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July 2026

Every daily quiz of the month · 25 quizzes · 593 MCQs with answers

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Big themes · Sci & Env 101 · Schemes 87 · Banking 84



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Contents

All 593 MCQs of July 2026, quiz by quiz — 25 quizzes, each followed by its answer key and explanations. Every line is linked; so is every bookmark in your PDF reader. Online: c4scourses.in/ca-quiz/2026-07

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PRACTISE THE WAY TOPPERS DO

How to use this book

One quiz a sitting. Attempt all the questions with a pen before you look — each day's answer key and explanations follow its questions. When the month is done, finish with the **Exam Ready** set.

593

MCQs with answers

25

daily quizzes

10

topics covered

7 min

per quiz, timed

1
Attempt

All the day's questions, timed, before you look at any answer.

2
Check

The answer key and explanations follow each day. Read every explanation.

3
Log

Score in the tracker; note the question numbers you missed.

4
Retake

Your misses on day 3 and day 7, then the Exam Ready set.

The month by topic

Where the month's questions came from. The long bars are what examiners had the most to ask about.

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TRACK EVERY ATTEMPT

Your score tracker

A score that rises on the retake is a fact that has moved into exam-day memory.

QUIZ	SCORE	RETAKE +3	RETAKE +7	DONE	MISSED Q NOS.
1 July 2026	___ / 25	---	---	☐	
2 & 3 July 2026	___ / 30	---	---	☐	
4 July 2026	___ / 30	---	---	☐	
5 & 6 July 2026	___ / 32	---	---	☐	
7 July 2026	___ / 28	---	---	☐	
8 July 2026	___ / 23	---	---	☐	
9 July 2026	___ / 23	---	---	☐	
10 July 2026	___ / 23	---	---	☐	
11 July 2026	___ / 22	---	---	☐	
12 & 13 July 2026	___ / 21	---	---	☐	
14 July 2026	___ / 20	---	---	☐	
15 July 2026	___ / 24	---	---	☐	
16 July 2026	___ / 24	---	---	☐	
17 July 2026	___ / 25	---	---	☐	
18 July 2026	___ / 23	---	---	☐	
19 & 20 July 2026	___ / 22	---	---	☐	
21 July 2026	___ / 22	---	---	☐	
22 July 2026	___ / 22	---	---	☐	
23 July 2026	___ / 24	---	---	☐	
24 & 25 July 2026	___ / 24	---	---	☐	
26 & 27 July 2026	___ / 24	---	---	☐	
28 July 2026	___ / 18	---	---	☐	
29 July 2026	___ / 19	---	---	☐	
30 July 2026	___ / 21	---	---	☐	
31 July 2026	___ / 24	---	---	☐	

"Your only competition is yesterday's version of you."

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QUIZ 1 OF 25

1 July 2026

25 questions · Schemes 6 · Banking 6 · International 3 · Sci & Env 3

Q1

Bangladesh officially joined the International Big Cat Alliance (IBCA) on 24 June 2026 as its _____ member country.

- A. 25th
- B. 26th
- C. 27th
- D. 28th
- E. 30th

Q2

The International Big Cat Alliance (IBCA), launched by PM Modi on 9 April 2023 at Mysuru, is headquartered in which city?

- A. Nairobi
- B. Mysuru
- C. Dehradun
- D. New Delhi
- E. Geneva

Q3

From which date will all investigations and trials under India's new criminal laws be recorded digitally, as announced by the Ministry of Home Affairs?

- A. 1 July 2026
- B. 1 October 2026
- C. 1 January 2027
- D. 1 April 2027
- E. 1 July 2027

Q4

The Interoperable Criminal Justice System (ICJS) integrates how many pillars of the criminal justice system on a single platform?

- A. Three
- B. Four
- C. Five
- D. Six
- E. Seven

Q5

The Sujalam Sufalam Jal Abhiyan (SSJA), which increased water storage capacity by 20,789 lakh cubic feet in 2026, is a flagship water conservation campaign of which state?

- A. Rajasthan
- B. Gujarat
- C. Maharashtra
- D. Madhya Pradesh
- E. Haryana

Q6

The "SUMAN Roadmap 2030", launched at the 16th CCHFW Conference, aims to reduce India's Maternal Mortality Ratio (MMR) to below ____ per 100,000 live births by 2030.

- A. 50
- B. 60
- C. 70
- D. 80
- E. 100

Q7

"Ayushman Sarathi", launched by Union Health Minister J.P. Nadda on 29 June 2026, is a:

- A. New health insurance scheme for farmers
- B. Official PM-JAY WhatsApp chatbot
- C. Mobile ambulance network
- D. Digital drug registry
- E. Telemedicine portal for rural India

Q8

Project BRAHMANK, which celebrated its 16th Raising Day on 29 June 2026 at Ranaghat, Arunachal Pradesh, functions under which organisation?

- A. National Highways Authority of India (NHAI)
- B. Central Public Works Department (CPWD)
- C. Border Roads Organisation (BRO)
- D. Indo-Tibetan Border Police (ITBP)
- E. National Buildings Construction Corporation (NBCC)

Q9

The FCRA 2.0 Portal and e-OCI Card were launched on 30 June 2026 by:

- A. PM Narendra Modi
- B. Union Home Minister Amit Shah
- C. External Affairs Minister S. Jaishankar
- D. Union Health Minister J.P. Nadda
- E. Finance Minister Nirmala Sitharaman

Q10

Under the FCRA, 2010, foreign contributions must be received in a designated bank account maintained with:

- A. Reserve Bank of India, Mumbai
- B. Punjab National Bank, New Delhi
- C. State Bank of India, New Delhi Main Branch
- D. Bank of Baroda, New Delhi
- E. Any scheduled commercial bank

Q11

EPFO's Centralised IT-Enabled System (CITES 2.01), under which database migration was undertaken from 26 June to 1 July 2026, has been designed by:

- A. Infosys
- B. TCS
- C. NIC
- D. C-DAC
- E. Wipro

Q12

The Centralised Pension Payment System (CPPS), live from 1 January 2025 under the CITES framework, benefits approximately how many EPS pensioners?

- A. 25 lakh
- B. 40 lakh
- C. 58 lakh
- D. 78 lakh
- E. 95 lakh

Q13

As per RBI's revised framework, "Unregistered Type I NBFCs" — exempt from mandatory registration under Section 45-IA of the RBI Act, 1934 — must have an asset size below:

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

Q14

IRDAI Chairman Ajay Seth announced that the initial products under Bima Sugam should be available by the end of:

- A. July 2026
- B. August 2026
- C. September 2026
- D. December 2026
- E. March 2027

Q15**Under IRDAI's "Bima Trinity" framework, "Bima Vahaak" refers to:**

- A. A digital insurance marketplace
- B. A rural-focused composite insurance product
- C. A women-centric agent network
- D. An insurance ombudsman scheme
- E. A crop insurance product

Q16**India's first PACS-based RuTAGe Smart Village Centre (RSVC) was inaugurated at Beerpur PACS in which state?**

- A. Andhra Pradesh
- B. Telangana
- C. Karnataka
- D. Haryana
- E. Maharashtra

Q17**The World's Largest Grain Storage Plan in the Cooperative Sector (WLGSP-Coops) was approved by the Union Cabinet on 31 May 2023 and is implemented under which ministry?**

- A. Ministry of Agriculture & Farmers Welfare
- B. Ministry of Consumer Affairs, Food & Public Distribution
- C. Ministry of Cooperation
- D. Ministry of Rural Development
- E. Ministry of Food Processing Industries

Q18**Who has taken charge as the 31st Chief of the Army Staff, succeeding General Upendra Dwivedi?**

- A. Lt Gen Raghu Srinivasan
- B. General Dhiraj Seth
- C. General Anil Chauhan
- D. General Manoj Pande
- E. Lt Gen N.S. Raja Subramani

Q19**The Union Cabinet has approved an additional investment of ₹30,000 crore in NIIF, doubling the government's total commitment to:**

- A. ₹40,000 crore
- B. ₹50,000 crore
- C. ₹60,000 crore
- D. ₹75,000 crore
- E. ₹1,00,000 crore

Q20**The Indian Navy participated in the 30th edition of Exercise RIMPAC 2026 held at:**

- A. San Diego, USA
- B. Guam
- C. Hawaii, USA
- D. Darwin, Australia
- E. Yokosuka, Japan

Q21

National Statistics Day, observed on 29 June in memory of P.C. Mahalanobis, had which theme in 2026?

- A. Data for Development
- B. Quality Assurance in Official Statistics
- C. Unlocking the Potential of Administrative Data
- D. Statistics for Sustainable Development
- E. Big Data for Governance

Q22

International Asteroid Day, observed on 30 June, marks the anniversary of which event?

- A. Chelyabinsk meteor event
- B. 1908 Tunguska event
- C. Discovery of asteroid Ceres
- D. NASA's DART mission impact
- E. Chicxulub impact discovery

Q23

Who won the 2026 Austrian Grand Prix, marking his second win of the season?

- A. Max Verstappen
- B. Lewis Hamilton
- C. Charles Leclerc
- D. George Russell
- E. Lando Norris

Q24

India's women's cricket team has secured direct qualification for the 2028 Los Angeles Olympics. Cricket returns to the Olympics after how many years?

- A. 100 years
- B. 108 years
- C. 116 years
- D. 128 years
- E. 132 years

Q25

The "PM Family Care Tracker" pilot project, a digital platform to monitor children's health, nutrition, education and welfare benefits, was launched in which state?

- A. Uttar Pradesh
- B. Madhya Pradesh
- C. Gujarat
- D. Assam
- E. Bihar

ANSWERS — 1 JULY 2026

Q1 C	Q2 D	Q3 C	Q4 C	Q5 B
Q6 C	Q7 B	Q8 C	Q9 B	Q10 C
Q11 D	Q12 D	Q13 D	Q14 C	Q15 C

Q16 B	Q17 C	Q18 B	Q19 C	Q20 C
Q21 C	Q22 B	Q23 D	Q24 D	Q25 C

Q1. Bangladesh officially joined the International Big Cat Alliance (IBCA) on 24 June 2026 as its ____ member country.

Answer C. 27th

Bangladesh joined the International Big Cat Alliance (IBCA) as its 27th member country on 24 June 2026, after its Cabinet approved the decision on 22 May 2026.

Q2. The International Big Cat Alliance (IBCA), launched by PM Modi on 9 April 2023 at Mysuru, is headquartered in which city?

Answer D. New Delhi

The IBCA is headquartered in New Delhi, with the National Tiger Conservation Authority (NTCA) under MoEFCC as its nodal agency. It became a full treaty-based international organisation on 23 January 2025 and covers 7 big cat species.

Q3. From which date will all investigations and trials under India's new criminal laws be recorded digitally, as announced by the Ministry of Home Affairs?

Answer C. 1 January 2027

The MHA announced that from 1 January 2027, all investigations and trials under the three new criminal laws (BNS, BNSS, BSA) will be recorded digitally, with data stored on MeghRaj, the Government of India's cloud platform.

Q4. The Interoperable Criminal Justice System (ICJS) integrates how many pillars of the criminal justice system on a single platform?

Answer C. Five

ICJS integrates 5 pillars — Police (CCTNS), Courts (e-Courts), Prisons (e-Prisons), Forensics (e-Forensics), and Prosecution (e-Prosecution) — enabling seamless data exchange for speedy justice.

Q5. The Sujalam Sufalam Jal Abhiyan (SSJA), which increased water storage capacity by 20,789 lakh cubic feet in 2026, is a flagship water conservation campaign of which state?

Answer B. Gujarat

SSJA is Gujarat's flagship state-level water conservation and groundwater recharge campaign, first launched in 2018. Its 2026 edition was launched on 23 February 2026 from Gandhinagar by CM Shri Bhupendra Patel.

Q6. The "SUMAN Roadmap 2030", launched at the 16th CCHFW Conference, aims to reduce India's Maternal Mortality Ratio (MMR) to below ____ per 100,000 live births by 2030.

Answer C. 70

The SUMAN (Surakshit Matritva Aashwasan) Roadmap 2030, launched by Union Health Minister Shri J.P. Nadda on 29 June 2026 at Vigyan Bhawan, New Delhi, targets an MMR below 70 per 100,000 live births by 2030, in line with SDG 3.1, with focus on 130 high-burden districts in 13 states.

Q7. "Ayushman Sarathi", launched by Union Health Minister J.P. Nadda on 29 June 2026, is a:

Answer B. Official PM-JAY WhatsApp chatbot

Ayushman Sarathi is the official PM-JAY WhatsApp chatbot developed by the National Health Authority (NHA), providing 24×7 access to AB PM-JAY services — eligibility check, card management, eKYC, wallet balance, hospital locator and grievance redressal — by sending "Hi" to +91 72908 23838.

Q8. Project BRAHMANK, which celebrated its 16th Raising Day on 29 June 2026 at Ranaghat, Arunachal Pradesh, functions under which organisation?

Answer C. Border Roads Organisation (BRO)

Project BRAHMANK is a BRO project (under Ministry of Defence), raised on 29 June 2011. It maintains 811 km of roads and 86 bridges across five Arunachal Pradesh districts and parts of Dhemaji district in Assam.

Q9. The FCRA 2.0 Portal and e-OCI Card were launched on 30 June 2026 by:

Answer B. Union Home Minister Amit Shah

Union Home Minister Shri Amit Shah launched the FCRA 2.0 Portal (hosted on MeghRaj cloud) and the electronic Overseas Citizen of India (e-OCI) Card in New Delhi. The e-OCI Card will benefit 50+ lakh OCI cardholders globally.

Q10. Under the FCRA, 2010, foreign contributions must be received in a designated bank account maintained with:

Answer C. State Bank of India, New Delhi Main Branch

Under FCRA 2010 (as amended in 2020), the FCRA bank account must be maintained at the State Bank of India, New Delhi Main Branch (Sansad Marg). Sub-granting of foreign funds is prohibited under Section 7.

Q11. EPFO's Centralised IT-Enabled System (CITES 2.01), under which database migration was undertaken from 26 June to 1 July 2026, has been designed by:

Answer D. C-DAC

CITES 2.01 has been designed by the Centre for Development of Advanced Computing (C-DAC). It replaces EPFO's 120+ decentralised databases with a single national database, enabling any PF office to process any member's request.

Q12. The Centralised Pension Payment System (CPPS), live from 1 January 2025 under the CITES framework, benefits approximately how many EPS pensioners?

Answer D. 78 lakh

CPPS benefits 78+ lakh EPS pensioners with "any bank, any branch, anywhere in India" pension access, eliminating the need to transfer Pension Payment Orders (PPOs) when changing banks or locations.

Q13. As per RBI's revised framework, "Unregistered Type I NBFCs" — exempt from mandatory registration under Section 45-IA of the RBI Act, 1934 — must have an asset size below:

Answer D. ₹1,000 crore

Unregistered Type I NBFCs are entities that do not accept public funds, have no customer interface, and have an asset size below ₹1,000 crore. Applications for voluntary CoR surrender are to be filed through RBI's PRAVAAH portal (launched 28 May 2024).

Q14. IRDAI Chairman Ajay Seth announced that the initial products under Bima Sugam should be available by the end of:

Answer C. September 2026

IRDAI Chairman Shri Ajay Seth announced on 30 June 2026 that the initial products under Bima Sugam — motor, health, and term life insurance — should be available by end-September 2026. Bima Sugam is part of IRDAI's Bima Trinity along with Bima Vistaar and Bima Vahaak.

Q15. Under IRDAI's "Bima Trinity" framework, "Bima Vahaak" refers to:

Answer C. A women-centric agent network

Bima Vahaak is a women-centric agent network that will sell Bima Vistaar (rural-focused composite insurance product) through the Bima Sugam digital marketplace platform.

Q16. India's first PACS-based RuTAGe Smart Village Centre (RSVC) was inaugurated at Beerpur PACS in which state?

Answer B. Telangana

India's first PACS-based RSVC was inaugurated at Beerpur PACS, Jagtial district, Telangana, along with another at Nandanam FSCS, Hanumakonda district. The initiative is led by the Office of the Principal Scientific Adviser in partnership with NABARD, with a NABARD grant of ₹33.52 lakh from the Gramya Vikas Nidhi.

Q17. The World's Largest Grain Storage Plan in the Cooperative Sector (WLGSP-Coops) was approved by the Union Cabinet on 31 May 2023 and is implemented under which ministry?

Answer C. Ministry of Cooperation

WLGSP-Coops is implemented by the Ministry of Cooperation (established 6 July 2021, vision "Sahakar Se Samriddhi") under Union Minister Shri Amit Shah. It creates decentralised godowns, custom hiring centres, processing units and Fair Price Shops at the PACS level.

Q18. Who has taken charge as the 31st Chief of the Army Staff, succeeding General Upendra Dwivedi?

Answer B. General Dhiraj Seth

General Dhiraj Seth assumed charge as the 31st Chief of the Army Staff, succeeding General Upendra Dwivedi, who retired after over four decades of service.

Q19. The Union Cabinet has approved an additional investment of ₹30,000 crore in NIIF, doubling the government's total commitment to:

Answer C. ₹60,000 crore

The Union Cabinet approved an additional ₹30,000 crore investment in the National Investment and Infrastructure Fund (NIIF), doubling the government's total commitment to ₹60,000 crore, to support infrastructure and emerging sectors like e-mobility.

Q20. The Indian Navy participated in the 30th edition of Exercise RIMPAC 2026 held at:

Answer C. Hawaii, USA

The Indian Navy participated in the 30th edition of RIMPAC 2026 in Hawaii, USA — the world's largest international maritime exercise, involving warships, submarines, aircraft and about 30,000 personnel.

Q21. National Statistics Day, observed on 29 June in memory of P.C. Mahalanobis, had which theme in 2026?

Answer C. Unlocking the Potential of Administrative Data

National Statistics Day is observed annually on 29 June to commemorate statistician Prasanta Chandra Mahalanobis. The 2026 theme was "Unlocking the Potential of Administrative Data."

Q22. International Asteroid Day, observed on 30 June, marks the anniversary of which event?

Answer B. 1908 Tunguska event

International Asteroid Day, observed annually on 30 June, promotes awareness about asteroid impact hazards and planetary defense, and marks the anniversary of the 1908 Tunguska event in Siberia.

Q23. Who won the 2026 Austrian Grand Prix, marking his second win of the season?

Answer D. George Russell

George Russell (Mercedes-AMG Petronas F1 Team) won the 2026 Austrian Grand Prix ahead of Max Verstappen — his second win of the 2026 season.

Q24. India's women's cricket team has secured direct qualification for the 2028 Los Angeles Olympics. Cricket returns to the Olympics after how many years?

Answer D. 128 years

India's women's cricket team earned Asia's automatic berth for the LA 2028 Olympics. Cricket will return to the Olympic Games after 128 years.

Q25. The "PM Family Care Tracker" pilot project, a digital platform to monitor children's health, nutrition, education and welfare benefits, was launched in which state?

Answer C. Gujarat

Union Minister Amit Shah launched the PM Family Care Tracker pilot project in Gandhinagar, Gujarat, to monitor children's health, nutrition, education and welfare benefits and ensure timely delivery of government schemes.

QUIZ 2 OF 25

2 & 3 July 2026

30 questions · Misc GA 5 · Sci & Env 4 · Agri & Rural 4 · Banking 4

Q1

The National Study Report on Low Participation in Gram Sabha, released on 30 June 2026, was prepared by NIRD&PR Hyderabad for which ministry?

- A. Ministry of Rural Development
- B. Ministry of Panchayati Raj
- C. Ministry of Home Affairs
- D. NITI Aayog
- E. Ministry of Tribal Affairs

Q2

Which Article of the Constitution provides the basis for the Gram Sabha?

- A. Article 243
- B. Article 243A
- C. Article 243B
- D. Article 243-I
- E. Article 243-K

Q3

The PESA Act, 1996 extends the provisions of the 73rd Amendment to Scheduled Areas under which Schedule of the Constitution?

- A. Fourth Schedule
- B. Fifth Schedule
- C. Sixth Schedule
- D. Seventh Schedule
- E. Eleventh Schedule

Q4

The "Delegation of Financial Powers to DRDO (DFP-2026)", granting DRDO enhanced financial autonomy for defence R&D, was released by:

- A. PM Narendra Modi
- B. Defence Minister Rajnath Singh
- C. DRDO Chairman Dr. Samir V. Kamat
- D. Finance Minister Nirmala Sitharaman
- E. NSA Ajit Doval

Q5

"Swar Prerna Veethika", a permanent photo gallery honouring legendary musicians, was inaugurated on 1 July 2026 as part of Akashvani's ____ celebrations.

- A. 50-year
- B. 75-year
- C. 90-year
- D. 100-year
- E. 60-year

Q6

The Himalayan Ray-Finned Fish (*Schizothorax pelzami*), locally called "Ngarsing", is being conserved through a community-led drive by the Sangno clan of which tribe?

- A. Apatani
- B. Adi
- C. Nyishi
- D. Monpa
- E. Galo

Q7

"Vikram-1", India's first privately developed orbital-class rocket set for launch under Mission Aagaman, has been developed by:

- A. Agnikul Cosmos
- B. Skyroot Aerospace
- C. Pixxel
- D. Dhruva Space
- E. Bellatrix Aerospace

Q8

Mission SAKSHAM, launched by RBI Governor Sanjay Malhotra, is a capacity-building initiative for which sector?

- A. Regional Rural Banks
- B. Small Finance Banks
- C. Urban Cooperative Banks
- D. Payments Banks
- E. NBFCs

Q9

As per the RBI's Financial Stability Report (June 2026), the GNPA ratio of Scheduled Commercial Banks declined to a multi-decadal low of ____ in March 2026.

- A. 1.2%
- B. 1.8%
- C. 2.4%
- D. 2.8%
- E. 3.1%

Q10

The RBI's Financial Stability Report reflects the collective assessment of the Sub-Committee of which body?

- A. Monetary Policy Committee (MPC)
- B. Financial Stability and Development Council (FSDC)
- C. Central Board of RBI
- D. Board for Financial Supervision
- E. NITI Aayog

Q11**According to the FSR June 2026, which sector recorded the HIGHEST GNPA ratio at 5.1%?**

- A. Retail loans
- B. Industry
- C. Services
- D. Agriculture
- E. Personal loans

Q12**In FSR June 2026, the RBI flagged which of the following as a risk that could undermine monetary sovereignty and weaken policy transmission?**

- A. UPI transactions
- B. Central Bank Digital Currency
- C. Foreign-currency-denominated stablecoins
- D. Gold ETFs
- E. Green bonds

Q13**The two new high-oleic groundnut varieties ICGV 201214 and ICGV 181030, identified for national release, have been developed by which institute along with partners?**

- A. ICAR-IARI
- B. ICRISAT
- C. IRRI
- D. CIMMYT
- E. NBPGR

Q14**ICGV 181030 is the FIRST high-oleic groundnut variety approved for cultivation in:**

- A. Gujarat and Rajasthan
- B. Punjab and Haryana
- C. Odisha and the Northeastern States
- D. Tamil Nadu and Kerala
- E. Maharashtra and MP

Q15**ICRISAT, which developed the new groundnut varieties, is headquartered at:**

- A. New Delhi
- B. Patancheru, Hyderabad
- C. Junagadh, Gujarat
- D. Dharwad, Karnataka
- E. Pune, Maharashtra

Q16**Farm-equipment startup Balwaan Krishi, which launched new logistics hubs in Chennai and Visakhapatnam, is headquartered in:**

- A. Chennai
- B. Hyderabad
- C. Jaipur
- D. Ahmedabad
- E. Indore

Q17

Under the RBI-Integrated Ombudsman Scheme (RB-IOS) 2026, effective 1 July 2026, the compensation limit for financial loss has been raised to:

- A. ₹10 lakh
- B. ₹20 lakh
- C. ₹25 lakh
- D. ₹30 lakh
- E. ₹50 lakh

Q18

The CCEA has approved reducing the broken rice content in raw rice distributed under PDS/PMGKAY from 25% to:

- A. 5%
- B. 10%
- C. 12%
- D. 15%
- E. 20%

Q19

Ravi Shankar, appointed RBI Executive Director from 1 July 2026, will head which department?

- A. Department of Regulation
- B. Department of Supervision
- C. Department of Statistics and Information Management (DSIM)
- D. Monetary Policy Department
- E. Foreign Exchange Department

Q20

The High-Level Study Group announced by the Ministry of Information & Broadcasting to examine opportunities and challenges in Indian cinema will be chaired by:

- A. Anupam Kher
- B. Praseen Joshi
- C. Rajkumar Hirani
- D. Boney Kapoor
- E. S.S. Rajamouli

Q21

The Ministry of Finance kept Small Savings Scheme interest rates unchanged for Q2 FY27. This marks the ____ consecutive quarter without revision.

- A. Fifth
- B. Sixth
- C. Seventh
- D. Eighth
- E. Ninth

Q22

The Centre signed a ₹34,102 crore water-sharing agreement to implement the Yamuna Water Project with which two states?

- A. Haryana and Punjab
- B. Haryana and Rajasthan
- C. Delhi and Haryana
- D. UP and Rajasthan
- E. Punjab and Rajasthan

Q23

SEBI has formed an expert group to review debenture trustee regulations. Who heads this group?

- A. Tuhin Kanta Pandey
- B. Ananta Barua
- C. M. Damodaran
- D. U.K. Sinha
- E. G. Mahalingam

Q24

SBI Life Insurance has partnered with which institute to establish the "Bharat AI & Cyber Innovation Hub"?

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

Q25

The DGCA conducted India's first satellite-based SLS approach landing trial on an Airbus A320 using GAGAN at which airport?

- A. Jaipur Airport
- B. Udaipur Airport
- C. Kishangarh Airport
- D. Surat Airport
- E. Juhu Aerodrome

Q26

Ravi Agrawal has been reappointed as Chairman of which body for six months, extending his term until 31 December 2026?

- A. CBIC
- B. CBDT
- C. SEBI
- D. CAG
- E. Finance Commission

Q27

Vijaya Mehta, who passed away at 92 in Mumbai, was a legendary figure in which field?

- A. Classical music
- B. Marathi theatre and cinema
- C. Kathak dance
- D. Painting
- E. Literature

Q28

The theme of International Day of Parliamentarism 2026 (observed on 30 June) is:

- A. Parliaments for the Planet
- B. Gender Equality in Parliaments
- C. The Future of Human Rights is Written in Parliaments
- D. Youth in Parliaments
- E. Digital Parliaments for Democracy

Q29

National Doctors' Day (1 July) commemorates the birth and death anniversary of which eminent physician?

- A. Dr. B.
- B. Dr. A.P.J. Abdul Kalam
- C. Dr. Homi Bhabha
- D. Dr. V. Shanta
- E. Dr. Devi Shetty

Q30

National Chartered Accountants Day (1 July) marks the foundation of ICAI in 1949. The 2026 celebration marks ICAI's ____ foundation year.

- A. 75th
- B. 76th
- C. 77th
- D. 78th
- E. 80th

ANSWERS — 2 & 3 JULY 2026

Q1 B	Q2 B	Q3 B	Q4 B	Q5 C
Q6 C	Q7 B	Q8 C	Q9 B	Q10 B
Q11 D	Q12 C	Q13 B	Q14 C	Q15 B
Q16 C	Q17 D	Q18 B	Q19 C	Q20 B
Q21 E	Q22 B	Q23 B	Q24 C	Q25 B
Q26 B	Q27 B	Q28 C	Q29 A	Q30 D

Q1. The National Study Report on Low Participation in Gram Sabha, released on 30 June 2026, was prepared by NIRD&PR Hyderabad for which ministry?

Answer B. Ministry of Panchayati Raj

The two-volume study, prepared by NIRD&PR Hyderabad for the Ministry of Panchayati Raj, was released by NITI Aayog Member Dr. R. Balasubramaniam. It covered ~7,790 respondents across 400 Gram Panchayats in 26 States/UTs.

Q2. Which Article of the Constitution provides the basis for the Gram Sabha?

Answer B. Article 243A

Article 243A (inserted by the 73rd Constitutional Amendment, effective 24 April 1993) provides the constitutional basis for the Gram Sabha – the village assembly of all registered voters in a Gram Panchayat area.

Q3. The PESA Act, 1996 extends the provisions of the 73rd Amendment to Scheduled Areas under which Schedule of the Constitution?

Answer B. Fifth Schedule

The PESA Act, 1996 (enacted 24 December 1996) extends 73rd Amendment provisions to Fifth Schedule Scheduled Areas across 10 states. Under PESA, Gram Sabhas have powers like prior informed consent for land acquisition and mining.

Q4. The "Delegation of Financial Powers to DRDO (DFP-2026)", granting DRDO enhanced financial autonomy for defence R&D, was released by:

Answer B. Defence Minister Rajnath Singh

Defence Minister Shri Rajnath Singh released DFP-2026 on 29 June 2026 in New Delhi, along with DFPDS-2026 for defence procurement. It provides dedicated funding for trial campaigns, pre-project R&D sanction authority, and separate schedules for EMRPs, DIA-CoEs and TDF grants.

Q5. "Swar Prerna Veethika", a permanent photo gallery honouring legendary musicians, was inaugurated on 1 July 2026 as part of Akashvani's ____ celebrations.

Answer C. 90-year

The gallery was inaugurated by Padma Vibhushan Pt. Hariprasad Chaurasia at Akashvani Bhavan, New Delhi, as part of Akashvani's 90-year celebrations and in the run-up to the centenary of radio broadcasting in India in 2027. AIR was officially launched on 8 June 1936 and adopted the name "Akashvani" in 1956.

Q6. The Himalayan Ray-Finned Fish (*Schizothorax pelzami*), locally called "Ngarsing", is being conserved through a community-led drive by the Sangno clan of which tribe?

Answer C. Nyishi

The Sangno clan of the Nyishi tribe (East Kameng district, Arunachal Pradesh) translocated 52 fingerlings from the Lapabung stream to the Richaso stream. The species, commonly known as Transcasian marinka (family Cyprinidae), is classified as Endangered by IUCN.

Q7. "Vikram-1", India's first privately developed orbital-class rocket set for launch under Mission Aagaman, has been developed by:

Answer B. Skyroot Aerospace

Hyderabad-based Skyroot Aerospace announced a launch window of 12 July – 4 August 2026 for Vikram-1 from Satish Dhawan Space Centre-SHAR, Sriharikota. Mission "Aagaman" targets a 450 km LEO at 60° inclination, carrying satellites up to 350 kg. Skyroot's first flight was suborbital Vikram-S (Mission Prarambh, 18 November 2022).

Q8. Mission SAKSHAM, launched by RBI Governor Sanjay Malhotra, is a capacity-building initiative for which sector?

Answer C. Urban Cooperative Banks

Mission SAKSHAM (Sahakari Bank Kshamta Nirman), launched on 28 April 2026, is a sector-wide capacity-building initiative for UCBs. Over 24 months it will train ~1.40 lakh participants (board members, senior executives, risk/compliance/audit, IT and cybersecurity officers) through in-person and e-learning modules in a dozen-plus languages.

Q9. As per the RBI's Financial Stability Report (June 2026), the GNPA ratio of Scheduled Commercial Banks declined to a multi-decadal low of ____ in March 2026.

Answer B. 1.8%

The FSR June 2026 (released 30 June 2026) reported GNPA of SCBs at a multi-decadal low of 1.8% in March 2026. Under the baseline stress scenario it may rise marginally to 1.9% by March 2028, and to about 3.8–4.1% under adverse/severe stress.

Q10. The RBI's Financial Stability Report reflects the collective assessment of the Sub-Committee of which body?

Answer B. Financial Stability and Development Council (FSDC)

The FSR is a biannual RBI publication (June + December, first edition March 2010) reflecting the collective assessment of the FSDC Sub-Committee, which is chaired by the RBI Governor. The FSDC itself (established December 2010) is a non-statutory body chaired by the Union Finance Minister.

Q11. According to the FSR June 2026, which sector recorded the HIGHEST GNPA ratio at 5.1%?

Answer D. Agriculture

Agriculture had the highest GNPA ratio at 5.1%, accounting for 37.2% of total SCB GNPA. Meanwhile, large borrowers' GNPA improved from 2.4% (Sept 2024) to 1.2% (March 2026).

