



## July 2025 16 to 31 Current Affairs

When choosing a coaching institute, you should look beyond **simply taking regular exams without proper explanation**. An institute that **only conducts tests—without offering clear explanations, doubt resolution, or effective teaching methods**—can leave you relying too heavily on external resources like YouTube videos or reading rooms. This self-directed approach can be both **time-consuming and less efficient** because you miss out on the insights and clarifications that come from a good teacher.

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**SBI PO**

**Interview Panel Member**





# NANDYAL BANKING COACHING CENTER

NGO's Colony, Nandyal - 518501. Ph : 7416206879

## ప్రియమైన విద్యార్థులారా!

ఉద్యోగార్థం నిరంతరం శ్రమిస్తూ, కుటుంబానికి, జన్మస్థలానికి దూరంగా ఉండి ఎన్నో త్యాగాలు చేస్తూ నంద్యాలలో విద్యను అభ్యసిస్తున్న విద్యార్థులకు NBCC విద్యార్థుల యొక్క విజయాన్ని తెలియజేసే ప్రయత్నంలో భాగంగా ఈ క్రింది విషయాలను మీతో పంచుకోవాలని ఆశిస్తున్నాము.

## NBCC సంస్థానికే స్థాపించిన పిమ్మట ఉద్యోగాలు సాధించిన మా విద్యార్థులు

 <b>SHAMEER</b> Union Bank of India (LBO) State Bank of India (Clerk) APGB (Clerk)	 <b>T. ARAVIND</b> Bank of Baroda (PO) APGB (Clerk) Canara Bank (Clerk)	 <b>S.C. PREETI</b> Karnataka Grameena Bank (Clerk) Canara Bank (Clerk)	 <b>H. AVINASH</b> Karnataka Bank (PO) IDBI (JAM)	 <b>MEGHANA M GURIKAR</b> LIC HFL (Clerk) NIACL (Clerk)	 <b>K. SHIRISH</b> State Bank of India (Clerk) Karnataka Bank (Clerk)	 <b>A. LAVANYA</b> State Bank of India (Clerk) Canara Bank (Clerk)	 <b>SACHIN KUMAR C.P</b> UIC (Clerk) State Bank of India (Clerk)
 <b>KOOLI RAJ KUMAR</b> KGB (PO), APGB (Clerk)	 <b>SHASHANK B.K.</b> Indian Bank (AFO)	 <b>GIREESHA B.K.</b> Indian Bank (AFO)	 <b>ASHWINI L.B.</b> Central Bank of India (PO)	 <b>MANOJ M.S.</b> Karnataka Bank (Clerk)	 <b>VATHSALA C.J.</b> Karnataka Bank (Clerk)	 <b>MAHESH</b> Karnataka Bank (Clerk)	 <b>VAISHNAVI A.</b> Karnataka Bank (Clerk)
 <b>BASAVARAJ HUGAR</b> NIACL (Clerk)	 <b>PRAKASH GOUDA</b> NIACL (Clerk)	 <b>AKSHATA K.</b> Karnataka Bank (PO)	 <b>SASHIDHAR</b> Karnataka Bank (Clerk)	 <b>M.R. SUNIL KUMAR</b> TMB (Clerk)	 <b>MANJUNATH R.B.</b> IDBI (JAM)	 <b>RASHMITA</b> Karnataka Bank (PO)	 <b>A. POLUKALLU</b> Arunachal Pradesh Grameena Bank
 <b>MOUNESH</b> Canara Bank (Clerk)	 <b>ERANNA</b> IDBI (JAM)	 <b>LAXMI N.P.</b> Karnataka Grameena Bank (Clerk)	 <b>SHRAVAN SHETTY</b> Karnataka Bank (Clerk)	 <b>SURESH PATTAR</b> State Bank of India (Clerk)	 <b>A. GAYATRI</b> State Bank of India (Clerk)	 <b>NIKITA V.A.</b> Tamilnadu Mercantile Bank (Clerk)	 <b>PRUTHVI BHAT</b> Tamilnadu Mercantile Bank (Clerk)
 <b>ASHWINI TALWAR</b> State Bank of India (Clerk)	 <b>RAYUDU KISHORE</b> State Bank of India (Clerk)	 <b>SANGEETA DUKARI</b> Union Bank of India (LBO)	 <b>JAYASREE R.</b> Karnataka Bank (Clerk)	 <b>G.V. SATISH</b> Director and Faculty (for All Subjects) Nandyal Banking Coaching Center SBI PO 2005 Batch Interview Panel Member Received National Education Leadership Award - 2013			

పై విజయాలు సాధించుటకు మా వద్ద 4 నుండి 5 సంవత్సరాలు చదువుతున్న విద్యార్థులు లేరు.

మా విద్యార్థులందరూ కేవలం 1 నుండి 2 సంవత్సరాల లోపలే ఉద్యోగాలు సాధించారనే అసాధారణమైన విషయాన్ని గమనించగలరని ప్రార్థన.

పైన పేర్కొన్న విజయాలు సాధించడంలో మా విద్యార్థుల కృషి, నంద్యాలలో ఉన్న వసతిగృహాల యజమానుల సహకారం మరియు స్థానిక ప్రజలు మా వెన్నంటి నడిచి మా విజయాలలో భాగస్వాములైనందుకు మా హృదయపూర్వక ధన్యవాదములు.

ఈ విజయాలు సాధించడానికి మేము చాలా పెను సవాళ్ళనే ఎదుర్కొన్నాము. అందులో కొన్నింటిని మీరు గమనించగలరని మా మనవి.

### :: మేము ఎదుర్కొన్న పెను సవాళ్ళు ::

- 1) NBCC స్థాపించిన వెంటనే మాది ఫేక్ ఇన్స్టిట్యూట్ అని, డమ్మి ఇన్స్టిట్యూట్ అని, కేటుగాళ్ళు, డూప్లికేట్ గాళ్ళు అని మాపై బురద చల్లే ప్రయత్నం చేసారు (ఇప్పటికీ ఆ ప్రయత్నం కొనసాగుతూనే వుంది)
- 2) కొన్ని ఇతర కోచింగ్ సెంటర్లు ఆటో డ్రైవర్లతో కుమ్మక్కై ఒక విద్యార్థిని చేర్చిస్తే ఆ ఆటో డ్రైవర్ కి కొంత మూల్యాన్ని, బిరియాని, ..... మొదలగునవి సమర్పిస్తున్నారు. (దయచేసి పైన పేర్కొన్న భాగిని మీరే పూరించగలరు)
- 3) కొన్ని కోచింగ్ సెంటర్స్ యజమానులు వారి విద్యార్థులు తప్ప NBCC విద్యార్థులు వసతి గృహాలలో ఉండరాదని, వసతి గృహాల యజమానులకు హకుం జారీ చేసారు. (దీనిని అమలుపరచుటకు వారి సెక్యూరిటీ సిబ్బందిని వినియోగించి ప్రతీ వసతి గృహాన్ని చెక్ చేసేవారు)
- 4) హెల్త్ బెంచెస్ పేరిట రహదారుల కూడలి వద్ద వారి మనుషులను మొహరించి విద్యార్థులను తప్పుదారి పట్టిస్తూ వారి కోచింగ్ సెంటర్ కే తీసుకెళ్లే ప్రయత్నం చేస్తున్నారు. ఈ దుష్ట కార్యాన్ని అమలు పరుచుటకు ఉదయం 5 గంటల నుండి రాత్రి 10 గంటల వరకు ప్రత్యేక సిబ్బంది పనిచేస్తున్నారు.
- 5) అఖిలనందన సభ, విజయయాత్ర పేరిట సుమారు 5000 మంది విద్యార్థులతో NBCC కోచింగ్ సెంటర్ మీద రాడ్ లతో, రాళ్ళతో దాడిచేసి ప్రయత్నం చేసారు.
- 6) కొన్ని కోచింగ్ సెంటర్స్ వారు తమ యొక్క కోచింగ్ సెంటర్స్ పోలీస్ పేరును (సిమిలర్ నేమ్స్) మా నంద్యాల బ్యాంకింగ్ కోచింగ్ సెంటర్ కు పెట్టారు అని విష ప్రచారాన్ని కొనసాగిస్తున్నారు. కానీ ఒక్క అక్షరం కూడా మా నంద్యాల బ్యాంకింగ్ కోచింగ్ సెంటర్ కు మరి ఏ ఇతర కోచింగ్ సెంటర్ పేర్లతో కలవలేదు. నంద్యాల బ్యాంకింగ్ కోచింగ్ సెంటర్ లో "గ" అక్షరం, "గు" అక్షరం, "ర" అక్షరం, "రు" అక్షరం, "రా" అక్షరం, "ఘ" అక్షరం, "వే" అక్షరం, "ద్ర" అక్షరం, "త" అక్షరం తదితర అక్షరాలు ఏవీ లేవు.

ఇలాంటి ఎన్నో సవాళ్ళను మేము ఎదుర్కొని నిలబడ్డాము. కావున విద్యార్థులందరూ విజయాన్ని సాధించాలంటే గెలవాలనే తపన, వెనుకంజవేయని మనస్తత్వం, దుష్టశక్తులతో పోరాడేతత్వం, కష్టపడే మనస్తత్వం మరియు నైతిక విలువలు పొందించే మనస్తత్వం ఉంటే చాలా విజయం మీ స్వంతం అవుతుంది.

**విద్యార్థులకు ముఖ్య గమనిక :-** ప్రతి 15 రోజుల కరెంట్ అఫైర్స్ (థియరీ, యం.సి.క్యూ), కంప్యూటర్ నాలెజ్ మెటీరియల్, డిస్ క్రిప్టివ్ ఇంగ్లీష్ (లెటర్ రైటింగ్, ఎస్సీ రైటింగ్), ఇంగ్లీష్ ఒకాబులరీ, బ్యాంకింగ్ అవేరేజెస్ (స్టాటిక్) మరియు మిగతా మెటీరియల్స్ కొరకు క్రింద తెలిపిన వెబ్ సైట్ ను సందర్శించగలరు.

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July (16 to 31) 2025 NBCC Current Affairs





# NANDYAL BANKING COACHING CENTER

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S.NO	Topic	Page No
1	G.V. Satish (NBCC Director) Sir's Top Picks	2
2	Amounts & Agreements	6
3	Appointments & Resignations	6
4	Arts & Cultural Affairs	7
5	Awards, Rewards, Recognition & Prizes	8
6	Banking, Finance, Insurance & Economic Affairs	9
7	Defence Affairs	13
8	International Affairs	13
9	Meetings, Conferences, and Summits	14
10	Miscellaneous	15
11	MoUs, Collaborations & Partnerships	17
12	National & States Affairs	17
13	Persons in News	20
14	Ranks, Reports & Surveys	21
15	Schemes & Initiatives	22
16	Science & Technology	24
17	Sports & Games	25
18	Multiple Choice Questions	27



## NANDYAL BANKING COACHING CENTER

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**SBI PO**  
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## 1. G V Satish (NBCC Director) Sir's Top Picks

### International Relations & Agreements

1. **India–UK Comprehensive Economic and Trade Agreement (CETA)** signed.
  - Target: Double bilateral trade from \$56 bn → \$112 bn by 2030.
2. **India–US Joint Mission – NISAR**
  - Full form: **NASA–ISRO Synthetic Aperture Radar**.
  - **World's first dual-frequency radar satellite** & first joint Earth observation satellite.
  - Launch: **30 July 2025, 5:40 PM**.
  - Location: **Satish Dhawan Space Centre, Sriharikota** via **GSLV-F16**.
  - Weight: **2,392 kg**.
3. **India–Singapore Exercise “Bold Kurukshetra 2025”** – Held at **Jodhpur**.
4. **ADB Loans to India** (recent approvals):
  - ₹975.26 crore loan for **industrial infra in Tripura (9 industrial zones)**.
  - \$42 mn for **Maharashtra's coastal/riverbank protection**.
  - \$350 mn loan under **SMILE programme**.
  - \$500 mn for **green & sustainable infra**.
  - \$241.3 mn for **West Bengal power distribution**.
  - \$181 mn for **peri-urban Ahmedabad**.
  - **Israel joined as 69th ADB member**.
5. **Senegal declared free of Trachoma** by **WHO** – 25th country globally and 9th in Africa.

### Economy & Finance

6. **India achieves 20% ethanol blending in petrol** – Target achieved 5 years early (2030 goal).
7. **India achieves 50% installed power capacity from non-fossil fuels** – 5 years ahead of **2030 Paris target**.
8. **Atal Pension Yojana crosses 8 crore enrolments**, ensuring social security for unorganised workers.
9. **Henley Passport Index 2025** – India ranked **77th**, biggest jump ever (+8 from 85).
  - Visa-free/on-arrival access: **59 destinations**.
  - **Top country: Singapore**.
10. **PM Modi tops Global Leader Popularity Rankings** (Morning Consult survey).
  - Approval: **75%**, 5th consecutive time.
11. **IMF raises India's GDP forecast to 6.4% for FY26 & FY27**, citing easing global trade tension.
12. **Morgan Stanley projection** – India to become **world's 3rd largest economy by 2028**.
13. **RBI Digital Payments Index (March 2025): 493.22** (up from 465.33 in Sept 2024).
  - Base year = March 2018 (100).
14. **Unclaimed deposits in banks (as of June 30, 2025): ₹67,003 crore**.
  - SBI: ₹19,329.92 cr (highest among PSBs).
  - ICICI: ₹2,063.45 cr (highest among private banks).
15. **Public Sector Banks (PSBs):**
  - Gross NPAs declined to **2.58% (March 2025)**, down from 9.11% in 2021.
  - Penal charges collected (2020–25): **₹8,932.98 crore** for non-maintenance of minimum balance.
    - Highest: Indian Bank – ₹1,828.18 cr.
    - PNB – ₹1,662.42 cr; BoB – ₹1,531.62 cr.
  - July 2025 – **Union Bank waived penalties**.
  - SBI stopped levying penalties since **March 2020** (first PSB to do so).
  - Identified **1,629 wilful defaulters**, loans worth **₹1.62 trillion unpaid** (as of March 31, 2025).
16. **RBI allows pledging of gold & silver jewellery for agri & small business loans**.
  - Loan-to-Value (LTV) ratios:
    - Up to ₹2.5 lakh → **85%**.
    - ₹2.5–5 lakh → **80%**.
    - Above ₹5 lakh → **75%**.

17. **NSE ranked 4th globally in IPO fundraising (H1 2025)** – Raised **\$5.51 billion**.
  - Source: **S&P Global Market Intelligence**.
  - HQ: Mumbai | MD & CEO: Ashishkumar Chauhan.
18. **NSDL Payments Bank** – Granted **scheduled bank status** by RBI.
19. **PhonePe & SBI Card** – Launched **co-branded credit cards** PURPLE & SELECT BLACK.
  - PhonePe HQ: Bengaluru | CEO: Sameer Nigam.
  - SBI Card HQ: Gurugram | CEO: Salila Pande.
20. **SBI adjudged World's Best Consumer Bank 2025** – Global Finance Magazine.
21. **IPPB (India Post Payments Bank)** – Won **Digital Payments Award 2024–25** (DFS Index topper), awarded by **FM Nirmala Sitharaman & MoS Pankaj Chaudhary**.

### Government & Policy Initiatives

22. **PM Dhan-Dhaanya Krishi Yojana (PM-DDKY)**
  - Approved by Union Cabinet.
  - Outlay: **₹24,000 crore annually for 6 years**.
  - Coverage: **100 districts**, benefiting **1.7 crore farmers**.
  - Focus: Productivity, crop diversification, irrigation, credit access.
  - Monitoring: NITI Aayog + district-level committees.
23. **PM E-Drive initiative**
  - **₹500 crore** allocated for purchase of **5,600 electric trucks**.
  - Part of **₹10,500 crore outlay (Oct 2024–Oct 2026)**.
24. **Revamped Stand-Up India Scheme (Sept 2025 launch)**
  - Loan limit doubled to **₹2 crore** (earlier ₹1 crore).
  - Tenure: 5 years | Supports **5 lakh first-time borrowers**.
  - Interest: 3% above base rate.
  - Repayment: 7 years with 18-month moratorium.
  - Margin money: 10–15% project cost (eligible for subsidy).
25. **NaMo Drone Didi Scheme (2023–26)**
  - Target: **15,000 drones** to Women SHGs.
  - Subsidy: **80% (max ₹8 lakh)**; balance via Agri Infra Fund loan.
  - Aim: Empower SHGs as drone service providers in agriculture.
26. **Employment Linked Incentive (ELI) Scheme (2025–27)**
  - Outlay: **₹99,446 crore**.
  - Goal: **3.5 crore jobs** in formal sector.
  - Part A: Incentive for **first-time employment** (up to ₹15,000).
  - Part B: Incentive for **sustained jobs** (₹3,000/month/employee).
27. **Bima Sakhi Scheme (by LIC, launched Dec 9, 2024)**
  - Trains women as **Mahila Career Agents**.
  - Eligibility: 18–70 yrs, minimum Class X pass.
  - Stipend: ₹7,000 (Year 1), ₹6,000 (Year 2), ₹5,000 (Year 3) + commissions.
  - Enrolled: **2,05,896 women**.
  - Budget allocation: **₹520 crore (FY26)**; **₹115.13 crore disbursed** by July 14, 2025.
28. **Meri Panchayat App** – Won **WSIS Prizes 2025 Champion Award** (Geneva) for digital rural governance.

### Appointments

29. **Ajay Seth** – Appointed **IRDAI Chairman** for 3 years.
30. **R. Doraiswamy** – Appointed **CEO & MD of LIC**, succeeding Sat Pal Bhanoo.
  - First full-term under new structure.
  - LIC HQ: Mumbai | Founded: 1956 | Tagline: “Yogakshemam Vahamyaham”.
31. **Nitin Gupta** – Chairperson, **NFRA** (National Financial Reporting Authority).
32. **Ravi Agrawal** – Chairman, **CBDT**.
33. **S. Ramann** – Chairman, **PFRDA**.
34. **Anju Rathi Rana** – Appointed **first woman Union Law Secretary**.
35. **Utpal Kumar Singh** – Appointed **CEO of Sansad TV (additional charge)**, replacing Rajit Punhani.
36. **Vice President Jagdeep Dhankhar** resigned (due to health reasons).



- 3rd VP in history to resign (after V. V. Giri, R. Venkataraman).
- Sworn in as **14th Vice President on 11 Aug 2022**.
- **Harivansh Narayan Singh (JD(U))** currently acting as **Chairman of Rajya Sabha**.

