectively.
- ✓ New Delhi, Noida, and Ghaziabad were among India's most unsafe cities with high crime index scores of 59.03, 55.1, and 58.44.
- ✓ Rankings were based on public perceptions of crimes like robbery, assault, harassment, and vandalism.
- ✓ Globally, Abu Dhabi, United Arab Emirates, led for the ninth year with a score of 88.8.

Q. Which Indian airport won the International Architectural Award 2025 in the Transport category?

A) Kempegowda International Airport, Bengaluru

B) Lokpriya Gopinath Bordoloi International Airport, Guwahati

C) Indira Gandhi International Airport, Delhi

D) Chhatrapati Shivaji Maharaj International Airport, Mumbai

Answer : B

- ✓ Guwahati's Lokpriya Gopinath Bordoloi International Airport won the International Architectural Award 2025 in the Transport category.
- ✓ The award was presented by The Chicago Athenaeum in collaboration with The European Centre for Architecture Art Design and Urban Studies.
- ✓ The newly built Terminal 2 (T2) was honoured for its Assam-inspired design, blending bamboo resilience and foxtail orchid elegance.
- ✓ Designed by NUDES, led by Nuru Karim, the terminal features open-air layouts, green walls, and an arrival forest, promoting sustainability and cultural identity.
- ✓ Operated by Adani Airport Holdings, the terminal can handle 10 million passengers annually.

- ✓ Guwahati Airport joins a select group of global airports recognized for eco-conscious and culturally rooted architecture.

AIRPORT IN NEWS 2025

- ➢ Guwahati's Lokpriya Gopinath Bordoloi International Airport won the International Architectural Award 2025 in the Transport category.
- ➢ Cochin International Airport Limited (CIAL) is recognised as the first Indian airport developed under the Public-Private Partnership (PPP) model.
- ➢ Mumbai's Chhatrapati Shivaji Maharaj International Airport (CSMIA) has secured the ninth spot among the top-10 international airports in the prestigious Travel + Leisure World's Best Awards 2025.
- ➢ Singapore Changi Airport has been named the World's Best Airport 2025 by air transport rating organization Skytrax.
- ➢ Hubballi Airport in Karnataka earned Platinum Recognition under the ACI Green Airports Recognition (GAR) 2025 for its 8 MW solar power plant.
- ➢ PM Modi laid the foundation stone of the Rs 410 crore second terminal building of the Maharaja Agrasen Airport at Hisar, Haryana.
- ➢ Delhi International Airport, operated by GMR Airports Infrastructure Limited, won the ASQ Airport Experience Award 2024 for the Best Airport Over 40 Million Passengers in the Asia-Pacific region.

Q. What is India's net direct tax collection for FY26?

A) ₹6.91 lakh crore **B) ₹6.64 lakh crore**

C) ₹7.99 lakh crore **D) ₹4.12 lakh crore**

Answer : B

- ✓ Net direct tax collections for FY26 have fallen to ₹6.64 lakh crore, marking a 3.95% decline from ₹6.91 lakh crore in the same period last year.
- ✓ This drop is primarily driven by a 10% year-on-year increase in refunds to ₹1.35 lakh crore and delays in personal income tax filings.
- ✓ Corporate tax collections rose by 3% to ₹2.29 lakh crore, while non-corporate tax collections saw a sharper decline of 7.45% to ₹4.12 lakh crore.

- ✓ The Securities Transaction Tax contributed ₹22,362 crore, and gross collections before refunds were ₹7.99 lakh crore, down 1.87% year-on-year.
- ✓ The government's FY26 target of ₹25.20 lakh crore, requiring 12.7% annual growth, looks ambitious given the current trajectory.

Q. Which NBFC became the first miscellaneous NBFC in India to cross ₹1 lakh crore turnover?

A) Kerala State Financial Enterprises (KSFE)

B) L&T Finance

C) Mahindra Finance

D) Bajaj Finance

Answer : A

- ✓ **Kerala State Financial Enterprises (KSFE) became the first miscellaneous NBFC in India to cross a ₹1 lakh crore business turnover.**
- ✓ The milestone was celebrated at Central Stadium, Thiruvananthapuram, with CM Pinarayi Vijayan inaugurating the event.
- ✓ KSFE doubled its business from ₹50,000 crore in just four years, reflecting strong public trust.

INDIA'S FIRST IN NEWS 2025

- ➢ Gujarat has become the first Indian state to launch a Tribal Genome Sequencing Project.
- ➢ India's first digital nomad village was launched in Yakten, located in the Pakyong district of Sikkim.
- ➢ Fintech firm Slice has pioneered India's first fully UPI-powered bank branch in Bengaluru's Koramangala area
- ➢ Indore Municipal Corporation (IMC) in Madhya Pradesh launched India's first digital house address project.
- ➢ India's first wildlife corridor on the Delhi-Mumbai Expressway features the country's longest animal underpass and five overpasses near Ranthambore.
- ➢ India's first AI-powered traffic system comes up on Dwarka Expressway in Delhi.
- ➢ The ATMS implementation spans the Dwarka Expressway and also a 28-km section of NH-48.
- ➢ Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal, inaugurated India's first Non-Banking Financial Company-NBFC in the maritime sector, Sagarmala Finance Corporation Limited-SMFCL.

- Bajaj Allianz Unveils India's First State-Specific Health Insurance Plans.
- Adani Group has commissioned India's first off-grid 5 megawatt green hydrogen pilot plant in Kutch, Gujarat.
- Ola's Krutrim , an AI unicorn has launched Kruti, which it claims is India's first agentic AI assistant designed to go far beyond conventional chatbots.
- Tech professional Swathi Nelabhatla has created the Sitha App, which is India's First Women-Exclusive Gig Platform.
- India's first e-waste recycling park is indeed being developed in Delhi, specifically in Holambi Kalan, North Delhi.
- Andhra Pradesh govt has signed an MoU with the world's largest AI chip maker, NVIDIA, for the establishment of the Artificial Intelligence (AI) University in Amaravati.
- Kashmir researchers Sher-e-Kashmir University of Agricultural Sciences and Technology (SKUAST) have successfully developed India's first gene-edited sheep.
- EnKash has launched India's first unified payment gateway specifically designed for small and medium businesses (SMBs) and startups. This new platform, called the EnKash Payment Gateway.
- India's first manned deep ocean mission 'Samudrayaan' into a 6,000-metre depth using the manned submersible vehicle 'Matsya' is expected to be launched by the end of 2026.
- India's first privately built geostationary orbit (GSO) communication satellite is expected to be ready by 2028. Ananth Technologies, an Indian private firm, is developing this satellite.
- Rajasthan is indeed joining Madhya Pradesh in India's first cheetah reintroduction project.
- This corridor will link Palpur Kuno National Park and Gandhi Sagar Sanctuary in Madhya Pradesh with Mukundara Hills Tiger Reserve in Rajasthan.

Q. What investment option did the RBI allow for surplus rupee balances in Special Rupee Vostro Accounts (SRVAs)?

A) Corporate Bonds only

B) Government Securities (G-Secs) and Treasury Bills (T-Bills)

C) Mutual Funds and ETFs

D) Real Estate Investment Trusts (REITs)

Answer : B

- ✓ RBI Allowed NRIs to Invest Surplus Rupee SRVAs in G-Secs & T-Bills.
- ✓ RBI permitted non-residents holding Special Rupee Vostro Accounts (SRVAs) to invest surplus rupee balances in Government Securities (G-Secs) and Treasury Bills (T-Bills)
- ✓ The move supports rupee internationalisation and aims to deepen the domestic debt market.
- ✓ These investments will follow FPI norms but are exempt from short-term maturity restrictions.
- ✓ AD Category-I banks must open dedicated securities accounts and provide access to the NDS-OM platform.
- ✓ Surplus funds can be used for both capital and current account transactions.
- ✓ This reform is expected to boost liquidity and yield stability

Q. Consider the following statements regarding the Cheque Truncation System (CTS), recently seen in the news:

1. It is an online image-based cheque clearing system for faster clearing of cheques.

2. It is undertaken by the Reserve Bank of India (RBI).

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ The Reserve Bank of India (RBI) has decided on the transition of the Cheque Truncation System (CTS) from the current approach of batch processing to continuous clearing with settlement on realisation in two phases.
- ✓ **About Cheque Truncation System (CTS):**
- ✓ It is a cheque clearing system undertaken by the Reserve Bank of India (RBI) for faster clearing of cheques.
- ✓ As the name suggests, truncation is the process of stopping the flow of the physical cheque in its way of clearing.
- ✓ CTS is an online image-based cheque clearing system where cheque images and Magnetic Ink Character Recognition (MICR) data are captured at the collecting bank branch and transmitted electronically, eliminating the actual cheque movement.

- ✓ Security: CTS is protected by a comprehensive PKI-based security architecture which incorporates basic security and authentication controls such as dual access control, user ID, and passwords with crypto box and smart card interfaces.
- ✓ Only CTS-2010 standards-compliant instruments can be presented for clearing through CTS.
- ✓ CTS-2010 standards contain certain benchmarks towards achieving standardization of cheques issued by banks across the country.

Q. Consider the following statements regarding IN-SPACe:

1. It is a single-window, independent, nodal agency that functions as an autonomous agency in the Department of Space (DOS).

2. It was formed following the Space sector reforms to enable and facilitate the participation of private players.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Pune-based space tech startup Astrophel Aerospace recently signed a framework MoU with IN-SPACe, the Department of Space nodal body, to access ISRO facilities for technical reviews, system-level testing, and qualification support for semi-cryogenic propulsion systems, including turbopumps and engine modules.
- ✓ **About IN-SPACe:**
- ✓ **Indian National Space Promotion and Authorization Center (IN-SPACe) is a single-window, independent, nodal agency that functions as an autonomous agency in the Department of Space (DOS).**
- ✓ It is formed following the Space sector reforms to enable and facilitate the participation of private players.
- ✓ IN-SPACe is responsible to promote, enable, authorize and supervise various space activities of non-governmental entities (NGEs) including building launch vehicles & satellites and providing space-based services; sharing space infrastructure and premises under the control of DOS/ISRO; and establishing of new space infrastructure and facilities.
- ✓ The agency acts as an interface between ISRO and NGEs and assesses how to utilize India's space resources better and increase space-based activities.

- ✓ It also assesses the needs and demands of private players, including educational and research institutions, and explores ways to accommodate these requirements in consultation with ISRO.
- ✓ Three Directorates viz., Promotion Directorate (PD), Technical Directorate (TD) and Program Management and Authorization Directorate (PMAD) are carrying out the functions of IN-SPACe

ISRO IN NEWS 2025

- ISRO launched the HOPE (Himalayan Outpost for Planetary Exploration) mission in Ladakh on August 1, 2025.
- ISRO is hoping to launch the Block 2 BlueBird communications satellite, developed by the U.S.-based AST SpaceMobile.
- ISRO will launch three navigation satellites for its Indian Regional Navigation Satellite System (IRNSS) by 2026.
- The Cabinet Committee approved $3.2 billion for the SBS-III programme to develop next-generation satellites over the next decade. Under the programme, ISRO will manufacture and launch the first 21 satellites.
- Hindustan Aeronautics Limited (HAL) has secured a ₹511 crore technology transfer deal from ISRO to build and operate Small Satellite Launch Vehicles (SSLVs).
- DIGIPIN, or Digital Postal Index Number, is a geo-coded, grid-based digital address system developed by the Department of Posts in collaboration with IIT Hyderabad and NRSC, ISRO.
- ISRO's 63rd PSLV mission (PSLV-C61/EOS-09) failed due to a technical malfunction during the third stage of the PSLV rocket.
- PSLV-C61 was meant to carry the EOS-09 (Earth Observation Satellite-09) into a Sun-Synchronous Polar Orbit (SSPO).
- ISRO will launch EOS-09 aboard the PSLV-C61 from the First Launch Pad (FLP) at Satish Dhawan Space Centre, SHAR .
- ISRO's satellite-based study estimates India's wheat production from eight major growing states at 122.724 million tonnes as of March 31, 2025. The study uses a framework called CROP, developed by ISRO's National Remote Sensing Centre.
- ISRO has successfully developed an indigenous Stellite nozzle divergent for the PSLV's fourth stage, replacing the previously imported Columbium and significantly reducing import costs by 90%.

- ISRO recently faced a setback in its mission to position the NVS-02 satellite in the desired orbit due to thruster failure, but is working on alternative strategies to utilise the satellite in its current elliptical orbit for the NavIC navigation system.
- The Indian Space Research Organisation (ISRO) is set to mark milestone with its 100th launch. Scheduled for January 29, 2025, the GSLV-F15 mission will deploy the NVS-02 satellite from the Satish Dhawan Space Centre.
- Union Cabinet approved the establishment of the Third Launch Pad (TLP) at Satish Dhawan Space Centre of Indian Space Research Organisation (ISRO) at Sriharikota, Andhra Pradesh.
- The government of India has appointed V. Narayanan as the 11th chairman of ISRO and secretary of the Department of Space (DOS).
- He will succeed the current chairman S.Somanth
- ISRO's upcoming 100th mission, the NVS-02 satellite, is set for January 2025.
- This achievement will be highlighted by a Geosynchronous Launch Vehicle (GSLV) mission, following Monday's successful PSLV-C60 mission, which marked the 99th launch from the Sriharikota spaceport.
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bengalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 11th Chairman : V. Narayanan
- Aryabhata India's first satellites Launched on 19 April 1975.
- GSAT-1 India's first commercial satellite.
- SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India

Q. Consider the following statements regarding the SabhaSaar AI Tool:

1. It will automatically generate minutes of meetings of gram sabhas.

2. It is built on Bhashini, which is an AI-powered language translation platform launched by the government of India.

Which of the statements given above is/are correct?

A) 1 only B) 2 only

C) Both 1 and 2 D) Neither 1 nor 2

Answer : C

- ✓ The Centre is set to unveil an artificial intelligence (AI)-powered tool named 'SabhaSaar' in Tripura on Independence Day.
- ✓ It is an AI tool which will automatically generate minutes of meetings of gram sabhas.
- ✓ Gram Sabha is the primary body of the Panchayati Raj system, consisting of all registered voters of a gram panchayat.
- ✓ **Features of SabhaSaar AI Tool**
- ✓ It leverages the power of AI to generate structured minutes of meetings from gram sabha videos and audio recordings.
- ✓ It will bring uniformity in minutes of the gram sabha meetings across the country.
- ✓ Panchayat officials can use their e-GramSwaraj login credentials to upload video/audio recordings on 'SabhaSaar'.
- ✓ It is built on Bhashini, an AI-powered language translation platform launched by the government of India to bridge literacy, language, and digital divides.

Q. Consider the following statements regarding the Burevestnik Missile, recently seen in the news:

1. It is a hypersonic ballistic missile.

2. It was developed by Russia.

Which of the statements given above is/are correct?

A) 1 only B) 2 only

C) Both 1 and 2 D) Neither 1 nor 2

Answer : B

- ✓ According to multiple media reports, Russia is preparing for new tests of its much-discussed and feared 9M730 Burevestnik nuclear-powered cruise missile, a "one-of-a-kind" weapon in Moscow's arsenal.
- ✓ **About Burevestnik Missile:**
- ✓ The Burevestnik, whose name translates as "storm petrel", is a ground-launched, low-flying cruise missile that is not only capable of carrying a nuclear warhead but is also nuclear-powered.

- ✓ The Burevestnik is one of six strategic weapons that the Russian President introduced in a 2018 speech.
- ✓ It is code-named 'SSC-X-9 Skyfall' by NATO.
- ✓ In theory, the nuclear energy could let it fly around the world several times before hitting its target.

MISSILE IN NEWS 2025

- ➢ Russia is preparing for new tests of its much-discussed and feared 9M730 Burevestnik nuclear-powered cruise missile, a "one-of-a-kind" weapon in Moscow's arsenal
- ➢ Iran may have developed or prepared for testing its first intercontinental ballistic missile (ICBM), called Khorramshahr-5.
- ➢ Turkey recently unveiled its first hypersonic ballistic missile, the Tayfun Block-4, in Istanbul.
- ➢ Russia has reportedly offered the R-37M missile, one of the world's best air-to-air missiles, to India.
- ➢ Iran recently unveiled two missiles, named Etemad and Ghadr-380.
- ➢ India has successfully tested the Bhargavastra, its first micro-missile system designed to counter swarm drones.
- ➢ About Bhargavastra:
- ➢ It is India's first indigenous micro-missile system designed to take on the threat of swarm drones.
- ➢ It was developed by the Economic Explosives Ltd.
- ➢ It can quickly deploy on a mobile platform and hit targets over 2.5 km.
- ➢ Turkey has successfully tested the firing of the supersonic missile UAV-122 from the Bayraktar Akinci drone.
- ➢ DRDO successfully test-fired a long-range hypersonic missile from Dr. APJ Abdul Kalam Island, off the coast of Odisha, on November 16, 2024. The missile was designed to carry payloads over 1,500 kilometers.
- ➢ Tu-22M3 missile carriers of the Russian Aerospace Forces recently struck Snake Island in the Black Sea with Kh-22 cruise missiles.
- ➢ Indian Air Force has given its green signal for the production of 200 Astra mark-1 (Mk-1) missiles for its Su-30 MKI and the indigenously developed Light Combat Aircraft Tejas.
- ➢ The DRDO developed the Astra Mk-1, which is being manufactured by Bharat Dynamics Limited.
- ➢ The Astra is an air-to-air beyond visual range (BVR) missile. Astra Mk-1 has a range of 80-110 km with a maximum speed of 4.5 Mach.

- Indian "Iron-Dome" Akash Surface-to-Air Missile (SAM) is competing against Chinese-made Sky Dragon-50 air defense systems to secure an order from Brazil.
- India has successfully test-fired its first indigenous anti-radiation missile, the Rudram-1 (air–to–surface missile), developed by the DRDO for the Indian Air Force (IAF)
- India's Strategic Forces Command has successfully tested a new model of its Medium-Range Ballistic Missile, Crystal Maze 2.
- Russia will supply the remaining two units of the S-400 Triumf surface-to-air missile system in the next year.

Q. National Small Industries Corporation (NSIC) signed MoUs with which of the following banks under the MSME Credit Facilitation Program?

A) Axis Bank, AU Small Finance Bank, IndusInd Bank

B) HDFC Bank, Kotak Mahindra Bank, Axis Bank

C) State Bank of India, Canara Bank, Axis Bank

D) Axis Bank, ICICI Bank, AU Small Finance Bank

Answer : A

- ✓ NSIC Signs MoUs with Private Banks for MSME Credit Facilitation.
- ✓ National Small Industries Corporation (NSIC) signed Memoranda of Understanding (MoUs) with private sector banks including Axis Bank, AU Small Finance Bank, and IndusInd Bank in New Delhi.
- ✓ These MoUs are part of the MSME Credit Facilitation Program, aimed at enhancing credit access for Micro, Small and Medium Enterprises (MSMEs).
- ✓ The initiative focuses on improving availability, affordability, and accessibility of formal finance.
- ✓ NSIC will provide free handholding support to MSMEs for documentation, loan application, and bank coordination.

Q. Which Army officers were among the Vir Chakra awardees for Operation Sindoor?

A) Lt Gen Pratik Sharma and Air Marshal Narmdeshwar Tiwari

B) Colonel Koshank Lamba and Lt Colonel Sushil Bisht

C) SI Mohd Imteyaj and Constable Deepak Chingakham

D) Group Captain R S Sidhu and Group Captain Manish Arora

Answer : B

- ✓ 127 Gallantry Awards were announced, honoring heroes of Operation Sindoor.
- ✓ Vir Chakra recipients included IAF pilots like Group Captains R S Sidhu, Manish Arora, and Wing Commander Joy Chandra.
- ✓ Army awardees featured Colonel Koshank Lamba and Lt Colonel Sushil Bisht; BSF heroes included SI Mohd Imteyaj and Constable Deepak Chingakham.
- ✓ Top planners like Lt Gen Pratik Sharma and Air Marshal Narmdeshwar Tiwari received the first-ever Sarvottam Yudh Seva Medals.

Q. MY Bharat (Dept. of Youth Affairs) signed a 3-year MoU with which body to train 1 lakh youth leaders?

A) National Skill Development Corporation

B) School of Ultimate Leadership Foundation

C) Indian Institute of Management, Ahmedabad

D) NITI Aayog

Answer : B

- ✓ MY Bharat (Dept. of Youth Affairs) signed a 3-year MoU with the School of Ultimate Leadership Foundation (SOUL) in New Delhi.
- ✓ Aim: To develop 1 lakh youth leaders (aged 18–29) across India through inclusive, merit-based programs.
- ✓ 3-year MoU focused on governance, public policy, social entrepreneurship, digital & financial literacy
- ✓ Launch of an online leadership programme in September 2025
- ✓ Activities include conclaves, fellowships, joint research, capacity building, and trainer exchange
- ✓ Special focus on youth from rural, tribal, aspirational, and marginalised communities.

Q. Which country has India surpassed to become the world's third-largest automobile market?

A) Germany **B) Japan**

C) South Korea **D) Brazil**

Answer : B

- ✓ India Emerges as World's 3rd-Largest Automobile Market.

- ✓ Road Transport & Highways Minister Nitin Gadkari announced that India has surpassed Japan to become the third-largest automobile market globally.
- ✓ The Indian auto industry is now valued at ₹22 lakh crore, trailing only the United States (₹78 lakh crore) and China (₹49 lakh crore).
- ✓ It provides employment to over 4.5 crore people, making it a key pillar of India's economic growth.
- ✓ Gadkari highlighted the role of ethanol blending, green hydrogen, and electric mobility in driving sustainable expansion.
- ✓ India's push for alternative fuels and biofuel technologies has positioned it as a global leader in clean transport innovation.

Q. NABARD, Andhra Pradesh Grameena Bank, and Aqua Exchange signed an MoU in which district to launch collateral-free shrimp farming loans?

A) Guntur **B) Krishna**

C) East Godavari **D) Nellore**

Answer : B

- ✓ NABARD, Andhra Pradesh Grameena Bank (APGB), and Aqua Exchange signed an MoU in Veeravalli, Krishna District to launch collateral-free shrimp farming loans
- ✓ The initiative aims to formalize aquaculture financing and reduce reliance on informal credit.
- ✓ ₹25 crore will be disbursed to 100 farmers over 3–6 months, starting with ₹1.2 crore to five farmers.
- ✓ A Shrimp Farming Rating Score (FRS) will assess creditworthiness, while IoT devices will monitor water quality and disease control.
- ✓ Loans will be processed via Aqua Exchange with crop disease insurance.
- ✓ The programme targets ₹100 crore disbursement this fiscal and ₹250 crore next year.

Q. The SIMPLE principles in the Income-Tax (No.2) Bill, 2025 stand for which of the following?

A) Strategic, Inclusive, Manageable, Progressive, Logical, Effective

B) Streamlined, Integrated, Practical, Learnable, Efficient

C) Streamlined, Integrated, Practical, Learnable, Efficient

D) Simplified, Innovative, Practical, Logical, Economical

Answer : C

- ✓ The Lok Sabha passed two major bills—Income-Tax (No.2) Bill, 2025 and Taxation Laws (Amendment) Bill, 2025—via voice vote, marking a major overhaul of India's direct tax regime.
- ✓ Introduced by Finance Minister Nirmala Sitharaman, the Income-Tax (No.2) Bill aims to replace the Income Tax Act, 1961 with a simplified, modern framework based on the SIMPLE principles (Streamlined, Integrated, Practical, Learnable, Efficient).
- ✓ It incorporates 285 recommendations from the Parliamentary Select Committee and simplifies compliance, refunds, and exemptions.
- ✓ The Taxation Laws (Amendment) Bill provides tax benefits to Unified Pension Scheme (UPS) subscribers, streamlines block assessment procedures, and extends direct tax exemptions to Saudi Arabia's Public Investment Fund.
- ✓ Both bills now await Rajya Sabha approval and Presidential assent to become law.

Q. When was World Lion Day 2025 observed?

A) 18 August **B) 10 August**

C) 12 August **D) 15 August**

Answer : B

- ✓ World Lion Day 2025 was observed on August 10 with the theme "Community-Led Conservation", highlighting the role of local communities in protecting lion habitats and promoting coexistence.
- ✓ The main event was held at Barda Wildlife Sanctuary, Gujarat, organized by MoEFCC and the Gujarat Forest Department.
- ✓ Focus remained on conserving the endangered Asiatic Lion, found only in the Saurashtra region.
- ✓ India's lion population rose by 32% since 2020, reaching 891 in May 2025.
- ✓ New initiatives worth ₹180 crore were launched, including a 248-hectare safari park.
- ✓ Over 11 districts participated via satellite, engaging lakhs of students in conservation awareness.

Q. According to the Securities and Exchange Board of India (SEBI), which category of investors will benefit most from the SWAGAT-FI framework?

A) Hedge funds and venture capital firms

B) Sovereign wealth funds, central banks, pension funds, regulated financial institutions

C) Retail foreign investors and day traders

D) Start-up incubators and accelerators

Answer : B

- ✓ SEBI proposed the SWAGAT-FI framework (Single Window Access for Global Access to Trusted Foreign Investors) to streamline entry for low-risk global entities.
- ✓ Targeted investors include sovereign wealth funds, central banks, pension funds, and regulated financial institutions, which together hold over 70% of FPI assets in India.
- ✓ The framework allows a single demat account, simplifies registration for FPIs and FVCIs, and extends KYC review cycles to 10 years.
- ✓ It aims to reduce compliance burden and improve ease of doing business.
- ✓ SWAGAT-FI aligns with India's goal to attract long-term, stable foreign capital.
- ✓ SEBI has invited public comments on the proposal until 29 August 2025

SEBI IN NEWS 2025

- ➢ SEBI to Launch Centralised Compliance Platform for Brokers from August 1, 2025.
- ➢ SEBI renewed the recognition of Multi Commodity Exchange Clearing Corporation Ltd (MCXCCL) as a clearing corporation for a three-year term, effective from July 31, 2025 to July 30, 2028.
- ➢ SEBI Unveiled 'VCF Settlement Scheme 2025' for VCF Liquidation.
- ➢ SEBI has announced the formation of a six- member high level committee headed by Pratyush Sinha , a retired IAS officer and former chief vigilance commissioner to review conflict of interest rules
- ➢ SEBI has directed all its regulated and registered entities to exclusively use the 1600 phone number series for service and transactional voice calls to their customers
- ➢ SEBI issued a framework for recognition and operationalisation of a performance validation agency , to be called Past Risk and Return Verification Agency (PaRRVA).
- ➢ Eligibility Criteria for PaRRVA:-
- ➢ (i)Number of years of existence of the CRA(Credit Rating Agencies)should be minimum 15 years
- ➢ (ii)Minimum net worth of the CRA should be INR 100 crores
- ➢ (iii)Number of issuers which have obtained ratings of listed or proposed to be listed debt securities from the CRA should be 250 or more; and
- ➢ (iv)CRA should have Investor grievance redressal mechanism including Online Dispute Resolution ("ODR") Mechanism
- ➢ The eligibility criteria for a SE to act as PaRRVA Data Centre ("PDC") :-

- I)Number of years of existence of the SE should be minimum 15 years
- (ii)Minimum net worth ofthe SE should beINR 200 crores
- (iii)The SE shouldhavenation-wide terminals
- (iv)SE should have Investor grievance redressal mechanism including OnlineDispute Resolution ("ODR") Mechanism
- Aye Finance, an Alphabet-backed non-banking financial company (NBFC), has received final observations from the Securities and Exchange Board of India (SEBI) for its proposed ₹1,450 crore IPO.
- SEBI extends suspension of trading in 7 commodity derivatives until Mar 2026
- (moong, wheat, paddy(non-basmati), chana, mustard, soyabean, crude palm oil)
- SEBI has extended the limit for advance fee collection by Investment Advisers (IAs) and Research Analysts (RAs) to up to one year. Previously, IAs could collect fees in advance for up to two quarters, and RAs for a quarter.
- SEBI has eased disclosure norms for foreign portfolio investors (FPIs) by raising the asset threshold for granular beneficial ownership disclosures from Rs 25,000 crore to Rs 50,000 crore
- SEBI Partners with DigiLocker to Reduce Unclaimed Assets and Strengthen Investor Protection.
- Tuhin Kanta Pandey, has been appointed as the 11th chairperson of the SEBI for a three-year term.
- He will succeed Madhabi Puri Buch.
- SEBI asset management companies (AMC) should deploy the funds garnered from investors in a new fund offering (NFO) within 30 days form the date of allotment of units.
- SEBI introduced a digital platform called MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) to help investors find inactive or unclaimed mutual fund folios.
- SEBI has proposed a minimum investment of Rs 1 crore for RBI-regulated originators and unregulated entities involved in securitization
- SEBI is working on a secure Unified Payments Interface (UPI) mechanism for registered market intermediaries.
- Currently, UPI transactions for capital markets are capped at ₹2 lakh per day.
- SEBI proposes increasing this limit to ₹5 lakh per day.
- Reserve Bank of India (RBI) has allowed SEBI-registered non-bank brokers to participate in the Negotiated Dealing System-Order Matching (NDS-OM).

- Securities and Exchange Board of India (SEBI):
- It is the regulatory body for securities and commodity markets in India established in 1988.
- It is the regulator of the Capital market and Commodities market in India.
- The first SEBI chairman was Dr S A Dave (1988-90)
- Headquarters : Mumbai
- 11th Chairperson : Tuhin Kanta Pandey

Q. According to the Numbeo Safety Index Mid-2025, what is India's rank among 148 countries?

A) 55th **B) 61st**

C) 67th **D) 72nd**

Answer : C

- ✓ **The Numbeo Safety Index Mid-2025, by global data platform Numbeo, ranks cities and countries based on public perceptions of safety, crime levels, and law enforcement effectiveness.**
- ✓ India ranks 67th out of 148 countries with a Safety Index of 55.8.
- ✓ Mangalore is the safest city in India, placed 49th globally with a score of 74.3.
- ✓ Abu Dhabi tops the global list with a score of 88.8, while the UAE leads among countries.
- ✓ Other safe Indian cities include Vadodara, Ahmedabad, Surat, and Jaipur.
- ✓ Delhi, Ghaziabad, and Noida are among the least safe in India.

Q. What is the major change in settlement under the Reserve Bank of India (RBI)'s Cheque Truncation System (CTS) reform?

A) Settlement will move from T+2 to T+5

B) Settlement will shift to same-day hourly settlements

C) Settlement will continue in T+1 batches

D) Settlement will be weekly instead of daily

Answer : B

- ✓ The Reserve Bank of India (RBI) will transition the Cheque Truncation System (CTS) to a Continuous Clearing and Settlement on Realisation model in two phases.
- ✓ Phase 1 begins on October 4, 2025, and Phase 2 on January 3, 2026.

- ✓ The current batch-based system (T+1 or T+2) will be replaced by same-day hourly settlements.
- ✓ Cheques will be scanned and sent continuously between 10 AM to 4 PM, with confirmation by drawee banks till 7 PM.
- ✓ In Phase 1, cheques not confirmed by 7 PM will be deemed approved; in Phase 2, confirmation must occur within T+3 hours of presentation.
- ✓ This move aims to reduce settlement risk, improve customer experience, and enhance banking efficiency.

RBI IN NEWS 2025

- ➢ Reserve Bank of India (RBI) announced that its Digital Payments Index (RBI-DPI) surged to 493.22 in March 2025, up from 465.33 in September 2024.
- ➢ RBI has extended the market hours for call money and repo markets, effective July 1st, 2025.
- ➢ The call money market will now be open until 7:00 PM, an increase of two hours.
- ➢ Market repo and Tri-Party Repo (TREP) trading hours have also been extended, closing at 4:00 PM, effective August 1st.
- ➢ RBI has issued final guidelines for the due diligence of operators managing Aadhaar Enabled Payment System (AePS) touchpoints, aimed at streamlining their onboarding process and strengthening fraud risk management.
- ➢ These directions will come into effect from January 1, 2026.
- ➢ The RBI will conduct its first variable rate reverse repo (VRRR) since November 2024 on July 4, aiming to absorb ₹1 lakh crore amid a ₹2.4 lakh crore liquidity surplus.
- ➢ RBI has cut the overall priority sector lending (PSL) target for small finance banks (SFBs) to 60% from 75% earlier.
- ➢ RBI eased final project finance norms, mandating lenders to maintain 1 per cent standard asset provisioning for under construction project finance loans, compared with the 5 per cent provisioning requirement as stipulated in the initial draft norms released in May 2024.
- ➢ The norms will come into effect on October 1, 2025.
- ➢ Reserve Bank of India has approved a two-year extension for Sandeep Batra as the executive director of ICICI Bank, effective from December 23, 2025, to December 22, 2027.
- ➢ Reserve Bank of India (RBI) has approved the re-appointment of Prashant Kumar as MD, CEO of YES Bank for six months.

- RBI has decided to introduce Separate Trading of Registered Interest and Principal of Securities (STRIPS) in all fixed coupon State Government Securities (SGS) having a residual maturity of up to 14 years and a minimum outstanding of ₹1,000 crore as on the day of stripping.
- Reserve Bank of India (RBI) has rejected Annapurna Finance Private Limited's application for a universal bank license.
- Flipkart has become the first major Indian e-commerce company to receive a Non-Banking Financial Company (NBFC) license from the Reserve Bank of India (RBI).
- Reserve Bank of India (RBI)
- Founded : 1 April 1935
- RBI Nationalised : 1 January 1949
- HQ : Mumbai, Maharashtra
- RBI set up : Hilton Young Commission
- 1st Governor : Sir Osborne Smith (Australia)
- 1st Indian Governor : CD Deshmukh
- 26th Governor : Sanjay Malhotra
- RBI Deputy Governor (4)
- 1. Tavarna Rabi Sankar
- 2. Poonam Gupta
- 3. M Rajeshwar Rao
- 4. Swaminathan Janakiraman
- FIVE SUBSIDIARIES OF RBI :
- 1. Deposit Insurance and Credit Guarantee Corporation of India (DICGC)
- 2. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)
- 3. Reserve Bank Information Technology Private Limited (ReBIT)
- 4. Indian Financial Technology and Allied Services (IFTAS).
- 5. Reserve Bank Innovation Hub (RBIH)
- India has four currency note printing presses.
- Nashik in Maharashtra and Dewas in Madhya Pradesh owned by govt of India.
- Mysuru in Karnataka and Salboni in West Bengal owned by RBI.
- Coins are minted in four mints owned by the Government of India.

- Mumbai, Hyderabad, Calcutta and Noida.
- The RBI was promoted as a private shareholders' bank in 1935 with a paid up capital of Rs 5 crore.

Q. What is the announced budget for the Pradhan Mantri Viksit Bharat Rozgar Yojana?

A) ₹91,446 crore **B) ₹76,446 crore**

C) ₹88,446 crore **D) ₹99,446 crore**

Answer : D

- ✓ **PM Modi Launches Pradhan Mantri Viksit Bharat Rozgar Yojana 2025**
- ✓ On the occasion of the 79th Independence Day, Prime Minister Shri Narendra Modi turned the Red Fort into a launchpad for the next chapter of India's rise.
- ✓ On the 79th Independence Day, he made several bold announcements, one of which was the Pradhan Mantri Viksit Bharat Rozgar Yojana, dedicated to young India.
- ✓ On 15 August 2025, during his 12th Independence Day address from the historic Red Fort, Prime Minister Shri Narendra Modi announced the Pradhan Mantri Viksit Bharat Rozgar Yojana with an expenditure of ₹99,446 crore.
- ✓ **Objective of the Scheme**
- ✓ The objective of this transformative scheme is to promote the creation of more than 3.5 crore jobs in two years. The scheme will provide newly employed youth up to ₹15,000 in two installments, and employers up to ₹3,000 per month per new employee as an incentive to create new job opportunities.
- ✓ This scheme will apply to jobs created between 1 August 2025 and 31 July 2027.

Q. What is the incentive given to employers per new hire under the Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY)?

A) ₹1,000/month for 2 years

B) ₹3,000/month for 2 years (4 years for manufacturing sector establishments)

C) ₹5,000/month for 1 year

D) ₹15,000 one-time

Answer : B

- ✓ The Pradhan Mantri Viksit Bharat Rozgar Yojana (PM-VBRY) was launched by PM Narendra Modi on 15 August 2025 during his Independence Day address.

- ✓ With an outlay of ₹99,446 crore, the scheme aims to generate 3.5 crore jobs over two years (1 Aug 2025 – 31 July 2027).
- ✓ It provides ₹15,000 incentives to first-time employees joining EPFO-registered establishments and ₹3,000/month per new hire to employers for up to 2 years (4 years for manufacturing).
- ✓ Benefits are disbursed via DBT and Aadhaar-linked systems. The scheme also promotes financial literacy and long-term savings.
- ✓ It is administered by the Employees' Provident Fund Organisation (EPFO).

Q. Which refinery became the first in India to receive ISCC CORSIA certification for Sustainable Aviation Fuel (SAF)?

A) Reliance Jamnagar Refinery **B) BPCL Kochi Refinery**

C) Indian Oil Panipat Refinery **D) HPCL Visakhapatnam Refinery**

Answer : C

- ✓ Indian Oil's Panipat Refinery became the first in India to receive ISCC CORSIA certification for Sustainable Aviation Fuel (SAF).
- ✓ The certification validates SAF's compliance with global carbon reduction and lifecycle emission standards under ICAO's CORSIA scheme.
- ✓ SAF will be produced from used cooking oil, marking a breakthrough in India's green aviation efforts.
- ✓ This sets a benchmark for domestic refiners and supports India's goal of 1% SAF blending in international flights by 2027.

Q. Which city is proposed as India's host for the 2030 Commonwealth Games?

A) Ahmedabad **B) New Delhi**

C) Bengaluru **D) Hyderabad**

Answer : A

- ✓ **India officially bid to host the 2030 Commonwealth Games on August 13, 2025.**
- ✓ Ahmedabad is the proposed host city, backed by the Sardar Vallabhbhai Patel Sports Enclave.
- ✓ Canada's exit strengthened India's chances; the final decision will be made in Glasgow in November 2025.

UPCOMING SPORTS VENUE IN NEWS 2025

- ➢ India officially bid to host the 2030 Commonwealth Games on August 13, 2025.

- The International Cricket Council (ICC) has awarded the England and Wales Cricket Board the hosting rights of the next three editions of the World Test Championship (WTC) finals in 2027, 2029 and 2031.
- Brazil has won the bid to host the 10th edition of the FIFA Women's World Cup 2027.
- FIFA announced that the USA will host the 2031 Women's World Cup, with the UK hosting in 2035.
- Meghalaya will host the 39th edition of the National Games in February/March 2027
- India is set to host the BRICS Youth Council Entrepreneurship Working Group Meeting from March 3-7, 2025, under the theme "Youth Entrepreneurship for Sustainable Growth."
- For the first time, India will host the World Boxing Cup Final and the World Boxing Congress in 2025 in New Delhi
- World Para Athletics has also awarded the World Para Athletics Grand Prix to New Delhi. It will be held at the Jawahar Lal Nehru Stadium from 11-13 March 2025.
- Union Territory of Ladakh and the Union Territory of Jammu and Kashmir will jointly host the Khelo India Winter Games 2025.
- Bihar will host the Khelo India Youth Games (KIYG) and Khelo India Para Games (KIPG) in 2025.
- Men's Cricket Asia Cup: India to host 2025 and Bangladesh 2027 edition
- International Olympic Committee (IOC) announced that the French Alps will host the Winter Olympic and Paralympic Games in 2030.
- Saudi Arabia to host first 'Olympics Esports Games' in 2025
- Uttar Pradesh government agrees to raise ₹80cr for 2025 edition of MotoGP Bharat
- India will host the FIH Hockey Men's Junior World Cup in December 2025.
- Australia and Uzbekistan confirmed as 2026 and 2029 AFC Women's Asian Cup hosts.
- Brazil was declared the host of the 2027 Women's World Cup at the FIFA.
- India will host the BWF World Junior Championships 2025 at the National Centre of Excellence in Guwahati.
- Saudi Arabia will host the 2034 Asian Games in Riyadh, its capital city.
- Saudi Arabia is to host the 2034 Men's FIFA World Cup.
- England will host the 2027 World Test Championship (WTC) final in June, marking the fourth consecutive time

Q. Where will the country's second largest cricket stadium with a seating capacity of 80,000 be started?

A) Bengaluru **B) Hyderabad**

C) Chennai **D) kolkata**

Answer : A

- ✓ Bengaluru to Get India's Second Largest Cricket Stadium with 80,000 Seats.
- ✓ Karnataka Chief Minister Siddaramaiah has approved the construction of India's second largest cricket stadium in Surya City, Bommasandra, Bengaluru, with a seating capacity of 80,000 spectators.
- ✓ Karnataka Chief Minister Siddaramaiah has given the green signal for a massive sports complex to be built in Surya City, Bommasandra, Bengaluru, at a cost of ₹1,650 crore, which will also include a state-of-the-art cricket stadium with a capacity of 80,000 spectators.
- ✓ Once completed, it will become the second largest cricket stadium in India after Narendra Modi Stadium in Ahmedabad.
- ✓ KHB has proposed to build a sports center spread over 100 acres in Surya City, with an estimated cost of ₹1,650 crore.
- ✓ **India's largest cricket stadium**
- ✓ Narendra Modi Stadium, formerly known as Motera Stadium, is located in Ahmedabad, Gujarat.
- ✓ This stadium was completed in 2020 and inaugurated in 2021. It has a seating capacity of 132,000, making it the largest cricket stadium in the world.
- ✓ **World's third largest cricket stadium in Chomp, Jaipur**
- ✓ On 05 February 2022, Chief Minister Ashok Gehlot laid the foundation stone of the world's third largest cricket stadium in Chomp, Jaipur, via video conferencing. BCCI President Sourav Ganguly also joined the program virtually.
- ✓ This Jaipur stadium will be the third largest in the world after Ahmedabad's Motera and Australia's Melbourne, and the second largest in India. It will have a seating capacity of 75,000.

Q. Recently, where was India's first drone-AI-based artificial rainfall experiment conducted?

A) Rajasthan **B) Uttar Pradesh**

C) Madhya Pradesh **D) Maharashtra**

Answer : A

- ✓ India's first drone-AI-based artificial rainfall experiment took place in Jaipur.

- ✓ India conducted its first drone-AI-powered cloud seeding experiment at Ramgarh Dam in Jaipur, Rajasthan, to trigger artificial rainfall, rejuvenate the reservoir, and boost water supply, agriculture, and biodiversity, which failed.
- ✓ The 129-year-old Ramgarh Dam area has been dry for the past two decades and has not been filled to capacity since 1981.

INDIA'S FIRST IN NEWS 2025

- ➢ Gujarat has become the first Indian state to launch a Tribal Genome Sequencing Project.
- ➢ India's first digital nomad village was launched in Yakten, located in the Pakyong district of Sikkim.
- ➢ Fintech firm Slice has pioneered India's first fully UPI-powered bank branch in Bengaluru's Koramangala area
- ➢ Indore Municipal Corporation (IMC) in Madhya Pradesh launched India's first digital house address project.
- ➢ India's first wildlife corridor on the Delhi-Mumbai Expressway features the country's longest animal underpass and five overpasses near Ranthambore.
- ➢ India's first AI-powered traffic system comes up on Dwarka Expressway in Delhi.
- ➢ The ATMS implementation spans the Dwarka Expressway and also a 28-km section of NH-48.
- ➢ Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal, inaugurated India's first Non-Banking Financial Company-NBFC in the maritime sector, Sagarmala Finance Corporation Limited-SMFCL.
- ➢ Bajaj Allianz Unveils India's First State-Specific Health Insurance Plans.
- ➢ Adani Group has commissioned India's first off-grid 5 megawatt green hydrogen pilot plant in Kutch, Gujarat.
- ➢ Ola's Krutrim , an AI unicorn has launched Kruti, which it claims is India's first agentic AI assistant designed to go far beyond conventional chatbots.
- ➢ Tech professional Swathi Nelabhatla has created the Sitha App, which is India's First Women-Exclusive Gig Platform.
- ➢ India's first e-waste recycling park is indeed being developed in Delhi, specifically in Holambi Kalan, North Delhi.