Q12. In FSR June 2026, the RBI flagged which of the following as a risk that could undermine monetary sovereignty and weaken policy transmission?

Answer C. Foreign-currency-denominated stablecoins

The RBI warned that widespread adoption of foreign-currency-denominated stablecoins could undermine monetary sovereignty, weaken policy transmission and facilitate money laundering. Other emerging risks flagged include AI-driven market optimism and fintech multi-lending (unsecured loans from 5+ lenders).

Q13. The two new high-oleic groundnut varieties ICGV 201214 and ICGV 181030, identified for national release, have been developed by which institute along with partners?

Answer B. ICRISAT

Both medium-duration Spanish bunch varieties were developed by ICRISAT — ICGV 201214 with Junagadh Agricultural University and ICGV 181030 with UAS Dharwad. They were identified by the VIC of AICRP-G under ICAR at the Annual Group Meeting held in Pune (21–23 April 2026).

Q14. ICGV 181030 is the FIRST high-oleic groundnut variety approved for cultivation in:

Answer C. Odisha and the Northeastern States

ICGV 181030 (~78% oleic acid) is the first high-oleic variety approved for Odisha and the NE States (Zone IV), and is also recommended for Zone II. High-oleic groundnuts ($\geq 78\%$ oleic acid) offer 5–10× longer shelf life and better cardiovascular health benefits.

Q15. ICRISAT, which developed the new groundnut varieties, is headquartered at:

Answer B. Patancheru, Hyderabad

ICRISAT (founded 28 March 1972) is a CGIAR-affiliated intergovernmental research centre headquartered at Patancheru, Hyderabad. Its Director General Dr. Himanshu Pathak (since 6 March 2025) is the first Indian to hold the position.

Q16. Farm-equipment startup Balwaan Krishi, which launched new logistics hubs in Chennai and Visakhapatnam, is headquartered in:

Answer C. Jaipur

Balwaan Krishi (founded 2016 by Rohit Bajaj and Shubham Bajaj) is headquartered in Jaipur, Rajasthan. Its 14,000 sq ft Chennai hub (₹50 lakh investment) will serve all 38 Tamil Nadu districts through 34 dealers and act as the gateway into Andhra Pradesh with 59 dealer partners. It launched India's first ISI-marked agricultural equipment range in July 2023.

Q17. Under the RBI-Integrated Ombudsman Scheme (RB-IOS) 2026, effective 1 July 2026, the compensation limit for financial loss has been raised to:

Answer D. ₹30 lakh

RB-IOS 2026 replaced the 2021 framework from 1 July 2026, covering banks, NBFCs, PPI issuers and credit information companies. Compensation limits were raised to ₹30 lakh for financial loss and ₹3 lakh for mental harassment.

Q18. The CCEA has approved reducing the broken rice content in raw rice distributed under PDS/PMGKAY from 25% to:

Answer B. 10%

The Cabinet Committee on Economic Affairs approved stricter quality norms — broken rice content in raw rice reduced from 25% to 10%, and in parboiled rice from 16% to 5%. The move improves rice quality, supports ethanol production and reduces logistics costs.

Q19. Ravi Shankar, appointed RBI Executive Director from 1 July 2026, will head which department?

Answer C. Department of Statistics and Information Management (DSIM)

Ravi Shankar, with over 30 years of RBI experience, was appointed Executive Director w.e.f. 1 July 2026 and will head DSIM, overseeing economic statistics and survey operations.

Q20. The High-Level Study Group announced by the Ministry of Information & Broadcasting to examine opportunities and challenges in Indian cinema will be chaired by:

Answer B. Prasoon Joshi

The MIB announced two major film industry reforms — a High-Level Study Group chaired by Prasoon Joshi and Model State Cinema Regulations — aimed at improving global competitiveness and expanding cinema infrastructure.

Q21. The Ministry of Finance kept Small Savings Scheme interest rates unchanged for Q2 FY27. This marks the ____ consecutive quarter without revision.

Answer E. Ninth

The Finance Ministry retained interest rates for all Small Savings Schemes (PPF, NSC, Sukanya Samriddhi Account etc.) for Q2 FY27 — the ninth consecutive quarter without revision.

Q22. The Centre signed a ₹34,102 crore water-sharing agreement to implement the Yamuna Water Project with which two states?

Answer B. Haryana and Rajasthan

The Centre signed the agreement with Haryana and Rajasthan to implement the ₹34,102 crore Yamuna Water Project, resolving a long-pending interstate water dispute and providing drinking water and irrigation benefits to multiple districts.

Q23. SEBI has formed an expert group to review debenture trustee regulations. Who heads this group?

Answer B. Ananta Barua

SEBI formed an expert group led by Ananta Barua to review debenture trustee regulations and recommend reforms to strengthen investor protection. Public feedback has been invited until 15 July 2026.

Q24. SBI Life Insurance has partnered with which institute to establish the "Bharat AI & Cyber Innovation Hub"?

Answer C. IIT Bombay

SBI Life partnered with IIT Bombay to establish the Bharat AI & Cyber Innovation Hub, which will develop indigenous AI-driven cybersecurity solutions to strengthen digital resilience in the insurance sector.

Q25. The DGCA conducted India's first satellite-based SLS approach landing trial on an Airbus A320 using GAGAN at which airport?

Answer B. Udaipur Airport

The DGCA completed India's first SLS approach trial on an Airbus A320 using GAGAN (GPS-Aided GEO Augmented Navigation) at Udaipur Airport, demonstrating satellite-guided precision landing capability — a major aviation technology milestone.

Q26. Ravi Agrawal has been reappointed as Chairman of which body for six months, extending his term until 31 December 2026?

Answer B. CBDT

Ravi Agrawal was reappointed Chairman of the Central Board of Direct Taxes (CBDT) for six months, with his term now extending until 31 December 2026.

Q27. Vijaya Mehta, who passed away at 92 in Mumbai, was a legendary figure in which field?

Answer B. Marathi theatre and cinema

Vijaya Mehta was a pioneering figure in Marathi theatre and cinema. Her contributions earned her the Padma Shri in 1987.

Q28. The theme of International Day of Parliamentarism 2026 (observed on 30 June) is:

Answer C. The Future of Human Rights is Written in Parliaments

The UN observes International Day of Parliamentarism annually on 30 June. The 2026 theme is "The Future of Human Rights is Written in Parliaments," highlighting the role of legislatures in democracy and governance.

Q29. National Doctors' Day (1 July) commemorates the birth and death anniversary of which eminent physician?

Answer A. Dr. B.C. Roy

National Doctors' Day is observed on 1 July commemorating the birth and death anniversary of Dr. Bidhan Chandra Roy. The 2026 theme is "Behind the Mask: Who Heals the Healers?"

Q30. National Chartered Accountants Day (1 July) marks the foundation of ICAI in 1949. The 2026 celebration marks ICAI's ____ foundation year.

Answer D. 78th

National Chartered Accountants Day marks the foundation of the Institute of Chartered Accountants of India (ICAI) on 1 July 1949. The 2026 celebration marks ICAI's 78th foundation year.

QUIZ 3 OF 25

4 July 2026

30 questions · Sci & Env 9 · Schemes 7 · Appointments 4 · Economy 3

Q1

The Nameri Tiger Reserve, which recorded a four-fold increase in tiger population (3 in 2022 to 12 by end-2025), is located in which district of Assam?

- A. Golaghat
- B. Sonitpur
- C. Baksa
- D. Darrang
- E. Nagaon

Q2

The Nameri Tiger Reserve shares its northern boundary with which tiger reserve of Arunachal Pradesh?

- A. Namdapha Tiger Reserve
- B. Kamlang Tiger Reserve
- C. Pakke Tiger Reserve
- D. Dampa Tiger Reserve
- E. Buxa Tiger Reserve

Q3

Which of the following was Assam's FIRST tiger reserve?

- A. Kaziranga
- B. Nameri
- C. Orang
- D. Manas
- E. Dibru-Saikhowa

Q4

Project Tiger was launched on 1 April 1973 by PM Indira Gandhi at which national park?

- A. Kanha National Park
- B. Bandipur National Park
- C. Jim Corbett National Park
- D. Ranthambore National Park
- E. Sundarbans National Park

Q5

The radio-tagged white-rumped vulture 'Z25', recently electrocuted near Mudumalai Tiger Reserve, was captive-bred at which facility?

- A. VCBC Rajabhatkhawa, West Bengal
- B. Jatayu Conservation Breeding Centre, Pinjore
- C. VCBC Rani, Assam
- D. VCBC Kerwa, Bhopal
- E. Kalaburagi Zoological Park

Q6

The White-Rumped Vulture (*Gyps bengalensis*) is classified under which IUCN Red List category?

- A. Vulnerable
- B. Endangered
- C. Critically Endangered
- D. Near Threatened
- E. Least Concern

Q7

Japanese PM Sanae Takaichi visited India (1–3 July 2026) for which edition of the India–Japan Annual Summit?

- A. 14th
- B. 15th
- C. 16th
- D. 17th
- E. 18th

Q8

At the 16th India–Japan Summit, the two sides adopted three landmark joint statements. Which of the following was NOT among them?

- A. Economic Security
- B. Artificial Intelligence
- C. Energy Resilience
- D. Space Exploration
- E. None of the above

Q9

The MAHASAGAR doctrine, aligned with Japan's FOIP at the summit, stands for:

- A. Maritime and Holistic Advancement for Security and Growth Across Regions
- B. Mutual and Holistic Advancement for Security And Growth Across Regions
- C. Mutual Alliance for Harmony and Security Across Global and Asian Regions
- D. Maritime Alliance for Strategic Growth and Regional Security
- E. Mutual Harmony and Advancement for Seas and Global Regions

Q10

Japan is the lead partner on which pillar of India's Indo-Pacific Oceans' Initiative (IPOI)?

- A. Maritime Security
- B. Maritime Ecology
- C. Disaster Risk Reduction
- D. Trade Connectivity & Maritime Transport (Connectivity)
- E. Capacity Building

Q11

The Employees' Provident Funds (EPF) Scheme, 2026, which came into force on 29 June 2026, has been framed under which law?

- A. EPF & MP Act, 1952
- B. Code on Wages, 2019
- C. Code on Social Security, 2020
- D. Industrial Relations Code, 2020
- E. Companies Act, 2013

Q12

Under the EPF Scheme, 2026, the earlier 13 partial withdrawal categories have been consolidated into how many categories?

- A. 2
- B. 3
- C. 4
- D. 5
- E. 6

Q13

Under the EPF Scheme, 2026, members must retain what percentage of their aggregate fund balance as a minimum retirement corpus?

- A. 10%
- B. 15%
- C. 20%
- D. 25%
- E. 30%

Q14

Which of the following are the three transition initiatives launched with the EPF Scheme, 2026?

- A. VISHWAS 2026, SAKSHAM 2026, UDAAN 2026
- B. Employees' Enrolment Campaign 2026, VISHWAS 2026, AMNESTY 2026
- C. AMNESTY 2026, SAMADHAN 2026, NIVESH 2026
- D. Enrolment Drive 2026, VIVAD 2026, VISHWAS 2026
- E. PRAYAAS 2026, AMNESTY 2026, SURAKSHA 2026

Q15

The Borjuli wetland, recently notified as Assam's 3rd Biodiversity Heritage Site, is globally significant for harbouring which species?

- A. Oryza sativa
- B. Oryza rufipogon (wild rice)
- C. White-winged wood duck
- D. Hajong tortoise
- E. Pygmy hog

Q16

Biodiversity Heritage Sites (BHS) are notified under which Section of the Biological Diversity Act, 2002?

- A. Section 21
- B. Section 27
- C. Section 37
- D. Section 41
- E. Section 45

Q17

"Pashujanya Yudh Abhyas (PYA)", the 3rd national-level mock drill under the National One Health Mission, simulated an outbreak of which disease?

- A. Avian Influenza (H5N1)
- B. Influenza A (H1N1)
- C. Nipah virus
- D. Lumpy Skin Disease
- E. Foot and Mouth Disease

Q18

The National One Health Mission (NOHM) is anchored by which institution?

- A. AIIMS New Delhi
- B. National Institute of One Health, Nagpur
- C. NCDC, Delhi
- D. ICMR, New Delhi
- E. NIV, Pune

Q19

The Digital India Programme, which completed 11 years on 1 July 2026, was launched in which year?

- A. 2014
- B. 2015
- C. 2016
- D. 2017
- E. 2013

Q20

During his visit to Seychelles (27–29 June 2026), PM Modi received Seychelles' highest honour named:

- A. Order of the Indian Ocean
- B. Star of Seychelles
- C. Guardian of the Blue Horizon
- D. Pride of the Islands
- E. Order of the Coral Crown

Q21

NPCI has partnered with which two global banks for real-time forex settlement of cross-border UPI transactions?

- A. Citibank and Barclays
- B. HSBC and JP Morgan
- C. Standard Chartered and Deutsche Bank
- D. Mizuho and MUFG
- E. BNP Paribas and UBS

Q22

Himachal Pradesh recently received 8 new GI tags, taking its total GI products to:

- A. 12
- B. 15
- C. 17
- D. 20
- E. 25

Q23

Who has been appointed part-time Chairman of HDFC Bank for three years, succeeding Keki Mistry?

- A. Sashidhar Jagdishan
- B. Rajiv Kumar
- C. Atanu Chakraborty
- D. Kaizad Bharucha
- E. Deepak Parekh

Q24

Kotak Mahindra Bank will acquire the India retail and wealth business of which foreign bank for ₹281.7 crore?

- A. Citibank
- B. HSBC
- C. Deutsche Bank
- D. Standard Chartered
- E. Barclays

Q25

The Animal Taxonomy Summit (ATS) 4.0, launched by MoEFCC in Kolkata, marked the ____ Foundation Day of the Zoological Survey of India.

- A. 100th
- B. 105th
- C. 109th
- D. 111th
- E. 115th

Q26**GST Day is observed annually on 1 July, marking the rollout of GST in which year?**

- A. 2015
- B. 2016
- C. 2017
- D. 2018
- E. 2019

Q27**Former ISRO scientist Mylswamy Annadurai has been appointed Chairman of the Curriculum Design Committee of which state?**

- A. Kerala
- B. Karnataka
- C. Tamil Nadu
- D. Andhra Pradesh
- E. Telangana

Q28**PM Modi dedicated India's first greenfield integrated refinery-cum-petrochemical complex located at:**

- A. Barmer, Rajasthan
- B. Balotra, Rajasthan
- C. Panipat, Haryana
- D. Paradip, Odisha
- E. Jamnagar, Gujarat

Q29**The Ministry of Jal Shakti has launched which edition of the National Water Awards on the Rashtriya Puraskar portal?**

- A. 5th
- B. 6th
- C. 7th
- D. 8th
- E. 9th

Q30**India's first export-import shipping container, manufactured at Dadri, was built for which global shipping company?**

- A. MSC
- B. CMA CGM
- C. A.P. Moller-Maersk
- D. Hapag-Lloyd
- E. Evergreen Marine

ANSWERS — 4 JULY 2026

Q1 B	Q2 C	Q3 D	Q4 C	Q5 B
Q6 C	Q7 C	Q8 D	Q9 B	Q10 D
Q11 C	Q12 B	Q13 D	Q14 B	Q15 B

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Q16 C	Q17 B	Q18 B	Q19 B	Q20 C
Q21 B	Q22 C	Q23 B	Q24 C	Q25 D
Q26 C	Q27 C	Q28 B	Q29 C	Q30 C

Q1. The Nameri Tiger Reserve, which recorded a four-fold increase in tiger population (3 in 2022 to 12 by end-2025), is located in which district of Assam?

Answer B. Sonitpur

Nameri Tiger Reserve is in north-central Assam's Sonitpur district. The estimation was validated by the Wildlife Institute of India (WII). In a parallel achievement, tigers have returned to the Sonai-Rupai Wildlife Sanctuary — Nameri's satellite core — where they had been locally extinct since the early 2000s.

Q2. The Nameri Tiger Reserve shares its northern boundary with which tiger reserve of Arunachal Pradesh?

Answer C. Pakke Tiger Reserve

Nameri shares its northern boundary with the 1,276.95 sq km Pakke Tiger Reserve of Arunachal Pradesh. Its main river lifeline is the Jia Bhoreli (Kameng), a Brahmaputra tributary, and it is a stronghold of the endangered white-winged wood duck.

Q3. Which of the following was Assam's FIRST tiger reserve?

Answer D. Manas

Manas was Assam's first tiger reserve — among the original 9 reserves under Project Tiger (1973). Nameri became Assam's second tiger reserve in 2000. Assam's four tiger reserves are Kaziranga, Manas, Nameri and Orang (Orang being India's smallest by core area, ~79 sq km).

Q4. Project Tiger was launched on 1 April 1973 by PM Indira Gandhi at which national park?

Answer C. Jim Corbett National Park

Project Tiger was launched on 1 April 1973 at Jim Corbett National Park, Uttarakhand, with 9 initial reserves. The NTCA (statutory body under Wild Life Protection Act 1972, as amended 2006) was established in 2005 to oversee it. The Bengal Tiger is IUCN Endangered, CITES Appendix I and WPA Schedule I.

Q5. The radio-tagged white-rumped vulture 'Z25', recently electrocuted near Mudumalai Tiger Reserve, was captive-bred at which facility?

Answer B. Jatayu Conservation Breeding Centre, Pinjore

Z25 was captive-bred at JCBC Pinjore, Haryana (established September 2001 — Asia's first vulture breeding facility, run jointly by BNHS and Haryana Forest Department; named after Jatayu of the Ramayana). It was released at Tadoba-Andhari Tiger Reserve on 30 December 2025 and later at Mudumalai on 7 April 2026, before being electrocuted on 28 June 2026 on the Sigur plateau.

Q6. The White-Rumped Vulture (*Gyps bengalensis*) is classified under which IUCN Red List category?

Answer C. Critically Endangered

The White-Rumped Vulture has been Critically Endangered since 2000, having lost 99.7% of its population between 1993 and 2002 — mainly due to poisoning from the veterinary NSAID diclofenac (banned for veterinary use on 11 March 2006; meloxicam is the vulture-safe alternative). It is under Schedule I of the Wildlife (Protection) Act, 1972.

Q7. Japanese PM Sanae Takaichi visited India (1–3 July 2026) for which edition of the India–Japan Annual Summit?

Answer C. 16th

Japan's first female PM Sanae Takaichi paid her first Official State Visit to India for the 16th India–Japan Annual Summit in New Delhi, with a ~120-strong business delegation announcing ~2 trillion yen (~\$13 billion) of investments. The 17th Summit will be hosted by Japan in 2027.

Q8. At the 16th India–Japan Summit, the two sides adopted three landmark joint statements. Which of the following was NOT among them?

Answer D. Space Exploration

The three joint statements were on Economic Security (5 priority sectors: semiconductors, critical minerals, ICT, clean energy, pharmaceuticals), Artificial Intelligence (new AI Strategic Dialogue), and Energy Resilience (petroleum stockpiling under Japan's "Power Asia" initiative + support for India's IEA membership). Both sides also agreed to celebrate 2027 — 75 years of diplomatic ties — as the "Year of Shared Horizons".

Q9. The MAHASAGAR doctrine, aligned with Japan's FOIP at the summit, stands for:

Answer B. Mutual and Holistic Advancement for Security And Growth Across Regions

MAHASAGAR was announced by PM Modi in March 2025 in Mauritius as an expanded successor to SAGAR (2015). It broadens India's Indian Ocean vision into a global-south-oriented maritime doctrine covering the Indo-Pacific and Africa, and is presented as a democratic alternative to China's BRI.

Q10. Japan is the lead partner on which pillar of India's Indo-Pacific Oceans' Initiative (IPOI)?

Answer D. Trade Connectivity & Maritime Transport (Connectivity)

IPOI was announced by PM Modi at the East Asia Summit in Bangkok, November 2019, with seven pillars. Japan is the lead partner on the Connectivity pillar. Japan's FOIP was first articulated by Shinzo Abe in his "Confluence of the Two Oceans" speech in the Indian Parliament (August 2007).

Q11. The Employees' Provident Funds (EPF) Scheme, 2026, which came into force on 29 June 2026, has been framed under which law?

Answer C. Code on Social Security, 2020

The EPF Scheme, 2026 — framed under the Code on Social Security, 2020 — replaces the seven-decade-old EPF Scheme, 1952. Core structure remains unchanged: 12% contribution, ₹15,000 wage ceiling and 8.25% interest for FY 2025–26. The EPS 1995 and EDLI schemes continue.

Q12. Under the EPF Scheme, 2026, the earlier 13 partial withdrawal categories have been consolidated into how many categories?

Answer B. 3

The 13 withdrawal categories have been consolidated into 3 — Essential Needs (illness, education, marriage), Housing Needs, and Special Circumstances. The scheme also introduces a mandatory 25% minimum balance rule, a Principal Employer concept for contract workers, and an emergency deferment provision (up to 3 months during pandemics/disasters).

Q13. Under the EPF Scheme, 2026, members must retain what percentage of their aggregate fund balance as a minimum retirement corpus?

Answer D. 25%

The new minimum balance rule requires members to retain at least 25% of their aggregate fund balance (employee + employer contributions combined). For example, on a ₹1 lakh balance, ₹25,000 must be retained and only ₹75,000 is available for withdrawal. Exempted PF trusts cannot declare interest more than 200 bps above the EPF rate.

Q14. Which of the following are the three transition initiatives launched with the EPF Scheme, 2026?

Answer B. Employees' Enrolment Campaign 2026, VISHWAS 2026, AMNESTY 2026

The Employees' Enrolment Campaign 2026 helps employers regularise past registration gaps, VISHWAS 2026 settles legacy disputes with EPFO, and AMNESTY 2026 lets employers close past compliance gaps without penal action.

Q15. The Borjuli wetland, recently notified as Assam's 3rd Biodiversity Heritage Site, is globally significant for harbouring which species?

Answer B. *Oryza rufipogon* (wild rice)

The 0.41-hectare Borjuli wetland (Sonitpur district) harbours *Oryza rufipogon* — the wild ancestor of cultivated rice (*Oryza sativa*) — which is disease/pest-resistant and tolerates flooding and saline conditions, making it invaluable for climate-resilient rice breeding. It is India's 55th BHS and the first BHS specifically for wild rice conservation.

Q16. Biodiversity Heritage Sites (BHS) are notified under which Section of the Biological Diversity Act, 2002?

Answer C. Section 37

BHSs are notified by State Governments under Section 37 of the Biological Diversity Act, 2002, in consultation with local Biodiversity Management Committees, with guidance from the National Biodiversity Authority (established 2003, HQ Chennai). Assam's earlier two BHSs are Majuli and Hajong Tortoise Lake.

Q17. "Pashujanya Yudh Abhyas (PYA)", the 3rd national-level mock drill under the National One Health Mission, simulated an outbreak of which disease?

Answer B. Influenza A (H1N1)

The 5-day drill (29 June – 3 July 2026) at Khari village, Vidisha district, MP, simulated an Influenza A (H1N1) outbreak in animals with spillover potential to humans and wildlife. It was organised by the Department of Animal Husbandry & Dairying (DAHD) with DAHD, ICAR, NCDC, ICMR, PSA office and others under the National Joint Outbreak Response Team.

Q18. The National One Health Mission (NOHM) is anchored by which institution?

Answer B. National Institute of One Health, Nagpur

NOHM — approved by PM-STIAC at its 21st meeting (July 2022) and coordinated by the Office of the Principal Scientific Adviser — is anchored by the National Institute of One Health, Nagpur (foundation stone laid by PM Modi in December 2022). It involves 13+ ministries. About 75% of emerging infectious diseases in humans are zoonotic.

Q19. The Digital India Programme, which completed 11 years on 1 July 2026, was launched in which year?

Answer B. 2015

Digital India was launched by PM Narendra Modi on 1 July 2015 to build a digitally empowered society and knowledge economy. Its current focus areas include Artificial Intelligence and semiconductor manufacturing.

Q20. During his visit to Seychelles (27–29 June 2026), PM Modi received Seychelles' highest honour named:

Answer C. Guardian of the Blue Horizon

During the visit, India and Seychelles signed 9 MoUs covering defence, healthcare, maritime cooperation and digital payments, and PM Modi received Seychelles' highest honour, "Guardian of the Blue Horizon".

Q21. NPCI has partnered with which two global banks for real-time forex settlement of cross-border UPI transactions?

Answer B. HSBC and JP Morgan

NPCI partnered with HSBC India and JP Morgan Payments to enable real-time forex settlement for cross-border UPI transactions, improving speed, transparency and payment efficiency. Separately, Bank of Baroda partnered with Japan's Mizuho Bank for M&A financing.

Q22. Himachal Pradesh recently received 8 new GI tags, taking its total GI products to:

Answer C. 17

Himachal Pradesh received eight new Geographical Indication tags — including Kinnauri Apple, Seabuckthorn and Chamba Metal Art — taking its total GI products to 17, boosting traditional products and rural livelihoods.

Q23. Who has been appointed part-time Chairman of HDFC Bank for three years, succeeding Keki Mistry?

Answer B. Rajiv Kumar

HDFC Bank appointed Rajiv Kumar as part-time Chairman for three years, succeeding Keki Mistry. He has also been appointed Additional Independent Director.

Q24. Kotak Mahindra Bank will acquire the India retail and wealth business of which foreign bank for ₹281.7 crore?

Answer C. Deutsche Bank

Kotak Mahindra Bank will acquire Deutsche Bank's India retail and wealth business for ₹281.7 crore — including loans, deposits and assets under management — strengthening Kotak's affluent banking segment. Separately, CCI cleared DWS Group's stake acquisition in Nippon Life India AIF and the Aditya Birla-led acquisition of RCB.

Q25. The Animal Taxonomy Summit (ATS) 4.0, launched by MoEFCC in Kolkata, marked the ____ Foundation Day of the Zoological Survey of India.

Answer D. 111th

MoEFCC launched Animal Taxonomy Summit 4.0 in Kolkata marking the 111th Foundation Day of the Zoological Survey of India, with new biodiversity records and annual discovery reports released.

Q26. GST Day is observed annually on 1 July, marking the rollout of GST in which year?

Answer C. 2017

GST Day marks the rollout of the Goods and Services Tax on 1 July 2017. GST taxpayers have grown from 66.5 lakh to 1.65 crore by 2026. World Sports Journalists Day is also observed on 2 July, commemorating the founding of the International Sports Press Association in 1924.

Q27. Former ISRO scientist Mylswamy Annadurai has been appointed Chairman of the Curriculum Design Committee of which state?

Answer C. Tamil Nadu

Mylswamy Annadurai ("Moon Man of India") was appointed Chairman of Tamil Nadu's Curriculum Design Committee to lead curriculum modernization for 1.3 crore students, focusing on AI, science and critical thinking. Separately, Biswanath Sinha became Kerala's Chief Secretary, succeeding Dr. A. Jayathilak.

Q28. PM Modi dedicated India's first greenfield integrated refinery-cum-petrochemical complex located at:

Answer B. Balotra, Rajasthan

PM Modi dedicated India's first greenfield integrated refinery-cum-petrochemical complex at Balotra, Rajasthan, inaugurated the new terminal building of Jodhpur Airport, and launched development projects worth ₹1.06 lakh crore across energy, transport and infrastructure.

Q29. The Ministry of Jal Shakti has launched which edition of the National Water Awards on the Rashtriya Puraskar portal?

Answer C. 7th

The Jal Shakti Ministry launched the 7th National Water Awards on the Rashtriya Puraskar portal, recognizing individuals, institutions and states for best water conservation and management practices.

Q30. India's first export-import shipping container, manufactured at Dadri, was built for which global shipping company?

Answer C. A.P. Moller–Maersk

Union Minister Sarbananda Sonowal unveiled India's first export-import shipping container manufactured in Dadri, built for A.P. Moller–Maersk — strengthening India's manufacturing and global shipping capabilities. Separately, Jitendra Singh inaugurated the third batch of the DAKSH leadership programme for public officials.

QUIZ 4 OF 25

5 & 6 July 2026

32 questions · Sci & Env 8 · Schemes 7 · Reports 5 · Banking 5

Q1

According to the NSO report "Labour Market Dynamics in Million-Plus Cities", approximately what percentage of women in India's top 46 cities are kept out of the labour force due to childcare and household chores?

- A. 45%
- B. 55%
- C. 69%
- D. 75%
- E. 82%

Q2

As per the NSO report, which city recorded the HIGHEST share (83%) of women citing care work as the reason for staying out of the workforce?

- A. Surat
- B. Bhopal
- C. Howrah
- D. Dhanbad
- E. Pimpri-Chinchwad

Q3

The Periodic Labour Force Survey (PLFS), introduced in 2017-18, was recommended by which committee?

- A. Rangarajan Committee
- B. Amitabh Kundu Committee
- C. Tendulkar Committee
- D. Arjun Sengupta Committee
- E. NSC Committee

Q4

The "Medical Innovations Patent Mitra" platform, providing 100% government-funded patent support for biomedical innovators, has been launched by:

- A. NITI Aayog
- B. DPIIT
- C. ICMR
- D. CSIR
- E. DBT

Q5

The I-2SEA Submarine Cable System — India's first subsea cable purpose-built for AI workloads — will have dual Indian landings at:

- A. Mumbai and Kochi
- B. Machilipatnam and South Chennai
- C. Visakhapatnam and Tuticorin
- D. Chennai and Digha
- E. Mumbai and Trivandrum

Q6

Submarine cables carry approximately what share of intercontinental data traffic globally?

- A. 50%
- B. 65%
- C. 80%
- D. 99%
- E. 25%

Q7

The Ministry of Cooperation celebrated its 5th Foundation Day on 6 July 2026 at which venue?

- A. Vigyan Bhawan, New Delhi
- B. Bharat Mandapam, New Delhi
- C. Rashtrapati Bhavan
- D. Pragati Maidan Hall 5
- E. Hyderabad House

Q8

"Sahakar CBS" and "Sahakar Sahyogi", launched at the Ministry of Cooperation's 5th Foundation Day, are digital platforms developed for:

- A. Regional Rural Banks
- B. Primary Agricultural Credit Societies
- C. Urban Cooperative Banks
- D. State Cooperative Banks
- E. Dairy Cooperatives

Q9

In the Constitution of India, "Cooperation" is a subject under:

- A. Union List (List I)
- B. Entry 32 of the State List (List II)
- C. Concurrent List (List III)
- D. Residuary powers of Parliament
- E. Seventh Schedule Entry 45 of Union List

Q10

Under White Revolution 2.0, the Ministry of Cooperation aims to increase milk procurement by what percentage over the next five years?

- A. 25%
- B. 30%
- C. 40%
- D. 50%
- E. 100%

Q11

ISRO's 'SOLVE' motor, which underwent its first ground test (SOLVE-ST01) at Sriharikota on 3 July 2026, stands for:

- A. Solid Orbital Launch Vehicle for Experiments
- B. Sub-Orbital Launch Vehicle for Experiments
- C. Space Orbital Lander Vehicle Experiment
- D. Solid-fuel Operational Launch Vehicle Engine
- E. Sub-Orbital Lander Verification Experiment

Q12

"Mission MITRA", conducted by ISRO in Leh with the four designated Gaganyaan astronauts, is a study of:

- A. Rocket propulsion systems
- B. Behavioural and physiological response to isolation and altitude
- C. Satellite communication protocols
- D. Space food technology
- E. Re-entry heat shields

Q13

The NSE has sought RBI approval to launch "Quanto Cross-Currency Derivatives". The defining feature of a Quanto contract is:

- A. It can only be traded by foreign investors
- B. Settlement happens in cryptocurrency
- C. The investor does not bear exchange-rate risk in the settlement currency
- D. It requires physical delivery of currency
- E. It is settled only in US dollars

Q14

Which of the following currency pairs is currently NOT available for trading on Indian exchanges?

- A. USD/INR
- B. EUR/INR
- C. GBP/INR
- D. JPY/INR
- E. EUR/USD

Q15

As per the CMFRI's 'Marine Fish Stock Status of India, 2022' report, what percentage of the 135 assessed fish stocks were classified as sustainable?