### Defence & Security

- 37. **Indian Army inducts Apache attack helicopters**; HAL to deliver **83 Mk-1A aircraft**.
- 38. **Akash Prime air defence system** – Successful test/trial in **Eastern Ladakh** on July 16, 2025.
- 39. **INS Nistar** – India's **first indigenous Diving Support Vessel**, commissioned at **Visakhapatnam** on July 18, 2025.
  - Built by **Hindustan Shipyard Ltd.**
- 40. **Indian Army launches "Operation Shiva"** – To secure **Amarnath Yatra**.
  - HQ: New Delhi | Chief: Gen. Upendra Dwivedi | Vice Chief: Lt. Gen. NS Raja Subramani.
- 41. **Operation Mahadev** – To eliminate terrorists behind **Pahalgam massacre (26 tourists killed, Apr 22, 2025)**.
- 42. **SHAPE 2025 – 1st Armed Forces National Conference**
  - Location: New Delhi.
  - Theme: **"Sustainable Hospital Architecture, Planning, Infrastructure & Equipment"**.

### States & Regional Initiatives

- 43. **Maharashtra** – Becomes **1st state to grant agricultural status to livestock & poultry farming**.
- 44. **Jharkhand** – Launches **India's 1st Mining Tourism** with **Central Coalfields Ltd (Coal India subsidiary)**.
- 45. **Tamil Nadu** – Establishes **1st Centre of Excellence (CoE) for Hornbill Conservation**.
  - Location: **Anamalai Tiger Reserve, Coimbatore district**.
- 46. **Sikkim** – Yakten Village declared **India's 1st Digital Nomad Village**.
- 47. **Kozhikode (Kerala)** – Named **UNESCO City of Literature** (June 2024).
- 48. **Maratha Military Landscapes** – Added as **India's 44th UNESCO World Heritage Site**.

### Health & Social

- 49. **World Hepatitis Day 2025 (28 July)**
  - **Theme 1:** "Hepatitis Can't Wait".
  - **Theme 2:** "Hepatitis: Let's Break It Down".
  - WHO focus: Accelerating testing, prevention, treatment.
  - India's efforts: **National Viral Hepatitis Control Program (since 2018)**.
  - Goal: Eliminate Hepatitis C by 2030.
  - Observed on **birth anniversary of Dr. Baruch Blumberg** (discoverer of Hepatitis B virus).
- 50. **Varsha Deshpande (Satara, Maharashtra)** – Awarded **2025 UN Population Award (Individual Category)**.

### Awards & Literature

- 51. **Geetanjali Shree** – Won **PEN Translates Award 2025** for her work *"Once Elephants Lived Here"* (translated by **Daisy Rockwell**).
- 52. **Kerala Tourism** – Won **PATA Gold Award 2025** for "Most Engaging Social Media Campaign".

### Sports

- 53. **Praggnanandhaa** – Defeated **Magnus Carlsen** at **Freestyle Chess Grand Slam (Las Vegas)**.
- 54. **Divya Deshmukh** – Became **1st Indian woman to reach FIDE Women's World Cup Finals (2025)**.
  - Won the **FIDE Women's World Cup 2025**, becoming **1st Indian woman champion**.
  - Achieved title of **India's 88th Chess Grandmaster**.
- 55. **Koneru Humpy** – Became **1st Indian to reach FIDE Women's World Cup Semifinals (Georgia)**.
- 56. **Shubman Gill** – Became **first captain to score 4 Test centuries in debut series**, surpassing **Virat Kohli**.
- 57. **138th Wimbledon (2025) – Key Results:**
  - Men's Singles: **Jannik Sinner** (World No.1, Italy) defeated **Carlos Alcaraz** – first Italian to win Wimbledon singles.

- Women's Singles: **Iga Świątek** (World No.4, Poland) defeated **Amanda Anisimova** – first Polish female winner.
  - Men's Doubles: **Cash–Glasspool** (first all-British pair since 1936).
  - Women's Doubles: **Kudermetova–Mertens**.
  - Mixed Doubles: **Verbeek–Siniakova**.
58. **FIFA Men's Football Rankings (June 2025):**
- India ranked **133rd** – lowest since Dec 2016 (135th).
  - Best-ever rank: **94th (Feb 1996)**.
  - In Asia: 24th out of 46 nations.
  - **Global Top 5:** Argentina, Spain, France, England, Brazil.
59. **Yuvraj Singh** – Became **Co-owner & Brand Ambassador** of **Indian Golf Premier League (IGPL)**.

### Urban Development & Cleanliness

60. **Indore** retained title of **India's Cleanest City** (Swachh Survekshan 2025) – 8th consecutive year.
61. **Swachh Survekshan 2024–25 Results:**
- **Indore – India's Cleanest City** (record 8th year).
  - Followed by: **Surat, Navi Mumbai, Vijayawada**.
  - **34 cities** declared "Promising Swachh Shehars".
  - Special Awards:
    - **Best Ganga Town:** Prayagraj.
    - **Best Cantonment Board:** Secunderabad.
    - **Best Saifai Mitra Surakshit Shehar:** Visakhapatnam, Jabalpur, Gorakhpur.
  - **Cleanest Big City (10L+ population):** Ahmedabad.
    - Top 3: Ahmedabad, Bhopal, Lucknow.
  - **Super Swachh League (10L+ category):** Indore, Surat, Navi Mumbai, Vijayawada.
  - Special Award: **UP Govt + Prayagraj Municipal Corporation** for Maha Kumbh site cleaning.

### Science, Education & Innovation

62. **India's 1st Hindi-medium medical college** – Approved at **Jabalpur, Madhya Pradesh**.
63. **BITS Pilani** – To develop **India's first Greenfield AI+ Campus** at **Amaravati**, with **₹2,000 crore** investment.
64. **Remona Evette Pereira** – Student of **St. Aloysius University, Mangaluru**, created record: **170-hour Bharatanatyam performance**, recognised by **Golden Book of World Records**.

### Arts & Culture

65. **Sachin Tendulkar's portrait unveiled** at **MCC Museum, Lord's (London)**.
- Artist: **Stuart Pearson Wright** – based on a photograph from 18 years ago.

### Obituaries

66. **Fauja Singh ("Turbaned Tornado")** – Passed away at 114 years.
- World's **oldest marathon runner**.
  - Achievements:
    - **2003 Toronto Marathon** – 5h 40m (personal best).
    - **2011** – **First centenarian to complete a full marathon**.

## 2. Amounts & Agreements

### Trade & agreements

- India–UK CETA: Bilateral trade to reach \$112 bn by 2030.
- **Switzerland** ratifies **TEPA**(Trade and Economic Partnership Agreement) with India; **EFTA** (European Free Trade Association) states to invest \$100 bn in India over 15 years.

### Cabinet approvals & schemes

- **Employment Linked Incentive (ELI) Scheme** approved with ₹99,446 crore outlay to create 3.5 crore jobs.
- Cabinet approves additional ₹1,920 crore for **PMKSY**, total outlay ₹6,520 crore.
- Cabinet approves ₹2,000 crore grant to **NCDC**, enabling ₹20,000 crore loans to cooperatives.

### ADB loans to India (recent) & membership

- ₹975.26 crore loan for **industrial infra in Tripura** for 9 industrial zones.
- \$42 mn for **Maharashtra's coastal/riverbank protection**.
- \$350 mn loan under **SMILE** programme.
- \$500 mn for **green & sustainable infra**.
- \$241.3 mn for **West Bengal power distribution**.
- \$181 mn for **peri-urban Ahmedabad**.
- **Israel** joined as 69th ADB member.

### Investments & industrial projects

- **FDI boost of ₹10,000 crore** in the **Indian shipping sector** by **Interiorient & Danship**.
- **L&T** to build **India's largest Green Hydrogen Plant** at **IOCL Panipat Refinery**, output 10,000 tonnes/year.

## 3. Appointments & Resignations

### Banking, Insurance & Regulators — Appointments/Elevations

- **R. Doraiswamy** — **CEO & MD, LIC**, succeeding **Sat Pal Bhanoo**; first full-term under new structure. (*LIC HQ: Mumbai | Founded: 1956 | Tagline: "Yogakshemam Vahamyaham"*)
- **Ajay Seth** — **Chairman, IRDAI** for 3 years.
- **Nitin Gupta** — **Chairperson, NFRA** (*National Financial Reporting Authority*).
- **Anuradha Thakur** — **Director, RBI Central Board**.
- **Rajeev Jain** — **MD, Bajaj Finance**, replacing **Anup Saha**.
- **Neeraj Gambhir** — **Executive Director, Axis Bank**, replacing **Rajiv Anand**.
- **Raghavendra Srinivas Bhat** — **Interim MD & CEO, Karnataka Bank**, 3-month term, replacing **Srikrishnan**.
- **V. Venkateswaran** — **Executive Director, Federal Bank**.
- **Ravneet Kaur** — **Chairperson, CCI**.
- **Ravi Agrawal** — **Chairman, CBDT**.
- **S. Ramann** — **Chairman, PFRDA**.
- **Anju Rathi Rana** — first woman **Union Law Secretary**.





## PSUs, Corporates & Industry Bodies — Appointments/Extensions

- Gurdeep Singh — CMD, NTPC; tenure extended by 1 year, reappointed till July 2026.
- Robert J. Ravi — CMD of BSNL & MTNL; 3-month extension.
- Sanjay Kaul — MD & CEO, GIFT City Company Ltd.
- Priya Nair — first woman CEO, HUL.
- Shailesh Jejurikar — first Indian-origin President & CEO, Procter & Gamble (P&G).
- Nirmal K. Minda — President, ASSOCHAM, succeeding Sanjay Nayar.
- Vaishali Nigam Sinha — President, UNGCNI.

## Government, Media & Education — Appointments

- Deepak Bagla — Mission Director, Atal Innovation Mission (AIM).
- Ashwani Lohani — Director, PM's Museum & Library (PMML), New Delhi.
- Utpal Kumar Singh — CEO, Sansad TV (additional charge), replacing Rajit Punhani.
- Uma Kanjilal — first woman Vice-Chancellor, IGNOU.
- Dr. Abhijat Sheth — Chairperson, National Medical Commission (NMC).
- Ajay Kumar — UPSC Chairman, former Defence Secretary.

## Resignations & Acting Roles (India)

- Vice President Jagdeep Dhankhar — resigned due to health reasons; 3rd VP in history to resign (after V. V. Giri and R. Venkataraman); sworn in as 14th Vice President on 11 Aug 2022. Harivansh Narayan Singh (JD(U)) is currently acting as Chairman of Rajya Sabha.

## International

- Yulia Svyrydenko — Prime Minister of Ukraine. (Ukraine: Capital – Kyiv / President – Volodymyr Zelenskyy)
- Gita Gopinath — resigned as First Deputy Managing Director (FDMD), IMF, in 2025.

## Governors / Lt. Governor

- Haryana Governor — Prof. Ashim Kumar Ghosh.
- Goa Governor — Pusapati Ashok Gajapathi Raju.
- Ladakh (LG) — Kavinder Gupta.

## Obituaries

- V. S. Achuthanandan — former Kerala Chief Minister, passed away at 101.
- Ratan Thiyam (Padma Shri) — renowned theatre director & playwright, passed away; famous works include Urubhangam, Andhayug, Chakravyuha.

## 4. Arts & Cultural Affairs

**Sri Lanka – Poson Poya Festival**

Commemorates arrival of Buddhism >2000 years ago.

**Ambubachi Mela – Celebrated at Kamakhya Temple, Assam**

**Aadi Thiruvathirai Festival – Tamil Nadu**

**Teej Festival – New Delhi** (Grand celebration organised by India Tourism)

**Nagaland Mango Festival (1st ever) – Kiphire**

**Mizoram's Lungphun Ropui** declared Monument of National Importance.

## 5. Awards, Rewards, Recognition

### National & State Schemes / Rankings

- National One District One Product (ODOP) Awards 2024 — Andhra Pradesh tops with 10 awards.
  - Bihar — 100% ODOP coverage in all 38 districts (Category A status).

### Urban Cleanliness — Swachh Survekshan 2024–25

- Indore — India's Cleanest City (8th consecutive year).
  - Followed by: Surat, Navi Mumbai, Vijayawada.
  - 34 cities declared "Promising Swachh Shehars."
- Special awards:
  - Best Ganga Town: Prayagraj.
  - Best Cantonment Board: Secunderabad.
  - Best Saifai Mitra Surakshit Shehar: Visakhapatnam, Jabalpur, Gorakhpur.
- Cleanest Big City (10 lakh+ population): Ahmedabad.
  - Top 3 (10L+): Ahmedabad, Bhopal, Lucknow.
- Super Swachh League (10L+ category): Indore, Surat, Navi Mumbai, Vijayawada.
- Special Award: UP Govt + Prayagraj Municipal Corporation for Maha Kumbh site cleaning.

### Literature, Culture & Creative Arts

- Sarah Joseph conferred Mathrubhumi Literary Award 2024 (Kozhikode, Kerala).
- Kozhikode named UNESCO City of Literature (June 2024).
- Geetanjali Shree — PEN Translates Award 2025 for "Once Elephants Lived Here" (*translated by Daisy Rockwell*).
- Raja Kumari wins American Music Award (AMA) 2025 — 1st Indian-origin musician winner.
- Suhani Shah becomes first Indian to win "Best Magic Creator" award at FISM 2025 World Championship (Italy).

### Science, Technology & EdTech

- ISRO Chairman Dr. V. Narayanan conferred GP Birla Memorial Award 2025.
- Kerala's KITE (Kerala Infrastructure and Technology for Education) recognized by UNICEF as Global Best Practice in Responsible EdTech.
- "Meri Panchayat" App wins WSIS Prizes 2025 Champion Award (*Geneva*) for advancing digital rural governance (*digital governance*).

### Banking, Finance & Institutional Recognitions

- SBI — World's Best Consumer Bank 2025 (*Global Finance magazine*).
- IPPB wins Digital Payments Award 2024–25 — DFS Index topper, awarded by FM Nirmala Sitharaman & MoS Pankaj Chaudhary.
- LIC Guinness Record — "Most Life Insurance Policies Sold in 24 Hours."
- Sansad Ratna Awards 2025 — 17 MPs + 2 Committees awarded.
- Handloom Awards 2024 — 24 winners (*5 Sant Kabir + 19 National*).
- Forbes Self-Made Women 2025: Falguni Nayar (*31st, \$3.4B*); Kiran Mazumdar-Shaw (*32nd, \$3.3B*).

### Heritage, Tourism & World Listings

- Kerala Tourism wins PATA Gold Award 2025 — "Most Engaging Social Media Campaign."
- Maratha Military Landscapes added as India's 44th UNESCO World Heritage Site.

### International & Other Awards

- Varsha Deshpande (Satara, Maharashtra) awarded 2025 UN Population Award (*Individual Category*).
- Former Chief Justice of Nepal (25th CJ), Kalyan Shrestha awarded Hem Bahadur Malla Award 2080.

### Sports Achievements

- Jyothi Surekha Vennam — 3 medals at Archery World Cup Stage 4.
- Deepika (Hockey) — Poligras Magic Skill Award 2024–25.
- India's first Gold at FISU World University Games 2025 (Germany) — Archers Parneet Kaur & Kushal Dalal, gold in compound mixed team archery.



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## 6. Banking, Finance, Insurance & Economic Affairs

### Banking & Financial Sector

#### National Stock Exchange (NSE)

- NSE ranked 4th globally in IPO fundraising (H1 2025) – raised \$5.51 billion.
- Source: S&P Global Market Intelligence.
- HQ: Mumbai | MD & CEO: Ashishkumar Chauhan.

#### State Bank of India (SBI)

- SBI named “World’s Best Consumer Bank 2025” by Global Finance Magazine.
- HQ: Mumbai | Chairman: Challa Sreenivasulu Setty.
- MDs: Rana Ashutosh Kumar Singh, Ashwini Kumar Tewari, Vinay M. Tonse, Rama Mohan Rao Amara.

#### Kotak Mahindra Prime (KMPL)

- Appointed as 1st preferred financier for Tesla in India.

#### NSDL Payments Bank

- Granted scheduled bank status by RBI.
- Promoted by National Securities Depository Ltd.

#### Federal Bank

- Launched India’s 1st biometric authentication for e-commerce card transactions.

#### PhonePe & SBI Card

- Launched co-branded credit cards – PURPLE & SELECT BLACK.
- PhonePe HQ: Bengaluru | CEO: Sameer Nigam.
- SBI Card HQ: Gurugram | CEO: Salila Pande.

#### PhonePe Market Share

- Processed 8.54 billion UPI transactions in June 2025 – market share 46.46%.





- Competitors: Google Pay – 6.54 billion transactions, 35.56% share.

## PayPal

- Launched “PayPal World” in India – enables UPI for international transactions.
- HQ: California, USA | CEO: Alex Chriss.

## Paytm Money

- Sandeep Bharadwaj appointed CEO.
- Subsidiary of One97 Communications.

## Public Sector Banks (PSBs)

- Gross NPAs declined to 2.58% (March 2025), down from 9.11% in 2021.
- Penal charges collected (2020–25): ₹8,932.98 crore for non-maintenance of minimum balance.
  - Highest: Indian Bank – ₹1,828.18 crore.
  - Others: PNB – ₹1,662.42 crore; BoB – ₹1,531.62 crore.
  - July 2025 – Union Bank waived penalties. SBI stopped levying since March 2020 (first PSB to do so).
- Identified 1,629 wilful defaulters, loans worth ₹1.62 trillion unpaid (as of March 31, 2025).

## RBI Updates

- Allowed pledging of gold & silver jewellery for agri & small business loans.
  - Loan-to-Value (LTV) Ratio:
    - Up to ₹2.5 lakh → 85%.
    - ₹2.5–5 lakh → 80%.
    - Above ₹5 lakh → 75%.
- HQ: Mumbai | Governor: Sanjay Malhotra (26th).
- Deputy Governors: Swaminathan Janakiraman, T. Rabi Sankar, M. Rajeshwar Rao, Poonam Gupta.
- Released Financial Inclusion Index (March 2025): 67.0 (up from 64.2 in March 2024).
- Digital Payments Index (March 2025): 493.22 (vs. 465.33 in Sept 2024).
  - Base year: March 2018 (100).
- Cancelled licence of Karnataka-based Karwar Urban Co-operative Bank.
- Forex reserves hit all-time high: \$736.1 billion (25 July 2025).
  - Foreign currency assets: \$680 bn | Gold reserves: \$52 bn | SDRs & IMF reserves: \$4.1 bn.
  - Reserves sufficient for 12 months of imports.
  - 4th largest globally – after China, Japan, Switzerland.