- **Andhra Pradesh govt has signed an MoU with the world's largest AI chip maker, NVIDIA, for the establishment of the Artificial Intelligence (AI) University in Amaravati.**
- Kashmir researchers Sher-e-Kashmir University of Agricultural Sciences and Technology (SKUAST) have successfully developed India's first gene-edited sheep.
- EnKash has launched India's first unified payment gateway specifically designed for small and medium businesses (SMBs) and startups. This new platform, called the EnKash Payment Gateway.
- India's first manned deep ocean mission 'Samudrayaan' into a 6,000-metre depth using the manned submersible vehicle 'Matsya' is expected to be launched by the end of 2026.
- India's first privately built geostationary orbit (GSO) communication satellite is expected to be ready by 2028. Ananth Technologies, an Indian private firm, is developing this satellite.
- Rajasthan is indeed joining Madhya Pradesh in India's first cheetah reintroduction project.
- This corridor will link Palpur Kuno National Park and Gandhi Sagar Sanctuary in Madhya Pradesh with Mukundara Hills Tiger Reserve in Rajasthan.

Q. Which mission has Prime Minister Modi launched for the protection of key establishments using indigenous technology?

A) Mission Sudarshan Chakra **B) Mission Kamorta Chakra**

C) Mission Kadmatt Chakra **D) Mission Kavaratti Chakra**

Answer : A

- ✓ **PM Modi Announces 'Mission Sudarshan Chakra' to Protect Key Establishments.**
- ✓ Taking inspiration from the Mahabharata, Prime Minister Modi mentioned the moment when Lord Krishna blocked the sunlight from reaching the Earth once to help Arjuna defeat Jayadratha.
- ✓ "we must also protect our important institutions from emerging threats."
- ✓ On 15 August 2025, during his 79th Independence Day address from the Red Fort, Prime Minister Narendra Modi announced a historic national security initiative – Mission Sudarshan Chakra.
- ✓ This ambitious decade-long mission aims to secure India's critical establishments using indigenous technology, marking a decisive step towards Atmanirbhar Bharat (self-reliant India) in the protection of defence and strategic infrastructure.
- ✓ Prime Minister Modi declared that "every citizen should feel safe" and emphasized that this mission will be research-driven and entirely developed in India.

- ✓ **Iron Dome All-Weather Air Defence System**
- ✓ The air defence system named "Sudarshan Chakra" may be modeled on Israel's Iron Dome all-weather air defence system, known as a highly effective missile shield.
- ✓ It is a short-range, surface-to-air air defence system that includes radar and Tamir interceptor missiles, which track and neutralize any rocket or missile targeted at Israeli assets.
- ✓ **Prime Minister Narendra Modi's Longest Speech So Far**
- ✓ On 15 August 2025, Prime Minister Narendra Modi made history by delivering a 103-minute Independence Day speech from the historic Red Fort – the longest ever speech by any Indian Prime Minister.
- ✓ This speech broke his own 2024 record of 98 minutes. Before Modi, the longest Independence Day speeches were by Jawaharlal Nehru in 1947 (72 minutes) and Inder Kumar Gujral in 1997 (71 minutes).
- ✓ The 2025 speech was Modi's 12th consecutive Independence Day address, placing him second after India's first Prime Minister Jawaharlal Nehru, who delivered 17 consecutive speeches. PM Modi has broken Indira Gandhi's record of 11 consecutive speeches

Q. Who became the first-ever Indian to win an individual medal at the Asian Surfing Championships (ASC) 2025?

A) Kishore Kumar **B) D. Srikanth**

C) Ramesh Budihal **D) Sai Prasad**

Answer : C

- ✓ The Asian Surfing Championships (ASC) 2025 were held from August 3–12, 2025 in Mahabalipuram, Tamil Nadu, marking India's debut as host.
- ✓ Ramesh Budihal won Bronze in Open Men's, scoring 12.60 points—India's first-ever individual medal at ASC.
- ✓ India secured the full quota of 4 spots (2 Men's, 2 Women's) for Asian Games 2026 in Aichi–Nagoya, Japan, where surfing will debut.
- ✓ India ranked 3rd in Men's Team (1785 pts) and 8th in Women's Team (1200 pts), showing strong continental progress.
- ✓ Other Indian surfers like Kishore Kumar and D. Srikanth reached semifinals and quarterfinals, respectively

Q. APAAR ID was introduced under which policy to track a student's academic journey from pre-primary to higher education?

A) National Digital Education Policy 2015

B) New Education Policy 2020

C) Right to Education Act 2009

D) Digital India Policy 2021

Answer : B

- ✓ The Central Board of Secondary Education (CBSE) has made it mandatory to submit Automated Permanent Academic Account Registry (APAAR) IDs for board exam registration.
- ✓ APAAR ID was introduced under the New Education Policy (NEP) 2020 to track a student's academic journey from pre-primary to higher education.
- ✓ It is a lifelong unique number, linked to Digilocker, ensuring authenticity of report cards and eliminating fake certificates.
- ✓ The Ministry of Education mandated APAAR IDs as part of the Digital Public Infrastructure for Education.
- ✓ Linking will start for the 2026 board exams to improve data accuracy and remove duplication.

Q. What is the name of the AI-powered tool launched by the government to generate structured minutes of Gram Sabha meetings?

A) SabhaSaar

B) SarpanchSamvaad

C) eGramMision

D) ViksitPanchayat

Answer : A

- ✓ Union Minister of Panchayati Raj launched 'SabhaSaar', an Artificial Intelligence (AI)-powered tool, in New Delhi, first rolled out in Tripura.
- ✓ 'SabhaSaar' creates structured minutes of gram sabha meetings from video and audio recordings, ensuring uniformity nationwide.
- ✓ Panchayat officials can upload recordings using e-GramSwaraj login credentials.
- ✓ It is built on Bhashini, an AI language translation platform.
- ✓ It transcribes, translates, and summarizes in major Indian languages and English.
- ✓ It supports panchayats, administrative bodies, and rural development projects with instant meeting insights.

Q. JP Senani Pension Scheme was launched by which state government?

A) Gujarat **B) Rajasthan**

C) Uttar Pradesh **D) Bihar**

Answer : D

- ✓ Bihar government has doubled the pension for 'JP Senanis', political activists jailed during the Emergency for supporting Loknayak Jayaprakash Narayan's movement.
- ✓ The decision was approved in a cabinet meeting chaired by Chief Minister (CM) Nitish Kumar.
- ✓ Pension for those jailed over six months is increased from ₹15,000 to ₹30,000 per month.
- ✓ Pension for those jailed less than six months is raised from ₹7,500 to ₹15,000 per month.
- ✓ This adjustment falls under JP Senani Samman Pension Scheme.
- ✓ The scheme was launched by Bihar CM Nitish Kumar in 2009. Currently, 3,354 people receive this pension.

Q. Under the world's first planned migration program due to climate change, which country is relocating its population?

A) Tuvalu **B) Djibouti**

C) Cabo Verde **D) Eswatini**

Answer : A

- ✓ Tuvalu initiates the world's first planned migration program due to climate change.
- ✓ Tuvalu has initiated the world's first planned migration program due to climate change. Under this plan, Tuvalu is relocating its population to Australia, which is happening under a treaty.
- ✓ For the first time in history, Tuvalu will relocate its population to Australia under the Falepili Union Treaty (2023). This is the world's first planned migration program prompted by climate change due to rising sea levels.
- ✓ Tuvalu comprises nine coral islands, with a population of around 11,000. Its average elevation is only 2 meters above sea level, making it extremely vulnerable to flooding, storms, and rising sea levels caused by climate change.
- ✓ According to NASA's Sea Level Change Team, sea level in Tuvalu in 2023 was 15 cm higher than the average of the past 30 years. At this rate, most of the country's land and infrastructure could be submerged by 2050.
- ✓ Tuvalu

✓ A Polynesian island nation in the Pacific Ocean, located between Australia and Hawaii.

Q. With which institute has UIDAI signed a 5-year R&D agreement to enhance Aadhaar system's security and reliability?

A) IIT Delhi **B) Indian Statistical Institute (ISI)**

C) IISc Bengaluru **D) NITI Aayog**

Answer : B

✓ Unique Identification Authority of India (UIDAI) and the Indian Statistical Institute (ISI) signed a 5-year research and development (R&D) agreement.

✓ The collaboration aims to strengthen the Aadhaar system's security, robustness, and reliability.

✓ It will use advanced biometric technology, fraud detection tools, and innovative algorithms to promote data-driven innovations.

Q. Who has been appointed as one of nine Mental Health Ambassadors by the International Olympic Committee (IOC)?

A) Neeraj Chopra **B) Abhinav Bindra**

C) Manu Bhaker **D) Swapnil Kusale**

Answer : B

✓ India's first individual Olympic gold medallist, Abhinav Bindra, has been appointed as one of nine Mental Health Ambassadors by the International Olympic Committee (IOC).

✓ Abhinav Bindra, who won a gold medal in the men's 10m air rifle shooting event at the 2008 Beijing Olympics.

LATEST BRAND AMBASSADOR IN NEWS 2025

- Abhinav Bindra : Mental Health Ambassadors.
- Shah Rukh Khan : Zomato
- Sachin Tendulkar: Reddit
- Shubman Gill : MRF Tyre
- Shikhar Dhawan : ICC Men's Champions Trophy 2025
- Ayushmann Khurrana : FICCI Frames
- Kartik Aryan : Emami Smart and Handsome

- Rajkumar Rao : Cashfree Payments
- Chess Grandmaster D Gukesh : RBL Bank's brand ambassador
- Sachin Tendulkar : Bank of Baroda
- Mahendra Singh Dhoni : Brand ambassador for Jharkhand election by the Election Commission,
- Rashmika Mandanna : Indian Cyber Crime Coordination Centre (I4C)
- Rahul Dravid : Shriram Finance Limited
- Manu Bhaker: Brand Ambassador of Ministry of Ports, Shipping & Waterway
- Salman Khan : GRM Basmati Rice
- Shikhar Dhawan : MotoGP in India

Aparchit August 3rd Week English Best 350+ MCQs with Amazing Facts
By :- Aparchit Exam Warriors/Kumar Kaushal Sir

Q. Which bank has introduced global UPI services through its bob ₹Pay app?

A) State Bank of India **B) Bank of Baroda**

C) Punjab National Bank **D) Canara Bank**

Answer : B

- ✓ Bank of Baroda has introduced international UPI services via its bob ₹ Pay app, making cross-border digital payments more accessible for both resident Indians and NRIs.
- ✓ The new features include UPI Global Acceptance, foreign inward remittances, and dedicated UPI access for NRI account holders.
- ✓ Customers can now make payments to merchants abroad, receive money from Singapore in real-time, and NRIs can link their NRE/NRO accounts to use UPI seamlessly.
- ✓ With a daily transaction limit of ₹1,00,000, the initiative strengthens Bank of Baroda's role in digital banking innovation while aligning with India's push for global adoption of UPI services.

BOB IN NEWS 2025

- ➢ Bank of Baroda has introduced bob FxOne, a digital foreign exchange platform tailored for corporate and MSME clients.
- ➢ Bank of Baroda has introduced a new recurring deposit product called bob Flexi Systematic Deposit Plan (SDP).
- ➢ Bank of Baroda inks pact for government salary accounts with special benefits in Tamil Nadu.
- ➢ Yield on India's benchmark 10-year bonds will stay soft in July, according to Bank of Baroda (BoB) Research
- ➢ Bank of Baroda released a comprehensive report projecting a sharp rise in state-driven capital expenditure in India for FY26, with a total outlay of ₹10.2 lakh crore.
- ➢ LIC has increased its stake in state-owned Bank of Baroda (BoB) by nearly 2 per cent to 7.05 per cent.
- ➢ Bank of Baroda has initiated the Pradhan Mantri Vidyalaxmi (PM-Vidyalaxmi) Scheme to offer financial support to meritorious students pursuing higher education.
- ➢ Bank of Baroda receives BSI's ISO 22301:2019 Business Continuity Management System Certification

- Bank of Baroda to provide AI-driven support, forex facility, ATMs, and coin vending machines for Maha Kumbh 2025.
- Bank of Baroda Expands Employee Assistance Program to Promote Emotional and Mental Well-being.
- Tata Consultancy Services (TCS) and Bank of Baroda (BoB) have expanded their longstanding partnership to continue delivering financial inclusion solutions for the next 5 years.
- Bank of Baroda ropes in Sachin Tendulkar as global brand ambassador
- Bank of Baroda (BOB)
- Founded : 1908
- Founder : Sayajirao Gaekwad III
- Headquarters : Vadodara, Gujarat
- MD & CEO : Debadatta Chand
- Tagline : India's International Bank

Q. With reference to the PM SVANidhi Yojana, consider the following:

1. It is a central-sector micro-credit scheme launched by the Ministry of Housing and Urban Affairs (MoHUA).

2. Small Industries Development Bank of India (SIDBI) is the implementing agency of the PM SVANidhi Yojana.

3. Under the scheme, street vendors can avail a working capital loan of up to Rs. 10,0000, which is repayable in monthly installments.

Which of the statements given above are correct?

A) 1 and 2 only **B) 1 and 3 only**

C) 2 and 3 only **D) None**

Answer : A

- ✓ Prime Minister recently lauded the success of PM SVANidhi Yojana, saying that the scheme is empowering street vendors in the country.
- ✓ **About PM SVANidhi Yojana:**
- ✓ It is a central-sector micro-credit scheme launched on 1st June 2020 by the Ministry of Housing and Urban Affairs (MoHUA) for providing affordable working capital loans to street vendors affected by the Covid-19 pandemic.

- ✓ The scheme aims to provide financial support to street vendors to resume their livelihoods and help them become self-reliant.
- ✓ Implementation Agency: Small Industries Development Bank of India (SIDBI)
- ✓ **Benefits:**
- ✓ Vendors can avail a working capital loan of up to Rs. 10,000, which is repayable in monthly installments in the tenure of one year.
- ✓ On timely/early repayment of the loan, an interest subsidy at 7% per annum will be credited to the bank accounts of beneficiaries through Direct Benefit Transfer on a quarterly basis.
- ✓ There will be no penalty on early repayment of the loan.
- ✓ The scheme promotes digital transactions through cash back incentives up to an amount of Rs. 100 per month.
- ✓ The vendors can avail the facility of escalation of the credit limit on timely/early repayment of loan.
- ✓ The loan amount can be used for any purpose related to the street vending business, such as buying raw materials, paying rent, or purchasing equipment.
- ✓ The loan repayment period is one year.
- ✓ **Eligibility:**
- ✓ Street vendors in possession of Certificate of Vending /Identity Card issued by Urban Local Bodies (ULBs).
- ✓ The vendors, who have been identified in the survey of street vendors but have not been issued Certificate of Vending/Identity Card.
- ✓ Street Vendors left out of the ULB-led identification survey or who have started vending after completion of the survey and have been issued a Letter of Recommendation (LoR) to that effect by the ULB / Town Vending Committee (TVC).
- ✓ The vendors of surrounding development/ peri-urban/rural areas vending in the geographical limits of the ULBs, who have been issued a Letter of Recommendation (LoR) to that effect by the ULB /TVC

Q. With which of the following country India conducted Exercise SLINEX?

A) Sri Lanka **B) Mangolia**

C) France **D) Russia**

Answer : A

- ✓ The 12th edition of the Sri Lanka-India Naval Exercise (SLINEX-25) was organized in Sri Lanka from 14 to 18 August 2025. It included a harbour and a sea phase.

- ✓ Indian naval ships INS Rana (a guided missile destroyer) and INS Jyoti (fleet tanker) participated in the 12th edition of the Sri Lanka-India Naval Exercise (SLINEX-25) held from 14 to 18 August 2025.
- ✓ SLINEX, conceptualized in 2005, has evolved into a major bilateral maritime exercise aimed at promoting interoperability, maritime cooperation and exchange of best practices.
- ✓ **Previous edition**
- ✓ SLINEX-25 was held after its previous edition which took place in Visakhapatnam from 17 to 20 December 2024.
- ✓ Phase structure, 2025
- ✓ Harbour phase in Colombo (14–16 August 2025)
- ✓ Sea phase in adjacent waters (17–18 August 2025)
- ✓ **Participants**
- ✓ Indian Navy: INS Rana (guided missile destroyer), INS Jyoti (fleet tanker)
- ✓ Sri Lanka Navy: SLNS Gajabahu and SLNS Vijayabahu (advanced offshore patrol vessels)
- ✓ Special forces of both navies also participated in both phases.
- ✓ Additional assets: Sri Lanka Air Force BEL412 helicopters reportedly participated.
- ✓ **Other exercises**
- ✓ The 10th edition of the India-Sri Lanka joint military exercise Mitra Shakti was held in Sri Lanka in August 2024.

EXERCISE IN NEWS 2025

- ➢ The 14th India-Singapore bilateral military exercise, code-named "Bold Kurukshetra", commenced at Jodhpur Military Station of the Indian Army in Rajasthan, on 27 December 2025.
- ➢ Indian Navy will participate in the 32nd edition of the Singapore India Maritime Bilateral Exercise (SIMBEX), earlier known as Exercise Lion King.
- ➢ 'Jaa Mata', a Joint Exercise, was held from July 7–12, 2025, off the Chennai coast, marking deeper India–Japan Coast Guard cooperation.
- ➢ The eighth edition of the Indo-French army exercise, 'Shakti 2025', that started on June 18 concluded in France .
- ➢ The 6th edition of Exercise DUSTLIK, a bilateral joint military drill between India and Uzbekistan, commenced on April 16, 2025, at the Foreign Training Node, Aundh, Pune, Maharashtra.

- The eighth edition of the bilateral Indo-French military exercise 'Shakti' begins on June 18, 2025, Camp Larzac, La Cavalerie in France.
- The first-ever joint special operations exercise between the Indian Air Force and the US Air Force, named "Tiger Claw," took place from May 26 to June 10, 2025.
- The Indian Army participated in Exercise Khaan Quest 2025, a multinational peacekeeping exercise held in Mongolia. The exercise, co-hosted by the Mongolian Armed Forces and the U.S.
- The 3rd edition of the India, Egypt military 'Exercise Cyclone' 2025 commenced at the Mahajan Field Firing Range, Rajasthan on the 10th of February 2025.
- The sixth edition of Exercise Dharma Guardian is scheduled to take place from February 25 to March 9, 2025, at Mount Fuji, Japan.
- The 18th edition of the India-Nepal joint military exercise "Surya Kiran" has commenced at Saljhandi, Nepal.
- Indian Army contingent departed for 17th edition of India- Mongolia Joint Military Exercise NOMADIC ELEPHANT which is scheduled to be conducted in Ulaanbaatar, Mongolia.
- Bangladesh is participating with India in the 6th edition of the Coordinated Patrol (CORPAT) and the 4th edition of the bilateral exercise 'BONGOSAGAR' in 2025.
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise Khanjar-XII is set to take place in Kyrgyzstan
- The Indian Army and Indian Air Force conducted EX Winged Raiders in the Eastern Theater.
- The 13th edition of the joint India-Maldives military exercise 'Ekuverin' is being hosted by Maldives from 2-15 February 2025.
- The indigenously designed and built guided missile destroyer INS Mumbai is participating in the Exercise LA PEROUSE.
- It is the fourth edition of the multinational naval exercise
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise KHANJAR-XII is set to take place in Kyrgyzstan from 10 March to 23 March 2025.

Q. Which Tata Group company has partnered with Eutelsat to launch OneWeb LEO satellite services in India?

A) TCS **B) Tata Communications**

C) Air India **D) Nelco**

Answer : D

- ✓ Nelco Limited, a subsidiary of the Tata Group, has partnered with Eutelsat to introduce OneWeb Low Earth Orbit (LEO) satellite services in India.
- ✓ This collaboration is a significant step in enhancing connectivity solutions, especially in areas where traditional networks are weak or unavailable

Q. Which bank recently reduced its minimum average balance requirement for new urban savings accounts to ₹15,000 after facing public backlash?

A) Axis Bank **B) HDFC Bank**

C) ICICI Bank **D) State Bank of India**

Answer : C

- ✓ ICICI Bank, India's second-largest private lender, faced widespread criticism after it sharply raised the minimum average balance (MAB) for new urban savings account holders from ₹10,000 to ₹50,000.
- ✓ This move drew heavy backlash from customers and financial experts, as the hike was seen as disproportionate compared to other banks like SBI, which has removed MAB requirements altogether.
- ✓ Responding swiftly, ICICI Bank revised the policy, lowering the urban MAB to ₹15,000, while also reducing thresholds in semi-urban areas.

ICICI BANK IN NEWS 2025

- ➢ ICICI Bank, India's second-largest private sector lender, has announced a significant hike in its Minimum Average Balance (MAB) requirements for metro, urban, semi-urban, and rural branches, effective August 2025.
- ➢ Piramal Finance and ICICI Bank join hands for co-lending partnership
- ➢ ICICI Bank and Times Internet have launched a super-premium credit card, 'Times Black,' crafted from historic Times of India printing plates.
- ➢ ICICI Bank and MakeMyTrip (MMT) have launched a co-branded credit card for travel enthusiasts
- ➢ ICICI Bank has crossed the Rs 9 lakh crore market capitalization mark for the first time
- ➢ ICICI Bank partners with PFRDA to launch NPS Vatsalya, a pension account for minors
- ➢ Tata Power Solar Systems Ltd (TPSSL) has signed an agreement with ICICI Bank to provide financing for solar units to residential and corporate customers.
- ➢ Industrial Credit and Investment Corporation of India (ICICI) BANK

- Founded : 1994
- HQ : Mumbai, Maharashtra
- MD & CEO : Sandeep Bakhshi
- Tagline : Hum Hai Na Khayal Apka

Q. Which football club was ranked as the world's most valuable in the Brand Finance Football 50–2025 report?

A) FC Barcelona **B) Real Madrid**

C) Manchester City **D) Paris Saint-Germain**

Answer : B

- ✓ Real Madrid was ranked as the world's most valuable football club in the Brand Finance Football 50–2025 report, with a brand value of €1.921 billion and an impressive brand strength score of 94.9.
- ✓ This marked the fourth consecutive year that the Spanish giants retained their top position, reflecting their dominance both on and off the field

Q. Which country has directed NASA to prepare for the early termination of the OCO-2 and OCO-3 satellites?

A) Russia **B) United States**

C) China **D) India**

Answer : B

- ✓ United States has directed NASA to prepare for the early termination of OCO-2 and OCO-3, satellites designed to monitor atmospheric carbon dioxide and crop health.
- ✓ These satellites provide critical data on CO2 sources and sinks, seasonal and regional variations, and plant growth worldwide.
- ✓ By operating in polar and ISS orbits, OCO-2 and OCO-3 help track the impact of forests and other carbon sinks on climate systems, providing information essential for climate policy and mitigation strategies

NASA IN NEWS 2025

- NASA launched twin satellites as part of the TRACERS mission to study magnetic reconnection and its effects in Earth's atmosphere

- **Dangeti Jahnavi from Andhra Pradesh, will travel to space in 2029. She is the first Indian to complete Nasa's International Air and Space Program.**
- NASA's SPHEREx space telescope is slated to launch from Vandenberg Space Force Base in California aboard a SpaceX Falcon 9 rocket.
- The NASA-ISRO Synthetic Aperture Radar (NISAR) satellite mission is now tentatively scheduled for launch in June 2025.
- NASA's IM-2 mission, launched on February 26, 2025, is indeed a significant step in lunar exploration. This mission, part of NASA's Commercial Lunar Payload Services (CLPS) initiative and the Artemis program
- NASA's PACE (Plankton, Aerosol, Cloud, ocean Ecosystem) mission was launched on February 8, 2024. The mission aims to study the health of Earth's oceans and atmosphere by observing plankton, aerosols, clouds, and their interactions.

Q. With reference to the SWAYAM Portal, consider the following:

1. It is India's own MOOCs (Massive Open Online Course) platform of the Ministry of Education (MoE).

2. It facilitates hosting of all the courses taught in classrooms from Class 9 till post-graduation.

3. All the courses are interactive and are available free of cost.

Which of the statements given above are correct?

A) 1 and 2 only **B) 1 and 3 only**

C) 2 and 3 only **D) All are correct**

Answer : D

- ✓ Ministry of Education is offering free Artificial Intelligence (AI) courses on the Swayam Portal to help students stay updated with the rising demand for AI skills.
- ✓ **About SWAYAM Portal:**
- ✓ SWAYAM (Study Webs of Active–Learning for Young Aspiring Minds) is India's own MOOCs (Massive Open Online Course) platform of the Ministry of Education (MoE) initiative and was launched during 2017.
- ✓ It seeks to bridge the digital divide for students who have hitherto remained untouched by the digital revolution and have not been able to join the mainstream of the knowledge economy.

- ✓ It is an indigenously developed IT platform that facilitates hosting of all the courses taught in classrooms from Class 9 till post-graduation to be accessed by anyone, anywhere, at any time.
- ✓ All the courses are interactive, prepared by the best teachers in the country, and are available, free of cost, to the residents in India.
- ✓ **What is offered in SWAYAM?**
- ✓ Courses that are taught in classrooms from 9th class till post-graduation.
- ✓ **The courses hosted on SWAYAM are in 4 quadrants:**
- ✓ video lecture
- ✓ specially prepared reading material that can be downloaded/printed
- ✓ self-assessment tests through tests and quizzes and
- ✓ an online discussion forum for clearing the doubts.
- ✓ Categories of courses include - Engineering, Science, Humanities, Management, Language, Mathematics, Arts and Recreation, Commerce, General, Library, Education.
- ✓ Students wanting certifications need to register and shall be offered a certificate on successful completion of the course, with a little fee.

Q. Mt Elbrus, recently in the news, is located in:

A) Caucasus Mountains

B) Black Mountains

C) Himalayan Mountains

D) Rocky Mountains

Answer : A

- ✓ Recently, a mountaineer of Arunachal Pradesh, climbed Mt Elbrus, the highest peak in Europe.
- ✓ Location: Mount El'brus is located in southwest Russia and is part of the Caucasus Mountains.
- ✓ **Formation:** It is believed that the Caucasus Mountains were formed due to the northward collision of the Arabian Plate with the Eurasian Plate. Geological studies have revealed that Mount Elbrus was formed over 2.5 million years ago and the volcano had been most active during the Holocene Epoch.
- ✓ It is the highest point in Russia as well as the highest point in all of Europe.
- ✓ It has an elevation of 18,510 feet (5,642 meters).It makes up part of the Prielbrusye National Park.
- ✓ It is one of the Seven Summits of the world, which are the tallest mountains on each of the seven continents.

Q. Golden Dome missile defence system, which was recently in news, belongs to:

A) Japan **B) France**

C) Brazil **D) USA**

Answer : D

- ✓ US President has announced 175 billion Golden Dome missile defence shield for the United States.
- ✓ It is a ground- and space-based missile defense system designed to safeguard the United States from advanced missile threats.
- ✓ Golden Dome aims to create a network of satellites to detect, track and potentially intercept incoming missiles. The shield could deploy hundreds of satellites for missile detection and tracking.

Q. Consider the following statements regarding the Pradhan Mantri Viksit Bharat Rozgar Yojana:

1. It provides direct cash incentives to eligible employees and employers to boost formal job creation.

2. Under this scheme employers will get incentives in respect of new employees with salaries up to Rs 1 lakh.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Prime Minister announced the Pradhan Mantri Viksit Bharat Rozgar Yojana.
- ✓ It provides direct cash incentives to eligible employees and employers to boost formal job creation.
- ✓ **Aim:** The scheme aims to support creation over 3.5 crore jobs in two years.
- ✓ **Key Features of the Scheme:**
- ✓ Part A – Support to First-Time Employees
- ✓ Targeting first-time employees registered with EPFO, this Part will offer one-month EPF wage up to Rs 15,000 in two instalments.
- ✓ Employees with salaries up to Rs 1 lakh will be eligible for the incentives. The 1st instalment will be payable after 6 months of service and the 2nd instalment will be payable after 12 months of service and completion of a financial literacy programme by the employee.
- ✓ To encourage the habit of saving, a portion of the incentive will be kept in a savings instrument of deposit account for a fixed period and can be withdrawn by the employee at a later date.

- ✓ Part B – Incentives for Employers:
- ✓ This part will encourage generation of additional employment in all sectors, with a special focus on the manufacturing sector.
- ✓ The employers will get incentives in respect of new employees with salaries up to Rs 1 lakh.
- ✓ The Government will incentivize employers, up to Rs 3000 per month, for two years, for each additional employment, sustained for at least six months.
- ✓ For the manufacturing sector, incentives will be extended to the 3rd and 4th years as well.
- ✓ Incentive Payment Mechanism: All payments to the First Time Employees under Part A of the Scheme will be made through DBT (Direct Benefit Transfer) mode using Aadhar Bridge Payment System (ABPS). Payments to the Employers under Part B will be made directly into their PAN-linked Accounts.

Q. Consider the following statements regarding National Gopal Ratna Award:

1. It is one of the highest national honours in the livestock and dairy sector.

2. It aims to encourage excellence among milk-producing farmers with special focus on promoting indigenous cattle and buffalo breeds.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ The Department of Animal Husbandry and Dairying (DAHD) under the Ministry of Fisheries, Animal Husbandry and Dairying, has announced the opening of nominations for the prestigious National Gopal Ratna Awards 2025.
- ✓ It is one of the highest national honours in the livestock and dairy sector.
- ✓ It was launched under the Rashtriya Gokul Mission in 2021,
- ✓ **Aim:** The National Gopal Ratna Awards aim to encourage excellence among milk-producing farmers, dairy cooperatives, Milk Producer Companies (MPCs), Dairy Farmer Producer Organizations (FPOs) and Artificial Insemination Technicians (AITs), with special focus on promoting indigenous cattle and buffalo breeds.
- ✓ Indigenous bovine breeds of India are robust and possess the genetic potential to play a crucial role in the national economy.

- ✓ The National Gopal Ratna Awards will be conferred in the following categories:
- ✓ Best Dairy farmer rearing indigenous cattle/buffalo breeds (list of registered breeds Annexed).
- ✓ Best Dairy Cooperative Society (DCS)/ Milk producer Company (MPC)/ Dairy Farmer Producer Organization (FPO).
- ✓ **Best Artificial Insemination Technician (AIT).**
- ✓ There is also a provision of Special award for North Eastern Region (NER) and Himalayan States so as to encourage and boost the dairy development activities in these States/UTs.
- ✓ NGRA 2025 will consist of a Certificate of merit, a memento and monetary prize in first two categories i.e Best Dairy Farmer and Best DCS/FPO/MPCs as under.

Q. Which space agency announced to start a nuclear reactor on the Moon by the year 2030?

A) ISRO **B) JAXA**

C) NASA **D) ISA**

Answer : C

- ✓ **NASA will start a nuclear reactor on the Moon by the year 2030.**
- ✓ Under its Artemis program, NASA is going to build a nuclear reactor on the Moon by the year 2030, this is after China reportedly announced in April 2025 that it would build a nuclear power plant on the Moon by the year 2035.
- ✓ NASA has unveiled a plan under its Artemis program to build a nuclear reactor on the Moon by the year 2030, with the aim of bringing humans back to the lunar surface and establishing a sustainable presence.
- ✓ In April 2025, China reportedly unveiled a plan to build a nuclear power plant on the Moon by the year 2035. This plant will support its planned International Lunar Research Station

Q. Under which mission has NASA announced to start a nuclear reactor on the Moon by the year 2030?

A) TRACERS Mission **B) Europa Clipper**

C) Artemis mission **D) Dragonfly**

Answer : C

Q. Who became India's 89th Chess Grandmaster (GM) in August 2025?

A) S. Rohith Krishna **B) D. Gukesh**

C) R. Praggnanandhaa **D) Arjun Erigaisi**

Answer : A

- ✓ S. Rohith Krishna became India's 89th Chess Grandmaster at the Almaty Masters Qonaev Cup in Kazakhstan.
- ✓ He secured the title by defeating IM Artur Davtyan and scoring 6/9, crossing the 2500 Elo rating.
- ✓ Rohith is a third-year engineering student from Chennai, trained by K. Visweswaran.

CHESS GRANDMASTER IN NEWS 2025

- ➢ S. Rohith Krishna became India's 89th Chess Grandmaster at the Almaty Masters Qonaev Cup in Kazakhstan.
- ➢ Magnus Carlsen from Norway won the first-ever chess tournament held at the Esports World Cup, defeating Alireza Firouzja.
- ➢ Divya Deshmukh of Maharashtra became the first Indian chess player to win the FIDE Women's Chess World Cup title by beating compatriot Grandmaster (GM) Koneru Humpy.
- ➢ Divya Deshmukh becomes the first Indian woman to reach the FIDE Women's World Cup Final and secures a spot in the 2026 Candidates Tournament
- ➢ FIDE has announced that India will host the Chess World Cup from 30 October to 27 November 2025.
- ➢ Harikrishnan A. Ra has become India's 87th Grandmaster.
- ➢ Magnus Carlsen, the world number one chess player, secured victory in the SuperUnited Rapid and Blitz 2025 tournament held in Zagreb, Croatia
- ➢ L.R. Srihari became the 86th chess Grandmaster of india by securing his third Grandmaster norm at the Asian Individual Men's Chess Championship 2025.
- ➢ Indian Grandmaster Pranav Venkatesh won the prestigious World Junior Championship in classical chess in Petrovac, a coastal town in Montenegro
- ➢ Grandmaster R Praggnanandhaa clinched the Tata Steel Masters 2025 title in Netherlands by defeating World Champion D Gukesh.

Q. Who authored the book "Dominion and Dharma: Reframing Capitalism Through Conquest, Consciousness, and Civilizational Memory"?

A) Ruchir Sharma **B) Vivek Singhal**

C) Bibek Debroy **D) Sanjeev Sanyal**

Answer : B

- ✓ **Vivek Singhal released his latest book, Dominion and Dharma: Reframing Capitalism Through Conquest, Consciousness, and Civilizational Memory.**
- ✓ The book contrasts the Western model of Dominion—rooted in control and conquest—with the Eastern ethic of Dharma, emphasizing consciousness, harmony, and ethical living.

Q. Where is the first-ever Khelo India Water Sports Festival being held?

A) Shimla **B) Srinagar**

C) Dehradun **D) Manali**

Answer : B

- ✓ The first-ever Khelo India Water Sports Festival is being hosted at the picturesque Dal Lake in Srinagar.
- ✓ The festival features a vibrant logo showcasing a Shikara against the backdrop of snow-capped mountains and pine trees, symbolizing the region's natural beauty.
- ✓ Its mascot, the Himalayan Kingfisher, reflects the theme of water and nature.

Q. Which organization released special picture postcards and a golden cancellation to mark the 50th anniversary of the film Sholay in 2025?

A) Film Federation of India **B) India Post**

C) Ministry of Culture **D) National Film Development Corporation**

Answer : B

- ✓ To celebrate the 50th anniversary of the legendary film Sholay on August 15, 2025, India Post released two exclusive picture postcards, a presentation pack, and a golden cancellation.
- ✓ This tribute was unveiled by the Maharashtra Postal Circle in the presence of the Sippy family and other dignitaries.
- ✓ The release highlighted the unique legacy of Sholay, which originally premiered on August 15, 1975, and remains a milestone in Indian cinema.
- ✓ Sholay is a 1975 Indian epic action-adventure film directed by Ramesh Sippy, produced by his father G. P. Sippy, and written by Salim–Javed.

Q. The Minimum Public Shareholding (MPS) rule in India requires all listed companies to ensure at least certain percentage of their total issued and paid-up equity share capital is held by public shareholders. What is this portion?

A) 20% **B) 25%**

C) 30% **D) 35%**

Answer : B

- ✓ SEBI recently proposed to increase the flexibility of minimum public shareholding (MPS) and minimum public offer (MPO) for companies aspiring to get listed, aimed at "simplifying fund-raising by issuers in India.
- ✓ **About Minimum Public Shareholding (MPS):**
- ✓ The Minimum Public Shareholding (MPS) rule is a regulatory requirement laid out by SEBI under the Securities Contracts (Regulation) Rules, 1957, and reinforced by the Listing Obligations and Disclosure Requirements (LODR) Regulations.
- ✓ It is applicable to all listed companies in India.
- ✓ As per these rules, all listed companies must ensure that at least 25% of their total issued and paid-up equity share capital is held by public shareholders—i.e., non-promoters and non-promoter group entities.
- ✓ Where promoters are holding more than 75%, they have to mandatorily divest additional shares to the public to comply with the MPS rule.
- ✓ **The objective is to:**
- ✓ Enhance liquidity in the market
- ✓ Promote fair price discovery
- ✓ Ensure broader participation and corporate governance
- ✓ Newly listed companies are expected to meet this requirement within three years from the date of listing.
- ✓ For issuers with a post-issue market cap of over ₹1 trillion, the deadline for 25% MPS is five years.
- ✓ If the public shareholding falls below 25% at any time, such company shall bring the public shareholding to 25% within a maximum period of 12 months from the date of such fall.

SEBI IN NEWS 2025

- ➢ SEBI to Launch Centralised Compliance Platform for Brokers from August 1, 2025.
- ➢ SEBI renewed the recognition of Multi Commodity Exchange Clearing Corporation Ltd (MCXCCL) as a clearing corporation for a three-year term, effective from July 31, 2025 to July 30, 2028.

- SEBI Unveiled 'VCF Settlement Scheme 2025' for VCF Liquidation.
- SEBI has announced the formation of a six- member high level committee headed by Pratyush Sinha , a retired IAS officer and former chief vigilance commissioner to review conflict of interest rules
- SEBI has directed all its regulated and registered entities to exclusively use the 1600 phone number series for service and transactional voice calls to their customers
- SEBI issued a framework for recognition and operationalisation of a performance validation agency, to be called Past Risk and Return Verification Agency (PaRRVA).
- Eligibility Criteria for PaRRVA:-
- (i)Number of years of existence of the CRA(Credit Rating Agencies)should be minimum 15 years
- (ii)Minimum net worth of the CRA should be INR 100 crores
- (iii)Number of issuers which have obtained ratings of listed or proposed to be listed debt securities from the CRA should be 250 or more; and
- (iv)CRA should have Investor grievance redressal mechanism including Online Dispute Resolution ("ODR") Mechanism
- The eligibility criteria for a SE to act as PaRRVA Data Centre ("PDC") :-
- I)Number of years of existence of the SE should be minimum 15 years
- (ii)Minimum net worth ofthe SE should beINR 200 crores
- (iii)The SE shouldhavenation-wide terminals
- (iv)SE should have Investor grievance redressal mechanism including OnlineDispute Resolution ("ODR") Mechanism
- Aye Finance, an Alphabet-backed non-banking financial company (NBFC), has received final observations from the Securities and Exchange Board of India (SEBI) for its proposed ₹1,450 crore IPO.
- SEBI extends suspension of trading in 7 commodity derivatives until Mar 2026
- (moong, wheat, paddy(non-basmati), chana, mustard, soyabean, crude palm oil)
- SEBI has extended the limit for advance fee collection by Investment Advisers (IAs) and Research Analysts (RAs) to up to one year. Previously, IAs could collect fees in advance for up to two quarters, and RAs for a quarter.
- SEBI has eased disclosure norms for foreign portfolio investors (FPIs) by raising the asset threshold for granular beneficial ownership disclosures from Rs 25,000 crore to Rs 50,000 crore

- SEBI Partners with DigiLocker to Reduce Unclaimed Assets and Strengthen Investor Protection.
- Tuhin Kanta Pandey, has been appointed as the 11th chairperson of the SEBI for a three-year term.
- He will succeed Madhabi Puri Buch.
- SEBI asset management companies (AMC) should deploy the funds garnered from investors in a new fund offering (NFO) within 30 days form the date of allotment of units.
- SEBI introduced a digital platform called MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) to help investors find inactive or unclaimed mutual fund folios.
- SEBI has proposed a minimum investment of Rs 1 crore for RBI-regulated originators and unregulated entities involved in securitization
- SEBI is working on a secure Unified Payments Interface (UPI) mechanism for registered market intermediaries.
- Currently, UPI transactions for capital markets are capped at ₹2 lakh per day.
- SEBI proposes increasing this limit to ₹5 lakh per day.
- Reserve Bank of India (RBI) has allowed SEBI-registered non-bank brokers to participate in the Negotiated Dealing System-Order Matching (NDS-OM).
- Securities and Exchange Board of India (SEBI):
- It is the regulatory body for securities and commodity markets in India established in 1988.
- It is the regulator of the Capital market and Commodities market in India.
- The first SEBI chairman was Dr S A Dave (1988-90)
- Headquarters : Mumbai
- 11th Chairperson : Tuhin Kanta Pandey

Q. Which country has recently announced to launch the 'Venera-D Venus Mission' by the year 2036?

A) France **B) Japan**

C) Russia **D) Germany**

Answer : C

- ✓ Russia announces launch of 'Venera-D Venus mission' by 2036.
- ✓ Russia has announced to launch Venera-D mission to Venus before 2036.

- ✓ Earlier in 1961 and 1983, four Venera probes of the Soviet Union took important photographs of the surface of Venus.
- ✓ Russia is set to launch Venera-D mission to revisit Venus before 2036.
- ✓ According to Oleg Korablev of the Space Research Institute (IKI), preliminary design work will begin in January 2026 as part of the country's new national space program.
- ✓ The mission will consist of a lander, a balloon probe and an orbital spacecraft, with launch expected between 2034 and 2036.
- ✓ **Indian initiative**
- ✓ India's space agency, ISRO, plans to launch a Venus orbiter mission called Shukrayaan. Although the original plan was to launch it in 2024, recent reports indicate that the launch may be delayed, possibly to 2028 or even later and the most suitable launch window for it would be 2031.

Q. From which date will NPCI discontinue UPI peer-to-peer 'collect requests' to curb fraud?

A) December 31, 2025 **B) January 1, 2026**

C) November 1, 2025 **D) October 1, 2025**

Answer : D

- ✓ The National Payments Corporation of India (NPCI) has announced that peer-to-peer 'collect requests' on UPI will be discontinued starting October 1, 2025.
- ✓ This feature, which allowed one user to request payment approval from another, had become a major loophole exploited by fraudsters, despite transaction caps and limits.
- ✓ By mandating only payer-initiated (push) transactions such as QR code scans or manual entry of recipient details, NPCI aims to strengthen digital payment security.
- ✓ The move affects all UPI apps including PhonePe, Google Pay, and Paytm, and is expected to enhance trust, reduce fraud risks, and ensure safer digital transactions nationwide.

NPCI IN NEWS 2025

- ➢ NPCI has announced that peer-to-peer 'collect requests' on UPI will be discontinued starting October 1, 2025
- ➢ NPCI and IDRBT Sign MoU to Jointly Develop Training Programmes Enabling Payment Security and Cyber Resilience

- NPCI will start delinking UPI IDs linked to the mobile number revocation list (MNRL) and the digital intelligence platform (DIP) from April 1, 2025.
- NPCI has extended the deadline for implementing transaction volume cap on Unified Payments Interface (UPI) apps by two years till December 31, 2026.
- NPCI removed the user onboarding limit for WhatsApp Pay on January 6, 2025.
- WhatsApp Pay must continue to comply with all existing UPI guidelines and regulations for Third-Party Application Providers (TPAPs).
- NPCI approved 20 third-party Unified Payments Interface (UPI) applications, a record since UPI's launch in 2016.
- NPCI eyes Rupay, UPI expansion to 10 countries.
- For UPI, we have signed up with three countries With Namibia, Trinidad and Tobago, and Peru, the commercial agreements have been signed.
- Currently, UPI is available in seven countries — France, the UAE, Singapore, Bhutan, Sri Lanka, Mauritius and Nepal.
- NPCI has launched a UPI Safety Awareness Campaign, Main Moorkh Nahi Hoon.
- As the campaign's brand ambassador, renowned actor Pankaj Tripathi will star in a series of six and films .
- India's Unified Payments Interface (UPI) technology set a new record in October 2024 with 16.58 billion transactions worth ₹23.50 lakh crore.
- NPCI has granted approval to Paytm to onboard new UPI users, subject to the adherence to all procedural guidelines and circulars.
- Maldivian President Mohamed Muizzu has decided to take the necessary steps to introduce India's Unified Payment Interface (UPI) in the Maldives.
- National Payments Corporation of India is already operational in several international locations, including UAE, Sri Lanka, France, Malaysia, Singapore, Nepal, the UK, and Mauritius.
- NPCI and The Times of India (TOI) have announced a partnership to launch a nationwide campaign to promote digital payment safety.
- The campaign will feature R.K. Laxman's iconic cartoon character, Common Man, to raise awareness about digital payment frauds.