- A. 75.5%
- B. 82.3%
- C. 91.1%
- D. 95.8%
- E. 88.4%

Q16**India's continental shelf is broadest along the coast of which state?**

- A. Tamil Nadu
- B. Odisha
- C. Gujarat
- D. Kerala
- E. Andhra Pradesh

Q17**Under the revamped PGS-India certification framework, Regional Councils (RCs) are now restricted to operate within:**

- A. A single district
- B. A single state
- C. A maximum of three states
- D. One agro-climatic zone
- E. Their registered division only

Q18**The Participatory Guarantee System (PGS)-India, launched on 7 April 2011, is best described as:**

- A. A third-party export certification system under APEDA
- B. A peer-review, trust-based decentralised organic certification system for the domestic market
- C. A GM crop approval mechanism
- D. A soil health card scheme
- E. An e-NAM trading module

Q19**Which tea estate has become India's FIRST to commercially produce Matcha tea?**

- A. Makaibari Tea Estate, Darjeeling
- B. Chota Tingrai Tea Estate, Assam
- C. Kanan Devan Hills, Munnar
- D. Glenburn Tea Estate, Darjeeling
- E. Halmari Tea Estate, Assam

Q20**Matcha tea is made from the shade-grown, processed leaves of *Camellia sinensis*. The processed base leaves used to make Matcha are called:**

- A. Sencha
- B. Gyokuro
- C. Tencha
- D. Hojicha
- E. Genmaicha

Q21**The Guwahati Tea Auction Centre (GTAC), established in 1970, is India's ____ largest tea auction centre.**

- A. Largest
- B. Second largest (after Kolkata)
- C. Third largest
- D. Fourth largest
- E. Fifth largest

Q22

The first installment of ₹25,863 crore was released under the VB-G RAM G scheme, which replaced MGNREGA from 1 July 2026. VB-G RAM G stands for:

- A. Viksit Bharat-Gramin Rozgar Aur Mission Gramin
- B. Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin)
- C. Viksit Bharat-Gramin Rojgar Adhikar Mission
- D. Vikas Bharat-Guaranteed Rural Employment Mission
- E. Viksit Bharat-Gram Rozgar Ajeevika Manch (Gramin)

Q23

Egypt has inaugurated the world's largest defence headquarters, popularly known as:

- A. The Pentagon East
- B. The Octagon
- C. The Citadel
- D. The Pyramid Command
- E. The Hexagon

Q24

The 'VIJAY' transformation roadmap unveiled by Army Chief General Dhiraj Seth emphasises which of the following?

- A. Valour, Integrity, Jointness, Agility, Youth
- B. Vigilance, Innovation, Jointness, Aatmanirbharta, Yodha First
- C. Vision, Intelligence, Jointmanship, Advancement, Yuddh
- D. Vigilance, Integration, Justice, Aatmanirbharta, Yoga
- E. Victory, Innovation, Jointness, Agility, Yodha

Q25

India secured its highest-ever rank in the Sustainable Development Report 2026. What is India's rank?

- A. 89th
- B. 94th
- C. 99th
- D. 105th
- E. 112th

Q26

Which three Indian business leaders became founding members of the ITU "AI for Good" Global Commission?

- A. Ratan Tata, Mukesh Ambani, Gautam Adani
- B. Mukesh Ambani, Sunil Bharti Mittal, Lakshmi Mittal
- C. N. Chandrasekaran, Sundar Pichai, Satya Nadella
- D. Gautam Adani, Kumar Mangalam Birla, Anand Mahindra
- E. Mukesh Ambani, Azim Premji, Shiv Nadar

Q27

The Asian Development Bank approved a USD 230 million loan for water and sanitation modernization of which Indian city?

- A. Mumbai
- B. Bengaluru
- C. Chennai
- D. Kolkata
- E. Hyderabad

Q28

Paytm Europe has received a Payment Institution licence from the financial regulator of which country, enabling services across the European Economic Area?

- A. Germany
- B. Ireland
- C. Luxembourg
- D. Netherlands
- E. France

Q29

Who won Peru's 2026 presidential election and will assume office on 28 July 2026?

- A. Dina Boluarte
- B. Keiko Fujimori
- C. Pedro Castillo
- D. Rafael López Aliaga
- E. Verónica Mendoza

Q30

Agnikul Cosmos has partnered with which Finland-based company to develop India's SAR satellite ecosystem?

- A. Nokia
- B. ICEYE
- C. Vaisala
- D. Kongsberg
- E. OHB

Q31

The theme of the International Day of Cooperatives 2026 (observed on 4 July) was:

- A. Cooperatives Build a Better World
- B. Cooperatives for Sustainable Development
- C. Cooperatives for a Peaceful World
- D. Cooperatives: Partners for Inclusive Growth
- E. Sahakar Se Samriddhi

Q32

Adani Enterprises and International Resources Holding signed an MoU with which state government for a USD 11.5 billion integrated aluminium project?

- A. Jharkhand
- B. Chhattisgarh
- C. Odisha
- D. Gujarat
- E. Andhra Pradesh

ANSWERS — 5 & 6 JULY 2026

Q1 C	Q2 C	Q3 B	Q4 C	Q5 B
Q6 D	Q7 B	Q8 C	Q9 B	Q10 D
Q11 B	Q12 B	Q13 C	Q14 E	Q15 C
Q16 C	Q17 B	Q18 B	Q19 B	Q20 C
Q21 B	Q22 B	Q23 B	Q24 B	Q25 B
Q26 B	Q27 C	Q28 C	Q29 B	Q30 B
Q31 C	Q32 C			

Q1. According to the NSO report "Labour Market Dynamics in Million-Plus Cities", approximately what percentage of women in India's top 46 cities are kept out of the labour force due to childcare and household chores?

Answer C. 69%

The NSO report, based on PLFS 2024-25, found that ~69% (68.7%) of women in the 46 million-plus cities are out of the labour force due to childcare and household chores, while only ~1% of men cited this reason. Women also earn 23% less than men in salaried jobs (₹23,700 vs ₹30,700/month).

Q2. As per the NSO report, which city recorded the HIGHEST share (83%) of women citing care work as the reason for staying out of the workforce?

Answer C. Howrah

Howrah (West Bengal) topped at 83%, followed by Surat (81%), Pimpri-Chinchwad and Bhopal (78%). Coimbatore (38%) and Agra (41%) were at the bottom. Female LFPR in million-plus cities has risen from 19.8% (2017-18) to 27.2% (2025).

Q3. The Periodic Labour Force Survey (PLFS), introduced in 2017-18, was recommended by which committee?

Answer B. Amitabh Kundu Committee

PLFS was introduced by the NSO (under MoSPI) in 2017-18 on the recommendation of the Amitabh Kundu Committee (2010), replacing the earlier quinquennial Employment-Unemployment Surveys. Urban households are interviewed 4 times a year on a rotational panel; rural households once a year.

Q4. The "Medical Innovations Patent Mitra" platform, providing 100% government-funded patent support for biomedical innovators, has been launched by:

Answer C. ICMR

The platform was launched by ICMR under the guidance of NITI Aayog, in partnership with the Department of Pharmaceuticals and supported by DPIIT. Launched by Union Health Minister JP Nadda at the ISHTA symposium, it offers end-to-end patent filing, prosecution and technology-transfer support. ICMR DG Dr Rajiv Bahl aims for a tenfold rise in life-science patents in 2 years.

Q5. The I-2SEA Submarine Cable System — India's first subsea cable purpose-built for AI workloads — will have dual Indian landings at:

Answer B. Machilipatnam and South Chennai

The ~3,600 km I-2SEA cable will link Singapore and Kuala Lumpur to India's east coast via Machilipatnam, AP (shortest subsea path to Hyderabad's AI data-centre clusters) and South Chennai (new diverse landing). The consortium comprises Lightstorm (majority owner), Microsoft, Singtel and Tata Communications; supplier is NEC Corporation (Japan); target RFS is Q4 2029.

Q6. Submarine cables carry approximately what share of intercontinental data traffic globally?

Answer D. 99%

~550+ active submarine cables (~1.4 million km total) carry ~99% of intercontinental data traffic; only ~1% goes via satellite. India has ~17 international submarine cables, with Mumbai handling ~75% of international bandwidth — hence the government's east-coast expansion push.

Q7. The Ministry of Cooperation celebrated its 5th Foundation Day on 6 July 2026 at which venue?

Answer B. Bharat Mandapam, New Delhi

The Ministry of Cooperation (established 6 July 2021) celebrated its 5th Foundation Day at Bharat Mandapam under the theme "Sahakar Se Samridhi", with Amit Shah as Chief Guest. He laid foundation stones for 47 grain storage godowns, inaugurated 85, transformed 50,000 PACS into e-PACS, and announced a new Cooperative Life Insurance Company and Bharat Taxi expansion to 500 cities.

Q8. "Sahakar CBS" and "Sahakar Sahyogi", launched at the Ministry of Cooperation's 5th Foundation Day, are digital platforms developed for:

Answer C. Urban Cooperative Banks

Sahakar CBS is a centralised core banking platform and Sahakar Sahyogi is a conversational AI-powered platform — both for UCBs, developed under NUCFDC (the umbrella organisation for UCBs), not directly by RBI. NCD 3.0 (National Cooperative Database) and a geo-tag mobile app were also launched.

Q9. In the Constitution of India, "Cooperation" is a subject under:

Answer B. Entry 32 of the State List (List II)

Cooperation is a State subject under Entry 32 of List II of the Seventh Schedule. The 97th Constitutional Amendment Act, 2011 added Part IX-B (Articles 243-ZH to 243-ZT) on Cooperative Societies and made forming cooperatives a Fundamental Right under Article 19(1)(c). Multi-state cooperatives are governed by the MSCS Act, 2002.

Q10. Under White Revolution 2.0, the Ministry of Cooperation aims to increase milk procurement by what percentage over the next five years?

Answer D. 50%

White Revolution 2.0 aims to increase milk procurement by 50% over 5 years through 25,282 new Dairy Cooperative Societies registered across 31 States/UTs, with the Sardar Patel Cooperative Dairy Federation linking 20+ lakh dairy farmers. India is the world's largest milk producer (~22-23% of global output).

Q11. ISRO's 'SOLVE' motor, which underwent its first ground test (SOLVE-ST01) at Sriharikota on 3 July 2026, stands for:

Answer B. Sub-Orbital Launch Vehicle for Experiments

SOLVE is a dedicated sub-orbital test platform for Integrated Parachute Tests of the Gaganyaan Crew Module. It will carry the module to 10–17 km altitude, after which a sequence of 10 parachutes deploys before sea splashdown. Its solid stage is derived from the PSLV Strap-on Motor with a slow burn-rate propellant and SITVC nozzle.

Q12. "Mission MITRA", conducted by ISRO in Leh with the four designated Gaganyaan astronauts, is a study of:

Answer B. Behavioural and physiological response to isolation and altitude

Mission MITRA (Mapping of Interoperable Traits and Response Assessment) was a ~1-week study in Leh, Ladakh, involving the 4 designated astronauts, studying crew response to isolation, altitude and physical stress — simulating spaceflight conditions. India's first crewed flight (Gaganyaan-4/H1) is targeted for Q1 2027, making India the 4th nation with crewed spaceflight capability.

Q13. The NSE has sought RBI approval to launch "Quanto Cross-Currency Derivatives". The defining feature of a Quanto contract is:

Answer C. The investor does not bear exchange-rate risk in the settlement currency

Quanto ("quantity-adjusted") derivatives let investors take exposure to a foreign currency pair (e.g., EUR/USD) while P&L is settled in a pre-determined currency at a fixed conversion rate — eliminating settlement-currency FX risk. NSE revealed the plan in its DRHP filed with SEBI on 17 June 2026 for its IPO.

Q14. Which of the following currency pairs is currently NOT available for trading on Indian exchanges?

Answer E. EUR/USD

Only 4 rupee-based pairs (USD/INR, EUR/INR, GBP/INR, JPY/INR) are currently traded on Indian exchanges; cross-currency pairs not involving INR (like EUR/USD) are unavailable — the gap Quanto contracts aim to close. Currency derivatives are jointly regulated by SEBI and RBI; after RBI's April 2024 underlying-exposure mandate, ADTV fell from ₹35,000+ crore to ~₹5,000 crore.

Q15. As per the CMFRI's 'Marine Fish Stock Status of India, 2022' report, what percentage of the 135 assessed fish stocks were classified as sustainable?

Answer C. 91.1%

The government claim (released 11 February 2026) said 91.1% of 135 stocks were sustainable, 8.2% overfished and 0.7% rebuilding, with landing value of ₹58,247 crore (2022). Critics note CMFRI's methodology relies on landing data rather than at-sea assessments, while the FAO describes Indian marine fisheries as "plateaued and fully exploited".

Q16. India's continental shelf is broadest along the coast of which state?

Answer C. Gujarat

India's continental shelf is broadest along Gujarat (and part of Maharashtra). India's Territorial Sea extends 12 nautical miles and the EEZ 200 nautical miles (~371 km, ~2 million sq km). India is the world's 3rd largest fish producer and 2nd largest in aquaculture, with CMFRI (est. 1947, HQ Kochi) under ICAR conducting stock assessments.

Q17. Under the revamped PGS-India certification framework, Regional Councils (RCs) are now restricted to operate within:

Answer B. A single state

The Ministry of Agriculture has restricted RCs to a single state for both organic and natural farming certification. Existing multi-state RCs get a transition window — transfer of local groups to state-based RCs must be completed by 30 April 2027; MoUs signed before 31 March 2026 continue, but new inter-state registrations are barred.

Q18. The Participatory Guarantee System (PGS)-India, launched on 7 April 2011, is best described as:

Answer B. A peer-review, trust-based decentralised organic certification system for the domestic market

PGS-India (under the Ministry of Agriculture) is a low-cost peer-review system for small and marginal farmers, offering PGS-Green (in-conversion) and PGS-Organic certificates. Exports use NPOP — third-party certification managed by APEDA under the Ministry of Commerce. Both carry the common Jaivik Bharat logo, and the PGS Secretariat is at NCONF, Ghaziabad.

Q19. Which tea estate has become India's FIRST to commercially produce Matcha tea?

Answer B. Chota Tingrai Tea Estate, Assam

Chota Tingrai Tea Estate in Tinsukia district, Assam, became India's first to commercially produce Matcha on 3 July 2026. The maiden 5-kg batch was sold at the Guwahati Tea Auction Centre for ₹3,000/kg, after nearly a decade of collaboration with Japanese experts and a fully automated Japanese-style facility.

Q20. Matcha tea is made from the shade-grown, processed leaves of *Camellia sinensis*. The processed base leaves used to make Matcha are called:

Answer C. Tencha

Tea plants are shaded 3–4 weeks before harvest (~90% sunlight blocked), boosting chlorophyll and preserving L-theanine for the umami taste. The steamed, de-stemmed, de-veined and dried leaves — Tencha — are then stone-ground into matcha powder. Matcha's grinding tradition began in China's Song Dynasty; monk Eisai took it to Japan in 1191 CE. It is traditionally produced in Japan, China and Vietnam.

Q21. The Guwahati Tea Auction Centre (GTAC), established in 1970, is India's _____ largest tea auction centre.

Answer B. Second largest (after Kolkata)

GTAC (est. 25 September 1970) is India's second largest tea auction centre after Kolkata (1861) and handles ~50% of Assam's auction volume. Assam is India's largest tea-producing state (~50% of national output); India is the world's 2nd largest producer, 3rd largest exporter and largest consumer of tea.

Q22. The first installment of ₹25,863 crore was released under the VB-G RAM G scheme, which replaced MGNREGA from 1 July 2026. VB-G RAM G stands for:

Answer B. Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin)

The government released the first installment of ₹25,863 crore under VB-G RAM G, which replaced MGNREGA from 1 July 2026. Uttar Pradesh received the highest allocation, followed by Andhra Pradesh, Rajasthan and Tamil Nadu.

Q23. Egypt has inaugurated the world's largest defence headquarters, popularly known as:

Answer B. The Octagon

Egypt inaugurated the State Strategic Command Headquarters, known as the "Octagon", spread over ~22,000 acres — the world's largest defence headquarters, serving as central command of the Egyptian Armed Forces.

Q24. The 'VIJAY' transformation roadmap unveiled by Army Chief General Dhiraj Seth emphasises which of the following?

Answer B. Vigilance, Innovation, Jointness, Aatmanirbharta, Yodha First

COAS General Dhiraj Seth unveiled the VIJAY transformation roadmap — Vigilance, Innovation, Jointness, Aatmanirbharta, Yodha First — aiming to build a future-ready, technology-driven Indian Army.

Q25. India secured its highest-ever rank in the Sustainable Development Report 2026. What is India's rank?

Answer B. 94th

India secured its highest-ever rank of 94th in the Sustainable Development Report 2026. Finland topped the rankings, followed by Sweden and Denmark. India improved significantly in digital connectivity and electricity access.

Q26. Which three Indian business leaders became founding members of the ITU "AI for Good" Global Commission?

Answer B. Mukesh Ambani, Sunil Bharti Mittal, Lakshmi Mittal

The three became founding members of the ITU AI for Good Global Commission, which comprises 44 global leaders and promotes responsible AI governance and digital inclusion.

Q27. The Asian Development Bank approved a USD 230 million loan for water and sanitation modernization of which Indian city?

Answer C. Chennai

The ADB approved a USD 230 million loan for Chennai's water and sanitation modernization — including new pipelines, pumping stations and a ring-main water distribution system, making Chennai the first Indian city to implement this model.

Q28. Paytm Europe has received a Payment Institution licence from the financial regulator of which country, enabling services across the European Economic Area?

Answer C. Luxembourg

Paytm Europe secured a Payment Institution licence from Luxembourg's financial regulator, allowing it to offer regulated payment services across the EEA — marking Paytm's expansion into European financial services. Separately, RBI imposed a combined penalty of ₹66.7 lakh on Bank of Baroda and GIC Housing Finance for KYC/lending violations.

Q29. Who won Peru's 2026 presidential election and will assume office on 28 July 2026?

Answer B. Keiko Fujimori

Keiko Fujimori won Peru's 2026 presidential election after a closely contested runoff and will assume office on 28 July 2026, after leading the Popular Force Party for over a decade.

Q30. Agnikul Cosmos has partnered with which Finland-based company to develop India's SAR satellite ecosystem?

Answer B. ICEYE

Agnikul Cosmos partnered with Finland-based ICEYE for SAR (Synthetic Aperture Radar) satellite manufacturing and indigenous launch services — supporting defence, disaster management and environmental monitoring. Separately, ICAR-CMFRI discovered a new deep-sea fish species, *Cyttopsis indica*, in the Arabian Sea using DNA analysis.

Q31. The theme of the International Day of Cooperatives 2026 (observed on 4 July) was:

Answer C. Cooperatives for a Peaceful World

The International Day of Cooperatives was observed on 4 July 2026 with the theme "Cooperatives for a Peaceful World", promoting the role of cooperatives in sustainable development and inclusive growth.

Q32. Adani Enterprises and International Resources Holding signed an MoU with which state government for a USD 11.5 billion integrated aluminium project?

Answer C. Odisha

The USD 11.5 billion integrated aluminium project in Odisha covers mining, refining, smelting and downstream manufacturing — expected to become India's largest FDI in the metallurgy sector.

QUIZ 5 OF 25

7 July 2026

28 questions · International 6 · Banking 6 · Misc GA 5 · Appointments 4

Q1

The Underwater Fiber Optic Sensing System (UFOSS), being deployed under DRDO's "Deep Ocean Watch" project, is led by which DRDO laboratory?

- A. DRDL, Hyderabad
- B. NPOL, Kochi
- C. NSTL, Visakhapatnam
- D. ADE, Bengaluru
- E. SSPL, Delhi

Q2

The UFOSS is engineered for an operational lifespan of how many years?

- A. 5 years
- B. 10 years
- C. 15 years
- D. 20 years
- E. 25 years

Q3

Air-Independent Propulsion (AIP) technology enables which of the following?

- A. Nuclear submarines to travel faster
- B. Conventional submarines to stay submerged for extended periods without surfacing for oxygen
- C. Ships to operate without fuel
- D. Torpedoes to travel silently
- E. Aircraft carriers to launch jets without catapults

Q4

India has been appointed to chair the 9th Session of the Intergovernmental Group of Experts (IGE) on Consumer Protection Law and Policy, organised by which body?

- A. WTO
- B. UNCTAD
- C. World Bank
- D. OECD
- E. UNIDO

Q5

The United Nations Guidelines for Consumer Protection (UNGCP) were first adopted by the UN General Assembly in which year?

- A. 1975
- B. 1985
- C. 1995
- D. 1999
- E. 2015

Q6

ICMR-MINDS, which won the Gold Award at the National Awards for e-Governance 2026, is a digital platform related to:

- A. Telemedicine for rural areas
- B. AI-enabled mental healthcare integrated with NCD management
- C. Drug price monitoring
- D. Hospital bed management
- E. Vaccine cold chain tracking

Q7

The National Awards for e-Governance are instituted by which body?

- A. MeitY
- B. NITI Aayog
- C. DARPG
- D. DPIIT
- E. Ministry of Home Affairs

Q8

The theme of the 29th National Conference on e-Governance (NCeG) 2026, held in Jaipur, was:

- A. Digital India for New India
- B. Viksit Bharat 2047: AI-enabled, Data-driven & Secure Digital Governance
- C. Governance at Doorstep
- D. Smart Governance for Smart India
- E. Minimum Government, Maximum Governance

Q9

Under RBI's new capital market lending norms (effective 1 July 2026), a bank's total Capital Market Exposure is capped at what percentage of its Tier-I capital?

- A. 20%
- B. 25%
- C. 30%
- D. 40%
- E. 50%

Q10

Under the new RBI norms, the Loan-to-Value (LTV) ratio for loans against listed equity shares is:

- A. 50%
- B. 60%
- C. 70%
- D. 75%
- E. 85%

Q11

Under the new RBI capital market norms, bank finance for which activity by brokers has been BANNED (with a limited exception for market-making)?

- A. Client margin funding
- B. Proprietary trading
- C. IPO financing
- D. Custodial services
- E. Clearing operations

Q12

INS Mahendragiri (F38), to be commissioned on 11 July 2026 at Visakhapatnam, is the sixth ship of which indigenous stealth frigate project?

- A. Project 15B
- B. Project 17A
- C. Project 75
- D. Project 28
- E. Project 1135.6

Q13

The "Chita Andolan" (Pyre Protest) has resumed in Madhya Pradesh over rehabilitation delays related to which project?

- A. Sardar Sarovar Project
- B. Ken–Betwa Link Project
- C. Polavaram Project
- D. Kalisindh Project
- E. Indira Sagar Project

Q14

Japan's Hayabusa2 spacecraft recently performed a close flyby (within 800 metres) of which asteroid?

- A. Ryugu
- B. Bennu
- C. Torifune
- D. Itokawa
- E. Apophis

Q15

The Defence Acquisition Council (DAC) recently approved defence modernisation proposals worth approximately:

- A. ₹25,000 crore
- B. ₹40,000 crore
- C. ₹52,000 crore
- D. ₹65,000 crore
- E. ₹80,000 crore

Q16

India and which African country launched their first Forum for the Promotion of Exports at Bamako?

- A. Ghana
- B. Mali
- C. Senegal
- D. Niger
- E. Burkina Faso

Q17

Sikkim mountaineer Tshering Choden recently scaled Mount Elbrus, which is the highest peak of which continent?

- A. Africa
- B. Europe
- C. South America
- D. North America
- E. Australia

Q18

SBI announced the acquisition of NHB's 10% stake in RDCL. RDCL is related to which market segment?

- A. Corporate bonds
- B. Residential mortgage-backed securities
- C. Municipal bonds
- D. Green bonds
- E. Infrastructure investment trusts

Q19

Which team won the ICC Women's T20 World Cup 2026, securing a record-extending seventh title?

- A. England
- B. India
- C. Australia
- D. New Zealand
- E. South Africa

Q20

Vaibhav Sooryavanshi became India's youngest international cricketer, making his debut at the age of:

- A. 14 years 320 days
- B. 15 years 99 days
- C. 16 years 12 days
- D. 15 years 250 days
- E. 16 years 205 days

Q21

Legendary artist Teejan Bai, who passed away at 70, was renowned for which folk art form?

- A. Lavani
- B. Pandavani
- C. Baul
- D. Yakshagana
- E. Powada

Q22**World Zoonoses Day (6 July) commemorates which scientific milestone?**

- A. Discovery of penicillin by Alexander Fleming
- B. Louis Pasteur's first successful rabies vaccine administration in 1885
- C. Edward Jenner's smallpox vaccine
- D. Discovery of the polio vaccine
- E. Eradication of rinderpest

Q23**The Delhi Government's ₹8,300 crore "Clean Air, Healthy Delhi" programme will be implemented with the support of:**

- A. Asian Development Bank
- B. World Bank
- C. AIIB
- D. JICA
- E. New Development Bank

Q24**Skyroot's Vikram-1 rocket will carry how many payloads on Mission Aagaman, including a space-debris robotic arm and a CubeSat?**

- A. Three
- B. Four
- C. Five
- D. Six
- E. Eight

Q25**PM Narendra Modi was recently conferred "Bintang Adipurna", the highest civilian honour of which country?**

- A. Malaysia
- B. Indonesia
- C. Thailand
- D. Vietnam
- E. Philippines

Q26**India is hosting the two-day BRICS Women Working Group Meeting under its BRICS Chairship in which city?**

- A. New Delhi
- B. Mumbai
- C. Kochi
- D. Hyderabad
- E. Bengaluru

Q27

Which Indian Naval Sail Training Ship arrived in New York to participate in the SAIL4TH 250 celebrations and the Parade of Sail along the Hudson River?

- A. INS Tarangini
- B. INS Sudarshini
- C. INS Tir
- D. INS Vagir
- E. INS Shardul

Q28

CCRAS recently launched three new research initiatives in New Delhi. CCRAS is the apex research council for which system of medicine?

- A. Homoeopathy
- B. Unani
- C. Ayurveda
- D. Siddha
- E. Yoga & Naturopathy

ANSWERS — 7 JULY 2026

Q1 B	Q2 D	Q3 B	Q4 B	Q5 B
Q6 B	Q7 C	Q8 B	Q9 D	Q10 B
Q11 B	Q12 B	Q13 B	Q14 C	Q15 C
Q16 B	Q17 B	Q18 B	Q19 C	Q20 B
Q21 B	Q22 B	Q23 B	Q24 D	Q25 B
Q26 C	Q27 B	Q28 C		

Q1. The Underwater Fiber Optic Sensing System (UFOSS), being deployed under DRDO's "Deep Ocean Watch" project, is led by which DRDO laboratory?

Answer B. NPOL, Kochi

The Naval Physical and Oceanographic Laboratory (NPOL), Kochi — a DRDO lab — is leading the UFOSS project: a fixed, non-collapsible network of undersea acoustic and hydrographic sensors on the Indian Ocean seabed, connected via armoured fibre-optic cables to shore stations. The EoI was issued on 20 June 2026 with a 48-month execution target.

Q2. The UFOSS is engineered for an operational lifespan of how many years?

Answer D. 20 years

UFOSS features a 20-year operational lifespan, deep seabed burial using cable-laying ploughs and ROVs, and a consortium-led model where a Lead System Integrator can partner with up to 5 engineering firms. It is India's answer to the US IUSS (successor to the Cold War-era SOSUS), aimed at countering Chinese SSNs and Pakistan's AIP-equipped Hangor-class submarines.

Q3. Air-Independent Propulsion (AIP) technology enables which of the following?

Answer B. Conventional submarines to stay submerged for extended periods without surfacing for oxygen

AIP allows conventional (non-nuclear) submarines to remain submerged for 2–3 weeks — a massive stealth advantage. Types include fuel cell (German Type 214), Stirling engine, and MESMA (French). India's Project 75(I) plans 6 AIP submarines.

Q4. India has been appointed to chair the 9th Session of the Intergovernmental Group of Experts (IGE) on Consumer Protection Law and Policy, organised by which body?

Answer B. UNCTAD

India chairs the 9th IGE session (6–8 July 2026) at the Palais des Nations, Geneva, represented by Nidhi Khare, Secretary, Department of Consumer Affairs. The IGE is constituted under the UNGCP (not WTO). A major highlight is the formal launch of the UN Principles for Consumer Product Safety, adopted by the UNGA in December 2025.

Q5. The United Nations Guidelines for Consumer Protection (UNGCP) were first adopted by the UN General Assembly in which year?

Answer B. 1985

The UNGCP was first adopted via UNGA Resolution 39/248 on 16 April 1985, expanded in 1999 to include sustainable development principles, and heavily revised in December 2015 for digital/e-commerce landscapes. It is a non-binding soft law instrument — the primary global blueprint for domestic consumer protection laws.

Q6. ICMR-MINDS, which won the Gold Award at the National Awards for e-Governance 2026, is a digital platform related to:

Answer B. AI-enabled mental healthcare integrated with NCD management

ICMR-MINDS is an implementation research study integrating screening and management of mental + substance use disorders with other Non-Communicable Diseases. Its core is an AI-enabled Clinical Decision Support System enabling task-shifting to trained non-specialist frontline healthcare providers. It won Gold under Category 2 (AI innovation for citizen-centric services).

Q7. The National Awards for e-Governance are instituted by which body?

Answer C. DARPG

The National Awards for e-Governance (instituted 2003) are given by the Department of Administrative Reforms and Public Grievances (DARPG) under the Ministry of Personnel, Public Grievances & Pensions — not MeitY. The award to ICMR-MINDS was presented by Dr Jitendra Singh at the 29th NCeG in Jaipur (1–2 July 2026).

Q8. The theme of the 29th National Conference on e-Governance (NCeG) 2026, held in Jaipur, was:

Answer B. Viksit Bharat 2047: AI-enabled, Data-driven & Secure Digital Governance

The 29th NCeG was held in Jaipur, Rajasthan with this theme, and the conference adopted the Jaipur Declaration 2026 to strengthen digital governance.

Q9. Under RBI's new capital market lending norms (effective 1 July 2026), a bank's total Capital Market Exposure is capped at what percentage of its Tier-I capital?

Answer D. 40%

The new framework (first notified 13 February 2026, effective 1 July 2026 under the Banking Regulation Act, 1949, inserting Chapter XIII A) caps total CME at 40% of Tier-I capital and direct exposure at 20%. Loans to Capital Market Intermediaries require 100% collateral, and bank finance for proprietary trading by brokers is banned (except market-making).

Q10. Under the new RBI norms, the Loan-to-Value (LTV) ratio for loans against listed equity shares is:

Answer B. 60%

LTV on listed shares is 60%, on MF/ETF/REIT/InvIT units 75%, and on debt MFs 85%. Other key numbers: equity share haircut 40%, bank guarantee minimum collateral 50% (25% cash), acquisition finance up to 75% of deal value, IPO minimum margin 25%, LAS limit ₹1 crore per individual, and IPO/secondary market loan cap ₹25 lakh.

Q11. Under the new RBI capital market norms, bank finance for which activity by brokers has been BANNED (with a limited exception for market-making)?

Answer B. Proprietary trading

Bank finance for proprietary trading (institutions trading with their own funds) has been banned to prevent speculation, with market-making as the only exception. Following the tighter norms, trading volumes fell — MCX down ~40%, BSE down 7–10%, and NSE's prop share slipped from 52% to 51.3%.

Q12. INS Mahendragiri (F38), to be commissioned on 11 July 2026 at Visakhapatnam, is the sixth ship of which indigenous stealth frigate project?

Answer B. Project 17A

INS Mahendragiri (F38) is the sixth indigenous Project 17A stealth frigate, to be commissioned on 11 July 2026 at Visakhapatnam — strengthening India's indigenous warship-building programme and maritime security.

Q13. The "Chita Andolan" (Pyre Protest) has resumed in Madhya Pradesh over rehabilitation delays related to which project?

Answer B. Ken–Betwa Link Project

Displaced families in MP have resumed the Chita Andolan, alleging delays in rehabilitation, compensation and resettlement under the Ken–Betwa Link Project — India's first river-interlinking project under the National Perspective Plan.

Q14. Japan's Hayabusa2 spacecraft recently performed a close flyby (within 800 metres) of which asteroid?