## NABARD

- Launched “RuralTech CoLab” portal & WhatsApp channel on 44th foundation day.
- HQ: Mumbai | Chairman: Shaji K.V. | Founded: 1982.

## SEBI

- Extended deadline for retail algo trading circular – from Aug 1 → Oct 1, 2025.
- HQ: Mumbai | Chairman: Tuhin Kanta Pandey | Estd: 1992.

## Insurance Sector

### IRDAI Decisions

- Panel led by Dinesh Khara rejected mergers between insurance & non-insurance businesses.
- Proposed internal ombudsman system for claims up to ₹50 lakh.
- HQ: Hyderabad | Chairman: Ajay Seth (succeeds Debasish Panda) | Estd: 1999.
- Mandated 3-year product validity for health insurance (from 1 April 2026).
  - Minimum cover: ₹5 lakh.
  - Tenure options: 1, 2, 3 years.

### LIC Initiatives

- MoU with Rural Development Ministry – promote “Bima Sakhi Yojana”.
- Bima Sakhi Scheme (Dec 9, 2024 launch):

- Trains women as **Mahila Career Agents**.
- Eligibility: **18–70 years, minimum Class X pass**.
- Stipend: **₹7,000 (Year 1), ₹6,000 (Year 2), ₹5,000 (Year 3) + commissions**.
- **2,05,896 women enrolled** so far.
- Budget allocation: **₹520 crore (FY26); ₹115.13 crore disbursed** by July 14, 2025.

### Govt Stake in LIC

- Govt holds **96.5% stake** in LIC.
- IPO (May 2022): **3.5% sold, raised ₹21,000 crore**.
- SEBI mandate: **10% minimum public shareholding** by May 16, 2027.
- Govt must sell **6.5% additional stake**.

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## Economy & Trade

### India's Exports (Apr–Jun 2025)

- **\$210.31 billion** exports (5.94% increase).
- Top destinations: **US, China, Kenya, France, Brazil**.
- Top import sources: **China, UAE, Ireland, US, Hong Kong**.

### IMF Reports

- India becomes world leader in digital payments.
  - UPI share: **85%** of India's digital transactions.
  - Bhutan was 1st adopter (2021).
- IMF HQ: Washington DC | MD: **Kristalina Georgieva**.
- Ranks India **5th largest economy (2025)**.
  - NITI Aayog claims India has overtaken Japan (4th largest).
- Raised India's GDP forecast to **6.4% (FY26 & FY27)**.

### Morgan Stanley Report

- India to be **3rd largest economy** by 2028.
- GDP projected at **\$10.6 trillion** by 2035.

### OECD-FAO Agricultural Outlook 2025–2034

- India to surpass China by 2034 as world's largest cotton producer.
- Global cotton output 2034: **29.5 million tonnes**; India's share: **30%**.
- India's 2024–25 cotton output: **25.68 million tonnes (ICAC estimate)**.

### ADB & Ind-Ra Forecasts

- ADB revised FY26 GDP growth to **6.5%** (from 6.7% in April 2025).
- India Ratings & Research (Ind-Ra) cut FY26 forecast to **6.3%** (from 6.6%).
- ADB HQ: Manila | President: **Masato Kanda** | Members: **69**.

### Govt Fiscal & Taxation

- Net direct tax collection fell **1.3%** (Apr 1 – July 10, 2025).
  - Target FY25: **₹25.20 lakh crore** (12.35% higher than FY24 RE).
- Fiscal deficit target FY26: **₹18.35 lakh crore**.
- GST Updates:
  - UP tops with **13.2% of taxpayers**. Others: Maharashtra (12.1%), Gujarat (8.4%), Tamil Nadu (7.7%), Karnataka (6.9%).
  - As of 31 May 2025: **1.52 crore active GST registrations**.
  - Gross GST doubled in 5 years: FY21 – ₹11.4 lakh crore → FY25 – ₹22.1 lakh crore.

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## Technology & Digital Finance

- Laraware Pvt Ltd (Lucknow, UP) launched “Nxtbanking” – India's 1st fully AI-powered fintech platform, led by Anvesh Tiwari.
- Fino Payments Bank launched “GATI” zero-balance savings account (₹100 opening, ₹50 quarterly fee, 40k+ merchant points).



- MeitY ordered Worldcoin (Sam Altman's crypto-biometric ID project) to shut down in India.

## Government & Policy Initiatives

- RRBs reduced from 43 → 28 (Phase-IV amalgamation) under "One State-One RRB" policy (effective 1 May 2025).
- PM E-Drive initiative:
  - ₹500 crore allocated for purchase of 5,600 electric trucks.
  - Part of ₹10,500 crore outlay (Oct 2024 – Oct 2026).
- Revamped Stand-Up India Scheme to launch by Sept 2025.
  - Loan limit doubled to ₹2 crore (earlier ₹1 crore).
  - Tenure: 5 years, supports 5 lakh first-time borrowers.
  - Interest: 3% above base rate.
  - Repayment: 7 years with 18-month moratorium.
  - Margin money: 10–15% project cost (eligible for subsidy).
- Govt & RBI discussions:
  - New banks' entry & PSB mergers.
  - Target: India 3rd largest economy by 2027–28.
  - Aim: At least 2 Indian banks in global top 10 (currently SBI – 43rd, HDFC Bank – 73rd).
  - Banking Regulation Act 1949: Max 26% voting rights per shareholder.
  - FDI in private banks up to 74%, single entity capped at 15% unless approved.

## International Relations & Trade Deals

- India–Singapore: NPCI International expanded UPI–PayNow linkage, now covering 19 Indian banks.
- India–Saudi Arabia: Signed 5-year fertiliser deal – 3.1 MMT DAP annually.
- India–Maldives (July 2025): Signed 6 MoUs during 60th Independence Day celebrations.
  - PM Modi guest of honour.
  - India extended ₹4,850 crore line of credit (first in INR).
- ADB sanctioned ₹975.26 crore loan for Tripura industrial zones.
- Reliance Consumer Products Ltd launched Campa soft drink in Nepal – first international expansion since 2022.

## Other Developments

- Coal India (SECL, Bilaspur): Vasant Vihar dispensary became first all-women operated dispensary.
- Unclaimed deposits in banks: ₹67,003 crore (as of June 30, 2025).
  - SBI: ₹19,329.92 cr (highest among PSBs).
  - ICICI: ₹2,063.45 cr (highest among private banks).



## 7. Defence Affairs

### Defence Organisations (Static Facts)

- Indian Navy HQ: New Delhi | Chief – Admiral Dinesh K. Tripathi | Vice Chief – Vice Adm. Krishna Swaminathan.
- DRDO HQ: New Delhi | Chairman – Dr. Samir V. Kamat.

### Missile & Air-Defence Trials (India)

- Akash Prime air defence system — successful test/trial in Ladakh: Eastern Ladakh; successful test on July 16, 2025.
- Prithvi-II & Agni-I ballistic missiles — successful test-fires (Odisha):
  - Prithvi-II range: 250–350 km.
  - Agni-I: short-range surface-to-surface, range: 700–900 km.
  - Other Agni series ranges: Agni-II: 2000–3500 km; Agni-III: 3000–3500 km; Agni-IV: 3000–4000 km; Agni-V: 5000–8000 km (ICBM).

### Naval & Coast Guard Platforms

- INS Nistar — India's first indigenous Diving Support Vessel: commissioned into the Indian Navy at Visakhapatnam on 18 July 2025; built by Hindustan Shipyard Ltd.
- ASW Shallow Water Craft "Ajay" — 8th & final of the series: launched by Garden Reach Shipbuilders & Engineers (GRSE).
- INS Ajay — 8th & final ship of the Anti-Submarine Warfare Shallow Water Craft series: built by GRSE.
- Pollution Control Vessel "Samudra Prachet" (ICG): launched; Goa Shipyard launches Pollution Control Vessel "Samudra Prachet" for Coast Guard.

### Exercises & Operations

- Exercise Drone Prahar — Indian Army: conducted in Rayang, East Siang (Arunachal Pradesh).
- Operation Shiva — Indian Army: deploys 8,500 troops + C-UAS grid for Amarnath Yatra.
- Talisman Sabre 2025 (Australia): India joins, participates with 18 other nations in a major exercise led by Australia.
- India–Singapore Exercise Bold Kurukshetra 2025: Jodhpur.

### International Defence Developments — Türkiye

- Türkiye unveils "Tayfun Block-4" — its 1st hypersonic ballistic missile.
- Turkey unveils "Gazap" (most powerful non-nuclear aircraft bomb) & "NEB-2 Ghost" (bunker buster) at the 17th International Defence Industry Fair (IDEF 2025), Istanbul.
- Country facts: Capital – Ankara | Currency – Lira | President – Recep Tayyip Erdoğan.

## 8. International Affairs

### 1. EU Sanctions on Nayara Energy

- EU sanctions imposed on Nayara Energy Ltd. (formerly Essar Oil).
- Location: Refinery at Vadinar, Gujarat.

### 2. Senegal Declared Free of Trachoma

- Senegal declared free of Trachoma by WHO.
- Status: 25th country globally and 9th in Africa to eliminate the disease.

### 3. US Withdrawal from UNESCO

- US to withdraw from UNESCO (effective 2026).
- Reason: Opposition to UNESCO's decision to admit State of Palestine as member.



- **UNESCO details:**
  - HQ – Paris
  - Director-General – Audrey Azoulay
  - Founded – 1945
  - Members – 193

#### 4. Australia Bans Social Media Accounts for Children

- **Australia bans YouTube accounts for children under 16** (effective Dec 2025).
- **Background:**
  - **Nov 2024** – Australia passed **world-first laws** banning accounts for children under 16 on **Facebook, Instagram, Snapchat, TikTok, & X**.
  - **YouTube was initially exempt but now included** (ban effective Dec 2025).
- **Australia details:**
  - Capital – **Canberra**
  - Currency – **Australian Dollar (AUD)**
  - Prime Minister – **Anthony Albanese**

#### 5. WHO Global Eyecare Initiative

- **WHO launches Global Eyecare Initiative.**
- **Aim: Provide 1 billion people access to eyecare by 2030.**
- **India identified as a key partner** in this global initiative.

## 9. Meetings, Conferences, and Summits

#### United Nations & International Cooperation

- **High-level UN Meeting of Group of Friends (GoF) on Accountability for Crimes Against UN Peacekeepers**
  - **Co-chaired by:** India, Bangladesh, Egypt, France, Morocco, Nepal.
  - **India represented by:** Ambassador **Parvathaneni Harish** (Permanent Representative to UN).

#### Defence & Security

- **India–Singapore Exercise “Bold Kurukshetra 2025”**
  - **14th Edition.**
  - Location: **Jodhpur, Rajasthan.**
- **SHAPE 2025 – 1st Armed Forces National Conference**
  - Location: **New Delhi.**
  - Theme: **“Sustainable Hospital Architecture, Planning, Infrastructure & Equipment”.**

#### Conferences & Summits

- **1st International Manuscript Heritage Conference**
  - Location: **New Delhi.**
  - Dates: **Sep 11–13, 2025.**
  - Theme: **“Reclaiming India’s Knowledge Legacy through Manuscript Heritage”.**
- **4th Edition of World Food India 2025**
  - Location: **New Delhi.**
  - Dates: **Sep 25–28, 2025.**
  - Theme: **“Processing for Prosperity”.**
- **Trade Facilitation Conference 2025**
  - Location: **New Delhi.**

- Theme: "Scientific Excellence for Seamless Trade".
- Organised by: Central Revenues Control Laboratory (CRCL) under CBIC.
- 2nd BIMSTEC Ports Conclave
  - Location: Visakhapatnam, Andhra Pradesh.
  - Theme: "Navigating the Future: Blue Economy, Innovation & Sustainable Partnerships".
- 88th CCEXEC Meeting (Codex Alimentarius Commission)
  - Location: Rome, Italy.
- Maritime Financing Summit 2025
  - Location: New Delhi.

### Trade, Business & Industry Events

- 71st India International Garment Fair (IIGF)
  - Location: Yashobhoomi Convention Centre, Dwarka.
- 16th Toy Biz International B2B Expo 2025
  - Organised by: Toy Association of India.
  - Location: Bharat Mandapam, New Delhi.

### Youth & Social Initiatives

- Youth Spiritual Summit – Varanasi, Uttar Pradesh (MY Bharat initiative)
  - Theme (Source 1): "Drug-Free Youth for Viksit Bharat".
  - Theme (Source 2): "Nasha Mukta Yuva for Viksit Bharat".
  - Adopted: Kashi Declaration for national anti-drug campaign.
  - Inaugurated by: Dr. Mansukh Mandaviya.

### Institutions

- Directorate General of Foreign Trade (DGFT)
  - HQ: New Delhi.
  - Director General: Ajay Bhadoo.

## 10. Miscellaneous

### International Days & Global Observances

- July 11 – International Day of Reflection & Commemoration of the 1995 Srebrenica Genocide
  - Location: Srebrenica, Bosnia & Herzegovina (Balkan Peninsula, SE Europe).
- July 11 – First UN World Horse Day
- July 16 – Artificial Intelligence Appreciation Day
- July 16 – World Snake Day
  - Theme: "Respect, Don't Fear: Protecting Nature's Silent Guardians".
- July 17 – Day of International Criminal Justice (International Justice Day)
  - Marks 27th anniversary of Rome Statute adoption.
- July 18 – UN Nelson Mandela International Day (since 2010)
  - Theme 2025: "It's Still in Our Hands to Combat Poverty and Inequity".
  - Mandela: 1st Black President of South Africa | Nobel Peace Prize 1993.
- July 18 – Tamil Nadu Day
- July 20 – International Chess Day
- July 20 – International Moon Day
- July 22 – National Flag Day
  - Adopted on 22 July 1947.
- July 22 – Pi Approximation Day



- Linked to Archimedes' estimate of  $\pi$ .
- **July 22 – World Brain Day**
  - Theme: “Brain Health for All Ages”.
- **July 23 – National Broadcasting Day**
  - 98th anniversary of IBC (later All India Radio).
- **July 24 – Income Tax Day**
  - Celebrated since 1860 (by Sir James Wilson).
- **July 25 – World Drowning Prevention Day**
  - Theme: “Your Story Can Save a Life – Drowning Prevention through Shared Experiences”.
- **July 25 – 1st UN International Day for Women & Girls of African Descent**
- **July 25 – International Day on Judicial Well-being**
- **July 25 – World IVF (In Vitro Fertilisation) Day / World Embryologist Day**
  - Marks Louise Brown's birth (1978 – world's 1st IVF baby).
- **July 26 – Kargil Vijay Diwas (26th anniversary of 1999 victory, Operation Vijay)**
- **July 26 – World Mangrove Day**
  - Theme: “Protecting Wetlands for Our Future”.
- **July 27 – 87th Raising Day of CRPF**
  - Est. 1939, largest CAPF under Ministry of Home Affairs.
- **July 28 – World Hepatitis Day**
  - Theme 2025: “Hepatitis: Let's Break it Down”.
- **July 28 – World Nature Conservation Day**
- **July 29 – Global Tiger Day (since 2011)**
- **July 30 – International Day of Friendship (since 2011)**
- **July 30 – World Day Against Trafficking in Persons**
  - Theme 2025: “Human Trafficking is Organized Crime – End the Exploitation”.

### Wildlife & Environment

- **Yakten (Sikkim) declared India's 1st Digital Nomad Village**
- **India's 1st Aqua Tech Park – Sonapur, Assam**
- **Sigandur Bridge (Karnataka)**
  - India's 2nd-longest cable-stayed bridge (over Sharavathi River).
- **New Dragonfly species – “Lyriothemis abrahami” discovered**
  - Location: Western Ghats (Kerala & Karnataka).
  - Named after Abraham Samuel, odonatology pioneer.
- **Gerua River – Bahraich, Uttar Pradesh**
- **Shipki-La Pass – Himachal Pradesh**
  - Altitude: 3,930 m.
- **Pachmarhi Wildlife Sanctuary – Madhya Pradesh**
  - Renamed after Raja Bhabhut Singh (19th-century tribal icon).
- **Tamhini Wildlife Sanctuary – Maharashtra**
- **Kappatagudda Wildlife Sanctuary – Karnataka**
- **Jharkhand: Barwadih Western Forest Range – 1st Tiger Safari of the state**

### Books & Literature

- **“Different Strokes (1998–2014)” – by A.K. Bhattacharya**
  - 3rd volume in “India's Finance Ministers” series.
- **“Sustainable Wellness of Students: A Collective Responsibility in Higher Education”**
  - Edited by: Lata Pandey & Dr. Ramanand.
  - Released by: Uttarakhand CM Pushkar Singh Dhami.
- **Novel: “The Loneliness of Sonia and Sunny” – by Kiran Desai**

### Notable Deaths

- **B. Saroja Devi – Legendary Actress**
  - Awards: Padma Shri (1969), Padma Bhushan (1992), Kalaimamani Award (Tamil Nadu).
- **Fauja Singh (“Turbaned Tornado”) – Passed away at 114 years.**
  - World's oldest marathon runner.



- Achievements:
  - 2003 Toronto Marathon – 5h 40m (personal best).
  - 2011 – First centenarian to complete a full marathon.
- Alan Jay Bergman – Lyricist, passed away.
- V.S. Achuthanandan – Former Kerala CM (2006–2011), CPI(M) leader.
  - Awards: Pravasi Express Lifetime Award (2013), Ali Hassan Memorial Award, Velu Thampi National Award, N.C. Sekhar Award.
- Ratan Thiyam – Renowned Theatre Director.
  - Awards: Padma Shri (1989), Sangeet Natak Akademi Award (1987), Kalidas Samman (1997), Akademi Ratna (2012).
- Meghnad Desai – Economist, UK House of Lords member
  - Awarded Padma Bhushan (2008).
- T.N. Manoharan – IDBI Bank Chairman, Ex-ICAI President
  - Awarded Padma Shri (2010).