- NPCI has incorporated Bharat Interface for Money (BHIM) as a wholly-owned subsidiary, hiving it off into a new entity known as NPCI-BHIM Services Ltd (NBSL).
- NPCI International and Qatar National Bank (QNB) have partnered to launch UPI payments in Qatar.
- NPCI Inks Pact With Peru To Build UPI-Like Payments System. With this, Peru becomes the first country in South America to adopt UPI.
- National Payments Corporation of India (NPCI) is developing a UPI-like system for the Bank of Namibia.
- National Payments Corporation of India (NPCI)
- Founded : 2008
- Headquarters : Mumbai, Maharashtra
- Non-Exe Chairman : Ajay Kumar Chaudhary
- MD & CEO : Dilip Asbe

Q. Which Union ministry has launched the Udyam Sakhi portal?

A) Ministry of Skill Development and Entrepreneurship

B) Ministry of Social Justice and Empowerment

C) Ministry of Women and Child Development

D) Ministry of Micro, Small and Medium Enterprises

Answer : D

- ✓ The Udyam Sakhi Portal, launched by the Ministry of Micro, Small and Medium Enterprises (MSME), is helping women entrepreneurs across the country start, build, and expand their businesses, said the Minister of State in a written reply in the Rajya Sabha recently.
- ✓ **About Udyam Sakhi Portal:**
- ✓ Udyam Sakhi portal (http://udyamsakhi.msme.gov.in/) was launched by the Ministry of MSME in March 2018 to provide information regarding financial schemes, policies, and programmes of the Ministry of MSME to existing/prospective women entrepreneurs in the MSME sector.
- ✓ The portal is a network for nurturing entrepreneurship and creating business models for low-cost products and services in order to empower women and make them self-reliant and self-sufficient.

✓ The portal helps women to start, build, and grow their businesses.

Q. Consider the following statements regarding Periodic Labour Force Survey:

1. It gives estimates of key employment and unemployment Indicators.

2. It is conducted by the Ministry of Labour every year.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : A

✓ According to the Monthly Bulletin of the Periodic Labour Force Survey (PLFS), India's unemployment rate fell to 5.2% in July 2025 from 5.6% in June 2025.

✓ It gives estimates of key employment and unemployment Indicators like the Labour Force Participation Rate (LFPR), Worker Population Ratio (WPR), Unemployment Rate (UR), etc.

✓ The sample design of the Periodic Labour Survey (PLFS) has been revamped from January 2025.

✓ As part of revamping of the sample design monthly rotational panel scheme has been implemented for both rural and urban areas wherein each selected household is visited four times in four consecutive months.

✓ This survey is conducted by the National Sample Survey (NSO), working under the Ministry of Statistics and Programme Implementation (MoSPI).

Q. Consider the following statements regarding e-Jagriti Platform:

1. It is a flagship initiative by the Department of Consumer Affairs, Government of India.

2. It is aimed at strengthening the consumer dispute redressal system across the country.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

✓ Over two lakh users, including NRIs, have registered on the e-Jagriti platform since its launch.

✓ e-Jagriti is a flagship initiative by the Department of Consumer Affairs, Government of India.

✓ It is aimed at strengthening the consumer dispute redressal system across the country.

- ✓ The project focuses on the computerization and networking of all Consumer Commissions at the national, state, and district levels to ensure transparency, efficiency, and speedy resolution of consumer disputes.
- ✓ **Features of e-Jagriti Platform**
- ✓ e-Jagriti enables consumers to file complaints, track case statuses, and access judgments online.
- ✓ The platform plays a vital role in digitizing consumer commissions and empowering citizens by providing easy access to legal remedies.
- ✓ It provides simple, fast and a more cost-effective consumer disputes redressal software solution at all levels.
- ✓ It is envisaged to integrate consumer grievance platforms, namely, Online Case Monitoring System (OCMS), E-Daakhil, NCDRC Case Monitoring System, CONFONET website, mediation application, in a single platform.

Q. Governor of which state C.P. Radhakrishnan has been chosen as the NDA candidate for the Vice Presidential election?

A) Gujarat **B) Maharashtra**

C) Rajasthan **D) Madhya Pradesh**

Answer : B

- ✓ NDA Picks C.P. Radhakrishnan for Vice President Election 2025.
- ✓ BJP and allies declared Maharashtra Governor Chandrapuram Ponnusamy Radhakrishnan as NDA candidate for Vice Presidential election.
- ✓ He has extensive political experience in southern states including Kerala, Telangana and Puducherry.
- ✓ The BJP on August 17, 2025 declared Maharashtra Governor Chandrapuram Ponnusamy Radhakrishnan, former president of the party's Tamil Nadu unit and a senior RSS leader, as the ruling NDA's candidate for the Vice Presidential election to be held on September 09.
- ✓ Radhakrishnan, a former Lok Sabha MP and Jharkhand Governor, is credited with "laying the foundation of the party in the south" during his tenure as Tamil Nadu BJP president from 2004 to 2007.
- ✓ **Vice President Facts**
- ✓ The longest-serving Vice President of India is Dr Sarvepalli Radhakrishnan. He held the post for two consecutive terms from 1952 to 1962.
- ✓ Dr Sarvepalli Radhakrishnan and Mohammad Hamid Ansari are the two persons who have held the post of Vice President of India twice in a row. Dr Radhakrishnan held the post from 1952 to 1962, while Ansari held the post from 2007 to 2017.

- ✓ Krishan Kant is the only Indian Vice President who died while in office. He served as the 10th Vice President of the country from 1997 until his death on 27 July 2002.
- ✓ Constitutional Provisions Regarding Vice President
- ✓ Article 63 of the Indian Constitution states that there shall be a Vice President of India.
- ✓ Article 64 states that the Vice President also serves as the ex-officio Chairman of the Rajya Sabha and he cannot hold any other office of profit.
- ✓ When the Vice President assumes the role or duties of the President under Article 65 of the Constitution of India, he shall not discharge the duties of the Chairman of the Rajya Sabha and shall not receive the salary or allowances specified for the Chairman under Article 97.
- ✓ **Qualifications for the post:**
- ✓ Article 66 specifies the qualifications required for the post of Vice President which are as follows-
- ✓ Must be an Indian citizen.
- ✓ Must be at least 35 years of age.
- ✓ Must be eligible for election as a member of the Rajya Sabha.
- ✓ **Election:**
- ✓ Article 68 of the Constitution provides that an election to fill the vacancy in the office of Vice-President due to expiry of his term of office must be held before the expiry of the current term.
- ✓ Article 324 of the Constitution empowers the Election Commission of India to supervise, direct and control the process of election of the Vice-President.
- ✓ Article 66 states that the Vice-President must be elected by an electoral college consisting of the elected and nominated members of both Houses of Parliament.
- ✓ The original Constitution provided that the Vice-President would be elected by a joint sitting of both Houses of Parliament. This cumbersome process was abolished by the 11th Constitutional Amendment Act, 1961.

Q. Where was the global plastic treaty negotiation 'INC-5.2' held recently?

A) Geneva, Switzerland **B) Ottawa, Canada**

C) Busan, South Korea **D) Nairobi, Kenya**

Answer : A

- ✓ The INC-5.2 meeting was held in Geneva, Switzerland to agree on a plastic pollution treaty by the year 2022 to save the world from plastic pollution.

- ✓ The talks failed as consensus could not be reached on key issues.
- ✓ The United Nations Environment Assembly passed a resolution to create a legally binding treaty to end plastic pollution by the year 2022, aimed at addressing the entire lifecycle of plastics (from design to disposal).
- ✓ The Geneva talks (INC-5.2, August 2025) were intended to be the final round of talks to adopt the treaty.
- ✓ The need for a global plastic treaty
- ✓ Plastic production: Over 460 million metric tons/year.
- ✓ Recycling: Only 9%
- ✓ Pollution: 20 million tons enter the environment annually.
- ✓ Future projections
- ✓ By the year 2060, plastic waste is estimated to triple.
- ✓ Economic damage: $281 trillion (2016-2040).
- ✓ Effects on environment and health
- ✓ Plastics contribute to 4% of global greenhouse gas emissions.
- ✓ Major cause of biodiversity loss and ecosystem degradation.
- ✓ Microplastics are infiltrating oceans and food chains.

Q. Recently, the Indian team, in collaboration with which country, has made a record manned dive of 5,002 metres in the North Atlantic under the Deep Ocean Mission?

A) Germany **B) Israel**

C) France **D) United States**

Answer : C

- ✓ Indian team has made the deepest ever manned dive to a depth of 5,002 metres under Deep Ocean Mission.
- ✓ This feat has been achieved in collaboration with France.
- ✓ India has set a milestone by diving to a depth of 5,002 metres under Deep Ocean Mission, which is its deepest ever manned dive and promotes Samudrayaan project for the year 2027.
- ✓ These historic dives were carried out on the French submarine Nautile. Scientist Raju Ramesh of National Institute of Ocean Technology (NIOT) descended to a depth of 4,025 metres.
- ✓ Retired Naval Commander Jatinder Pal Singh set a new Indian record of 5,002 metres.
- ✓ **India-France Collaboration**

- ✓ The expedition was conducted in the deep waters of the Atlantic Ocean, on board IFREMER's submersible Nautile, as a collaborative scientific activity with the French Institute of Marine Research, IFREMER.

Q. Under the Samudrayaan mission, the Ministry of Earth Sciences will send humans in a manned submersible vehicle called___.

A) Alvin-class(DSV-2)

B) Vagir

C) Aridhaman

D) MATSYA 6000

Answer : D

- ✓ **Deep Ocean Mission**
- ✓ Launched in 2021, the Deep Ocean Mission focuses on sustainable exploitation of marine wealth and strengthening the blue economy. India's first manned submersible vehicle 'Matsya 6000' is being developed under the Samudrayaan project under the Deep Ocean Mission.
- ✓ Matsya 6000 is designed for depths up to 6,000 metres. With a total investment of ₹4077 crore over five years, the mission will be completed in various phases.
- ✓ **Matsya 6000**
- ✓ The vehicle is a spherical titanium-alloy vessel (Ti6Al4V - ELI grade) with a diameter of 2260 mm and a wall thickness of 80 mm, designed to withstand 600 bar pressure and temperatures as low as -3°C.
- ✓ Matsya is from the National Institute of Ocean Technology (NIOT), Chennai, an institute under the Ministry of Earth Sciences and has been entrusted with the task of developing Matsya-6000. With this submarine, India will become the sixth country in the world to develop its own deep-sea manned submersible.
- ✓ This Manned Occupied Vehicle (HOV) is being developed in collaboration between the National Institute of Ocean Technology (NIOT), Ministry of Earth Sciences and Vikram Sarabhai Space Centre (VSSC), ISRO.
- ✓ MATSYA-6000—the first of its kind, fourth-generation scientific submersible—is designed for an operational capability of 12 hours and an emergency capability of up to 96 hours.
- ✓ MATSYA-6000 completed successful wet trials at the L&T shipyard in Kattupalli, Tamil Nadu in January-February 2025 and is expected to be tested in 500-metre shallow water by 2026

Q. In which city was India's first all-women operated clean street food hub inaugurated?

A) Mumbai **B) Pune**

C) New Delhi **D) Ahmedabad**

Answer : A

- ✓ India's first all-women operated clean street food hub, named "Mauli," was inaugurated in Kandivani, Mumbai by Union Minister Piyush Goyal, who is also the MP from North Mumbai.
- ✓ The hub is completely managed by women from Self-Help Groups (SHGs), highlighting women's empowerment and entrepreneurship in the food sector.
- ✓ These women were trained under the FoSTaC (Food Safety Training and Certification) initiative to ensure that food businesses meet high standards of hygiene, safety, and cleanliness

INDIA'S FIRST IN NEWS 2025

- ➢ Gujarat has become the first Indian state to launch a Tribal Genome Sequencing Project.
- ➢ India's first digital nomad village was launched in Yakten, located in the Pakyong district of Sikkim.
- ➢ Fintech firm Slice has pioneered India's first fully UPI-powered bank branch in Bengaluru's Koramangala area
- ➢ Indore Municipal Corporation (IMC) in Madhya Pradesh launched India's first digital house address project.
- ➢ India's first wildlife corridor on the Delhi-Mumbai Expressway features the country's longest animal underpass and five overpasses near Ranthambore.
- ➢ India's first AI-powered traffic system comes up on Dwarka Expressway in Delhi.
- ➢ The ATMS implementation spans the Dwarka Expressway and also a 28-km section of NH-48.
- ➢ Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal, inaugurated India's first Non-Banking Financial Company-NBFC in the maritime sector, Sagarmala Finance Corporation Limited-SMFCL.
- ➢ Bajaj Allianz Unveils India's First State-Specific Health Insurance Plans.
- ➢ Adani Group has commissioned India's first off-grid 5 megawatt green hydrogen pilot plant in Kutch, Gujarat.
- ➢ Ola's Krutrim , an AI unicorn has launched Kruti, which it claims is India's first agentic AI assistant designed to go far beyond conventional chatbots.

- Tech professional Swathi Nelabhatla has created the Sitha App, which is India's First Women-Exclusive Gig Platform.
- India's first e-waste recycling park is indeed being developed in Delhi, specifically in Holambi Kalan, North Delhi.
- Andhra Pradesh govt has signed an MoU with the world's largest AI chip maker, NVIDIA, for the establishment of the Artificial Intelligence (AI) University in Amaravati.
- Kashmir researchers Sher-e-Kashmir University of Agricultural Sciences and Technology (SKUAST) have successfully developed India's first gene-edited sheep.
- EnKash has launched India's first unified payment gateway specifically designed for small and medium businesses (SMBs) and startups. This new platform, called the EnKash Payment Gateway.
- India's first manned deep ocean mission 'Samudrayaan' into a 6,000-metre depth using the manned submersible vehicle 'Matsya' is expected to be launched by the end of 2026.
- India's first privately built geostationary orbit (GSO) communication satellite is expected to be ready by 2028. Ananth Technologies, an Indian private firm, is developing this satellite.
- Rajasthan is indeed joining Madhya Pradesh in India's first cheetah reintroduction project.
- This corridor will link Palpur Kuno National Park and Gandhi Sagar Sanctuary in Madhya Pradesh with Mukundara Hills Tiger Reserve in Rajasthan.

Q. Which country is set to host the Asian Open Short Track Speed Skating Trophy 2025?

A) India **B) China**

C) Japan **D) South Korea**

Answer : A

- ✓ India will host the Asian Open Short Track Speed Skating Trophy 2025, marking its debut in the field of winter sports.
- ✓ The event will take place from 20–23 August 2025 at Maharana Pratap Sports College in Raipur, Dehradun, Uttarakhand.
- ✓ Organised by the Ice Skating Association of India (ISAI), the tournament will feature nine race categories, ranging from 222 meters to a 5000-meter relay

UPCOMING SPORTS VENUE IN NEWS 2025

- India officially bid to host the 2030 Commonwealth Games on August 13, 2025.
- The International Cricket Council (ICC) has awarded the England and Wales Cricket Board the hosting rights of the next three editions of the World Test Championship (WTC) finals in 2027, 2029 and 2031.
- Brazil has won the bid to host the 10th edition of the FIFA Women's World Cup 2027.
- FIFA announced that the USA will host the 2031 Women's World Cup, with the UK hosting in 2035.
- Meghalaya will host the 39th edition of the National Games in February/March 2027
- India is set to host the BRICS Youth Council Entrepreneurship Working Group Meeting from March 3-7, 2025, under the theme "Youth Entrepreneurship for Sustainable Growth."
- For the first time, India will host the World Boxing Cup Final and the World Boxing Congress in 2025 in New Delhi
- World Para Athletics has also awarded the World Para Athletics Grand Prix to New Delhi. It will be held at the Jawahar Lal Nehru Stadium from 11-13 March 2025.
- Union Territory of Ladakh and the Union Territory of Jammu and Kashmir will jointly host the Khelo India Winter Games 2025.
- Bihar will host the Khelo India Youth Games (KIYG) and Khelo India Para Games (KIPG) in 2025.
- Men's Cricket Asia Cup: India to host 2025 and Bangladesh 2027 edition
- International Olympic Committee (IOC) announced that the French Alps will host the Winter Olympic and Paralympic Games in 2030.
- Saudi Arabia to host first 'Olympics Esports Games' in 2025
- Uttar Pradesh government agrees to raise ₹80cr for 2025 edition of MotoGP Bharat
- India will host the FIH Hockey Men's Junior World Cup in December 2025.
- Australia and Uzbekistan confirmed as 2026 and 2029 AFC Women's Asian Cup hosts.
- Brazil was declared the host of the 2027 Women's World Cup at the FIFA.
- India will host the BWF World Junior Championships 2025 at the National Centre of Excellence in Guwahati.
- Saudi Arabia will host the 2034 Asian Games in Riyadh, its capital city.
- Saudi Arabia is to host the 2034 Men's FIFA World Cup.

- England will host the 2027 World Test Championship (WTC) final in June, marking the fourth consecutive time

Q. Which Indian shuttler won her first International Challenge title at the Malaysia International Challenge 2025?

A) Isharani Baruah **B) Devika Sihag**

C) PV Sindhu **D) Saina Nehwal**

Answer : B

- ✓ Devika Sihag, a 20-year-old Indian badminton player, clinched her first International Challenge title at the Malaysia International Challenge 2025 held in Ipoh.
- ✓ She secured this achievement by defeating her compatriot and fifth seed Isharani Baruah in the women's singles final.
- ✓ This victory adds to her growing list of accomplishments, which include titles at the Swedish Open and Portugal International in 2024

Q. What is the name of the first major Atlantic hurricane of 2025?

A) Alice **B) Diana**

C) Maria **D) Erin**

Answer : D

- ✓ The first major Atlantic hurricane of 2025 was named Erin. It reached peak intensity as a Category-5 storm with maximum sustained winds of 240 km/h before being downgraded to Category-4 by the US National Hurricane Center.

Q. Which planet is the target of Russia's planned Venera-D mission scheduled for launch between 2034–2036?

A) Mars **B) Jupiter**

C) Saturn **D) Venus**

Answer : D

- ✓ Russia's upcoming Venera-D mission is focused on exploring Venus, one of the most challenging planets to study due to its extreme surface conditions.

- ✓ Planned for launch between 2034 and 2036, the mission will be developed with contributions from the Space Research Institute (IKI) and Lavochkin Association

Q. In which city did Foxconn launch a new plant to begin iPhone 17 production in India?

A) Hyderabad **B) Bengaluru**

C) Chennai **D) Pune**

Answer : B

- ✓ Foxconn, Apple's largest manufacturing partner, launched a new facility in Devanahalli, Bengaluru, Karnataka, dedicated to producing the iPhone 17.
- ✓ The new facility strengthens India's role in Apple's international supply chain, signaling a strategic shift in diversifying production beyond China. With Bengaluru already known as India's "Silicon Valley,".

Q. Which bank launched a collateral-free personal loan scheme of up to ₹4 lakh for Agniveers on India's 79th Independence Day?

A) Bank of Baroda **B) HDFC Bank**

C) ICICI Bank **D) State Bank of India**

Answer : D

- ✓ State Bank of India (SBI) introduced a special collateral-free personal loan scheme for Agniveers on the occasion of India's 79th Independence Day.
- ✓ Under this initiative, Agniveers holding an SBI salary account can borrow up to ₹4 lakh with zero collateral, zero processing fee, and a flat interest rate of 10.50%.
- ✓ The repayment tenure is aligned with the Agnipath scheme, ensuring flexibility for beneficiaries after service.
- ✓ SBI also revised its IMPS fee structure, imposing nominal charges on online transfers above ₹25,000 while continuing to offer exemptions for certain account holders

SBI IN NEWS 2025

- ➢ SBI raises ₹25000 crore through largest QIP in Indian capital markets.
- ➢ State Bank of India (SBI) was honored as the World's Best Consumer Bank by Global Finance Magazine.
- ➢ State Bank of India (SBI) has launched a collateral free digital SME (small and medium enterprise) loan product 'SBI Asmita' for women entrepreneurs to help them expand their business

- State Bank of India has decided to divest its entire 17.8 per cent stake in Jio Payments Bank Limited, a joint venture between SBI and Jio Financial Services (JFS).
- State Bank of India (SBI) has set a target to achieve net-zero emissions by 2055.
- SBI Singapore's YONO-UPI integration with PayNow will allow for more transactions from Singapore to India.
- YONO is an abbreviation for "You Only Need One" .
- PayNow is a payment system in Singapore.
- RBI has superseded the board of directors of New India Cooperative Bank, and appointed Shreekant, a former chief general manager of State Bank of India (SBI), as the 'Administrator' to oversee the bank's operations.
- SBI Mutual Fund, in collaboration with State Bank of India (SBI), has introduced the JanNivesh SIP scheme, allowing micro systematic investment plans (SIPs) starting from ₹250.
- State Bank of India has a network of 22,542 branches across the country as of March 2024.
- SBI has 65,000 ATMs and 85,000 business correspondents.
- SBI plans to increase the threshold of the instant loan scheme for MSMEs from Rs 5 crore.
- State Bank of India (SBI) has raised ₹5,000 crore through its first Basel III compliant Additional Tier 1 bond issuance for the current financial year at a coupon rate of 7.98%.
- The tenor of these bonds is perpetual with call option after 10 years.
- State Bank of India (SBI) was recognised as the Best Bank in India for 2024 by Global Finance Magazine of the US at its 31st Annual Best Bank Awards event, Washington USA.
- State Bank of India (SBI) raised ₹50,000 crore through domestic bonds in the financial year 2024-2025.
- This was done through a combination of AT1 bonds, tier 2 bonds, and long-term infrastructure bonds.
- AT1 bonds: ₹5,000 crore
- Tier 2 bonds: ₹15,000 crore
- Long-term infrastructure bonds: ₹30,000 crore.
- All the bonds had a tenor of 15 years, except for the AT1 bonds, which were perpetual.
- The AT1 and tier 2 bonds had a call option after 10 years or any anniversary date thereafter.
- State Bank of India (SBI) has launched a nation-wide drive to re-activate inoperative accounts, including Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts, in a bid to improve the proportion of current account, savings account (CASA) deposits in domestic deposits.

- State Bank of India recently launched two new deposit schemes namely, Har Ghar Lakhpati and SBI Patrons, designed to provide customers with greater financial flexibility and enhanced value.
- About Har Ghar Lakhpati Scheme:
- It is a pre-calculated recurring deposit scheme designed to help customers to accumulate Rs 1 lakh or multiples thereof.
- The minimum tenure of recurring deposits is 36 months (three year), and the maximum is 120 months (10 years).
- About SBI Patrons Scheme:
- This is a specialized fixed deposit scheme tailored for senior citizens aged 80 years and above.
- STATE BANK OF INDIA (SBI)
- Founded : 1 July 1955
- Headquarters : Mumbai, Maharashtra
- Chairman : Challa Sreenivasulu Setty
- Imperial Bank of India was previous name of SBI
- The presidency Banks of Bengal, Bombay and Madras with merged in 1921 to Imperial Bank of India.
- Tagline of State Bank of India
- (1) Pure Banking Nothing Else
- (2) With you all the way
- (3) A bank of the common man
- (4) The banker to every Indian
- (5) The Nation banks on us.
- It is one of the largest and oldest banks in India.

Q. Kotak Mahindra International became the first Indian firm to secure a retail fund licence in UAE in August 2025. The licence was granted by which authority?

A) UAE Central Bank

B) Abu Dhabi Global Market (ADGM)

C) Dubai Financial Services Authority (DFSA)

D) UAE Securities and Commodities Authority (SCA)

Answer : D

- ✓ **Kotak Mahindra International became the first Indian firm to secure a UAE licence to sell investment funds to retail investors.**
- ✓ Approved by the UAE Securities and Commodities Authority (SCA), the move allows minimum investments starting at $500. Kotak plans to launch India-focused retail funds in the UAE by Q4 2025, expanding beyond HNIs.

Q. Who was crowned Miss Universe India 2025 and will represent India at the 74th Miss Universe in Thailand?

A) Harnaaz Sandhu **B) Manika Vishwakarma**

C) Lara Dutta **D) Sushmita Sen**

Answer : B

- ✓ Manika Vishwakarma from Ganganagar, Rajasthan, was crowned Miss Universe India 2025 in Jaipur, emerging victorious among 50 contestants from across the country.
- ✓ Her win secures her place as India's representative at the 74th Miss Universe pageant to be held in Thailand.
- ✓ Manika's journey has been remarkable, beginning with her title of Miss Universe Rajasthan 2024, which paved her way to the national stage.
- ✓ **India and Miss Universe legacy**
- ✓ Sushmita Sen (1994) - The first Indian to win Miss Universe.
- ✓ Lara Dutta (2000) - The second Indian Miss Universe.
- ✓ Harnaaz Sandhu (2021) - The third crown for India after two decades
- ✓ **Miss World 2025**
- ✓ Miss Thailand Opal Suchata was crowned Miss World 2025 at the grand finale of the 72nd Miss World, held on 31 May 2025 at the Hitex Exhibition Center in Hyderabad, Telangana
- ✓ India has hosted this pageant three times: in 1996 in Bengaluru, Karnataka, and then in 2024 in Mumbai, Maharashtra. Hyderabad, Telangana hosted the 2025 Miss World from 7 May to 31 May 2025
- ✓ So far, six Indians have won the Miss World crown.
- ✓ Reita Faria (1966)
- ✓ Aishwarya Rai (1994)
- ✓ Diana Hayden (1997)
- ✓ Yukta Mookhey (1999)
- ✓ Priyanka Chopra (2000)

✓ Manushi Chhillar (2017)

Q. Which institute partnered with Northeast Frontier Railway (NFR) to develop biodegradable alternatives to single-use plastics?

A) IIT Kanpur **B) IIT Madras**

C) IIT Guwahati **D) IIT Delhi**

Answer : C

✓ Northeast Frontier Railway (NFR) collaborated with IIT Guwahati to work on developing biodegradable alternatives to single-use plastics. This partnership is focused on addressing the pressing issue of plastic pollution by creating sustainable and eco-friendly solutions for railway operations as well as passenger services.

IIT IN NEWS 2025

- IIT Guwahati researchers developed a bamboo-polymer composite as an eco-friendly alternative to plastic in vehicle interiors.
- IIT Madras has made India's lightest wheelchair called YD One.
- Kerala State Electricity Board (KSEB), in partnership with IIT Bombay, has launched a pilot V2G project to test its feasibility in the state.
- Coal India joins hands with IIT Hyderabad for R D in clean coal tech.
- DRDO and IIT Hyderabad unveiled India's largest metal 3D printing machine for rocket components. It was developed at the DRDO-Industry-Academia Centre of Excellence (DIA-CoE) at IIT Hyderabad.
- IIT Bombay has partnered with the Centre for Development of Telematics (C-DOT) to develop an "Optical Transceiver Chipset for High-Bandwidth 6G Wireless Links."
- IIT Madras has announced a collaboration with the Ministry of Agriculture and Farmers' Welfare on Project VISTAAR (Virtually Integrated System to Access Agricultural Resources).
- IIT-Madras has successfully commissioned Asia's largest shallow wave basin at its Discovery campus in Thaiyur.
- IIT Madras, in collaboration with the startup TuTr, completed India's first 410-meter Hyperloop test track, marking a significant step forward in vacuum-based train technology.

- Indian Institute of Technology Bombay (IIT Bombay) have developed water-pollutant detecting device called 'AroTrack'.
- IIT Madras Partners with IDBI To Launch Cybersecurity Lab
- The Centre for Development of Telematics (C-DOT) partners with IIT Roorkee and Mandi to boost 6G standardization, connectivity.
- TCS And IIT Bombay Collaborate To Create India's First Semiconductor Chip Imaging Tool.
- Alliance of Digital India Foundation (ADIF) and IIT Guwahati incubation center sign MoU to boost startup ecosystem
- Experimental Licence Module for 100 5G Labs' launched at IIT Madras
- President of India Draupadi Murmu launched India's first domestic gene therapy for cancer at IIT Bombay.
- French aerospace and defence firm Starburst Accelerator SARLhas partnered with the Indian Institute of Technology Madras (IIT Madras) to set up an innovative hub for start-ups with €100 million in funding support.
- IIT Madras has developed an indigenous electric standing wheelchair called 'NeoStand,' claimed to be India's most customizable wheelchair for the benefit of wheelchair users
- Ministry of Heavy Industries (MHI) and the Indian Institute of Technology, Roorkee (IIT Roorkee) have collaborated to establish a Centre of Excellence and Industry Accelerator in the automotive and electric vehicle (EV) sector.

Q. Which Indian state topped in Unified Payments Interface (UPI) usage as per the SBI Ecowrap – UPI Transactions Surge in 2025?

A) Uttar Pradesh **B) Maharashtra**

C) Karnataka **D) Gujarat**

Answer : B

- ✓ SBI's Economic Research Department released the report titled SBI Ecowrap – UPI Transactions Surge in 2025.
- ✓ It highlighted a sharp rise in UPI usage, with daily transaction value reaching ₹90,446 crore in August, up from ₹75,743 crore in January.
- ✓ Daily volume surged to 675 million transactions, reflecting deeper digital adoption across India.

- ✓ Maharashtra emerged as the top state in UPI usage, contributing 9.8% of total volume and 9.2% of value.
- ✓ SBI led as the top remitter bank with 5.2 billion transactions, while Yes Bank was the top beneficiary bank.
- ✓ The report emphasized UPI's dominance, accounting for 91% of retail digital payments in India.

Q. Consider the following statements regarding NAVYA Initiative:

1. It aims to empower girls aged 16–18 years in aspirational districts by equipping them with relevant skills.

2. It is a joint initiative of the Ministry of Skill Development & Entrepreneurship and the Ministry of Women & Child Development.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Minister of State (Independent Charge), Ministry of Skill Development and Entrepreneurship (MSDE) informed the the Lok Sabha about the NAVYA Initiative.
- ✓ The NAVYA (Nurturing Aspirations through Vocational training for Young Adolescent Girls) aims to empower adolescent girls (AGs) aged 16–18 years in aspirational districts by equipping them with relevant skills for socio-economic independence.
- ✓ It is a joint initiative of the Ministry of Skill Development & Entrepreneurship and the Ministry of Women & Child Development.
- ✓ **Objective of NAVYA Initiative**
- ✓ Provide demand-driven vocational training aligned with traditional and non-traditional sectors.
- ✓ Facilitate holistic development through modules on health, nutrition, hygiene, financial literacy, life skills, and legal awareness.
- ✓ Promote employability, self-employment, and forward linkages such as internships, apprenticeships, and job opportunities.
- ✓ Under the NAVYA initiative, it has been decided to train 3850 adolescent girls under Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY 4.0) in non-traditional and modern job roles such as digital marketing, cybersecurity, AI-enabled services, green jobs, and other emerging sectors.
- ✓ Further, training in life skills, financial literacy, and digital competence is to be provided to equip them for both current and future workforce demands.

✓ Under the NAVYA initiative, 19 States and 27 districts have been covered.

Q. Consider the following statements regarding Anna-Chakra:

1. It is a supply chain optimisation tool under Public Distribution System.

2. It is developed in collaboration with the World Bank and Foundation for Innovation and Technology Transfer.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : A

✓ Union Minister of State for the Ministry of Consumer Affairs, Food and Public Distribution informed about Anna-Chakra.

✓ It is a supply chain optimisation tool under Public Distribution System (PDS)

✓ It is developed in collaboration with the World Food Programme (WFP) and Foundation for Innovation and Technology Transfer (FITT), IIT-Delhi.

✓ It is spearheaded by the Department of Food Public Distribution.

✓ **Working of Anna Chakra**

✓ The project leverages advanced algorithms to identify optimal routes and ensure seamless movement of food grains across supply chain nodes.

✓ An operation of this magnitude involves a complex supply chain, relying on multiple stakeholders starting from farmers to Fair Price Shops.

✓ This exercise has covered 4.37 Lakhs Fair Price Shops and approx. 6700 warehouses involved in PDS supply chain.

✓ The interstate route optimization tool has been developed for optimization of the PDS movement between the states and it is integrated with the FOIS (Freight Operations Information System) portal of the Railways through Unified Logistics Interface Platform (ULIP).

Q. What was the theme of the Federation of Associations in Indian Tourism & Hospitality (FAITH) Conclave 2025?

A) Tourism for Tomorrow **B) Indian Tourism – Invincible Spirit**

C) Sustainable Tourism 2047 **D) Incredible India 2.0**

Answer : B

- ✓ **FAITH Unveiled 'Tourism Vision 2047' to Boost India's Tourism Economy to USD 3 Trillion**
- ✓ FAITH Conclave was held at Taj Palace, New Delhi, organized by the Federation of Associations in Indian Tourism & Hospitality (FAITH).
- ✓ The theme was "Indian Tourism – Invincible Spirit", unveiling the Tourism Vision 2047 roadmap.
- ✓ The plan aims to grow India's tourism economy to USD 3 trillion, contribute 10% to GDP, and create 200 million jobs.
- ✓ Highlights include 100 million inbound tourists, 20 billion domestic visits, and new circuits like battlefield tourism.
- ✓ FAITH proposed reforms like infrastructure status, inclusion in the Concurrent List, and adoption of Sustainable Tourism Criteria of India

Q. Which of the following international standards deals with Business Continuity Management and was adopted by NTPC Limited in August 2025?

A) ISO 9001:2015 – Quality Management

B) ISO 14001:2018 – Environmental Management

C) ISO 22301:2019 – Business Continuity Management

D) ISO 50001:2018 – Energy Management

Answer : C

- ✓ NTPC becomes 1st PSU to Adopt Global Standard for Power Supply Continuity.
- ✓ NTPC Limited became India's first Public Sector Undertaking (PSU) in the power sector to implement a Business Continuity Plan (BCP) aligned with ISO 22301:2019.
- ✓ This global standard ensures uninterrupted power generation and supply during disruptions like natural disasters, cyberattacks, or technical failures.
- ✓ The plan includes risk assessments, disaster recovery drills, and redundant communication systems, tailored to NTPC's vast operational footprint.

Q. India's first all-women operated Clean Street Food Hub, Mauli, was launched in:

A) Delhi **B) Pune**

C) Mumbai **D) Jaipur**

Answer : C

- ✓ **India's first all-women operated Clean Street Food Hub, Mauli, was inaugurated by Piyush Goyal in Kandivali, Mumbai.**
- ✓ Run by trained SHG women under FoSTaC, it promotes hygienic food and women's empowerment.
- ✓ The initiative aligns with FSSAI's Eat Right India movement and aims to expand nationwide.

Q. Which city launched the world's first AI-powered passenger corridor to replace immigration counters?

A) Dubai **B) London**

C) New York **D) Singapore**

Answer : A

- ✓ Dubai has introduced an AI-powered passenger corridor at Dubai International Airport (DXB), marking a groundbreaking shift in air travel.
- ✓ This initiative, part of the "Travel Without Borders" vision, enables travelers to clear immigration in as little as 14 seconds without presenting passports or documents

Q. Girish Gupta won which medal in the 10m air pistol men youth event at the 16th Asian Shooting Championship in Kazakhstan?

A) Gold medal **B) Silver medal**

C) Bronze medal **D) None of the Above**

Answer : A

- ✓ India's Girish Gupta won gold in the 10m air pistol men youth event at the 16th Asian Shooting Championship in Shymkent, Kazakhstan.
- ✓ The 17-year-old scored 241.3 in the final, surpassing compatriot Dev Pratap, 14 years old, who shot 238.6 to win silver.
- ✓ India ended Day One with two gold and three silver medals.
- ✓ Kapil Bainsla from Palwal, Haryana, won gold in the junior men's air pistol with a score of 243.0

Q. Which country is the host of World Humanoid Robot Games 2025?

A) China **B) India**

C) Indonesia **D) France**

Answer : A

- ✓ More than 500 humanoid robots from 16 countries, including Japan, took part in the World Humanoid Robot Games 2025 in Beijing, China.
- ✓ The four-day event featured competitions in sports, tasks, and real-world scenarios.
- ✓ Robots competed in 26 events such as track and field, soccer, dancing, and kickboxing.
- ✓ A robot completed the 100-meter sprint in 21.5 seconds, showing remarkable speed.

UPCOMING SPORTS VENUE IN NEWS 2025

- ➢ The International Cricket Council (ICC) has awarded the England and Wales Cricket Board the hosting rights of the next three editions of the World Test Championship (WTC) finals in 2027, 2029 and 2031.
- ➢ Brazil has won the bid to host the 10th edition of the FIFA Women's World Cup 2027.
- ➢ FIFA announced that the USA will host the 2031 Women's World Cup, with the UK hosting in 2035.
- ➢ Meghalaya will host the 39th edition of the National Games in February/March 2027
- ➢ India is set to host the BRICS Youth Council Entrepreneurship Working Group Meeting from March 3-7, 2025, under the theme "Youth Entrepreneurship for Sustainable Growth."
- ➢ For the first time, India will host the World Boxing Cup Final and the World Boxing Congress in 2025 in New Delhi
- ➢ World Para Athletics has also awarded the World Para Athletics Grand Prix to New Delhi. It will be held at the Jawahar Lal Nehru Stadium from 11-13 March 2025.
- ➢ Union Territory of Ladakh and the Union Territory of Jammu and Kashmir will jointly host the Khelo India Winter Games 2025.
- ➢ Bihar will host the Khelo India Youth Games (KIYG) and Khelo India Para Games (KIPG) in 2025.
- ➢ Men's Cricket Asia Cup: India to host 2025 and Bangladesh 2027 edition
- ➢ International Olympic Committee (IOC) announced that the French Alps will host the Winter Olympic and Paralympic Games in 2030.
- ➢ Saudi Arabia to host first 'Olympics Esports Games' in 2025
- ➢ Uttar Pradesh government agrees to raise ₹80cr for 2025 edition of MotoGP Bharat
- ➢ India will host the FIH Hockey Men's Junior World Cup in December 2025.
- ➢ Australia and Uzbekistan confirmed as 2026 and 2029 AFC Women's Asian Cup hosts.

- Brazil was declared the host of the 2027 Women's World Cup at the FIFA.
- India will host the BWF World Junior Championships 2025 at the National Centre of Excellence in Guwahati.
- Saudi Arabia will host the 2034 Asian Games in Riyadh, its capital city.
- Saudi Arabia is to host the 2034 Men's FIFA World Cup.
- England will host the 2027 World Test Championship (WTC) final in June, marking the fourth consecutive time

Q. Project Kusha or Program Long Range Surface to Air Missile (PGLRSAM) is an indigenous initiative led by which organization?

A) Indian Space Research Organization (ISRO)

B) Hindustan Aeronautics Limited (HAL)

C) Defence Research and Development Organisation (DRDO)

D) Ministry of Science and Technology

Answer : C

- ✓ Post Operation Sindoor, the Indian Air Force (IAF) is pushing for rapid progress on Project Kusha. Project Kusha, also called Program Long Range Surface to Air Missile (PGLRSAM), was approved in 2022 with a budget of ₹21,700 crore.
- ✓ It is an indigenous initiative led by Defence Research and Development Organisation (DRDO) to develop a long-range air defence missile system.
- ✓ Phase 1 includes four interceptor variants: M1 (range 150 km), M2 (250 km), M3 (350–400 km), and Naval variant (200–300 km).
- ✓ Phase 2 aims to develop an even longer-range interceptor exceeding 600 km.
- ✓ The project strengthens India's strategic air defence capabilities

DRDO IN NEWS 2025

- Defence Research & Development Organisation (DRDO) conducted two consecutive successful flight-tests of Pralay missile from Dr APJ Abdul Kalam island off the coast of Odisha.
- The missile has a range of 150-500 km and can be launched from a mobile launcher.

- DRDO has successfully carried out flight-trials of Unmanned Aerial Vehicle Launched Precision Guided Missile (ULPGM)-V3 at the National Open Area Range (NOAR) test range in Kurnool, Andhra Pradesh.
- The Air Defence unit of the Indian Army conducted a successful user trial of the Defence Research and Development Organisation (DRDO)-developed air defence system, Akash Prime, in Ladakh at an altitude of 15,000 feet.
- The indigenously developed Astra Beyond Visual Range Air-to-Air Missile (BVRAAM), equipped with an indigenously developed Radio Frequency (RF) Seeker, was successfully tested at Chandipur, Odisha, on 11 July 2025.
- The trial was conducted jointly by the IAF and the Defence Research & Development Organisation (DRDO).
- The Defence Research and Development Organisation (DRDO) has successfully conducted the final user trial of the indigenously developed Extended Range Anti-Submarine Rocket (ERASR) from the Indian Naval Ship (INS) Kavaratti.
- The Defence Research and Development Organisation (DRDO) has successfully tested its Long-Range Glide Bomb, Gaurav, off the coast of Odisha. The smart bomb was dropped from the Indian Air Force's Su-30 MK-I fighter plane.
- Defence Research and Development Organisation (DRDO)
- Founded : 1 January 1958
- Headquarters : New Delhi
- Motto : "Strength's Origin is in Knowledge"
- Chairman : Sameer V Kamat

Q. What is the main focus of Brown Revolution 2.0 in India?

A) Promoting leather and coffee production

B) Restoring soil health and improving agro-waste management

C) Increasing dairy production

D) Expanding irrigation facilities

Answer : B

- ✓ India generates 350–990 million tonnes of agricultural residues annually, creating challenges in proper management.
- ✓ Most agro-waste is burned or left to decompose, causing air pollution, greenhouse gas emissions, and soil organic carbon depletion.
- ✓ Inspired by the Amul Cooperative model, a decentralised rural cooperative system is proposed to convert agro-waste into compost, vermicompost, and biochar.
- ✓ The initiative is termed Brown Revolution 2.0, aimed at restoring soil health, securing food productivity, creating rural livelihoods, and supporting climate commitments.
- ✓ This approach builds on lessons from the first Brown Revolution for tribal leather and coffee promotion.

Q. Consider the following statements regarding Agni-5 Missile:

1. It is a nuclear-capable land-based Intercontinental Ballistic Missile.

2. It is developed by the Defence Research and Development Organisation (DRDO).

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ India successfully test-fired its intermediate-range ballistic missile Agni-5 from the Integrated Test Range at Chandipur, Odisha.
- ✓ It is a nuclear-capable land-based Intercontinental Ballistic Missile (ICBM) with Multiple Independently Targetable Reentry Vehicle (MIRV) capability.
- ✓ It is developed by the Defence Research and Development Organisation (DRDO).
- ✓ Features of Agni-5 Missile
- ✓ Range: It is one of India's most advanced long-range missiles, capable of striking targets well beyond 5,000 kilometers

Q. Which public sector bank became the first in India to migrate its corporate website to the secure '.bank.in' domain ?

A) State Bank of India **B) Punjab National Bank**

C) Bank of Baroda **D) Canara Bank**

Answer : B

- ✓ Punjab National Bank (PNB) became the first public sector bank in India to migrate its corporate website to the secure '.bank.in' domain.
- ✓ The new website is www.pnb.bank.in, replacing the earlier www.pnb.co.in.
- ✓ This move aligns with the Reserve Bank of India (RBI) circular dated 22 April 2025, aimed at strengthening cybersecurity in digital banking.
- ✓ The domain is exclusively managed by Institute for Development and Research in Banking Technology (IDRBT), ensuring verified access and fraud prevention.
- ✓ The '.bank.in' domain offers enhanced protection against phishing and cyber threats, boosting public trust.

Q. Which international airport launched an AI-powered passenger corridor under the "Travel Without Borders" initiative?

A) Doha Hamad International Airport

B) Singapore Changi Airport

C) Dubai International Airport

D) London Heathrow Airport

Answer : C

- ✓ Dubai International Airport (DXB), the world's busiest hub for international travel, launched an AI-powered passenger corridor under the "Travel Without Borders" initiative.
- ✓ The corridor lets up to 10 passengers clear immigration in just 14 seconds using facial recognition and pre-registered biometric data.
- ✓ The system builds on Dubai's "smart tunnel" introduced in 2020. Artificial Intelligence (AI) verifies passenger data, while suspicious cases are flagged for review.

AIRPORT IN NEWS 2025

- ➢ Dubai International Airport (DXB), the world's busiest hub for international travel, launched an AI-powered passenger corridor under the "Travel Without Borders" initiative.
- ➢ Guwahati's Lokpriya Gopinath Bordoloi International Airport won the International Architectural Award 2025 in the Transport category.