Answer C. Torifune

Hayabusa2 flew within 800 metres of asteroid Torifune — a primitive near-Earth asteroid valuable for planetary research and future impact-mitigation strategies. (Hayabusa2 had earlier famously sampled asteroid Ryugu.)

Q15. The Defence Acquisition Council (DAC) recently approved defence modernisation proposals worth approximately:

Answer C. ₹52,000 crore

The DAC approved acquisition proposals worth about ₹52,000 crore covering advanced missile systems, anti-drone technologies, naval unmanned systems and high-altitude pseudo satellites — strengthening the Army, Navy and Air Force.

Q16. India and which African country launched their first Forum for the Promotion of Exports at Bamako?

Answer B. Mali

India and Mali launched the inaugural India–Mali Forum for the Promotion of Exports in Bamako (Mali's capital), identifying opportunities in textiles, mining, energy, healthcare and education.

Q17. Sikkim mountaineer Tshering Choden recently scaled Mount Elbrus, which is the highest peak of which continent?

Answer B. Europe

Mount Elbrus (Russia) is Europe's highest peak. This marks Tshering Choden's second success in the Seven Summits challenge, after Mount Kilimanjaro (Africa's highest peak).

Q18. SBI announced the acquisition of NHB's 10% stake in RDCL. RDCL is related to which market segment?

Answer B. Residential mortgage-backed securities

SBI will acquire National Housing Bank's 10% stake in RMBS Development Company Limited (RDCL) to deepen India's residential mortgage-backed securities market, improving liquidity and supporting housing finance.

Q19. Which team won the ICC Women's T20 World Cup 2026, securing a record-extending seventh title?

Answer C. Australia

Australia defeated England in the final to win the ICC Women's T20 World Cup 2026 — their record-extending seventh title. Beth Mooney was named Player of the Final and Player of the Tournament.

Q20. Vaibhav Sooryavanshi became India's youngest international cricketer, making his debut at the age of:

Answer B. 15 years 99 days

Vaibhav Sooryavanshi made his international debut at 15 years and 99 days, breaking Sachin Tendulkar's long-standing record as India's youngest international debutant, after an outstanding IPL 2026 season.

Q21. Legendary artist Teejan Bai, who passed away at 70, was renowned for which folk art form?

Answer B. Pandavani

Teejan Bai, who passed away on 5 July 2026 in Raipur, was the first woman to publicly perform the Kapalik style of Pandavani — Chhattisgarh's folk narrative tradition based on the Mahabharata. She was honoured with the Padma Shri, Padma Bhushan and Padma Vibhushan.

Q22. World Zoonoses Day (6 July) commemorates which scientific milestone?

Answer B. Louis Pasteur's first successful rabies vaccine administration in 1885

World Zoonoses Day (6 July) commemorates Louis Pasteur's successful administration of the first rabies vaccine in 1885 and promotes the One Health approach for preventing diseases transmitted between animals and humans. World Rural Development Day is also observed on 6 July (first observed in 2025).

Q23. The Delhi Government's ₹8,300 crore "Clean Air, Healthy Delhi" programme will be implemented with the support of:

Answer B. World Bank

The ₹8,300 crore "Clean Air, Healthy Delhi" programme, supported by the World Bank, aims to accelerate pollution control under the National Clean Air Programme (NCAP).

Q24. Skyroot's Vikram-1 rocket will carry how many payloads on Mission Aagaman, including a space-debris robotic arm and a CubeSat?

Answer D. Six

Vikram-1 will carry six payloads during Mission Aagaman from Sriharikota — including technology demonstrations, a space-debris robotic arm, a CubeSat, and commemorative items featuring C.V. Raman, Vikram Sarabhai and A.P.J. Abdul Kalam.

Q25. PM Narendra Modi was recently conferred "Bintang Adipurna", the highest civilian honour of which country?

Answer B. Indonesia

PM Modi was conferred Indonesia's highest civilian honour, Bintang Adipurna, recognizing his contribution to strengthening India-Indonesia bilateral relations. EAM S. Jaishankar described it as a matter of pride for every Indian.

Q26. India is hosting the two-day BRICS Women Working Group Meeting under its BRICS Chairship in which city?

Answer C. Kochi

India is hosting the BRICS Women Working Group Meeting in Kochi under its BRICS Chairship, discussing women's empowerment, economic participation and gender-inclusive development.

Q27. Which Indian Naval Sail Training Ship arrived in New York to participate in the SAIL4TH 250 celebrations and the Parade of Sail along the Hudson River?

Answer B. INS Sudarshini

INS Sudarshini arrived in New York for the US International Naval Review 250 and SAIL4TH 250 celebrations, joining the Parade of Sail along the Hudson River — showcasing India's maritime heritage and strengthening naval diplomacy.

Q28. CCRAS recently launched three new research initiatives in New Delhi. CCRAS is the apex research council for which system of medicine?

Answer C. Ayurveda

The Central Council for Research in Ayurvedic Sciences (CCRAS) launched three initiatives — a Research Methodology Textbook, CCRAS PRAYATNA 2026–27, and a Digital Ecosystem Dashboard — to strengthen evidence-based Ayurveda research and digital governance.

QUIZ 6 OF 25

8 July 2026

23 questions · Reports 5 · Sci & Env 3 · Economy 3 · Appointments 3

Q1

"Mission Drishti" — the world's first OptoSAR satellite and India's largest privately built Earth-observation satellite — was developed by which company?

- A. Pixxel
- B. GalaxEye Space
- C. Dhruva Space
- D. Skyroot Aerospace
- E. Agnikul Cosmos

Q2

"OptoSAR" technology, used in Mission Drishti, refers to:

- A. Optical sensors only for night imaging
- B. Fusion of Electro-Optical and Synthetic Aperture Radar imaging on a single platform
- C. Solar-powered radar
- D. Optical communication between satellites
- E. Infrared thermal imaging

Q3

As per the UNCTAD World Investment Report 2026, India became the ____ largest FDI recipient globally in 2025.

- A. 8th
- B. 10th
- C. 11th
- D. 13th
- E. 16th

Q4

As per UNCTAD WIR 2026, which country remained the world's largest FDI recipient in 2025 with inflows of \$277 billion?

- A. China
- B. United States
- C. Singapore
- D. Netherlands
- E. United Kingdom

Q5

FDI (Foreign Direct Investment) is defined as investment where a foreign entity holds at least what percentage of equity in a business?

- A. 5%
- B. 10%
- C. 15%
- D. 25%
- E. 51%

Q6**Which country topped the Global Passport Index (GPI) 2026 with a score of 96.05?**

- A. Switzerland
- B. Singapore
- C. Sweden
- D. Finland
- E. Germany

Q7**What is India's rank in the Global Passport Index (GPI) 2026?**

- A. 115th
- B. 120th
- C. 124th
- D. 125th
- E. 130th

Q8**INS Mahendragiri (F38), to be commissioned on 11 July 2026, is named after a mountain range located in which state?**

- A. Kerala
- B. Tamil Nadu
- C. Odisha
- D. Andhra Pradesh
- E. Karnataka

Q9**Under Project 17A, seven stealth frigates are being built. How are they distributed between the two shipyards?**

- A. All 7 by MDL Mumbai
- B. 4 by MDL Mumbai + 3 by GRSE Kolkata
- C. 3 by MDL Mumbai + 4 by GRSE Kolkata
- D. 5 by MDL + 2 by Cochin Shipyard
- E. 4 by GRSE + 3 by HSL

Q10**The 17th-century Jestha Varna Mahavihar, which received the UNESCO Asia-Pacific Heritage Award of Merit 2025, is located in:**

- A. Kathmandu, Nepal
- B. Lalitpur, Nepal
- C. Bhaktapur, Nepal
- D. Lumbini, Nepal
- E. Pokhara, Nepal

Q11**How many UNESCO World Heritage Sites does Nepal have?**

- A. Two
- B. Three
- C. Four
- D. Five
- E. Six

Q12**Who has been appointed as the Director General of the Bureau of Police Research & Development (BPR&D)?**

- A. Amit Garg
- B. Sujeet Pandey
- C. Alok Kumar Mittal
- D. Rajiv Kumar Sharma
- E. Anish Dayal Singh

Q13**Which NPCI official has been appointed to the Supervisory Board of SWIFT?**

- A. Ritesh Shukla
- B. Dilip Asbe
- C. Praveena Rai
- D. Ajay Kumar Choudhary
- E. Biswamohan Mahapatra

Q14**A TPG Rise Climate-led consortium (with GIC and ICICI Bank) has signed an agreement to acquire 100% stake in Aseem Infrastructure Finance from which entity?**

- A. SBI
- B. NIIF
- C. NABARD
- D. LIC
- E. IIFCL

Q15**China recently launched the HY-2E (Haiyang-2E) satellite aboard the Long March-4B rocket. The satellite is designed for:**

- A. Lunar exploration
- B. Marine/ocean observation
- C. Navigation
- D. Military communication
- E. Space station resupply

Q16**India won how many medals at the U15 & U20 Asian Wrestling Championships held in Pattaya, Thailand?**

- A. 30
- B. 35
- C. 41
- D. 45
- E. 50

Q17**Girish Bharadwaj, who passed away at 76, was popularly known as:**

- A. Metro Man of India
- B. Bridge Man of India
- C. Missile Man of India
- D. Milkman of India
- E. Tunnel Man of India

Q18**APEDA facilitated the export of Amrapali mangoes to Dubai from which Indian state?**

- A. Bihar
- B. Uttar Pradesh
- C. Jharkhand
- D. West Bengal
- E. Odisha

Q19**The Ministry of Panchayati Raj organised the third Outreach Workshop on the Atmanirbhar Panchayat Programme in which city?**

- A. Bhopal
- B. Jaipur
- C. Kochi
- D. Guwahati
- E. Lucknow

Q20**The theme of World Kiswahili Language Day 2026 (observed on 7 July under UNESCO) is:**

- A. Kiswahili for Education and Culture
- B. Kiswahili for Peace, Solidarity and Global Economic Diplomacy
- C. Kiswahili: Language of Africa
- D. Kiswahili for Unity and Development
- E. Kiswahili in the Digital Age

Q21**World Bioproduct Day, observed on 7 July to promote renewable bio-based products, was launched in 2021 by:**

- A. UNEP
- B. FAO
- C. World BioEconomy Forum and World Bioeconomy Association
- D. WHO
- E. UNIDO

Q22**In the Global Passport Index 2026, India performed BEST in which of the three categories?**

- A. Enhanced Mobility
- B. Quality of Life
- C. Investment
- D. Visa-free access
- E. Digital governance

Q23

Match India's rank in major global indices (latest editions). Which of the following pairings is INCORRECT?

- A. Human Development Index — 130/193
- B. Global Innovation Index — 38/139
- C. World Press Freedom Index — 151/180
- D. Sustainable Development Report — 94/167
- E. Global Hunger Index — 55/123

ANSWERS — 8 JULY 2026

Q1 B	Q2 B	Q3 C	Q4 B	Q5 B
Q6 C	Q7 D	Q8 C	Q9 B	Q10 B
Q11 C	Q12 C	Q13 B	Q14 B	Q15 B
Q16 C	Q17 B	Q18 C	Q19 C	Q20 B
Q21 C	Q22 C	Q23 E		

Q1. "Mission Drishti" — the world's first OptoSAR satellite and India's largest privately built Earth-observation satellite — was developed by which company?

Answer B. GalaxEye Space

Mission Drishti was built by Bengaluru-based, IIT Madras-incubated GalaxEye Space. The satellite was lost after a geomagnetic solar storm damaged a critical onboard system. It was launched on 3 May 2026 aboard SpaceX Falcon 9 from Vandenberg Space Force Base, California, into Low Earth Orbit.

Q2. "OptoSAR" technology, used in Mission Drishti, refers to:

Answer B. Fusion of Electro-Optical and Synthetic Aperture Radar imaging on a single platform

OptoSAR combines electro-optical imaging (needs sunlight + clear skies) with SAR (all-weather, day-night radar imaging) on one platform — useful for defence, disaster management, agriculture and infrastructure monitoring.

Q3. As per the UNCTAD World Investment Report 2026, India became the ____ largest FDI recipient globally in 2025.

Answer C. 11th

India climbed 2 places (from 13th in 2024) to become the 11th-largest FDI recipient, with inflows jumping 44% to \$38.89 billion in 2025 — driven by the advanced manufacturing push and Alphabet's record \$14.5 bn greenfield data centre announcement. India's outward FDI was \$35.7 bn (18th rank).

Q4. As per UNCTAD WIR 2026, which country remained the world's largest FDI recipient in 2025 with inflows of \$277 billion?

Answer B. United States

The US remained the largest FDI recipient with \$277 bn (–2%), while China ranked 4th with inflows falling from \$116.24 bn to \$104.66 bn. Developing economies overall rose 2%, and Developing Asia 3%. The World Investment Report is UNCTAD's flagship annual report, published since 1991.

Q5. FDI (Foreign Direct Investment) is defined as investment where a foreign entity holds at least what percentage of equity in a business?

Answer B. 10%

FDI involves a foreign entity holding 10% or more equity — implying lasting interest and management involvement. Greenfield investment means building a new project from scratch, while brownfield means acquiring/expanding an existing facility.

Q6. Which country topped the Global Passport Index (GPI) 2026 with a score of 96.05?

Answer C. Sweden

Sweden topped the 5th annual GPI 2026 (96.05), followed by Switzerland, Finland, Germany and the Netherlands. The index, published by Portugal-based Global Citizen Solutions (GCS), ranks 197 countries on three parameters: Enhanced Mobility (50%), Investment (25%) and Quality of Life (25%).

Q7. What is India's rank in the Global Passport Index (GPI) 2026?

Answer D. 125th

India ranked 125th of 197 with a score of 45.1 (its highest in 5 years), though it slipped 1 rank from 124th in 2025. Category-wise: 136th in Enhanced Mobility (down 1), 118th in Quality of Life (up 11), and 94th in Investment (up 3).

Q8. INS Mahendragiri (F38), to be commissioned on 11 July 2026, is named after a mountain range located in which state?

Answer C. Odisha

INS Mahendragiri is named after the Mahendragiri range in the Eastern Ghats, Odisha — the state's 2nd-highest peak (~1,501 m). The frigate, 6th of 7 Project 17A (Nilgiri-class) ships, was designed by the Navy's Warship Design Bureau and built by Mazagon Dock Shipbuilders (MDL), Mumbai, with 75%+ indigenous content, and joins the Eastern Fleet.

Q9. Under Project 17A, seven stealth frigates are being built. How are they distributed between the two shipyards?

Answer B. 4 by MDL Mumbai + 3 by GRSE Kolkata

Project 17A (~₹45,000 crore for 7 ships) — successor to Project 17 Shivalik-class — has 4 frigates built by MDL Mumbai and 3 by GRSE Kolkata. Construction involved 200+ MSMEs, ~4,000 direct and ~10,000 indirect jobs. The lead ship INS Nilgiri was delivered in December 2024.

Q10. The 17th-century Jestha Varna Mahavihar, which received the UNESCO Asia-Pacific Heritage Award of Merit 2025, is located in:

Answer B. Lalitpur, Nepal

The Buddhist monastery (also known as Jyaba Bahi or Chakrabahil), located 300 metres from the UNESCO-listed Patan Durbar Square in Lalitpur, was recognised for community-centred conservation after the 2015 Gorkha earthquake (magnitude 7.8). The restoration was funded through India's post-earthquake cultural heritage grant of NPR 13.78 crore.

Q11. How many UNESCO World Heritage Sites does Nepal have?

Answer C. Four

Nepal has 4 UNESCO World Heritage Sites — Kathmandu Valley (1979), Sagarmatha National Park (1979, Everest), Chitwan National Park (1984) and Lumbini (1997, Buddha's birthplace). UNESCO was established on 16 November 1945, HQ Paris; India joined on 4 November 1946.

Q12. Who has been appointed as the Director General of the Bureau of Police Research & Development (BPR&D)?

Answer C. Alok Kumar Mittal

The Appointments Committee of the Cabinet appointed Alok Kumar Mittal as DG of BPR&D, Amit Garg as Director of NCRB, and Sujeet Pandey as Director of SVPNPA — all senior IPS officers from the 1993–94 batches.

Q13. Which NPCI official has been appointed to the Supervisory Board of SWIFT?

Answer B. Dilip Asbe

NPCI MD & CEO Dilip Asbe was appointed to SWIFT's Supervisory Board — reflecting India's growing influence in global digital payment infrastructure and international recognition of the UPI-led payment ecosystem.

Q14. A TPG Rise Climate-led consortium (with GIC and ICICI Bank) has signed an agreement to acquire 100% stake in Aseem Infrastructure Finance from which entity?

Answer B. NIIF

TPG Rise Climate, with GIC and ICICI Bank, will acquire 100% of Aseem Infrastructure Finance from the National Investment and Infrastructure Fund (NIIF) — among India's largest private climate-focused infrastructure transactions, boosting climate financing.

Q15. China recently launched the HY-2E (Haiyang-2E) satellite aboard the Long March-4B rocket. The satellite is designed for:

Answer B. Marine/ocean observation

The Haiyang-2E (HY-2E) ocean observation satellite will monitor sea conditions, weather and marine ecosystems, and support disaster management. It marked China's 47th space mission of 2026.

Q16. India won how many medals at the U15 & U20 Asian Wrestling Championships held in Pattaya, Thailand?

Answer C. 41

India secured 41 medals (12 gold, 13 silver, 16 bronze) at the U15 and U20 Asian Wrestling Championships in Pattaya, Thailand — highlighting India's growing strength in junior wrestling.

Q17. Girish Bharadwaj, who passed away at 76, was popularly known as:

Answer B. Bridge Man of India

Padma Shri awardee Girish Bharadwaj was known as the 'Bridge Man of India' for constructing over 150 low-cost suspension bridges across five states, significantly improving connectivity in remote and rural regions.

Q18. APEDA facilitated the export of Amrapali mangoes to Dubai from which Indian state?

Answer C. Jharkhand

APEDA facilitated export of 2 metric tonnes of Amrapali mangoes from Gumla and Deoghar districts of Jharkhand to Dubai, supplied by women-led Farmer Producer Companies for sale through Lulu stores – increasing farmers' returns by ~180% and promoting exports from tribal regions.

Q19. The Ministry of Panchayati Raj organised the third Outreach Workshop on the Atmanirbhar Panchayat Programme in which city?

Answer C. Kochi

The workshop was held in Kochi, Kerala, with 800+ Panchayats participating to discuss financial self-reliance, local resource mobilisation and sustainable rural governance – encouraging Panchayats to strengthen own revenue and prepare bankable projects.

Q20. The theme of World Kiswahili Language Day 2026 (observed on 7 July under UNESCO) is:

Answer B. Kiswahili for Peace, Solidarity and Global Economic Diplomacy

World Kiswahili Language Day is observed annually on 7 July under UNESCO. The 2026 theme promotes Kiswahili's role in fostering unity, cultural exchange and international cooperation.

Q21. World Bioproduct Day, observed on 7 July to promote renewable bio-based products, was launched in 2021 by:

Answer C. World BioEconomy Forum and World Bioeconomy Association

World Bioproduct Day (7 July) was launched in 2021 by the World BioEconomy Forum and the World Bioeconomy Association, highlighting bioproducts' role in environmental sustainability, climate action and the circular bioeconomy.

Q22. In the Global Passport Index 2026, India performed BEST in which of the three categories?

Answer C. Investment

India performed best in the Investment category at 94th (up 3), compared to 118th in Quality of Life (up 11) and 136th in Enhanced Mobility (down 1). Enhanced Mobility carries the highest weightage (50%), followed by Investment (25%) and Quality of Life (25%).

Q23. Match India's rank in major global indices (latest editions). Which of the following pairings is INCORRECT?

Answer E. Global Hunger Index — 55/123

India ranks 102/123 in the Global Hunger Index 2025 (Concern Worldwide + Welthungerhilfe), not 55. Correct: HDI 130/193 (UNDP), GII 38/139 (WIPO), WPI 151/180 (RSF), SDG Index 94/167 (UN SDSN), CPI 91/182 (Transparency International), Global Peace Index 115/163 (IEP), World Happiness Report 116/147.

QUIZ 7 OF 25

9 July 2026

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Q1

PM Modi and Indonesian President Prabowo Subianto jointly inaugurated a conservation project for the Prambanan Temple complex. From the Indian side, which agency will be the LEAD agency for this project?

- A. INTACH
- B. Archaeological Survey of India (ASI)
- C. National Museum
- D. Ministry of Culture directly
- E. IGNCA

Q2

The Prambanan Temple — the largest Hindu temple complex in Indonesia — is primarily dedicated to which deity?

- A. Lord Vishnu
- B. Lord Brahma
- C. Lord Shiva
- D. Lord Ganesha
- E. Lord Rama

Q3

As per the UDISE+ Report 2025–26 released by the Ministry of Education, how many students are covered across India's schools?

- A. 19.85 crore
- B. 22.10 crore
- C. 24.72 crore
- D. 26.50 crore
- E. 28.15 crore

Q4

As per UDISE+ 2025–26, the Pupil–Teacher Ratio (PTR) at the Secondary stage is 21:1. What is the NEP 2020 benchmark for PTR?

- A. 20:1
- B. 25:1
- C. 30:1
- D. 35:1
- E. 40:1

Q5

The PM-SETU scheme, whose pan-India rollout across 200 ITI clusters was approved on 7 July 2026, has a total outlay of:

- A. ₹30,000 crore
- B. ₹45,000 crore
- C. ₹50,000 crore
- D. ₹60,000 crore
- E. ₹75,000 crore

Q6

As per the AISHE 2023-24 Report, India's higher education Gross Enrolment Ratio (GER) reached _____ for the first time.

- A. 26.3
- B. 28.4
- C. 30.0
- D. 32.5
- E. 35.0

Q7

As per the IGU World LNG Report 2026, India became the world's _____ largest LNG regasification market, surpassing Spain.

- A. 2nd
- B. 3rd
- C. 4th
- D. 5th
- E. 6th

Q8

SEBI has amended the FPI Regulations, replacing the USD 2,500 registration fee for Category-I FPIs with an INR-denominated fee of:

- A. ₹1 lakh
- B. ₹1.5 lakh
- C. ₹2 lakh
- D. ₹2.3 lakh
- E. ₹2.5 lakh

Q9

Which of the following statements correctly distinguishes FPI from FDI?

- A. FPI gives management control; FDI does not
- B. FPI is investment in financial assets without management control; FDI involves ownership and management control
- C. Both are identical in nature
- D. FDI is short-term; FPI is long-term
- E. FPI is regulated by RBI only; FDI by SEBI only

Q10

The PRAGATI initiative, launched by Union Agriculture Minister Shivraj Singh Chouhan, aims to create a nationwide ecosystem of how many agri-entrepreneurs?

- A. 5,000
- B. 10,000
- C. 15,000
- D. 20,000
- E. 50,000

Q11

Climate-Smart Agriculture (CSA), with its three pillars of productivity, resilience and emission reduction, is a concept coined by:

- A. World Bank
- B. FAO
- C. IFAD
- D. NITI Aayog
- E. UNEP

Q12

Prof. S. Mahendra Dev, who recently said "India's agricultural problem can be solved by creating more non-farm employment", is the Chairman of:

- A. NITI Aayog
- B. Economic Advisory Council to the Prime Minister (EAC-PM)
- C. 16th Finance Commission
- D. CACP
- E. National Statistical Commission

Q13

DRDO successfully test-fired the long-range GUIDED version of the Pinaka rocket from the Integrated Test Range, Chandipur, validating a user-defined minimum strike range of:

- A. 40 km
- B. 45 km
- C. 60 km
- D. 75 km
- E. 90 km

Q14

ISRO conducted the Flight Acceptance Hot Test of the CE20 cryogenic engine on 6 July 2026 for which upcoming mission?

- A. Gaganyaan-G1
- B. LVM3-M7
- C. Chandrayaan-4
- D. NISAR
- E. Aditya-L2

Q15

"TribeX" — India's first-of-its-kind digital learning platform for tribal arts, culture and traditional knowledge — was launched by Union Tribal Affairs Minister Jual Oram in which city?

- A. Ranchi
- B. Raipur
- C. Bhubaneswar
- D. Bhopal
- E. Guwahati

Q16

The inaugural session of the UN Global Dialogue on AI Governance 2026 was held in Geneva. Who are its Co-chairs?

- A. Antonio Guterres and Sundar Pichai
- B. Paul Kagame and Marc Benioff
- C. Emmanuel Macron and Sam Altman
- D. Narendra Modi and Satya Nadella
- E. Ursula von der Leyen and Elon Musk

Q17

Mizoram's Natural History Museum, Aizawl, has been notified as India's ____ Designated Repository under Section 39 of the Biological Diversity Act, 2002.

- A. 15th
- B. 18th
- C. 20th
- D. 21st
- E. 25th

Q18

Scientists from ICAR-NRC on Yak and Assam Don Bosco University developed an IoT-based smart collar system for yaks. The domestic yak (*Bos grunniens*) is famously called:

- A. King of the Mountains
- B. Ship of the Himalayas
- C. Camel of the North
- D. Beast of Tibet
- E. Guardian of the Alps

Q19

GIFT City signed an MoU with the Vietnam International Financial Center of which city to promote cross-border investment and financial linkages?

- A. Hanoi
- B. Ho Chi Minh City
- C. Da Nang
- D. Hai Phong
- E. Hue

Q20

"Sirsa Kinnow" recently received a GI tag, becoming the first-ever GI-tagged FRUIT of which state?

- A. Punjab
- B. Haryana
- C. Rajasthan
- D. Himachal Pradesh
- E. Uttarakhand

Q21

Who has been appointed as the MD & CEO of South Indian Bank for a 3-year term from 1 October 2026?

- A. P.R. Seshadri
- B. Mahesh Muralidhar Pai
- C. N.S. Vishwanathan
- D. Murali Ramakrishnan
- E. Salee Nair

Q22

Sourav Ganguly was appointed brand ambassador of InsuranceDekho and launched which campaign for insurance advisors?

- A. Bindaas Bano
- B. Khul Kar Khelo
- C. Suraksha Sabke Liye
- D. Aage Badho
- E. Josh Se Khelo

Q23

Shapoor Zadran, who passed away at 38 in New Delhi, was a former left-arm fast bowler of which country?

- A. Pakistan
- B. Bangladesh
- C. Afghanistan
- D. Sri Lanka
- E. UAE

ANSWERS — 9 JULY 2026

Q1 B	Q2 C	Q3 C	Q4 C	Q5 D
Q6 C	Q7 C	Q8 D	Q9 B	Q10 D
Q11 B	Q12 B	Q13 C	Q14 B	Q15 C
Q16 B	Q17 D	Q18 B	Q19 C	Q20 B
Q21 B	Q22 B	Q23 C		

Q1. PM Modi and Indonesian President Prabowo Subianto jointly inaugurated a conservation project for the Prambanan Temple complex. From the Indian side, which agency will be the LEAD agency for this project?

Answer B. Archaeological Survey of India (ASI)

On 8 July 2026, PM Modi and President Prabowo Subianto visited the Prambanan Temple complex in Yogyakarta, Java, jointly inaugurating a conservation and restoration project for the UNESCO World Heritage Site, with the ASI as the lead agency from the Indian side.

Q2. The Prambanan Temple — the largest Hindu temple complex in Indonesia — is primarily dedicated to which deity?

Answer C. Lord Shiva

Prambanan (9th–10th century), built by the Sanjaya dynasty, is primarily dedicated to Lord Shiva (with Brahma and Vishnu — the Trimurti). The central Shiva temple is 47 metres tall, with famous Ramayana stone reliefs. It was inscribed as a UNESCO World Heritage Site in 1991. Indonesia has 10 UNESCO World Heritage Sites in total.

Q3. As per the UDISE+ Report 2025–26 released by the Ministry of Education, how many students are covered across India's schools?

Answer C. 24.72 crore

The UDISE+ Report 2025–26 (released 7 July 2026) covers 14.67 lakh schools, 1.03 crore teachers and 24.72 crore students. UDISE+ (launched 2018–19) is prepared by the Department of School Education & Literacy, Ministry of Education — India's largest school education database. Teacher strength increased 8.3% since 2022–23, and 90.2% students are Aadhaar-seeded.

Q4. As per UDISE+ 2025–26, the Pupil–Teacher Ratio (PTR) at the Secondary stage is 21:1. What is the NEP 2020 benchmark for PTR?

Answer C. 30:1

The NEP 2020 benchmark is 30:1, and India performs better than this at all stages — Foundational 10:1, Preparatory 12:1, Middle 17:1, Secondary 21:1. Secondary GER rose to 71.7% (from 68.5%), women teachers are 54.9%, and secondary dropout rate declined to 7.0%.

Q5. The PM–SETU scheme, whose pan-India rollout across 200 ITI clusters was approved on 7 July 2026, has a total outlay of:

Answer D. ₹60,000 crore

PM–SETU (Pradhan Mantri Skilling and Employability Transformation through Upgraded ITIs) is a ₹60,000-crore Centrally Sponsored Scheme over 5 years under MSDE, announced in Budget 2024–25, Cabinet-approved May 2025, launched by PM Modi on 4 October 2025. It aims to upgrade 1,000 government ITIs, with World Bank + ADB co-financing. SIPs worth ₹1,237.58 crore were also cleared for 5 clusters in Odisha, Gujarat and Telangana.

Q6. As per the AISHE 2023–24 Report, India's higher education Gross Enrolment Ratio (GER) reached ____ for the first time.

Answer C. 30.0

AISHE 2023–24 (released 8 July 2026) shows total enrolment at 4.50 crore, GER at 30.0 for the first time, Female GER at 31.2 (higher than national GER), and Gender Parity Index at 1.08 (above 1.0 for the 7th consecutive year). Female enrolment grew 42.2% since 2014–15, ST enrolment recorded the highest growth (75.7%), and women make up 44% of STEM enrolment.

Q7. As per the IGU World LNG Report 2026, India became the world's ____ largest LNG regasification market, surpassing Spain.

Answer C. 4th

Per the International Gas Union's World LNG Report 2026, India became the 4th largest LNG regasification market with 52.5 mtpa capacity across 8 operational terminals, adding 7.1 mtpa in 2025 (11.3% of global capacity addition). India is also the 4th largest LNG importer. LNG is natural gas cooled to -162°C (~95% methane).

Q8. SEBI has amended the FPI Regulations, replacing the USD 2,500 registration fee for Category-I FPIs with an INR-denominated fee of:

Answer D. ₹2.3 lakh

SEBI replaced the USD 2,500 fee for Category-I FPIs and FVCIs with ₹2.3 lakh (effective after six months) to remove dollar dependence, simplify collection and improve reconciliation. Applicants must also provide DoB/Date of Incorporation for PAN allotment, and DDPs must remit fees to SEBI within 5 working days of granting registration.

Q9. Which of the following statements correctly distinguishes FPI from FDI?

Answer B. FPI is investment in financial assets without management control; FDI involves ownership and management control

FPI is indirect, generally short-term investment in shares, bonds and mutual funds for market returns with no management control (regulated by SEBI). FDI is direct, long-term investment for business expansion with significant ownership and management control.

Q10. The PRAGATI initiative, launched by Union Agriculture Minister Shivraj Singh Chouhan, aims to create a nationwide ecosystem of how many agri-entrepreneurs?

Answer D. 20,000

PRAGATI aims to create 20,000 agri-entrepreneurs across 8 states (MP, Bihar, UP, Assam, WB, Jharkhand, Maharashtra, Rajasthan) to promote regenerative and climate-resilient agriculture. It is a privately-led multi-stakeholder initiative (not fully government-funded), with agri-entrepreneurs running village-level kiosks offering agronomy advisory, soil health services, mechanisation, credit linkages and market access.

Q11. Climate-Smart Agriculture (CSA), with its three pillars of productivity, resilience and emission reduction, is a concept coined by:

Answer B. FAO

CSA was coined by the FAO with 3 pillars: sustainably increase productivity + incomes; adapt and build resilience to climate change; and reduce/remove greenhouse gases where possible. Regenerative agriculture — the focus of PRAGATI — includes no-till farming, cover crops, crop rotation, agroforestry and livestock integration.