## Science & Technology

- Tuol Sleng Genocide Museum – Cambodia
- Barak Magen – Advanced naval air defence system – Israel
- DSCI Advanced Cyber Skill Centre – inaugurated in Mumbai, Maharashtra

## Sports

- Belgian GP 2025 Winner – Oscar Piastri (Australia, McLaren)
- MS Dhoni appointed Brand Ambassador of ACKO Insurance

## 11. MoUs, Collaborations & Partnerships

1. Dodla Dairy acquired Ranchi-based Osam Dairy in a 100% acquisition deal worth ₹271 crore

## 12. National & States Affairs

### Energy, Environment & Renewable Sector

- **India Achieves 50% Installed Electricity Capacity from Non-Fossil Fuels (2025)**
  - Report: Ministry of New & Renewable Energy (MNRE).
  - Total installed capacity: 484.8 GW.
  - Non-fossil fuel sources: 242.8 GW.
  - Achieved 5 years ahead of 2030 Paris Agreement NDC target.
- **India Achieves 20% Ethanol Blending with Petrol**
  - Target achieved 5 years before 2030 deadline.
- **L&T to Build India's Largest Green Hydrogen Plant**
  - Location: IOCL Panipat Refinery.
  - Capacity: 10,000 TPA supply.
- **India Becomes Malaysia's Largest Importer of Germinated Oil Palm Seeds**
  - Imports: 3.03 MT palm oil in 2024.
- **Kerala Launches "Vithoot" Seed Shower Afforestation Programme**
  - Aim: Tackle human-wildlife conflict.
- **Gujarat Launches Tribal Genome Sequencing Project**
  - Title: Creation of Reference Genome Database for Tribal Population in Gujarat.
  - First state in India to start such initiative.
- **Maharashtra Becomes 1st State to Grant Agricultural Status to Livestock & Poultry Farming.**

- Govt Announces ₹1,345 Cr Subsidy for Rare Earth Magnet Production in India.
- Union Minister Manohar Lal launched ADEETIE Scheme
  - Full form: Assistance in Deploying Energy Efficient Technologies in Industries & Establishments.
  - Budget: ₹1,000 crore (FY 2025–26 to 2027–28).
  - Implementing Agency: Bureau of Energy Efficiency (BEE).
  - Objective: Encourage MSMEs to adopt energy-efficient technologies.
- Union Cabinet approves ₹27,000 crore equity investment
  - ₹20,000 crore – NTPC.
  - ₹7,000 crore – NLC India Ltd (NLCIL).
  - Aim: Achieve 500 GW renewable capacity by 2030.

### Government Schemes & Policy Initiatives

- PM Dhan-Dhaanya Krishi Yojana (PM-DDKY)
  - Approved by Union Cabinet.
  - Outlay: ₹24,000 crore annually, duration: 6 years.
  - Coverage: 100 districts, benefiting 1.7 crore farmers.
  - Focus: Productivity, crop diversification, irrigation, credit access.
  - Monitoring: NITI Aayog + District-level committees.
- Maharashtra Govt launches “Krishi Samruddhi” Scheme
  - Outlay: ₹25,000 crore.
- Assam Govt launches CM-FLIGHT Scheme
  - Full form: Chief Minister’s Foreign Language Initiative for Global Human Talent.
  - Aim: Foreign language training & overseas employment.
- Bihar Free Electricity Scheme
  - Effective 1 August 2025.
  - 125 units free per household per month.
- Assam Govt announces ₹5/litre subsidy for dairy farmers.
- MP Govt expands Ladli Behna Scheme
  - Benefits from Oct 2025:
    - ₹250 Rakhi gift.
    - ₹1,500 monthly aid.
- Govt extends target for 25 crore smart meters under RDSS
  - New target: March 2028 (2-year extension).

### Education & Skill Development

- University of Southampton (UK) inaugurates 1st International Campus in India
  - Location: International Tech Park, Gurugram (Sector 59).
  - First foreign university campus in India under NEP 2020.
- NESTS + UNICEF India launch TALASH
  - Full form: Tribal Aptitude, Life Skills & Self-Esteem Hub.
- Ministry of Skill Development & Entrepreneurship (MSDE)
  - Formed National Steering Committee (NSC).
  - Chairperson: Skill Secretary Rajit Punhani.
  - ITI Upgradation Scheme (₹60,000 Cr, Union Budget 2024–25).
  - Objective: Upgrade 1,000 ITIs + establish 5 CoEs for Skilling.
  - Locations of NSTI-based CoEs: Bhubaneswar, Chennai, Hyderabad, Kanpur, Ludhiana.
- BITS Pilani announces AI+ Campus
  - Location: Amaravati.
  - Investment: ₹2,000 crore.
  - Timeline: By 2027.
- India’s 1st Hindi-medium medical college approved
  - Location: Jabalpur, Madhya Pradesh.
  - Expected operations: 2027–28.
- UPSC launches PRATIBHA Setu for missed aspirants.





## Defence & Security

- **Indian Army launches “Operation Shiva”**
  - Purpose: Amarnath Yatra security.
  - HQ: New Delhi.
  - Chief: General Upendra Dwivedi.
  - Vice Chief: Lt. Gen. NS Raja Subramani.
- **“Operation Mahadev”**
  - Launched to eliminate terrorists behind Pahalgam massacre (26 tourists killed, Apr 22, 2025).
- **Uttarakhand CM launches “Operation Kalanemi”**
  - Target: Fake saints.
- **Indian Railways tests Direct Drive Electronic Interlocking (DDEI) System**
  - Locations: Dinanagar (Jammu) & Tajpur (Madhya Pradesh).
  - Western Railway – 1st zone to adopt DDEI (Tajpur station).
- **Mumbai's Carnac Bridge renamed as Sindoor Bridge**
  - Named after Operation Sindoor (2025 strike in Pakistan).

## Cultural Heritage & Archaeology

- **ASI declares Lungphun Ropui (Mizoram) a monument of national importance.**
  - Location: Lianpui village.
  - DG: Yadubir Singh Rawa.
  - Noted as Mizoram's 2nd national monument site after Vangchhia.
- **PM Modi launches “Gyan Bharatam Mission”**
  - Aim: Digitisation of 1 crore ancient manuscripts.
  - Budget 2025–26: ₹60 crore (earlier ₹3.5 crore).
  - Total allocation: ₹482.85 crore.

## State Developments

- **Jharkhand launches India's 1st Mining Tourism**
  - Partner: Central Coalfields Ltd (subsidiary of Coal India Ltd).
- **Tamil Nadu establishes 1st Centre of Excellence (CoE) for Hornbill Conservation**
  - Location: Anamalai Tiger Reserve, Coimbatore district.
  - Funding: ₹1 crore under Endangered Species Conservation Corpus Fund.
- **Maharashtra approves renaming**
  - Islampur (Sangli district) → Ishwarpur.
- **Karnataka: Sigandur Bridge inaugurated**
  - Official name: Ambaragodlu-Kalasavalli Bridge.
  - India's 2nd longest cable-stayed bridge.
  - Length: 2.44 km, Width: 16 m.
  - Built on Sharavati river backwaters.
  - Longest: Sudarshan Setu, Gujarat (Bet Dwarka–Okha).
- **Sikkim: Yaktan Village declared India's 1st Digital Nomad Village.**

## Governance & Politics

- **President's Rule in Manipur extended for another 6 months (from Aug 13, 2025).**
  - Initially imposed: Feb 13, 2025 (due to prolonged ethnic violence & breakdown of administration).
  - Capital – Imphal | CM – Vacant | Governor – Ajay Bhalla.

## Science & Technology

- **ISRO unveils future plans:**
  - Indian Space Station by 2035.
  - Human moon landing by 2040.
- **India's 1st manned deep-sea mission “Samudrayaan”**
  - Launch: By end of 2026.
  - Submersible: Matsya (capacity: 6,000m depth).



## Health & Awareness Days

- **World Hepatitis Day 2025 (28 July)**
  - Theme 1: "Hepatitis Can't Wait".
  - WHO focus: Accelerating testing, prevention, treatment access.
  - India's efforts: National Viral Hepatitis Control Program (since 2018).
  - Goal: Eliminate Hepatitis C by 2030.
  - Theme 2: "Hepatitis: Let's Break It Down".
  - Marks birth anniversary of Dr. Baruch Blumberg (discoverer of Hepatitis B virus).
- **World Chess Day 2025 (July 20)** – Theme: "Every Move Counts".
- **International Moon Day 2025 (July 20)** – Theme: "One Moon, One Vision, One Future".
- **Kargil Vijay Diwas 2025** – Observed July 26.
- **International Tiger Day 2025 (July 29)**.
  - Launched in India: Project Tiger (1973).
- **166th Income Tax Day** – Celebrated 24 July 2025.
- **CRPF 87th Foundation Day** – Celebrated 27 July 2025, Pune.

## 13. Persons in News

### Political Leadership Records

- **PM Narendra Modi Becomes 2nd Longest-Serving Prime Minister of India**
  - Total tenure: 4,078 days (11 years 60 days, till July 25, 2025).
  - Surpassed: Indira Gandhi (11 years 59 days, 1966–77).
  - Longest-serving PM: Jawaharlal Nehru – 16 years 286 days.
- **Yogi Adityanath Becomes Longest-Serving Chief Minister of Uttar Pradesh**
  - Tenure: 8 years 4 months 10 days (as of 28 July 2025).
  - Surpassed: Govind Ballabh Pant (8 years 127 days, 1947–54).

### Corporate & Finance

- **Ashok Vaswani Named Highest-Paid Bank CEO in India (FY 2024–25)**
  - Position: MD & CEO, Kotak Mahindra Bank.
  - Total compensation: ₹12.95 crore.
  - Sashidhar Jagdishan (HDFC Bank CEO) – second highest-paid, earning ₹12.08 crore.

### Sports Achievements

- **Shubman Gill**
  - Record: 4 centuries as debut captain.
- **R. Praggnanandhaa**
  - Defeated Magnus Carlsen in freestyle chess.
- **A Ra Harikrishnan**
  - Became India's 87th Chess Grandmaster.
- **Divya Deshmukh**
  - 1st Indian woman to reach the FIDE Women's World Cup Final.
- **Koneru Humpy**
  - Reached the FIDE Women's World Cup Semi-final.
- **Aditi Chauhan**
  - Retired after a 17-year football career.

### Education & Institutions

- **Uma Kanjilal**
  - Appointed as 1st woman Vice-Chancellor of IGNOU.



## Arts & Culture

- **Remona Evette Pereira**
  - Student of **St. Aloysius University, Mangaluru**.
  - **Created a record: 170-hour Bharatanatyam performance**.
  - Recognised by the **Golden Book of World Records**.

## Notable Deaths

- **Fauja Singh ("Turbaned Tornado")**
  - Age: **114 years**.
  - Known as the **world's oldest marathon runner**.
- **Ratan Thiyam**
  - Renowned theatre director, pioneer of **Theatre of Roots**.
  - Award: **Padma Shri (1989)**.

## 14. Ranks, Reports & Surveys

### National & Global Rankings

- **Best Student Cities Ranking 2026**
  - **Mumbai: 98th rank** (up from 131 in 2025) – **highest-ranked Indian city**.
  - **Delhi: 104th** (up from 117) – **cheapest student city globally**.
  - **Bengaluru: 108th** (up from 130).
  - **Chennai: 128th** (up from 140).
  - **Global Top 5:** Seoul, Tokyo, London, Munich, Melbourne.
- **Henley Passport Index 2025**
  - **India: 77th rank**, biggest jump ever (+8 from 85).
  - **Top country:** Singapore.
- **Mumbai Airport (Chhatrapati Shivaji Maharaj International Airport – CSMIA)**
  - Ranked **9th in World's Best Awards 2025** – Travel + Leisure, "Readers' 10 Favourite International Airports".
  - **Top Airport:** Istanbul Airport.
  - 2nd: Singapore Changi Airport | 3rd: Hamad International Airport (Qatar).
  - India's CSMIA scored **84.23 points**.
- **FIFA Men's Football Rankings (June 2025)**
  - **India: Ranked 133rd** – lowest since Dec 2016 (135th).
  - Best-ever ranking: **94th (Feb 1996)**.
  - In Asia: **24th out of 46 nations**.
  - **Global Top 5 (June 2025):** Argentina, Spain, France, England, Brazil.
- **PARAKH Rashtriya Sarvekshan 2024**
  - **Punjab emerged as best-performing state**.
  - Conducted by: **Ministry of Education & assessed by NCERT**.
- **EduRank 2025**
  - **Punjab Agricultural University (PAU): 93rd globally**.
- **International Mathematical Olympiad (IMO) 2025 – Australia**
  - **India's best-ever performance**.
  - Score: **193/252**, Rank: **7th globally**.
  - Medals: **6 total** – 3 Gold, 2 Silver, 1 Bronze.

### Business, Finance & Economy

- **Forbes 50 Richest Self-Made Women 2025**



- **Top:** Rafaela Aponte-Diamant (Switzerland) – Co-founder, MSC (Mediterranean Shipping Co.).
- **Youngest:** Melanie Perkins (Australia, age 38) – Co-founder, Canva.
- **Indians in list:**
  - **Falguni Nayar (Nykaa)** – Rank 31.
  - **Kiran Mazumdar-Shaw (Biocon)** – Rank 32.
- **Avendus Wealth–Hurun India U30 List 2025**
  - **Topped by:** Kaivalya Vohra & Aadit Palicha (both 22, co-founders of Zepto).
- **Ashok Vaswani – Highest-Paid Bank CEO in India (FY 2024–25)**
  - Position: MD & CEO, Kotak Mahindra Bank.
  - Total compensation: ₹12.95 crore.
  - **2nd:** Sashidhar Jagdishan (CEO, HDFC Bank) – ₹12.08 crore.
- **Global Finance Magazine**
  - Adjudged **State Bank of India (SBI)** as **World's Best Consumer Bank 2025**.
- **Bharti Airtel**
  - Became **India's 3rd most valued company by market cap**.
  - Top 2: Reliance Industries – ₹19.33 lakh crore, HDFC Bank – ₹15.34 lakh crore.
- **Morgan Stanley Projection**
  - **India to become World's 3rd Largest Economy by 2028**.

### Agriculture & Food Sector

- **Gujarat**
  - Became **top processed potato producer in India**.
  - Output: **48.59 lakh tonnes (2024–25)**.
- **OECD–FAO Agricultural Outlook 2025–2034**
  - By 2034, world's cereal usage:
    - **40% → Direct human consumption.**
    - **27% → Biofuel & industrial use.**
    - **33% → Animal feed.**
- **Kaziranga Tiger Reserve (Assam)**
  - Recorded **India's 3rd highest tiger density: 18.65 per 100 sq km**.
  - Highest: Bandipur, Karnataka – **19.83 per 100 sq km**.

### Leadership & Popularity

- **PM Narendra Modi**
  - Ranked **World's Most Popular Democratic Leader**.
  - Approval rating: **75% (Morning Consult Survey)**.

## 15. Schemes & Initiatives

### 1. PM-VIKAS Scheme

- Ministry of Minority Affairs.
- Focus: **Skill, education, entrepreneurship, cultural preservation** for minorities.
- Merged 5 older schemes (Seekho aur Kamao, USTTAD, Hamari Dharohar, Nai Roshni, Nai Manzil).
- Targets **9 lakh beneficiaries** in 15th Finance Commission cycle.

### 2. Stand-Up India Scheme

- Launched 2016; continues.
- Loans of **₹10 lakh–₹1 crore** to SC/ST & women entrepreneurs.
- For **greenfield projects** (manufacturing, services, trading).



- Implemented through **Scheduled Commercial Banks + Stand-Up Mitra Portal**.

### 3. NaMo Drone Didi Scheme

- Central Sector Scheme (2023–26).
- Target: **15,000 drones** to Women SHGs.
- **80% subsidy (max ₹8 lakh)**, balance via Agri Infra Fund loan.
- Aims to make SHGs **drone service providers** in agriculture.

### 4. PM Dhan-Dhaanya Krishi Yojana

- Cabinet-approved (2025–31), covers **100 districts**.
- Focus: **Productivity, diversification, irrigation, storage, organic farming**.
- Implementation: **Convergence of 36 central schemes**.
- Monitored with **117 Key Performance Indicators (KPIs)**.

### 5. PM Matsya Sampada Yojana (PMMSY)

- Outlay: **₹20,050 crore**.
- Aim: **Blue Revolution** – fisheries growth + fisher welfare.
- Coverage: All States & UTs.
- Insurance cover up to **₹5 lakh (death/total disability)**.
- Target: **55 lakh jobs + double fisher incomes**.

### 6. Per Drop More Crop (PDMC)

- Launched 2015–16; still active.
- Promotes **micro-irrigation (drip & sprinkler)**.
- Subsidy: **55% for small/marginal farmers**, 45% others.
- Ensures **“More Crop per Drop”** (water efficiency).

### 7. PM-AASHA

- Launched 2018 to strengthen **MSP operations**.
- Three components:
  1. **PSS** – Procurement of pulses, oilseeds, copra.
  2. **PDPS** – Price difference paid to farmers.
  3. **MIS** – For perishables (Tomato, Onion, Potato).

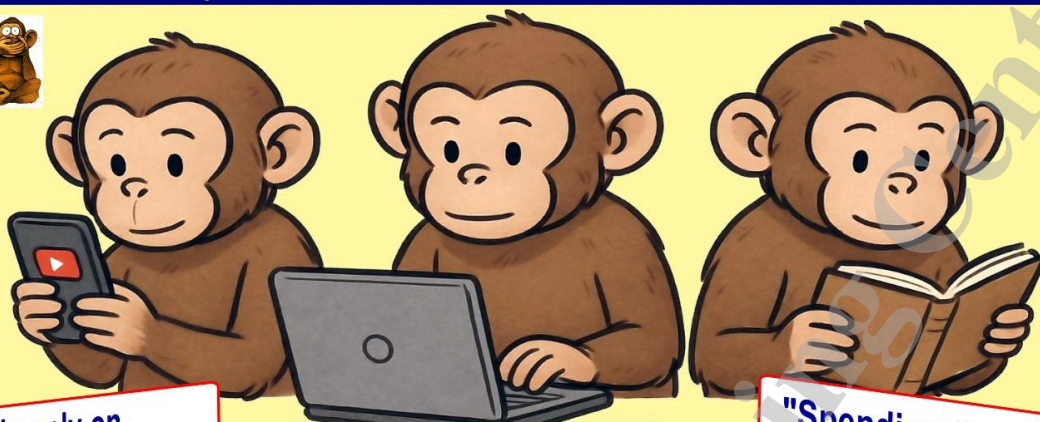
### 8. Employment Linked Incentive (ELI) Scheme

- Outlay: **₹99,446 crore** (2025–27).
- Goal: **3.5 crore jobs** in formal sector.
- Part A: Incentive for **first-time employment** (up to ₹15,000).
- Part B: Incentive for **sustained jobs** (₹3,000/month/employee).