- Cochin International Airport Limited (CIAL) is recognised as the first Indian airport developed under the Public-Private Partnership (PPP) model.
- Mumbai's Chhatrapati Shivaji Maharaj International Airport (CSMIA) has secured the ninth spot among the top-10 international airports in the prestigious Travel + Leisure World's Best Awards 2025.
- Singapore Changi Airport has been named the World's Best Airport 2025 by air transport rating organization Skytrax.
- Hubballi Airport in Karnataka earned Platinum Recognition under the ACI Green Airports Recognition (GAR) 2025 for its 8 MW solar power plant.
- PM Modi laid the foundation stone of the Rs 410 crore second terminal building of the Maharaja Agrasen Airport at Hisar, Haryana.
- Delhi International Airport, operated by GMR Airports Infrastructure Limited, won the ASQ Airport Experience Award 2024 for the Best Airport Over 40 Million Passengers in the Asia-Pacific region.

Q. Export-Import Bank of India (India Exim Bank) signed a $40 million commercial credit line agreement with which regional development bank?

A) African Development Bank (AfDB)

B) East African Development Bank (EADB)

C) West African Monetary Institute (WAMI)

D) Economic Community of West African States (ECOWAS) Bank for Investment and Development (EBID)

Answer : D

- ✓ India Exim Bank Signs $40M Credit Deal with ECOWAS Bank.
- ✓ India Exim Bank signed a $40 million commercial credit line agreement with ECOWAS Bank for Investment and Development (EBID) in London.
- ✓ The facility will finance key development projects in West Africa, including infrastructure, energy, agriculture, and healthcare.
- ✓ It aims to promote Indian exports and strengthen India–Africa economic cooperation.
- ✓ This marks the 7th credit line extended by India Exim Bank to EBID, with cumulative support reaching $1.14 billion since 2006.

Q. Recently, which country has been verified for rubella elimination by WHO?

A) Nepal **B) Ethiopia**

C) Nigeria **D) Bangladesh**

Answer : A

- ✓ WHO Verified Nepal for Rubella Elimination.
- ✓ After Bhutan, DPR Korea, Maldives, Sri Lanka and Timor-Leste, Nepal has been verified as rubella-free by WHO.
- ✓ This marks a milestone in eliminating measles and rubella in the WHO South-East Asia Region by 2026.

Q. By when has the Government of India set the target for measles and rubella elimination?

A) 2025 **B) 2026**

C) 2028 **D) 2030**

Answer : B

- ✓ Its goal is to eliminate measles and rubella (M-R) in India by 2026 through 100% immunization coverage.
- ✓ India received the M-R Champion Award (2024) from the M-R Partnership for its pioneering efforts in disease elimination

WHO IN NEWS 2025

- ➢ Nepal is the sixth country in WHO South-East Asia to achieve rubella elimination
- ➢ World Health Organisation (WHO) has launched a global initiativecalled 'Global Specs 2030'.
- ➢ It aims to ensure that everyone has access to affordable eyecare services by 2030.
- ➢ World Health Organisation (WHO) has formally awarded India the Certificate of Elimination of Trachoma as a Public Health Problem.
- ➢ US to withdraw from World Health Organisation (WHO), and the Paris Climate Change Agreement 2015.
- ➢ Member countries of the World Health Organization (WHO) have adopted the first-ever WHO Pandemic Agreement at the 78th World Health Assembly, Geneva.
- ➢ World Health Day 2025 is being observed globally on April 7, marking the anniversary of the founding of the World Health Organization.
- ➢ 2025 Theme "Healthy Beginnings, Hopeful Futures".

- World Health Organization (WHO) adopted the world's first global pandemic treaty during its annual World Health Assembly in Geneva on May 20, 2025.
- **World Health Organisation**
- Established on 7 April 1948
- It is an agency of the United Nations.
- Headquarters: Geneva, Switzerland
- Members: 194 countries
- Director General : Dr. Tedros Adhanom Ghebreyesus

Q. Recently, the Central Government approved a ₹62,000 crore deal for how many Tejas Mark 1A aircraft?

A) 80 **B) 73**

C) 97 **D) 68**

Answer : C

- ✓ Govt approves ₹62,000 crore deal for 97 Tejas Mk1A jets.
- ✓ The Government of India has approved a ₹62,000 crore deal for the purchase of 97 Light Combat Aircraft (LCA) Tejas Mark 1A jets for the Indian Air Force (IAF).
- ✓ This decision, taken in a high-level meeting on 19 August 2025, paves the way for large-scale production for Hindustan Aeronautics Limited (HAL), further strengthening India's indigenous aerospace capabilities.
- ✓ This is the second major order for the Mark 1A version, the previous order being for 83 aircraft worth ₹48,000 crore. The new fleet will replace the ageing MiG-21 aircraft, which are soon to be retired, and will eventually form the backbone of India's fighter squadrons.
- ✓ LCA Tejas was designed and developed by India's Hindustan Aeronautics Limited (HAL). It is the second supersonic fighter aircraft developed by HAL (the first being the HAL HF-24 Marut).
- ✓ Tejas has a maximum payload capacity of 4000 kg.

Q. Who won the men's singles title of the Cincinnati Open 2025?

A) Rafael Nadal **B) Jannik Sinner**

C) Carlos Alcaraz **D) Novak Djokovic**

Answer : C

- ✓ In tennis, world number two Carlos Alcaraz won his first Cincinnati Open title in Ohio, when defending champion and world number one Jannik Sinner withdrew from the match due to illness after trailing 0-5 in the opening set.
- ✓ Following in the footsteps of Carlos Moya and Rafael Nadal, Alcaraz became the third Spanish player to win the Cincinnati title.
- ✓ This is the 22nd title of his career and extends his unbeaten run at the Masters 1000 level to 17 matches.
- ✓ The Cincinnati Open was held from 5 August to 18 August 2025 at the Lindner Family Tennis Center in Mason, Ohio, USA, and expanded from 16 to 24 sessions.
- ✓ This tournament marked the 124th men's edition and the 97th women's edition of the Cincinnati Open.

Q. Who won the women's singles title of the Cincinnati Open 2025?

A) Jasmine Paolini **B) Zheng Qinwen**

C) Aryna Sabalenka **D) Iga Swiatek**

Answer : D

- ✓ Iga Swiatek defeated Jasmine Paolini to win the 2025 Cincinnati Open, her 24th career title and 11th WTA 1000 title.
- ✓ It is the first time Iga Swiatek has won the Cincinnati Open.
- ✓ **AUSTRALIAN OPEN 2025**
- ✓ **Men's Single**
- ✓ Winner: Jannik Sinner (Italy)
- ✓ Runners-UP : Alexander Zeverev (Germany).
- ✓ **Women's Single**
- ✓ Winner : Madison Keys (USA)
- ✓ Runners-UP : Aryna Sabalenka (Belarus)
- ✓ **FRENCH OPEN 2025**
- ✓ **Men's Single**
- ✓ Winner : Carlos Alcaraz (Spain)
- ✓ Runners-UP : Jannik Sinner (Italy).
- ✓ **Women's Singles**
- ✓ Winner: Coco Gauff (USA)

- ✓ Runners-UP : Aryna Sabalenka (Belarus)
- ✓ **WIMBLEDON OPEN 2025**
- ✓ **Men's Single**
- ✓ Winner : Jannik Sinner (Italy)
- ✓ Runners- Up: Carlos Alcaraz (Spain)
- ✓ **Women's Singles**
- ✓ Winner : Iga Swiatek (Poland)
- ✓ Runners-Up : Amanda Anisimova (USA).

Q. Recently, which locomotive installed India's first removable solar panel on railway tracks?

A) Banaras Locomotive Works, Varanasi

B) Chittaranjan Locomotive Works, Chittaranjan

C) Patiala Locomotive Works - Patiala

D) Madhepura Electric Engine Factory

Answer : A

- ✓ Banaras Locomotive Installs India's First Solar Panels on Tracks.
- ✓ Varanasi is the first city in India to install portable solar panels between railway tracks, promoting sustainable energy.
- ✓ This pilot project at Banaras Locomotive Works (BLW) supports Indian Railways' goal of reducing its carbon footprint and achieving net-zero emissions.
- ✓ Banaras Locomotive Works (BLW) created history by installing the country's first removable solar panel system between active railway tracks.

INDIA'S FIRST IN NEWS 2025

- ➢ Banaras Locomotive Works (BLW) installs India's first detachable solar panels between railway tracks, a milestone in Indian Railways.
- ➢ Gujarat has become the first Indian state to launch a Tribal Genome Sequencing Project.
- ➢ India's first digital nomad village was launched in Yakten, located in the Pakyong district of Sikkim.
- ➢ Fintech firm Slice has pioneered India's first fully UPI-powered bank branch in Bengaluru's Koramangala area

- Indore Municipal Corporation (IMC) in Madhya Pradesh launched India's first digital house address project.
- India's first wildlife corridor on the Delhi-Mumbai Expressway features the country's longest animal underpass and five overpasses near Ranthambore.
- India's first AI-powered traffic system comes up on Dwarka Expressway in Delhi.
- The ATMS implementation spans the Dwarka Expressway and also a 28-km section of NH-48.
- Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal, inaugurated India's first Non-Banking Financial Company-NBFC in the maritime sector, Sagarmala Finance Corporation Limited-SMFCL.
- Bajaj Allianz Unveils India's First State-Specific Health Insurance Plans.
- Adani Group has commissioned India's first off-grid 5 megawatt green hydrogen pilot plant in Kutch, Gujarat.
- Ola's Krutrim , an AI unicorn has launched Kruti, which it claims is India's first agentic AI assistant designed to go far beyond conventional chatbots.
- Tech professional Swathi Nelabhatla has created the Sitha App, which is India's First Women-Exclusive Gig Platform.
- India's first e-waste recycling park is indeed being developed in Delhi, specifically in Holambi Kalan, North Delhi.
- Andhra Pradesh govt has signed an MoU with the world's largest AI chip maker, NVIDIA, for the establishment of the Artificial Intelligence (AI) University in Amaravati.
- Kashmir researchers Sher-e-Kashmir University of Agricultural Sciences and Technology (SKUAST) have successfully developed India's first gene-edited sheep.
- EnKash has launched India's first unified payment gateway specifically designed for small and medium businesses (SMBs) and startups. This new platform, called the EnKash Payment Gateway.
- India's first manned deep ocean mission 'Samudrayaan' into a 6,000-metre depth using the manned submersible vehicle 'Matsya' is expected to be launched by the end of 2026.
- India's first privately built geostationary orbit (GSO) communication satellite is expected to be ready by 2028. Ananth Technologies, an Indian private firm, is developing this satellite.
- Rajasthan is indeed joining Madhya Pradesh in India's first cheetah reintroduction project.

- This corridor will link Palpur Kuno National Park and Gandhi Sagar Sanctuary in Madhya Pradesh with Mukundara Hills Tiger Reserve in Rajasthan.

Q. Kalai-II Hydroelectric Project is located in which state?

A) Punjab **B) Arunachal Pradesh**

C) Andhra Pradesh **D) Gujarat**

Answer : B

- ✓ Arunachal Pradesh State Pollution Control Board (APSPCB) recently conducted a public hearing for environmental clearance for the proposed 1,200 MW Kalai-II hydroelectric project in Anjaw district, being developed by THDC India Limited.
- ✓ **About Kalai-II Hydroelectric Project:**
- ✓ It is a 1,200 MW hydropower project planned on the Lohit River (a tributary of the Brahmaputra River) in the Anjaw District of Arunachal Pradesh.
- ✓ The project is being developed and currently owned by THDC India Limited (formerly Tehri Hydro Development Corporation Limited).

Q. Which among the following best describes INS Aridhaman?

A) It is a torpedo launch and recovery vessel.

B) It is a stealth multi-role frigate.

C) It is a nuclear-powered submarine.

D) It is a Kiev-class aircraft carrier

Answer : C

- ✓ India is poised to significantly enhance its strategic defence capabilities with the upcoming induction of its third nuclear-powered ballistic missile submarine (SSBN), INS Aridhaman.
- ✓ **About INS Aridhaman:**
- ✓ It is the second Arihant-class submarine.
- ✓ It is the second nuclear-powered ballistic missile submarine (SSBN) being built by India.
- ✓ It is being built under the Advanced Technology Vessel (ATV) project to build nuclear submarines at the Ship Building Centre in Visakhapatnam.

- ✓ Aridhaman will be fitted with a combination of two sonar systems – USHUS and Panchendriya.

Q. Recently, which languages were included in the proceedings of the Lok Sabha?

A) Konkani, Kashmiri and Santali

B) Konkani, Manipuri and Nepali

C) Bodo, Dogri and Maithili

D) Bodo, Dogri and Santali

Answer : A

- ✓ Lok Sabha now includes Kashmiri, Konkani, Santali among 22 languages.
- ✓ To make Parliament inclusive, Lok Sabha Speaker Om Birla has announced the inclusion of all 22 languages listed in the Eighth Schedule of the Constitution in the proceedings of the Lok Sabha.
- ✓ Lok Sabha Speaker Om Birla announced on 19 August 2025 during the Monsoon Session of Parliament that simultaneous translation of parliamentary proceedings is now available in all 22 languages listed in the Eighth Schedule of the Constitution.
- ✓ With the addition of Kashmiri, Konkani and Santali, this list has been completed. Until now, this service covered 18 languages – Assamese, Bengali, Bodo, Dogri, Gujarati, Kannada, Maithili, Malayalam, Manipuri, Marathi, Nepali, Odia, Punjabi, Sanskrit, Sindhi, Tamil, Telugu and Urdu.
- ✓ **Constitutional amendments related to Official Language**
- ✓ 21st Amendment Act 1967 – Sindhi language.
- ✓ 71st Amendment Act 1992 – Konkani, Manipuri and Nepali.
- ✓ 92nd Amendment Act 2003 – Bodo, Dogri, Maithili and Santali.
- ✓ **Classical Languages:**
- ✓ In 2004, the Government of India began designating languages as "Classical Language" to recognize and preserve their ancient heritage.
- ✓ At present, 11 languages in India have been accorded 'Classical' status: Tamil (declared in 2004), Sanskrit (2005), Kannada (2008), Telugu (2008), Malayalam (2013) and Odia (2014).
- ✓ In 2024, Marathi, Pali, Prakrit, Assamese and Bengali were also included in this prestigious category

Q. Which ministry launched the Adi Karmayogi Abhiyan?

A) Ministry of Social Justice and Empowerment

B) Ministry of Rural Development

C) Ministry of Home Affairs

D) Ministry of Tribal Affairs

Answer : D

- ✓ Ministry of Tribal Affairs launched the Adi Karmayogi Abhiyan, the world's largest tribal grassroots leadership programme.
- ✓ It aims to empower tribal communities, strengthen governance, and create local leadership across India.
- ✓ The Abhiyan is based on Sewa (Service), Sankalp (Resolve), and Samarpan (Dedication) under the vision of Viksit Bharat 2047.
- ✓ It is part of Janjatiya Gaurav Varsh and will cover 1 lakh tribal villages.
- ✓ The Abhiyan ensures scheme saturation, leadership training for youth and women, and aligns with Sustainable Development Goals (SDGs)

Q. What is the name of the portal launched as a single-window solution for newspaper and periodical registration?

A) Press Bandhu Portal **B) Press Sewa Portal**

C) Jan Samvad Portal **D) None of the Above**

Answer : B

- ✓ Press Registrar General of India (PRGI) launched the Press Sewa portal as a single-window digital platform.
- ✓ The portal will simplify and speed up registration for newspapers and periodicals across India.
- ✓ It is designed to enhance transparency, reduce approval delays, and improve ease of doing business for publishers.
- ✓ The initiative will remove bureaucratic hurdles and provide clarity in the registration process.
- ✓ The announcement was made during Vartalap, an interaction programme organized by Press Information Bureau (PIB) Hyderabad under the Ministry of Information and Broadcasting

Q. Gravelines Nuclear Power Station, which was shut down due to massive swarm of jellyfish, is located in which country?

A) Australia **B) Ukraine**

C) France **D) Russia**

Answer : C

- ✓ Three of six reactors at Gravelines Nuclear Power Station in Northern France were shut down.
- ✓ The shutdown was caused by a massive swarm of jellyfish clogging the cooling system.
- ✓ The plant is operated by Électricité de France (EDF). Jellyfish are gelatinous zooplankton belonging to the phylum Cnidaria.
- ✓ They are simple invertebrates with stinging tentacles and jet propulsion movement

Q. Which regulatory body has recently extended the implementation timeline of the margin pledge-repledge framework to October 10, 2025?

A) IRDAI **B) PFRDA**

C) SEBI **D) RBI**

Answer : C

- ✓ SEBI Extended Timeline for Implementation of Margin Pledge-Repledge Framework to October 10, 2025.
- ✓ SEBI announced the extension of the implementation timeline for the margin pledge-repledge framework.
- ✓ The new date for compliance has been shifted from September 1, 2025 to October 10, 2025, providing additional time for market participants to adapt.
- ✓ SEBI issued this revised deadline through a circular under powers granted by Section 11(1) of the SEBI Act, 1992, read with Regulation 30 of Chapter VII of SEBI (Stock Brokers) Regulations, 1992.

SEBI IN NEWS 2025

- ➢ SEBI to Launch Centralised Compliance Platform for Brokers from August 1, 2025.
- ➢ SEBI renewed the recognition of Multi Commodity Exchange Clearing Corporation Ltd (MCXCCL) as a clearing corporation for a three-year term, effective from July 31, 2025 to July 30, 2028.
- ➢ SEBI Unveiled 'VCF Settlement Scheme 2025' for VCF Liquidation.
- ➢ SEBI has announced the formation of a six- member high level committee headed by Pratyush Sinha , a retired IAS officer and former chief vigilance commissioner to review conflict of interest rules

- SEBI has directed all its regulated and registered entities to exclusively use the 1600 phone number series for service and transactional voice calls to their customers
- SEBI issued a framework for recognition and operationalisation of a performance validation agency , to be called Past Risk and Return Verification Agency (PaRRVA).
- Eligibility Criteria for PaRRVA:-
- (i)Number of years of existence of the CRA(Credit Rating Agencies)should be minimum 15 years
- (ii)Minimum net worth of the CRA should be INR 100 crores
- (iii)Number of issuers which have obtained ratings of listed or proposed to be listed debt securities from the CRA should be 250 or more; and
- (iv)CRA should have Investor grievance redressal mechanism including Online Dispute Resolution ("ODR") Mechanism
- The eligibility criteria for a SE to act as PaRRVA Data Centre ("PDC") :-
- I)Number of years of existence of the SE should be minimum 15 years
- (ii)Minimum net worth ofthe SE should beINR 200 crores
- (iii)The SE shouldhavenation-wide terminals
- (iv)SE should have Investor grievance redressal mechanism including OnlineDispute Resolution ("ODR") Mechanism
- Aye Finance, an Alphabet-backed non-banking financial company (NBFC), has received final observations from the Securities and Exchange Board of India (SEBI) for its proposed ₹1,450 crore IPO.
- SEBI extends suspension of trading in 7 commodity derivatives until Mar 2026
- (moong, wheat, paddy(non-basmati), chana, mustard, soyabean, crude palm oil)
- SEBI has extended the limit for advance fee collection by Investment Advisers (IAs) and Research Analysts (RAs) to up to one year. Previously, IAs could collect fees in advance for up to two quarters, and RAs for a quarter.
- SEBI has eased disclosure norms for foreign portfolio investors (FPIs) by raising the asset threshold for granular beneficial ownership disclosures from Rs 25,000 crore to Rs 50,000 crore
- SEBI Partners with DigiLocker to Reduce Unclaimed Assets and Strengthen Investor Protection.
- Tuhin Kanta Pandey, has been appointed as the 11th chairperson of the SEBI for a three-year term.
- He will succeed Madhabi Puri Buch.

- SEBI asset management companies (AMC) should deploy the funds garnered from investors in a new fund offering (NFO) within 30 days form the date of allotment of units.
- SEBI introduced a digital platform called MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) to help investors find inactive or unclaimed mutual fund folios.
- SEBI has proposed a minimum investment of Rs 1 crore for RBI-regulated originators and unregulated entities involved in securitization
- SEBI is working on a secure Unified Payments Interface (UPI) mechanism for registered market intermediaries.
- Currently, UPI transactions for capital markets are capped at ₹2 lakh per day.
- SEBI proposes increasing this limit to ₹5 lakh per day.
- Reserve Bank of India (RBI) has allowed SEBI-registered non-bank brokers to participate in the Negotiated Dealing System-Order Matching (NDS-OM).
- Securities and Exchange Board of India (SEBI):
- It is the regulatory body for securities and commodity markets in India established in 1988.
- It is the regulator of the Capital market and Commodities market in India.
- The first SEBI chairman was Dr S A Dave (1988-90)
- Headquarters : Mumbai
- 11th Chairperson : Tuhin Kanta Pandey

Q. Which bank has recently partnered with SBI Cards & Payment Services Ltd to launch a co-branded credit card on RuPay and Visa platforms?

A) Canara Bank **B) Punjab National Bank**

C) Bank of Maharashtra **D) Bank of Baroda**

Answer : C

- ✓ BoM and SBI Card Launch 'Bank of Maharashtra SBI Card' on RuPay and Visa.
- ✓ Bank of Maharashtra (BoM) in collaboration with SBI Cards & Payment Services Limited (SBICPSL), a subsidiary of the State Bank of India (SBI), launched a co-branded credit card named 'Bank of Maharashtra SBI Card'.
- ✓ The initiative aims to provide customers across India with enhanced value, convenience, and a rewarding shopping experience.

Q. Which institute signed a Rs 1 crore licensing agreement with Indrarka Quantum Technologies Pvt. Limited for India's first silicon photonics-based high-speed QRNG technology?

A) IIT Madras **B) IIT Delhi**

C) IISc Bangalore **D) IIT Bombay**

Answer : A

- ✓ IIT Madras Signs Rs 1 Crore Licensing Deal with Indrarka Quantum Technologies for India's First Silicon Photonics-Based High-Speed QRNG.
- ✓ Technology Transfer Office (TTO) of the Indian Institute of Technology Madras (IIT-M) signed a licensing agreement worth Rs 1 crore with Indrarka Quantum Technologies Pvt. Limited to transfer India's first indigenously developed silicon (Si) photonics-based high-speed Quantum Random Number Generator (QRNG) technology for commercial deployment.
- ✓ The licensing agreement is a significant step in advancing India's quantum innovation ecosystem. It allows Indrarka Quantum Technologies Pvt. Limited to commercially deploy the QRNG technology, which was indigenously developed at IIT-M's Centre for Programmable Photonic Integrated Circuits and Systems (CPPICS).

IIT IN NEWS 2025

- ➢ IIT Guwahati researchers developed a bamboo-polymer composite as an eco-friendly alternative to plastic in vehicle interiors.
- ➢ IIT Madras has made India's lightest wheelchair called YD One.
- ➢ Kerala State Electricity Board (KSEB), in partnership with IIT Bombay, has launched a pilot V2G project to test its feasibility in the state.
- ➢ Coal India joins hands with IIT Hyderabad for R D in clean coal tech.
- ➢ DRDO and IIT Hyderabad unveiled India's largest metal 3D printing machine for rocket components. It was developed at the DRDO-Industry-Academia Centre of Excellence (DIA-CoE) at IIT Hyderabad.
- ➢ IIT Bombay has partnered with the Centre for Development of Telematics (C-DOT) to develop an "Optical Transceiver Chipset for High-Bandwidth 6G Wireless Links."
- ➢ IIT Madras has announced a collaboration with the Ministry of Agriculture and Farmers' Welfare on Project VISTAAR (Virtually Integrated System to Access Agricultural Resources).

- IIT-Madras has successfully commissioned Asia's largest shallow wave basin at its Discovery campus in Thaiyur.
- IIT Madras, in collaboration with the startup TuTr, completed India's first 410-meter Hyperloop test track, marking a significant step forward in vacuum-based train technology.
- Indian Institute of Technology Bombay (IIT Bombay) have developed water-pollutant detecting device called 'AroTrack'.
- IIT Madras Partners with IDBI To Launch Cybersecurity Lab
- The Centre for Development of Telematics (C-DOT) partners with IIT Roorkee and Mandi to boost 6G standardization, connectivity.
- TCS And IIT Bombay Collaborate To Create India's First Semiconductor Chip Imaging Tool.
- Alliance of Digital India Foundation (ADIF) and IIT Guwahati incubation center sign MoU to boost startup ecosystem
- Experimental Licence Module for 100 5G Labs' launched at IIT Madras
- President of India Draupadi Murmu launched India's first domestic gene therapy for cancer at IIT Bombay.
- French aerospace and defence firm Starburst Accelerator SARLhas partnered with the Indian Institute of Technology Madras (IIT Madras) to set up an innovative hub for start-ups with €100 million in funding support.
- IIT Madras has developed an indigenous electric standing wheelchair called 'NeoStand,' claimed to be India's most customizable wheelchair for the benefit of wheelchair users
- Ministry of Heavy Industries (MHI) and the Indian Institute of Technology, Roorkee (IIT Roorkee) have collaborated to establish a Centre of Excellence and Industry Accelerator in the automotive and electric vehicle (EV) sector.

Q. What is the punishment provision in the Online Gaming Promotion and Regulation Bill, 2025, recently passed by the Parliament?

A) 1 years imprisonment or ₹1 crore fine

B) 2 years imprisonment or ₹1 crore fine

C) 7 years imprisonment or ₹1 crore fine

D) 3 years imprisonment or ₹1 crore fine

Answer : D

- ✓ Parliament has passed a bill to "ban the offering, operation, facilitation, advertising, promotion and participation in online money games". It will be banned under the Information Technology Act, 2000.
- ✓ The online money games currently operating in the country will be banned under the Information Technology Act, 2000.
- ✓ The bill proposes imprisonment of up to three years and a fine of up to ₹1 crore for entities involved in or promoting online money gaming.
- ✓ Advertising such games will attract a fine of up to ₹50 lakh or imprisonment of up to two years. Repeat offences will attract enhanced punishment including 3-5 years imprisonment and a fine of up to ₹2 crore.
- ✓ The move will impact India's $3.8 billion gaming industry, which has attracted global investors and boosted fantasy sports apps such as Dream11, Games24X7 and Mobile Premier League.
- ✓ The Bill has been introduced in the House on the recommendation of the President under Articles 117(1) and 117(3) of the Indian Constitution.

Q. Which Indian company became the first from the energy sector to join the global RE100 initiative?

A) NTPC Limited **B) Reliance Power**

C) Suzlon Energy **D) Adani Green Energy**

Answer : C

- ✓ Suzlon Becomes First Indian Energy Firm to Join RE100 Initiative.
- ✓ Suzlon became the first Indian energy company to join the global RE100 initiative, committing to 100% renewable energy by 2030 across all 15 manufacturing units.
- ✓ The announcement was made from Pune, Maharashtra.
- ✓ Suzlon has already achieved 92.87% carbon neutrality at its Dhule rotor blade plant.
- ✓ It aims for Scope 1 & 2 carbon neutrality by 2035 and Net Zero (Scope 1, 2 & 3) by 2040.
- ✓ Suzlon is also India's first Gold Member in RE100, recognized for sustainable manufacturing leadership

Q. Exercise Samanvay Shakti, recently in news is a:

A) Disaster Management Ecxercise **B) Multilateral Airforce Exercise**

C) Bilateral Naval Exercise **D) Military-civil Integration Exercise**

Answer : D

- ✓ Exercise Samanvay Shakti 2025 was inaugurated at Laipuli, in Tinsukia district of Assam.
- ✓ It is initiated by Indian Army collaboration with state officials of Assam & Manipur to foster efficient cooperation, cohesion and mutual understanding.

EXERCISE IN NEWS 2025

- ➢ The 14th India-Singapore bilateral military exercise, code-named "Bold Kurukshetra", commenced at Jodhpur Military Station of the Indian Army in Rajasthan, on 27 December 2025.
- ➢ Indian Navy will participate in the 32nd edition of the Singapore India Maritime Bilateral Exercise (SIMBEX), earlier known as Exercise Lion King.
- ➢ 'Jaa Mata', a Joint Exercise, was held from July 7–12, 2025, off the Chennai coast, marking deeper India–Japan Coast Guard cooperation.
- ➢ The eighth edition of the Indo-French army exercise, 'Shakti 2025', that started on June 18 concluded in France .
- ➢ The 6th edition of Exercise DUSTLIK, a bilateral joint military drill between India and Uzbekistan, commenced on April 16, 2025, at the Foreign Training Node, Aundh, Pune, Maharashtra.
- ➢ The eighth edition of the bilateral Indo-French military exercise 'Shakti' begins on June 18, 2025, Camp Larzac, La Cavalerie in France.
- ➢ The first-ever joint special operations exercise between the Indian Air Force and the US Air Force, named "Tiger Claw," took place from May 26 to June 10, 2025.
- ➢ The Indian Army participated in Exercise Khaan Quest 2025, a multinational peacekeeping exercise held in Mongolia. The exercise, co-hosted by the Mongolian Armed Forces and the U.S.
- ➢ The 3rd edition of the India, Egypt military 'Exercise Cyclone' 2025 commenced at the Mahajan Field Firing Range, Rajasthan on the 10th of February 2025.
- ➢ The sixth edition of Exercise Dharma Guardian is scheduled to take place from February 25 to March 9, 2025, at Mount Fuji, Japan.
- ➢ The 18th edition of the India-Nepal joint military exercise "Surya Kiran" has commenced at Saljhandi, Nepal.
- ➢ Indian Army contingent departed for 17th edition of India- Mongolia Joint Military Exercise NOMADIC ELEPHANT which is scheduled to be conducted in Ulaanbaatar, Mongolia.

- Bangladesh is participating with India in the 6th edition of the Coordinated Patrol (CORPAT) and the 4th edition of the bilateral exercise 'BONGOSAGAR' in 2025.
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise Khanjar-XII is set to take place in Kyrgyzstan
- The Indian Army and Indian Air Force conducted EX Winged Raiders in the Eastern Theater.
- The 13th edition of the joint India-Maldives military exercise 'Ekuverin' is being hosted by Maldives from 2-15 February 2025.
- The indigenously designed and built guided missile destroyer INS Mumbai is participating in the Exercise LA PEROUSE.
- It is the fourth edition of the multinational naval exercise
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise KHANJAR-XII is set to take place in Kyrgyzstan from 10 March to 23 March 2025.

Q. In which state has the Cabinet approved the development of a Greenfield Airport at Kota-Bundi?

A) Gujarat **B) Madhya Pradesh**

C) Rajasthan **D) Uttar Pradesh**

Answer : C

✓ The Cabinet Committee on Economic Affairs has approved the Airports Authority of India's proposal to develop a Greenfield Airport at Kota-Bundi in Rajasthan with an investment of ₹1,507 crore.

AIRPORT IN NEWS 2025

- Cabinet Committee on Economic Affairs has approved the Airports Authority of India's proposal to develop a Greenfield Airport at Kota-Bundi in Rajasthan with an investment of ₹1,507 crore.
- Dubai International Airport (DXB), the world's busiest hub for international travel, launched an AI-powered passenger corridor under the "Travel Without Borders" initiative.
- Guwahati's Lokpriya Gopinath Bordoloi International Airport won the International Architectural Award 2025 in the Transport category.
- Cochin International Airport Limited (CIAL) is recognised as the first Indian airport developed under the Public-Private Partnership (PPP) model.

- Mumbai's Chhatrapati Shivaji Maharaj International Airport (CSMIA) has secured the ninth spot among the top-10 international airports in the prestigious Travel + Leisure World's Best Awards 2025.
- Singapore Changi Airport has been named the World's Best Airport 2025 by air transport rating organization Skytrax.
- Hubballi Airport in Karnataka earned Platinum Recognition under the ACI Green Airports Recognition (GAR) 2025 for its 8 MW solar power plant.
- PM Modi laid the foundation stone of the Rs 410 crore second terminal building of the Maharaja Agrasen Airport at Hisar, Haryana.
- Delhi International Airport, operated by GMR Airports Infrastructure Limited, won the ASQ Airport Experience Award 2024 for the Best Airport Over 40 Million Passengers in the Asia-Pacific region.

Q. World Entrepreneurs' Day 2025 was recently observed on which date?

A) August 23 **B) August 21**

C) August 22 **D) August 20**

Answer : B

- ✓ World Entrepreneurs' Day 2025 Celebrated annually on August 21.
- ✓ On August 21, 2025, the world celebrates World Entrepreneurs' Day, a dedicated occasion recognizing the vision, risk-taking, and transformative impact of entrepreneurs worldwide.
- ✓ Established to honor bravery, innovation, and economic contributions, the day aims to inspire future changemakers.

Q. Government of India revised its target to add how much additional coal and lignite-based electricity generation capacity by FY35?

A) 80 GW **B) 90 GW**

C) 97 GW **D) 100 GW**

Answer : C

- ✓ Government of India Revised Target to Add 97 GW Coal and Lignite-Based Power Capacity by FY35.
- ✓ Government of India (GoI) has revised its target to add an additional 97 Giga Watt (GW) of coal and lignite-based power generation capacity by Financial Year 2034-35 (FY35), up from the earlier projection of 90 GW by FY32.

- ✓ The revised target aims to achieve a total of 307 GW of coal and lignite-based thermal power installed capacity by FY35.
- ✓ This coal capacity addition is aligned with India's larger energy roadmap that seeks to achieve 500 GW of Renewable Energy (RE) capacity by 2030 and the Net Zero emissions target by 2070.
- ✓ According to the National Electricity Plan (NEP) 2023 (Generation), India's total installed capacity is expected to reach 874 GW by FY32.

Q. Which organization recently launched educational modules on "Operation Sindoor" for Classes 3–12?

A) CBSE **B) NIOS**

C) UGC **D) NCERT**

Answer : D

- ✓ NCERT Launches Educational Modules on Operation Sindoor for Classes 3–12.
- ✓ National Council of Educational Research and Training (NCERT) introduced two educational modules for Classes 3-12 to educate students about Operation Sindoor, India's strategic response to the Pahalgam terror attack.
- ✓ Operation Sindoor was launched in May 2025 as a response to the April 22, 2025, Pahalgam terrorist attack, which killed 26 tourists.
- ✓ It targeted terrorist camps in Pakistan and Pakistan-occupied Jammu and Kashmir (PoJK), coordinated by Lashkar-e-Taiba, and planned with intelligence from the Indian Armed Forces.
- ✓ NCERT created two modules: "Operation Sindoor A Saga of Valour" for Classes 3-8 using stories and activities to engage young learners, and "Operation Sindoor – A Mission of Honour and Bravery" for Classes 9-12 with detailed analysis of strategy, execution, and operational outcomes.

Q. India recently formed a Joint Working Group on maritime cooperation with which country?

A) Qatar **B) UAE**

C) Oman **D) Saudi Arabia**

Answer : D

- ✓ India and Saudi Arabia Establish Joint Working Group to Strengthen Maritime Trade, Logistics, and Sustainable Infrastructure.

- ✓ Bilateral trade between India and Saudi Arabia stood at approximately USD 42 billion in FY 2024–25. The maritime cooperation initiative aligns India's Maritime India Vision 2030 and Amrit Kaal Vision 2047 with Saudi Vision 2030, offering synergistic pathways in logistics, sustainability, and trade infrastructure.
- ✓ India invited Saudi investment into its maritime ecosystem through its Maritime Development Fund, with a corpus exceeding USD 3 billion. Major projects like Vadhavan Port (Maharashtra) and the Outer Harbour Project at VO Chidambaranar Port (Tamil Nadu) were presented as prime investment opportunities.

Q. According to the Ministry of Fisheries, Animal Husbandry & Dairying, India's marine fish production was recently recorded at which quantity in 2023–24?

A) 46.10 Lakh Tonnes **B) 41.20 Lakh Tonnes**

C) 42.80 Lakh Tonnes **D) 44.95 Lakh Tonnes**

Answer : D

- ✓ India's Marine Fish Production Reaches 44.95 Lakh Tonnes in 2023–24 and Backed by PMMSY & Aquaculture Growth.
- ✓ In 2023–24, India's marine fish production rose impressively to 44.95 lakh tonnes, up from 34.43 lakh tonnes a decade earlier, reflecting sustained growth in ocean-based fisheries.
- ✓ From just 5.34 lakh tonnes in 1950–51, India's marine fish production has scale to 44.95 lakh tonnes in 2023–24, thanks to persistent investments, technological advancements, and improved fishing infrastructure.
- ✓ According to the EnviStats India 2025 report, marine fish production rose from 34.43 lakh tonnes in the baseline period to 44.95 lakh tonnes in 2023–24,

Q. Who, popularly known as the "Nicest Judge in the World" and the face of Caught in Providence, passed away at the age of 88?

A) Frank Caprio

B) Richard Posner

C) Dan McKee

D) John Roberts

Answer : A

- ✓ Judge Frank Caprio, affectionately known as the "Nicest Judge in the World" and star of the viral courtroom series Caught in Providence, passed away on August 20, 2025, at the age of 88 after .

Q. UIDAI partnered with which company's satellite internet division to enable Aadhaar-based e-KYC verification for broadband onboarding?

A) OneWeb **B) Amazon Kuiper**

C) Starlink (SpaceX) **D) Inmarsat**

Answer : C

- ✓ UIDAI partnered with Starlink for Aadhaar-based verification.
- ✓ Unique Identification Authority of India (UIDAI) partnered with Starlink, SpaceX's satellite internet division, to enable Aadhaar-based electronic Know Your Customer (e-KYC) verification for broadband onboarding.
- ✓ Starlink India was designated as a Sub-Authentication User Agency (Sub-AUA) and Sub-eKYC User Agency (Sub-KUA), allowing secure, paperless customer verification.
- ✓ This initiative aims to connect remote regions using satellite internet while ensuring regulatory compliance.
- ✓ Starlink is also collaborating with Bharti Airtel and Reliance Jio for distribution.

Q. Where has the first Khelo India Water Sports Festival started recently?

A) Dal Lake, Jammu and Kashmir **B) Kanwar Lake, Bihar**

C) Vembanad Lake, Kerala **D) Loktak Lake, Manipur**

Answer : A

- ✓ The first edition of the three-day Khelo India Water Sports Festival was inaugurated at Dal Lake in Srinagar, the capital of Jammu and Kashmir.
- ✓ The water sports include five major water sports: kayaking and canoeing, rowing, water skiing, Shikara race and dragon boat race.
- ✓ The mascot of the Khelo India Water Sports Festival is inspired by the Himalayan Kingfisher.
- ✓ Jammu and Kashmir is set to host the 5th Khelo India Winter Games 2025 in Gulmarg from March 9 to 12, 2025. The first leg of the Games, which was held in Ladakh from January 23 to January 27, 2025
- ✓ Khelo India Youth Games 2025 was organized in five districts of Bihar (Patna, Rajgir, Begusarai, Gaya and Bhagalpur). Gajasimha was the mascot of this year's games.
- ✓ Maharashtra topped the medal table by winning a total of 158 medals (58 gold, 47 silver, 53 bronze).
- ✓ Haryana stood second with 117 medals (39 gold) and Rajasthan third with 60 medals (24 gold).

Q. NASA's James Webb Space Telescope has discovered whose 29th moon 'S/2025 U1'?

A) Uranus **B) Mars**

C) Jupiter **D) Saturn**

Answer : A

- ✓ NASA has discovered Uranus' 29th moon S/2025 U1 with the James Webb Space Telescope.
- ✓ Uranus is the seventh planet from the Sun and the third largest planet in our solar system.
- ✓ It is called the "ice giant" because of its water composition.
- ✓ NASA has announced that the James Webb Space Telescope has discovered a new, 29th moon of Uranus, named S/2025 U1. According to NASA, a team led by the Southwest Research Institute (SwRI) identified this moon on February 02, 2025, increasing the number of the planet's known satellite family to 29.
- ✓ Saturn ranks at the top in terms of most satellites with 274.
- ✓ In March 2025, astronomers confirmed the discovery of 128 new moons orbiting Saturn, bringing the total to 274.

Q. The Aunta–Simaria bridge in Bihar is recognized as India's:

A) Longest railway bridge **B) Tallest suspension bridge**

C) Widest extradosed bridge **D) Longest cable-stayed bridge**

Answer : C

- ✓ Prime Minister Narendra Modi inaugurated the Aunta–Simaria six-lane bridge in Gaya, Bihar on 22 August 2025.
- ✓ Spanning 8.15 km on NH-31, it connects Mokama with Begusarai, cutting travel distance by 100 km.
- ✓ Built at a cost of ₹1,871 crore, it's India's widest extradosed bridge.
- ✓ The project boosts regional connectivity and access to Simaria Dham, birthplace of poet Ramdhari Singh Dinkar.

Q. In the Gaganyaan mission, in which orbit are the Indian astronauts planned to be sent ?

A) Geostationary Orbit (GEO) **B) Geostationary Transfer Orbit (GTO)**

C) Low Earth Orbit (LEO) **D) Polar Orbit**

Answer : C

- ✓ ISRO Chairman V. Narayanan announced that India's first manned spacecraft, the Gaganyaan mission (G1), will be launched this December with a semi-humanoid robot, Vyommitra.
- ✓ He stated that the mission is progressing well, with around 80% of the total tests (approximately 7,700 tests) completed.
- ✓ The remaining 2,300 tests are expected to be completed by March next year.
- ✓ **Gaganyaan Mission**
- ✓ Gaganyaan is an ambitious Indian space mission aimed at sending a three-member crew into Low Earth Orbit (LEO) at approximately 400 km altitude for three days and then safely returning them to Earth.
- ✓ To ensure the success of the program, the Indian government has approved two unmanned and one manned mission. The first manned flight is expected before 2026.
- ✓ The success of the Gaganyaan mission will make India the fourth country after the United States, Russia, and China to achieve human spaceflight capability.

ISRO IN NEWS 2025

- ➢ ISRO has announced that it is going to launch a rocket carrying a heavy-duty payload weighing 75,000 kilograms in a low earth orbit.
- ➢ ISRO and Muskaan Foundation collaborate to launch space lab in Arunachal Pradesh
- ➢ ISRO is set to launch a massive 6,500 kg communication satellite built by the United States.
- ➢ ISRO to launch Block 2 BlueBird satellite in 3-4 months, following successful NISAR mission with NASA.
- ➢ About Bluebird Satellite
- ➢ It is an advanced American communications satellite.
- ➢ It was developed by the U.S.-based AST SpaceMobile.
- ➢ ISRO has inaugurated the Himalayan Outpost for Planetary Exploration (HOPE) space analog mission at Tso Kar Valley (Ladakh) to simulate and study challenges linked to long-duration space missions at 14,000 feet in Ladakh.
- ➢ India aims to set up its own space station by 2035 and conduct a crewed Moon landing by 2040.
- ➢ ISRO launched the NASA–ISRO Synthetic Aperture Radar (NISAR) satellite using the GSLV-F16 rocket from the Satish Dhawan Space Centre at Sriharikota, Andhra Pradesh.
- ➢ Mission Life: Designed for minimum 3 years mission life for Earth-Observation (Radar Imaging).

- Orbital Details: NISAR to orbit Earth at 747km altitude in Sun-Synchronous (Low Earth) Orbit with a repeat cycle of 12 days
- ISRO plans to launch three navigation satellites by 2026 as part of its Indian Regional Navigation Satellite System (IRNSS), also known as NavIC (Navigation with Indian Constellation).
- The new satellites, designated NVS-03, NVS-04, and NVS-05.
- NavIC is designed to be interoperable with other global navigation satellite systems (GNSS) like GPS (USA), GLONASS (Russia), Galileo (EU), and BeiDou (China).
- The Cabinet Committee approved $3.2 billion for the SBS-III programme to develop next-generation satellites over the next decade. Under the programme, ISRO will manufacture and launch the first 21 satellites.
- Hindustan Aeronautics Limited (HAL) has secured a ₹511 crore technology transfer deal from ISRO to build and operate Small Satellite Launch Vehicles (SSLVs).
- ISRO conducted two short-duration hot tests of the Gaganyaan Service Module Propulsion System (SMPS).
- The tests were carried out at the ISRO Propulsion Complex (IPRC) in Mahendragiri, Tamil Nadu.
- ISRO's 63rd PSLV mission (PSLV-C61/EOS-09) failed due to a technical malfunction during the third stage of the PSLV rocket.
- Since its first flight, Polar Satellite Launch Vehicle (PSLV) has failed only twice - inaugural flight in 1993 and again in 2017.
- ISRO's 101st launch using PSLV-C61 failed mid-flight, due to a chamber pressure drop during the third stage. The mission aimed to place EOS-09 in Sun Synchronous Polar Orbit.
- ISRO has successfully developed an indigenous Stellite nozzle divergent for the PSLV's fourth stage, replacing the previously imported Columbium and significantly reducing import costs by 90%.
- ISRO achieved its historic 100th launch from the Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh using the GSLV-F15 to deploy the NVS-02 satellite.
- NVS-02 is the 2nd satellite in the series of 2nd generation satellites of the Navigation with Indian Constellation (NavIC).
- The GSLV-F15 is the 17th GSLV flight, and 11th with an Indigenous Cryogenic stage.
- Union Cabinet approved the establishment of the Third Launch Pad (TLP) at Satish Dhawan Space Centre of Indian Space Research Organisation (ISRO) at Sriharikota, Andhra Pradesh.