Q12. Prof. S. Mahendra Dev, who recently said "India's agricultural problem can be solved by creating more non-farm employment", is the Chairman of:

Answer B. Economic Advisory Council to the Prime Minister (EAC-PM)

Prof. S. Mahendra Dev has been EAC-PM Chairman since 5 June 2025. The EAC-PM (present form: 26 September 2017) is a non-constitutional, non-statutory advisory body whose advice is not binding. Key data: agriculture contributes ~17% to GDP, employs ~43% of the workforce, has grown 4.5% annually over the last decade, and 86% of farmers are small and marginal.

Q13. DRDO successfully test-fired the long-range GUIDED version of the Pinaka rocket from the Integrated Test Range, Chandipur, validating a user-defined minimum strike range of:

Answer C. 60 km

The guided Pinaka variant (Pinaka is a Multi-Barrel Rocket Launcher system) was test-fired from ITR Chandipur, Odisha, validating a user-defined minimum strike range of 60 km and hitting the designated target with high precision.

Q14. ISRO conducted the Flight Acceptance Hot Test of the CE20 cryogenic engine on 6 July 2026 for which upcoming mission?

Answer B. LVM3-M7

The CE20 cryogenic engine hot test was conducted at the Main Engine & Stage Test facility (MET), IPRC Mahendragiri, Tamil Nadu, for the LVM3-M7 mission — the engine ran at 19.5 tonnes thrust for 45 seconds and 22 tonnes for 25 seconds.

Q15. "Tribex" — India's first-of-its-kind digital learning platform for tribal arts, culture and traditional knowledge — was launched by Union Tribal Affairs Minister Jual Oram in which city?

Answer C. Bhubaneswar

Tribex was launched at the National Workshop on Strengthening Tribal Research Institutes (TRIs) in Bhubaneswar, Odisha — India's first digital learning platform dedicated to tribal arts, culture and traditional knowledge.

Q16. The inaugural session of the UN Global Dialogue on AI Governance 2026 was held in Geneva. Who are its Co-chairs?

Answer B. Paul Kagame and Marc Benioff

The dialogue (Geneva, 6–7 July 2026), established under UNGA Resolution 79/325 following the Global Digital Compact (Pact of the Future, September 2024), is co-chaired by Rwandan President Paul Kagame and Salesforce CEO Marc Benioff, with ITU Secretary-General Doreen Bogdan-Martin as Vice-Chair. India's delegation was led by Kirti Vardhan Singh, MoS in MEA and MoEFCC.

Q17. Mizoram's Natural History Museum, Aizawl, has been notified as India's ____ Designated Repository under Section 39 of the Biological Diversity Act, 2002.

Answer D. 21st

The MoEFCC notified Mizoram's Natural History Museum, Aizawl, as India's 21st Designated Repository under Section 39 of the Biological Diversity Act, 2002, on the recommendation of the National Biodiversity Authority (NBA).

Q18. Scientists from ICAR-NRC on Yak and Assam Don Bosco University developed an IoT-based smart collar system for yaks. The domestic yak (*Bos grunniens*) is famously called:

Answer B. Ship of the Himalayas

The domestic yak (*Bos grunniens*), called the "Ship of the Himalayas", is adapted to sub-zero alpine conditions and provides milk, meat, fibre, fuel and heavy-load transport. The IoT smart collar was developed by ICAR's National Research Centre on Yak (NRC-Y) with Assam Don Bosco University.

Q19. GIFT City signed an MoU with the Vietnam International Financial Center of which city to promote cross-border investment and financial linkages?

Answer C. Da Nang

GIFT City (India's IFSC) signed an MoU with Vietnam International Financial Center–Da Nang (VIFC-DN) in New Delhi. GIFT City also signed MoUs with Tata Communications (for Global Capability Centres) and CEPT University.

Q20. "Sirsa Kinnow" recently received a GI tag, becoming the first-ever GI-tagged FRUIT of which state?

Answer B. Haryana

Sirsa Kinnow is Haryana's first-ever GI-tagged fruit, granted to Kharisureran Farmer Producer Company Limited in Sirsa district. Kinnow was developed in the early 20th century in California, USA by Howard B. Frost — a hybrid of King Mandarin × Willow Leaf Mandarin, rich in Vitamin C, calcium and potassium.

Q21. Who has been appointed as the MD & CEO of South Indian Bank for a 3-year term from 1 October 2026?

Answer B. Mahesh Muralidhar Pai

Mahesh Muralidhar Pai will be MD & CEO of South Indian Bank from 1 October 2026, succeeding P.R. Seshadri. Separately, N.S. Vishwanathan was reappointed Non-Executive (Part-time) Chairman of Axis Bank for three years (27 October 2026 – 26 October 2029).

Q22. Sourav Ganguly was appointed brand ambassador of InsuranceDekho and launched which campaign for insurance advisors?

Answer B. Khul Kar Khelo

Sourav Ganguly launched the "Khul Kar Khelo" campaign as brand ambassador of InsuranceDekho — founded 2016, headquartered in Gurugram, Haryana; legal name Girnar Insurance Brokers Pvt. Ltd.

Q23. Shapoor Zadran, who passed away at 38 in New Delhi, was a former left-arm fast bowler of which country?

Answer C. Afghanistan

Shapoor Zadran, former Afghanistan left-arm fast bowler (born 8 July 1987 in Paktia Province), passed away at 38 on 7 July 2026 in New Delhi.

QUIZ 8 OF 25

10 July 2026

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Q1

The "Guwahati Declaration" adopted on 7 July 2026 by BRICS nations is related to:

- A. Climate change cooperation
- B. Combating illicit drug trafficking and transnational organised crime
- C. Digital currency framework
- D. Space cooperation
- E. Agricultural trade

Q2

The term "BRIC" was first conceived in 2001 by which economist?

- A. Joseph Stiglitz
- B. Jim O'Neill
- C. Paul Krugman
- D. Jeffrey Sachs
- E. Raghuram Rajan

Q3

Which city topped the EIU Global Liveability Index 2026?

- A. Vienna
- B. Melbourne
- C. Copenhagen
- D. Zurich
- E. Osaka

Q4

In the EIU Global Liveability Index 2026, which is the highest-ranked Indian city?

- A. Mumbai (121)
- B. New Delhi (120)
- C. Chennai (123)
- D. Bengaluru (127)
- E. Hyderabad (118)

Q5

In the Performance Grading Index (PGI) 2.0 for 2025–26 released by the Ministry of Education, how many States/UTs achieved the highest grade "Utkarsh"?

- A. One
- B. Two
- C. Five
- D. None
- E. Ten

Q6

The IMF World Economic Outlook Update – July 2026, titled "Global Economy in Crosscurrents of War and Technology", projects India's GDP growth for FY27 at:

- A. 6.2%
- B. 6.4%
- C. 6.6%
- D. 6.9%
- E. 7.3%

Q7

The Asian Development Bank (ADB) revised India's FY27 GDP growth forecast downward to 6.6% (from 6.9%) mainly due to:

- A. Weak exports
- B. High energy prices impacting household consumption
- C. Monsoon failure
- D. Banking sector stress
- E. Global recession

Q8

The Pinaka Long-Range Guided Rocket, recently test-fired at ITR Chandipur, has been developed primarily by which DRDO lab?

- A. DRDL, Hyderabad
- B. ARDE, Pune
- C. NSTL, Visakhapatnam
- D. ADE, Bengaluru
- E. TBRL, Chandigarh

Q9

The Indian Navy's Drishti-10 Starliner UAV, which crashed near Porbandar, is the Indian version of which Israeli UAV, manufactured by Adani Defence?

- A. Heron TP
- B. Hermes-900
- C. Searcher Mk II
- D. Harop
- E. Skylark

Q10

Adani Defence is setting up South Asia's largest private missile ecosystem with a ₹2,500 crore investment at which location?

- A. Jhansi, UP
- B. Shivpuri, MP
- C. Nagpur, Maharashtra
- D. Hyderabad, Telangana
- E. Kanpur, UP

Q11**"The Hummus Trail" — recently in news — refers to:**

- A. A Middle Eastern food festival circuit
- B. Indian tourist enclaves frequented by young Israeli tourists post-military service
- C. A trade route between Israel and India
- D. A trekking route in Ladakh
- E. A culinary TV series

Q12**Kamarajar Port has become India's 2nd major port to achieve an 18-metre draft (capable of handling Cape-size vessels). Which port was the FIRST?**

- A. Mumbai Port
- B. Paradip Port
- C. Visakhapatnam Port
- D. Mundra Port
- E. Chennai Port

Q13**Gujarat's first-ever Data Centre Policy (2026–29), unveiled by CM Bhupendra Patel, targets ₹6 lakh crore investment and a data centre capacity of:**

- A. 2.5 GW
- B. 5 GW
- C. 7.5 GW
- D. 10 GW
- E. 12 GW

Q14**The 13th ASEAN–India AITIGA Joint Committee Meeting was hosted by India in New Delhi. What was India–ASEAN trade in 2025–26?**

- A. US\$ 98 billion
- B. US\$ 110 billion
- C. US\$ 128 billion
- D. US\$ 145 billion
- E. US\$ 156 billion

Q15**During his Indonesia visit (6–8 July 2026), PM Modi became the FIRST Indian PM to address the Indonesian Parliament and unveiled which bilateral vision document?**

- A. Indo-Pacific Harmony Vision
- B. Ganga-Mahakam Vision
- C. Delhi-Jakarta Compact
- D. Sagar-Samudra Vision
- E. Monsoon Partnership Vision

Q16

The International Centre for Civilizational Studies "Manas and Mahabharata" has been established in which city?

- A. Tashkent, Uzbekistan
- B. Bishkek, Kyrgyzstan
- C. Almaty, Kazakhstan
- D. Dushanbe, Tajikistan
- E. Ulaanbaatar, Mongolia

Q17

CSIR-IICT, Hyderabad has developed India's first indigenous process for which green refrigerant, meant to replace HFCs in refrigeration and AC systems?

- A. R-410A
- B. HFO-1234yf
- C. R-22
- D. Ammonia-R717
- E. CO2-R744

Q18

ISRO conducted the IMAT-05 parachute test for Gaganyaan on 7 July 2026. Where was the test conducted?

- A. Sriharikota, AP
- B. ADRDE drop zone, Sheopur, MP
- C. Pokhran, Rajasthan
- D. Chitradurga, Karnataka
- E. Balasore, Odisha

Q19

Which company has become the FIRST foreign insurer to fully own its Indian life insurance business, following the government's decision to allow 100% FDI in insurance?

- A. Prudential
- B. AIA
- C. Aviva
- D. Zurich Insurance
- E. Allianz

Q20

17-year-old Aswath S, who became India's 98th Chess Grandmaster at the Pune International GM Round Robin Tournament, hails from which state?

- A. Kerala
- B. Tamil Nadu
- C. Andhra Pradesh
- D. Maharashtra
- E. West Bengal

Q21

Who won the F1 British Grand Prix 2026 at Silverstone, marking Ferrari's 250th F1 GP triumph?

- A. Lewis Hamilton
- B. George Russell
- C. Charles Leclerc
- D. Kimi Antonelli
- E. Max Verstappen

Q22

Which state will host the 8th Khelo India Youth Games in November 2026?

- A. Bihar
- B. Telangana
- C. Maharashtra
- D. Gujarat
- E. Odisha

Q23

Leander Paes has been appointed Player Ambassador of the Asian Tennis Federation. His bronze medal at the 1996 Atlanta Olympics remains:

- A. India's only Olympic medal in badminton
- B. India's only Olympic tennis medal
- C. India's first individual Olympic medal
- D. India's only doubles medal
- E. Asia's first tennis medal

ANSWERS — 10 JULY 2026

Q1 B	Q2 B	Q3 C	Q4 B	Q5 D
Q6 B	Q7 B	Q8 B	Q9 B	Q10 B
Q11 B	Q12 C	Q13 C	Q14 C	Q15 B
Q16 B	Q17 B	Q18 B	Q19 C	Q20 B
Q21 C	Q22 B	Q23 B		

Q1. The "Guwahati Declaration" adopted on 7 July 2026 by BRICS nations is related to:**Answer** B. Combating illicit drug trafficking and transnational organised crime

The Guwahati Declaration was adopted at the conclusion of the two-day BRICS Heads of Anti-Drug Agencies Meeting (6–7 July 2026, Guwahati, Assam), under the Ministry of Home Affairs. It focuses on real-time intelligence sharing, digital technologies, AI and coordinated law enforcement. India's BRICS 2026 theme: "Building for Resilience, Innovation, Cooperation and Sustainability".

Q2. The term "BRIC" was first conceived in 2001 by which economist?**Answer** B. Jim O'Neill

"BRIC" was coined by Goldman Sachs economist Jim O'Neill in 2001. The first formal summit was in Yekaterinburg, Russia (2009); South Africa joined in 2010. Five new members joined on 1 January 2024 (Egypt, Ethiopia, Iran, UAE, Saudi Arabia), Indonesia joined in January 2025 (first Southeast Asian member), and India holds the 2026 Chairship.

Q3. Which city topped the EIU Global Liveability Index 2026?

Answer C. Copenhagen

Copenhagen (Denmark) topped the index, followed by Vienna, Melbourne, Sydney and Zurich. The EIU assesses 173 cities across 30 indicators in 5 categories: Stability, Healthcare, Culture & Environment, Education and Infrastructure. Damascus (Syria) ranked last at 173.

Q4. In the EIU Global Liveability Index 2026, which is the highest-ranked Indian city?

Answer B. New Delhi (120)

Among Indian cities: New Delhi ranked 120, Mumbai 121, Chennai 123 and Bengaluru 127. The EIU (founded 1946, HQ London, part of The Economist Group) has published the Liveability Index since 1988 and also publishes the Democracy Index and Cost of Living Survey.

Q5. In the Performance Grading Index (PGI) 2.0 for 2025–26 released by the Ministry of Education, how many States/UTs achieved the highest grade "Utkarsh"?

Answer D. None

No State or UT achieved the Utkarsh grade (above 90%) in PGI 2.0 for 2025–26. PGI-S (States/UTs) uses 70 indicators with a maximum score of 1000, while PGI-D (784 districts) has a maximum score of 600. Grades: Utkarsh (>90%), Uttam (61–90%), Prachesta (31–60%), Akanshi (below 40%). PGI uses grades instead of rankings to encourage improvement.

Q6. The IMF World Economic Outlook Update – July 2026, titled "Global Economy in Crosscurrents of War and Technology", projects India's GDP growth for FY27 at:

Answer B. 6.4%

The IMF projects India's FY27 GDP growth at 6.4% (revised down from 6.5% in April 2026), while the FY28 forecast was raised to 6.7%. India's FY26 growth was 7.7%. Global GDP growth: 3.0% (2026), 3.4% (2027); global headline inflation: 4.7% (2026). The WEO is published twice a year (April & October) with periodic updates. IMF: est. 1944 Bretton Woods, HQ Washington D.C., 191 members, MD Kristalina Georgieva.

Q7. The Asian Development Bank (ADB) revised India's FY27 GDP growth forecast downward to 6.6% (from 6.9%) mainly due to:

Answer B. High energy prices impacting household consumption

The ADB India Economic Outlook 2026 cut FY27 growth to 6.6% due to rising energy prices reducing household purchasing power; FY28 remains unchanged at 7.3%. FY27 inflation forecast was raised to 5.2% (from 4.5%). ADB: est. 1966, HQ Manila, 69 members (India a founding member), President Masato Kanda.

Q8. The Pinaka Long-Range Guided Rocket, recently test-fired at ITR Chandipur, has been developed primarily by which DRDO lab?

Answer B. ARDE, Pune

The Pinaka LRGR was developed by ARDE, Pune with HEMRL, DRDL & RCI (Hyderabad). The test at ITR Chandipur, Odisha validated a user-specified minimum range of 60 km. It was fired from a Pinaka MBRL launcher, which can fire multiple variants from a single launcher.

Q9. The Indian Navy's Drishti-10 Starliner UAV, which crashed near Porbandar, is the Indian version of which Israeli UAV, manufactured by Adani Defence?

Answer B. Hermes-900

The Drishti-10 Starliner is the Indian version of Elbit Systems' Hermes-900 MALE UAV, made by Adani Defence at Hyderabad (endurance 36 hours, payload ~450 kg, cost ~₹140 crore/unit). It crashed near Porbandar on 8 July 2026 — the second Hermes-900 platform loss in 18 months. It is operated by INAS 343 "Frontier Formidables".

Q10. Adani Defence is setting up South Asia's largest private missile ecosystem with a ₹2,500 crore investment at which location?

Answer B. Shivpuri, MP

The ₹2,500 crore complex at Shivpuri, Madhya Pradesh — foundation stone laid by CM Mohan Yadav and Union Minister Jyotiraditya Scindia — is India's first private complex integrating composite propellants, TNT manufacturing and missile system integration at one site.

Q11. "The Hummus Trail" — recently in news — refers to:

Answer B. Indian tourist enclaves frequented by young Israeli tourists post-military service

The Hummus Trail refers to Indian tourist enclaves popular with young Israelis after military service. ~80,000 Israelis visit India annually; the extended 6-12 month trip is called "Tiul Gadol". It came into focus after the Hind Rajab Foundation sought action against an Israeli tourist in Himachal Pradesh. Israel allocated 4 million NIS in 2026 for India-Israel tourism cooperation.

Q12. Kamarajar Port has become India's 2nd major port to achieve an 18-metre draft (capable of handling Cape-size vessels). Which port was the FIRST?

Answer C. Visakhapatnam Port

After Capital Dredging Phase VI, Kamarajar Port (formerly Ennore Port, ~24 km north of Chennai on the Coromandel Coast) became India's 2nd major port after Visakhapatnam to achieve an 18 m draft. It is India's first corporatized Major Port (Landlord Port Model), declared India's 12th Major Port in March 1999; commercial operations began 1 February 2001.

Q13. Gujarat's first-ever Data Centre Policy (2026-29), unveiled by CM Bhupendra Patel, targets ₹6 lakh crore investment and a data centre capacity of:

Answer C. 7.5 GW

Gujarat's Data Centre Policy (2026-29) targets ₹6 lakh crore investment and 7.5 GW data centre capacity, focusing on hyperscale data centres, cloud computing and AI infrastructure.

Q14. The 13th ASEAN-India AITIGA Joint Committee Meeting was hosted by India in New Delhi. What was India-ASEAN trade in 2025-26?

Answer C. US\$ 128 billion

India-ASEAN trade reached US\$128 billion in 2025-26 (~11% of India's global trade), though the trade deficit widened from US\$7.5 bn at inception to ~US\$44 bn (2023). AITIGA was signed on 13 August 2009, in force 1 January 2010 — the goods pillar of AIFTA. The meeting (Vanijya Bhawan, 6-10 July 2026) was co-chaired by Nitin Kumar Yadav (India) and Mastura Ahmad Mustafa (Malaysia).

Q15. During his Indonesia visit (6–8 July 2026), PM Modi became the FIRST Indian PM to address the Indonesian Parliament and unveiled which bilateral vision document?

Answer B. Ganga-Mahakam Vision

PM Modi became the first Indian PM to address Indonesia's Parliament (DPR — Dewan Perwakilan Rakyat), unveiled the "Ganga-Mahakam Vision", visited Prambanan Temple (restoration led by ASI), and was conferred "Bintang Adipurna" — Indonesia's highest civilian honour. The visit produced 20 outcomes: 14 MoUs + 6 announcements.

Q16. The International Centre for Civilizational Studies "Manas and Mahabharata" has been established in which city?

Answer B. Bishkek, Kyrgyzstan

The Centre for Studies of International Relations (CSIR), New Delhi and the Manas National Academy established the centre in Bishkek, Kyrgyzstan. The first Hindi translation of the Kyrgyz epic 'Manas' (by Hem Chandra Pande & Ramakant Dwivedi) was released, and a trilateral agreement was signed with 7 Kyrgyz universities.

Q17. CSIR-IICT, Hyderabad has developed India's first indigenous process for which green refrigerant, meant to replace HFCs in refrigeration and AC systems?

Answer B. HFO-1234yf

CSIR-IICT developed India's first indigenous process for Hydrofluoroolefin-1234yf (HFO-1234yf) to replace HFCs, supporting Atmanirbhar Bharat. Separately, CSIR-CIMFR (Dhanbad) developed the Smart Algal Liquid Tree (SALT) — a mobile photobioreactor using microalgae to absorb CO₂, installed at CSIR-CIMFR and NCL, Singrauli (MP).

Q18. ISRO conducted the IMAT-05 parachute test for Gaganyaan on 7 July 2026. Where was the test conducted?

Answer B. ADRDE drop zone, Sheopur, MP

The Integrated Main Parachute Airdrop Test-05 (IMAT-05) was conducted at the ADRDE drop zone, Sheopur, MP — payload dropped from 2.5 km altitude via an IAF IL-76 aircraft, validating the Main Parachute System for the uncrewed Gaganyaan G1 mission. The Crew Module uses 10 parachutes of 4 types (Apex Cover Separation, Drogue, Pilot, Main).

Q19. Which company has become the FIRST foreign insurer to fully own its Indian life insurance business, following the government's decision to allow 100% FDI in insurance?

Answer C. Aviva

UK's Aviva Plc will acquire the remaining 26% stake in Aviva Life Insurance India from Dabur Invest Corp, raising its stake from 74% to 100% — becoming the first foreign insurer to fully own its Indian life insurance business. This follows the government's decision to allow 100% FDI in insurance (May 2026) and ends Dabur's 20+ year JV that began in 2001.

Q20. 17-year-old Aswath S, who became India's 98th Chess Grandmaster at the Pune International GM Round Robin Tournament, hails from which state?

Answer B. Tamil Nadu

Aswath S from Kanyakumari, Tamil Nadu, became India's 98th GM by securing his third and final GM norm as runner-up with 7/9 points at the Pune tournament. His earlier norms came at the Grenke Open A, Germany (April 2025) and First Saturday GM, Budapest (December 2025).

Q21. Who won the F1 British Grand Prix 2026 at Silverstone, marking Ferrari's 250th F1 GP triumph?

Answer C. Charles Leclerc

Monaco's Charles Leclerc (Ferrari) won the British GP at Silverstone — his first win of 2026, 9th career win, and Ferrari's 250th F1 GP triumph. Podium: Leclerc → George Russell (Mercedes) → Lewis Hamilton (Ferrari). Championship leaders: Kimi Antonelli (Drivers', 179 pts) and Mercedes (Constructors', 333 pts).

Q22. Which state will host the 8th Khelo India Youth Games in November 2026?

Answer B. Telangana

Sports Minister Mansukh Mandaviya announced Telangana will host the 8th Khelo India Youth Games in November 2026, with ~8,000 athletes expected. The 7th KIYG (2025) was hosted by Bihar, with Maharashtra as overall champion. The Khelo India Programme was launched in 2018 by MYAS.

Q23. Leander Paes has been appointed Player Ambassador of the Asian Tennis Federation. His bronze medal at the 1996 Atlanta Olympics remains:

Answer B. India's only Olympic tennis medal

Leander Paes's 1996 Atlanta bronze remains India's only Olympic tennis medal. A former World No. 1 in doubles with 18 Grand Slam titles and 8 Asian Games medals (5 gold), he received the Arjuna Award (1990), Khel Ratna (1996–97), Padma Shri (2001), Padma Bhushan (2014), and was inducted into the International Tennis Hall of Fame in 2024.

QUIZ 9 OF 25

11 July 2026

22 questions · Sci & Env 7 · International 5 · Schemes 4 · Banking 3

Q1

The Third India–Australia Annual Summit, attended by PM Modi, was held in which city?

- A. Sydney
- B. Canberra
- C. Melbourne
- D. Perth
- E. Brisbane

Q2

Under the India–Australia summit outcomes, Australia will provide tracking support for the Gaganyaan Mission through a tracking station located at:

- A. Christmas Island
- B. Cocos (Keeling) Islands
- C. Norfolk Island
- D. Tasmania
- E. Darwin

Q3

As per the India–Australia summit outcomes, a National Centre of Excellence for Skilling in Mining will be established (with Western Australia) at which location?

- A. Ranchi
- B. Dhanbad
- C. Bhubaneswar
- D. Raipur
- E. Hyderabad

Q4

"Tribex", India's first dedicated digital learning platform for tribal arts, culture and traditional knowledge, has been developed by which Ministry?

- A. Ministry of Culture
- B. Ministry of Education
- C. Ministry of Tribal Affairs
- D. Ministry of Skill Development
- E. Ministry of Rural Development

Q5

In July 2026, which state was declared India's 6th fully literate State under the ULLAS Initiative?

- A. Himachal Pradesh
- B. Uttarakhand
- C. Goa
- D. Sikkim
- E. Tripura

Q6

The ULLAS Initiative aims to achieve Foundational Literacy and Numeracy (FLN) for how many adult learners by 2027?

- A. 2 crore
- B. 3 crore
- C. 5 crore
- D. 7 crore
- E. 10 crore

Q7

The "Manas" epic — whose first Hindi translation was recently released under the India-Kyrgyzstan civilizational initiative — is the national epic of Kyrgyzstan and is recognised by UNESCO as:

- A. A World Heritage Site
- B. A Memory of the World document
- C. An Intangible Cultural Heritage of Humanity
- D. A Global Geopark tradition
- E. A Biosphere heritage

Q8

India signed a landmark defence agreement with Indonesia in Jakarta for the supply of which indigenously developed missile?

- A. BrahMos
- B. Akash-NG
- C. Astra Mk I
- D. Nirbhay
- E. Pralay

Q9

The CE20 cryogenic engine powers the upper stage of LVM3 and uses which propellant combination?

- A. UDMH + N₂O₄
- B. Liquid Hydrogen (LH₂) + Liquid Oxygen (LOX)
- C. Kerosene + LOX
- D. Solid propellant + LOX
- E. Methane + LOX

Q10

Parrot Bornavirus 4 (PaBV-4), identified for the first time in India among captive birds, is the primary cause of which disease?

- A. Avian Influenza
- B. Newcastle Disease
- C. Proventricular Dilatation Disease (PDD)
- D. Psittacosis
- E. Ranikhet Disease

Q11

The National CAMPA Governing Body approved four new wildlife conservation projects under a new scheme with an initial corpus of:

- A. ₹1,000 crore
- B. ₹2,000 crore
- C. ₹3,000 crore
- D. ₹5,000 crore
- E. ₹7,500 crore

Q12

Which of the following is INCORRECT regarding the species covered under the new CAMPA wildlife projects?

- A. River Dolphin is India's National Aquatic Animal
- B. Snow Leopard is the state animal of Ladakh
- C. The largest Indian Rhinoceros population is in Kaziranga, Assam
- D. Wild Water Buffalo is found mainly in Assam and Chhattisgarh
- E. River Dolphin is protected under Schedule IV of the Wildlife (Protection) Act

Q13

The SEA Regenerative Mustard Model Farm Programme (2025–26 rabi season) recorded mustard yield improvements of up to 30% in demonstration farms. In which states does it operate?

- A. Punjab, Haryana, UP
- B. Rajasthan, Haryana, Madhya Pradesh
- C. Gujarat, Rajasthan, Maharashtra
- D. UP, Bihar, MP
- E. Haryana, Punjab, Rajasthan

Q14

On 9 July 2026, the RBI absorbed how much surplus liquidity from the banking system through money market operations?

- A. ₹75,000 crore
- B. ₹90,000 crore
- C. ₹1.10 lakh crore
- D. ₹1.50 lakh crore
- E. ₹2 lakh crore

Q15

SEBI has recently permitted mutual funds to avail which facility to address temporary liquidity mismatches caused by settlement timing differences?

- A. Overnight repo borrowing
- B. Intraday borrowing
- C. Margin trading
- D. Short selling
- E. External commercial borrowing

Q16

Union Minister Ashwini Vaishnaw announced plans to develop which city as a major high-speed rail hub, with proposed bullet train corridors to Pune, Chennai and Bengaluru?

- A. Nagpur
- B. Hyderabad
- C. Visakhapatnam
- D. Coimbatore
- E. Indore

Q17

India and New Zealand have upgraded their bilateral relationship to a Strategic Partnership, setting a target to double bilateral trade by 2030 to:

- A. ₹20,000 crore
- B. ₹25,000 crore
- C. ₹35,000 crore
- D. ₹50,000 crore
- E. ₹70,000 crore

Q18

The BRICS Ministerial Declaration 2026, recently adopted, pertains to cooperation in which sector?

- A. Agriculture
- B. Health
- C. Transport
- D. Energy
- E. Tourism

Q19

NITI Aayog recently organised a stakeholder consultation on the implementation of which Act of 2025?

- A. DPDP Act
- B. SHANTI Act
- C. Telecom Act
- D. Bharatiya Vayuyan Adhiniyam
- E. Jan Vishwas Act

Q20

"Operation Amistad" — India's humanitarian assistance and disaster relief mission that recently concluded — was carried out for which earthquake-hit country?

- A. Chile
- B. Peru
- C. Venezuela
- D. Ecuador
- E. Colombia

Q21

INS Mahendragiri, the indigenous stealth frigate commissioned by Defence Minister Rajnath Singh, belongs to which class/project?

- A. Shivalik-class (Project 17)
- B. Nilgiri-class (Project 17A)
- C. Visakhapatnam-class (Project 15B)
- D. Talwar-class
- E. Kamorta-class (Project 28)

Q22

World Population Day is observed on which date?

- A. 5 July
- B. 7 July
- C. 11 July
- D. 15 July
- E. 22 July

ANSWERS — 11 JULY 2026

Q1 C	Q2 B	Q3 C	Q4 C	Q5 B
Q6 C	Q7 C	Q8 C	Q9 B	Q10 C
Q11 C	Q12 E	Q13 B	Q14 C	Q15 B
Q16 B	Q17 C	Q18 C	Q19 B	Q20 C
Q21 B	Q22 C			

Q1. The Third India–Australia Annual Summit, attended by PM Modi, was held in which city?

Answer C. Melbourne

The Third India–Australia Annual Summit was held in Melbourne, where both nations adopted a Joint Statement to strengthen the Comprehensive Strategic Partnership (established 2020). Key outcomes included a Joint Declaration on Defence and Security Cooperation, an annual Defence Ministers' Dialogue, a Maritime Security Collaboration Roadmap, and an MoU between the Australian Maritime Border Command and the Indian Coast Guard.

Q2. Under the India–Australia summit outcomes, Australia will provide tracking support for the Gaganyaan Mission through a tracking station located at:

Answer B. Cocos (Keeling) Islands

Australia will support Gaganyaan tracking via a station on the Cocos (Keeling) Islands. Other outcomes: an Administrative Arrangement under the Civil Nuclear Cooperation Agreement enabling long-term Australian uranium exports to India under IAEA safeguards, operationalisation of the Rooftop Solar Academy, and acceleration of CECA negotiations with strengthened critical minerals (lithium, cobalt) partnership.

Q3. As per the India–Australia summit outcomes, a National Centre of Excellence for Skilling in Mining will be established (with Western Australia) at which location?

Answer C. Bhubaneswar

India and Western Australia will establish the National Centre of Excellence for Skilling in Mining at Bhubaneswar, Odisha. In education, Flinders University received a Letter of Intent for a Bengaluru campus, Victoria University got approval for a Gurugram campus, and Australia announced US\$10 million under the Maitri Grants Programme.

Q4. "Tribex", India's first dedicated digital learning platform for tribal arts, culture and traditional knowledge, has been developed by which Ministry?

Answer C. Ministry of Tribal Affairs

Tribex is a centralized digital learning platform and knowledge repository developed by the Ministry of Tribal Affairs to preserve tribal arts, culture, languages and traditional knowledge, promote skill development, and connect learners with master tribal artisans — with open access to learners and researchers worldwide.

Q5. In July 2026, which state was declared India's 6th fully literate State under the ULLAS Initiative?

Answer B. Uttarakhand

Uttarakhand became India's 6th fully literate State under ULLAS (Understanding of Lifelong Learning for All in Society), also known as Nav Bharat Saaksharta Karyakram — a Centrally Sponsored Scheme (FY 2022–27) of the Ministry of Education for adult non-literates aged 15+. In 2026, Andaman & Nicobar (UT), Sikkim and Uttarakhand achieved 95%+ literacy under ULLAS.