### 9. Skill India Assistant (AI Chatbot)

- Launched by MSDE with Meta + NSDC.
- Available on **WhatsApp & SIDH portal**.
- Offers: **Courses, training centre locator, job listings**.
- 24x7 service, supports **English, Hindi, Hinglish**.

Centre launches “Nasha Mukh Yuva for Viksit Bharat” in Varanasi – Youth-led nationwide anti-drug campaign



"Don't rely only on YouTube classes; attend live sessions with expert teachers for better understanding."

"If you skip learning and keep writing online exams daily, you're only wasting your precious time."

"Spending time in reading rooms is futile if you're not attending classes by expert teachers."

## 16. Science & Technology

### Space & Satellite Missions

- **SpaceX Launches Israel's Most Advanced Communication Satellite "Dror-1"**
  - **SpaceX HQ:** Texas, USA.
  - **Founder & CEO:** Elon Musk.
- **Axiom-4 "Akash Ganga" Mission**
  - **Indian astronaut Shubhanshu Shukla** returned from ISS after **18 days**.
  - **Significance:**
    - **1st Indian to visit ISS.**
    - **2nd Indian astronaut in space** after **Rakesh Sharma (Soyuz, 1984).**
- **India-US Joint Mission – NISAR**
  - **Full form:** NASA-ISRO Synthetic Aperture Radar.
  - **First joint Earth observation satellite.**
  - **Launch:** 30 July 2025, 5:40 PM.
  - **Location:** Satish Dhawan Space Centre, Sriharikota, via GSLV-F16.
  - **Weight:** 2,392 kg.

### Artificial Intelligence & Technology

- **Chinese Researchers Develop World's Lightest Brain-Control Device "Cyborg Bee"**
  - Can direct a bee's movement.
- **India's First Fully AI-Powered Fintech Software Platform – "Nxtbanking"**





- Launched as the **first fully AI-driven fintech solution in India.**
- **BITS Pilani to Develop India's First Greenfield AI+ Campus**
  - Location: **Amaravati.**
  - Investment: **₹2,000 crore.**

## 17. Sports & Games

### Chess

- **R Praggnanandhaa**
  - Defeated **Magnus Carlsen** at **Freestyle Chess Grand Slam (Las Vegas).**
- **Koneru Humpy**
  - Became the **1st Indian** to reach **FIDE Women's World Cup Semifinals (Georgia).**
- **Divya Deshmukh**
  - Became the **1st Indian woman** to reach **FIDE Women's World Cup Finals (2025).**
  - **Won the FIDE Women's World Cup 2025 – 1st Indian woman champion.**
  - Achieved title of **India's 88th Chess Grandmaster.**

### Cricket

- **Shubman Gill**
  - Became the **1st captain** to score **4 hundreds** in a debut Test series.
- **Joe Root**
  - Became the **first batter** to score **3000 Test runs vs India.**
- **Harmanpreet Kaur**
  - Crossed **4000 ODI runs** – became the **3rd Indian woman** to achieve this milestone.
- **UAE**
  - To host the **17th Men's Asia Cup Cricket Tournament (2025).**

### Hockey

- **Deepika (Indian Women's Hockey Forward)**
  - Won the **Poligras Magic Skill Award 2024–25.**
- **Hockey India**
  - Celebrates **100 years** with a **nationwide festival** including **1,000 matches.**

### Football

- **Aditi Chauhan**
  - India's **1st woman professional footballer** in Europe – retired after **17-year career.**
- **England**
  - Won the **UEFA Women's EURO 2025.**

### Golf

- **Yuvraj Singh**
  - Became **Co-owner & Brand Ambassador** of the **Indian Golf Premier League (IGPL).**

### Squash

- **Anahat Singh**
  - Won **Bronze medal** at **World Junior Squash Championships 2025 (Egypt).**

### Archery



- **India at Archery World Cup 2025 (Madrid)**
  - Won **2 Silver + 1 Bronze**.
- **32nd FISU World University Games (Germany)**
  - India won **12 medals** – finished **20th overall**.
  - **Medal tally:** 2 Gold, 5 Silver, 5 Bronze.
  - **Gold winners:** Parneet Kaur & Kushal Dalal (Archery Mixed Team), Sahil Jadhav (Archery Men's Compound).
  - **Seema:** 1st Indian woman to win a medal in **5000m (Silver, 15:35.86 SB)**.
  - **Top nations:** USA (84 medals), Japan (79), China (74).

## Tennis

- **Wimbledon 2025 – Key Results**
  - **Men's Singles:** Jannik Sinner (World No.1, Italy) defeated Carlos Alcaraz – **first Italian to win Wimbledon singles**.
  - **Women's Singles:** Iga Swiatek (World No.4, Poland) defeated Amanda Anisimova.
  - **Men's Doubles:** Cash–Glasspool (first all-British pair since 1936).
  - **Women's Doubles:** Kudermetova–Mertens.
  - **Mixed Doubles:** Verbeek–Siniakova.

## Badminton

- **BWF Japan Open 2025**
  - **Men's Singles:** Shi Yu Qi (China).
  - **Women's Singles:** An Seyoung (South Korea).

## Rugby

- **Bihar**
  - Won boys' & girls' titles at the **Junior National Rugby 7s**.

## Sports Governance & Institutions

- **ICC (International Cricket Council)**
  - Formed a **Working Group** to explore **Two-Tier Test Cricket Format & CLT20 revival**.
  - **Headed by:** Sanjog Gupta (ICC CEO).
  - ICC HQ: **Dubai** | Chairman: **Jay Shah** | CEO: **Sanjog Gupta**.
- **Indian Olympic Association (IOA)**
  - Appointed **Raghuram Iyer** as **CEO**.
  - Set up **Athletes Anti-Doping Disciplinary Panel (AADDP)** headed by **Rohit Rajpal** (ex-tennis player).
  - IOA HQ: **New Delhi** | President: **P.T. Usha** | CEO: **Raghuram Iyer**.

## Other Sports Highlights

- **India to host:**
  - **Shooting World Cup (2027)**.
  - **Junior World Championship (2028)**.
- **Sachin Tendulkar**
  - **Portrait unveiled at MCC Museum, Lord's (London)**.
  - Artist: **Stuart Pearson Wright** – based on a photograph from 18 years ago.

## 18. Multiple Choice Questions

### G.V. Satish (NBCC Director) Sir's Top Picks

- Under the India–UK CETA, what is the 2030 bilateral trade target?  
(1) \$100 bn (2) \$112 bn (3) \$120 bn (4) \$150 bn
- India achieved 20% ethanol blending in petrol how many years ahead of the 2030 target?  
(1) 2 (2) 3 (3) 4 (4) 5
- Atal Pension Yojana enrolments have crossed:  
(1) 6 crore (2) 7 crore (3) 8 crore (4) 9 crore
- India's passport rank in Henley Index 2025 is:  
(1) 79th (2) 77th (3) 75th (4) 73rd
- Visa-free/on-arrival destinations for India in Henley 2025:  
(1) 55 (2) 57 (3) 59 (4) 61
- India achieved 50% installed power capacity from non-fossil fuels how many years ahead of the 2030 Paris target?  
(1) 2 (2) 3 (3) 4 (4) 5
- PM Modi's approval in the global leader rankings is:  
(1) 70% (2) 72% (3) 75% (4) 78%
- NISAR is the world's first:  
(1) Triple-frequency radar satellite (2) Dual-frequency radar satellite  
(3) Optical Earth imager (4) Infrared mapper
- NISAR launch time & vehicle (as listed):  
(1) 5:40 PM, PSLV (2) 5:40 PM, GSLV-F16 (3) 5:40 AM, GSLV-F16 (4) 6:40 PM, PSLV
- NISAR lift-off mass is:  
(1) 1,892 kg (2) 2,092 kg (3) 2,392 kg (4) 2,692 kg
- The Indian Army has inducted Apache attack helicopters and HAL will deliver how many Mk-1A aircraft?  
(1) 63 (2) 73 (3) 83 (4) 93
- R Praggnanandhaa defeated Magnus Carlsen at which event/location?  
(1) Tata Steel, Wijk aan Zee (2) Freestyle Chess Grand Slam, Las Vegas  
(3) Norway Chess, Stavanger (4) Chessable Masters, Online
- Shubman Gill set which record?  
(1) 3 tons in debut series as captain (2) 4 tons in debut Test series as captain  
(3) Most runs in a debut ODI series (4) Fastest 200 in Tests
- Indore's Swachh Survekshan 2025 distinction is:  
(1) Cleanest city for 6th time (2) Cleanest city for 7th time  
(3) Cleanest city for 8th time (4) Cleanest metro only
- Wimbledon 2025 (Men's Singles) winner:  
(1) Carlos Alcaraz (2) Jannik Sinner (3) Novak Djokovic (4) Daniil Medvedev
- Wimbledon 2025 (Women's Singles) winner:  
(1) Aryna Sabalenka (2) Ons Jabeur (3) Iga Świątek (4) Coco Gauff
- Ajay Seth was appointed as Chairman of:  
(1) PFRDA (2) IRDAI (3) NFRA (4) CBDT
- The "Meri Panchayat" App won which recognition?  
(1) ICT4D Grand Prize (2) WSIS Prizes 2025 Champion Award  
(3) UN e-Gov Award (4) Digital India Gold
- Geetanjali Shree won PEN Translates Award 2025 for:





- (1) Tomb of Sand (2) Once Elephants Lived Here  
(3) Ret Samadhi (4) The Empty Space
20. RBI Digital Payments Index (Mar 2025) value:  
(1) 472.11 (2) 483.05 (3) 493.22 (4) 503.19
21. RBI Digital Payments Index base year is:  
(1) March 2016 (100) (2) March 2017 (100) (3) March 2018 (100) (4) March 2019 (100)
22. From 1 April 2026, IRDAI mandates health policy product validity of:  
(1) 1 year (2) 2 years (3) 3 years (4) 5 years
23. Minimum cover under the new IRDAI health policy rule is:  
(1) ₹3 lakh (2) ₹4 lakh (3) ₹5 lakh (4) ₹10 lakh
24. Unclaimed deposits (as of 30 Jun 2025) stand at:  
(1) ₹57,003 cr (2) ₹62,003 cr (3) ₹67,003 cr (4) ₹72,003 cr
25. Bank with highest unclaimed deposits among PSBs:  
(1) PNB (2) SBI (3) BoB (4) Union Bank of India
26. Private bank with highest unclaimed deposits:  
(1) HDFC Bank (2) ICICI Bank (3) Axis Bank (4) Kotak Mahindra Bank
27. IMF's India GDP forecast for FY26 & FY27 is:  
(1) 6.0% (2) 6.2% (3) 6.4% (4) 6.6%
28. R. Doraiswamy was appointed CEO & MD of:  
(1) GIC Re (2) LIC (3) New India Assurance (4) PFRDA
29. Nitin Gupta is Chairperson of:  
(1) NFRA (2) CBDT (3) SEBI (4) IBBI
30. Ravi Agrawal is Chairman of:  
(1) IRDAI (2) PFRDA (3) CBDT (4) NFRA
31. S. Ramann is Chairman of:  
(1) PFRDA (2) IRDAI (3) SEBI (4) NABARD
32. Anju Rathi Rana became the first woman:  
(1) Law Secretary (2) Cabinet Secretary (3) Home Secretary (4) Finance Secretary
33. Utpal Kumar Singh took additional charge as CEO of:  
(1) Doordarshan (2) Prasar Bharati (3) Sansad TV (4) NIC
34. Acting Chairman of Rajya Sabha after VP Jagdeep Dhankhar's resignation:  
(1) Harivansh Narayan Singh (2) M. Venkaiah Naidu  
(3) Bhupender Yadav (4) Rajit Punhani
35. ADB loan for Tripura industrial infrastructure:  
(1) ₹875.26 cr (2) ₹925.26 cr (3) ₹975.26 cr (4) ₹1,025.26 cr
36. Kozhikode received which UNESCO title (June 2024)?  
(1) City of Film (2) City of Literature (3) City of Music (4) City of Design
37. SBI was named World's Best Consumer Bank 2025 by:  
(1) The Banker (2) Global Finance magazine (3) Euromoney (4) Forbes
38. Kerala Tourism won the PATA Gold Award 2025 for:  
(1) Best Destination Branding (2) Most Engaging Social Media Campaign  
(3) Heritage Conservation (4) Community Tourism
39. Maratha Military Landscapes became India's:  
(1) 41st UNESCO WHS (2) 42nd (3) 43rd (4) 44th
40. Varsha Deshpande received the 2025 UN Population Award in:  
(1) Organisation category (2) Government category (3) Individual category (4) Community category
41. NSE rank in H1 2025 IPO fundraising and amount raised:  
(1) 3rd, \$6.51 bn (2) 4th, \$5.51 bn (3) 5th, \$4.51 bn (4) 6th, \$3.51 bn
42. NSDL Payments Bank received from RBI the status of:  
(1) Small Finance Bank (2) Scheduled Bank (3) Local Area Bank (4) Payments Bank with UCB licence
43. PhonePe-SBI Card launched co-branded cards named:



- (1) PRIME & SIGNATURE (2) NEO & ELITE (3) PURPLE & SELECT BLACK (4) EDGE & ICON
44. PSB gross NPAs (Mar 2025) stood at:  
(1) 2.18% (2) 2.38% (3) 2.58% (4) 2.78%
45. RBI LTV for loans up to ₹2.5 lakh against gold/silver jewellery:  
(1) 75% (2) 80% (3) 85% (4) 90%
46. INS Nistar was commissioned at:  
(1) Kochi (2) Mumbai (3) Visakhapatnam (4) Chennai
47. Akash Prime successful trial location/date (as listed):  
(1) Western Rajasthan, Jul 14, 2025 (2) Eastern Ladakh, Jul 16, 2025  
(3) Sikkim sector, Jul 18, 2025 (4) Andaman, Jul 20, 2025
48. Operation Shiva by the Indian Army aims at security of:  
(1) Mansarovar Yatra (2) Kumbh Mela (3) Amarnath Yatra (4) Kanwar Yatra
49. Tamil Nadu CoE for Hornbill Conservation is at:  
(1) Mudumalai TR (2) Anamalai TR, Coimbatore (3) Sathyamangalam TR (4) Kalakkad-Mundanthurai TR
50. Yaktan (Sikkim) has been declared India's first:  
(1) Tech Hub Village (2) Digital Health Village (3) Digital Nomad Village (4) Fintech Village
51. PM Dhan-Dhaanya Krishi Yojana annual outlay & duration:  
(1) ₹24,000 cr; 6 years (2) ₹20,000 cr; 5 years (3) ₹18,000 cr; 4 years (4) ₹30,000 cr; 6 years
52. Employment Linked Incentive (ELI) Scheme outlay (2025–27):  
(1) ₹79,446 cr (2) ₹89,446 cr (3) ₹99,446 cr (4) ₹1,09,446 cr
53. NaMo Drone Didi maximum subsidy per drone (80% cap):  
(1) ₹6 lakh (2) ₹7 lakh (3) ₹8 lakh (4) ₹9 lakh
54. Maharashtra granted agricultural status to:  
(1) Fisheries only (2) Dairy only (3) Livestock & poultry farming (4) Sericulture only
55. India's 1st Hindi-medium medical college location:  
(1) Bhopal (2) Indore (3) Jabalpur (4) Gwalior
56. Jharkhand launched India's first Mining Tourism with:  
(1) NLC India Ltd (2) Coal India Ltd – CCL (3) Singareni Collieries (4) NMDC
57. World Hepatitis Day 2025 date:  
(1) July 26 (2) July 27 (3) July 28 (4) July 29
58. One of the themes for World Hepatitis Day 2025 listed is:  
(1) "Eradicate Now" (2) "Hepatitis Can't Wait" (3) "Zero Hepatitis" (4) "Beat Hep B"
59. Remona Evette Pereira's record performance lasted:  
(1) 120 hours (2) 150 hours (3) 170 hours (4) 180 hours
60. Remona's recognition came from:  
(1) Guinness World Records (2) Asia Book of Records  
(3) Golden Book of World Records (4) Limca Book of Records
61. Senegal achieved elimination of which disease (WHO-certified)?  
(1) Polio (2) Trachoma (3) Kala-azar (4) Yaws
62. SHAPE 2025 conference theme:  
(1) Sustainable Defence Logistics (2) Hospital Architecture, Planning, Infrastructure & Equipment (3) Green Military Bases (4) Combat Medicine Innovation
63. International Manuscript Heritage Conference (New Delhi) dates:  
(1) Sep 01–03, 2025 (2) Sep 05–07, 2025 (3) Sep 11–13, 2025 (4) Sep 21–23, 2025
64. Youth Spiritual Summit – Varanasi (MY Bharat) adopted:  
(1) Kashi Declaration (2) Varanasi Pact (3) Ganga Charter (4) Kashi Covenant
65. SBI Card–PhonePe HQ pairing correct set is:  
(1) PhonePe – Gurugram; SBI Card – Bengaluru (2) PhonePe – Bengaluru; SBI Card – Gurugram  
(3) PhonePe – Mumbai; SBI Card – Hyderabad (4) PhonePe – Pune; SBI Card – Noida
66. PSB penalties for minimum balance (2020–25) totaled:  
(1) ₹7,932.98 cr (2) ₹8,432.98 cr (3) ₹8,932.98 cr (4) ₹9,432.98 cr



67. Among PSBs, highest penalty collections were by:  
 (1) PNB (2) Indian Bank (3) BoB (4) Canara Bank
68. Union Bank of India in July 2025:  
 (1) Increased penalties (2) Waived penalties (3) Introduced new penalty slab (4) Reduced penalties by 50%
69. SBI stopped levying such penalties since:  
 (1) Jan 2020 (2) Feb 2020 (3) Mar 2020 (4) Apr 2020
70. Koneru Humpy's listed milestone:  
 (1) First Indian woman to win Women's World Cup (2) First Indian to reach Women's World Cup Semifinals (3) First Indian women's world no.1 (4) First Indian to beat Hou Yifan
71. Divya Deshmukh became:  
 (1) First Indian woman World Cup semifinalist (2) First Indian woman Candidates winner (3) First Indian woman to reach Women's World Cup Finals & champion (2025) (4) 87th Indian GM
72. Yuvraj Singh's new role relates to:  
 (1) IPL franchise ownership (2) Indian Golf Premier League (3) Hockey India League (4) Pro Kabaddi League
73. Sachin Tendulkar's portrait unveiled at:  
 (1) Eden Gardens Museum (2) Wankhede Museum (3) MCC Museum, Lord's (4) ICC HQ Museum
74. Artist of Sachin's portrait:  
 (1) M.F. Husain (2) Stuart Pearson Wright (3) Anjolie Ela Menon (4) Jatin Das
75. Bold Kurukshetra 2025 India-Singapore exercise venue:  
 (1) Jodhpur (2) Jaisalmer (3) Babina (4) Ambala