- The government of India has appointed V. Narayanan as the 11th chairman of ISRO and secretary of the Department of Space (DOS).
- He will succeed the current chairman S.Somanth
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bengalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 11th Chairman : V. Narayanan
- Aryabhata India's first satellites Launched on 19 April 1975.
- GSAT-1 India's first commercial satellite.
- SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India

Q. Which bank launched Unified Payments Interface (UPI) services for Non-Resident External (NRE) and Non-Resident Ordinary (NRO) account holders?

A) AU Small Finance Bank **B) ICICI Bank**

C) HDFC Bank **D) Axis Bank**

Answer : A

- ✓ AU Small Finance Bank launched Unified Payments Interface (UPI) services for Non-Resident External (NRE) and Non-Resident Ordinary (NRO) account holders.
- ✓ This facility allows NRIs to use UPI with international mobile numbers, without needing an Indian SIM.
- ✓ It is available in 12 countries including the United States, United Kingdom, United Arab Emirates, Canada, and Australia.
- ✓ Supported apps include Google Pay and PhonePe.
- ✓ As per AU SFB's rollout, Android users face a ₹5,000 limit for the first 24 hours, while iOS users have the same limit for 72 hours—after which the daily limit rises to ₹1,00,000

Q. Who replaced Rajiv Ranjan as Reserve Bank of India (RBI)'s ex-officio member of the Monetary Policy Committee (MPC)?

A) Indranil Bhattacharyya **B) Shaktikanta Das**

C) Michael Patra **D) V. Anantha Nageswaran**

Answer : A

- ✓ RBI appointed Indranil Bhattacharyya as a new member of the Monetary Policy Committee (MPC) .
- ✓ Bhattacharyya replaces Rajiv Ranjan.
- ✓ The Monetary Policy Committee (MPC) held its 56th meeting from August 4 to 6, 2025 under the chairmanship of Shri Sanjay Malhotra, Governor, Reserve Bank of India.
- ✓ The MPC members Dr. Nagesh Kumar, Shri Saugata Bhattacharya, Prof. Ram Singh, Dr. Poonam Gupta and Indranil Bhattacharyya

Q. NASA and International Business Machines Corporation (IBM) launched an Artificial Intelligence model named "Surya" in August 2025 for predicting what?

A) Earthquakes **B) Solar storms**

C) Cyclones **D) Tsunamis**

Answer : B

- ✓ **National Aeronautics and Space Administration (NASA)** and International Business Machines Corporation (IBM) launched Surya, an advanced Artificial Intelligence (AI) model to predict solar storms.
- ✓ Trained on data from NASA's Solar Dynamics Observatory (SDO), it forecasts solar flares up to 2 hours in advance.
- ✓ Surya improves flare classification accuracy by 16%, helping protect satellites, astronauts, and power grids.

NASA IN NEWS 2025

- ➢ NASA-ISRO joint satellite NISAR will be launched from Satish Dhawan Space Centre, Sriharikota, on July 30 .
- ➢ GSLV-F16 will inject the Synthetic Aperture Radar (NISAR) satellite into a 743 km Sun-synchronous orbit with an inclination of 98.4 degrees.
- ➢ NASA launched twin satellites as part of the TRACERS mission to study magnetic reconnection and its effects in Earth's atmosphere

- Dangeti Jahnavi from Andhra Pradesh, will travel to space in 2029. She is the first Indian to complete Nasa's International Air and Space Program.
- NASA's SPHEREx space telescope is slated to launch from Vandenberg Space Force Base in California aboard a SpaceX Falcon 9 rocket.
- The NASA-ISRO Synthetic Aperture Radar (NISAR) satellite mission is now tentatively scheduled for launch in June 2025.
- NASA's IM-2 mission, launched on February 26, 2025, is indeed a significant step in lunar exploration. This mission, part of NASA's Commercial Lunar Payload Services (CLPS) initiative and the Artemis program
- NASA's PACE (Plankton, Aerosol, Cloud, ocean Ecosystem) mission was launched on February 8, 2024. The mission aims to study the health of Earth's oceans and atmosphere by observing plankton, aerosols, clouds, and their interactions.
- Indian astronaut Group Captain Shubhanshu Shukla's Axiom-4 mission (Ax-4) to the International Space Station (ISS) was launched on June 25, 2025 from NASA's Kennedy Space Center in Florida.
- Astronauts Sunita Williams and Butch Wilmore returned to Earth after a 286 days stay on the International Space Station. Their SpaceX Crew Dragon capsule splashed down in the Gulf of Mexico off the coast of Florida.
- NASA astronaut Sunita Williams has made history by setting the record for the most time spent spacewalking by a woman.
- She logged 62 hours and 6 minutes of spacewalking, surpassing the previous record of 60 hours and 21 minutes held by former astronaut Peggy Whitson.
- NASA will launch the Pandora mission in 2025 to study the atmospheres of distant exoplanets. It will focus on clouds, hazes, and water, key factors for habitability.

Q. What rank has India recently received in IMD's World Competitiveness Ranking 2025?

A) 33 **B) 41**

C) 54 **D) 63**

Answer : B

✓ India ranked 41st in the World Competitiveness Ranking 2025.

- ✓ According to the latest World Competitiveness Ranking (WCR) of the International Institute for Management Development, IMD, developed economies are grappling with increasing challenges, while many emerging markets have succeeded in advancing by adopting strategic reforms.
- ✓ India ranks 41st among 69 countries, two places lower than its 39th position in 2024. In economic performance, India is ranked 27th, down from 20th the previous year. In government and business efficiency, India remains unchanged at 45th and 25th respectively.

Q. Which country has recently secured the first rank in IMD's World Competitiveness Ranking 2025?

A) Norway **B) Switzerland**

C) Japan **D) Sweden**

Answer : B

- ✓ **Top 5 economies in the World Competitiveness Ranking (WCR) 2025**
- ✓ Switzerland: remains first with 100 points.
- ✓ Singapore: second with 99.44 points.
- ✓ Hong Kong: third with 99.22 points.
- ✓ Denmark: fourth with 97.51 points.
- ✓ UAE: fifth with 96.09 points.

Q. Which state has recently achieved the distinction of becoming India's first 100% digitally literate state?

A) Kerala **B) Andhra Pradesh**

C) Tripura **D) Mizoram**

Answer : A

- ✓ Kerala has become India's first 100% digitally literate state, under which the state has taught at least one member of each family (5 years or older) to operate a computer and use the internet.
- ✓ Kerala has become India's first 100% digitally literate state. Chief Minister Pinarayi Vijayan made its official announcement on 21 August, 2025.
- ✓ This achievement stems from the "Digi Keralam" programme launched in 2023, which aims to extend the digital revolution and e-services to all residents, regardless of their age.
- ✓ **Mizoram became the first Indian state to achieve full functional literacy.**

- ✓ According to the PLFS Survey 2023-24, Mizoram achieved 98.20% literacy, which is considered equivalent to full literacy as defined by the Ministry of Education. Thus, Mizoram became the first state to be declared fully functionally literate under Ullas (Understanding of Lifelong Learning for All in Society).
- ✓ The other two states are Goa and Tripura. The first Union Territory is Ladakh

INDIA'S FIRST IN NEWS 2025

- ➢ Kerala has become India's first 100% digitally literate state.
- ➢ Banaras Locomotive Works (BLW) installs India's first detachable solar panels between railway tracks, a milestone in Indian Railways.
- ➢ Gujarat has become the first Indian state to launch a Tribal Genome Sequencing Project.
- ➢ India's first digital nomad village was launched in Yakten, located in the Pakyong district of Sikkim.
- ➢ Fintech firm Slice has pioneered India's first fully UPI-powered bank branch in Bengaluru's Koramangala area
- ➢ Indore Municipal Corporation (IMC) in Madhya Pradesh launched India's first digital house address project.
- ➢ India's first wildlife corridor on the Delhi-Mumbai Expressway features the country's longest animal underpass and five overpasses near Ranthambore.
- ➢ India's first AI-powered traffic system comes up on Dwarka Expressway in Delhi.
- ➢ The ATMS implementation spans the Dwarka Expressway and also a 28-km section of NH-48.
- ➢ Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal, inaugurated India's first Non-Banking Financial Company-NBFC in the maritime sector, Sagarmala Finance Corporation Limited-SMFCL.
- ➢ Bajaj Allianz Unveils India's First State-Specific Health Insurance Plans.
- ➢ Adani Group has commissioned India's first off-grid 5 megawatt green hydrogen pilot plant in Kutch, Gujarat.
- ➢ Ola's Krutrim , an AI unicorn has launched Kruti, which it claims is India's first agentic AI assistant designed to go far beyond conventional chatbots.
- ➢ Tech professional Swathi Nelabhatla has created the Sitha App, which is India's First Women-Exclusive Gig Platform.

- India's first e-waste recycling park is indeed being developed in Delhi, specifically in Holambi Kalan, North Delhi.
- Andhra Pradesh govt has signed an MoU with the world's largest AI chip maker, NVIDIA, for the establishment of the Artificial Intelligence (AI) University in Amaravati.
- Kashmir researchers Sher-e-Kashmir University of Agricultural Sciences and Technology (SKUAST) have successfully developed India's first gene-edited sheep.
- EnKash has launched India's first unified payment gateway specifically designed for small and medium businesses (SMBs) and startups. This new platform, called the EnKash Payment Gateway.
- India's first manned deep ocean mission 'Samudrayaan' into a 6,000-metre depth using the manned submersible vehicle 'Matsya' is expected to be launched by the end of 2026.
- India's first privately built geostationary orbit (GSO) communication satellite is expected to be ready by 2028. Ananth Technologies, an Indian private firm, is developing this satellite.
- Rajasthan is indeed joining Madhya Pradesh in India's first cheetah reintroduction project.
- This corridor will link Palpur Kuno National Park and Gandhi Sagar Sanctuary in Madhya Pradesh with Mukundara Hills Tiger Reserve in Rajasthan.

Q. India signed the Terms of Reference (ToR) to initiate Free Trade Agreement (FTA) negotiations with which regional bloc?

A) Brazil, Russia, India, China, South Africa (BRICS)

B) Association of Southeast Asian Nations (ASEAN)

C) Eurasian Economic Union (EAEU)

D) European Union (EU)

Answer : C

- ✓ India and the Eurasian Economic Union (EAEU) signed the Terms of Reference (ToR) in Moscow to initiate Free Trade Agreement (FTA) negotiations.
- ✓ The ToR was signed by Ajay Bhadoo, Additional Secretary, Department of Commerce, and Mikhail Cherekaev, Deputy Director, Trade Policy, Eurasian Economic Commission (EEC).
- ✓ The FTA aims to enhance bilateral trade, support Micro, Small and Medium Enterprises (MSMEs), and diversify India's export markets.

- ✓ It will cover goods, services, investment, and digital trade, aligning with India's broader trade strategy.
- ✓ India–EAEU trade reached USD 69 billion in 2024, with major exports including pharmaceuticals, machinery, and textiles.
- ✓ The EAEU comprises Russia, Armenia, Belarus, Kazakhstan, and Kyrgyzstan, with a combined GDP of USD 6.5 trillion.

Q. As per the proposal approved by the GoM on August 21, 2025, what will be the new standard GST rates?

A) 5% and 12% **B) 5% and 18%**

C) 12% and 18% **D) 0% and 28%**

Answer : B

- ✓ The Group of Ministers (GoM) on GST rate rationalisation approved the Centre's proposal to simplify the Goods and Services Tax (GST) structure.
- ✓ The plan replaces the current four-tier system (5%, 12%, 18%, 28%) with two standard rates: 5% and 18%, while sin and luxury goods will attract a 40% rate.
- ✓ Nearly 99% of items under the 12% slab will shift to 5%, and 90% of items under the 28% slab will move to 18%.
- ✓ The proposal aims to reduce complexity, improve compliance, and boost consumption.

Q. National Space Day is observed every year on which day?

A) August 21 **B) August 22**

C) August 23 **D) August 24**

Answer : C

- ✓ The second National Space Day celebrated on 23 August in India is especially in the news in 2025 as it marks the second anniversary of the historic success of the Chandrayaan-3 mission.
- ✓ The day was declared as National Space Day by Prime Minister Narendra Modi to commemorate the successful landing of ISRO's Chandrayaan-3 lander on the surface of the Moon in 2023.
- ✓ The theme for the year 2025 is: "Aryabhatta to Gaganyaan: Ancient Wisdom to Infinite Possibilities."
- ✓ On 23 August 2023, ISRO's Chandrayaan-3 mission made a successful soft landing near the South Pole of the Moon.

- ✓ It included the deployment of the Vikram lander and Pragyan rover, making India the fourth country to achieve this historic feat and the first to land near the South Pole of the Moon.
- ✓ Its landing site is known as the "Shiva Shakti" point.
- ✓ Commemorating this achievement, 23 August was officially declared as "National Space Day" by Prime Minister Narendra Modi.
- ✓ The first National Space Day was organized on 23 August 2024, with the theme: "Touching Lives by Touching the Moon: India's Space Story"

Q. Who became the first player to win the PFA Player of the Year award three times in English football history?

A) Mohamed Salah **B) Morgan Rogers**

C) Mariona Caldentey **D) Alexander Isak**

Answer : A

- ✓ Mohamed Salah made history by becoming the first footballer ever to win the PFA Player of the Year award three times.
- ✓ In the 2024–25 season, Salah not only secured this prestigious honour but also claimed the Premier League Player of the Season, the Golden Boot, and the Playmaker award.
- ✓ His tally of 29 goals and 18 assists was instrumental in Liverpool's Premier League triumph, finishing 10 points clear of Arsenal.
- ✓ Salah had previously won the PFA award in 2018 and 2022, but his third triumph in 2025 established a new benchmark in English football excellence.

Q. Which country conducted the large-scale missile drill called "Sustainable Power 1404" in the Gulf of Oman?

A) Israel **B) Qatar**

C) Iran **D) Saudi Arabia**

Answer : C

- ✓ The missile drill "Sustainable Power 1404" was carried out by Iran in the Gulf of Oman and the northern Indian Ocean.

✓ This exercise, which included warships, air units, missile defense systems, and precision-strike cruise missiles such as Nasir and Qadir, was aimed at strengthening combat readiness and reinforcing maritime deterrence.

Q. When is ISRO scheduled to conduct the first Gaganyaan test flight?

A) March 2026 **B) December 2025**

C) June 2026 **D) January 2027**

Answer : B

✓ ISRO has announced that the first test flight of India's maiden human space mission, Gaganyaan, will take place in December 2025.

✓ This unmanned test will validate crucial systems such as the crew escape mechanism, orbital module, and launch dynamics

Q. How many consecutive days of detention lead to automatic removal of PM, CMs, and Ministers under the 2025 Bill?

A) 30 days **B) 15 days**

C) 60 days **D) 90 days**

Answer : B

✓ The Constitution (One Hundred and Thirtieth Amendment) Bill, 2025, introduced by Union Home Minister Amit Shah, specifies that the Prime Minister, Chief Ministers, and other ministers will be automatically removed from office if they are detained for 30 consecutive days on charges that carry a minimum sentence of five years.

✓ This clause strengthens accountability and ensures that individuals holding the highest executive positions cannot continue in office while under prolonged detention.

Q. Where was 18th International Olympiad on Astronomy and Astrophysics (IOAA) 2025 held?

A) Jaipur **B) Dehradun**

C) New Delhi **D) Mumbai**

Answer : D

✓ India won 4 gold medals and 1 silver medal at the 18th International Olympiad on Astronomy and Astrophysics (IOAA) 2025 held in Mumbai from August 15–21.

- ✓ The event hosted 288 students from 63 countries.
- ✓ Indian gold medalists are Aarush Mishra (Bengaluru), Banibrata Majee (Delhi), Panini (Patna) and Akshat Srivastava (Kolkata).
- ✓ Sumant Gupta (Gurugram) won the silver medal. Iran emerged as the top performer with all five members winning gold medals.
- ✓ The event was organized by the Homi Bhabha Centre for Science Education (HBCSE), Tata Institute of Fundamental Research (TIFR)

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By :- Aparchit Exam Warriors/Kumar Kaushal Sir

Q. India conducts Exercise Maitree with which of the following country?

A) Sri Lanka **B) Myanmar**

C) Thailand **D) Bangladesh**

Answer : C

- ✓ The 14th edition of Exercise Maitree, a joint military exercise between India and Thailand, is scheduled to be held in Umroi, Meghalaya, from September 1 to 14, 2025.
- ✓ **About Exercise Maitree:**
- ✓ It is a joint military exercise between India and Thailand.
- ✓ It will enable the two sides to share their best practices in tactics, techniques, and procedures for the conduct of joint operations.

EXERCISE IN NEWS 2025

- ➢ The 14th edition of Exercise Maitree, a joint military exercise between India and Thailand, is scheduled to be held in Umroi, Meghalaya, from September 1 to 14, 2025
- ➢ The 14th India-Singapore bilateral military exercise, code-named "Bold Kurukshetra", commenced at Jodhpur Military Station of the Indian Army in Rajasthan, on 27 December 2025.
- ➢ Indian Navy will participate in the 32nd edition of the Singapore India Maritime Bilateral Exercise (SIMBEX), earlier known as Exercise Lion King.
- ➢ 'Jaa Mata', a Joint Exercise, was held from July 7–12, 2025, off the Chennai coast, marking deeper India–Japan Coast Guard cooperation.
- ➢ The eighth edition of the Indo-French army exercise, 'Shakti 2025', that started on June 18 concluded in France .
- ➢ The 6th edition of Exercise DUSTLIK, a bilateral joint military drill between India and Uzbekistan, commenced on April 16, 2025, at the Foreign Training Node, Aundh, Pune, Maharashtra.
- ➢ The eighth edition of the bilateral Indo-French military exercise 'Shakti' begins on June 18, 2025, Camp Larzac, La Cavalerie in France.
- ➢ The first-ever joint special operations exercise between the Indian Air Force and the US Air Force, named "Tiger Claw," took place from May 26 to June 10, 2025.

- The Indian Army participated in Exercise Khaan Quest 2025, a multinational peacekeeping exercise held in Mongolia. The exercise, co-hosted by the Mongolian Armed Forces and the U.S.
- The 3rd edition of the India, Egypt military 'Exercise Cyclone' 2025 commenced at the Mahajan Field Firing Range, Rajasthan on the 10th of February 2025.
- The sixth edition of Exercise Dharma Guardian is scheduled to take place from February 25 to March 9, 2025, at Mount Fuji, Japan.
- The 18th edition of the India-Nepal joint military exercise "Surya Kiran" has commenced at Saljhandi, Nepal.
- Indian Army contingent departed for 17th edition of India- Mongolia Joint Military Exercise NOMADIC ELEPHANT which is scheduled to be conducted in Ulaanbaatar, Mongolia.
- Bangladesh is participating with India in the 6th edition of the Coordinated Patrol (CORPAT) and the 4th edition of the bilateral exercise 'BONGOSAGAR' in 2025.
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise Khanjar-XII is set to take place in Kyrgyzstan
- The Indian Army and Indian Air Force conducted EX Winged Raiders in the Eastern Theater.
- The 13th edition of the joint India-Maldives military exercise 'Ekuverin' is being hosted by Maldives from 2-15 February 2025.
- The indigenously designed and built guided missile destroyer INS Mumbai is participating in the Exercise LA PEROUSE.
- It is the fourth edition of the multinational naval exercise
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise KHANJAR-XII is set to take place in Kyrgyzstan from 10 March to 23 March 2025.

Q. Consider the following statements regarding NAMASTE Scheme:

1. It has an objective of institutionalising the persons engaged in hazardous cleaning of sewers and septic tanks.

2. It is jointly implemented by the Ministry of Social Justice and Empowerment (MoSJE) and the Ministry of Housing and Urban Affairs (MoHUA).

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Union minister of Social Justice & Empowerment, Government of India shared information about the NAMASTE scheme.
- ✓ The objective of the "National Action for Mechanised Sanitation Ecosystem" (NAMASTE) scheme is to formalize and institutionalised the persons engaged in hazardous cleaning of sewers and septic tanks and promoting safe and mechanized cleaning through trained sanitation workers.
- ✓ Ministries involved: It is jointly being implemented by the Ministry of Social Justice and Empowerment (MoSJE) and the Ministry of Housing and Urban Affairs (MoHUA).
- ✓ Implementing agency: It is implemented by the National Safai Karmacharis Finance Development Corporation (NSKFDC) under the Ministry of Social Justice and Empowerment (MoSJE)
- ✓ Duration: It would be implemented for three years from FY 2023-24 to FY 2025-26.
- ✓ Target Groups: Sewer and septic tank sanitation workers (SSWs) and waste pickers in urban areas of India

Q. Consider the following statements regarding INS Kadmatt:

1. It is an indigenous stealth anti-submarine warfare corvette.

2. It is built by the Garden Reach Shipbuilders under Project 17A.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : A

- ✓ Indian Naval Ship INS Kadmatt, successfully completed a three-day port call at Surabaya, Indonesia.
- ✓ It is an indigenous stealth anti-submarine warfare corvette.
- ✓ It is the second of four anti-submarine warfare corvettes built for the Indian Navy by the Garden Reach Shipbuilders and Engineers of Kolkata under Project 28.
- ✓ It was commissioned into the Indian Navy in January 2016.
- ✓ The ship was inducted into the Eastern Naval Command of the Indian Navy.
- ✓ It has been named after the Kadmat Island of India's Lakshadweep Islands.

INS IN NEWS 2025

- ➢ INS Tamal, the Indian Navy's newest stealth frigate, commissioned in Russia on 1 July 2025, concluded a three-day port visit to Casablanca, Morocco, from 6–9 August 2025.

- INS Himgiri (Yard 3022) was delivered to the Indian Navy at GRSE, Kolkata.
- It is the third ship of Nilgiri Class (Project 17A) and the first of the class built at Garden Reach Shipbuilders & Engineers (GRSE).
- INS Nistar is India's first indigenously designed and built Diving Support Vessel (DSV), commissioned by the Indian Navy at Visakhapatnam.
- Indian Navy's INS Sandhayak made her maiden port call at Port Klang, Malaysia, for hydrographic cooperation.
- It is the first of the indigenously designed and built Sandhayak-class hydrographic survey ship, which was commissioned in February 2024.
- It was constructed at Garden Reach Shipbuilders & Engineers (GRSE), Kolkata.
- Yard 12652 (Udaygiri) being built at Mazagon Dock Shipbuilders Limited (MDSL), was delivered to the Indian Navy.
- It is the second among the seven Project 17A (P-17A) frigates under construction at Mazagon Dock Shipbuilders Limited (MDSL) in Mumbai and Garden Reach Shipbuilders and Engineers in Kolkata.
- Prime Minister Narendra Modi commissioned three frontline naval warships and submarines - INS Surat,INS Nilgiri and INS Vagsheer at the Mazagon Dock Shipbuilders Limited (MDL), Mumbai, Maharashtra on 15 January 2025.
- INS Nilgiri is a stealth frigate and is the lead ship of the Indian Navy's Project 17A, to develop stealth frigates .
- INS Surat is the last of the four guided missile destroyer class ships to be constructed under Project 15B and INS Vaghsheer is the the sixth and final submarine of the Kalvari class built under Project 75 of the Indian Navy
- Larsen & Toubro (L&T) launched the second multi-purpose vessel (MPV) INS Utkarsh for the Indian Navy.
- Mumbai based Mazagon Dock Shipbuilders Limited (MDL) marked a key milestone in India's defence capabilities with the delivery of the sixth and final Scorpene-class submarine, INS Vaghsheer, to the Indian Navy.
- It is the sixth submarine of the first batch of six Kalvari-class submarines for the Indian Navy.
- INS Nirdeshak is the second ship under the Survey Vessel (Large) Project of the Indian Navy. It is designed to conduct hydrographic surveys, assist in navigation and support maritime operations.

- It is built by Garden Reach Shipbuilders and Engineers (GRSE), Kolkata.
- Indian Navy is set to commission its latest multi-role stealth guided missile frigate, INS Tushil, at Kaliningrad, Russia
- Garden Reach Shipbuilders and Engineers (GRSE) Ltd delivered INS Nirdeshak to the Indian Navy. It is the second in a series of four Survey Vessels (Large) being built by the Garden Reach Shipbuilders and Engineers.

Q. Power Finance Corporation Limited (PFC) signed a loan agreement worth EUR 150 million with which German institution to support India's RDSS projects?

A) Deutsche Bank

B) European Investment Bank (EIB)

C) Kreditanstalt für Wiederaufbau (KfW)

D) Deutsche Bundesbank

Answer : C

- ✓ **PFC Signs EUR 150 Million Loan Pact with Germany's KfW to Support RDSS Projects.**
- ✓ Power Finance Corporation Limited (PFC), a 'Maharatna' Central Public Sector Enterprise (CPSE) under the Ministry of Power (MoP), signed a loan agreement worth EUR 150 million with Germany's Kreditanstalt für Wiederaufbau (KfW).
- ✓ The loan will be used to strengthen India's power distribution network under the Revamped Distribution Sector Scheme (RDSS).

Q. How many tribal change leaders are expected to be developed under the recently launched 'Adi Karmayogi Abhiyan'?

A) 25 lakh **B) 15 lakh**

C) 20 lakh **D) 10 lakh**

Answer : C

- ✓ Ministry of Tribal Affairs (MoTA) launched the Adi Karmayogi Abhiyan, the world's largest tribal grassroots leadership programme.
- ✓ The initiative aims to empower tribal communities, strengthen responsive governance, and promote local leadership across India, aligning with the long-term vision of Viksit Bharat by 2047.

- ✓ The Adi Karmayogi Abhiyan is designed as a nationwide leadership movement to train and nurture 20 lakh tribal change leaders.
- ✓ This extensive programme will span across 1 lakh tribal villages, covering 550 districts, and all 30 States and Union Territories (UTs) of India, ensuring large-scale participation and inclusivity.
- ✓ The programme builds upon the foundation of flagship initiatives like Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DA-JGUA), Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN), and the National Sickle Cell Anaemia Elimination Mission (NSCEM).
- ✓ The Adi Karmayogi Abhiyan also forms a core part of Janjatiya Gaurav Varsh, which commemorates tribal contributions to nation-building.

Q. Which company has recently partnered with Google Pay to offer personal loans in India?

A) L&T Finance **B) ICICI Lombard**

C) HDFC Bank **D) Bajaj Finance**

Answer : A

- ✓ L&T Finance, a leading non-banking financial company (NBFC) in India, entered into a strategic alliance with Google Pay to offer personal loan products to eligible users via the digital payments platform, with the objective of boosting financial inclusion, convenience, and credit access.

Q. Japan International Cooperation Agency (JICA) has recently invested how much in Aavishkaar Capital's Global Supply Chain Support Fund to boost SMEs in Asia and Africa?

A) USD 50 million **B) USD 25 million**

C) USD 40 million **D) USD 30 million**

Answer : C

- ✓ JICA Invests USD 40 Million in Aavishkaar Capital's Global Supply Chain Support Fund to Boost SMEs in Asia and Africa.
- ✓ Japan International Cooperation Agency (JICA) announced an investment of USD 40 million in the Global Supply Chain Support Fund, managed by Aavishkaar Capital, with the objective of strengthening Small and Medium Enterprises (SMEs) operating in supply chains across Asia and Africa.
- ✓ This marks the eighth fund launched by Aavishkaar Capital, with the Global Supply Chain Support Fund established in collaboration with KfW (Kreditanstalt für Wiederaufbau – German Development Bank).

Q. Which institution has launched the report titled "Rethinking Homestays: Navigating Policy Pathways"?

A) NITI Aayog **B) Reserve Bank of India**

C) Bureau of Indian Standards (BIS) **D) Ministry of Finance**

Answer : A

- ✓ NITI Aayog launched the report "Rethinking Homestays: Navigating Policy Pathways" with Internet and Mobile Association of India (IAMAI).
- ✓ It highlights homestays as drivers of cultural immersion, local entrepreneurship, and job creation.
- ✓ It calls for light-touch, transparent regulations to ensure safety, heritage protection, and sustainable growth. It stresses public–private collaboration with partners like MakeMyTrip and Airbnb.

NITI AAYOG IN NEWS 2025

- ➢ NITI Aayog released a report titled 'Unlocking a $200 Billion Opportunity: Electric Vehicles in India' to accelerate India's electric mobility shift. India aims for 30% electric vehicle (EV) share in total vehicle sales by 2030.
- ➢ NITI Aayog launched the India Electric Mobility Index (IEMI).
- ➢ The Centre has extended the tenure of NITI Aayog Chief Executive Officer (CEO) B V R Subrahmanyam by one year.
- ➢ The Chairman of the 16th Finance Commission launched the inaugural issue of NITI Aayog's report titled "Fiscal Health Index (FHI) 2025" in New Delhi.
- ➢ Odisha tops the ranking in fiscal health among 18 major States, followed by Chhattisgarh and Goa with scores of 55.2 and 53.6, respectively.
- ➢ The Development Monitoring and Evaluation Office (DMEO) of NITI Aayog is conducting an evaluation study of the Pradhan Mantri Ujjwala Yojana (PMUY) and targeted subsidies for PMUY consumers.
- ➢ Government constituted an 18 member working group, under the chairmanship of Niti Aayog member Ramesh Chand , to revise the WPI base year from 2011-12 to 2022-23.
- ➢ NITI Aayog released a report on "S.A.F.E. Accommodation – Worker Housing for manufacturing growth".

- India is poised to elevate its manufacturing sector's contribution to GDP from the current 17% to 25% as part of achieving Viksit Bharat by 2047.
- NITI Aayog's WEP partners with Urban Company to support women MSMEs
- Union Cabinet, chaired by the Prime Minister Shri Narendra Modi, has approved the continuation of its flagship initiative, the Atal Innovation Mission (AIM), under the aegis of NITI Aayog, with an enhanced scope of work and an allocated budget of Rs.2,750 crore for the period till March 31, 2028.
- NITI Aayog released the 4th edition of the Sustainable Development Goals (SDG) India Index and dashboard for 2023-24 : Kerala with a score of 79 points and Uttarakhand with a score of 79 points Share Top Spot.
- Bihar was the worst-performing state with a score of 57 points.
- NITI Aayog (National Institution for Transforming India)
- Founded : 1st January 2015
- Preceding : Planning Commission (15th March 1950)
- Headquarters : New Delhi
- Chairperson : Narendra Modi
- Vice Chairperson : Suman K Bery
- CEO : BVR Subrahmanyam

Q. India's first fully indigenous commercial Earth Observation (EO) satellite constellation is led by which private company?

A) Skyroot Aerospace **B) Pixxel Space**

C) Agnikul Cosmo **D) Bellatrix Aerospace**

Answer : B

- ✓ India recently launched its first fully indigenous commercial Earth Observation (EO) satellite constellation.
- ✓ It is developed by a private consortium led by Pixxel Space under the Public Private Partnership (PPP) model.
- ✓ The satellites carry advanced sensors like Panchromatic, Multispectral, Hyperspectral, and Microwave Synthetic Aperture Radar (SAR).
- ✓ They will provide Analysis Ready Data (ARD) and Value-Added Services (VAS).

Q. Who has been appointed as the chairperson of the newly formed reform panels to spearhead next-generation reforms in India?

A) Rajiv Gauba **B) Subrahmanyam Jaishankar**

C) Ajay Seth **D) Amitabh Kant**

Answer : A

- ✓ Indian government established two high-powered reform panels headed by Rajiv Gauba, full-time member of NITI Aayog and former Cabinet Secretary, to drive next-generation policy reforms aligned with the Viksit Bharat (Developed India) vision targeting 2047.
- ✓ India's Prime Minister, during his Independence Day address on 15 August 2025, announced the formation of a dedicated task force to propose and implement next-generation reforms across governance, taxation, and public service delivery, paving the way for these formal panels.
- ✓ Former Cabinet Secretary Rajiv Gauba, now with the rank of Minister of State (MoS) as a full-time NITI Aayog member since March 2025, will chair both panels, leveraging his extensive administrative experience to drive policy reforms

Q. President Trump has recently nominated which close aide as the U.S. Ambassador to India and Special Envoy for South and Central Asian Affairs?

A) Jared Isaacman

B) Mike Waltz

C) Eric Garcetti

D) Sergio Gor

Answer : D

- ✓ U.S. President Donald Trump announced the nomination of his close aide Sergio Gor as the next U.S. Ambassador to India, with the added designation of Special Envoy for South and Central Asian Affairs, signaling a strategic expansion in his regional diplomatic mandate.
- ✓ President Trump announced the nomination via Truth Social during an escalating trade standoff—amid plans to impose 50% tariffs on Indian goods starting 27 August.
- ✓ The ambassadorial and envoy roles reflect a concerted U.S. shift to reinforce engagement with India and neighboring South Asian countries.

Q. Who has been recently re-elected as the President of the Boxing Federation of India (BFI) for the third consecutive term?

A) Narinder Batra **B) Adille Sumariwalla**

C) Ajay Singh **D) Abhinav Bindra**

Answer : C

- ✓ Ajay Singh Elected as BFI President for Third Consecutive Term Amid Delayed Elections and Legal Disputes.
- ✓ Ajay Singh, Chairman and Managing Director (CMD) of SpiceJet, has been recently re-elected as the President of the Boxing Federation of India (BFI) for the third consecutive term.
- ✓ Ajay Singh highlighted that the immediate focus of his next term will be on the 2026 Asian Games in Nagoya, Japan, and the 2028 Los Angeles Olympics.

Q. Who was recently re-elected as the President of the Advertising Agencies Association of India (AAAI) for 2025–26?

A) Prasanth Kumar **B) Sam Balsara**

C) Jaideep Gandhi **D) Srinivasan K. Swamy**

Answer : D

- ✓ Srinivasan K. Swamy Re-Elected President of the Advertising Agencies Association of India (AAAI) for 2025–26.
- ✓ Srinivasan K. Swamy, Executive Group Chairman of R K Swamy Ltd, was re-elected as President of the Advertising Agencies Association of India (AAAI) for the year 2025–26—marking his fourth term in the role, with Jaideep Gandhi serving as Vice-President.

Q. Parliament passed five key maritime bills on August 22, 2025. What is the main objective of these bills?

A) To promote inland waterways only

B) To modernize colonial-era maritime laws and strengthen India's blue economy

C) To regulate only foreign cargo movement

D) To increase import duties on maritime trade

Answer : B

- ✓ Parliament passed five key maritime bills to modernize colonial-era laws and boost India's blue economy.
- ✓ **List of Bills & Their Purpose**
- ✓ Bills of Lading Bill, 2025 Simplifies legal documentation to reduce disputes and improve ease of doing business.
- ✓ Carriage of Goods by Sea Bill, 2025 Replaces the 1925 Act; adopts Hague-Visby Rules to reduce litigation and align with global standards.
- ✓ Coastal Shipping Bill, 2025 Aims to revive India's 6% modal share in coastal shipping, saving ₹10,000 crore annually in logistics costs.
- ✓ Merchant Shipping Bill, 2025 Overhauls the 1958 law; enables faster wreck removal, enhances safety, and supports IMO conventions.
- ✓ Indian Ports Bill, 2025 Replaces the 1908 Act; establishes the Maritime State Development Council, empowers state maritime boards, and streamlines dispute resolution

Q. Which tiger reserve has become India's second-biggest tiger reserve?

A) Bandhavgarh Tiger Reserve **B) Namdapha Tiger Reserve**

C) Corbett Tiger Reserve **D) Sunderbans Tiger Reserve**

Answer : D

- ✓ Sundarbans in West Bengal became India's second-biggest tiger reserve after the National Board of Wildlife (NBWL) approved its expansion.
- ✓ The reserve area increased by 1,044.68 sq km, taking the total to 3,629.57 sq km, just behind Andhra Pradesh's Nagarjunasagar-Srisailam Tiger Reserve (3,727.82 sq km).

Q. Which country has been elected as Chairman of the Executive Board of Asia-Pacific Institute for Broadcasting Development (AIBD)?

A) China **B) India**

C) Indonesia **D) Japan**

Answer : B

- ✓ India has been elected as chairman of the Executive Board of Asia-Pacific Institute for Broadcasting Development (AIBD) with the highest votes at the 23rd AIBD General Conference in Phuket, Thailand (19–21 August 2025).

- ✓ India last held this position in 2016, and this strengthens its leadership role as it also serves as President of AIBD General Conference until August 2025.
- ✓ AIBD, founded in 1977 under UNESCO, has 92 member organizations from 45 countries.
- ✓ The conference theme was "Media for People, Peace & Prosperity," highlighting India's growing global influence in broadcasting.

Q. Which team won the Durand Cup 2025?

A) East Bengal **B) Jamshedpur FC**

C) NorthEast United FC **D) Diamond Harbour FC**

Answer : C

- ✓ NorthEast United FC (NEUFC) retained the Durand Cup title with a 6–1 win over debutants Diamond Harbour FC (DHFC) on 23 August 2025 at Kolkata's Vivekananda Yuba Bharati Krirangan.
- ✓ The 134th edition of the Durand Cup will be hosted by five states - West Bengal, Jharkhand, Assam, Meghalaya, and Manipur at six venues from 23rd July to 23rd August 2025.
- ✓ This is the first time that the Durand Cup is being held in five states of India.

Q. Who was appointed as India's new Deputy National Security Advisor (NSA) in August 2025?

A) Rajinder Khanna **B) Anish Dayal Singh**

C) T.V. Ravichandran **D) Pawan Kapoor**

Answer : B

- ✓ Former CRPF and ITBP director general Anish Dayal Singh has been appointed the new deputy National Security Advisor (NSA)
- ✓ Ajit Kumar Doval serving as the National Security Advisor of India since 2014.

Q. Consider the following statements regarding INS Udaygiri:

1. It is built by the Mazagon Dock Shipbuilders under the Project 17.

2. It holds the distinction of being the fastest ship of her class.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Indian Navy is set to commission the latest state of the art Project 17A multi-mission stealth frigates Udaygiri and Himgiri at Naval Base, Visakhapatnam, on 26 Aug 2025.
- ✓ Udaygiri and Himgiri are built under the Project 17 (Shivalik) class frigates.
- ✓ Udaygiri, built by Mazagon Dock Shipbuilders Ltd. (MDL), Mumbai, and Himgiri, constructed by Garden Reach Shipbuilders & Engineers (GRSE), Kolkata, showcase the nation's growing shipbuilding prowess, as well as, the synergy between India's premier defence shipyards.
- ✓ Both frigates were designed in-house by the Indian Navy's Warship Design Bureau (WDB).
- ✓ **Features of INS Udaygiri and INS Himgiri**
- ✓ The ships feature modern Combined Diesel or Gas (CODOG) propulsion plants, state of the art Integrated Platform Management System and a suite of advanced weapons and sensors developed by Indian manufacturers.
- ✓ The ships, with about 75% indigenous content, supported by hundreds of indigenous MSMEs, align with the Government's vision of Aatmanirbhar Bharat in defence manufacturing.
- ✓ Udaygiri also holds the distinction of being the fastest ship of her class to be delivered post-launch, a result of the modular construction methodology adopted by Indian shipyards.

Q. What is the name of the half-humanoid robot onboard the first uncrewed Gaganyaan mission?

A) Prithvi **B) Vyommitra**

C) Chandrika **D) Antriksha**

Answer : B

- ✓ Indian Space Research Organisation (ISRO) will launch the first uncrewed Gaganyaan mission (G1) in December 2025.
- ✓ The mission will carry Vyommitra, a female half-humanoid robot.
- ✓ Vyommitra will monitor the module, issue alerts, and manage life-support operations.
- ✓ ISRO plans five launches in 2025 and four in 2026.
- ✓ Upcoming launches include Oceansat-3A, NVS-03 (Navigation Satellite), TDS-01 (Technology Demonstration Satellite), and BlueBird Block 2.
- ✓ ISRO declared 2025 as "Gaganyaan Year" to highlight its human-spaceflight ambitions

ISRO IN NEWS 2025

- ISRO will launch the first uncrewed Gaganyaan mission (G1) in December 2025.
- The mission will carry Vyommitra, a female half-humanoid robot.
- ISRO has announced that it is going to launch a rocket carrying a heavy-duty payload weighing 75,000 kilograms in a low earth orbit.
- ISRO and Muskaan Foundation collaborate to launch space lab in Arunachal Pradesh
- ISRO is set to launch a massive 6,500 kg communication satellite built by the United States.
- ISRO to launch Block 2 BlueBird satellite in 3-4 months, following successful NISAR mission with NASA.
- About Bluebird Satellite
- It is an advanced American communications satellite.
- It was developed by the U.S.-based AST SpaceMobile.
- ISRO has inaugurated the Himalayan Outpost for Planetary Exploration (HOPE) space analog mission at Tso Kar Valley (Ladakh) to simulate and study challenges linked to long-duration space missions at 14,000 feet in Ladakh.
- India aims to set up its own space station by 2035 and conduct a crewed Moon landing by 2040.
- ISRO launched the NASA–ISRO Synthetic Aperture Radar (NISAR) satellite using the GSLV-F16 rocket from the Satish Dhawan Space Centre at Sriharikota, Andhra Pradesh.
- Mission Life: Designed for minimum 3 years mission life for Earth-Observation (Radar Imaging).
- Orbital Details: NISAR to orbit Earth at 747km altitude in Sun-Synchronous (Low Earth) Orbit with a repeat cycle of 12 days
- ISRO plans to launch three navigation satellites by 2026 as part of its Indian Regional Navigation Satellite System (IRNSS), also known as NavIC (Navigation with Indian Constellation).
- The new satellites, designated NVS-03, NVS-04, and NVS-05.
- NavIC is designed to be interoperable with other global navigation satellite systems (GNSS) like GPS (USA), GLONASS (Russia), Galileo (EU), and BeiDou (China).
- The Cabinet Committee approved $3.2 billion for the SBS-III programme to develop next-generation satellites over the next decade. Under the programme, ISRO will manufacture and launch the first 21 satellites.

- Hindustan Aeronautics Limited (HAL) has secured a ₹511 crore technology transfer deal from ISRO to build and operate Small Satellite Launch Vehicles (SSLVs).
- ISRO conducted two short-duration hot tests of the Gaganyaan Service Module Propulsion System (SMPS).
- The tests were carried out at the ISRO Propulsion Complex (IPRC) in Mahendragiri, Tamil Nadu.
- ISRO's 63rd PSLV mission (PSLV-C61/EOS-09) failed due to a technical malfunction during the third stage of the PSLV rocket.
- Since its first flight, Polar Satellite Launch Vehicle (PSLV) has failed only twice - inaugural flight in 1993 and again in 2017.
- ISRO's 101st launch using PSLV-C61 failed mid-flight, due to a chamber pressure drop during the third stage. The mission aimed to place EOS-09 in Sun Synchronous Polar Orbit.
- ISRO has successfully developed an indigenous Stellite nozzle divergent for the PSLV's fourth stage, replacing the previously imported Columbium and significantly reducing import costs by 90%.
- ISRO achieved its historic 100th launch from the Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh using the GSLV-F15 to deploy the NVS-02 satellite.
- NVS-02 is the 2nd satellite in the series of 2nd generation satellites of the Navigation with Indian Constellation (NavIC).
- The GSLV-F15 is the 17th GSLV flight, and 11th with an Indigenous Cryogenic stage.
- Union Cabinet approved the establishment of the Third Launch Pad (TLP) at Satish Dhawan Space Centre of Indian Space Research Organisation (ISRO) at Sriharikota, Andhra Pradesh.
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bengalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 11th Chairman : V. Narayanan
- Aryabhata India's first satellites Launched on 19 April 1975.
- GSAT-1 India's first commercial satellite.
- SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India

Q. Which country has officially joined the International Big Cat Alliance (IBCA) in August 2025?

A) Myanmar **B) Sri Lanka**

C) Bhutan **D) Nepal**

Answer : D

- ✓ Nepal has officially joined the International Big Cat Alliance (IBCA), an India-led global initiative to protect seven species of big cats.
- ✓ The IBCA is a multi-country, multi-agency coalition of over 90 big cat range and non-range countries interested in conservation.
- ✓ Nepal joined by signing the Framework Agreement on August 24, 2025.
- ✓ Nepal's landscape hosts snow leopard, tiger, and common leopard, strengthening global collaboration for big cat conservation.
- ✓ **About IBCA**
- ✓ It is a multi-country, multi-agency coalition of 95 big cat range countries, non-range countries with an interest in big cat conservation.
- ✓ These Big Cats include Tiger, Lion, Leopard, Snow Leopard, Cheetah, Jaguar & Puma. (refer to table)
- ✓ Genesis: Launched in April 2023 (occasion of 50 years of India's Project Tiger)
- ✓ **Founding Members (16):** Armenia, Bangladesh, Bhutan, Cambodia, Egypt, Ethiopia, Ecuador, India, Kenya, Malaysia, Mongolia, Nepal, Nigeria, Peru, Suriname, & Uganda.
- ✓ India is the host country & Secretariat for the IBCA.