Q6. The ULLAS Initiative aims to achieve Foundational Literacy and Numeracy (FLN) for how many adult learners by 2027?

Answer C. 5 crore

ULLAS targets FLN for 5 crore adult learners by 2027 (1 crore learners every year). Learners are assessed via FLNAT (Foundational Literacy and Numeracy Assessment Test), conducted twice a year; successful learners receive a NIOS–DoSEL certificate.

Q7. The "Manas" epic — whose first Hindi translation was recently released under the India–Kyrgyzstan civilizational initiative — is the national epic of Kyrgyzstan and is recognised by UNESCO as:

Answer C. An Intangible Cultural Heritage of Humanity

The Manas epic — one of the longest epic poems in the world, narrating the deeds of the legendary Kyrgyz warrior Manas — is inscribed on the UNESCO Representative List of the Intangible Cultural Heritage of Humanity. The International Centre for Civilizational Studies "Manas and Mahabharata" was established in Bishkek. Kyrgyzstan: capital Bishkek, currency Kyrgyzstani Som, borders Kazakhstan, China, Tajikistan and Uzbekistan.

Q8. India signed a landmark defence agreement with Indonesia in Jakarta for the supply of which indigenously developed missile?

Answer C. Astra Mk 1

India and Indonesia signed an agreement for supply of the Astra Mk 1 — an indigenous Beyond-Visual-Range Air-to-Air Missile (BVRAAM) developed by DRDO and produced by Bharat Dynamics Limited (BDL). It engages enemy aircraft at long distances before visual range, reducing dependence on imported air-to-air missiles.

Q9. The CE20 cryogenic engine powers the upper stage of LVM3 and uses which propellant combination?

Answer B. Liquid Hydrogen (LH₂) + Liquid Oxygen (LOX)

The CE20, developed by ISRO's Liquid Propulsion Systems Centre (LPSC) and tested at IPRC Mahendragiri, powers the C25/C32 upper stage of LVM3 using LH₂ + LOX. It replaced the CE-7.5, has powered eight consecutive LVM3 missions (including Chandrayaan-2 and Chandrayaan-3), and is the human-rated cryogenic engine planned for Gaganyaan.

Q10. Parrot Bornavirus 4 (PaBV-4), identified for the first time in India among captive birds, is the primary cause of which disease?

Answer C. Proventricular Dilatation Disease (PDD)

PaBV-4 — a single-stranded RNA virus of species Orthobornavirus alphapsittaciforme — is the primary cause of PDD, a serious neurological and digestive disease of psittacine birds (parrots, macaws, parakeets, cockatiels, lovebirds). Symptoms include weight loss, poor digestion, enlarged stomach and neurological disorders; the disease is often fatal.

Q11. The National CAMPA Governing Body approved four new wildlife conservation projects under a new scheme with an initial corpus of:

Answer C. ₹3,000 crore

National CAMPA (under MoEFCC, legal basis: CAF Act, 2016) approved four projects under a ₹3,000 crore, 5-year scheme: River Dolphin Conservation, Project Snow Leopard Phase II (with second nationwide population estimation), Indian Rhinoceros Conservation Action Plan, and Wild Water Buffalo Conservation Project.

Q12. Which of the following is INCORRECT regarding the species covered under the new CAMPA wildlife projects?

Answer E. River Dolphin is protected under Schedule IV of the Wildlife (Protection) Act

The River Dolphin (found in the Ganga-Brahmaputra system) is protected under Schedule I — the highest protection — of the Wildlife (Protection) Act, 1972, not Schedule IV. The other statements are correct.

Q13. The SEA Regenerative Mustard Model Farm Programme (2025–26 rabi season) recorded mustard yield improvements of up to 30% in demonstration farms. In which states does it operate?

Answer B. Rajasthan, Haryana, Madhya Pradesh

The programme — launched in 2019 by the Solvent Extractors' Association of India (SEA) with implementation partner Solidaridad Network Asia — covers 3,000 front-line demonstration plots across 14 districts of Rajasthan, MP and Haryana. It aims to raise mustard productivity, improve soil health, and reduce India's dependence on imported edible oils.

Q14. On 9 July 2026, the RBI absorbed how much surplus liquidity from the banking system through money market operations?

Answer C. ₹1.10 lakh crore

The RBI absorbed ₹1.10 lakh crore of surplus liquidity on 9 July 2026 through money market operations, indicating excess cash availability with banks.

Q15. SEBI has recently permitted mutual funds to avail which facility to address temporary liquidity mismatches caused by settlement timing differences?

Answer B. Intraday borrowing

SEBI permitted mutual funds to use intraday borrowing facilities to manage temporary liquidity mismatches from differences in market settlement timings — improving operational efficiency without increasing long-term leverage.

Q16. Union Minister Ashwini Vaishnaw announced plans to develop which city as a major high-speed rail hub, with proposed bullet train corridors to Pune, Chennai and Bengaluru?

Answer B. Hyderabad

Hyderabad will be developed as a major high-speed rail hub, with proposed bullet train corridors connecting it to Pune, Chennai and Bengaluru — strengthening regional connectivity and economic growth.

Q17. India and New Zealand have upgraded their bilateral relationship to a Strategic Partnership, setting a target to double bilateral trade by 2030 to:

Answer C. ₹35,000 crore

Following talks between PM Modi and PM Christopher Luxon, India and New Zealand elevated ties to a Strategic Partnership with a target to double bilateral trade to ₹35,000 crore by 2030. The two countries also celebrated 100 years of sporting relations in 2026 — begun with the Indian Army Hockey Team's tour of 1926.

Q18. The BRICS Ministerial Declaration 2026, recently adopted, pertains to cooperation in which sector?

Answer C. Transport

BRICS Transport Ministers adopted the BRICS Ministerial Declaration 2026 to strengthen technology and innovation-driven cooperation in the transport sector — focusing on sustainable, carbon-neutral transport across road, rail, aviation and waterways.

Q19. NITI Aayog recently organised a stakeholder consultation on the implementation of which Act of 2025?

Answer B. SHANTI Act

NITI Aayog held a stakeholder consultation on implementing the SHANTI Act 2025, discussing regulatory frameworks, financing, insurance, manufacturing capabilities, public awareness and operational preparedness.

Q20. "Operation Amistad" — India's humanitarian assistance and disaster relief mission that recently concluded — was carried out for which earthquake-hit country?

Answer C. Venezuela

India successfully concluded Operation Amistad, its HADR mission to earthquake-hit Venezuela; the Venezuelan government thanked India for its timely support during the crisis. ("Amistad" means "friendship" in Spanish.)

Q21. INS Mahendragiri, the indigenous stealth frigate commissioned by Defence Minister Rajnath Singh, belongs to which class/project?

Answer B. Nilgiri-class (Project 17A)

Defence Minister Rajnath Singh commissioned INS Mahendragiri — the 6th of 7 Project 17A (Nilgiri-class) indigenous guided-missile stealth frigates — reaffirming India's commitment to a self-reliant, future-ready Navy. It joins the Eastern Fleet at Visakhapatnam.

Q22. World Population Day is observed on which date?

Answer C. 11 July

World Population Day was observed on 11 July 2026 to raise awareness about population-related challenges and sustainable development. Union Health Minister J.P. Nadda highlighted voluntary family planning, informed choices and healthy families for inclusive growth.

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12 & 13 July 2026

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Q1

The 91st Meeting of the Standing Committee of the National Board for Wildlife (SC-NBWL), held at CASFOS Coimbatore, approved a landmark DNA-based indexing system for which species?

- A. Bengal Tiger
- B. Asiatic Lion
- C. Greater One-Horned Rhinoceros
- D. Snow Leopard
- E. Asian Elephant

Q2

What is the IUCN status of the Greater One-Horned Rhinoceros (*Rhinoceros unicornis*)?

- A. Critically Endangered
- B. Endangered
- C. Vulnerable
- D. Near Threatened
- E. Least Concern

Q3

ISRO's IMAT-05 (Integrated Main Parachute Airdrop Test-5) for Gaganyaan was conducted jointly by which agencies?

- A. ISRO and DRDO only
- B. ISRO, DRDO (ADRDE), Indian Air Force and Indian Army
- C. ISRO and Indian Navy
- D. ISRO and HAL
- E. ISRO, NASA and IAF

Q4

Which of the following was NOT among the three major Gaganyaan Crew Module qualification tests recently completed by ISRO?

- A. Crew Module Uprighting System (CMUS) Test
- B. Umbilical Separation Mechanism Test
- C. Apex Cover Separation Test
- D. Crew Escape System In-flight Abort Test
- E. None — all four were conducted

Q5

Under the PM Surya Ghar Muft Bijli Yojana, households receive free electricity of up to how many units per month?

- A. 100 units
- B. 200 units
- C. 300 units
- D. 400 units
- E. 500 units

Q6

In the EIU Global Liveability Index 2026, Copenhagen retained the No. 1 position for the second consecutive year, scoring a perfect 100 in which three categories?

- A. Healthcare, Education, Culture
- B. Stability, Education, Infrastructure
- C. Stability, Healthcare, Infrastructure
- D. Culture, Education, Infrastructure
- E. Stability, Healthcare, Education

Q7

The government plans to interlink GeM with TReDS so MSMEs can move seamlessly from procurement to invoice financing. GeM (Government e-Marketplace) was launched on:

- A. 1 July 2015
- B. 9 August 2016
- C. 15 August 2017
- D. 26 January 2018
- E. 2 October 2016

Q8

Which of the following statements about TReDS (Trade Receivables Discounting System) is INCORRECT?

- A. It is regulated by the RBI
- B. MSMEs must be registered on the Udyam portal to access it
- C. Financing is "with recourse" — the MSME is liable if the buyer defaults
- D. MSMEs typically receive payment within 24–48 hours of accepting a bid
- E. No collateral or minimum turnover is required

Q9

As per the MoSPI "Review of Crop Statistics System" report, what percentage of village maps in India are older than 20 years?

- A. 43%
- B. 53%
- C. 63%
- D. 73%
- E. 83%

Q10

"Girdawari", flagged in the MoSPI crop statistics report, refers to:

- A. A crop insurance scheme
- B. Official field inspection by the Patwari to record crops grown on agricultural land
- C. A soil testing method
- D. A land ownership certificate
- E. A type of crop loan

Q11

The Centre of Excellence on Human-Wildlife Conflict has been inaugurated by Union Minister Bhupender Yadav at which location?

- A. WII, Dehradun
- B. WII-SACON, Coimbatore
- C. BNHS, Mumbai
- D. ZSI, Kolkata
- E. NTCA, New Delhi

Q12

ICMR will establish India's first Centre for High Altitude Medicine and Public Health Research at which location?

- A. Leh, Ladakh
- B. Keylong, Himachal Pradesh
- C. Gangtok, Sikkim
- D. Tawang, Arunachal Pradesh
- E. Munsiyari, Uttarakhand

Q13

During PM Modi's Australia visit (8-10 July 2026), India and Australia launched "PACTS". What does PACTS stand for?

- A. Partnership on Advanced Computing and Trade Systems
- B. Partnership on Cyber, Critical Technologies, and Supply Chains
- C. Pacific Alliance for Commerce, Trade and Security
- D. Partnership on Climate and Technology Sharing
- E. Program for AI, Cyber, Trade and Space

Q14

Ahead of its MPC meeting, the RBI launched three nationwide surveys. Which of the following is NOT one of them?

- A. Inflation Expectations Survey of Households (IESH)
- B. Rural Consumer Confidence Survey (RCCS)
- C. Urban Consumer Confidence Survey (UCCS)
- D. Industrial Outlook Survey of Manufacturers (IOSM)
- E. None — all four were launched

Q15

The World Bank approved how much funding to support the PM Surya Ghar: Muft Bijli Yojana?

- A. USD 500 million
- B. USD 650 million
- C. USD 890 million
- D. USD 1 billion
- E. USD 1.2 billion

Q16

In the government-approved Dixon Technologies–Vivo Mobile India Joint Venture for smartphone manufacturing, what is the stake split?

- A. Dixon 50% – Vivo 50%
- B. Dixon 51% – Vivo 49%
- C. Dixon 49% – Vivo 51%
- D. Dixon 74% – Vivo 26%
- E. Dixon 60% – Vivo 40%

Q17

The Department of Telecommunications won the WSIS Prize 2026 (Action Line C6) for which initiative powered by BharatNet?

- A. Digital Gram
- B. Samriddh Gram
- C. Smart Gram
- D. Connect Bharat
- E. Gram Net

Q18

SBI sold a 1.42% stake in SBI Funds Management Ltd for ₹1,655 crore through a pre-IPO placement. What is the size of the proposed IPO?

- A. ₹8,500 crore
- B. ₹10,000 crore
- C. ₹11,700 crore
- D. ₹15,000 crore
- E. ₹20,000 crore

Q19

China achieved its first controlled recovery of which reusable rocket booster after an orbital mission?

- A. Long March–5B
- B. Long March–9
- C. Long March–10B
- D. Long March–8R
- E. Kuaizhou–11

Q20

Sourav Ganguly was inducted into the ICC Hall of Fame at the ICC Annual Conference in Edinburgh, becoming the ____ Indian to receive the honour.

- A. 10th
- B. 11th
- C. 12th
- D. 13th
- E. 15th

Q21

National Fish Farmers' Day (10 July) commemorates which landmark achievement of 10 July 1957?

- A. Launch of the Blue Revolution
- B. First successful induced breeding of Indian major carps
- C. Establishment of CMFRI
- D. First marine fish export from India
- E. Formation of the Fisheries Department

ANSWERS — 12 & 13 JULY 2026

Q1 C	Q2 C	Q3 B	Q4 D	Q5 C
Q6 B	Q7 B	Q8 C	Q9 C	Q10 B
Q11 B	Q12 B	Q13 B	Q14 D	Q15 C
Q16 B	Q17 B	Q18 C	Q19 C	Q20 C
Q21 B				

Q1. The 91st Meeting of the Standing Committee of the National Board for Wildlife (SC-NBWL), held at CASFOS Coimbatore, approved a landmark DNA-based indexing system for which species?

Answer C. Greater One-Horned Rhinoceros

The 91st SC-NBWL meeting (9 July 2026), chaired by Union Minister Bhupender Yadav at CASFOS Coimbatore, approved a DNA-based indexing system for the Greater One-Horned Rhinoceros (*Rhinoceros unicornis*), alongside review of 118 infrastructure + defence proposals. The Rhino DNA Index System (RhoDIS) is a wildlife forensic database storing unique genetic fingerprints of individual rhinos.

Q2. What is the IUCN status of the Greater One-Horned Rhinoceros (*Rhinoceros unicornis*)?

Answer C. Vulnerable

The Greater One-Horned Rhinoceros is Vulnerable (IUCN), Schedule I of the Wildlife (Protection) Act 1972, and CITES Appendix I. It is the State Animal of Assam; Kaziranga hosts ~70% of the world population (~4,000 individuals globally). It recovered from ~200 individuals in the early 20th century — one of Asia's most successful conservation stories. World Rhino Day: 22 September.

Q3. ISRO's IMAT-05 (Integrated Main Parachute Airdrop Test-5) for Gaganyaan was conducted jointly by which agencies?

Answer B. ISRO, DRDO (ADRDE), Indian Air Force and Indian Army

IMAT-05 (7 July 2026) at the ADRDE drop zone, Sheopur, MP, used an IAF IL-76 aircraft to drop a dummy mass simulating the crew module — qualifying the Main Parachute under maximum expected load conditions for the uncrewed G1 flight. ADRDE (Aerial Delivery Research and Development Establishment) is a DRDO lab based in Agra, UP.

Q4. Which of the following was NOT among the three major Gaganyaan Crew Module qualification tests recently completed by ISRO?

Answer D. Crew Escape System In-flight Abort Test

The three tests were: CMUS Test (ensures the module automatically uprights after sea splashdown), Umbilical Separation Mechanism Test (safe separation between Crew Module and Service Module), and Apex Cover Separation Test (structural integrity during apex cover separation). Gaganyaan aims to send astronauts to ~400 km LEO for ~3 days, with sea splashdown and Indian Navy recovery.

Q5. Under the PM Surya Ghar Muft Bijli Yojana, households receive free electricity of up to how many units per month?

Answer C. 300 units

PM Surya Ghar Muft Bijli Yojana (launched February 2024, MNRE, till March 2027, outlay ₹75,021 crore) provides up to 300 units free electricity/month, targeting 1 crore households. Over 36.3 lakh rooftop systems have been installed benefiting 44+ lakh households, with Tier-II/III cities leading adoption. The Utility-Led Aggregation (ULA) model targets 30 lakh low-income households.

Q6. In the EIU Global Liveability Index 2026, Copenhagen retained the No. 1 position for the second consecutive year, scoring a perfect 100 in which three categories?

Answer B. Stability, Education, Infrastructure

Copenhagen scored a perfect 100 in Stability, Education and Infrastructure. Delhi was the highest-ranked Indian city at 120th (score 48.1). The global average liveability score stayed at 76.1/100. Bottom five: Damascus (173), Tripoli (172), Dhaka (171), Karachi (170), Algiers (169). Western Europe remained the most liveable region.

Q7. The government plans to interlink GeM with TReDS so MSMEs can move seamlessly from procurement to invoice financing. GeM (Government e-Marketplace) was launched on:

Answer B. 9 August 2016

GeM was launched on 9 August 2016 under the Ministry of Commerce and Industry as the national public procurement portal (CEO: Ajay Bhadoo). Under the Public Procurement Policy, CPSEs must source at least 25% of annual procurement from MSMEs (4% reserved for SC/ST-owned, 3% for women-owned MSMEs). The GeM-TReDS integration is led by the MSME Ministry + Ministry of Commerce, not SEBI.

Q8. Which of the following statements about TReDS (Trade Receivables Discounting System) is INCORRECT?

Answer C. Financing is "with recourse" — the MSME is liable if the buyer defaults

TReDS financing is WITHOUT recourse to the seller — the MSME is NOT liable if the buyer defaults. TReDS (launched 2017, RBI framework Dec 2014) lets MSMEs upload accepted invoices, financiers bid competitively (typically 7–11% APR), and payment arrives in 24–48 hours. From 30 June 2026, all CPSEs must settle MSME invoices through TReDS.

Q9. As per the MoSPI "Review of Crop Statistics System" report, what percentage of village maps in India are older than 20 years?

Answer C. 63%

The MoSPI report found 63% of village maps are older than 20 years — West Bengal and Puducherry at 100%, Odisha 99%, Uttarakhand 98%; Gujarat best at just 5%. It also flagged Girdawari delays (only 33–48% of sample villages completed on time across seasons) and ~40% of Crop Cutting Experiments in Jharkhand and UP conducted by untrained personnel (~1.2 million CCEs estimated in 2023–24).

Q10. "Girdawari", flagged in the MoSPI crop statistics report, refers to:

Answer B. Official field inspection by the Patwari to record crops grown on agricultural land

Girdawari is the official field inspection by the Village Revenue Officer/Patwari to collect crop acreage data for agricultural statistics. Crop Cutting Experiments (CCEs) are scientific field experiments to estimate yield — used in production estimates, crop insurance and policy. CACP (under the Ministry of Agriculture) uses this data to recommend MSPs.

Q11. The Centre of Excellence on Human–Wildlife Conflict has been inaugurated by Union Minister Bhupender Yadav at which location?

Answer B. WII-SACON, Coimbatore

The CoE on Human–Wildlife Conflict was inaugurated at WII-SACON, Coimbatore, Tamil Nadu — a national hub for research, policy support and scientific management of conflicts. The National Human–Wildlife Conflict Portal and the publication "Current Status of Human–Wildlife Conflict in India" were also launched.

Q12. ICMR will establish India's first Centre for High Altitude Medicine and Public Health Research at which location?

Answer B. Keylong, Himachal Pradesh

ICMR will set up India's first Centre for High Altitude Medicine and Public Health Research at Keylong, HP — focusing on high-altitude medicine, tribal health, disaster preparedness, climate-sensitive diseases and digital healthcare for remote regions. Separately, QCI and NSIC signed an MoU to boost MSME competitiveness through ZED Certification and ONDC integration.

Q13. During PM Modi's Australia visit (8–10 July 2026), India and Australia launched "PACTS". What does PACTS stand for?

Answer B. Partnership on Cyber, Critical Technologies, and Supply Chains

The Australia-India Partnership on Cyber, Critical Technologies, and Supply Chains (PACTS) was launched to enhance cyber security, resilient supply chains, digital infrastructure and critical technology collaboration across the Indo-Pacific.

Q14. Ahead of its MPC meeting, the RBI launched three nationwide surveys. Which of the following is NOT one of them?

Answer D. Industrial Outlook Survey of Manufacturers (IOSM)

The three surveys launched were IESH, RCCS and UCCS — gathering household feedback on inflation, employment, income and spending to support monetary policy decisions.

Q15. The World Bank approved how much funding to support the PM Surya Ghar: Muft Bijli Yojana?

Answer C. USD 890 million

The World Bank approved USD 890 million for PM Surya Ghar — to accelerate rooftop solar installations, strengthen domestic manufacturing, mobilize private investment, and help create ~1.7 million jobs in the renewable energy sector.

Q16. In the government-approved Dixon Technologies–Vivo Mobile India Joint Venture for smartphone manufacturing, what is the stake split?

Answer B. Dixon 51% – Vivo 49%

The government approved the Dixon–Vivo JV for domestic smartphone manufacturing with Dixon holding 51% and Vivo Mobile India 49% — supporting India's electronics manufacturing ecosystem under Make in India.

Q17. The Department of Telecommunications won the WSIS Prize 2026 (Action Line C6) for which initiative powered by BharatNet?

Answer B. Samridh Gram

DoT's Samridh Gram initiative won the WSIS Prize 2026 under Action Line C6. Powered by BharatNet, it delivers healthcare, education, banking and livelihood services through digital village centres — promoting inclusive rural development.

Q18. SBI sold a 1.42% stake in SBI Funds Management Ltd for ₹1,655 crore through a pre-IPO placement. What is the size of the proposed IPO?

Answer C. ₹11,700 crore

SBI sold 1.42% in SBI Funds Management for ₹1,655 crore ahead of the company's proposed ₹11,700 crore IPO. Separately, AU Small Finance Bank and Zaggla launched a co-branded retail credit card on Visa and RuPay networks with UPI payments and Zagg Coins cashback.

Q19. China achieved its first controlled recovery of which reusable rocket booster after an orbital mission?

Answer C. Long March–10B

China successfully recovered the Long March–10B reusable rocket booster after an orbital launch — its first controlled booster recovery, strengthening its reusable space technology programme and efforts to cut launch costs.

Q20. Sourav Ganguly was inducted into the ICC Hall of Fame at the ICC Annual Conference in Edinburgh, becoming the ____ Indian to receive the honour.

Answer C. 12th

Former India captain Sourav Ganguly became the 12th Indian inducted into the ICC Hall of Fame, honoured during the ICC Annual Conference in Edinburgh for his outstanding contribution to international cricket.

Q21. National Fish Farmers' Day (10 July) commemorates which landmark achievement of 10 July 1957?

Answer B. First successful induced breeding of Indian major carps

National Fish Farmers' Day (10 July) commemorates the first successful induced breeding of Indian major carps achieved on 10 July 1957 — a landmark in India's fisheries sector — and honours the contributions of fish farmers and aquaculture professionals.

QUIZ 11 OF 25

14 July 2026

20 questions · Sci & Env 5 · Banking 3 · Reports 3 · International 3

Q1

The "Eärendil-1" mission — which received a two-year experimental license from the US FCC — is designed to demonstrate which technology?

- A. Space-based solar power transmission
- B. Orbital sunlight reflection to Earth after sunset
- C. Asteroid mining
- D. Space debris removal
- E. Laser communication

Q2

China demonstrated the first reusable landing of its Long March 10B booster at which launch site?

- A. Jiuquan Satellite Launch Centre
- B. Xichang Satellite Launch Centre
- C. Wenchang Commercial Space Launch Site
- D. Taiyuan Satellite Launch Centre
- E. Hainan Deep Space Port

Q3

The PMFME Scheme, which recently crossed 2 lakh credit-linked beneficiaries, provides a credit-linked capital subsidy of:

- A. 25% of project cost, max ₹5 lakh
- B. 35% of project cost, max ₹10 lakh
- C. 40% of project cost, max ₹15 lakh
- D. 50% of project cost, max ₹20 lakh
- E. 30% of project cost, max ₹8 lakh

Q4

India's first hydrogen-powered passenger train will be flagged off on 17 July 2026 on which route?

- A. Jind – Sonipat (Haryana)
- B. Rewari – Rohtak (Haryana)
- C. Kalka – Shimla
- D. Mathura – Vrindavan
- E. Marwar – Devgarh

Q5

The UMANG portal, recently in news over security vulnerabilities, was developed by NeGD under which ministry?

- A. Ministry of Home Affairs
- B. Ministry of Electronics and Information Technology (MeitY)
- C. Ministry of Communications
- D. NITI Aayog
- E. Ministry of Personnel

Q6

As per NSO data, India's retail inflation (CPI) rose to what level in June 2026 — crossing the RBI's 4% target for the first time under the new CPI series?

- A. 4.12%
- B. 4.25%
- C. 4.38%
- D. 4.55%
- E. 4.70%

Q7

In the Consumer Price Index (CPI), which group has the highest weight (about 45.86%)?

- A. Housing
- B. Fuel and Light
- C. Food & Beverages
- D. Clothing and Footwear
- E. Miscellaneous

Q8

FCNR(B) accounts — for which the RBI has a concessional swap facility — allow NRIs to maintain deposits in foreign currency for a tenure of:

- A. 6 months to 3 years
- B. 1 year to 5 years
- C. 2 years to 7 years
- D. 1 year to 10 years
- E. 3 years to 5 years

Q9

Delhi CM Rekha Gupta launched the AI-powered "Dust Portal 2.0" to monitor construction and demolition sites of what minimum size?

- A. 200 square yards
- B. 300 square yards
- C. 500 square yards
- D. 1,000 square yards
- E. 100 square yards

Q10

Lakhanpur — selected among the first towns in India to develop a Street Food Hub under PM SVANidhi (promoting Dogra cuisine) — is located in:

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

Q11

The Department of Posts and TRAI signed an MoU for India's largest village-level telecom network survey. How many villages will be covered?

- A. 2.5 lakh villages
- B. 3.68 lakh villages
- C. 5.68 lakh villages
- D. 6.4 lakh villages
- E. 4.2 lakh villages

Q12

As per the WIPO report, India recorded the highest growth in intangible investments among major economies, reaching what value in 2023?

- A. USD 52.4 billion
- B. USD 65.8 billion
- C. USD 78.2 billion
- D. USD 84.6 billion
- E. USD 92.1 billion

Q13

Who won the Wimbledon 2026 men's singles title?

- A. Carlos Alcaraz
- B. Novak Djokovic
- C. Jannik Sinner
- D. Daniil Medvedev
- E. Alexander Zverev

Q14

Legendary playback singer S. Janaki, who passed away at 88, recorded over 48,000 songs and won how many National Film Awards for Best Female Playback Singer?

- A. Two
- B. Three
- C. Four
- D. Five
- E. Six

Q15

Sheikh Hamad bin Khalifa Al Thani, who passed away at 74, was the former Emir of Qatar. During which period did he rule Qatar?

- A. 1990–2010
- B. 1995–2013
- C. 2000–2015
- D. 1985–2005
- E. 1998–2018

Q16

The theme of World Population Day 2026 (11 July) was:

- A. Rights and choices are the answer
- B. Realizing the hopes and aspirations of young people – today and for the future
- C. A world of 8 billion
- D. Family planning is a human right
- E. Empowering women and girls

Q17

World Horse Day, observed by the UN on 11 July, was established through a UNGA Resolution adopted in which year?

- A. 2023
- B. 2024
- C. 2025
- D. 2022
- E. 2026

Q18

During PM Modi's Australia visit, Australia announced the repatriation of how many ancient Indian artefacts?

- A. Two
- B. Three
- C. Five
- D. Seven
- E. Ten

Q19

Chitkara University launched the Atal Incubation Centre–Chitkara Incubation Foundation (AIC-CIF) with an investment of ₹20 crore to support deep-tech startups in which areas?

- A. Fintech, edtech and healthtech
- B. Drone technology, agritech and renewable energy
- C. AI, blockchain and quantum computing
- D. Biotech, pharma and medical devices
- E. Gaming, media and entertainment

Q20

Nita Ambani, Founder–Chairperson of Reliance Foundation, recently received which honour from Fortune India?

- A. Businessperson of the Year
- B. Most Powerful Women (MPW) Honour 2026
- C. Lifetime Achievement Award
- D. Philanthropist of the Decade
- E. India Impact Award

ANSWERS – 14 JULY 2026

Q1 B	Q2 C	Q3 B	Q4 A	Q5 B
Q6 C	Q7 C	Q8 B	Q9 C	Q10 C
Q11 C	Q12 C	Q13 C	Q14 C	Q15 B
Q16 B	Q17 C	Q18 B	Q19 B	Q20 B

Q1. The "Eärendil-1" mission – which received a two-year experimental license from the US FCC – is designed to demonstrate which technology?

Answer B. Orbital sunlight reflection to Earth after sunset

Eärendil-1, by California-based startup Reflect Orbital, is essentially an orbital mirror – an ultra-light thin-film reflector with motorized gimbals – operating at ~625 km LEO to reflect sunlight to specific locations on Earth after sunset. It is named after Eärendil, the legendary mariner from J.R.R. Tolkien's The Silmarillion. The FCC (est. 1934) granted the license.

Q2. China demonstrated the first reusable landing of its Long March 10B booster at which launch site?

Answer C. Wenchang Commercial Space Launch Site

The Long March 10B – China's next-generation reusable medium-to-heavy lift launch vehicle with a recoverable first stage, developed by state-owned CASC – achieved its first reusable booster landing at Wenchang. Objectives: cut launch costs, support China's lunar programme, and deploy large satellite constellations economically.

Q3. The PMFME Scheme, which recently crossed 2 lakh credit-linked beneficiaries, provides a credit-linked capital subsidy of:

Answer B. 35% of project cost, max ₹10 lakh

The PMFME Scheme (launched 29 June 2020, Ministry of Food Processing Industries, Centrally Sponsored) gives a 35% credit-linked capital subsidy up to ₹10 lakh per beneficiary, seed capital of ₹40,000 per SHG member, and follows the One District One Product (ODOP) approach. Funding pattern: 60:40 (general states), 90:10 (NE & Himalayan states), 100% for UTs without legislature.

Q4. India's first hydrogen-powered passenger train will be flagged off on 17 July 2026 on which route?

Answer A. Jind – Sonipat (Haryana)

India's first Hydrogen-Electric Multiple Unit (HEMU) will run on the 89-km Jind–Sonipat route (project cost ₹136 crore), developed by Northern Railway with technology partner Medha Servo Drives (Hyderabad) and fuel cells from Ballard Power Systems (Canada). It supports Net Zero 2070 and the National Green Hydrogen Mission (launched 2023, MNRE, target: 5 million tonnes green hydrogen annually by 2030).

Q5. The UMANG portal, recently in news over security vulnerabilities, was developed by NeGD under which ministry?

Answer B. Ministry of Electronics and Information Technology (MeitY)

UMANG (Unified Mobile Application for New-age Governance), launched November 2017 and developed by the National e-Governance Division under MeitY, provides single-window access to 2,400+ government services (EPFO, Passport, DigiLocker, PAN, LPG, pension etc.). Security researchers found flaws exposing user data; MeitY has initiated corrective measures. CERT-In (est. 2004, under Section 70B of the IT Act, 2000) is India's nodal cyber emergency agency.

Q6. As per NSO data, India's retail inflation (CPI) rose to what level in June 2026 — crossing the RBI's 4% target for the first time under the new CPI series?

Answer C. 4.38%

CPI inflation rose to 4.38% (~4.4%) in June 2026 from 3.93% in May — the first breach of RBI's 4% target under the new CPI series (Base Year 2024, effective January 2026, includes online market data for the first time, replacing the 2011-12 series). Drivers: food inflation 5.32%, transport inflation 4.31%, a 42.8% rainfall deficit in June, and silver jewellery inflation of 133.21%.