## Answers

Answers (MCQs G V Satish picks July 16-31 )

1	2	21	3	41	2	61	2	81	
2	4	22	3	42	2	62	2	82	
3	4	23	3	43	3	63	3	83	
4	2	24	3	44	3	64	1	84	
5	3	25	2	45	3	65	2	85	
6	4	26	2	46	3	66	3	86	
7	3	27	3	47	2	67	2	87	
8	2	28	2	48	3	68	2	88	
9	2	29	1	49	2	69	3	89	
10	3	30	3	50	3	70	2	90	
11	3	31	1	51	1	71	3	91	
12	2	32	1	52	3	72	2	92	
13	2	33	3	53	3	73	3	93	
14	3	34	1	54	3	74	2	94	
15	2	35	3	55	3	75	1	95	
16	3	36	2	56	2	76		96	
17	2	37	2	57	3	77		97	
18	2	38	2	58	2	78		98	
19	2	39	4	59	3	79		99	
20	3	40	3	60	3	80		100	



## తల్లిదండ్రులకు మరియు విద్యార్థులకు ముఖ్య గమనిక

ఇటీవల కొందరు విద్యార్థులు సరియైన విచారణ చెయ్యకుండా ఎదో ఒక Coaching Institute లో Join అయ్యి, అక్కడ కూర్చోవడానికి కనీసం Benches కూడా లేవని, ఏ ఒక్క Subject కూడా సరిగ్గా Explain చెయ్యరని, Teachers వారి వద్దనున్న Answers Screen పై చూపించి చదువుతున్నారని, ఏదైనా ఒక సందేహం వస్తే Class లో అడిగే అవకాశమే లేదని, teacher ఒక Shed లో వుండి విద్యార్థులు మరొక shed లో కూర్చోని ఒక Radio లో Answers వింటున్నట్లుగా ఉందని, Teachers కనీసం విద్యార్థుల ముఖము కూడా చూడకుండా Answers చదువుతున్నారని, అక్కడ Coaching సరిగ్గా లేదని, వెరే ఏదైనా మంచి Coaching Center లో Join అవుదామని, Nandyal Banking Coaching Center వద్దకు వచ్చి Fees లో రాయితీ ఇవ్వమని మనవి చేస్తున్నారు. ఇది మాకు చాలా భారంగా ఉంది .

కనుక తల్లిదండ్రులు విద్యార్థులను ఏ Coaching Institute లో నైన చేర్పించే ముందు అన్ని విషయాలు (Digital Class, Benches, Faculty Qualification, Class లో doubt అడిగే అవకాశం..... ) విచారించి సరియైన Coaching Institute ఐన Nandyal Banking Coaching Center లో చేర్పించవలసినదిగా కోరుచున్నాము.

ఇట్లు

G V Satish (SBI PO, Interview Panel Member)

Director

NBCC

## ತಂದೆ - ತಾಯಿ ಮತ್ತು ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಮುಖ್ಯ ಸೂಚನೆ

ಇತ್ತೀಚೆಗೆ ಕೆಲವು ವಿದ್ಯಾರ್ಥಿಗಳು ಸರಿಯಾದ ವಿಚಾರಣೆ ಮಾಡದೆ ಯಾವದೋ ಒಂದು Coaching Institute ನಲ್ಲಿ join ಆಗಿ , ಅಲ್ಲಿ ಕುಳಿತುಕೊಳ್ಳುವುದಕ್ಕೆ ಕನಿಷ್ಠ Bench ಗಳೂ ಇಲ್ಲದೆ,ಯಾವುದೇ ಒಂದು Subject ಅನ್ನೂ ಸರಿಯಾಗಿ explain ಮಾಡುವುದಿಲ್ಲವೆಂದು,ಅಲ್ಲಿ Teachers ಅವರ ಕಡೆ ಇರುವ Answers ಅನ್ನೂ screen ಮೇಲೆ ತೋರಿಸಿ ಸುಮ್ಮನೆ ಓದುತ್ತಾರೆ ಎಂದು, ಯಾವುದೇ ಒಂದು ಸಂದೇಹ ಬಂದರೆ class ನಲ್ಲಿ ಕೇಳುವುದಕ್ಕೆ ಅವಕಾಶವೇ ಇಲ್ಲ ಎಂದು, Teacher ಒಂದು shed ನಲ್ಲಿ ಇದ್ದು ವಿದ್ಯಾರ್ಥಿಗಳು ಇನ್ನೊಂದು shed ನಲ್ಲಿ ಕುಳಿತುಕೊಂಡು ಒಂದು Radio ದಲ್ಲಿ Answers ಕೇಳಿದ ಹಾಗೆ ಇರುತ್ತದೆ ಎಂದು, Teachers ಕನಿಷ್ಠ ವಿದ್ಯಾರ್ಥಿಗಳ ಮುಖವನ್ನೂ ನೋಡದೆ Answers ಓದುತ್ತಾರೆ ಎಂದು,ಅಲ್ಲಿ Coaching ಸರಿಯಾಗಿ ಇಲ್ಲವೆಂದು, ಬೇರೆ ಯಾವುದಾದರೂ ಒಳ್ಳೆಯ Coaching Institute ನಲ್ಲಿ join ಆಗಬೇಕೆಂದು NBCC ಕಡೆಗೆ ಬಂದು Fees ನಲ್ಲಿ ರಿಯಾಯಿತಿ ಕೊಡಬೇಕೆಂದು ಮನವಿ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಇದು ನಮಗೆ ತುಂಬಾ ಭಾರವೆನಿಸುತ್ತಿದೆ.

ಅದಕ್ಕಾಗಿ ತಂದೆ-ತಾಯಿ ತಮ್ಮ ಮಕ್ಕಳನ್ನು ಯಾವುದೇ Coaching Institute ನಲ್ಲಿ ಸೇರಿಸುವ ಮುನ್ನ ಎಲ್ಲಾ ವಿಷಯಗಳನ್ನು (Digital Class, Benches, Faculty Qualification, Class ನಲ್ಲಿ doubt ಕೇಳುವ ಅವಕಾಶ.....) ವಿಚಾರಿಸಿ ಸರಿಯಾದ Coaching Institute ನಲ್ಲಿ ಸೇರಿಸಬೇಕೆಂದು ಮನವಿ ಮಾಡುತ್ತಿದ್ದೇವೆ.

ಇಂತಿ,

NBCC Director

G V Satish (SBI PO, Interview Panel Member)



1. Bilateral trade between India and UK under CETA is expected to reach what value by 2030?  
(1)\$90 bn (2)\$112 bn (3)\$125 bn (4)\$150 bn
2. Switzerland ratified TEPA with India; EFTA states will invest how much in India?  
(1)\$50 bn (2)\$75 bn (3)\$100 bn (4)\$125 bn
3. The Employment Linked Incentive (ELI) Scheme has an outlay of—  
(1)₹75,000 crore (2)₹82,000 crore (3)₹99,446 crore (4)₹1,10,000 crore
4. The ELI Scheme aims to create how many jobs?  
(1)2 crore (2)2.5 crore (3)3 crore (4)3.5 crore
5. The total outlay for PMKSY after an additional ₹1,920 crore is—  
(1)₹5,520 crore (2)₹6,520 crore (3)₹7,000 crore (4)₹8,200 crore
6. Cabinet approved a ₹2,000 crore grant to NCDC enabling loans of—  
(1)₹10,000 crore (2)₹15,000 crore (3)₹20,000 crore (4)₹25,000 crore
7. ADB sanctioned ₹975.26 crore loan to which state for 9 industrial zones?  
(1)Assam (2)Tripura (3)Odisha (4)Meghalaya
8. ADB loan of \$42 mn was sanctioned for which state's coastal/riverbank protection?  
(1)Kerala (2)Maharashtra (3)Gujarat (4)Odisha
9. Under the SMILE programme, ADB approved a loan of—  
(1)\$200 mn (2)\$350 mn (3)\$500 mn (4)\$600 mn
10. ADB sanctioned \$500 mn for—  
(1)Renewable energy (2)Green & sustainable infra (3)Smart cities (4)Highway development
11. ADB approved \$241.3 mn loan for which state's power distribution?  
(1)West Bengal (2)Tamil Nadu (3)Madhya Pradesh (4)Punjab
12. ADB loan of \$181 mn was approved for peri-urban development in—  
(1)Bengaluru (2)Hyderabad (3)Ahmedabad (4)Lucknow
13. Israel became which member number of ADB?  
(1)67th (2)68th (3)69th (4)70th
14. Interorient & Danship announced FDI of how much in India's shipping sector?  
(1)₹5,000 crore (2)₹10,000 crore (3)₹15,000 crore (4)₹20,000 crore
15. L&T is building India's largest Green Hydrogen Plant at—  
(1)Vizag Refinery (2)IOCL Panipat Refinery (3)Mangalore Refinery (4)Paradeep Refinery
16. The annual output capacity of this Green Hydrogen Plant is—  
(1)5,000 tonnes (2)7,500 tonnes (3)10,000 tonnes (4)12,000 tonnes
17. Who is the new CEO & MD of LIC?  
(1)Sat Pal Bhanoo (2)R. Doraiswamy (3)Ajay Seth (4)Rajeev Jain
18. LIC's tagline is—  
(1)Apka Saathi Hamesha (2)Yogakshemam Vahamyaham (3)Jeevan ke Saath bhi Jeevan ke baad bhi  
(4)Zindagi ke saath bhi
19. Who is the new Chairman of IRDAI?  
(1)Ajay Seth (2)Ravi Agrawal (3)S. Ramann (4)Nitin Gupta
20. Nitin Gupta has been appointed as Chairperson of—  
(1)PFRDA (2)NFRA (3)CCI (4)CBDT
21. Who joined RBI Central Board as Director?  
(1)Anuradha Thakur (2)Vaishali Nigam Sinha (3)Anju Rathi Rana (4)Ravneet Kaur
22. Rajeev Jain has been appointed MD of—  
(1)Federal Bank (2)Bajaj Finance (3)Axis Bank (4)NTPC
23. Who replaced Rajiv Anand as ED of Axis Bank?  
(1)Neeraj Gambhir (2)Raghavendra S. Bhat (3)V. Venkateswaran (4)Sanjay Kaul
24. Interim MD & CEO of Karnataka Bank (3-month term) is—  
(1)R. Doraiswamy (2)Raghavendra Srinivas Bhat (3)Rajeev Jain (4)Robert Ravi
25. Who is the new Chairperson of CCI?  
(1)Ravneet Kaur (2)Ajay Kumar (3)Uma Kanjilal (4)Priya Nair
26. Who is the current Chairman of CBBT?



- (1)Ravi Agrawal (2)Nitin Gupta (3)Ajay Seth (4)S. Ramann
27. Who is the Chairman of PFRDA?
- (1)Ajay Seth (2)Nitin Gupta (3)S. Ramann (4)R. Doraiswamy
28. Who became the first woman Union Law Secretary?
- (1)Uma Kanjilal (2)Anju Rathi Rana (3)Vaishali Nigam Sinha (4)Priya Nair
29. Who is the CMD of NTPC with tenure extended till July 2026?
- (1)Gurdeep Singh (2)Robert J. Ravi (3)Sanjay Kaul (4)Shailesh Jejurikar
30. Robert J. Ravi got a 3-month extension as CMD of—
- (1)IOCL (2)BSNL & MTNL (3)ONGC (4)HPCL
31. First woman CEO of Hindustan Unilever (HUL) is—
- (1)Priya Nair (2)Uma Kanjilal (3)Sarah Joseph (4)Vaishali Nigam Sinha
32. Shailesh Jejurikar is the first Indian-origin President & CEO of—
- (1)Nestlé (2)Procter & Gamble (3)PepsiCo (4)Coca-Cola
33. Who became the new President of ASSOCHAM?
- (1)Nirmal K. Minda (2)Sanjay Nayar (3)Vaishali Nigam Sinha (4)Deepak Bagla
34. Vaishali Nigam Sinha is President of—
- (1)ASSOCHAM (2)UNGCNI (3)FICCI (4)NASSCOM
35. Who became Mission Director of Atal Innovation Mission?
- (1)Deepak Bagla (2)Ashwani Lohani (3)Ajay Kumar (4)Abhijat Sheth
36. Ashwani Lohani has been appointed Director of—
- (1)PM's Museum & Library (2)NMC (3)UPSC (4)Sansad TV
37. Who is the new Chairperson of National Medical Commission (NMC)?
- (1)Dr. Abhijat Sheth (2)Ajay Kumar (3)Utpal Kumar Singh (4)Uma Kanjilal
38. Who is the current Governor of Haryana?
- (1)Prof. Ashim Kumar Ghosh (2)Pusapati Ashok Gajapathi Raju (3)Kavinder Gupta (4)Jagdeep Dhankhar
39. Who is the Lt. Governor of Ladakh?
- (1)Kavinder Gupta (2)P. Ashok Gajapathi Raju (3)Ashim Ghosh (4)Jagdeep Dhankhar
40. Ambubachi Mela is celebrated at—
- (1)Puri Jagannath Temple (2)Kamakhya Temple, Assam (3)Tirupati Balaji Temple (4)Madurai Meenakshi Temple
41. Aadi Thiruvathirai Festival is celebrated in—
- (1)Kerala (2)Tamil Nadu (3)Karnataka (4)Andhra Pradesh
42. Teej Festival was grandly celebrated in—
- (1)Delhi (2)Jaipur (3)Udaipur (4)Patna
43. Which state achieved 100% ODOP coverage in all districts?
- (1)UP (2)Gujarat (3)Bihar (4)Andhra Pradesh
44. Best Ganga Town award under Swachh Survekshan 2024-25 was given to—
- (1)Varanasi (2)Prayagraj (3)Haridwar (4)Kanpur
45. Which city was declared Cleanest Big City (10 lakh+)?
- (1)Ahmedabad (2)Bhopal (3)Lucknow (4)Pune
46. Who received Mathrubhumi Literary Award 2024?
- (1)Geetanjali Shree (2)Sarah Joseph (3)Raja Kumari (4)Suhani Shah
47. Which Indian city was named UNESCO City of Literature in 2024?
- (1)Bengaluru (2)Chennai (3)Kozhikode (4)Mumbai
48. Who won American Music Award 2025 as first Indian-origin musician?
- (1)Raja Kumari (2)Arijit Singh (3)Shreya Ghoshal (4)A. R. Rahman
49. Who received GP Birla Memorial Award 2025?
- (1)Dr. V. Narayanan (2)K. Sivan (3)R. Umamaheswaran (4)S. Somnath
50. Kerala's KITE was recognized by UNICEF as Global Best Practice in—
- (1)Digital Health (2)Responsible EdTech (3)Smart Governance (4)Green Technology
51. Who won 3 medals at Archery World Cup Stage 4?





- (1) Deepika Kumari (2) Jyothi Surekha Vennam (3) Parneet Kaur (4) Atanu Das
52. Which Indian hockey player won the Poligras Magic Skill Award 2024–25?  
(1) Savita Punia (2) Rani Rampal (3) Deepika (4) Vandana Katariya
53. IRDAI HQ?  
(1) Mumbai (2) Hyderabad (3) New Delhi (4) Chennai
54. IRDAI Chairman (2025)?  
(1) Debasish Panda (2) Ajay Seth (3) Dinesh Khara (4) Salila Pande
55. IRDAI ombudsman claim limit?  
(1) ₹25 lakh (2) ₹40 lakh (3) ₹50 lakh (4) ₹75 lakh
56. IRDAI health insurance product validity from—  
(1) 1 Apr 2025 (2) 1 Jul 2025 (3) 1 Apr 2026 (4) 1 Apr 2027
57. Minimum cover under new IRDAI health insurance rule?  
(1) ₹3 lakh (2) ₹4 lakh (3) ₹5 lakh (4) ₹6 lakh
58. LIC signed MoU with which ministry for Bima Sakhi?  
(1) Finance (2) Rural Development (3) Women & Child Dev (4) MSME
59. Eligibility age for Mahila Career Agents?  
(1) 16–65 (2) 18–70 (3) 21–60 (4) 25–65
60. Bima Sakhi stipend Year 1?  
(1) ₹5,000 (2) ₹6,000 (3) ₹7,000 (4) ₹8,000
61. Total women enrolled till July 2025?  
(1) 1.25 lakh (2) 1.75 lakh (3) 2.05 lakh (4) 2.5 lakh
62. Budget allocation FY26 for Bima Sakhi?  
(1) ₹500 cr (2) ₹520 cr (3) ₹540 cr (4) ₹550 cr
63. Govt stake in LIC?  
(1) 94.5% (2) 95% (3) 96.5% (4) 97%
64. Govt must sell additional stake in LIC by 2027?  
(1) 5.5% (2) 6% (3) 6.5% (4) 7%
65. India exports Apr–Jun 2025?  
(1) \$205.1 bn (2) \$208.5 bn (3) \$210.31 bn (4) \$215.2 bn
66. India's top export destination Apr–Jun 2025?  
(1) UAE (2) China (3) US (4) France
67. India's top import source Apr–Jun 2025?  
(1) US (2) UAE (3) China (4) Hong Kong
68. IMF ranked India—  
(1) 4th largest (2) 5th largest (3) 6th largest (4) 7th largest
69. NITI Aayog claims India has overtaken—  
(1) US (2) Germany (3) Japan (4) UK
70. IMF GDP forecast FY26–27?  
(1) 6.0% (2) 6.2% (3) 6.4% (4) 6.6%
71. Morgan Stanley: India 3rd largest economy by—  
(1) 2027 (2) 2028 (3) 2029 (4) 2030
72. India GDP by 2035 (Morgan Stanley)?  
(1) \$9.5 tn (2) \$10.0 tn (3) \$10.6 tn (4) \$11.0 tn
73. According to OECD-FAO, India will surpass China as the top cotton producer by—  
(1) 2030 (2) 2032 (3) 2034 (4) 2035
74. Global cotton output 2034 is projected at—  
(1) 25 mn tonnes (2) 27 mn tonnes (3) 29.5 mn tonnes (4) 31 mn tonnes
75. India's cotton output 2024–25 (ICAC estimate) is—  
(1) 22.4 mn tonnes (2) 23.8 mn tonnes (3) 25.68 mn tonnes (4) 26.5 mn tonnes
76. ADB revised India's FY26 GDP forecast to—  
(1) 6.3% (2) 6.4% (3) 6.5% (4) 6.7%
77. Ind-Ra cut India's FY26 GDP forecast to—