Q. What is the revenue target set for the Indian Renewable Energy Development Agency (IREDA) under the MoU with the Ministry of New and Renewable Energy (MNRE) for FY 2025–26?

A) ₹8,200 crore **B) ₹7,414 crore**

C) ₹6,743 crore **D) ₹9,000 crore**

Answer : A

- ✓ IREDA signs Performance MoU with MNRE, ₹8,200 Crore Revenue Target for FY 2025-26.
- ✓ Indian Renewable Energy Development Agency (IREDA) signed a Memorandum of Understanding (MoU) with the Ministry of New and Renewable Energy (MNRE) at Atal Akshay Urja Bhawan, New Delhi.
- ✓ The MoU sets a revenue target of ₹8,200 crore for Financial Year (FY) 2025–26, aiming to strengthen renewable energy financing.

- ✓ IREDA surpassed its FY 2024–25 target by ₹786 crore, achieving ₹6,743.32 crore
- ✓ IREDA has maintained an "Excellent" rating for four consecutive years

IREDA IN NEWS 2025

- IREDA signs Performance MoU with MNRE, ₹8,200 Crore Revenue Target for FY 2025-26.
- IREDA has achieved 'Excellent' rating for the performance MoU signed with the Ministry of New & Renewable Energy (MNRE) for the financial year 2023-24, with a score of 98.24.
- IREDA is set to invest approximately ₹290 crore in the Upper Karnali Hydro-Electric Power Project in Nepal.
- IREDA has opened an office in GIFT City, Gandhinagar, which will specialize in providing debt options denominated in foreign currencies.
- Indian Renewable Energy Development Agency, Punjab National Bank to co-finance green energy projects.
- IREDA has entered into an agreement with IIT Bhubaneswar to promote innovation and research in the renewable energy sector.
- Indian Renewable Energy Development Agency (IREDA) Launches 'Pahal' Vigilance Journal.
- Indian Renewable Energy Development Agency (IREDA) achieves a significant milestone as it attains 'Navratna' status from the Department of Public Enterprises.
- IREDA Declared 2024 as 'Year of HR Development and Discipline'
- IREDA CMD Pradip Kumar Das bagged 'CMD of the Year' award
- Indian Renewable Energy Development Agency (IREDA) launched a Corporate Social Responsibility (CSR) portal to improve transparency in CSR initiatives.
- Reserve Bank of India (RBI) has granted an 'Infrastructure Finance Company (IFC)' status to Indian Renewable Energy Development Agency (IREDA).
- IREDA signs MoUs with Union Bank of India and Bank of Baroda to co-finance Renewable Energy projects.
- IREDA and Bank of Maharashtra partner to promote renewable energy adoption in India.
- Indian Renewable Energy Development Agency (IREDA)
- It was incorporated as a Public Limited Company in the year 1987 as a 'Non-Banking Financial Institution'.

- It is a Miniratna (Category 1) type company functioning under the administrative control of 'Ministry of New and Renewable Energy, Government of India.
- Its function is to encourage projects related to new and renewable energy sources and to provide them financial assistance for their development.
- Chairman and Managing Director - Pradip Kumar Das

Q. IndusInd Bank signed an MoU with which organization to enhance credit access for MSMEs?

A) SIDBI **B) NABARD**

C) NSIC **D) RBI**

Answer : C

- ✓ IndusInd Bank & NSIC Signed MoU to Strengthen Credit Access for MSMEs.
- ✓ IndusInd Bank Limited signed a Memorandum of Understanding (MoU) with the National Small Industries Corporation (NSIC), a Mini Ratna under the Ministry of Micro, Small and Medium Enterprises (MoMSME), to enhance and expand credit access for MSMEs across India.

INDUSIND BANK IN NEWS 2025

- IndusInd Bank & NSIC Signed MoU to Strengthen Credit Access for MSMEs
- Rajiv Anand is the new Managing Director and Chief Executive Officer (CEO) of IndusInd Bank.
- IndusInd Bank has become the official banking partner of the Professional Golf Tour of India (PGTI).
- IndusInd Bank Launches 'Wrestle for Glory' to Support Female Wrestlers.
- IndusInd Bank has introduced 'Indus PayWear,' a new wearable payment solution, available on Mastercard.
- IndusInd Bank Introduces 'Samman RuPay Credit Card' for Government Employees.
- IndusInd Bank Introduces 'Indus Solitaire Program' for the Diamond Industry.
- IndusInd Bank Launches 'IndusInd Bank Platinum RuPay Credit Card' on UPI.
- Induslnd Bank has agreed to a multi-year sponsorship deal with the International Cricket Council (ICC). The deal is set to be valued at $20-24 million (approximately Rs 160-200 crore).
- Reserve Bank of India (RBI) has granted its approval for Poonawalla Fincorp's collaboration with IndusInd Bank to issue a co-branded credit card.

- IndusInd Bank has launched the 'IndusInd Bank eSvarna', India's first Corporate Credit Card on RuPay network.
- IndusInd Bank
- Founded : 1994
- Founder : S.P. Hinduja
- Headquarters : Mumbai, Maharashtra,
- MD & CEO : Rajiv Anand
- Tagline : We Make You Feel Richer

Q. Which insurance company has recently received both ISO 27001:2022 and ISO 22301:2019 certifications?

A) ICICI Lombard **B) HDFC ERGO**

C) SBI General Insurance **D) Universal Sompo General Insurance**

Answer : D

- ✓ Universal Sompo General Insurance Company (USGIC) Secures ISO 27001:2022 for Information Security & ISO 22301:2019 for Business Continuity.
- ✓ Universal Sompo General Insurance Company Limited (USGIC) achieved a significant milestone by securing two prestigious international certifications—ISO 27001:2022 for Information Security Management Systems (ISMS) and ISO 22301:2019 for Business Continuity Management Systems (BCMS).
- ✓ These recognitions enhance its global credibility and strengthen customer trust.
- ✓ Universal Sompo General Insurance Company Limited receiving ISO 27001:2022 highlights the company's strong commitment to safeguarding sensitive data, intellectual property, and financial information.

Q. South Indian Bank (SIB) has recently launched which gold loan product offering loans up to 90% of the gold's value?

A) SIB Gold Plus **B) SIB Gold Xpress**

C) SIB Gold Secure **D) SIB Gold Prime**

Answer : B

- ✓ South Indian Bank Launches 'SIB Gold Xpress' Offering Loans Up to 90% of Gold Value.

- ✓ South Indian Bank (SIB) unveiled its new gold loan product named 'SIB Gold Xpress,' aimed at providing customers with easy, quick, and flexible access to credit by leveraging the value of their gold assets.
- ✓ The scheme is structured to support both individuals and businesses.
- ✓ The 'SIB Gold Xpress' offers customers a Loan-to-Value (LTV) ratio of up to 90% of the gold's assessed value, ensuring higher credit access compared to traditional gold loan products.
- ✓ The minimum loan amount is set at Rs. 25,000, while customers can avail themselves of a maximum of Rs. 25 lakhs under this scheme.

Q. The new Income-Tax Act, 2025 that will replace the I-T Act, 1961 is set to come into force recently from which date?

A) April 1, 2025 **B) April 1, 2026**

C) April 1, 2027 **D) March 31, 2026**

Answer : B

- ✓ President Droupadi Murmu Gives Assent to Income-Tax Act 2025 and New Law to Replace I-T Act 1961 from April 1, 2026.
- ✓ President Droupadi Murmu granted her assent to the Income-Tax Act (I-T Act), 2025, which was later notified by the Ministry of Law and Justice (MoLJ) through a gazette notification.
- ✓ The new law is set to replace the Income-Tax Act of 1961 and will come into effect from April 1, 2026.
- ✓ The Income-Tax Act, 2025, has been introduced to replace the decades-old I-T Act, 1961, with a modern and simplified version aimed at reducing complexity and improving compliance.
- ✓ The government emphasized that the Act is designed to ease taxpayers' compliance burden while ensuring transparency and clarity in tax administration.
- ✓ The structural reforms introduced under the new Act include a significant reduction in the number of sections from 819 in the I-T Act, 1961, to 536, and a reduction in chapters from 47 to 23.
- ✓ A major change brought by the I-T Act, 2025, is the renaming of the Assessment Year (AY) and Financial Year (FY) to "Tax Year."

Q. PM Narendra Modi inaugurated Asia's widest bridge over which river?

A) Ganga River **B) Brahmaputra River**

C) Yamuna River **D) Godavari River**

Answer : A

- ✓ PM Modi Inaugurates ₹18,000 Crore Development Projects in Bihar & West Bengal, Including Asia's Widest Ganga Bridge and Kolkata Metro Expansions.
- ✓ Prime Minister Narendra Modi embarked on a two-state visit—first to Bihar's Gaya, and then to Kolkata—where he launched infrastructure and public service development projects worth over ₹18,000 crore, reinforcing connectivity, urban mobility, and public welfare.
- ✓ In Gaya, PM Modi inaugurated and laid the foundation for development schemes valued at around ₹13,000 crore—including a cancer hospital, power plant, and urban improvements.
- ✓ He also flagged off two new trains and unveiled the monumental Aunta–Simaria six-lane cable-stayed bridge over the Ganga, enhancing connectivity between Mokama, Begusarai, and Patna by reducing detour distances over 100 km.
- ✓ The Aunta–Simaria Bridge, officially known as the Barauni–Mokama Six Lane Ganga Bridge, spans 8.15 km including approaches (1.86 km cable-stayed section) and is Asia's widest bridge.
- ✓ In the afternoon, PM Modi arrived in Kolkata for metro inaugurations worth over ₹5,200 crore. He inaugurated multiple new metro sections and undertook a ride from Jessore Road to Jai Hind Airport.

Q. The Indian Army's Dao Division recently signed an MoU with which telecom company to enhance mobile and digital connectivity in Arunachal Pradesh?

A) Reliance Jio **B) Bharti Airtel**

C) Vodafone Idea **D) BSNL**

Answer : B

- ✓ Indian Army Signs MoU with Bharti Airtel to Boost Connectivity in Arunachal Pradesh.
- ✓ The Dao Division of the Indian Army signed a Memorandum of Understanding (MoU) with Bharti Airtel to strengthen digital and mobile connectivity in the forward areas of Dibang Valley and Anjaw districts of Arunachal Pradesh.
- ✓ The collaboration focuses on improving telecom infrastructure, supporting security forces, and empowering local communities.

Q. Who was recently named the PFA Men's Player of the Year 2024-25, becoming the first-ever three-time winner?

A) Erling Haaland **B) Kevin De Bruyne**

C) Harry Kane **D) Mohamed Salah**

Answer : D

- ✓ PFA Awards 2025: Mohamed Salah & Mariona Caldentey Named Players' Player of the Year
- ✓ Professional Footballers' Association (PFA) Awards in Manchester, Mohamed Salah of Liverpool clinched the Men's Player of the Year—becoming the first-ever three-time winner—while Arsenal newcomer Mariona Caldentey was honoured as Women's Player of the Year after a stellar debut season.
- ✓ Mohamed Salah made history by winning the PFA Men's Player of the Year for the third time—a first in the award's history—after an outstanding 2024-25 season in which he recorded 29 Premier League goals and 18 assists, leading Liverpool to the title

Q. Who has been recently appointed as the Chief Executive Officer (CEO) of the Food Safety and Standards Authority of India (FSSAI)?

A) Debashree Mukherjee **B) Ganji Kamala V. Rao**

C) V L Kantha Rao **D) Rajit Punhani**

Answer : D

- ✓ The Appointments Committee of the Cabinet (ACC), chaired by Prime Minister Narendra Modi, approved the appointment of senior IAS officer Rajit Punhani as the Chief Executive Officer (CEO) of the Food Safety and Standards Authority of India (FSSAI).
- ✓ He will take charge after the retirement of Ganji Kamala V. Rao on 31st August 2025.

Q. The United Nations (UN) International Day for the Remembrance of the Slave Trade and its Abolition was recently observed on which date in 2025?

A) August 21 **B) August 20**

C) August 25 **D) August 23**

Answer : D

- ✓ International Day for Remembrance of Slave Trade & Abolition 2025 observed on August 23.
- ✓ United Nations (UN) observes the International Day for the Remembrance of the Slave Trade and its Abolition every year on 23rd August.
- ✓ The day honours the memory of millions of people who suffered under the transatlantic slave trade during the colonial era.

Q. Who recently won the gold medal in the Men's 50m Rifle 3 Positions event at the Asian Shooting Championship 2025?

A) Divyansh Singh Panwar **B) Manu Bhaker**

C) Abhinav Bindra **D) Aishwary Pratap Singh Tomar**

Answer : D

- ✓ Aishwary Pratap Singh Tomar Clinches Gold in Men's 50m Rifle 3 Positions at Asian Shooting Championship 2025.
- ✓ Indian shooter Aishwary Pratap Singh Tomar triumphed in the men's 50m rifle three positions (3P) event at the 16th Asian Shooting Championship in Shymkent, Kazakhstan, delivering a stellar performance and marking a significant comeback after his Olympic outing in Paris.
- ✓ Aishwary Pratap Singh Tomar secured the gold medal with a total score of 462.5 in a fiercely competitive final, narrowly edging out China's Zhao Wenyu, who scored 462.0, while Japan's Naoya Okada claimed bronze

Q. Which state government signed an MoU with the Global India Business Corridor (GIBC) to strengthen business partnerships with the UK?

A) Gujarat

B) Karnataka

C) Maharashtra

D) Tamil Nadu

Answer : C

- ✓ Maharashtra Signs MoU with GIBC to Strengthen Business Partnership with UK and India.
- ✓ Government of Maharashtra signed a Memorandum of Understanding (MoU) with the Global India Business Corridor (GIBC) to boost bilateral business cooperation between India and the United Kingdom (UK).
- ✓ The MoU aims to strengthen cross-border business partnerships by promoting trade, investment, and innovation between Maharashtra and Europe, particularly the UK.
- ✓ GIBC will act as a key facilitator, creating new avenues of global economic collaboration.
- ✓ This initiative highlights Maharashtra's long-term vision of positioning itself as a global investment destination by 2047.

Q. The Khelo India Water Sports Festival 2025 was held at which venue?

A) Hussain Sagar Lake, Hyderabad **B) Dal Lake, Srinagar**

C) Chilika Lake, Odisha **D) Vembanad Lake, Kerala**

Answer : B

- ✓ The Khelo India Water Sports Festival 2025 was held from August 21–23 at Dal Lake, Srinagar, hosted by Sher-i-Kashmir International Conference Centre (SKICC).
- ✓ Events included Kayaking, Canoeing, and Rowing, all part of Olympic disciplines, along with Dragon Boat, Shikara, and Water Skiing as demonstration sports.
- ✓ Mohsin Ali from Jammu & Kashmir (J&K) won Men's Kayaking 1000m, while Aviraj (Odisha) and Shweta Brahmachari (West Bengal) won in Men's and Women's Single Scull Rowing respectively.
- ✓ Madhya Pradesh (MP) topped the medal tally with 10 Golds, led by Shikha Chauhan and Pallavi Jagtab in Women's Kayaking Slalom and Canoeing Singles.

Q. Which state emerged as the overall champion in the first Khelo India Water Sports Festival held at Dal Lake, Srinagar?

A) Madhya Pradesh **B) Odisha**

C) Kerala **D) Jammu & Kashmir**

Answer : A

- ✓ Madhya Pradesh secured the top position in the first-ever Khelo India Water Sports Festival, which took place over three days at Dal Lake in Srinagar.
- ✓ The state dominated water sports, particularly kayaking and canoeing, where it won all four gold medals.
- ✓ In total, Madhya Pradesh bagged 18 medals, comprising 10 gold, 3 silver, and 5 bronze, making it the clear champion.
- ✓ Odisha followed with 10 medals, while Kerala secured the third spot with seven.

Q. Which Indian wrestler won gold in the Women's 57kg category at the U-20 World Wrestling Championships 2025?

A) Reena **B) Priya Malik**

C) Tapasya Gahlawat **D) Srishti**

Answer : C

- ✓ U-20 World Wrestling Championships 2025 was held in Samokov, Bulgaria from August 17–24, 2025, featuring freestyle, Greco-Roman, and women's wrestling.
- ✓ **Gold:**
- ✓ 1. Tapasya Gahlawat – Women's 57kg
- ✓ 2. Kajal – Women's 72kg
- ✓ **Silver:**
- ✓ 1. Sumit Malik – Men's 57kg
- ✓ 2. Reena – Women's 55kg
- ✓ 3. Priya Malik – Women's 76kg
- ✓ 4. Srishti – Women's 68kg
- ✓ **Bronze:**
- ✓ 1. Shruti – Women's 50kg
- ✓ 2. Saarika – Women's 53kg
- ✓ 3. Suraj Vashisht – Greco-Roman 60kg

Q. Who won the League of Legends tournament at the Esports World Cup 2025?

A) Gen.G

B) Team Heretics

C) The MongolZ

D) Team Liquid

Answer : A

- ✓ The Esports World Cup 2025 was held in Riyadh, Saudi Arabia from July 8 to August 24, featuring 26 tournaments across 25 game titles.
- ✓ Team Falcons won the overall Club Championship with 5,200 points.
- ✓ Major winners included Gen.G (League of Legends), Team Spirit (Dota 2), The MongolZ (Counter-Strike 2), and Magnus Carlsen for Team Liquid (Chess).
- ✓ Xiaohai won Street Fighter 6, while Team Heretics triumphed in Valorant.
- ✓ The event drew 3 million visitors, 750 million viewers, and had a $71.5 million prize pool.
- ✓ Cristiano Ronaldo presented the Club trophy, adding star power to the closing ceremony. New titles like Fatal Fury, Crossfire, and Naraka: Bladepoint made their debut.

Q. Which city has secured first position in the Smart City Index 2025?

A) Zurich, Switzerland **B) Oslo, Norway**

C) Canberra, Australia **D) Copenhagen, Denmark**

Answer : A

- ✓ The International Institute for Management Development (IMD) released the Smart City Index 2025. Swiss cities dominate with Zurich at 1st, Geneva at 3rd, and Lausanne at 10th, reflecting strong urban planning and citizen-centric infrastructure. Middle Eastern cities improved dramatically as Dubai rose from 12th to 4th and Abu Dhabi from 10th to 5th, showing progress in sustainable infrastructure and digital services.

Q. Which company announced plans to open its first India office in New Delhi in 2025?

A) Google DeepMind **B) Microsoft Research**

C) Anthropic **D) OpenAI**

Answer : D

- ✓ OpenAI, the creator of ChatGPT, has announced that it will establish its first office in India in New Delhi later in 2025.
- ✓ This marks a significant step in its global expansion and aligns closely with India's national initiative, the IndiaAI Mission, which promotes inclusive and trusted AI development.
- ✓ India is ChatGPT's second-largest market and among the top five developer hubs worldwide, making it a strategic choice for OpenAI's first South Asian office.

Q. What was the total value of India's seafood exports in FY2024–25?

A) 7.38 billion **B) 7.45 billion**

C) 7.17 billion **D) 7.62 billion**

Answer : B

- ✓ India's seafood exports for FY2024–25 recorded a total value of USD 7.45 billion, reflecting a slight increase from USD 7.38 billion the previous year.
- ✓ Despite the growth in value, the overall export volume declined to 16.98 lakh tonnes from 17.81 lakh tonnes, showing challenges in international market demand and supply chain dynamics.
- ✓ Frozen shrimp continued to dominate, contributing USD 5.17 billion and nearly 70% of the total earnings, consolidating India's global leadership in shrimp exports.

- ✓ The United States remained the largest buyer, followed by China, the European Union, Southeast Asia, Japan, and the Middle East, highlighting India's wide-reaching seafood trade network

Q. Exercise Aarogya Setu, recently seen in the news, was organised by which organisation?

A) National Disaster Response Force (NDRF)

B) Ministry of Health and Family Welfare

C) Indian Army

D) Defence Research and Development Organisation (DRDO)

Answer : C

- ✓ Indian Army recently organised the maiden Exercise Aarogya Setu at Rupai, Doomdooma in the Tinsukia district of Assam.
- ✓ **About Exercise Aarogya Setu:**
- ✓ It was organised by the Indian Army at Rupai, Doomdooma, in the Tinsukia district of Assam.
- ✓ A first of its kind, it marked a civil-military medical fusion exercise in the region.
- ✓ The event aimed at strengthening cooperation between the Army Medical Corps, reputed senior civil doctors from leading hospitals, and PHCs of Tinsukia and the Northern Frontier Railway Hospital, Tinsukia.
- ✓ The focus of the exercise was on how Army and Civil medical fraternities can work together during disasters and war-like situations.

Q. Consider the following statements regarding National Youth Award:

1. It is given to Indian youth for their tremendous and outstanding work in social service.

2. It is an initiative of the Union Ministry of Youth Affairs.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Ministry of Youth Affairs & Sports, Government of India, invited nominations for the National Youth Award (NYA) 2024.
- ✓ It is sponsored by the Ministry of Youth Affairs.

- ✓ It is for the Indian youth for their tremendous and outstanding work in social service.
- ✓ This award is to motivate young persons to achieve excellence in the field of national development or social service
- ✓ It aims to motivate young persons (aged between 15 – 29 years) to achieve excellence in the field of national development or social service;
- ✓ The National Youth Awards are conferred usually during the National Youth Festival.
- ✓ The award is given in two categories: Individual Category and Organisation Category
- ✓ The number of awards given each year would ordinarily not exceed 20 for individual category and five for organization category. It may, however, vary at the discretion of the sanctioning authority in deserving case.
- ✓ Prize money: Award to individuals will comprise a medal, a certificate and award money of ₹1,00,000/-. Award to voluntary youth organizations will comprise a medal, a certificate and award money of ₹3,00,000/-.
- ✓ **Eligibility for Award:**
- ✓ Individuals/organisations who have shown identifiable excellent work for youth in different fields of development activities and social service such as health, research and innovation, culture, promotion of human rights, art and literature, tourism, traditional medicine, active citizenship, community service, sports and academic excellence, and smart learning are encouraged.

Q. RBI approved Japan's Sumitomo Mitsui Banking Corporation (SMBC) to acquire up to 24.99% stake in which Indian private sector bank?

A) ICICI Bank **B) Axis Bank**

C) Yes Bank **D) HDFC Bank**

Answer : C

- ✓ Japan's SMBC Receives RBI Approval to Acquire 25% Stake in Yes Bank.
- ✓ Reserve Bank of India (RBI) has recently granted approval to Japan's Sumitomo Mitsui Banking Corporation (SMBC), a wholly-owned subsidiary of Sumitomo Mitsui Financial Group, Inc. (SMFG), to acquire up to 24.99% paid-up capital and voting rights in Yes Bank Limited, one of India's leading private sector banks.
- ✓ This acquisition marks one of the largest cross-border investments in the Indian banking sector.
- ✓ In May 2025, SMBC entered into a definitive agreement to purchase a 20% stake in Yes Bank through a secondary stake purchase valued at around ₹13,483 crore.

- ✓ The approved deal by RBI covers the acquisition of a total 24.99% stake, which includes 13.19% purchased directly from the SBI, the largest shareholder in Yes Bank.
- ✓ Additionally, the remaining 6.81% stake will be acquired collectively from seven other major financial institutions, including ICICI Bank Limited, HDFC Bank Limited, Kotak Mahindra Bank Limited (KMBL), Axis Bank Limited, IDFC First Bank Limited, Federal Bank Limited, and Bandhan Bank Limited.
- ✓ The acquisition is subject to regulatory frameworks, including the Banking Regulation Act (BRA), 1949, the RBI's guidelines on acquisition of bank shares, and the Foreign Exchange Management Act (FEMA), 1999.

STAKE IN NEWS 2025

- ➢ Japan's Sumitomo Mitsui Banking Corporation (SMBC) to acquire up to 24.99% stake in Yes Bank.
- ➢ RBI has allowed Warburg Pincus, through its affiliate Currant Sea Investments B.V., to acquire up to a 9.99% stake in IDFC First Bank
- ➢ Carlyle Group Sells 2.6 % Stake in Yes Bank for Rs 1,775 Crore
- ➢ Renault group of France and Nissan of Japan have signed a framework agreement by which Renault group would control 100% equity in Renault Nissan Automotive india pvt ltd by acquiring 51% stake owned by Nissan.
- ➢ Federal Bank is set to increase its stake in Ageas Federal Life Insurance Co Ltd to 30% by acquiring an additional 4% stake from Ageas Insurance International for up to Rs 105 crore.
- ➢ The Centre has decided to increase its stake in Vodafone Idea from 22.60 per cent to 48.99 per cent by converting debt worth ₹36,950 crore into equity.
- ➢ Singapore based private equity firm Teamasek will acquire nearly 10% stake in Haldiram snacks for about Rs.8,600 crore
- ➢ Life Insurance Corp of India (LIC) is preparing to acquire a 40-49% stake in ManipalCigna Health Insurance.
- ➢ ONGC Ntpc green has completed acquisition of 100% equity stake in Ayana Renewable power
- ➢ Reliance Strategic Business Ventures Limited (RSBVL), a subsidiary of Reliance Industries Ltd (RIL), has acquired a 100% stake in Nauyaan Tradings Private Limited (NTPL) for ₹1 lakh.
- ➢ Bain Capital is acquiring an 18% stake in Manappuram Finance for ₹4,385 crore.
- ➢ Ahmedabad-based Torrent Group has acquired a 67% majority stake in the Indian Premier League (IPL) franchise Gujarat Titans (GT) from Irelia Company, which is owned by private equity fund CVC.

- German insurance giant Allianz is selling its 26% stake in its life and non-life joint ventures with Bajaj Finserv, Bajaj Allianz General Insurance Company (BAGIC) and Bajaj Allianz Life Insurance Company (BALIC), for a total consideration of approximately Rs. 24,600 crore (EUR 2.6 billion).
- The Competition Commission of India (CCI) has approved Tata Sons' acquisition of an additional 10% stake in Tata Play, formerly known as Tata Sky, increasing Tata Sons' total stake to 70%.
- State Bank of India (SBI) has decided to sell its entire 17.8 percent stake in Jio Payments Bank Limited.
- RBI has given its nod to Canara Bank to divest its shareholding in Canara Robeco Asset Management Company Ltd and Canara HSBC Life Insurance Company by 13% and 14.5% respectively through Initial Public Offer (IPO).
- Canara HSBC Life Insurance Company is a joint venture company with a 51% stake owned by Canara Bank and a 26% stake held by the HSBC Insurance (Asia Pacific) Holdings and remaining 23% stake by Punjab National Bank.
- Life Insurance Corporation of India (LIC) increased its stake in Bank of Maharashtra from 4.05% to 7.10%.

Q. Which country launched the world's first Artificial Intelligence (AI)-powered bank named Ryt Bank?

A) South Korea **B) Singapore**

C) Japan **D) Malaysia**

Answer : D

- ✓ Malaysia Launches Ryt Bank, World's First AI-Powered Bank.
- ✓ Malaysia launched Ryt Bank, the world's first Artificial Intelligence (AI)-powered bank developed indigenously for local users.
- ✓ The initiative highlights Malaysia's rapid digital transformation and growing role in global fintech innovation.
- ✓ Ryt Bank was developed by Malaysia's YTL in collaboration with Singapore's tech firm Sea Limited, marking a milestone partnership in the digital banking sector.
- ✓ The project emphasizes cross-border cooperation to strengthen Southeast Asia's fintech ecosystem.

Q. What is the name of the world's first fully AI-powered bank, launched in Malaysia by YTL Group and Sea Limited?

A) MyBank **B) Ryt Bank**

C) SMBC **D) IDBI Bank**

Answer : B

- ✓ Malaysia launched Ryt Bank, the world's first fully AI-powered bank.
- ✓ It's built by YTL Group (YTL Corporation Berhad) and Sea Limited, featuring Ryt AI powered by ILMU (Intelligent Language Model for Understanding).

Q. Union Finance Ministry allowed Central Government employees a one-time, one-way switch from which pension scheme to the National Pension System (NPS)?

A) Unified Pension Scheme (UPS) **B) Employees' Provident Fund Scheme (EPFS)**

C) Atal Pension Yojana (APY) **D) Old Pension Scheme (OPS)**

Answer : A

- ✓ The Union Finance Ministry introduced a one-time, one-way switch facility from the Unified Pension Scheme (UPS) to the National Pension System (NPS).
- ✓ This option is available to Central Government employees enrolled in UPS, up to 1 year before superannuation or 3 months before voluntary retirement.
- ✓ Once switched, UPS benefits end, and the government's 4% differential contribution is added to the employee's NPS corpus at exit.
- ✓ According to the government of India the Unified Pension Scheme is proposed to be implemented from 1 April 2025.
- ✓ **Mains points of the Unified Pension Scheme:**
- ✓ A person who has worked for the central government for at least 10 years is eligible for a pension.
- ✓ The minimum assured pension will be Rs 10,000 per month.
- ✓ Central Government employees with at least 25 years of service will get an assured pension of 50 per cent of the average basic pay drawn over the last 12 months prior to retirement.
- ✓ Pension will be proportionate to the duration of the employee's employment.
- ✓ Family members will get 60% of the employee's pension immediately before her/his demise.

- ✓ The benefit of inflation indexation is that the pension amount will be increased based on the increase in the inflation rate.
- ✓ The scheme will use the All India Consumer Price Index for Industrial Workers for inflation indexation purposes.

Q. Who has been appointed Vice President and Chief Risk Officer of the BRICS New Development Bank?

A) Rajiv Ranjan **B) P. K. Sinha**

C) Rajiv Gauba **D) T. V. Somanathan**

Answer : A

- ✓ Rajiv Ranjan appointed VP & CRO of BRICS New Development Bank.
- ✓ Former member of the Monetary Policy Committee (MPC) Dr. Rajiv Ranjan has been appointed by BRICS countries as Vice President and Chief Risk Officer (CRO) of their New Development Bank (NDB).
- ✓ Ranjan is an experienced central banker with more than 35 years of experience. After starting his tenure at the Reserve Bank of India (RBI) in 1989, he served as Executive Director and member of the Monetary Policy Committee (MPC) since May 2022.
- ✓ He worked at the Central Bank of Oman (2012–2015) as an Economic Policy Expert, contributing to macroeconomic advisory functions in a Gulf economy.
- ✓ The 17th BRICS Summit was held in Rio de Janeiro, Brazil, with the theme - "Strengthening Global South Cooperation for More Inclusive and Sustainable Governance."
- ✓ India will assume the presidency of BRICS in 2026 and host the 18th BRICS Summit.
- ✓ **New Development Bank (NDB)**
- ✓ During the 6th BRICS Summit meeting held in Fortaleza, Brazil, in 2014, a decision was taken by the BRICS leaders to set up a multilateral development bank.
- ✓ In 2015, the BRICS bank was established, which was later renamed as the New Development Bank.
- ✓ **Function**
- ✓ To provide loans to develop infrastructure and sustainable development projects in emerging markets and developing countries.
- ✓ Authorized Capital of Bank: USD 100 billion
- ✓ **Members:**
- ✓ The membership of the National Development Bank is open to all members of the United Nations.

- ✓ Headquarters and Regional offices
- ✓ Headquarters: Shanghai, China
- ✓ President: Dilma Roussef of Brazil.
- ✓ **Membership:**
- ✓ Founding Members: Brazil, Russia, India, China, South Africa (BRICS).
- ✓ New Members: Bangladesh, Egypt, Algeria, United Arab Emirates, Colombia, and Uzbekistan

Q. Super Garuda Shield is a multinational joint military exercise primarily led by which countries?

A) United States and Japan **B) United States and Indonesia**

C) India and Vietnam **D) India and Thailand**

Answer : B

- ✓ Indonesia and the United States recently launched the annual joint military exercise, Super Garuda Shield 2025.
- ✓ **About Super Garuda Shield:**
- ✓ It is a large-scale, multinational joint military exercise designed to enhance interoperability, build mutual trust, and strengthen collective readiness among the participating armed forces of partner nations.
- ✓ The exercise has been held annually in Jakarta, Indonesia.
- ✓ With more than 4,100 Indonesian and 1,300 American troops taking part, the 2025 edition of Super Garuda Shield will be the largest ever.

EXERCISE IN NEWS 2025

- ➢ Indonesia and the United States recently launched the annual joint military exercise, Super Garuda Shield 2025.
- ➢ The 14th edition of Exercise Maitree, a joint military exercise between India and Thailand, is scheduled to be held in Umroi, Meghalaya, from September 1 to 14, 2025
- ➢ The 14th India-Singapore bilateral military exercise, code-named "Bold Kurukshetra", commenced at Jodhpur Military Station of the Indian Army in Rajasthan, on 27 December 2025.
- ➢ Indian Navy will participate in the 32nd edition of the Singapore India Maritime Bilateral Exercise (SIMBEX), earlier known as Exercise Lion King.

- 'Jaa Mata', a Joint Exercise, was held from July 7–12, 2025, off the Chennai coast, marking deeper India–Japan Coast Guard cooperation.
- The eighth edition of the Indo-French army exercise, 'Shakti 2025', that started on June 18 concluded in France .
- The 6th edition of Exercise DUSTLIK, a bilateral joint military drill between India and Uzbekistan, commenced on April 16, 2025, at the Foreign Training Node, Aundh, Pune, Maharashtra.
- The eighth edition of the bilateral Indo-French military exercise 'Shakti' begins on June 18, 2025, Camp Larzac, La Cavalerie in France.
- The first-ever joint special operations exercise between the Indian Air Force and the US Air Force, named "Tiger Claw," took place from May 26 to June 10, 2025.
- The Indian Army participated in Exercise Khaan Quest 2025, a multinational peacekeeping exercise held in Mongolia. The exercise, co-hosted by the Mongolian Armed Forces and the U.S.
- The 3rd edition of the India, Egypt military 'Exercise Cyclone' 2025 commenced at the Mahajan Field Firing Range, Rajasthan on the 10th of February 2025.
- The sixth edition of Exercise Dharma Guardian is scheduled to take place from February 25 to March 9, 2025, at Mount Fuji, Japan.
- The 18th edition of the India-Nepal joint military exercise "Surya Kiran" has commenced at Saljhandi, Nepal.
- Indian Army contingent departed for 17th edition of India- Mongolia Joint Military Exercise NOMADIC ELEPHANT which is scheduled to be conducted in Ulaanbaatar, Mongolia.
- Bangladesh is participating with India in the 6th edition of the Coordinated Patrol (CORPAT) and the 4th edition of the bilateral exercise 'BONGOSAGAR' in 2025.
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise Khanjar-XII is set to take place in Kyrgyzstan
- The Indian Army and Indian Air Force conducted EX Winged Raiders in the Eastern Theater.
- The 13th edition of the joint India-Maldives military exercise 'Ekuverin' is being hosted by Maldives from 2-15 February 2025.
- The indigenously designed and built guided missile destroyer INS Mumbai is participating in the Exercise LA PEROUSE.
- It is the fourth edition of the multinational naval exercise

- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise KHANJAR-XII is set to take place in Kyrgyzstan from 10 March to 23 March 2025.

Q. Consider the following statements regarding the Vibrant Villages Programme (VVP), recently seen in the news:

1. It is a Centrally Sponsored Scheme.

2. It aims for the comprehensive development of villages along India's coastal states.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : A

- ✓ Union Home Minister and Minister of Cooperation recently inaugurated a two-day workshop on the Vibrant Villages Programme (VVP) in New Delhi, organised by the Border Management Division of the Ministry of Home Affairs.
- ✓ **About Vibrant Villages Programme (VVP):**
- ✓ It is a Centrally Sponsored Scheme implemented over the financial years 2022-23 to 2025-26.
- ✓ **Objective:** Comprehensive development of the 2,967 villages in 46 blocks in 19 districts abutting the northern border in the States of Arunachal Pradesh, Himachal Pradesh, Sikkim, Uttarakhand, and UT of Ladakh.
- ✓ Vibrant Village Action Plans will be created by the district administration with the help of Gram Panchayats, and 100% saturation of Central and state schemes will be ensured.
- ✓ There will be no overlap with the Border Area Development Programme.
- ✓ This will help in encouraging people to stay in their native locations in border areas and reversing the outmigration from these villages, adding to improved security of the border.
- ✓ The programme will provide funds for the development of essential infrastructure and the creation of livelihood opportunities.

Q. ISRO successfully conducted the Integrated Air Drop Test 'IADT-1.' It is related to which mission?

A) Gaganyaan Mission **B) Venus Orbiter mission**

C) Chandrayaan-4 **D) NISAR**

Answer : A

- ✓ ISRO completes first IADT-1 test for Gaganyaan mission.
- ✓ Indian Space Research Organisation (ISRO) successfully completed its first Integrated Air Drop Test (IADT-1), which is an important milestone in the preparations for the country's first human spaceflight program, Gaganyaan, on August 24, 2025, at Sriharikota, Andhra Pradesh.
- ✓ IADT is a special test aimed at ensuring that the parachute system designed for the Gaganyaan crew module works reliably under real-world conditions.
- ✓ The first human spaceflight is expected to take place before 2026.
- ✓ The success of the Gaganyaan mission will place India among the exclusive group of countries (the USA, Russia, and China) with human spaceflight capability.
- ✓ A modified version of ISRO's most reliable rocket, LVM3 (formerly called Geosynchronous Satellite Launch Vehicle Mk III), is the launch vehicle for the Gaganyaan mission.
- ✓ Gaganyaan is India's ambitious space mission, under which a three-member crew will be sent into low Earth orbit (LEO) at an altitude of about 400 kilometers for three days and then brought back safely to Earth.
- ✓ ISRO's Thiruvananthapuram unit has developed a humanoid robot 'Vyommitra' for the Gaganyaan mission. It is made of high-strength aluminum alloy, which can withstand pressure and vibration

ISRO IN NEWS 2025

- ➢ ISRO) successfully completed its first Integrated Air Drop Test (IADT-1), which is an important milestone in the preparations for the country's first human spaceflight program, Gaganyaan, on August 24, 2025, at Sriharikota, Andhra Pradesh.
- ➢ ISRO to launch Block 2 BlueBird satellite in 3-4 months, following successful NISAR mission with NASA.
- ➢ About Bluebird Satellite
- ➢ It is an advanced American communications satellite.
- ➢ It was developed by the U.S.-based AST SpaceMobile.

- ISRO has inaugurated the Himalayan Outpost for Planetary Exploration (HOPE) space analog mission at Tso Kar Valley (Ladakh) to simulate and study challenges linked to long-duration space missions at 14,000 feet in Ladakh.
- India aims to set up its own space station by 2035 and conduct a crewed Moon landing by 2040.
- ISRO launched the NASA–ISRO Synthetic Aperture Radar (NISAR) satellite using the GSLV-F16 rocket from the Satish Dhawan Space Centre at Sriharikota, Andhra Pradesh.
- Mission Life: Designed for minimum 3 years mission life for Earth-Observation (Radar Imaging).
- Orbital Details: NISAR to orbit Earth at 747km altitude in Sun-Synchronous (Low Earth) Orbit with a repeat cycle of 12 days
- ISRO plans to launch three navigation satellites by 2026 as part of its Indian Regional Navigation Satellite System (IRNSS), also known as NavIC (Navigation with Indian Constellation).
- The new satellites, designated NVS-03, NVS-04, and NVS-05.
- NavIC is designed to be interoperable with other global navigation satellite systems (GNSS) like GPS (USA), GLONASS (Russia), Galileo (EU), and BeiDou (China).
- The Cabinet Committee approved $3.2 billion for the SBS-III programme to develop next-generation satellites over the next decade. Under the programme, ISRO will manufacture and launch the first 21 satellites.
- Hindustan Aeronautics Limited (HAL) has secured a ₹511 crore technology transfer deal from ISRO to build and operate Small Satellite Launch Vehicles (SSLVs).
- ISRO conducted two short-duration hot tests of the Gaganyaan Service Module Propulsion System (SMPS).
- The tests were carried out at the ISRO Propulsion Complex (IPRC) in Mahendragiri, Tamil Nadu.
- ISRO's 63rd PSLV mission (PSLV-C61/EOS-09) failed due to a technical malfunction during the third stage of the PSLV rocket.
- Since its first flight, Polar Satellite Launch Vehicle (PSLV) has failed only twice - inaugural flight in 1993 and again in 2017.
- ISRO's 101st launch using PSLV-C61 failed mid-flight, due to a chamber pressure drop during the third stage. The mission aimed to place EOS-09 in Sun Synchronous Polar Orbit.
- ISRO has successfully developed an indigenous Stellite nozzle divergent for the PSLV's fourth stage, replacing the previously imported Columbium and significantly reducing import costs by 90%.

- ISRO achieved its historic 100th launch from the Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh using the GSLV-F15 to deploy the NVS-02 satellite.
- NVS-02 is the 2nd satellite in the series of 2nd generation satellites of the Navigation with Indian Constellation (NavIC).
- The GSLV-F15 is the 17th GSLV flight, and 11th with an Indigenous Cryogenic stage.
- Union Cabinet approved the establishment of the Third Launch Pad (TLP) at Satish Dhawan Space Centre of Indian Space Research Organisation (ISRO) at Sriharikota, Andhra Pradesh.
- The government of India has appointed V. Narayanan as the 11th chairman of ISRO and secretary of the Department of Space (DOS).
- He will succeed the current chairman S.Somanth
- Indian Space Research Organisation (ISRO)
- Founded : 15 August 1969
- HQ : Bengalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 11th Chairman : V. Narayanan
- Aryabhata India's first satellites Launched on 19 April 1975.
- GSAT-1 India's first commercial satellite.
- SLV-3 was India's first experimental satellite launch vehicle.
- Ariane Passenger PayLoad Experiment, (APPLE) first communication satellite in India 19 June 1981.
- Udupi Ramachandra Rao : satellite Man of India

Q. SEBI approved the reclassification of LIC from a promoter shareholder to a public shareholder in which bank?

A) State Bank of India **B) Punjab National Bank**

C) Union Bank of India **D) IDBI Bank**

Answer : D

- ✓ SEBI Approves Reclassification of LIC as a Public Shareholder in IDBI Bank.
- ✓ SEBI has approved the request of Life Insurance Corporation of India (LIC) to be reclassified from a promoter shareholder to a public shareholder in Industrial Development Bank of India (IDBI Bank), marking a key step in the bank's privatization process.

- ✓ SEBI gave its nod for the reclassification move, which comes as a pre-condition for the privatization of IDBI Bank. As of June 2025, LIC held a 49% stake in IDBI Bank, making it one of the largest shareholders alongside the Government of India (GoI).
- ✓ The reclassification requires LIC to comply with strict SEBI conditions, including voting rights capped at 10%, no direct or indirect control over IDBI Bank, absence of board representation, and a compulsory reduction of its stake to 15% or less within two years
- ✓ As part of the disinvestment plan, the Government of India and LIC together hold 94.72% stake in IDBI Bank, with GoI holding 45.48% and LIC holding 49.24%.