Q7. In the Consumer Price Index (CPI), which group has the highest weight (about 45.86%)?

Answer C. Food & Beverages

Food & Beverages carries the highest weight (~45.86%) in CPI, which is published by NSO under MoSPI, covers rural and urban consumption, and is used by the RBI for monetary policy decisions.

Q8. FCNR(B) accounts — for which the RBI has a concessional swap facility — allow NRIs to maintain deposits in foreign currency for a tenure of:

Answer B. 1 year to 5 years

FCNR(B) is a fixed-term deposit in designated foreign currencies (USD, GBP, EUR, JPY, AUD, CAD) for NRIs/PIOs with tenure of 1-5 years; principal and interest are fully repatriable, with no exchange-rate risk to the depositor. Under RBI's concessional swap window, banks swap the foreign currency with RBI for rupees at concessional cost, reversing at maturity. FM Nirmala Sitharaman reviewed the facility and urged greater NRI outreach.

Q9. Delhi CM Rekha Gupta launched the AI-powered "Dust Portal 2.0" to monitor construction and demolition sites of what minimum size?

Answer C. 500 square yards

Dust Portal 2.0 uses AI to monitor construction and demolition sites of 500 square yards or more, strengthening dust control and pollution monitoring through technology-driven governance.

Q10. Lakhanpur — selected among the first towns in India to develop a Street Food Hub under PM SVANidhi (promoting Dogra cuisine) — is located in:

Answer C. Jammu & Kashmir

Lakhanpur (J&K) was selected among the first towns for a Street Food Hub under PM SVANidhi, promoting Dogra cuisine, tourism, hygienic street food and sustainable livelihoods for street vendors — supported by the Ministry of Housing and Urban Affairs.

Q11. The Department of Posts and TRAI signed an MoU for India's largest village-level telecom network survey. How many villages will be covered?

Answer C. 5.68 lakh villages

The DoP-TRAI survey will cover 5.68 lakh villages, with over 1.40 lakh Gramin Dak Sevaks collecting field data to identify connectivity gaps and improve rural telecom infrastructure. Separately, Gujarat signed a ₹5,629 crore Amended BharatNet agreement (DBN, Gujarat Govt, GFGNL, BSNL) covering 14,287 Gram Panchayats and 5+ lakh rural fibre connections.

Q12. As per the WIPO report, India recorded the highest growth in intangible investments among major economies, reaching what value in 2023?

Answer C. USD 78.2 billion

WIPO reported India's intangible investment reached USD 78.2 billion in 2023 — the highest growth among major economies — driven by software, R&D, innovation and intellectual property.

Q13. Who won the Wimbledon 2026 men's singles title?

Answer C. Jannik Sinner

Jannik Sinner (Italy) won the Wimbledon 2026 men's singles title, while Linda Nosková (Czech Republic) won the women's singles title at the Championships in London.

Q14. Legendary playback singer S. Janaki, who passed away at 88, recorded over 48,000 songs and won how many National Film Awards for Best Female Playback Singer?

Answer C. Four

S. Janaki recorded over 48,000 songs in nearly 20 Indian languages during her six-decade career and won four National Film Awards for Best Female Playback Singer.

Q15. Sheikh Hamad bin Khalifa Al Thani, who passed away at 74, was the former Emir of Qatar. During which period did he rule Qatar?

Answer B. 1995–2013

Sheikh Hamad bin Khalifa Al Thani ruled Qatar from 1995 to 2013, transforming it into a global energy, investment and diplomatic hub — overseeing LNG export expansion and institutions such as Al Jazeera.

Q16. The theme of World Population Day 2026 (11 July) was:

Answer B. Realizing the hopes and aspirations of young people – today and for the future

World Population Day 2026 (11 July) had this theme, highlighting population issues, reproductive health and sustainable development. Also observed on 11 July: the International Day of Reflection and Commemoration of the 1995 Srebrenica Genocide (Bosnia and Herzegovina).

Q17. World Horse Day, observed by the UN on 11 July, was established through a UNGA Resolution adopted in which year?

Answer C. 2025

World Horse Day (11 July) was established through a UNGA Resolution adopted in 2025, making 2026 the second annual observance — recognising the contribution of horses to human society.

Q18. During PM Modi's Australia visit, Australia announced the repatriation of how many ancient Indian artefacts?

Answer B. Three

Australia announced the repatriation of three ancient Indian artefacts during PM Modi's visit. Both countries also finalized the India-Australia Civil Nuclear Agreement implementation arrangement, signed a new Joint Declaration on Defence and Security Cooperation (JDDSC), and expanded education partnerships.

Q19. Chitkara University launched the Atal Incubation Centre–Chitkara Incubation Foundation (AIC–CIF) with an investment of ₹20 crore to support deep-tech startups in which areas?

Answer B. Drone technology, agritech and renewable energy

The ₹20 crore AIC–CIF will support deep-tech startups in drone technology, agritech and renewable energy, promoting innovation, research commercialisation and entrepreneurship.

Q20. Nita Ambani, Founder–Chairperson of Reliance Foundation, recently received which honour from Fortune India?

Answer B. Most Powerful Women (MPW) Honour 2026

Nita Ambani received the Fortune India Most Powerful Women (MPW) Honour 2026 for leadership in institution building and inclusive development; the Fortune India MPW 2026 list of top women leaders was also released.

QUIZ 12 OF 25

15 July 2026

24 questions · Schemes 8 · International 4 · Banking 3 · Appointments 3

Q1

NIDAR 2.0 — the National Innovation Challenge for Drone Application and Research — has been launched by MeitY in partnership with:

- A. DGCA
- B. Drone Federation of India (DFI)
- C. HAL
- D. DRDO
- E. NITI Aayog

Q2

The Digital Threat Report 2025–26 for India's BFSI sector introduces which framework called the "Anatomy of Cyber Failure"?

- A. 3-Tier Defence Framework
- B. 4-Layer Gap Archetype Framework
- C. 5-Point Cyber Shield
- D. Zero Trust Matrix
- E. 7-Step Resilience Model

Q3

The Ladakh Autonomous Hill Development Council (LAHDC) Act, 1997 — now being extended to all seven districts of Ladakh — was originally applicable to which two districts?

- A. Leh and Zaskar
- B. Leh and Kargil
- C. Kargil and Drass
- D. Leh and Nubra
- E. Kargil and Changthang

Q4

The "SHANTI Vision", unveiled by EAM S. Jaishankar for India's UNSC 2028–29 campaign, stands for:

- A. Strategic Harmony and New Trust Initiative
- B. Securing Holistic Advancement through Norms, Trust and Integrity
- C. Security, Harmony, Accountability, Norms, Trust, Integrity
- D. Sustainable Health and New Technology Initiative
- E. South Asia Norms, Trade and Integration

Q5

India has served as a non-permanent member of the UN Security Council how many times so far?

- A. Six times
- B. Seven times
- C. Eight times
- D. Nine times
- E. Ten times

Q6

Odisha has proposed upgrading Debrigarh Wildlife Sanctuary into "Debrigarh-Gaur National Park". The sanctuary is located along which reservoir?

- A. Indravati Reservoir
- B. Hirakud Reservoir
- C. Rengali Reservoir
- D. Balimela Reservoir
- E. Machkund Reservoir

Q7

The RBI's revised bank board governance framework — enabling boards to focus on strategy and risk rather than routine operations — will come into effect from:

- A. 1 April 2026
- B. 1 July 2026
- C. 1 October 2026
- D. 1 January 2027
- E. 1 April 2027

Q8

Under RBI's proposed one-time approval mechanism for mutual funds, insurers and pension funds acquiring bank stakes, the one-time approval will be valid for acquisitions up to what percentage of the bank's paid-up capital or voting rights?

- A. 5%
- B. 7.5%
- C. 10%
- D. 15%
- E. 26%

Q9

Under the Vriksh Mitra Abhiyan launched by Agriculture Minister Shivraj Singh Chouhan, a nationwide "Hariyali Amavasya Tree Festival" plantation drive will be organised on which date?

- A. 5 June
- B. 12 August
- C. 15 August
- D. 1 July
- E. 2 October

Q10**The Union Government has banned "Paraquat Dichloride". It is a:**

- A. Chemical fertilizer
- B. Non-selective contact herbicide
- C. Systemic insecticide
- D. Fungicide
- E. Plant growth regulator

Q11**Crystal Crop Protection launched six new agri innovations for Kharif 2026. "Samorian" — a patented herbicide with a three-way mode of action — is meant for which crop?**

- A. Paddy
- B. Maize
- C. Soybean
- D. Cotton
- E. Sugarcane

Q12**The "SANKALP Framework" for quality, sustainability and efficiency of public infrastructure was unveiled at the 172nd Annual Day of which organisation?**

- A. NBCC
- B. CPWD
- C. NHAI
- D. NHIDCL
- E. HUDCO

Q13**PM Modi's visit to New Zealand (10–11 July 2026) was the first by an Indian PM in how many years?**

- A. 25 years
- B. 30 years
- C. 35 years
- D. 40 years
- E. 50 years

Q14**Which bank launched "FinSpark'26", a national cybersecurity hackathon with the theme "Securing the Future of Banking"?**

- A. State Bank of India
- B. Bank of Baroda
- C. Bank of Maharashtra
- D. Punjab National Bank
- E. Canara Bank

Q15

FIU-IND was declared Runner-up at the Best Egmont Case Award (BECA) 2026 for uncovering a cyber fraud and money laundering network of approximately:

- A. ₹450 crore
- B. ₹640 crore
- C. ₹868 crore
- D. ₹1,020 crore
- E. ₹1,250 crore

Q16

JAXA successfully carried out the first lift-off and landing test of which reusable rocket prototype?

- A. H3-R
- B. RV-X
- C. Epsilon-R
- D. Callisto
- E. Honda-R1

Q17

In the first-ever Women's Test at Lord's, India defeated England by 270 runs. Who became the FIRST woman to score a Test century at Lord's?

- A. Smriti Mandhana
- B. Harmanpreet Kaur
- C. Yastika Bhatia
- D. Shafali Verma
- E. Jemimah Rodrigues

Q18

Anjum Chopra was inducted into the ICC Hall of Fame 2026 (along with Kevin Pietersen), becoming the ____ Indian woman to receive the honour.

- A. First
- B. Second
- C. Third
- D. Fourth
- E. Fifth

Q19

Tamil writer Poomani, who passed away at 79, won the Sahitya Akademi Award (2014) for which novel?

- A. Vekkai
- B. Agnaadi
- C. Asuran
- D. Piragu
- E. Vaikkal

Q20

Group Captain Shubhanshu Shukla launched his debut book narrating his Axiom-4 mission journey. What is the book's title?

- A. Beyond the Blue
- B. The Second Orbit
- C. Wings of Bharat
- D. Mission Gagan
- E. Stars and Stripes of India

Q21

International Malala Day (12 July) marks Malala Yousafzai's birth anniversary and commemorates her historic UN speech delivered in which year?

- A. 2011
- B. 2012
- C. 2013
- D. 2014
- E. 2015

Q22

Andhra Pradesh's "Pillale Sampada" (Children are Wealth) initiative proposes financial assistance of ₹30,000 for a third child and how much for a fourth child?

- A. ₹35,000
- B. ₹40,000
- C. ₹50,000
- D. ₹45,000
- E. ₹60,000

Q23

The "Seafarer Safety Tracker" launched by Union Minister Sarbananda Sonowal is aimed particularly at protecting Indian seafarers in which conflict-prone region?

- A. South China Sea
- B. Strait of Malacca
- C. Strait of Hormuz
- D. Gulf of Aden
- E. Red Sea

Q24

As per the Brand Finance India 100 Report 2026, which group retained its position as India's most valuable brand with a valuation of US\$33.6 billion?

- A. Reliance
- B. Tata Group
- C. Infosys
- D. LIC
- E. HDFC

ANSWERS — 15 JULY 2026

Q1 B	Q2 B	Q3 B	Q4 B	Q5 C
Q6 B	Q7 C	Q8 C	Q9 B	Q10 B

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Q11 C	Q12 B	Q13 D	Q14 C	Q15 C
Q16 B	Q17 C	Q18 C	Q19 B	Q20 B
Q21 C	Q22 B	Q23 C	Q24 B	

Q1. NIDAR 2.0 — the National Innovation Challenge for Drone Application and Research — has been launched by MeitY in partnership with:

Answer B. Drone Federation of India (DFI)

NIDAR 2.0 (2026-27), launched by MeitY with DFI under the SwaYaan Capacity Building Initiative (approved July 2022), is a national hackathon for engineering students to develop indigenous drone technologies. Track 1 covers drone innovation (disaster response swarms, medical delivery, GPS-denied navigation); Track 2 covers indigenous flight controllers/autopilot hardware built on the VEGA Microprocessor developed by C-DAC.

Q2. The Digital Threat Report 2025-26 for India's BFSI sector introduces which framework called the "Anatomy of Cyber Failure"?

Answer B. 4-Layer Gap Archetype Framework

The 2nd Edition of the Digital Threat Report 2025-26 — released by MeitY with CERT-In, CSIRT-Fin and SISA Information Security — introduces the "Anatomy of Cyber Failure – 4 Layer Gap Archetype Framework" and an 18-month roadmap. Key findings: AI asymmetry favouring attackers, shrinking attack cycles, and attacks mimicking legitimate sessions. CERT-In functions under MeitY (IT Act, 2000); CSIRT-Fin is the sectoral response team for the financial sector.

Q3. The Ladakh Autonomous Hill Development Council (LAHDC) Act, 1997 — now being extended to all seven districts of Ladakh — was originally applicable to which two districts?

Answer B. Leh and Kargil

The LAHDC Act, 1997 originally applied to Leh and Kargil districts, establishing Autonomous Hill Development Councils for decentralized governance. Following the creation of 17 new tehsils, it will be extended to all seven districts of the UT. Councils exercise powers over local development planning, Khalsa Sarkar land, undemarcated forests, and specified local taxes.

Q4. The "SHANTI Vision", unveiled by EAM S. Jaishankar for India's UNSC 2028-29 campaign, stands for:

Answer B. Securing Holistic Advancement through Norms, Trust and Integrity

SHANTI Vision is India's diplomatic framework for its 2028-29 UNSC non-permanent seat campaign — emphasising the Global South, a rules-based order, peacekeeping reforms (including the Women, Peace and Security agenda), responsible technology governance, and development partnerships in 79 countries.

Q5. India has served as a non-permanent member of the UN Security Council how many times so far?

Answer C. Eight times

India has served eight terms: 1950-51, 1967-68, 1972-73, 1977-78, 1984-85, 1991-92, 2011-12 and 2021-22. The UNSC has 15 members (5 permanent + 10 non-permanent elected for two-year terms). India has contributed nearly 3 lakh personnel to ~50 UN peacekeeping missions — among the world's largest contributors.

Q6. Odisha has proposed upgrading Debrigarh Wildlife Sanctuary into "Debrigarh-Gaur National Park". The sanctuary is located along which reservoir?

Answer B. Hirakud Reservoir

Debrigarh Wildlife Sanctuary (Bargarh district, Odisha; 353 sq km, with ~290.65 sq km proposed as core NP area) lies along the Hirakud Reservoir on the Mahanadi River. It has tropical dry deciduous forests and is historically significant as Veer Surendra Sai used its forests as a base against British rule. The proposed NP area is free from human settlements.

Q7. The RBI's revised bank board governance framework — enabling boards to focus on strategy and risk rather than routine operations — will come into effect from:

Answer C. 1 October 2026

The revised framework (effective 1 October 2026) rationalises matters placed before bank boards — routine work delegated to committees/management, a stronger Chairperson's role in agenda-setting, better information flow, and periodic governance reviews — so boards focus on strategy, risk governance, financial stability and regulatory compliance.

Q8. Under RBI's proposed one-time approval mechanism for mutual funds, insurers and pension funds acquiring bank stakes, the one-time approval will be valid for acquisitions up to what percentage of the bank's paid-up capital or voting rights?

Answer C. 10%

Currently, these investors need prior RBI approval for acquiring 5%+ (major shareholding), and again if the holding drops below 5% and later re-crosses it. Under the draft amendment, after the first approval, RBI may grant a one-time approval covering future acquisitions up to 10% of paid-up share capital or voting rights in the same bank, subject to conditions.

Q9. Under the Vriksh Mitra Abhiyan launched by Agriculture Minister Shivraj Singh Chouhan, a nationwide "Hariyali Amavasya Tree Festival" plantation drive will be organised on which date?

Answer B. 12 August

The Hariyali Amavasya Tree Festival (12 August) will celebrate tree planting as a national festival under Vriksh Mitra Abhiyan — a people-led movement with the "One Tree, Five Companions" pledge, a Vriksh Mitra Pariwar network from national to village level, plantation linked to schemes like PM Gram Sadak Yojana and Lakhpati Didi Yojana, and integration with Mission LiFE.

Q10. The Union Government has banned "Paraquat Dichloride". It is a:

Answer B. Non-selective contact herbicide

Paraquat Dichloride — one of the most toxic herbicides, commonly sprayed after harvesting to clear fields — has been banned by the Ministry of Agriculture. It has no specific antidote, and even small quantities cause multi-organ failure, lung fibrosis, and kidney/liver damage; it was linked to thousands of deaths from suicides, accidental poisoning and homicides.

Q11. Crystal Crop Protection launched six new agri innovations for Kharif 2026. "Samorian" — a patented herbicide with a three-way mode of action — is meant for which crop?

Answer C. Soybean

Samorian (soybean) controls both grassy and broadleaf weeds. Others: Takuro (maize herbicide), Xeberia and MAXentra (paddy fungicides), Valtruva (cotton insecticide with smart triple-action), and KGR-T GreenAg (patented organic smart nutrition with effervescent tablet delivery).

Q12. The "SANKALP Framework" for quality, sustainability and efficiency of public infrastructure was unveiled at the 172nd Annual Day of which organisation?

Answer B. CPWD

The Central Public Works Department celebrated its 172nd Annual Day at Vigyan Bhavan, New Delhi, where Union Housing & Urban Affairs Minister Manohar Lal unveiled the SANKALP Framework, along with two publications on India's urban development journey.

Q13. PM Modi's visit to New Zealand (10–11 July 2026) was the first by an Indian PM in how many years?

Answer D. 40 years

PM Modi's New Zealand visit was the first by an Indian PM in 40 years. Ties were elevated to a Strategic Partnership, 10 MoUs signed, a Roadmap to 2030 adopted, and a target set to double bilateral trade to NZD 7 billion by 2030, with cooperation in defence, maritime security, agriculture, education and critical technologies.

Q14. Which bank launched "FinSpark'26", a national cybersecurity hackathon with the theme "Securing the Future of Banking"?

Answer C. Bank of Maharashtra

Bank of Maharashtra launched FinSpark'26 — a national cybersecurity hackathon encouraging solutions for banking security, AI-based fraud detection, insider threats and cyber resilience, with prize money exceeding ₹10 lakh.

Q15. FIU-IND was declared Runner-up at the Best Egmont Case Award (BECA) 2026 for uncovering a cyber fraud and money laundering network of approximately:

Answer C. ₹868 crore

The Financial Intelligence Unit-India was Runner-up at BECA 2026 for uncovering a ~₹868 crore cyber fraud and money laundering network — leading to seizure of cash and cryptocurrency, asset attachment, and prosecution under the PMLA, 2002.

Q16. JAXA successfully carried out the first lift-off and landing test of which reusable rocket prototype?

Answer B. RV-X

JAXA's RV-X reusable rocket prototype flew about 10 metres, stayed airborne for 40 seconds, and landed safely — an important milestone in Japan's reusable launch vehicle programme.

Q17. In the first-ever Women's Test at Lord's, India defeated England by 270 runs. Who became the FIRST woman to score a Test century at Lord's?

Answer C. Yastika Bhatia

In India's historic 270-run win under Harmanpreet Kaur, Yastika Bhatia became the first woman to score a Test century at Lord's, while debutant Kranti Gaud took a five-wicket haul — one of India's biggest Test victories.

Q18. Anjum Chopra was inducted into the ICC Hall of Fame 2026 (along with Kevin Pietersen), becoming the ____ Indian woman to receive the honour.

Answer C. Third

Former India captain Anjum Chopra became the third Indian woman and 13th Indian overall inducted into the ICC Hall of Fame, alongside former England captain Kevin Pietersen.

Q19. Tamil writer Poomani, who passed away at 79, won the Sahitya Akademi Award (2014) for which novel?

Answer B. Agnaadi

Poomani won the Sahitya Akademi Award (2014) for Agnaadi. His novel Vekkai was adapted into the film Asuran. Separately, veteran Congress leader and former Rajya Sabha MP H. Hanumanthappa (ex-Chairman, Central Silk Board) passed away at 94.

Q20. Group Captain Shubhanshu Shukla launched his debut book narrating his Axiom-4 mission journey. What is the book's title?

Answer B. The Second Orbit

Shubhanshu Shukla's debut book "The Second Orbit: Belief of a Man... Dreams of 1.4 Billion Hearts" narrates his journey as an astronaut, his Axiom-4 mission to the ISS, and India's growing human spaceflight ambitions.

Q21. International Malala Day (12 July) marks Malala Yousafzai's birth anniversary and commemorates her historic UN speech delivered in which year?

Answer C. 2013

International Malala Day (12 July) commemorates Malala Yousafzai's 2013 UN speech advocating universal access to education. Also on 12 July: the International Day of Combating Sand and Dust Storms — 2026 theme "From Source to Impact: Protecting Land and Life from Sand and Dust Storms".

Q22. Andhra Pradesh's "Pillale Sampada" (Children are Wealth) initiative proposes financial assistance of ₹30,000 for a third child and how much for a fourth child?

Answer B. ₹40,000

AP's Pillale Sampada initiative — to encourage balanced population growth amid declining fertility — proposes ₹30,000 for a third child and ₹40,000 for a fourth child, with focus on maternal health, childcare and public awareness.

Q23. The "Seafarer Safety Tracker" launched by Union Minister Sarbananda Sonowal is aimed particularly at protecting Indian seafarers in which conflict-prone region?

Answer C. Strait of Hormuz

The Seafarer Safety Tracker — based on a 'Seafarer-First' approach — enables continuous monitoring, timely emergency response and coordinated assistance for Indian crew members, particularly in the conflict-prone Strait of Hormuz.

Q24. As per the Brand Finance India 100 Report 2026, which group retained its position as India's most valuable brand with a valuation of US\$33.6 billion?

Answer B. Tata Group

The Brand Finance India 100 Report 2026 valued India's top 100 brands at US\$252.8 billion (+7% over 2025). Tata Group retained the top spot at US\$33.6 billion, followed by Infosys and Life Insurance Corporation (LIC).

QUIZ 13 OF 25

16 July 2026

24 questions · Sci & Env 5 · Appointments 4 · Agri & Rural 3 · Banking 3

Q1

The 'Seafarer-First' Initiative — launched by Union Minister Sarbananda Sonowal — was introduced after attacks on which two merchant vessels in the Strait of Hormuz?

- A. MT Pluto and MT Neptune
- B. MT Al Bahiyah and MT Mombasa
- C. MV Chem Pluto and MV Saibaba
- D. MT Marlin Luanda and MT Genco
- E. MV Ruen and MV Lila

Q2

"Codex Alimentarius" — whose Commission recently adopted seven India-led food standards — is Latin for:

- A. Food Law
- B. Food Code
- C. Safe Food
- D. Food Book
- E. Pure Food

Q3

At CAC49 (Geneva), India-led standards were adopted for which two items?

- A. Turmeric and Black Pepper
- B. Dried Coriander Seeds and Fresh Curry Leaves
- C. Cumin and Fennel
- D. Cardamom and Cloves
- E. Ginger and Garlic

Q4

The 12th-century Abathsahayeswarar Temple at Thukkachi (Thanjavur, Tamil Nadu), which won the UNESCO Asia-Pacific Award of Distinction, is built in which rare architectural style?

- A. Gajaprishta style
- B. Kara Kovil style
- C. Vesara style
- D. Kalinga style
- E. Hoysala style

Q5

The Cabinet approved "Semicon 2.0" — the second phase of the India Semiconductor Mission — with an outlay of:

- A. ₹76,000 crore
- B. ₹1 lakh crore
- C. ₹1.27 lakh crore
- D. ₹1.64 lakh crore
- E. ₹2 lakh crore

Q6

The RBI's Draft Data Governance Framework requires Regulated Entities to review the framework at least once every year and ensure compliance with which Act?

- A. IT Act, 2000
- B. Digital Personal Data Protection (DPDP) Act, 2023
- C. Banking Regulation Act, 1949
- D. Telecom Act, 2023
- E. Aadhaar Act, 2016

Q7

MoSPI's trial "Index of Services Production (ISP)" — the services counterpart of IIP — has which base year and coverage?

- A. Base 2011-12; 15 sub-sectors, ~50% of services
- B. Base 2024-25; 19 formal service sub-sectors, ~60% of services economy
- C. Base 2017-18; 21 sub-sectors, ~65% of services
- D. Base 2024; 12 sub-sectors, ~40% of services
- E. Base 2022-23; 19 sub-sectors, ~70% of services

Q8

"Gramodyam" — the Entrepreneurship Development Programme launched on NABARD's 45th Foundation Day — aims to create how many rural entrepreneurs during its 3-year pilot phase?

- A. 2,000
- B. 3,000
- C. 4,000
- D. 5,000
- E. 10,000

Q9

Japan's Parliament passed a law reclassifying cryptocurrencies as financial assets, moving them out of which earlier legal framework?

- A. Banking Act
- B. Payment Services Act
- C. Securities Exchange Act
- D. Digital Currency Act
- E. Consumer Protection Act

Q10

The RBI approved whom as Part-Time Chairman of HDFC Bank for a three-year term effective 15 July 2026?

- A. Atanu Chakraborty
- B. Rajiv Kumar
- C. T.V. Somanathan
- D. Ajay Bhushan Pandey
- E. Sushil Chandra

Q11

As per the Ministry of Commerce & Industry, India's total exports in Q1 FY27 (April–June 2026) reached:

- A. USD 200.45 billion
- B. USD 218.60 billion
- C. USD 232.73 billion
- D. USD 245.12 billion
- E. USD 270.15 billion

Q12

NIDAR 2.0, launched by MeitY and Drone Federation India under the SwaYaan Initiative, promotes drones powered by indigenous processors and offers a prize pool of over:

- A. ₹25 lakh
- B. ₹40 lakh
- C. ₹50 lakh
- D. ₹65 lakh
- E. ₹1 crore

Q13

In the WDMMA Global Air Power Rankings 2026, the Indian Air Force retained which position globally?

- A. Second
- B. Third
- C. Fourth
- D. Fifth
- E. Sixth

Q14

Ukraine and how many European countries announced the formation of an Anti-Ballistic Missile Coalition?

- A. Five
- B. Seven
- C. Nine
- D. Eleven
- E. Twelve

Q15

Axis Max Life Insurance launched "Smart RISE", a retirement plan combining a guaranteed annuity with a variable annuity linked to which index?

- A. SENSEX
- B. NIFTY 50
- C. NIFTY Bank
- D. NIFTY Next 50
- E. BSE 500

Q16

With GI tags granted to Unjha Cumin and Unjha Fennel, Gujarat now has how many GI-tagged agricultural products?

- A. Four
- B. Five
- C. Six
- D. Seven
- E. Eight

Q17

At the 56th International Physics Olympiad (IPhO) 2026 held in Colombia, India recorded its best-ever performance by winning:

- A. Three gold and two silver medals
- B. Four gold and one silver medal
- C. Five gold medals (all participants)
- D. Two gold and three silver medals
- E. Five silver medals

Q18

Which of the following Indian-origin experts were appointed by the US Federal Reserve to lead task forces reviewing the US monetary policy framework?

- A. Raghuram Rajan, Gita Gopinath, Arvind Subramanian
- B. Raghuram Rajan, Raj Chetty, Asha Sharma
- C. Raj Chetty, Abhijit Banerjee, Gita Gopinath
- D. Urjit Patel, Raghuram Rajan, Raj Chetty
- E. Asha Sharma, Neel Kashkari, Gita Gopinath

Q19

Russia's Soyuz MS-29 mission to the ISS carried which NASA astronaut along with two Roscosmos cosmonauts?

- A. Sunita Williams
- B. Raja Chari
- C. Anil Menon
- D. Sirisha Bandla
- E. Jonny Kim

Q20

India finished fourth at the inaugural Asian U23 Athletics Championships 2026 in China with how many medals?

- A. 12 medals (2G, 4S, 6B)
- B. 16 medals (3G, 4S, 9B)
- C. 18 medals (5G, 6S, 7B)
- D. 14 medals (4G, 3S, 7B)
- E. 20 medals (6G, 5S, 9B)

Q21

Delhi CM Rekha Gupta unveiled "Mayur", the official mascot of the 22nd Commonwealth Table Tennis Championship 2026. The mascot is inspired by:

- A. The Royal Bengal Tiger
- B. The Indian Peacock
- C. The Asian Elephant
- D. The Indian Bustard
- E. The Sarus Crane

Q22

The International Day of Hope, whose second observance fell in 2026, is observed by the UN on which date?

- A. 10 July
- B. 11 July
- C. 12 July
- D. 14 July
- E. 15 July

Q23

Google India signed an MoU with which state government to build an AI ecosystem, including an AI Centre of Excellence and the "TIDEZ" zone?

- A. Assam
- B. Meghalaya
- C. Tripura
- D. Sikkim
- E. Manipur

Q24

The "Viksit Bharat Yuva Connect Programme (VBYCP)", to run from 16 July to 15 August 2026 across universities and colleges, has which theme?

- A. Yuva Shakti for New India
- B. Nasha Mukta Yuva for Viksit Bharat
- C. Fit Youth, Fit India
- D. Digital Yuva for Digital Bharat
- E. Ek Bharat Shreshtha Bharat

ANSWERS — 16 JULY 2026

Q1 B	Q2 B	Q3 B	Q4 B	Q5 C
Q6 B	Q7 B	Q8 C	Q9 B	Q10 B
Q11 C	Q12 D	Q13 B	Q14 C	Q15 B
Q16 C	Q17 C	Q18 B	Q19 C	Q20 B
Q21 B	Q22 C	Q23 C	Q24 B	

Q1. The 'Seafarer-First' Initiative — launched by Union Minister Sarbananda Sonowal — was introduced after attacks on which two merchant vessels in the Strait of Hormuz?

Answer B. MT Al Bahiyah and MT Mombasa

The Seafarer-First Initiative (Ministry of Ports, Shipping and Waterways) was launched after attacks on MT Al Bahiyah and MT Mombasa in the Strait of Hormuz affected 30 Indian seafarers among a crew of 46. The DGS will run a vessel-by-vessel operational dashboard to monitor every Indian seafarer irrespective of vessel flag, with dedicated liaison officers, covering the Persian Gulf, Strait of Hormuz and Gulf of Oman.

Q2. "Codex Alimentarius" — whose Commission recently adopted seven India-led food standards — is Latin for:

Answer B. Food Code

Codex Alimentarius (Latin: "Food Code") is the global collection of food standards, guidelines and codes of practice. The Commission was established by FAO (1961), with WHO joining in 1962; its Secretariat is at FAO HQ, Rome. It uses scientific risk assessments from bodies like JECFA and serves as the international food safety reference under the WTO SPS Agreement.

Q3. At CAC49 (Geneva), India-led standards were adopted for which two items?

Answer B. Dried Coriander Seeds and Fresh Curry Leaves

At the 49th Session of the Codex Alimentarius Commission, standards led by India were adopted for Dried Coriander Seeds and Fresh Curry Leaves; standards under India's co-chairmanship were adopted for Vanilla and Large Cardamom. India's proposal for a new Codex Standard for Cashew Kernels (under CCPFV) was approved, and India was elected Co-Chair of the new Electronic Working Group on New Food Sources and Production Systems (NFPS).

Q4. The 12th-century Abathsahayeswarar Temple at Thukkachi (Thanjavur, Tamil Nadu), which won the UNESCO Asia-Pacific Award of Distinction, is built in which rare architectural style?