- (1) 6.2% (2) 6.3% (3) 6.4% (4) 6.5%
78. ADB has how many members (2025)?  
(1) 67 (2) 68 (3) 69 (4) 70
79. Net direct tax collection target FY25 is—  
(1) ₹24.2 lakh cr (2) ₹25.20 lakh cr (3) ₹25.8 lakh cr (4) ₹26.0 lakh cr
80. Fiscal deficit target FY26 is—  
(1) ₹17.2 lakh cr (2) ₹18.35 lakh cr (3) ₹19.1 lakh cr (4) ₹20.2 lakh cr
81. Which state has the highest share of GST taxpayers?  
(1) Maharashtra (2) Gujarat (3) Uttar Pradesh (4) Karnataka
82. Gross GST in FY21 was—  
(1) ₹10.5 lakh cr (2) ₹11.4 lakh cr (3) ₹12.2 lakh cr (4) ₹13.0 lakh cr
83. Gross GST in FY25 was—  
(1) ₹20.5 lakh cr (2) ₹21.2 lakh cr (3) ₹22.1 lakh cr (4) ₹22.5 lakh cr
84. Which company launched India's 1st fully AI-powered fintech "Nxtbanking"?  
(1) Paytm (2) PhonePe (3) Laraware Pvt Ltd (4) Razorpay
85. Who leads Laraware Pvt Ltd?  
(1) Vijay Shekhar Sharma (2) Anvesh Tiwari (3) Sameer Nigam (4) Salila Pande
86. Fino Payments Bank launched which zero-balance account?  
(1) FAST (2) GATI (3) PAY+ (4) EASY
87. Minimum opening balance for GATI account?  
(1) ₹50 (2) ₹100 (3) ₹200 (4) Zero
88. Quarterly fee for GATI account is—  
(1) ₹25 (2) ₹40 (3) ₹50 (4) ₹60
89. MeitY ordered shutdown of which project in India?  
(1) Libra (2) Worldcoin (3) Polygon (4) Dogecoin
90. No. of RRBs after Phase-IV amalgamation (May 2025)?  
(1) 25 (2) 28 (3) 30 (4) 32
91. NSE ranked what position globally in IPO fundraising in H1 2025?  
(1) 2nd (2) 3rd (3) 4th (4) 5th
92. NSE raised how much via IPO fundraising in H1 2025?  
(1) \$4.25 bn (2) \$5.51 bn (3) \$6.75 bn (4) \$7.10 bn
93. Source of NSE IPO fundraising ranking?  
(1) IMF (2) World Bank (3) S&P Global Market Intelligence (4) UNCTAD
94. NSE HQ is located in—  
(1) New Delhi (2) Mumbai (3) Bengaluru (4) Hyderabad
95. MD & CEO of NSE?  
(1) Ashishkumar Chauhan (2) Sameer Nigam (3) Ajay Seth (4) Rajeev Jain
96. SBI was named "World's Best Consumer Bank 2025" by—  
(1) Euromoney (2) Global Finance Magazine (3) Forbes (4) Financial Times
97. HQ of SBI is—  
(1) Kolkata (2) Hyderabad (3) Mumbai (4) Chennai
98. Chairman of SBI (2025)?  
(1) Rajnish Kumar (2) Dinesh Khara (3) Challa Sreenivasulu Setty (4) Vinay M. Tonse
99. Which of the following is not an MD of SBI?  
(1) Vinay M. Tonse (2) Ashwini Kumar Tewari (3) Rama Mohan Rao Amara (4) Shaktikanta Das
100. KMPL appointed as 1st preferred financier for—  
(1) Tesla (2) Toyota (3) BYD (4) Ola Electric
101. KMPL is a subsidiary of—  
(1) Kotak Mahindra Bank (2) ICICI Bank (3) HDFC Bank (4) Axis Bank
102. Which bank got scheduled bank status in 2025?  
(1) Airtel Payments Bank (2) NSDL Payments Bank (3) Paytm Payments Bank (4) Fino Payments Bank
103. NSDL Payments Bank is promoted by—



- (1) SEBI (2) NSE (3) NSDL (4) RBI
104. Federal Bank launched biometric authentication for—  
(1) UPI (2) ATM (3) e-commerce card transactions (4) Net banking
105. Federal Bank HQ is located in—  
(1) Mumbai (2) Kochi (3) Chennai (4) Gurugram
106. PhonePe + SBI Card launched which cards?  
(1) Gold & Platinum (2) PURPLE & SELECT BLACK (3) Titan & Silver (4) Prime & Elite
107. PhonePe HQ?  
(1) Hyderabad (2) New Delhi (3) Bengaluru (4) Pune
108. CEO of PhonePe?  
(1) Vijay Shekhar Sharma (2) Sameer Nigam (3) Salila Pande (4) Ashish Chauhan
109. CEO of SBI Card?  
(1) Ashwini Tewari (2) Salila Pande (3) Rajnish Kumar (4) Shaji K.V.
110. PhonePe UPI transactions in June 2025?  
(1) 7.54 bn (2) 8.12 bn (3) 8.54 bn (4) 9.0 bn
111. PhonePe market share in June 2025?  
(1) 42.1% (2) 46.46% (3) 48.3% (4) 50.0%
112. Google Pay transactions in June 2025?  
(1) 5.25 bn (2) 6.54 bn (3) 7.02 bn (4) 8.12 bn
113. Google Pay market share June 2025?  
(1) 34.2% (2) 35.56% (3) 36.1% (4) 37.5%
114. PayPal launched which platform in India?  
(1) PayPal One (2) PayPal World (3) PayPal Global (4) PayPal Connect
115. PayPal HQ is in—  
(1) New York (2) California (3) London (4) Texas
116. CEO of PayPal?  
(1) Elon Musk (2) Alex Chriss (3) Dan Schulman (4) Satya Nadella
117. CEO of Paytm Money?  
(1) Vijay Shekhar Sharma (2) Sandeep Bharadwaj (3) Salila Pande (4) Rana Ashutosh Singh
118. Gross NPAs of PSBs March 2025?  
(1) 3.5% (2) 2.58% (3) 4.25% (4) 5.1%
119. Gross NPAs of PSBs in 2021?  
(1) 8.5% (2) 9.11% (3) 10% (4) 9.5%
120. Penalty collected by Indian Bank?  
(1) ₹1,528 cr (2) ₹1,600 cr (3) ₹1,828.18 cr (4) ₹1,900 cr
121. PNB penalty charges 2020–25?  
(1) ₹1,428 cr (2) ₹1,530 cr (3) ₹1,662.42 cr (4) ₹1,750 cr
122. BoB penalty charges?  
(1) ₹1,200 cr (2) ₹1,400 cr (3) ₹1,531.62 cr (4) ₹1,700 cr
123. Which bank waived penalties July 2025?  
(1) SBI (2) Union Bank (3) PNB (4) Canara Bank
124. Which was 1st PSB to stop levying penalties (2020)?  
(1) SBI (2) BoB (3) PNB (4) Union Bank
125. Wilful defaulters identified March 2025?  
(1) 1,250 (2) 1,400 (3) 1,629 (4) 1,750
126. Loans unpaid by wilful defaulters?  
(1) ₹1.25 tn (2) ₹1.40 tn (3) ₹1.62 tn (4) ₹1.75 tn
127. LTV ratio up to ₹2.5 lakh loans?  
(1) 75% (2) 80% (3) 85% (4) 90%
128. LTV ratio ₹2.5–5 lakh?  
(1) 70% (2) 75% (3) 80% (4) 85%
129. LTV ratio above ₹5 lakh?



(1) 70% (2) 75% (3) 80% (4) 85%

130. 26th RBI Governor?

(1) Shaktikanta Das (2) Raghuram Rajan (3) Sanjay Malhotra (4) D. Subbarao

131. RBI Financial Inclusion Index Mar 2025?

(1) 65.0 (2) 66.5 (3) 67.0 (4) 68.2

132. RBI Digital Payments Index Mar 2025?

(1) 470.1 (2) 482.5 (3) 493.22 (4) 500.3

133. Base year of Digital Payments Index?

(1) 2016 (2) 2017 (3) 2018 (4) 2019

134. India's forex reserves July 2025?

(1) \$725 bn (2) \$730 bn (3) \$736.1 bn (4) \$740 bn

135. India forex reserves rank globally?

(1) 2nd (2) 3rd (3) 4th (4) 5th

136. Which bank licence cancelled by RBI?

(1) Karwar Urban Co-op Bank (2) Mapusa Urban Bank (3) Janata Sahakari Bank (4) Bharat Co-op Bank

137. NABARD founded in—

(1) 1980 (2) 1981 (3) 1982 (4) 1983

138. NABARD Chairman (2025)?

(1) Shaji K.V. (2) Tuhin K. Pandey (3) Ashish Chauhan (4) Sanjay Malhotra

139. SEBI extended algo trading deadline to—

(1) 1 Sept 2025 (2) 1 Oct 2025 (3) 15 Oct 2025 (4) 1 Nov 2025

140. SEBI HQ is in—

(1) New Delhi (2) Mumbai (3) Chennai (4) Hyderabad

141. SEBI established in—

(1) 1988 (2) 1990 (3) 1992 (4) 1995

142. SEBI Chairman 2025?

(1) Ajay Seth (2) Tuhin K. Pandey (3) Shaji K.V. (4) Ashish Chauhan

143. Chairman of DRDO (July 2025) is—

(1) G. Satheesh Reddy (2) Dr. Tessy Thomas (3) Dr. Samir V. Kamat (4) K. Sivan

144. Akash Prime was successfully tested in—

(1) Pokhran (2) Odisha Coast (3) Eastern Ladakh (4) Andaman Islands

145. Range of Prithvi-II missile is—

(1) 150–200 km (2) 250–350 km (3) 500–700 km (4) 700–900 km

146. Range of Agni-I missile is—

(1) 500–700 km (2) 700–900 km (3) 2000–3500 km (4) 3000–4000 km

147. Which Agni missile is classified as an ICBM?

(1) Agni-II (2) Agni-III (3) Agni-IV (4) Agni-V

148. INS Nistar, India's first Diving Support Vessel, was commissioned at—

(1) Kochi (2) Mumbai (3) Visakhapatnam (4) Goa

149. INS Ajay belongs to which class?

(1) Destroyer (2) Submarine (3) Anti-Submarine Warfare Shallow Water Craft (4) Frigate

150. Pollution Control Vessel "Samudra Prachet" was launched by—

(1) Mazagon Dock Shipbuilders (2) Goa Shipyard Ltd (3) Cochin Shipyard (4) Hindustan Shipyard Ltd

151. Exercise Drone Prahar was conducted in—

(1) Jaisalmer (2) Rayang, Arunachal Pradesh (3) Pokhran (4) Ladakh

152. Operation Shiva is linked with—

(1) Cyclone relief (2) G20 Summit security (3) Amarnath Yatra security (4) Counter-terror ops in J&K

153. Talisman Sabre 2025 exercise was hosted by—

(1) USA (2) UK (3) Australia (4) Japan

154. India-Singapore Bold Kurukshetra 2025 was held in—

(1) Pune (2) Jodhpur (3) Bengaluru (4) Kochi

155. Türkiye's first hypersonic ballistic missile (2025) is—





- (1) Tayfun Block-4 (2) Gazap (3) NEB-2 Ghost (4) J-600T  
156. Türkiye unveiled its most powerful non-nuclear aircraft bomb—  
(1) NEB-2 Ghost (2) Gazap (3) SOM-B2 (4) S-400  
157. Capital of Türkiye is—  
(1) Istanbul (2) Ankara (3) Izmir (4) Bursa  
158. EU sanctions on Nayara Energy relate to its refinery in—  
(1) Mumbai (2) Vadinar, Gujarat (3) Visakhapatnam (4) Kochi  
159. Senegal became the \_\_\_\_ country to be declared free of Trachoma.  
(1) 20th (2) 23rd (3) 25th (4) 27th  
160. US withdrawal from UNESCO is effective from—  
(1) 2024 (2) 2025 (3) 2026 (4) 2027  
161. UNESCO HQ is located in—  
(1) Geneva (2) Paris (3) New York (4) Vienna  
162. DG of UNESCO ( July 2025)?  
(1) Antonio Guterres (2) Audrey Azoulay (3) Kristalina Georgieva (4) Ngozi Okonjo-Iweala  
163. Australia banned YouTube accounts for children under 16 effective—  
(1) Oct 2025 (2) Nov 2025 (3) Dec 2025 (4) Jan 2026  
164. PM of Australia ( July 2025)?  
(1) Malcolm Turnbull (2) Scott Morrison (3) Anthony Albanese (4) Kevin Rudd  
165. WHO's Global Eyecare Initiative aims to provide eyecare access to how many by 2030?  
(1) 500 million (2) 750 million (3) 1 billion (4) 1.5 billion  
166. India was represented at UN "Group of Friends" meeting by—  
(1) Ruchira Kamboj (2) T.S. Tirumurti (3) Parvathaneni Harish (4) Ajay Banga  
167. 1st International Manuscript Heritage Conference (2025) was held in—  
(1) Varanasi (2) New Delhi (3) Jaipur (4) Hyderabad  
168. Theme of World Food India 2025?  
(1) "Food for All" (2) "Processing for Prosperity" (3) "Global Agri Growth" (4) "Farm to Fork"  
169. 2nd BIMSTEC Ports Conclave 2025 was held in—  
(1) Kolkata (2) Kochi (3) Visakhapatnam (4) Mumbai  
170. Theme of BIMSTEC Ports Conclave 2025?  
(1) Blue Growth & Partnership (2) Navigating the Future (3) Marine Prosperity (4) Ocean Sustainability  
171. Youth Spiritual Summit 2025 was held in—  
(1) Jaipur (2) Delhi (3) Varanasi (4) Indore  
172. The Youth Spiritual Summit adopted—  
(1) Delhi Charter (2) Kashi Declaration (3) Bharat Oath (4) Amrit Resolution  
173. DG of Foreign Trade (July 2025) is—  
(1) Ajay Bhadoo (2) Tuhin K. Pandey (3) Anvesh Tiwari (4) Shaji K.V.  
174. India's 1st Digital Nomad Village is in—  
(1) Ladakh (2) Yaktan, Sikkim (3) Shillong (4) Kodaikanal  
175. India's 2nd-longest cable-stayed bridge, Sigandur Bridge, is in—  
(1) Kerala (2) Maharashtra (3) Karnataka (4) Gujarat  
176. New dragonfly "Lyriothemis abrahami" discovered in—  
(1) Himalayas (2) Sundarbans (3) Western Ghats (4) Eastern Ghats  
177. Author of "Different Strokes (1998–2014)" is—  
(1) Jairam Ramesh (2) A.K. Bhattacharya (3) Arun Shourie (4) Kiran Desai  
178. "The Loneliness of Sonia and Sunny" is written by—  
(1) Kiran Desai (2) Arundhati Roy (3) Jhumpa Lahiri (4) Anita Desai  
179. Legendary actress B. Saroja Devi received Padma Shri in—  
(1) 1965 (2) 1969 (3) 1972 (4) 1975  
180. Fauja Singh, the "Turbaned Tornado," passed away at age—  
(1) 110 (2) 112 (3) 114 (4) 116  
181. Former Kerala CM V.S. Achuthanandan belonged to which party?



- (1) CPI(M) (2) CPI (3) Congress (4) BJP
182. Narendra Modi became India's 2nd longest-serving PM by surpassing—  
(1) Morarji Desai (2) Indira Gandhi (3) Atal Bihari Vajpayee (4) Lal Bahadur Shastri
183. Longest-serving PM of India remains—  
(1) Jawaharlal Nehru (2) Narendra Modi (3) Indira Gandhi (4) Rajiv Gandhi
184. Yogi Adityanath became longest-serving CM of UP surpassing—  
(1) Govind Ballabh Pant (2) Kalyan Singh (3) Mayawati (4) Mulayam Singh
185. Highest paid bank CEO in India (FY25)?  
(1) Sashidhar Jagdishan (2) Ashok Vaswani (3) Amitabh Chaudhry (4) Uday Kotak
186. Shubman Gill holds record for most centuries as debut captain—  
(1) 2 (2) 3 (3) 4 (4) 5
187. Praggnanandhaa defeated Magnus Carlsen in—  
(1) Classical Chess (2) Blitz (3) Freestyle Chess (4) Rapid
188. A Ra Harikrishnan became India's \_\_\_\_ Chess Grandmaster.  
(1) 85th (2) 86th (3) 87th (4) 88th
189. Divya Deshmukh became 1st Indian woman to reach final of—  
(1) FIDE Women's World Cup (2) Candidates Tournament (3) Chess Olympiad (4) World Rapid
190. Footballer Aditi Chauhan retired after how many years?  
(1) 15 (2) 16 (3) 17 (4) 18
191. Remona Evette Pereira created record with a Bharatanatyam performance lasting—  
(1) 120 hrs (2) 150 hrs (3) 170 hrs (4) 180 hrs
192. HQ of Indian Navy is located in—  
(1) Mumbai (2) Kochi (3) New Delhi (4) Visakhapatnam
193. Current Chief of the Indian Navy ( July 2025)?  
(1) Admiral R. Hari Kumar (2) Admiral Karambir Singh (3) Admiral Dinesh K. Tripathi (4) Admiral Sunil Lanba
194. India achieved 20% ethanol blending with petrol—  
(1) In 2027 (2) 5 years before 2030 target (3) In 2030 (4) By 2029
195. India's largest Green Hydrogen Plant is being built at—  
(1) Paradip Refinery (2) IOCL Panipat Refinery (3) Kochi Refinery (4) Jamnagar Refinery
196. Annual capacity of India's largest Green Hydrogen Plant?  
(1) 5,000 TPA (2) 7,500 TPA (3) 10,000 TPA (4) 15,000 TPA
197. India became the largest importer of germinated oil palm seeds from—  
(1) Indonesia (2) Malaysia (3) Thailand (4) Vietnam
198. Kerala's "Vithoot" programme is related to—  
(1) Seed shower afforestation (2) Rainwater harvesting (3) Electric mobility (4) Solar power
199. Gujarat launched genome sequencing project for—  
(1) Tribals (2) Dalits (3) Farmers (4) Students
200. First state to grant agricultural status to livestock & poultry farming?  
(1) Gujarat (2) Maharashtra (3) Tamil Nadu (4) Haryana
201. Subsidy announced for rare earth magnet production in India is—  
(1) ₹1,200 cr (2) ₹1,345 cr (3) ₹1,500 cr (4) ₹2,000 cr
202. ADEETIE scheme relates to—  
(1) Renewable energy exports (2) Energy-efficient technologies in industries (3) Rural electrification (4) Electric vehicle charging
203. ADEETIE is implemented by—  
(1) MNRE (2) Bureau of Energy Efficiency (3) NITI Aayog (4) CERC
204. Cabinet approved equity infusion of ₹27,000 crore into—  
(1) ONGC & GAIL (2) NTPC & NLC India (3) NTPC & SJVN (4) Coal India & PGCIL
205. Annual outlay of PM Dhan-Dhaanya Krishi Yojana is—  
(1) ₹20,000 cr (2) ₹22,000 cr (3) ₹24,000 cr (4) ₹25,000 cr
206. Duration of PM Dhan-Dhaanya Krishi Yojana?