SEBI IN NEWS 2025

- ➢ SEBI to Launch Centralised Compliance Platform for Brokers from August 1, 2025.
- ➢ SEBI renewed the recognition of Multi Commodity Exchange Clearing Corporation Ltd (MCXCCL) as a clearing corporation for a three-year term, effective from July 31, 2025 to July 30, 2028.
- ➢ SEBI Unveiled 'VCF Settlement Scheme 2025' for VCF Liquidation.
- ➢ SEBI has announced the formation of a six- member high level committee headed by Pratyush Sinha , a retired IAS officer and former chief vigilance commissioner to review conflict of interest rules
- ➢ SEBI has directed all its regulated and registered entities to exclusively use the 1600 phone number series for service and transactional voice calls to their customers
- ➢ SEBI issued a framework for recognition and operationalisation of a performance validation agency , to be called Past Risk and Return Verification Agency (PaRRVA).
- ➢ Eligibility Criteria for PaRRVA:-
- ➢ (i)Number of years of existence of the CRA(Credit Rating Agencies)should be minimum 15 years
- ➢ (ii)Minimum net worth of the CRA should be INR 100 crores
- ➢ (iii)Number of issuers which have obtained ratings of listed or proposed to be listed debt securities from the CRA should be 250 or more; and
- ➢ (iv)CRA should have Investor grievance redressal mechanism including Online Dispute Resolution ("ODR") Mechanism
- ➢ The eligibility criteria for a SE to act as PaRRVA Data Centre ("PDC") :-
- ➢ I)Number of years of existence of the SE should be minimum 15 years
- ➢ (ii)Minimum net worth ofthe SE should beINR 200 crores

- (iii)The SE shouldhavenation-wide terminals
- (iv)SE should have Investor grievance redressal mechanism including OnlineDispute Resolution ("ODR") Mechanism
- Aye Finance, an Alphabet-backed non-banking financial company (NBFC), has received final observations from the Securities and Exchange Board of India (SEBI) for its proposed ₹1,450 crore IPO.
- SEBI extends suspension of trading in 7 commodity derivatives until Mar 2026
- (moong, wheat, paddy(non-basmati), chana, mustard, soyabean, crude palm oil)
- SEBI has extended the limit for advance fee collection by Investment Advisers (IAs) and Research Analysts (RAs) to up to one year. Previously, IAs could collect fees in advance for up to two quarters, and RAs for a quarter.
- SEBI has eased disclosure norms for foreign portfolio investors (FPIs) by raising the asset threshold for granular beneficial ownership disclosures from Rs 25,000 crore to Rs 50,000 crore
- SEBI Partners with DigiLocker to Reduce Unclaimed Assets and Strengthen Investor Protection.
- Tuhin Kanta Pandey, has been appointed as the 11th chairperson of the SEBI for a three-year term.
- He will succeed Madhabi Puri Buch.
- SEBI asset management companies (AMC) should deploy the funds garnered from investors in a new fund offering (NFO) within 30 days form the date of allotment of units.
- SEBI introduced a digital platform called MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) to help investors find inactive or unclaimed mutual fund folios.
- SEBI has proposed a minimum investment of Rs 1 crore for RBI-regulated originators and unregulated entities involved in securitization
- SEBI is working on a secure Unified Payments Interface (UPI) mechanism for registered market intermediaries.
- Currently, UPI transactions for capital markets are capped at ₹2 lakh per day.
- SEBI proposes increasing this limit to ₹5 lakh per day.
- Reserve Bank of India (RBI) has allowed SEBI-registered non-bank brokers to participate in the Negotiated Dealing System-Order Matching (NDS-OM).
- Securities and Exchange Board of India (SEBI):
- It is the regulatory body for securities and commodity markets in India established in 1988.

- It is the regulator of the Capital market and Commodities market in India.
- The first SEBI chairman was Dr S A Dave (1988-90)
- Headquarters : Mumbai
- 11th Chairperson : Tuhin Kanta Pandey

Q. According to ADR's report, who is the Chief Minister with the highest number of criminal cases?

A) M.K. Stalin **B) Revanth Reddy**

C) Chandrababu Naidu **D) Hemant Soren**

Answer : B

- ✓ The Association for Democratic Reforms (ADR) recently released a report on the Chief Ministers of India with the most criminal cases and the richest Chief Ministers.
- ✓ According to it, Telangana Chief Minister Revanth Reddy is the Chief Minister with the highest number of criminal cases, and Andhra Pradesh Chief Minister Chandrababu Naidu is the richest Chief Minister in the country.
- ✓ A new analysis by the Association for Democratic Reforms (ADR) has revealed that 40% of India's Chief Ministers have criminal cases registered against them, highlighting the ongoing issue of criminalization of politics.
- ✓ **Chief Ministers with the highest number of cases**
- ✓ 1. Revanth Reddy (Chief Minister of Telangana): 89 cases (highest in the country).
- ✓ 2. M.K. Stalin (Chief Minister of Tamil Nadu): 47 cases.
- ✓ 3. Chandrababu Naidu (Chief Minister of Andhra Pradesh): 19 cases.
- ✓ 4. Siddaramaiah (Chief Minister of Karnataka): 13 cases.
- ✓ 5. Hemant Soren (Chief Minister of Jharkhand): 5 cases.

Q. According to ADR's report, who is the richest Chief Minister of the country?

A) Chandrababu Naidu **B) Pema Khandu**

C) Siddaramaiah **D) Neiphiu Rio**

Answer : A

- ✓ According to a new analysis by the Association for Democratic Reforms (ADR) and National Election Watch (NEW), out of 30 Chief Ministers of states/union territories, two, i.e., 7 percent, are billionaires.
- ✓ Andhra Pradesh Chief Minister N. Chandrababu Naidu is the richest, with total assets worth more than ₹931 crore.
- ✓ In contrast, West Bengal Chief Minister Mamata Banerjee has declared the least assets, only ₹15.38 lakh, which is entirely movable, with no immovable property.
- ✓ Among India's top 10 richest Chief Ministers, the Bharatiya Janata Party (BJP) is at the top with three names — Pema Khandu, Mohan Yadav, and Himanta Biswa Sarma — followed by the Indian National Congress (INC) and other political parties with two Chief Ministers each.
- ✓ **Top 10 richest Chief Ministers of India in 2025**
- ✓ 1. Chandrababu Naidu Nara TDP Andhra Pradesh 9,31,83,70,656 (931 crore+)
- ✓ 2. Pema Khandu BJP Arunachal Pradesh 3,32,56,53,153 (332 crore+)
- ✓ 3. Siddaramaiah Congress Karnataka 51,93,88,910 (51 crore+)
- ✓ 4. Neiphiu Rio NDPP Nagaland 46,95,07,855 (46 crore+)
- ✓ 5. Dr. Mohan Yadav BJP Madhya Pradesh 42,04,81,763 (42 crore+)
- ✓ 6. N. Rangasamy AI N.R. Congress Puducherry 38,39,75,200 (38 crore+)
- ✓ 7. Anumula Revanth Reddy Congress Telangana 30,04,98,852 (30 crore+)
- ✓ 8. Hemant Soren JMM Jharkhand 25,33,87,953 (25 crore+)
- ✓ 9. Himanta Biswa Sarma BJP Assam 17,27,65,162 (17 crore+)
- ✓ 10. Conrad Sangma NPP Meghalaya 14,06,83,315 (14 crore+)

Q. Which global credit rating agency has recently reaffirmed India's Long-Term Foreign-Currency Issuer Default Rating (IDR) at 'BBB-' with a stable outlook?

A) Fitch Ratings **B) Standard & Poor's (S&P)**

C) Moody's Investors Service **D) Credit Analysis and Research (CARE) Ratings**

Answer : A

- ✓ Fitch Ratings Reaffirms India's 'BBB-' Long-Term Rating with Stable Outlook.
- ✓ Fitch Ratings, one of the three largest global credit rating agencies, reaffirmed India's Long-Term Foreign-Currency Issuer Default Rating (IDR) at 'BBB-' with a stable outlook.
- ✓ This rating reflects strong growth fundamentals but highlights risks from high government debt and U.S. tariff threats.

- ✓ Fitch Ratings, headquartered in New York and London, recently retained India's rating at 'BBB-', which is the lowest investment-grade rating under the International Credit Rating Scale.
- ✓ The reaffirmation is supported by India's projected Gross Domestic Product (GDP) growth of 6.5 percent for the fiscal year 2025-26 (FY26), significantly higher than the 'BBB' median of 2.5 percent.

Q. India's Akums Drugs and Pharmaceuticals Limited signed a Joint Venture (JV) agreement with which government to establish a pharmaceutical manufacturing facility?

A) Government of Zambia **B) Government of Namibia**

C) Government of Botswana **D) Government of Tanzania**

Answer : A

- ✓ Akums Drugs & Pharmaceuticals Limited and Government of Zambia Form Joint Venture to Establish Pharmaceutical Manufacturing Facility by 2025.
- ✓ India's leading Contract Development and Manufacturing Organisation (CDMO), Akums Drugs and Pharmaceuticals Limited, signed a framework agreement with the Government of Zambia (GRZ) to set up a joint venture (JV) pharmaceutical manufacturing facility in Zambia.
- ✓ The facility will boost medicine supply for Zambia's health programs and regional exports.
- ✓ The JV company is scheduled to be incorporated by December 2025, with the new greenfield pharmaceutical facility expected to commence operations by 2028

Q. What was the official theme of the FIBAC (FICCI–IBA Annual Banking Conference) 2025?

A) Banking Beyond Borders

B) Fuelling Inclusive Growth

C) Building a Self-Reliant Banking Sector

D) Charting New Frontiers

Answer : D

- ✓ The FIBAC 2025 banking conference titled "Charting New Frontiers" was held on 25–26 August 2025 at Hotel Trident, Nariman Point, Mumbai.
- ✓ It was jointly organised by the Federation of Indian Chambers of Commerce and Industry (FICCI) and the Indian Banks' Association (IBA), with Boston Consulting Group (BCG) as the Knowledge Partner.

- ✓ RBI Governor Sanjay Malhotra delivered the inaugural address, highlighting India's resilience and potential to become the world's third-largest economy.
- ✓ Key topics included AI adoption, digital transformation, ESG integration, and core modernization strategies.
- ✓ A report titled "Charting New Frontiers" was released, outlining how banks must grow 3–3.5 percentage points faster than nominal GDP to support the Viksit Bharat Mission

Q. Which state government introduced community service punishments under the Bharatiya Nyaya Sanhita (BNS), 2023, in August 2025?

A) Kerala **B) Gujarat**

C) Tamil Nadu **D) Rajasthan**

Answer : C

- ✓ Tamil Nadu Government launched a reform-based punishment system introducing 16 types of community service.
- ✓ Offenders may be assigned tasks like cleaning hospital wards, assisting in outpatient care, or maintaining public spaces.
- ✓ The initiative aligns with Bharatiya Nyaya Sanhita, 2023, promoting socially useful, non-custodial penalties for minor offences.

Q. Who clinched the gold medal in the women's 48kg category at the Commonwealth Weightlifting Championships 2025 in Ahmedabad?

A) Arshia Goswami **B) Mirabai Chanu**

C) Karnam Malleswari **D) Kunjarani Devi**

Answer : B

- ✓ Star Indian weightlifter Mirabai Chanu won a Gold medal at the 2025 Commonwealth Weightlifting Championships in Ahmedabad.
- ✓ She marked a triumphant return to competitive action after previous international events.
- ✓ Chanu lifted a total of 193 kilograms to set new Commonwealth Championship records in snatch, clean and jerk, and total.
- ✓ She lifted 84 kilograms in snatch and 109 kilograms in clean and jerk, both setting new records.
- ✓ She finished first on the women's 48-kilogram podium.

✓ The victory secured her direct qualification for the Glasgow 2026 Commonwealth Games.

Q. Which country signed a Letter of Intent with the World Food Programme to supply fortified rice globally in 2025?

A) India **B) China**

C) Brazil **D) South Africa**

Answer : A

✓ India signed a Letter of Intent (LoI) with the World Food Programme (WFP) on August 25, 2025, to supply fortified rice to crisis-hit regions worldwide.

✓ Fortified rice, enriched with vital nutrients such as iron, folic acid, and vitamin B12, plays a crucial role in addressing hidden hunger caused by nutrient deficiencies.

✓ India's agricultural surplus makes it a dependable global supplier, and this step strengthens its humanitarian commitment under the principle of Vasudhaiva Kutumbakam, meaning "the world is one family."

Q. Who has taken charge as the MD & CEO of IndusInd Bank for a three-year term until August 2028?

A) Sumant Kathpalia **B) Shyam Srinivasan**

C) Rajiv Anand **D) Amitabh Chaudhry**

Answer : C

✓ Rajiv Anand has been appointed as the new MD & CEO of IndusInd Bank, beginning his three-year tenure that will run until August 2028.

✓ IndusInd Bank

✓ Founded : 1994

✓ Founder : S.P. Hinduja

✓ Headquarters : Mumbai, Maharashtra,

✓ MD & CEO : Rajiv Anand

✓ Tagline : We Make You Feel Richer

Q. Which country is hosting the first Art & Culture Festival from September 5–27, 2025?

A) Nepal **B) India**

C) Bhutan **D) Sri Lanka**

Answer : A

- ✓ The first Art & Culture Festival is being organised in Nepal from September 5–27, 2025, across multiple venues including Kathmandu, Bhaktapur, Kirtipur, Lalitpur, and Hadigaon.

Q. The Registrar General of India (RGI) works under the administrative control of which ministry?

A) Ministry of Finance

B) Ministry of Home Affairs

C) Ministry of Social Justice and Empowerment

D) Ministry of Women and Child Development

Answer : B

- ✓ The Registrar General of India (RGI) has asked States to achieve universal registration of births and deaths.
- ✓ This follows Supreme Court directives declaring all government hospitals as registrars of births and deaths.
- ✓ Medical officers in charge must report hospital events under Section 8(1)(B) of the Registration of Births and Deaths Act (RBD Act), 1969.
- ✓ Reporting must be done within 21 days.
- ✓ The RBD Act, amended in 2023, makes online registration on the RGI portal compulsory. Registrar General of India works under the administrative control of Ministry of Home Affairs.

Q. As per International Renewable Energy Agency, India has surpassed which country to become the world's third-largest solar power producer?

A) Germany **B) Japan**

C) Italy **D) Mexico**

Answer : B

- ✓ India has become the world's third-largest solar power producer, surpassing Japan, as per International Renewable Energy Agency (IRENA).
- ✓ India generated 1,08,494 GWh of solar energy, while Japan produced 96,459 GWh.
- ✓ China is the world's largest solar power producer, generating the highest amount of solar electricity annually.
- ✓ United States holds the second position with large-scale solar farms and widespread adoption of rooftop systems.
- ✓ As of July 2025, India's total solar capacity is 119.02 GW, with 90.99 GW from ground-mounted plants, 19.88 GW from rooftop systems, 3.06 GW from hybrid projects, and 5.09 GW from off-grid installations.

Q. What is the theme of Ayurveda Day 2025?

A) Everyday, Every Home Ayurveda **B) Ayurveda for People & Planet**

C) Ayurveda for Longevity **D) Ayurveda for Poshan**

Answer : B

- ✓ Ayurveda Day will be observed on a fixed date, 23 September every year, as notified by the Government of India in March 2025.
- ✓ Earlier, Ayurveda Day was celebrated on Dhanvantari Jayanti (Dhanteras).
- ✓ The fixed date gives Ayurveda a universal calendar identity and enables greater global participation.
- ✓ The 2025 theme is "Ayurveda for People & Planet," announced by Union Minister of State (Independent Charge) for Ayush and Minister of State for Health & Family Welfare, Shri Prataprao Jadhav

Q. The Union Cabinet has extended the PM SVANidhi (Prime Minister Street Vendor's AtmaNirbhar Nidhi) scheme until _____.

A) March 31, 2027 **B) March 31, 2028**

C) March 31, 2029 **D) March 31, 2030**

Answer : D

- ✓ Union Cabinet, chaired by Prime Minister Narendra Modi, approved the extension and revamp of the Prime Minister Street Vendors AtmaNirbhar Nidhi (PM SVANidhi) scheme till March 31, 2030, with an outlay of ₹7,332 crore.
- ✓ **Key Features of the Revamped Scheme:**
- ✓ Enhanced Loan Limits:
- ✓ 1st tranche increased from ₹10,000 to ₹15,000
- ✓ 2nd tranche increased from ₹20,000 to ₹25,000
- ✓ 3rd tranche remains ₹50,000
- ✓ Digital Integration:
- ✓ UPI-linked RuPay Credit Cards for beneficiaries after successful repayment of the second loan.
- ✓ Cashback incentives of up to ₹1,600 on retail and wholesale digital transactions.
- ✓ **Expanded Coverage:**
- ✓ Now includes census towns and peri-urban areas, beyond statutory towns.
- ✓ Capacity Building & Support:

- ✓ Focus on entrepreneurship, financial literacy, digital skills, and marketing.
- ✓ Street food vendors to receive FSSAI-certified hygiene and food safety training.
- ✓ SVANidhi se Samriddhi component to be strengthened with monthly Lok Kalyan Melas for saturation of other government welfare schemes.
- ✓ **PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme.**
- ✓ Launched on June 1, 2020 by the Ministry of Housing and Urban Affairs (MoHUA).
- ✓ Part of the Atmanirbhar Bharat Abhiyan.
- ✓ Introduced to support street vendors affected by COVID-19, enabling them to restart and sustain their businesses.
- ✓ **About the Scheme:**
- ✓ A micro-credit facility designed to provide affordable working capital to street vendors.
- ✓ Provides collateral-free loans in multiple phases:
- ✓ 1st loan: up to ₹10,000.
- ✓ 2nd loan: up to ₹20,000.
- ✓ 3rd loan: up to ₹50,000.
- ✓ Includes incentives for digital transactions and timely repayment.
- ✓ Promotes formalization of street vendors into the banking and digital ecosystem.

EXTENDED TIMELINE IN NEWS 2025

- ➢ The Cabinet has approved the extension and revamp of the Prime Minister Street Vendors AtmaNirbhar Nidhi (PM SVANidhi) scheme till March 31, 2030, with an outlay of ₹7,332 crore
- ➢ The PM E-DRIVE scheme, initially set to conclude in March 2026, has been extended by two years, now ending on March 31, 2028.
- ➢ The PM E- Drive scheme , with an outlay of Rs.10,900 crore , shall be implemented from October 1,2024 to March 31,2028
- ➢ Revamped Distribution Sector Scheme (RDSS) by two years till March 2028.
- ➢ Initiative of: Ministry of Power
- ➢ Duration: 5 years i.e., from FY 2021-22 to FY 2025-26. Extended by two years till FY 2027-28.

- The Finance Ministry has extended the deadline to opt for the Unified Pension Scheme (UPS) till September 30, 2025, giving central government employees three extra months to decide whether to switch from the National Pension System (NPS).
- The earlier deadline was June 30, 2025.
- NPCI has extended the deadline for implementing the 30% UPI market share cap for Third-Party App Providers (TPAPs) to December 31, 2026
- The government of India has extended the free import of Urad pulses till 31st March 2026 to control the price of the essential pulses in the country.
- Finance Minister Nirmala Sitharaman's announcement to extend the deadline for incorporation of startups by five years until April 1, 2030.
- Union Finance Minister Nirmala Sitharaman announced an extension of the Jal Jeevan Mission (JJM) till 2028, with an outlay of Rs 67,000 crore in the Union Budget 2025-26.
- Union Cabinet has approved the extension of the National Health Mission (NHM) for an additional five years (2025 to 2030).
- The Indian government has announced an extension of the free import policy for Tur/Pigeon Peas (Cajanus Cajan) until March 31, 2026.
- Union Cabinet has approved the extension of the tenure of the National Commission for Safai Karamcharis (NCSK) for three more years from 1.04.2025 to 31.03.2028.
- Government of India has extended the continuation of the integrated Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA) Scheme till 31st March 2026.
- Union Cabinet in a meeting held in New Delhi and chaired by Prime Minister Narendra Modi has extended the tenure of the National Commission for Safai Karamcharis for a period of three years till 31 March 2028.
- The government of India has extended the NITI Aayog's flagship Atal Innovation Mission till 31st March 2028.
- The government of India has extended the centrally sponsored Smart Cities Mission until 31 March 2025.
- The government approves the continuation of the Rebate of State and Central Taxes and Levies (RoSCTL) export incentive scheme for apparel and made-ups until March 31, 2026.

- Government approves extension of subsidy scheme on sugar supplied to AAY families by 2 years till March 2026.
- Union Cabinet has extended the Animal Husbandry Infrastructure Development Fund (AHIDF) till 2025-26.
- LIC Granted Extension till 2032 to Achieve 25% Public Shareholding.
- Ministry of Finance has granted a one-time exemption to Life Insurance Corporation of India (LIC) regarding the 25% Minimum Public Shareholding (MPS) rule. The decision allows LIC to achieve the mandated 25% MPS within 10 years of its listing, extending the deadline to May 2032.
- Reserve Bank of India (RBI) has announced a two-year extension of the Payments Infrastructure Development Fund (PIDF) scheme until December 31, 2025.
- The Centre has extended the import duty exemption on masur dal (lentils) by another year till March 31, 2025.
- The Union Cabinet approved to keep the Fast Track Special Courts going from April 1, 2023, to March 31, 2026.
- The Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY), initially scheduled to conclude on December 31, 2023, will now run until December 2028.
- The government has extended PM-KUSUM scheme till March 2026

Q. Which global investment bank was appointed as the sole transaction advisor for the stake divestment in four Public Sector Banks (PSBs)?

A) Goldman Sachs **B) Morgan Stanley**

C) J.P. Morgan **D) Citigroup**

Answer : A

- ✓ The Government of India (GoI) appointed Goldman Sachs as the sole transaction advisor for stake divestment in four Public Sector Banks (PSBs)—Indian Overseas Bank (IOB), Central Bank of India (CBI), UCO Bank, and Punjab & Sind Bank.
- ✓ The plan involves up to 5% equity dilution in each bank via Offer for Sale (OFS), starting in Financial Year 2025–26 (FY26).
- ✓ The move aligns with Securities and Exchange Board of India (SEBI) norms on Minimum Public Shareholding (MPS).

- ✓ The process is overseen by the Department of Investment and Public Asset Management (DIPAM).
- ✓ GoI currently holds over 89% stake in each bank.

Q. Which Indian state will host the FIDE World Cup 2025?

A) Maharashtra **B) Tamil Nadu**

C) Goa **D) Gujarat**

Answer : C

- ✓ The FIDE World Cup 2025 will be hosted in Goa, India, from October 30 to November 27, featuring 206 players from 90+ countries.
- ✓ Organized by FIDE, the event follows an eight-round knockout format with a $2 million prize pool

CHESS GRANDMASTER IN NEWS 2025

- ➢ S. Rohith Krishna has become India's 89th chess Grandmaster after achieving his final GM-norm at the Almaty Region Open Qonaev Cup 2025.
- ➢ Divya Deshmukh of Maharashtra became the first Indian chess player to win the FIDE Women's Chess World Cup title by beating compatriot Grandmaster (GM) Koneru Humpy.
- ➢ Divya Deshmukh becomes the first Indian woman to reach the FIDE Women's World Cup Final and secures a spot in the 2026.
- ➢ FIDE has announced that India will host the Chess World Cup from 30 October to 27 November 2025.
- ➢ Harikrishnan A. Ra has become India's 87th Grandmaster.
- ➢ Magnus Carlsen, the world number one chess player, secured victory in the SuperUnited Rapid and Blitz 2025 tournament held in Zagreb, Croatia
- ➢ L.R. Srihari became the 86th chess Grandmaster of india by securing his third Grandmaster norm at the Asian Individual Men's Chess Championship 2025.
- ➢ Indian Grandmaster Pranav Venkatesh, aged 18, won the FIDE World Junior Chess Championship 2025
- ➢ Grandmaster R Praggnanandhaa clinched the Tata Steel Masters 2025 title in Netherlands by defeating World Champion D Gukesh.

Q. Which advanced naval antenna system is being co-developed by India and Japan for Indian Navy platforms?

A) TRIDENT **B) UNICORN**

C) SAGARIKA **D) VIGILANT**

Answer : B

- ✓ India, Japan to Co-Develop Advanced UNICORN Naval Antenna System for Indian Navy Platforms
- ✓ India and Japan are co-developing the Unified Complex Radio Antenna (UNICORN), also known as Nora-50, for Indian Navy platforms, marking a major boost to bilateral defence collaboration.
- ✓ UNICORN is one of the world's most advanced weapon-grade composite radar masts, currently deployed on Japan's Mogami-class frigates, and is designed to house multiple antennas and sensors in a single composite mast for improved stealth and efficiency.
- ✓ Under the Memorandum of Implementation (MoI) signed in November 2024, Japan will provide design and engineering support, while India, through Bharat Electronics Limited (BEL), will handle integration, adaptation, and co-production

SIGNS MoU IN NEWS 2025

- ➢ India, Japan to Co-Develop Advanced UNICORN Naval Antenna System for Indian Navy Platforms
- ➢ India and Kuwait have agreed to expand their bilateral air travel capacity by 50 per cent.
- ➢ Telecom Egypt signed an MoU with KareXpert during the Africa Health ExCon 2025 in Cairo, Egypt.
- ➢ Indian Railways has signed an agreement with the Dedicated Freight Corridor Corporation of India Limited (DFCCIL) to deploy AI-based Machine Vision Inspection Systems (MVIS).
- ➢ India & Chile Sign Terms of Reference for to start CEPA negotiation
- ➢ Chile signed multiple Memorandums of Understanding (MoUs) with India to strengthen cooperation in innovation and entrepreneurship.
- ➢ India and Argentina have signed a memorandum of understanding (MoU) to deepen collaboration in the exploration and development of lithium mines in Argentina.
- ➢ India and Oman have signed a protocol to amend the Double Taxation Avoidance Agreement (DTAA).
- ➢ India and Spain have signed two memorandum of understanding (MoU) to strengthen and deepen the bilateral relations between the two countries.

- Union Cabinet has approved the Memorandum of Understanding (MoU) signed by the Union Ministry of Cooperation and the Ministry of Trade of Indonesia.
- India Moldova signs Migration and Mobility Partnership Pact.
- India, Japan sign agreement for UNICORN masts for Indian naval warships.
- India and the United Kingdom have signed a framework agreement for co-designing, co-creating and co-production of Electric Propulsion Systems (engines) for the next generation of Indian Naval ships.
- Union Ministry of Mines has signed a Memorandum of Understanding (MoU) with the International Energy Agency (IEA) to collaborate in the field of critical minerals.
- India and Algeria signed the Memorandum of Understanding(MoU) on bilateral defence cooperation.
- India & Colombia sign agreement to boost Film Industry Partnership
- India and Malaysia have signed MoU to strengthen cooperation in the field of tourism.
- Indian Coast Guard and Jindal Steel & Power sign MoU to enhance indigenous shipbuilding
- India signs MoU with Bulgaria to enhance collaboration, exchange auditing expertise
- India and Mauritius recently amended their Double Taxation Avoidance Agreement (DTAA) to combat tax evasion and avoidance.

Q. Sundaram Home Finance recently launched an affordable housing finance product under which brand name?

A) Anugraha

B) Grihalaxmi

C) Nirmaan

D) Ujjwal

Answer : A

- ✓ Sundaram Home Finance launches special affordable housing finance under 'Anugraha' brand
- ✓ Sundaram Home Finance, a subsidiary of Sundaram Finance Ltd, launched an affordable housing finance product named 'Anugraha', targeting lower to mid-income aspiring homeowners.
- ✓ The initiative aims to expand deeper into Tier 2 and Tier 3 towns, promoting inclusivity and accessibility in home ownership alongside small business loans as key growth drivers.

- ✓ The company operates with 50+ branches in Tamil Nadu and Andhra Pradesh, and disbursed over ₹200 crore in the previous year.

REBRANDED IN NEWS

- ➢ Sundaram Home Finance launches special affordable housing finance under 'Anugraha' brand
- ➢ HIL Ltd Rebrands as BirlaNu Limited
- ➢ Zomato has rebranded itself as "Eternal" to reflect its broader business scope beyond food delivery.
- ➢ Fintech firm Slice is set to rebrand its name to Slice Small Finance Bank Ltd after its merger in North East Small Finance Bank.
- ➢ Shriram Housing Finance has rebranded itself as Truhome Finance.
- ➢ Max Life Insurance has rebranded as Axis Max Life Insurance.
- ➢ Reserve Bank of India (RBI) announced the rebranding of the Bharat Bill Payment System (BBPS) to Bharat Connect.
- ➢ Emami rebrands 'Fair and Handsome' grooming product as 'Smart and Handsome'.
- ➢ Bank of Baroda 's wholly -owned subsidiary for cards, 'Bob financial solutions Ltd, has been rebranded as 'BOBCARD ltd' with tagline 'Credit Reimagined

Q. Which organization organized the India Clean Transportation Summit (ICTS) 2025?

A) NITI Aayog

B) International Council on Clean Transportation (ICCT)

C) Ministry of Heavy Industries (MHI)

D) Confederation of Indian Industry (CII)

Answer : B

- ✓ The India Clean Transportation Summit (ICTS) 2025 was held on August 25–26 at the India Habitat Centre, New Delhi, organized by the International Council on Clean Transportation (ICCT).
- ✓ The summit was chaired by senior officials from ICCT and the Ministry of Heavy Industries.
- ✓ The theme was "Building a Holistic Ecosystem for Clean Mobility: Beyond Incentives".
- ✓ It aimed to accelerate India's shift to zero-emission vehicles (ZEVs) and sustainable transport.
- ✓ The summit aligned with India's Viksit Bharat 2047 vision and global climate goals.

Q. Which city hosted the Global Spiritual Conclave aimed at boosting spiritual tourism?

A) Ujjain **B) Varanasi**

C) Haridwar **D) Nashik**

Answer : A

- ✓ The Global Spiritual Conclave was held in Ujjain, Madhya Pradesh, with the objective of promoting spiritual tourism, preserving cultural heritage, and encouraging dialogue on responsible hospitality.
- ✓ Organised by the Tourism Department with support from the Ministry of Tourism, the event was inaugurated by Union Minister Gajendra Singh Shekhawat in the presence of Chief Minister Mohan Yadav.
- ✓ Ujjain, being one of India's most significant spiritual and cultural centers, was chosen as the venue to highlight its heritage and potential as a global hub for spiritual tourism

Q. Under NHAI's 'Project Aarohan, which group is the primary beneficiary of scholarships and mentorship support?

A) Toll plaza employees children **B) Highway contractors families**

C) Transport operators dependents **D) Road safety volunteers children**

Answer : A

- ✓ The National Highways Authority of India (NHAI) has launched Project Aarohan to support the education of children of toll plaza workers.
- ✓ **About Project Aarohan:**
- ✓ A scholarship and mentorship program to support the educational aspirations of toll plaza employees' children, especially from economically weaker sections.
- ✓ Launched by: National Highways Authority of India (NHAI) in collaboration with Vertis Infrastructure Trust.
- ✓ Implemented by: SMEC Trust's Bharat Cares.
- ✓ **Aim:**
- ✓ To remove financial barriers to education.
- ✓ To provide equal access to quality education.
- ✓ To nurture talent among children of toll plaza staff and bridge socio-economic divides.
- ✓ **Features:**
- ✓ **Coverage:** 500 students (Class 11 to final year of graduation).

- ✓ **Scholarships:** ₹12,000 annually (FY 2025–26) for each selected student.
- ✓ **Higher Studies Support:** 50 bright students aspiring for PG and above to get ₹50,000 each.
- ✓ **Beyond Finance:** Mentorship, career guidance, skill-building workshops, and structured progress tracking.
- ✓ **Fund Allocation:** ₹1 crore for first phase (July 2025–March 2026).
- ✓ **Application Process:** Online portal; requires academic records, income proof, caste certificate, ID proof, etc.
- ✓ **Inclusivity:** Priority to girls, first-generation learners, and students from EWS, SC, ST, OBC, and minority communities.

Q. Which country has set a target of attracting 1 million Indian tourists annually by enhancing connectivity and promoting luxury travel?

A) Qatar **B) Oman**

C) UAE **D) Bahrain**

Answer : B

- ✓ Oman has announced its ambitious plan to attract one million Indian tourists annually, building on the 700,000 visitors from India in 2024.
- ✓ This initiative highlights the nation's strategy to strengthen cultural and economic ties with India while diversifying its economy beyond oil revenues under Vision 2040

Q. National Bank for Financing Infrastructure and Development (NaBFID) aims to secure up to USD 1 billion from global markets in fiscal year 2026.What is the authorised share capital of NaBFID?

A) Rs. 1 lakh crore **B) Rs. 2 lakh crore**

C) Rs. 20 lakh crore **D) Rs. 3 lakh crore**

Answer : A

- ✓ National Bank for Financing Infrastructure and Development aims to secure up to USD 1 billion from global markets in fiscal year 2026.
- ✓ About National Bank for Financing Infrastructure and Development (NaBFID):
- ✓ It is a specialized Development Finance Institution in India aimed at supporting the country's infrastructure sector, which can significantly gain from an enabling credit flow by means of attractive instruments and channelized investment.

- ✓ NaBFID was set up in 2021, by an Act of the Parliament (The National Bank for Financing Infrastructure and Development Act, 2021),
- ✓ Objectives: Addressing the gaps in long-term non-recourse finance for infrastructure development, strengthening the development of bonds and derivatives markets in India, and sustainably boosting the country's economy.
- ✓ Regulated by: It shall be regulated and supervised by RBI as an All-India Financial Institution (AIFI).
- ✓ The principal idea behind the setup of NaBFID is to provide a dedicated and specialized institution focused on addressing the long-term financing needs of the infrastructure sector in India.
- ✓ KV Kamath is the chairman of NaBFID.
- ✓ Rajkiran Rai named as new MD of NaBFID .
- ✓ NaBFID is a newly set up development financial institution (DFIs) in India.
- ✓ The authorized share capital of the NaBFID is Rs one lakh crore. The initial paid-up capital of NaBFID is Rs 20,000 crore.
- ✓ The headquarters of NaBFID is in Mumbai

Q. Which state has become the first in India to implement systematic stray dog management following the Supreme Court directive?

A) Rajasthan

B) Maharashtra

C) Gujarat

D) Karnataka

Answer : A

- ✓ Rajasthan becomes first state to implement Supreme Court order on stray dogs
- ✓ Following the Supreme Court directive, the Rajasthan government has mandated compliance with the Stray Animal Birth Control (ABC) Rules 2023, directing all municipal corporations, councils, and municipalities to implement systematic stray dog management.
- ✓ Feeding points will be marked in every ward and locality, with urban bodies coordinating with resident welfare associations and animal welfare organisations; food and water will be ensured even for rabies-affected dogs.

Q. Prime Minister Narendra Modi recently inaugurated Maruti-Suzuki's first battery electric vehicle (BEV) named "e VITARA" along with a lithium-ion battery production facility. Where is this facility located?

A) Sanand, Gujarat **B) Manesar, Haryana**

C) Hansalpur, Ahmedabad **D) Pune, Maharashtra**

Answer : C

- ✓ Prime Minister Narendra Modi inaugurated Maruti-Suzuki's first battery electric vehicle (BEV) "e VITARA" and the lithium-ion battery production facility at Hansalpur, Ahmedabad, highlighting the India–Japan partnership as "Made for Each Other."
- ✓ The TDSG lithium-ion battery facility will produce hybrid battery electrodes locally, with around 80% of batteries made in India, reducing dependence on imports, and marking a milestone under Make in India and Atmanirbhar Bharat initiatives.

Q. Who has been appointed as the Managing Director of Solar Energy Corporation of India (SECI)?

A) Akash Tripathi **B) R.K. Singh**

C) Alok Kumar **D) Ajay Mathur**

Answer : A

- ✓ Akash Tripathi Appointed as Managing Director of Solar Energy Corporation of India (SECI)

Q. Who has been appointed as the new Prime Minister of Lithuania?

A) Gitanas Nausėda **B) Inga Ruginiene**

C) Viktorija Čmilytė-Nielsen **D) Dalia Grybauskaitė**

Answer : B

- ✓ Lithuanian parliament approves Inga Ruginiene as new Prime Minister
- ✓ The Lithuanian Parliament has approved the appointment of Inga Ruginiene, a Social Democrat and current Minister of Social Security and Labour, as the country's new Prime Minister.

Q. Punjab National Bank (PNB) has inaugurated its first startup-centric branch to promote innovation and entrepreneurship under the Startup India initiative. In which city was this branch inaugurated?

A) Bengaluru **B) Pune**

C) Hyderabad **D) New Delhi**

Answer : D

- ✓ PNB Inaugurates First Startup-Centric Branch in New Delhi.
- ✓ Punjab National Bank (PNB) inaugurated its first startup-centric branch in New Delhi, aligned with the Startup India initiative to promote entrepreneurship and innovation.
- ✓ The inauguration was attended by Arvind Kumar (DG, STPI) and Ashok Chandra (MD & CEO, PNB), marking the launch of comprehensive banking solutions dedicated to startups.
- ✓ An MoU was signed between PNB and Software Technology Parks of India (STPI) to provide financial support to eligible startups; signed by Sudhir Dalal (GM, PNB) and Subodh Sachan (Director, STPI).

Q. Which department released India's first-ever guidelines and SOPs for Blood Transfusion and Blood Banks for Animals?

A) Ministry of Health and Family Welfare

B) Department of Animal Husbandry and Dairying

C) Indian Veterinary Council

D) Ministry of Agriculture and Farmers Welfare

Answer : B

- ✓ India Launches First-Ever Guidelines for Animal Blood Transfusion and Veterinary Blood Banks
- ✓ The Department of Animal Husbandry and Dairying (DAHD) released India's first-ever Guidelines and SOPs for Blood Transfusion and Blood Banks for Animals, creating a structured framework for veterinary transfusion medicine.
- ✓ The guidelines cover donor selection, blood collection, storage, transfusion procedures, safety measures, and emphasize ethical blood donation, mandatory blood typing, cross-matching, and a Donor Rights Charter.
- ✓ Developed with inputs from the Veterinary Council of India, ICAR institutes

Q. OpenAI has recently launched India's first Learning Accelerator in collaboration with which premier Indian institute?

A) IIT Hyderabad **B) IIT Kanpur**

C) IIT Madras **D) IIT Bombay**

Answer : C

- ✓ OpenAI Launches "India-First" Learning Accelerator with IIT Madras and Distributes 5 Lakh Free ChatGPT Licenses.

- ✓ OpenAI unveiled its Learning Accelerator in India—its first such initiative—featuring a ₹4.5 crore (USD 500,000) research grant to Indian Institute of Technology Madras (IIT Madras), and the free distribution of 500,000 ChatGPT licenses to students and educators nationwide, aimed at promoting AI-powered learning.

IIT IN NEWS 2025

- IIT Guwahati researchers developed a bamboo-polymer composite as an eco-friendly alternative to plastic in vehicle interiors.
- IIT Madras has made India's lightest wheelchair called YD One.
- Kerala State Electricity Board (KSEB), in partnership with IIT Bombay, has launched a pilot V2G project to test its feasibility in the state.
- Coal India joins hands with IIT Hyderabad for R D in clean coal tech.
- DRDO and IIT Hyderabad unveiled India's largest metal 3D printing machine for rocket components. It was developed at the DRDO-Industry-Academia Centre of Excellence (DIA-CoE) at IIT Hyderabad.
- IIT Bombay has partnered with the Centre for Development of Telematics (C-DOT) to develop an "Optical Transceiver Chipset for High-Bandwidth 6G Wireless Links."
- IIT Madras has announced a collaboration with the Ministry of Agriculture and Farmers' Welfare on Project VISTAAR (Virtually Integrated System to Access Agricultural Resources).
- IIT-Madras has successfully commissioned Asia's largest shallow wave basin at its Discovery campus in Thaiyur.
- IIT Madras, in collaboration with the startup TuTr, completed India's first 410-meter Hyperloop test track, marking a significant step forward in vacuum-based train technology.
- Indian Institute of Technology Bombay (IIT Bombay) have developed water-pollutant detecting device called 'AroTrack'.
- IIT Madras Partners with IDBI To Launch Cybersecurity Lab
- The Centre for Development of Telematics (C-DOT) partners with IIT Roorkee and Mandi to boost 6G standardization, connectivity.
- TCS And IIT Bombay Collaborate To Create India's First Semiconductor Chip Imaging Tool.
- Alliance of Digital India Foundation (ADIF) and IIT Guwahati incubation center sign MoU to boost startup ecosystem
- Experimental Licence Module for 100 5G Labs' launched at IIT Madras

- President of India Draupadi Murmu launched India's first domestic gene therapy for cancer at IIT Bombay.
- French aerospace and defence firm Starburst Accelerator SARLhas partnered with the Indian Institute of Technology Madras (IIT Madras) to set up an innovative hub for start-ups with €100 million in funding support.
- IIT Madras has developed an indigenous electric standing wheelchair called 'NeoStand,' claimed to be India's most customizable wheelchair for the benefit of wheelchair users
- Ministry of Heavy Industries (MHI) and the Indian Institute of Technology, Roorkee (IIT Roorkee) have collaborated to establish a Centre of Excellence and Industry Accelerator in the automotive and electric vehicle (EV) sector.

Q. Consider the following statements regarding UMEED Portal:

1. It is a centralised digital platform to register Waqf properties across the country.

2. Under this portal each registered properties must include full details such as measurements and geotagged locations.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ Ministry of Minority Affairs launched an additional module on the UMEED Portal which enables widows, divorced women, and orphans to apply for maintenance support from Waqf-alal-aulad properties.
- ✓ The 'Unified Waqf Management, Empowerment, Efficiency, and Development (UMEED) Portal is a centralised digital platform to register Waqf properties across the country.
- ✓ It aims to promote better management and enhance transparency.
- ✓ The portal is being launched against the backdrop of the Waqf (Amendment) Bill, 2025.
- ✓ Registrations will be facilitated by respective State Waqf Boards.
- ✓ Legal Support: Rule 8(2) of the Unified Waqf Management, Empowerment, Efficiency and Development Rules, 2025, framed under Section 3(r)(iv) of the Unified Waqf Management, Empowerment, Efficiency and Development Act, 1995.

✓ Nodal Ministry: Ministry of Minority Affairs

Q. The Nimbrix Missile, recently seen in the news, is primarily designed for which purpose?

A) Anti-submarine warfare

B) Ballistic missile interception

C) Counter-unmanned aircraft systems (C-UAS)

D) Surface-to-surface strikes

Answer : C

✓ Swedish defense company Saab recently announced the development of a new missile named Nimbrix.

✓ **About Nimbrix Missile:**

✓ It is a counter-unmanned aircraft system (C-UAS) missile.

✓ The missile is being developed to counter the growing battlefield threat posed by small unmanned aerial vehicles (UAVs).

✓ It was developed by the Swedish defense company Saab. It is its first dedicated C-UAS missile.

✓ The missile will offer a range of up to 5 km

MISSILE IN NEWS 2025

- Swedish defense company Saab recently announced the development of a new missile named Nimbrix
- Russia is preparing for new tests of its much-discussed and feared 9M730 Burevestnik nuclear-powered cruise missile, a "one-of-a-kind" weapon in Moscow's arsenal
- Iran may have developed or prepared for testing its first intercontinental ballistic missile (ICBM), called Khorramshahr-5.
- Turkey recently unveiled its first hypersonic ballistic missile, the Tayfun Block-4, in Istanbul.
- Russia has reportedly offered the R-37M missile, one of the world's best air-to-air missiles, to India.
- Iran recently unveiled two missiles, named Etemad and Ghadr-380.
- India has successfully tested the Bhargavastra, its first micro-missile system designed to counter swarm drones.
- About Bhargavastra:
- It is India's first indigenous micro-missile system designed to take on the threat of swarm drones.
- It was developed by the Economic Explosives Ltd.
- It can quickly deploy on a mobile platform and hit targets over 2.5 km.

- Turkey has successfully tested the firing of the supersonic missile UAV-122 from the Bayraktar Akinci drone.
- DRDO successfully test-fired a long-range hypersonic missile from Dr. APJ Abdul Kalam Island, off the coast of Odisha, on November 16, 2024. The missile was designed to carry payloads over 1,500 kilometers.
- Tu-22M3 missile carriers of the Russian Aerospace Forces recently struck Snake Island in the Black Sea with Kh-22 cruise missiles.
- Indian Air Force has given its green signal for the production of 200 Astra mark-1 (Mk-1) missiles for its Su-30 MKI and the indigenously developed Light Combat Aircraft Tejas.
- The DRDO developed the Astra Mk-1, which is being manufactured by Bharat Dynamics Limited.
- The Astra is an air-to-air beyond visual range (BVR) missile. Astra Mk-1 has a range of 80-110 km with a maximum speed of 4.5 Mach.
- Indian "Iron-Dome" Akash Surface-to-Air Missile (SAM) is competing against Chinese-made Sky Dragon-50 air defense systems to secure an order from Brazil.
- India has successfully test-fired its first indigenous anti-radiation missile, the Rudram-1 (air–to–surface missile), developed by the DRDO for the Indian Air Force (IAF)
- India's Strategic Forces Command has successfully tested a new model of its Medium-Range Ballistic Missile, Crystal Maze 2.
- Russia will supply the remaining two units of the S-400 Triumf surface-to-air missile system in the next year.

Q. Consider the following statements regarding Punatsangchhu-II Hydroelectric Project, recently seen in the news:

1. It is located in Nepal.

2. It is funded by the Government of India.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : B

- ✓ The 1020 MW Punatsangchhu-II Hydroelectric Project in Bhutan has been successfully completed with the synchronisation of its last and final unit, Unit 6 (170 MW), with the power grid, the Embassy of India in Thimphu said recently.
- ✓ **About Punatsangchhu-II Hydroelectric Project:**
- ✓ It is a 1 GW run-of-the-river hydroelectric power generating facility located in the Wangdue Phodrang district of Bhutan.
- ✓ It is located on the right bank of the Punatsangchhu River.
- ✓ The project is being developed by the Punatsangchhu II Hydroelectric Project Authority, under an Inter-Government Agreement (IGA) between the Royal Government of Bhutan and the Government of India.
- ✓ It is funded by the Government of India (GoI): 30% grant and 70% loan at 10% annual interest, repayable in 30 equated semi-annual installments commencing one year after the mean date of operation.
- ✓ With the completion of the Punatsangchhu-II project, Bhutan's installed power generation capacity has increased by about 40 percent to over 3500 MW.

Q. Which of the following are the two sub-schemes under the Export Promotion Mission, recently seen in the news?

A) Niryat Protsahan and Niryat Disha

B) Niryat Bandhu and Niryat Mitra

C) Bharat Export Yojana and Vishva Niryat Yojana

D) Atmanirbhar Export and MSME Global Linkage

Answer : A

- ✓ The government is considering support measures worth about Rs 25,000 crore for exporters under the Export Promotion Mission, announced in the Budget, for six financial years (2025-2031)
- ✓ **About Export Promotion Mission:**
- ✓ It is a flagship initiative announced in the Union Budget 2025-26.
- ✓ It seeks to enable broad-based, inclusive, and sustainable export growth over six years (FY 2025-31) by exploring approaches beyond conventional mechanisms to address key bottlenecks faced by Indian exporters, especially MSMEs.
- ✓ It is driven jointly by the Ministries of Commerce and Industry, the Ministry of Micro, Small and Medium Enterprises, and the Ministry of Finance to enhance export competitiveness by facilitating improved access

to export credit, enabling cross-border factoring, and assisting MSMEs in addressing non-tariff barriers in global markets.

- ✓ The Department of Commerce is the lead department for the Mission.
- ✓ The mission is proposed to be implemented through two sub-schemes - Niryat Protsahan (over Rs 10,000 crore) and Niryat Disha (over Rs 14,500 crore).
- ✓ The main elements under the Niryat Protsahan scheme being considered by the government, include interest equalisation support worth over Rs 5,000 crore for six financial years (2025-2031), support for alternative trade finance instruments, a credit card for e-commerce exporters, and other financing mechanisms to bridge liquidity gaps faced by exporters.
- ✓ Similarly, under Niryat Disha, the proposed components include support for export quality compliance (about Rs 4,000 crore), overseas market development (over Rs 4,000 crore), branding, export warehousing and logistics, and capacity building to integrate more Indian enterprises into global value chains.

Q. Consider the following statements regarding Matsya Shakti Project:

1. It is designed to empower minority fishing communities.

2. It is conceived under the Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS) scheme.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : C

- ✓ The 'Matsya Shakti' project will be launched by the Union Minister of State for Fisheries, Animal Husbandry & Dairying.
- ✓ It is designed to empower minority fishing communities.
- ✓ It aims to equip participants with comprehensive skills for improved livelihoods and community welfare.
- ✓ The initiative will be implemented by the Vizhinjam Regional Centre of the ICAR–Central Marine Fisheries Research Institute (CMFRI), under the Ministry of Agriculture and Farmers' Welfare.
- ✓ It is conceived under the Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS) scheme.
- ✓ Features of Matsya Shakti Project
- ✓ The project seeks to enhance the socio-economic well-being of minority fisherfolk families in the district.

- ✓ It promises a year-long, phased training programme for members of the community, focusing on sustainable livelihood practices and modern skill development.

Q. Indian Army participated in the multinational military exercise 'Bright Star' held in which country?

A) UAE **B) Saudi Arabia**

C) Egypt **D) Indonesia**

Answer : C

- ✓ The Ministry of Defence announced that over 700 personnel from the Armed Forces and the Headquarters Integrated Defence Staff will participate in the Multilateral Exercise 'BRIGHT STAR 2025' from 28 August 2025 to 10 September 2025.
- ✓ The exercise, hosted by Egypt in collaboration with the United States and involving multiple countries, including India, will last for 13 days.
- ✓ It is amongst the largest Tri-Service multilateral exercises in the region.
- ✓ The exercise is held biennially, with the last edition having taken place in 2023, which witnessed the participation of a host of nations including India along with troops.

EXERCISE IN NEWS 2025

- ➢ Indian Army has reached Egypt to participate in Exercise Bright Star 2025, one of the largest and longest-running multinational military exercises in the Middle East.
- ➢ The 14th edition of Exercise Maitree, a joint military exercise between India and Thailand, is scheduled to be held in Umroi, Meghalaya, from September 1 to 14, 2025
- ➢ The 14th India-Singapore bilateral military exercise, code-named "Bold Kurukshetra", commenced at Jodhpur Military Station of the Indian Army in Rajasthan, on 27 December 2025.
- ➢ Indian Navy will participate in the 32nd edition of the Singapore India Maritime Bilateral Exercise (SIMBEX), earlier known as Exercise Lion King.
- ➢ 'Jaa Mata', a Joint Exercise, was held from July 7–12, 2025, off the Chennai coast, marking deeper India–Japan Coast Guard cooperation.
- ➢ The eighth edition of the Indo-French army exercise, 'Shakti 2025', that started on June 18 concluded in France .

- The 6th edition of Exercise DUSTLIK, a bilateral joint military drill between India and Uzbekistan, commenced on April 16, 2025, at the Foreign Training Node, Aundh, Pune, Maharashtra.
- The eighth edition of the bilateral Indo-French military exercise 'Shakti' begins on June 18, 2025, Camp Larzac, La Cavalerie in France.
- The first-ever joint special operations exercise between the Indian Air Force and the US Air Force, named "Tiger Claw," took place from May 26 to June 10, 2025.
- The Indian Army participated in Exercise Khaan Quest 2025, a multinational peacekeeping exercise held in Mongolia. The exercise, co-hosted by the Mongolian Armed Forces and the U.S.
- The 3rd edition of the India, Egypt military 'Exercise Cyclone' 2025 commenced at the Mahajan Field Firing Range, Rajasthan on the 10th of February 2025.
- The sixth edition of Exercise Dharma Guardian is scheduled to take place from February 25 to March 9, 2025, at Mount Fuji, Japan.
- The 18th edition of the India-Nepal joint military exercise "Surya Kiran" has commenced at Saljhandi, Nepal.
- Indian Army contingent departed for 17th edition of India- Mongolia Joint Military Exercise NOMADIC ELEPHANT which is scheduled to be conducted in Ulaanbaatar, Mongolia.
- Bangladesh is participating with India in the 6th edition of the Coordinated Patrol (CORPAT) and the 4th edition of the bilateral exercise 'BONGOSAGAR' in 2025.
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise Khanjar-XII is set to take place in Kyrgyzstan
- The Indian Army and Indian Air Force conducted EX Winged Raiders in the Eastern Theater.
- The 13th edition of the joint India-Maldives military exercise 'Ekuverin' is being hosted by Maldives from 2-15 February 2025.
- The indigenously designed and built guided missile destroyer INS Mumbai is participating in the Exercise LA PEROUSE.
- It is the fourth edition of the multinational naval exercise
- The 12th edition of the India-Kyrgyzstan Joint Special Forces Exercise KHANJAR-XII is set to take place in Kyrgyzstan from 10 March to 23 March 2025.

Q. With reference to the National Annual Report and Index on Women's Safety (NARI) 2025, consider the following:

1. Kohima topped the NARI 2025 as the safest for women.

2. Patna is the lowest-ranked city in the NARI 2025 in terms of safety of women.

3. 60% of the surveyed women felt "safe" in their city.

Which of the statements given above are correct?

A) 1 and 2 only **B) 1 and 3 only**

C) 2 and 3 only **D) None**

Answer : B

- ✓ **National Annual Report & Index on Women's Safety (NARI) 2025, released recently, has shed new light through its latest report on how safe Indian cities really are for women.**
- ✓ **About National Annual Report and Index on Women's Safety (NARI) 2025:**
- ✓ Released by the National Commission for Women, NARI 2025 offers the telling reality of the urban safety landscape.
- ✓ The report, a collaborative effort by the Group of Intellectuals and Academicians (GIA), Pvalue Analytics, The NorthCap University, and Jindal Global Law School, is based on a survey of 12,770 women across 31 cities in all states.
- ✓ Highlights of the Report:
- ✓ It placed the national safety score at 65%, categorising cities as "much above", "above", "below" or "much below" this benchmark.
- ✓ Kohima, Visakhapatnam, Bhubaneswar, Aizawl, Gangtok, Itanagar, and Mumbai have emerged as the safest cities in the country for women, while Patna, Jaipur, Faridabad, Delhi, Kolkata, Srinagar, and Ranchi were ranked the lowest.
- ✓ Kohima and other top-ranked cities were associated with stronger gender equity, civic participation, policing, and women-friendly infrastructure.
- ✓ Overall, six in ten women surveyed felt "safe" in their city, but 40% still considered themselves "not so safe" or "unsafe".
- ✓ Prevalence of harassment remains high, with 7% women reporting at least one incident of harassment in public spaces in 2024.

- ✓ The highest risk group is women under 24 years of age (14% reported harassment).
- ✓ Verbal harassment was most common (58%), with physical, psychological, economic, and sexual harassment reported less frequently.
- ✓ Neighborhoods (38%) and transport (29%) were the main hotspots for harassment.
- ✓ In terms of response, 28% of women confronted harassers, 25% left the scene, 21% sought safety in crowds, and 20% reported to authorities.

Q. Consider the following statements regarding PM SVANidhi Scheme:

1. It was launched to support street vendors.

2. It is implemented jointly by the Ministry of Housing & Urban Affairs (MoHUA) and Department of Financial Services.

Which of the statements given above is/are correct?

A) 1 only

B) 2 only

C) Both 1 and 2

D) Neither 1 nor 2

Answer : C

- ✓ Union Cabinet has approved the "Restructuring and extension of the lending period beyond 31.12.2024 of Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme".
- ✓ It was initially launched on 1st June 2020 to support street vendors who faced unprecedented hardships during the COVID-19 pandemic.
- ✓ It is implemented jointly by the Ministry of Housing & Urban Affairs (MoHUA) and Department of Financial Services (DFS), with DFS being responsible for facilitating access to loan/ credit cards through banks/financial institution and their ground level functionaries.
- ✓ **Key facts about the Restructured PM SVANidhi Scheme**
- ✓ The scheme's coverage is being expanded beyond statutory towns to census towns, peri-urban areas etc..
- ✓ The enhanced loan structure includes first tranche loans increased up to ₹15,000 (from ₹10,000) and second tranche loans increased up to ₹25,000 (from ₹20,000), while the third tranche remains unchanged at ₹50,000.

- ✓ The introduction of UPI-linked RUPAY Credit Card would provide immediate access of credit to the street vendors in order to meet any emergent business and personal requirements.
- ✓ In order to give boost to digital adoption, the street vendors can avail cashback incentives upto ₹1,600 on making retail & wholesale transactions.
- ✓ The scheme also focuses on building the capacity of the street vendors with a focus on entrepreneurship, financial literacy, digital skills, and marketing through convergence.
- ✓ Standard hygiene and food safety trainings would be conducted for street food vendors, in partnership with FSSAI.

Q. Who has recently announced the establishment of the National Designated Authority (NDA)?

A) Ministry of Environment, Forest and Climate Change

B) Ministry of Commerce and Industry

C) Ministry of Ports, Shipping and Waterways

D) Ministry of Textiles

Answer : A

- ✓ Ministry of Environment, Forest and Climate Change has announced the establishment of the National Designated Authority (NDA) to enable the carbon emission trading mechanism under Article 6.4 of the Paris Agreement (2015).
- ✓ NDA or DNA (Designated National Authority) is a mandatory requirement to enable the carbon emission trading mechanism under Article 6.4 of the Paris Agreement (2015).
- ✓ Article 6, which has long been a subject of dispute among countries, was finally passed in November 2024 at the 29th Climate Conference (COP29) held in Baku, Azerbaijan.
- ✓ The establishment of an NDA under Article 6 is a mandatory requirement.
- ✓ The NDA will be a 21-member committee chaired by the Secretary of the Ministry of Environment.
- ✓ Representatives will include officials from the Ministry of External Affairs, Ministry of Steel and Renewable Energy and NITI Aayog.
- ✓ India's NDC commits to reducing the emission intensity of its GDP by 45% by 2030 from 2005 levels, achieving 50% of electric power capacity from non-fossil fuel sources by 2030, and creating an additional carbon sink of 2.5-3 billion tonnes of carbon dioxide equivalent by 2030 through afforestation.

Q. The Letter of Intent (LoI) signed between India and the WFP aims to supply how much fortified rice over the next five years?

A) 100,000 metric tonnes **B) 150,000 metric tonnes**

C) 250,000 metric tonnes **D) 200,000 metric tonnes**

Answer : D

- ✓ India Signs Letter of Intent with UN's World Food Programme to Combat Global Hunger.
- ✓ Department of Food and Public Distribution (DFPD), under the Ministry of Consumer Affairs, Food and Public Distribution (MoCAF&PD), signed a Letter of Intent (LoI) with the United Nations' World Food Programme (WFP) in New Delhi. The collaboration focuses on addressing global hunger, fortifying rice supply, and supporting food security through India's humanitarian initiatives.
- ✓ The Letter of Intent foresees India supplying up to 200,000 metric tonnes (MT) of fortified rice over the next five years.
- ✓ This fortified rice will be rolled out across nutrition-linked government programmes such as the Public Distribution System (PDS), Mid-Day Meal Scheme, and Poshan Abhiyaan, supporting both domestic and international hunger mitigation efforts
- ✓ This LoI builds upon discussions held earlier in February 2025 during the WFP Executive Board meeting in Rome, Italy

Q. Which company launched the 'Health SIP Plan' and 'Health Buddy' App in India?

A) HDFC Life Insurance **B) LIC of India**

C) TATA AIA Life Insurance **D) Max Life Insurance**

Answer : C

- ✓ TATA AIA Life Insurance Launches 'Health SIP Plan' and 'Health Buddy' App to Strengthen Health-Linked Insurance and Digital Wellness Services.
- ✓ TATA AIA Life Insurance Company Limited, a joint venture of Tata Sons Private Limited and AIA Group Limited (AIA), introduced two major offerings in the health and insurance segment—the Health Systematic Investment Plan (Health SIP) and the Health Buddy Application.
- ✓ These initiatives aim to combine financial security with accessible healthcare support for policyholders across India.

Q. Which public sector bank under the Ministry of Communications recently reported a net profit of ₹134 crore in FY 2025?

A) Union Bank of India **B) India Post Payments Bank**

C) Punjab National Bank **D) State Bank of India**

Answer : B

- ✓ India Post Payments Bank (IPPB) Posts ₹134 Crore Profit in FY 2025 and Seeks to End Hiring Freeze.
- ✓ India Post Payments Bank (IPPB), operating under the Department of Posts and the Ministry of Communications, achieved a net profit of ₹134 crore, signaling robust growth.
- ✓ IPPB serves 120 million customers, with total deposits reaching ₹20,000 crore

Q. Who recently unveiled the Hockey Men's Asia Cup 2025 trophy?

A) Anurag Thakur **B) Dr. Mansukh Mandaviya**

C) Kiren Rijiju **D) Rajyavardhan Rathore**

Answer : B

- ✓ Sports Minister Mansukh Mandaviya Unveils Hockey Men's Asia Cup 2025 Trophy in Rajgir, Bihar.
- ✓ The Hockey Men's Asia Cup 2025 trophy was recently unveiled by Union Minister of Youth Affairs and Sports, Dr. Mansukh Mandaviya, ahead of the tournament scheduled from August 29 to September 7, 2025, at the newly built Rajgir Hockey Stadium in Bihar.
- ✓ This marks the state's first major international hockey event.
- ✓ The tournament will feature eight top Asian teams divided into two pools, with India, led by Captain Harmanpreet Singh, in Pool A alongside Japan, China, and Kazakhstan. India's first match is against China on August 29, and the final will take place on September 7.

Q. Who recently authored the book "Secession of the Successful: The Flight Out of New India"?

A) Amish Tripathi **B) Sanjay Baru**

C) Shashi Tharoor **D) Chetan Bhagat**

Answer : B

- ✓ Sanjay Baru's Book "Secession of the Successful: The Flight Out of New India" Officially Released.
- ✓ The book "Secession of the Successful: The Flight Out of New India", authored by political commentator and policy analyst Sanjay Baru, has been recently released by Penguin Viking India.

- ✓ It delves into the growing trend of Indians choosing to permanently settle abroad, highlighting the mindset and motivations of what Baru terms as "Non-Returning Indians."

Q. Who has been recently appointed as the Executive Director of India at the International Monetary Fund (IMF) for a three-year term?

A) Krishnamurthy Subramanian **B) Urjit Patel**

C) Shaktikanta Das **D) Raghuram Rajan**

Answer : B

- ✓ Former RBI Governor Dr. Urjit Patel Appointed Executive Director of IMF for Three-Year Term.
- ✓ The Government of India has approved the appointment of Dr. Urjit Ravindra Patel, ex-Governor of the Reserve Bank of India (RBI), as the Executive Director (ED) for India at the International Monetary Fund (IMF)
- ✓ He replaces Dr. Krishnamurthy Subramanian in the role.
- ✓ Dr. Patel served as the 24th Governor of the Reserve Bank of India from September 2016 to December 2018

IMF IN NEWS 2025

- ➢ Government of India has approved the appointment of Dr. Urjit Ravindra Patel, ex-Governor of the Reserve Bank of India (RBI), as the Executive Director (ED) for India at the International Monetary Fund (IMF).
- ➢ International Monetary Fund (IMF) has increased India's gross domestic product (GDP) growth forecast to 6.4 % for fiscal year 2025-26 as compared to its 6.2% forecast in April 2025.
- ➢ Indian-American economist Gita Gopinath will leave the IMF by the end of August 2025 to rejoin Harvard as the inaugural Gregory and Ania Coffey Professor of Economics in the Department of Economics.
- ➢ Gopinath, who had joined the IMF in January 2019 as chief economist and was promoted to first deputy managing director in January 2022.
- ➢ According to an IMF report from July 20, 2025, titled "Growing Retail Digital Payments: The Value of Interoperability", India has become a global leader in fast retail digital payments, primarily due to the success of the Unified Payments Interface (UPI).
- ➢ In a sudden move, govt has removed Krishnamurthy Subramanian, its nominee on the IMF board, six months before his tenure was to end.

- India has temporarily appointed Parameswaran Iyer as its nominee director on the IMF board.
- According to the recently published International Monetary Fund (IMF) report, India is expected to overtake Japan to become the world's fourth-largest economy in the financial year 2025.
- Currently, India is the world's 5th largest economy in terms of its gross domestic product (GDP) at market price in US dollar terms.
- FSAP, or Financial Sector Assessment Program, is a joint initiative of the World Bank and International Monetary Fund (IMF).
- International Monetary Fund (IMF)
- Founded : 1945
- Headquarters: Washington, D.C.
- Managing Director : Kristalina Georgieva (Bulgaria)
- Chief Economist : Pierre-Olivier Gourinchas (France)
- Member countries : 191 (Principality of Liechtenstein)
- IMF Released Report
- Global Financial Stability Report
- World Economic Outlook.
- The value of Special Drawing Right (SDR) is determined by the basket of 5 currencies.
- The currencies are, US Dollar, Japanese Yen, British Pound, Chinese Yuan and Euro.
- Special Drawing Right is known as the Paper Gold. The value of the SDR is based on a basket of key international currencies reviewed by IMF every five years. SDR was introduced in the 1969 by the IMF to solve the problem of International liquidity

Q. Consider the following statements with reference to India's first EMI-driven credit card:

1. It has been developed by the National Payments Corporation of India (NPCI).

2. It does not require a joining fee.

Which of the statements given above is/are correct?

A) 1 only **B) 2 only**

C) Both 1 and 2 **D) Neither 1 nor 2**

Answer : B

- ✓ BharatPe and Unity Small Finance Bank (Unity Bank) recently launched the Unity Bank BharatPe Credit Card—India's first EMI-driven credit card on the RuPay network.
- ✓ **About India's First EMI-Based Credit Card**
- ✓ **Launch:** Unity Small Finance Bank (Unity Bank) and BharatPe have jointly launched a credit card that allows customers to either pay in full or convert their spends into equated monthly instalments (EMIs). This is being introduced as India's first EMI-driven credit card on the RuPay network.
- ✓ **Partnership:** The Unity Bank BharatPe Credit Card has been developed in association with the National Payments Corporation of India (NPCI).
- ✓ **UPI Linkages:** The card can be linked to Unified Payments Interface (UPI), enabling payments at a wide range of merchants nationwide.
- ✓ **Eligibility:** The card will be available to both salaried and self-employed individuals. Applications can be made through the BharatPe app, where users can complete onboarding, KYC, and credit eligibility checks digitally before card activation.

INDIA'S FIRST IN NEWS 2025

- ➢ BharatPe and Unity Small Finance Bank (Unity Bank) recently launched the Unity Bank BharatPe Credit Card—India's first EMI-driven credit card on the RuPay network.
- ➢ Kerala has become India's first 100% digitally literate state.
- ➢ Banaras Locomotive Works (BLW) installs India's first detachable solar panels between railway tracks, a milestone in Indian Railways.
- ➢ Gujarat has become the first Indian state to launch a Tribal Genome Sequencing Project.
- ➢ India's first digital nomad village was launched in Yakten, located in the Pakyong district of Sikkim.
- ➢ Fintech firm Slice has pioneered India's first fully UPI-powered bank branch in Bengaluru's Koramangala area
- ➢ Indore Municipal Corporation (IMC) in Madhya Pradesh launched India's first digital house address project.
- ➢ India's first wildlife corridor on the Delhi-Mumbai Expressway features the country's longest animal underpass and five overpasses near Ranthambore.
- ➢ India's first AI-powered traffic system comes up on Dwarka Expressway in Delhi.
- ➢ The ATMS implementation spans the Dwarka Expressway and also a 28-km section of NH-48.

- Union Minister for Ports, Shipping and Waterways, Sarbananda Sonowal, inaugurated India's first Non-Banking Financial Company-NBFC in the maritime sector, Sagarmala Finance Corporation Limited-SMFCL.
- Bajaj Allianz Unveils India's First State-Specific Health Insurance Plans.
- Adani Group has commissioned India's first off-grid 5 megawatt green hydrogen pilot plant in Kutch, Gujarat.
- Ola's Krutrim , an AI unicorn has launched Kruti, which it claims is India's first agentic AI assistant designed to go far beyond conventional chatbots.
- Tech professional Swathi Nelabhatla has created the Sitha App, which is India's First Women-Exclusive Gig Platform.
- India's first e-waste recycling park is indeed being developed in Delhi, specifically in Holambi Kalan, North Delhi.
- **Andhra Pradesh govt has signed an MoU with the world's largest AI chip maker, NVIDIA, for the establishment of the Artificial Intelligence (AI) University in Amaravati.**
- Kashmir researchers Sher-e-Kashmir University of Agricultural Sciences and Technology (SKUAST) have successfully developed India's first gene-edited sheep.
- EnKash has launched India's first unified payment gateway specifically designed for small and medium businesses (SMBs) and startups. This new platform, called the EnKash Payment Gateway.
- India's first manned deep ocean mission 'Samudrayaan' into a 6,000-metre depth using the manned submersible vehicle 'Matsya' is expected to be launched by the end of 2026.
- India's first privately built geostationary orbit (GSO) communication satellite is expected to be ready by 2028. Ananth Technologies, an Indian private firm, is developing this satellite.
- Rajasthan is indeed joining Madhya Pradesh in India's first cheetah reintroduction project.
- This corridor will link Palpur Kuno National Park and Gandhi Sagar Sanctuary in Madhya Pradesh with Mukundara Hills Tiger Reserve in Rajasthan.

Q. Consider the following statements regarding LUPEX Mission:

1. It is jointly developed by ISRO and Japan Aerospace Exploration Agency (JAXA).

2. It has an objective of exploring the planet Mar's southern region.

Which of the statements given above is/are correct?

A) 1 only B) 2 only

C) Both 1 and 2 D) Neither 1 nor 2

Answer : A

- ✓ Prime Minister of India welcomed the agreement between the Indian Space Research Organisation and the Japan Aerospace Exploration Agency for the Chandrayaan-5 mission under the Lunar Polar Exploration (LUPEX) programme.
- ✓ **It is jointly developed by ISRO and Japan Aerospace Exploration Agency (JAXA).**
- ✓ **Objective:** To explore the moon's southern polar region, investigating the presence of water and other elements, potentially in the form of surface ice.
- ✓ It aims to showcase innovative surface exploration technologies. The special focus is on vehicular transport and lunar night survival.
- ✓ It features both a lander and a rover.
- ✓ JAXA is responsible for developing and operating the rover, and ISRO for developing and operating the lander that will carry the rover.
- ✓ The rover will drive on its own to search for areas where water is likely to be present and sample the soil by digging into the ground with a drill.
- ✓ The rover will carry not only the instruments of ISRO and JAXA but also those of the US space agency NASA and the European Space Agency (ESA).

Q. Consider the following statements regarding State Energy Efficiency Index:

1. It is developed by Bureau of Energy Efficiency (BEE) in association with the Alliance for an Energy Efficient Economy (AEEE).

2. It serves as a key policy tool for guiding state-level actions and accelerating India's energy efficiency.

Which of the statements given above is/are correct?

A) 1 only B) 2 only

C) Both 1 and 2 D) Neither 1 nor 2

Answer : C

- ✓ Bureau of Energy Efficiency (BEE), released the State Energy Efficiency Index (SEEI) 2024.

- ✓ It is developed by Bureau of Energy Efficiency (BEE) in association with the Alliance for an Energy Efficient Economy (AEEE).
- ✓ The index assesses the energy efficiency performance of 36 States and Union Territories (UTs) for FY 2023-24, supporting data-driven monitoring, best practice sharing, and healthy competition among states.
- ✓ This year it is the sixth edition features a new implementation-focused framework with 66 indicators covering Buildings, Industry, Municipal Services, Transport, Agriculture, DISCOMs, and Cross-Sector initiatives, reflecting evolving priorities like EV policies, star-rated buildings, and DSM strategies.
- ✓ SEEI 2024 serves as a key policy tool for guiding state-level actions and accelerating India's energy efficiency and climate goals.
- ✓ States are classified into four performance categories: Front Runners (>60%), Achievers (50-60%), Contenders (30-50%), and Aspirants (<30%).

Q. Recently, the ATLAS survey telescope discovered the comet '3I/ATLAS'. Where is this telescope located?

A) Russia

B) Australia

C) Chile

D) Spain

Answer : C

- ✓ Chile's ATLAS survey telescope discovered the comet '3I/ATLAS'.
- ✓ The ATLAS (Asteroid Terrestrial-impact Last Alert System) survey telescope, funded by NASA and located in Río Hurtado (Chile), has discovered the comet 3I/ATLAS.
- ✓ This is the third interstellar object discovered by humans so far.
- ✓ 3I/ATLAS is a comet discovered in 2025 by the NASA-funded ATLAS (Asteroid Terrestrial-impact Last Alert System) survey telescope located in Río Hurtado (Chile).
- ✓ NASA's Hubble Space Telescope took the below image of the interstellar comet 3I/ATLAS on July 21, 2025, when the comet was 277 million miles away from Earth. Hubble's observations enable astronomers to make a more accurate estimate of the comet's nucleus size

NASA IN NEWS 2025

- NASA-ISRO joint satellite NISAR will be launched from Satish Dhawan Space Centre, Sriharikota, on July 30 .
- GSLV-F16 will inject the Synthetic Aperture Radar (NISAR) satellite into a 743 km Sun-synchronous orbit with an inclination of 98.4 degrees.
- NASA launched twin satellites as part of the TRACERS mission to study magnetic reconnection and its effects in Earth's atmosphere
- Dangeti Jahnavi from Andhra Pradesh, will travel to space in 2029. She is the first Indian to complete Nasa's International Air and Space Program.
- NASA's SPHEREx space telescope is slated to launch from Vandenberg Space Force Base in California aboard a SpaceX Falcon 9 rocket.
- The NASA-ISRO Synthetic Aperture Radar (NISAR) satellite mission is now tentatively scheduled for launch in June 2025.
- NASA's IM-2 mission, launched on February 26, 2025, is indeed a significant step in lunar exploration. This mission, part of NASA's Commercial Lunar Payload Services (CLPS) initiative and the Artemis program
- NASA's PACE (Plankton, Aerosol, Cloud, ocean Ecosystem) mission was launched on February 8, 2024. The mission aims to study the health of Earth's oceans and atmosphere by observing plankton, aerosols, clouds, and their interactions.
- Indian astronaut Group Captain Shubhanshu Shukla's Axiom-4 mission (Ax-4) to the International Space Station (ISS) was launched on June 25, 2025 from NASA's Kennedy Space Center in Florida.
- Astronauts Sunita Williams and Butch Wilmore returned to Earth after a 286 days stay on the International Space Station. Their SpaceX Crew Dragon capsule splashed down in the Gulf of Mexico off the coast of Florida.
- NASA astronaut Sunita Williams has made history by setting the record for the most time spent spacewalking by a woman.
- She logged 62 hours and 6 minutes of spacewalking, surpassing the previous record of 60 hours and 21 minutes held by former astronaut Peggy Whitson.
- NASA will launch the Pandora mission in 2025 to study the atmospheres of distant exoplanets. It will focus on clouds, hazes, and water, key factors for habitability.

Q. Which Union Minister recently launched India's first National Biofoundry Network and BioE3 Challenge for Youth?

A) Rajnath Singh **B) Jitendra Singh**

C) Nirmala Sitharaman **D) Piyush Goyal**

Answer : B

- ✓ Union Minister Jitendra Singh Launches India's First National Biofoundry Network & BioE3 Challenge.
- ✓ Union Minister of Science and Technology Jitendra Singh launched India's first National Biofoundry Network and Biotechnology for Economy, Environment and Employment (BioE3) Challenge for Youth on August 27, 2025, at the National Media Centre in New Delhi.
- ✓ The initiative aims to strengthen biotechnology as a major pillar of India's economic growth
- ✓ India's first National Biofoundry Network is a strategic initiative under the BioE3 Policy, marking one year of its adoption.
- ✓ The BioE3 Challenge for Youth was also launched with the theme "Design Microbes, Molecules & More".

Q. The Union Cabinet recently approved the submission of India's bid to host the 2030 Commonwealth Games in which city?

A) Ahmedabad **B) Mumbai**

C) Bengaluru **D) New Delhi**

Answer : A

- ✓ Cabinet Approved on August 27 2025 PM SVANidhi Extended till 2030 and Bid Cleared for 2030 Commonwealth Games in Ahmedabad.
- ✓ Union Cabinet of India, chaired by Prime Minister Narendra Modi, approved several key proposals aimed at bolstering urban livelihoods and enhancing India's global profile in sports.
- ✓ The Cabinet approved the restructuring and extension of the Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme. Originally scheduled to conclude on December 31, 2024, the lending period has been extended until March 31, 2030.
- ✓ The revamped scheme features a financial outlay of ₹7,332 crore and includes the introduction of a new credit card facility to improve access to credit for street vendors, further strengthening their economic resilience.

- ✓ The Union Cabinet approved the formal submission of India's bid to host the 2030 Commonwealth Games, with Ahmedabad proposed as the host city.

Q. Who has been recently appointed as the Non-Executive Chairman of Jammu & Kashmir Bank?

A) S. Krishnan **B) Rajnish Kumar**

C) Chanda Kochhar **D) Rakesh Sharma**

Answer : A

- ✓ Jammu & Kashmir Bank Appoints Veteran Banker S. Krishnan as New Non-Executive Chairman.
- ✓ Jammu & Kashmir Bank (J&K Bank) approved the appointment of Sankarasubramanian Krishnan (S. Krishnan) as its new Non-Executive Part-Time Chairman, subject to approval by the Reserve Bank of India (RBI).
- ✓ He has been named Non-Executive Part-Time Chairman, and his term will last until March 26, 2028, aligning with his first term as an Independent Director.
- ✓ He e served in key leadership roles including Executive Director at Syndicate Bank and Canara Bank, Managing Director & CEO (MD-CEO) at Punjab & Sind Bank, and later at Tamilnad Mercantile Bank

Q. Punjab National Bank (PNB) recently inaugurated its first Startup-Centric Branch in which city?

A) New Delhi **B) Bengaluru**

C) Hyderabad **D) Mumbai**

Answer : A

- ✓ Punjab National Bank (PNB) Opens Its First Startup-Centric Branch in New Delhi.
- ✓ Punjab National Bank (PNB) has recently launched its first startup-focused branch at Bhikaji Cama Place, New Delhi, to strengthen the Startup India initiative and provide dedicated financial and advisory support for emerging businesses.
- ✓ This aligns with the Government of India's Startup India Mission, which focuses on fostering innovation and entrepreneurship

Q. According to the recently released Ernst & Young (EY) report, by which year is India projected to become the world's 2nd largest economy in Purchasing Power Parity (PPP) terms?

A) 2040 **B) 2038**

C) 2030 **D) 2035**

Answer : B

- ✓ According to the Ernst & Young (EY) report, India is projected to become the world's second-largest economy in Purchasing Power Parity (PPP) terms by 2038.
- ✓ Ernst & Young (EY) released its August 2025 edition of EY Economy Watch, highlighting that India is set to become the world's second-largest economy in terms of Purchasing Power Parity (PPP) by 2038, with its Gross Domestic Product (GDP) estimated at USD 34.2 trillion.
- ✓ The projections are based on International Monetary Fund (IMF) growth estimates for the years 2028–2030.
- ✓ The EY report stated that India's GDP in PPP terms is expected to reach USD 20.7 trillion by 2030, positioning it as the third-largest economy after China (USD 42.2 trillion) and the United States of America (USA)

TARGET YEAR IN NEWS 2025

- ➢ India is projected to become the world's second-largest economy in Purchasing Power Parity (PPP) terms by 2038.
- ➢ The Indian government is preparing to implement the CAFE-III and CAFE-IV norms over a ten-year period from 2027 to 2037.
- ➢ India targets to eliminate Lymphatic Filariasis by 2027.
- ➢ India will become a USD 30 trillion-economy by 2047.
- ➢ World Health Organization (WHO) is accelerating work to eliminate kala-azar by 2030.
- ➢ India has set a target to achieve a $150 billion bioeconomy by 2025.
- ➢ Technical textiles exports will cross $10 billion by 2030.
- ➢ Government of India has set a target of 20 per cent ethanol blending with petrol by 2025.
- ➢ India is set to become the third largest consumer market in 2026, surpassing Germany and Japan, according to a UBS report.
- ➢ India has made a declaration to achieve debris-free space missions by 2030.
- ➢ India plans to build its first privately managed strategic petroleum reserve (SPR) by 2029-30.
- ➢ Prime Minister Narendra Modi has declared India's plan to establish its own space station by 2035.
- ➢ National Strategic Plan & Roadmap for Leprosy (2023-27) to achieve zero transmission of leprosy by 2027.
- ➢ India self-reliant in pulses by December 2027

- Indian Consumer Tech To Touch $300 Bn By 2027.
- India is expected to overtake Japan and Germany to emerge as the third largest economy in the world by 2027

Q. Who has been recently appointed as the new Managing Director (MD) of Solar Energy Corporation of India (SECI) Limited?

A) RP Gupta **B) Akash Tripathi**

C) Rajiv Gauba **D) Santosh Kumar Sarangi**

Answer : B

- ✓ Akash Tripathi Appointed as New Managing Director of Solar Energy Corporation of India (SECI) Limited.
- ✓ The Appointments Committee of the Cabinet (ACC), chaired by Prime Minister Narendra Modi, approved the appointment of Akash Tripathi as the new Managing Director (MD) of Solar Energy Corporation of India (SECI) Limited, a Public Sector Undertaking (PSU) under the Ministry of New and Renewable Energy (MNRE).
- ✓ Akash Tripathi succeeds Santosh Kumar Sarangi.
- ✓ Santosh Kumar Sarangi will continue in his role as Chairman of SECI.

Q. Elbit Systems Limited launched its advanced JUPITER space camera on which satellite?

A) Cartosat-3 **B) NAOS Satellite**

C) Oceansat-2 **D) RISAT-2BR2**

Answer : B

- ✓ Israel's Elbit Systems Launches Advanced JUPITER Space Camera on NAOS Satellite via SpaceX Falcon 9.
- ✓ Israeli defence company Elbit Systems Limited successfully launched its advanced JUPITER space camera aboard the National Advanced Optical System (NAOS) satellite.
- ✓ The launch took place from Vandenberg Space Force Base, California, USA, using a SpaceX Falcon 9 rocket.
- ✓ This milestone boosts Earth observation capabilities with high-resolution, multispectral imaging for military, environmental, and scientific applications.

- ✓ The NAOS satellite, manufactured by OHB Italia S.p.A., is operated under Luxembourg's LUXEOSys (Luxembourg Earth Observation System) program.
- ✓ It is specifically designed for dual-use purposes, serving both governmental and military needs, and operates in a 450 km sun-synchronous orbit with a planned mission life of seven years.
- ✓ The JUPITER camera, developed by Elbit Systems, integrates expertise in Intelligence, Surveillance, Target Acquisition & Reconnaissance (ISTAR) and Electronic Warfare (EW).

Q. World Lake Day, established by the United Nations in 2024, is observed every year on which date?

A) 15 June **B) 27 August**

C) 16 September **D) 22 March**

Answer : B

- ✓ UN Declares 27 August as 'World Lake Day' to Promote Sustainable Management of Lakes.
- ✓ United Nations General Assembly adopted a resolution—A/RES/79/142—designating 27 August as World Lake Day, to be observed annually.
- ✓ The first official observance will take place in 2025, aiming to raise awareness of the importance of lakes and drive global action for their conservation and sustainable management.

Q. Google recently launched its advanced AI photo-editing tool 'Nano Banana' under which platform?

A) Google Photos **B) Gemini app**

C) Google Lens **D) Android Studio**

Answer : B

- ✓ Google Launches 'Nano Banana' – Advanced AI Photo-Editing Tool in Gemini App.
- ✓ Google officially unveiled Nano Banana, a powerful new AI-backed photo editing feature integrated into its Gemini app (also known as Gemini 2.5 Flash Image).
- ✓ Available to both free and premium users, Nano Banana offers realistic, multi-step image edits while preserving the identity of people, pets, and objects.
- ✓ Google confirmed that the viral Nano Banana tool is part of the Gemini app, accessible on both web and mobile to free and paid users, enhancing the app's visual editing capabilities.

Q. India signed a Memorandum of Understanding (MoU) for agricultural cooperation with which country?

A) Bangladesh **B) Nepal**

C) Bhutan **D) Sri Lanka**

Answer : C

- ✓ India and Bhutan Sign Landmark MoU to Boost Agricultural Cooperation and Rural Development.
- ✓ India and Bhutan formalized a Memorandum of Understanding (MoU) in Thimphu to bolster collaboration in agriculture and allied sectors.
- ✓ The MoU outlines a comprehensive framework for cooperation across various domains, including agricultural research and innovation, livestock health and production, post-harvest management, value chain development, and capacity building through the exchange of knowledge and expertise.

Q. Which company announced a $3.43 billion investment in a new aluminium smelter and coal power plant?

A) Hindalco **B) NALCO**

C) Vedanta **D) SAIL**

Answer : B

- ✓ National Aluminium Company Limited (NALCO), a public sector enterprise under the Ministry of Mines, has announced an investment of ₹300 billion (~$3.43 billion) to establish a new aluminium smelter in Odisha and a coal-based power plant.
- ✓ This five-year investment plan will be financed through a combination of debt and internal accruals.
- ✓ Of the total, ₹180 billion is dedicated to the smelter while ₹120 billion is earmarked for the power plant.

Q. Which institution performed India's first robotic laser cataract surgery?

A) AIIMS Delhi **B) Army Hospital**

C) Safdarjung Hospital **D) Apollo Hospitals**

Answer : B

- ✓ Army Hospital Research and Referral (AHRR) achieved a historic milestone by becoming India's first government institute and South Asia's second to perform robotic custom laser cataract surgery.

✓ The breakthrough was made possible using the advanced ALLY Adaptive Cataract Treatment System, which allows for bladeless, computer-guided, and highly precise eye surgery.

Q. Which state will host the Filmfare Awards 2025 for the second consecutive year?

A) Maharashtra **B) Rajasthan**

C) Uttar Pradesh **D) Gujarat**

Answer : D

✓ Gujarat has been selected to host the 70th edition of the Filmfare Awards in 2025, making it the second year in a row for the state to organize this prestigious event.

✓ The decision follows the successful hosting of the 2024 ceremony at GIFT City in Gandhinagar.

✓ An MoU was signed between Gujarat Tourism Corporation and Worldwide Media (WWM) to facilitate the arrangements.

✓ The Filmfare Awards are among the most celebrated platforms recognizing artistic and technical excellence in Hindi cinema

Q. Which country launched its first National Biofoundry Network under the BioE3 Policy in 2025?

A) China **B) India**

C) Japan **D) South Korea**

Answer : B

✓ India launched its first National Biofoundry Network (NBN) under the BioE3 Policy, a landmark initiative to drive indigenous biomanufacturing and strengthen the country's biotechnology ecosystem.

Q. Which country has passed a law banning mobile phones in school classrooms starting from March 2026?

A) Australia **B) South Korea**

C) The Netherlands **D) Japan**

Answer : B

✓ South Korea passed the bill banning mobile phones in school classrooms.

✓ South Korea has made a law banning the use of mobile phones in school classrooms. With this step, South Korea has joined countries like Australia and the Netherlands, which have imposed similar bans.

- ✓ South Korea has passed a bill banning the use of mobile phones in school classrooms across the country and has joined other countries in efforts to prevent the use of social media among minors.
- ✓ Australia is the first country in the world to completely ban the use of social media by children under 16 years of age.
- ✓ According to the Pew Research Center, 99% of South Koreans are online and 98% own smartphones, placing the country at the top of the global chart in terms of digital connectivity. However, this over-connectivity has raised serious concerns about its impact on young minds.

Q. Which test launch of SpaceX's Starship was recently completed successfully from Texas?

A) 10th **B) 8th**

C) 12th **D) 9th**

Answer : A

- ✓ SpaceX achieved a significant milestone by completing its 10th successful test launch of the Starship vehicle from its Starbase facility in Texas.
- ✓ This fully reusable two stage launch system, comprising the Super Heavy booster and the Starship upper stage, demonstrated controlled splashdowns, re-ignition in space, and payload deployment with Starlink simulators.
- ✓ The test provided valuable data for NASA's Artemis III lunar mission scheduled in 2027, highlighting Starship's role as the designated lunar lander and paving the way for future Moon and Mars exploration.

Q. When is National Sports Day celebrated every year?

A) August 29 **B) August 30**

C) August 31 **D) August 28**

Answer : A

- ✓ National Sports Day is celebrated on August 29, 2025 on the birth anniversary of the "Wizard of Hockey" Major Dhyan Chand.
- ✓ The 2025 theme, "Sport to Promote Peaceful and Inclusive Societies,"
- ✓ Major Dhyan Chand played an important role in making India win three consecutive gold medals in the Olympic Games in the years 1928, 1932, and 1936.

- ✓ This day was celebrated for the first time in the year 1995 and began to be celebrated at the national level from the year 2012.
- ✓ This day also witnessed the beginning of the Fit India Movement in 2019, which since then has become a widespread fitness revolution across the country.

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Name: Bathina Maneesha
Rollno: 2543024278
Selected in : RRB clerk
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