- (1) 5 years (2) 6 years (3) 7 years (4) 10 years
207. Coverage of PM Dhan-Dhaanya Krishi Yojana?  
(1) 50 districts (2) 75 districts (3) 100 districts (4) 150 districts
208. Maharashtra's Krishi Samruddhi scheme has an outlay of—  
(1) ₹20,000 cr (2) ₹22,000 cr (3) ₹25,000 cr (4) ₹30,000 cr
209. Assam's CM-FLIGHT scheme aims at—  
(1) Student scholarships (2) Foreign language training (3) Drone technology (4) Agriculture exports
210. Bihar Free Electricity Scheme provides—  
(1) 100 units/month (2) 110 units/month (3) 125 units/month (4) 150 units/month
211. Madhya Pradesh Ladli Behna expansion includes monthly aid of—  
(1) ₹1,000 (2) ₹1,200 (3) ₹1,500 (4) ₹2,000
212. Smart meters target under RDSS is extended till—  
(1) 2026 (2) 2027 (3) 2028 (4) 2029
213. First foreign university to open campus in India under NEP 2020?  
(1) Harvard (2) Oxford (3) University of Southampton (4) MIT
214. First foreign university campus in India opened at—  
(1) Bengaluru (2) Gurugram (3) Pune (4) Hyderabad
215. TALASH initiative is jointly launched by—  
(1) MSDE & WHO (2) MSDE & UNICEF (3) NESTS & UNICEF (4) NITI Aayog & UNICEF
216. ITI Upgradation Scheme budgeted at—  
(1) ₹40,000 cr (2) ₹50,000 cr (3) ₹60,000 cr (4) ₹70,000 cr
217. AI+ Campus by BITS Pilani will come up in—  
(1) Hyderabad (2) Pune (3) Amaravati (4) Bengaluru
218. India's 1st Hindi-medium medical college approved at—  
(1) Indore (2) Bhopal (3) Jabalpur (4) Gwalior
219. Operation Shiva by Indian Army is for—  
(1) Flood relief (2) Amarnath Yatra security (3) Cyber defence (4) Border roads
220. Chief of Indian Army (2025)?  
(1) Gen. Bipin Rawat (2) Gen. Manoj Pande (3) Gen. Upendra Dwivedi (4) Gen. Dalbir Singh
221. Operation Mahadev is aimed at—  
(1) Cross-border smuggling (2) Maoists (3) Pahalgam massacre terrorists (4) Cyber attacks
222. DDEI system tested by Indian Railways at—  
(1) Dinanagar & Tajpur (2) Varanasi & Lucknow (3) Surat & Vadodara (4) Pune & Nagpur
223. Carnac Bridge in Mumbai renamed after—  
(1) Operation Shiva (2) Operation Kargil (3) Operation Sindoor (4) Operation Vijay
224. Lungphun Ropui declared monument of national importance is in—  
(1) Manipur (2) Mizoram (3) Assam (4) Nagaland
225. DG of ASI (2025)?  
(1) Rakesh Gupta (2) Yadubir Singh Rawa (3) Dinesh Tripathi (4) Ajay Bhadoo
226. Mizoram's first national monument site was—  
(1) Champhai (2) Aizawl (3) Vangchhia (4) Lianpui
227. Budget for Gyan Bharatam Mission in FY26?  
(1) ₹3.5 cr (2) ₹30 cr (3) ₹60 cr (4) ₹482.85 cr
228. India's 1st mining tourism initiative launched in—  
(1) Jharkhand (2) Odisha (3) Chhattisgarh (4) Madhya Pradesh
229. 1st Centre of Excellence for Hornbill Conservation set up in—  
(1) Assam (2) Nagaland (3) Tamil Nadu (4) Manipur
230. Sigandur Bridge in Karnataka is India's—  
(1) Longest bridge (2) 2nd-longest cable-stayed bridge (3) 3rd-longest cable-stayed bridge (4) 4th-longest bridge
231. Longest cable-stayed bridge in India?  
(1) Sudarshan Setu (2) Sigandur Bridge (3) Bandra-Worli Sealink (4) Chenab Bridge



232. President's Rule in Manipur extended for 6 months from—  
(1) July 2025 (2) Aug 13, 2025 (3) Sept 2025 (4) Oct 2025
233. Governor of Manipur (2025)?  
(1) La. Ganesan (2) Anusuiya Uikey (3) Ajay Bhalla (4) Ganga Prasad
234. ISRO plans to establish Indian Space Station by—  
(1) 2030 (2) 2032 (3) 2035 (4) 2040
235. India targets human moon landing by—  
(1) 2032 (2) 2035 (3) 2038 (4) 2040
236. India's manned deep-sea mission "Samudrayaan" will use—  
(1) Matsya submersible (2) Varun submersible (3) Sagar Ratna (4) Jal Rakshak
237. Depth capacity of Matsya submersible?  
(1) 3,000 m (2) 4,000 m (3) 5,000 m (4) 6,000 m
238. World Hepatitis Day is observed on—  
(1) 20 July (2) 24 July (3) 26 July (4) 28 July
239. Theme of World Hepatitis Day 2025 (WHO)?  
(1) Hepatitis Can't Wait (2) Hepatitis: Let's Break It Down (3) Eliminate Hepatitis (4) Stop Hepatitis Now
240. Project Tiger was launched in India in—  
(1) 1965 (2) 1971 (3) 1973 (4) 1975
241. Income Tax Day 2025 marked which anniversary?  
(1) 150th (2) 160th (3) 166th (4) 170th
242. CRPF celebrated its 87th Foundation Day at—  
(1) New Delhi (2) Pune (3) Hyderabad (4) Bengaluru
243. India achieved 50% installed electricity capacity from non-fossil fuels in—  
(1) 2023 (2) 2024 (3) 2025 (4) 2026
244. India achieved 50% non-fossil capacity how many years before its Paris Agreement NDC target?  
(1) 3 years (2) 4 years (3) 5 years (4) 6 years
245. Total installed electricity capacity of India in 2025 is—  
(1) 400 GW (2) 450 GW (3) 484.8 GW (4) 500 GW
246. India's 88th Chess Grandmaster (2025)?  
(1) Praggnanandhaa (2) Divya Deshmukh (3) Harikrishnan (4) Nihal Sarin
247. First captain to score 4 centuries in debut Test series?  
(1) Virat Kohli (2) Rohit Sharma (3) Shubman Gill (4) KL Rahul
248. First batter to score 3000 Test runs vs India?  
(1) Steve Smith (2) Joe Root (3) Kane Williamson (4) Ricky Ponting
249. 3rd Indian woman to cross 4000 ODI runs?  
(1) Mithali Raj (2) Smriti Mandhana (3) Harmanpreet Kaur (4) Deepti Sharma
250. Host of Men's Asia Cup 2025?  
(1) India (2) Sri Lanka (3) Pakistan (4) UAE
251. Poligras Magic Skill Award 2024-25 winner?  
(1) Savita Punia (2) Rani Rampal (3) Deepika (4) Vandana Katariya
252. First Indian woman professional footballer in Europe (retired 2025)?  
(1) Bala Devi (2) Aditi Chauhan (3) Dangmei Grace (4) Kamala Devi
253. UEFA Women's EURO 2025 winner?  
(1) Germany (2) Spain (3) France (4) England
254. Co-owner & Brand Ambassador of Indian Golf Premier League?  
(1) MS Dhoni (2) Virat Kohli (3) Yuvraj Singh (4) Rishabh Pant
255. First Italian to win Wimbledon Men's Singles (2025)?  
(1) Matteo Berrettini (2) Lorenzo Musetti (3) Jannik Sinner (4) Fabio Fognini
256. Mumbai Airport ranked which position in World's Best Awards 2025?  
(1) 7th (2) 8th (3) 9th (4) 10th
257. Top-ranked airport in Travel + Leisure World's Best Awards 2025?





- (1) Hamad Intl. (2) Singapore Changi (3) Istanbul Airport (4) Dubai Intl.
258. India's FIFA Men's Football Ranking in June 2025?  
(1) 130 (2) 131 (3) 133 (4) 135
259. Best-ever FIFA ranking for India?  
(1) 92 (2) 94 (3) 96 (4) 98
260. Best-performing state in PARAKH Rashtriya Sarvekshan 2024?  
(1) Punjab (2) Kerala (3) Maharashtra (4) Gujarat
261. Punjab Agricultural University's global rank in EduRank 2025?  
(1) 91 (2) 92 (3) 93 (4) 94
262. India's rank at International Mathematical Olympiad 2025?  
(1) 6th (2) 7th (3) 8th (4) 9th
263. World's richest self-made woman (2025)?  
(1) Falguni Nayar (2) Melanie Perkins (3) Rafaela Aponte-Diamant (4) Kiran Mazumdar-Shaw
264. Youngest in Forbes Self-Made Women 2025 list?  
(1) Falguni Nayar (2) Melanie Perkins (3) Kiran Mazumdar-Shaw (4) Roshni Nadar
265. Falguni Nayar's rank in Forbes Self-Made Women list (2025)?  
(1) 30 (2) 31 (3) 32 (4) 33
266. Hurun India U30 List 2025 was topped by founders of—  
(1) Byju's (2) OYO (3) Zepto (4) Ola
267. Highest paid bank CEO in India FY25?  
(1) Ashok Vaswani (2) Sashidhar Jagdishan (3) Uday Kotak (4) Amitabh Chaudhry
268. India's 3rd most valued company by market cap in 2025?  
(1) HDFC Bank (2) Reliance (3) Bharti Airtel (4) Infosys
269. Morgan Stanley projects India to be 3rd largest economy by—  
(1) 2027 (2) 2028 (3) 2029 (4) 2030
270. Top processed potato producing state in India (2025)?  
(1) Bihar (2) Gujarat (3) UP (4) Punjab
271. % of global cereal use projected for human consumption by 2034?  
(1) 33 (2) 35 (3) 40 (4) 45
272. Tiger density at Kaziranga TR (2025)?  
(1) 17.5 (2) 18.65 (3) 19.0 (4) 19.83
273. Highest tiger density in India recorded at—  
(1) Corbett (2) Kaziranga (3) Bandipur (4) Nagarhole
274. World's most popular democratic leader (2025)?  
(1) Joe Biden (2) Rishi Sunak (3) Narendra Modi (4) Lula da Silva
275. Modi's approval rating in Morning Consult Survey (2025)?  
(1) 70% (2) 72% (3) 74% (4) 75%
276. PM-VIKAS scheme is run by—  
(1) Ministry of Minority Affairs (2) Ministry of Skill Development (3) NITI Aayog (4) Ministry of Agriculture
277. Stand-Up India scheme launched in—  
(1) 2014 (2) 2015 (3) 2016 (4) 2017
278. Loan range under Stand-Up India scheme?  
(1) ₹5–50 lakh (2) ₹10 lakh–₹1 crore (3) ₹20–80 lakh (4) ₹25 lakh–₹1.25 crore
279. NaMo Drone Didi scheme targets distribution of—  
(1) 10,000 drones (2) 12,000 drones (3) 15,000 drones (4) 20,000 drones
280. Outlay of PM Matsya Sampada Yojana (PMMSY)?  
(1) ₹18,000 cr (2) ₹19,500 cr (3) ₹20,050 cr (4) ₹21,000 cr
281. Insurance cover under PMMSY?  
(1) ₹3 lakh (2) ₹4 lakh (3) ₹5 lakh (4) ₹6 lakh
282. Launch year of Per Drop More Crop scheme?  
(1) 2014–15 (2) 2015–16 (3) 2016–17 (4) 2017–18



283. PM-AASHA launched in—

(1) 2017 (2) 2018 (3) 2019 (4) 2020

284. Employment Linked Incentive (ELI) Scheme outlay?

(1) ₹95,000 cr (2) ₹96,500 cr (3) ₹99,446 cr (4) ₹1,00,000 cr

285. SpaceX launched Israel's Dror-1 satellite from—

(1) Florida (2) Texas (3) California (4) Nevada

286. First Indian to visit ISS (2025)?

(1) Rakesh Sharma (2) Sunita Williams (3) Shubhanshu Shukla (4) Kalpana Chawla

287. NISAR joint mission is between—

(1) NASA & ISRO (2) ISRO & ESA (3) NASA & JAXA (4) ISRO & Roscosmos

288. Launch date of NISAR satellite?

(1) 25 July 2025 (2) 30 July 2025 (3) 5 Aug 2025 (4) 10 Aug 2025

289. Launch site of NISAR?

(1) Vikram Sarabhai Centre (2) Sriharikota (3) Thumba (4) Chandipur

290. Weight of NISAR satellite?

(1) 2,192 kg (2) 2,292 kg (3) 2,392 kg (4) 2,492 kg

291. World's lightest brain-control device "Cyborg Bee" developed by—

(1) USA (2) China (3) Japan (4) India

292. India's first AI-driven fintech platform?

(1) Paytm Finance (2) Nxtbanking (3) FinAI (4) Razorpay AI

293. Location of India's first AI+ Campus (BITS Pilani)?

(1) Bengaluru (2) Hyderabad (3) Amaravati (4) Pune

294. Praggnanandhaa defeated Magnus Carlsen in—

(1) Rapid Chess (2) Blitz Chess (3) Freestyle Chess (4) Classical Chess

295. Winner of FIDE Women's World Cup 2025?

(1) Koneru Humpy (2) Harika Dronavalli (3) Divya Deshmukh (4) Anna Muzychuk

296. Highest-ranked Indian city in Best Student Cities Ranking 2026?

(1) Delhi (2) Mumbai (3) Bengaluru (4) Chennai

297. Delhi's global rank in Best Student Cities 2026?

(1) 98th (2) 104th (3) 108th (4) 128th

298. Global topper in Best Student Cities Ranking 2026?

(1) London (2) Tokyo (3) Seoul (4) Munich

299. India's rank in Henley Passport Index 2025?

(1) 75 (2) 76 (3) 77 (4) 78

300. Top country in Henley Passport Index 2025?

(1) Japan (2) Singapore (3) Germany (4) Switzerland



Answers (July 16 to 31 )

1	2	21	1	41	2	61	3	81	3
2	3	22	2	42	1	62	2	82	2
3	3	23	1	43	3	63	3	83	3
4	4	24	2	44	2	64	3	84	3
5	2	25	1	45	1	65	3	85	2
6	3	26	1	46	2	66	3	86	2
7	2	27	3	47	3	67	3	87	2
8	2	28	2	48	1	68	2	88	3
9	2	29	1	49	1	69	3	89	2
10	2	30	2	50	2	70	3	90	2
11	1	31	1	51	2	71	2	91	3
12	3	32	2	52	3	72	3	92	2
13	3	33	1	53	2	73	3	93	3
14	2	34	2	54	2	74	3	94	2
15	2	35	1	55	3	75	3	95	1
16	3	36	1	56	3	76	3	96	2
17	2	37	1	57	3	77	2	97	3
18	2	38	1	58	2	78	3	98	3
19	1	39	1	59	2	79	2	99	4
20	2	40	2	60	3	80	2	100	1

101	1	121	3	141	3	161	2	181	1
102	2	122	3	142	2	162	2	182	2
103	3	123	2	143	3	163	3	183	1
104	3	124	1	144	3	164	3	184	1
105	2	125	3	145	2	165	3	185	2
106	2	126	3	146	2	166	3	186	3
107	3	127	3	147	4	167	2	187	3
108	2	128	3	148	3	168	2	188	3
109	2	129	2	149	3	169	3	189	1
110	3	130	3	150	2	170	2	190	3
111	2	131	3	151	2	171	3	191	3
112	2	132	3	152	3	172	2	192	3
113	2	133	3	153	3	173	1	193	3
114	2	134	3	154	2	174	2	194	2
115	2	135	3	155	1	175	3	195	2
116	2	136	1	156	2	176	3	196	3
117	2	137	3	157	2	177	2	197	2
118	2	138	1	158	2	178	1	198	1
119	2	139	2	159	3	179	2	199	1
120	3	140	2	160	3	180	3	200	2

201	2	221	3	241	3	261	3	281	3
202	2	222	1	242	2	262	2	282	2
203	2	223	3	243	3	263	3	283	2
204	2	224	2	244	3	264	2	284	3
205	3	225	2	245	3	265	2	285	2
206	2	226	3	246	2	266	3	286	3
207	3	227	3	247	3	267	1	287	1
208	3	228	1	248	2	268	3	288	2
209	2	229	3	249	3	269	2	289	2
210	3	230	2	250	4	270	2	290	3
211	3	231	1	251	3	271	3	291	2
212	3	232	2	252	2	272	2	292	2
213	3	233	3	253	4	273	3	293	3
214	2	234	3	254	3	274	3	294	3
215	3	235	4	255	3	275	4	295	3
216	3	236	1	256	3	276	1	296	2
217	3	237	4	257	3	277	3	297	2
218	3	238	4	258	3	278	2	298	3
219	2	239	1	259	2	279	3	299	3
220	3	240	3	260	1	280	3	300	2

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