Answer B. Kara Kovil style

The Later Chola-period Shaivite temple is built in the rare Kara Kovil style, where the sanctum resembles a processional chariot, and houses one of the oldest known stone idols of Lord Sarabeshwarar. Kulottunga I endowed it for daily Thevaram recitation; Vikrama Chola expanded it. Inscriptions call the site Thenthirukalathi and Vikramacholeeswaram. It won the UNESCO Asia-Pacific Award of Distinction 2024 for heritage conservation.

Q5. The Cabinet approved "Semicon 2.0" — the second phase of the India Semiconductor Mission — with an outlay of:

Answer C. ₹1.27 lakh crore

The CCEA approved Semicon 2.0 with ₹1.27 lakh crore outlay and a six-pillar strategy: chip design, chip development, semiconductor manufacturing, raw materials, specialty gases and minerals, and supply chain ecosystem — with incentives extended to raw material/gas suppliers. Semicon 1.0 (2021) had ₹76,000 crore outlay, approved 12 projects, and attracted ₹1.64 lakh crore investment.

Q6. The RBI's Draft Data Governance Framework requires Regulated Entities to review the framework at least once every year and ensure compliance with which Act?

Answer B. Digital Personal Data Protection (DPDP) Act, 2023

The RBI's Draft Guidance on Regulatory Expectations for Data Governance covers the entire data lifecycle (creation to deletion), demands a risk-based, proportionate framework aligned with the RE's risk management, annual (or more frequent) review, and compliance with the DPDP Act, 2023 — India's primary law on digital personal data processing.

Q7. MoSPI's trial "Index of Services Production (ISP)" — the services counterpart of IIP — has which base year and coverage?

Answer B. Base 2024-25; 19 formal service sub-sectors, ~60% of services economy

The ISP (trial, April 2026), developed by NSO under MoSPI, is a monthly high-frequency indicator of real services output — released on the 29th of every month. It measures the volume of services produced using GST data, administrative databases and ASISSE, deflating nominal turnover with WPI (wholesale trade) and CPI/proxy CPIs; PPIs are planned for future refinement.

Q8. "Gramodyam" — the Entrepreneurship Development Programme launched on NABARD's 45th Foundation Day — aims to create how many rural entrepreneurs during its 3-year pilot phase?

Answer C. 4,000

Gramodyam, launched by NABARD Chairman Dr. Shaji K. V. on 13 July 2026 (NABARD's 45th Foundation Day), targets ~4,000 rural entrepreneurs in its 3-year pilot. Implemented with NSDC (under MSDE) and the Institute for Industrial Development (IID), it uses a digital-first hybrid model, psychometric assessment, mentoring, bankable DPRs, and credit linkage with RRBs and other financial institutions across all States/UTs.

Q9. Japan's Parliament passed a law reclassifying cryptocurrencies as financial assets, moving them out of which earlier legal framework?

Answer B. Payment Services Act

Japan reclassified cryptocurrencies as financial assets by moving them from the Payment Services Act into the financial regulatory framework — bringing stricter rules including insider trading provisions and tougher penalties for unregistered crypto trading.

Q10. The RBI approved whom as Part-Time Chairman of HDFC Bank for a three-year term effective 15 July 2026?

Answer B. Rajiv Kumar

The RBI approved former Finance Secretary and former Chief Election Commissioner Rajiv Kumar as Part-Time Chairman of HDFC Bank for three years, effective 15 July 2026.

Q11. As per the Ministry of Commerce & Industry, India's total exports in Q1 FY27 (April–June 2026) reached:

Answer C. USD 232.73 billion

India's total exports (merchandise + services) reached USD 232.73 billion in Q1 FY27, with imports at USD 270.15 billion. Merchandise exports rose to USD 129.32 billion, reflecting continued external trade growth.

Q12. NIDAR 2.0, launched by MeitY and Drone Federation India under the SwaYaan Initiative, promotes drones powered by indigenous processors and offers a prize pool of over:

Answer D. ₹65 lakh

NIDAR 2.0 (MeitY + DFI, under SwaYaan) offers a prize pool of over ₹65 lakh and promotes autonomous drones and indigenous drone components powered by indigenous VEGA processors.

Q13. In the WDMMA Global Air Power Rankings 2026, the Indian Air Force retained which position globally?

Answer B. Third

The IAF retained its position as the world's third-most powerful air force in the WDMMA Global Air Power Rankings 2026 — behind only the United States and Russia — staying ahead of China's Air Force for the fifth consecutive year.

Q14. Ukraine and how many European countries announced the formation of an Anti-Ballistic Missile Coalition?

Answer C. Nine

Ukraine and nine European countries formed an Anti-Ballistic Missile Coalition to strengthen Europe's missile defence — jointly developing affordable systems to counter emerging ballistic missile threats.

Q15. Axis Max Life Insurance launched "Smart RISE", a retirement plan combining a guaranteed annuity with a variable annuity linked to which index?

Answer B. NIFTY 50

Smart RISE combines a guaranteed annuity with a NIFTY 50-linked variable annuity — providing stable post-retirement income with potential market-linked returns and legacy planning options.

Q16. With GI tags granted to Unjha Cumin and Unjha Fennel, Gujarat now has how many GI-tagged agricultural products?

Answer C. Six

The Geographical Indications Registry granted GI tags to Unjha Cumin and Unjha Fennel from Gujarat, taking the state's tally of GI-tagged agricultural products to six.

Q17. At the 56th International Physics Olympiad (IPhO) 2026 held in Colombia, India recorded its best-ever performance by winning:

Answer C. Five gold medals (all participants)

All five Indian participants won gold at IPhO 2026 (Colombia) — India's best-ever performance — jointly topping the medal tally with Russia, China, Kazakhstan, South Korea and Taiwan.

Q18. Which of the following Indian-origin experts were appointed by the US Federal Reserve to lead task forces reviewing the US monetary policy framework?

Answer B. Raghuram Rajan, Raj Chetty, Asha Sharma

The US Federal Reserve appointed Raghuram Rajan, Raj Chetty and Asha Sharma to lead key task forces reviewing the US monetary policy framework — focusing on balance sheet policy, economic data, and AI's impact on productivity and employment.

Q19. Russia's Soyuz MS-29 mission to the ISS carried which NASA astronaut along with two Roscosmos cosmonauts?

Answer C. Anil Menon

Soyuz MS-29 carried NASA astronaut Anil Menon and two Roscosmos cosmonauts to the ISS for an eight-month mission of scientific research and technology demonstrations.

Q20. India finished fourth at the inaugural Asian U23 Athletics Championships 2026 in China with how many medals?

Answer B. 16 medals (3G, 4S, 9B)

India finished fourth with 16 medals — 3 gold, 4 silver, 9 bronze — excelling in relay events and javelin throw; China topped the table. Separately, the Indian Deaf Women's Cricket Team defeated Sri Lanka 5-0 to win the first-ever Women's Deaf T20I Series — India's first overseas triumph in international deaf women's cricket.

Q21. Delhi CM Rekha Gupta unveiled "Mayur", the official mascot of the 22nd Commonwealth Table Tennis Championship 2026. The mascot is inspired by:

Answer B. The Indian Peacock

'Mayur', inspired by the Indian Peacock (national bird), symbolises unity, pride, energy and the spirit of the Commonwealth nations for the 22nd Commonwealth Table Tennis Championship 2026 in Delhi.

Q22. The International Day of Hope, whose second observance fell in 2026, is observed by the UN on which date?

Answer C. 12 July

The UN observed the International Day of Hope on 12 July to promote hope, peace, resilience and sustainable development; 2026 marked its second observance.

Q23. Google India signed an MoU with which state government to build an AI ecosystem, including an AI Centre of Excellence and the "TIDEZ" zone?

Answer C. Tripura

Google India's MoU with the Government of Tripura covers AI ecosystem, cloud infrastructure, digital governance and workforce development — including an AI Centre of Excellence and the Tripura IT & Data Ecosystem Zone (TIDEZ).

Q24. The "Viksit Bharat Yuva Connect Programme (VBYCP)", to run from 16 July to 15 August 2026 across universities and colleges, has which theme?

Answer B. Nasha Mukh Yuva for Viksit Bharat

The Ministry of Youth Affairs & Sports, through MY Bharat (Mera Yuva Bharat), will run the month-long VBYCP (16 July–15 August 2026) under the theme "Nasha Mukh Yuva for Viksit Bharat" — mobilising youth against substance abuse, with youth icons leading awareness sessions towards Viksit Bharat@2047 and Nasha Mukh Bharat.

QUIZ 14 OF 25

17 July 2026

25 questions · Sci & Env 6 · Reports 4 · Economy 4 · Schemes 3

Q1**NITI Aayog's report "Roadmap for Building India as a Leading Bioeconomy Powerhouse by 2035" proposes a BioEconomy Growth Fund of what size?**

- A. ₹25,000 crore
- B. ₹35,000 crore
- C. ₹50,000 crore
- D. ₹75,000 crore
- E. ₹1 lakh crore

Q2**Which of the following is correctly matched among the six National BioMissions proposed by NITI Aayog?**

- A. GeneIndia – seaweed cultivation
- B. AgriBio 2.0 – climate-resilient gene-edited crops
- C. BioX Foundry – infectious disease surveillance
- D. One Health Grid – biosimilars
- E. BioPharmaNext – synthetic biology commercialisation

Q3**The draft CAFE III (Corporate Average Fuel Efficiency) norms for passenger vehicles will apply from which date?**

- A. 1 April 2026
- B. 1 January 2027
- C. 1 April 2027
- D. 1 April 2028
- E. 1 October 2027

Q4**The PARIVARTAN Scheme — whose operational guidelines were approved by MoHUA — aims to:**

- A. Provide free electricity to urban households
- B. Replace old, polluting trucks and buses in NCR with BS-VI/electric vehicles
- C. Redevelop railway stations
- D. Digitize urban land records
- E. Set up EV charging stations nationwide

Q5**As per the WTTC Economic Impact Research Report 2026, tourism's contribution to India's GDP in 2026 stands at:**

- A. 5.5%
- B. 6.3%
- C. 6.7%
- D. 7.0%
- E. 7.5%

Q6

The Indian Grey Hornbill (*Ocyrceros birostris*) has returned to which forest after more than 60 years, following a reintroduction programme?

- A. Bandipur, Karnataka
- B. Gir Forest, Gujarat
- C. Kanha, Madhya Pradesh
- D. Simlipal, Odisha
- E. Sariska, Rajasthan

Q7

The Union Cabinet approved the Mobile Phone Manufacturing Scheme (MPMS) with an outlay of:

- A. ₹40,000 crore
- B. ₹50,000 crore
- C. ₹62,500 crore
- D. ₹75,000 crore
- E. ₹1 lakh crore

Q8

As per the growth data (FY2012–FY2024) cited in the producer–controlled cooperatives debate, which sector recorded the highest growth?

- A. Paddy & Wheat (27%)
- B. Fruits & Vegetables (52%)
- C. Milk (85%)
- D. Pulses (40%)
- E. Oilseeds (35%)

Q9

"Agrivoltaics (Agri-PV)" refers to:

- A. Using drones for precision farming
- B. Growing crops and generating solar power on the same land
- C. Vertical farming in urban areas
- D. Solar-powered cold storage
- E. Biogas generation from farm waste

Q10

At the ICAR Foundation Day 2026, Union Agriculture Minister Shivraj Singh Chouhan urged scientists to develop which type of solutions for pulses and oilseeds?

- A. GM (Genetically Modified) varieties
- B. Non-GM high-yielding varieties
- C. Hydroponic varieties
- D. Imported hybrid seeds
- E. Nano-fertilizer-based varieties

Q11

The National Investment Policy for Urea (NIPU) 2026 aims to establish 8–9 new gas-based urea plants adding how much annual production capacity?

- A. 5 million tonnes
- B. 8 million tonnes
- C. 10 million tonnes
- D. 12 million tonnes
- E. 15 million tonnes

Q12

The recommended N:P:K nutrient ratio for soil health is 4:2:1. What is India's current ratio, as noted in the NIPU 2026 context?

- A. 6 : 2.5 : 1
- B. 8 : 3 : 1
- C. 9.8 : 3 : 1
- D. 12 : 4 : 1
- E. 5 : 2 : 1

Q13

Which state became the FIRST in India to enact a Women Farmers Empowerment Act (2026), legally recognizing women as farmers even without land ownership?

- A. Kerala
- B. Madhya Pradesh
- C. Maharashtra
- D. Telangana
- E. Odisha

Q14

Who has been appointed Secretary of the Ministry of Earth Sciences (MoES) — an ocean scientist who played a key role in developing India's Tsunami Early Warning System?

- A. M. Ravichandran
- B. T. Srinivasa Kumar
- C. Shailesh Nayak
- D. M. Rajeevan
- E. Balakrishnan Nair

Q15

The UN released its first scientific assessment report on which technology, warning that its development is advancing faster than global governance?

- A. Quantum Computing
- B. Artificial Intelligence
- C. Gene Editing
- D. Blockchain
- E. 6G Communications

Q16**Delhivery Financial Services received RBI approval for which type of licence?**

- A. Small Finance Bank licence
- B. Payments Bank licence
- C. Type-II NBFC–Non Deposit Taking (NBFC–ND) licence
- D. Payment Aggregator licence
- E. Housing Finance Company licence

Q17**In the Brand Finance India 100 Report 2026, which group emerged as the fastest entrant into India's top 10 most valuable brands?**

- A. Reliance
- B. Adani Group
- C. Mahindra
- D. Bajaj
- E. Vedanta

Q18**Who has been appointed the new Prime Minister of Ukraine — a former CEO of Naftogaz of Ukraine?**

- A. Denys Shmyhal
- B. Yulia Svyrydenko
- C. Serhii Koretskyi
- D. Andriy Yermak
- E. Rustem Umerov

Q19**Kerala-based space startup HEX20 launched its second satellite "KOYO" aboard which mission? (KOYO = Kinetic Optical Yaw Observer)**

- A. PSLV–C62
- B. SpaceX Transporter–17
- C. LVM3–M7
- D. Falcon Heavy
- E. Electron–52

Q20**ATREE researchers discovered two new rare solitary bee species — Elaphropoda triangulata and Habropoda adi — in which region?**

- A. Western Ghats, Kerala
- B. Siang Valley, Arunachal Pradesh
- C. Namdapha, Arunachal Pradesh
- D. Khasi Hills, Meghalaya
- E. Dibru–Saikhowa, Assam

Q21

Vice-President C. P. Radhakrishnan released "The Voice of Justice", a compilation of speeches by which Justice?

- A. Justice D.Y. Chandrachud
- B. Justice B.R. Gavai
- C. Justice Sanjiv Khanna
- D. Justice U.U. Lalit
- E. Justice N.V. Ramana

Q22

The theme of World Youth Skills Day 2026 (15 July) was:

- A. Skilling teachers, trainers and youth for a transformative future
- B. Skills for a Shared Future
- C. Youth Skills for Peace and Development
- D. Digital Skills for All
- E. Empowering Youth through AI Skills

Q23

Tamil Nadu CM C. Joseph Vijay launched "Nalam TN". What is it?

- A. A telemedicine mobile app
- B. An AI-powered WhatsApp chatbot for OP registration at government hospitals
- C. A health insurance scheme
- D. A fitness tracking programme for school children
- E. An organ donation registry

Q24

Spain-based Submer Group announced a USD 2 billion semiconductor investment (wafer fab + ATMP facilities) in which state?

- A. Gujarat
- B. Karnataka
- C. Madhya Pradesh
- D. Uttar Pradesh
- E. Tamil Nadu

Q25

India's first hydrogen-powered train, to be flagged off by PM Modi from Jind Railway Station (Haryana), is equipped with safety systems capable of detecting:

- A. Only hydrogen leaks
- B. Hydrogen leaks, heat, flames and smoke
- C. Only fire and smoke
- D. Track obstructions
- E. Overspeeding only

ANSWERS — 17 JULY 2026

Q1 C	Q2 B	Q3 C	Q4 B	Q5 C
Q6 B	Q7 C	Q8 C	Q9 B	Q10 B
Q11 C	Q12 C	Q13 C	Q14 B	Q15 B

"Nobody is born a topper. Someone simply did not stop."

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Q16 C	Q17 B	Q18 C	Q19 B	Q20 B
Q21 B	Q22 B	Q23 B	Q24 C	Q25 B

Q1. NITI Aayog's report "Roadmap for Building India as a Leading Bioeconomy Powerhouse by 2035" proposes a BioEconomy Growth Fund of what size?

Answer C. ₹50,000 crore

The report proposes a ₹50,000-crore BioEconomy Growth Fund (2026-2035) to bridge the "Valley of Death" — the gap between lab research and commercial production — via blended finance, equity-risk funding, VGF and infrastructure support. Vision: make India a Top 3 biotechnology power by 2035. Priority sectors: biomanufacturing, advanced therapeutics, synthetic biology, fermentation technologies and diagnostics.

Q2. Which of the following is correctly matched among the six National BioMissions proposed by NITI Aayog?

Answer B. AgriBio 2.0 – climate-resilient gene-edited crops

The six BioMissions are: GeneIndia (affordable gene & cell therapy), AgriBio 2.0 (climate-resilient gene-edited crops, biological inputs), BioX Foundry (synthetic biology commercialisation), One Health Grid (integrated surveillance of infectious diseases and AMR), Marine Biotechnology Mission (seaweed cultivation, marine bio-products), and BioPharmaNext (biologics, biosimilars, AI-enabled drug discovery).

Q3. The draft CAFE III (Corporate Average Fuel Efficiency) norms for passenger vehicles will apply from which date?

Answer C. 1 April 2027

The draft CAFE III norms (public comments invited for 21 days) apply from 1 April 2027 to M1 category passenger vehicles (up to 8 passenger seats excluding the driver's seat), covering both manufactured and imported vehicles. CAFE norms prescribe the average fuel efficiency/CO₂ limits manufacturers must meet across their fleet — promoting EVs, hybrids and renewable fuels (E20, ethanol, CNG, CBG).

Q4. The PARIVARTAN Scheme — whose operational guidelines were approved by MoHUA — aims to:

Answer B. Replace old, polluting trucks and buses in NCR with BS-VI/electric vehicles

PARIVARTAN — Programme for Accelerated Renewal and Incentivization of Vehicle Assets for Reducing Transport Air Pollution and Network Emissions — is a Central scheme under the Ministry of Housing and Urban Affairs to replace old, high-emission commercial vehicles in the NCR with BS-VI compliant or electric vehicles, improving urban air quality and cutting GHG emissions.

Q5. As per the WTTC Economic Impact Research Report 2026, tourism's contribution to India's GDP in 2026 stands at:

Answer C. 6.7%

WTTC's EIR 2026: tourism contributes 6.7% of GDP in 2026 (projected 7.0% by 2036), with sector CAGR of 6.3% (2026-2036) — faster than India's economy (5.7%). Employment: 48.1 million jobs in 2026 (11.1%), projected 63.5 million by 2036. International visitor spending: ₹3.3 lakh crore in 2026. Top source countries (2025): US 11%, Bangladesh 10%, UK 7%. WTTC recommends visa reforms, better connectivity and stronger promotion.

Q6. The Indian Grey Hornbill (*Ocyrceros birostris*) has returned to which forest after more than 60 years, following a reintroduction programme?

Answer B. Gir Forest, Gujarat

The Indian Grey Hornbill returned to Gir Forest after 60+ years through a Gujarat Forest Department reintroduction programme. It is a medium-sized arboreal bird of family Bucerotidae, endemic to the Indian subcontinent (India, Pakistan, Nepal, Bangladesh), with IUCN status Least Concern.

Q7. The Union Cabinet approved the Mobile Phone Manufacturing Scheme (MPMS) with an outlay of:

Answer C. ₹62,500 crore

The MPMS (₹62,500 crore, FY 2026–27 to FY 2030–31 — 5 years) aims to boost mobile manufacturing, domestic value addition, local component sourcing, Indian mobile brands, R&D and innovation, while reducing import dependence and strengthening supply chains.

Q8. As per the growth data (FY2012–FY2024) cited in the producer-controlled cooperatives debate, which sector recorded the highest growth?

Answer C. Milk (85%)

Between FY2012–FY2024, milk grew 85%, fruits & vegetables 52%, while subsidy-driven paddy & wheat grew only 27% — showing producer-led sectors outperform. Economist Nitin Desai advocates the Amul model (founded 1946 at Anand by Tribhuvandas Patel, led by Dr. Verghese Kurien — Father of the White Revolution) for Agrivoltaics under PM-KUSUM. NDDB was established in 1965; Operation Flood (White Revolution) began in 1970.

Q9. "Agrivoltaics (Agri-PV)" refers to:

Answer B. Growing crops and generating solar power on the same land

In Agri-PV, solar panels are installed above crops, letting farmers earn from both farming and electricity — improving land use, saving irrigation water and producing clean energy. PM-KUSUM (launched 2019, MNRE) supports it: Component A (grid-connected solar plants), B (standalone solar pumps), C (solarisation of existing pumps). India's average farm size is just 1.08 hectares, so cooperatives help pool land, investment and profits.

Q10. At the ICAR Foundation Day 2026, Union Agriculture Minister Shivraj Singh Chouhan urged scientists to develop which type of solutions for pulses and oilseeds?

Answer B. Non-GM high-yielding varieties

At ICAR's 98th Foundation Day, the Minister asked scientists to develop high-yielding non-GMO pulses and oilseed varieties (GM Mustard DMH-11 approval remains pending), stressed crop diversification, climate-smart agriculture towards 2047 goals, indigenous fertilizer solutions, and El Niño contingency plans. ICAR: established 1929, HQ New Delhi, under Ministry of Agriculture & Farmers Welfare.

Q11. The National Investment Policy for Urea (NIPU) 2026 aims to establish 8–9 new gas-based urea plants adding how much annual production capacity?

Answer C. 10 million tonnes

NIPU 2026 targets 8–9 new gas-based urea plants adding 10 MT capacity. India consumes ~40 MT urea annually, produces ~30 MT and imports ~10 MT (25%); West Asia conflict and Strait of Hormuz disruption pushed urea prices up 40–50%. Features: separation of fixed/variable costs, 12–16% Return on Equity band, and conversion of fixed costs to rupees after four years to cut forex risk.

Q12. The recommended N:P:K nutrient ratio for soil health is 4:2:1. What is India's current ratio, as noted in the NIPU 2026 context?

Answer C. 9.8 : 3 : 1

Against the recommended N:P:K ratio of 4:2:1, India's current ratio is 9.8:3:1 — showing excessive nitrogen (urea) use, a key soil health concern driving the push for balanced fertilization.

Q13. Which state became the FIRST in India to enact a Women Farmers Empowerment Act (2026), legally recognizing women as farmers even without land ownership?

Answer C. Maharashtra

Maharashtra became the first state to enact the Women Farmers Empowerment Act, 2026 — during the UN-observed International Year of the Woman Farmer. It broadly defines woman farmer (crop cultivation, animal husbandry, poultry, fisheries, agro-forestry, vermiculture, mushroom cultivation, primary processing), covers owners, tenants and labourers, and provides a Woman Farmer Certificate (WFC) issued via Gram Sabha/Nagar Panchayat — removing the land-ownership requirement for scheme access, backed by a digital registry and a Women Farmers Empowerment Fund.

Q14. Who has been appointed Secretary of the Ministry of Earth Sciences (MoES) — an ocean scientist who played a key role in developing India's Tsunami Early Warning System?

Answer B. T. Srinivasa Kumar

T. Srinivasa Kumar was appointed MoES Secretary for a two-year tenure. He was instrumental in developing India's Tsunami Early Warning System, with expertise in satellite oceanography, coastal hazard mitigation and disaster management.

Q15. The UN released its first scientific assessment report on which technology, warning that its development is advancing faster than global governance?

Answer B. Artificial Intelligence

The UN's first scientific assessment report on AI highlights that AI development outpaces global governance and calls for stronger international regulatory frameworks for safe, responsible and equitable AI worldwide.

Q16. Delhivery Financial Services received RBI approval for which type of licence?

Answer C. Type-II NBFC-Non Deposit Taking (NBFC-ND) licence

Delhivery Financial Services (subsidiary of Delhivery Ltd) received RBI approval for a Type-II NBFC-ND licence — enabling credit, insurance, payment solutions and fuel cards to strengthen its logistics ecosystem. Separately, TCS signed a multi-million, multi-year AI-driven Network-as-a-Service (Naas) agreement with ABB.

Q17. In the Brand Finance India 100 Report 2026, which group emerged as the fastest entrant into India's top 10 most valuable brands?

Answer B. Adani Group

The report valued India's top 100 brands at USD 252.8 billion (+7% YoY); Tata Group retained the top spot as India's most valuable brand, while Adani Group emerged as the fastest entrant into the top 10.

Q18. Who has been appointed the new Prime Minister of Ukraine — a former CEO of Naftogaz of Ukraine?

Answer C. Serhii Koretskyi

Ukraine's Parliament appointed Serhii Koretskyi, former CEO of Naftogaz of Ukraine, as PM — nominated by President Volodymyr Zelenskyy to strengthen governance, energy security and critical infrastructure amid the ongoing conflict.

Q19. Kerala-based space startup HEX20 launched its second satellite "KOYO" aboard which mission? (KOYO = Kinetic Optical Yaw Observer)

Answer B. SpaceX Transporter-17

HEX20 launched KOYO (Kinetic Optical Yaw Observer) aboard SpaceX Transporter-17 — a multi-payload technology demonstration platform for validating advanced space technologies and international payloads.

Q20. ATREE researchers discovered two new rare solitary bee species — Elaphropoda triangulata and Habropoda adi — in which region?

Answer B. Siang Valley, Arunachal Pradesh

The two new rare solitary bee species were discovered in Siang Valley, Arunachal Pradesh — underscoring the exceptional biodiversity of the Eastern Himalayas. Separately, MYAS granted conditional recognition to the Judo Federation of India (JFI), enabling it to resume administration and conduct national championships.

Q21. Vice-President C. P. Radhakrishnan released "The Voice of Justice", a compilation of speeches by which Justice?

Answer B. Justice B.R. Gavai

The book "The Voice of Justice: Justice Gavai Speaks" compiles speeches by Justice B. R. Gavai, offering insights into constitutional law, judicial reasoning and India's legal system.

Q22. The theme of World Youth Skills Day 2026 (15 July) was:

Answer B. Skills for a Shared Future

World Youth Skills Day 2026 (15 July, UN) was observed with the theme "Skills for a Shared Future" — highlighting technical and vocational skills for youth employment, entrepreneurship and sustainable development.

Q23. Tamil Nadu CM C. Joseph Vijay launched "Nalam TN". What is it?

Answer B. An AI-powered WhatsApp chatbot for OP registration at government hospitals

'Nalam TN' is an AI-powered WhatsApp chatbot enabling online outpatient (OP) registration and appointment booking at government hospitals — improving healthcare accessibility and reducing patient waiting time.

Q24. Spain-based Submer Group announced a USD 2 billion semiconductor investment (wafer fab + ATMP facilities) in which state?

Answer C. Madhya Pradesh

Submer Group (Spain) will invest USD 2 billion in Madhya Pradesh's semiconductor sector — setting up wafer fabrication and assembly, testing and packaging (ATMP) facilities, supporting India's Semiconductor Mission and domestic chip manufacturing.

Q25. India's first hydrogen-powered train, to be flagged off by PM Modi from Jind Railway Station (Haryana), is equipped with safety systems capable of detecting:

Answer B. Hydrogen leaks, heat, flames and smoke

India's first hydrogen-powered train has advanced multi-layer safety systems detecting hydrogen leaks, heat, flames and smoke — a major milestone in India's clean and sustainable railway transportation. Separately, MoFPI with NIFTEM Thanjavur launched a pilot Short-Term Skill Training Programme (STSTP) for Assistant Baking Technician (NSQF Level-3) at ITC-ICML, Trichy.

QUIZ 15 OF 25

18 July 2026

23 questions · Sci & Env 4 · International 3 · Banking 3 · Appointments 3

Q1

NITI Aayog released the Investment Friendliness Index (IFI) to assess States/UTs on their investment ecosystem. Which state topped the overall rankings?

- A. Maharashtra
- B. Tamil Nadu
- C. Gujarat
- D. Karnataka
- E. Odisha

Q2

How many pillars of assessment does the NITI Aayog Investment Friendliness Index (IFI) use?

- A. Five
- B. Six
- C. Seven
- D. Eight
- E. Ten

Q3

India's first White Rabbit Technology-based IST Distribution Demonstration Network was inaugurated at RRSL Jakkur, Bengaluru. The White Rabbit technology is originally based on open-source technology from:

- A. NASA
- B. CERN
- C. MIT
- D. ESA
- E. IEEE

Q4

"Malvan", set to be commissioned by the Indian Navy, is the second indigenous Mahe-class vessel of which type?

- A. Guided-missile destroyer
- B. Anti-Submarine Warfare Shallow Water Craft (ASW-SWC)
- C. Stealth frigate
- D. Survey vessel
- E. Fleet support ship

Q5

The newly identified monkey species "Congo Colobus" (*Colobus congoensis*), locally known as Likweli, is found only in which national park?

- A. Virunga National Park
- B. Lomami National Park, DRC
- C. Salonga National Park
- D. Garamba National Park
- E. Kahuzi-Biéga National Park

Q6

Manasbal Lake — which has witnessed the return of migratory birds after years of ecological decline — holds which distinction?

- A. Largest freshwater lake in India
- B. Deepest freshwater lake in India
- C. Highest altitude lake in India
- D. Only floating-garden lake in India
- E. Saltiest lake in India

Q7

EPFO's "Vishwas 2026" — a one-time dispute resolution scheme for damages and penalty cases — is effective from 29 June 2026 and operational for:

- A. 3 months
- B. 6 months
- C. 9 months
- D. 12 months
- E. 18 months

Q8

Under Vishwas 2026, what is the revised penalty rate for defaults of up to 2 months?

- A. 0.10% per month
- B. 0.25% per month
- C. 0.50% per month
- D. 1% per month
- E. 2% per month

Q9

As per the PLFS Monthly Bulletin for June 2026 (15th bulletin), India's overall unemployment rate stood at:

- A. 5.0%
- B. 5.2%
- C. 5.5%
- D. 6.0%
- E. 6.6%

Q10

The Lakhpati Didi initiative — whose products were showcased at Bharat Tex 2026 — aims to help rural women earn an annual income of at least:

- A. ₹50,000
- B. ₹75,000
- C. ₹1 lakh
- D. ₹2 lakh
- E. ₹1.5 lakh

Q11

Phase III of the Biomedical Research Career Programme (BRCP) has been launched with a total outlay of ₹1,500 crore, jointly funded by DBT and which international partner?

- A. Gates Foundation
- B. Wellcome Trust (UK)
- C. WHO
- D. Rockefeller Foundation
- E. NIH (USA)

Q12

India hosted the 12th BRICS Labour and Employment Ministers' Meeting under its BRICS Chairship 2026 in which city?

- A. New Delhi
- B. Mumbai
- C. Hyderabad
- D. Bengaluru
- E. Guwahati

Q13

Under the Shipbuilding Development Scheme (SbDS), MoPSW approved a Greenfield Shipbuilding Cluster and a Ship Repair Facility respectively at:

- A. Kandla and Mundra
- B. Porbandar and Vadinar
- C. Hazira and Dahej
- D. Pipavav and Okha
- E. Mumbai and Kochi

Q14

President Droupadi Murmu inaugurated "Saushrutam 2026" — a three-day international seminar at AIIA, New Delhi — on which subject?

- A. Yoga therapy
- B. Ayurvedic Surgery
- C. Unani medicine
- D. Panchakarma
- E. Herbal pharmacology

Q15

Union Minister Arjun Ram Meghwal launched the "e-VSP Portal", developed with NIC. What does it provide?

- A. Digital access to legal books, journals and publications
- B. Online voter services
- C. e-Visa processing
- D. Village survey and planning data
- E. Vehicle scrapping applications

Q16

The Digital India BHASHINI Division (DIBD) signed an MoU with which bank to integrate multilingual AI into digital banking services?

- A. State Bank of India
- B. Bank of Baroda
- C. Punjab National Bank
- D. Union Bank of India
- E. Canara Bank

Q17

Who was sworn in as the 20th Prime Minister of Lithuania, succeeding Inga Ruginienė?

- A. Gitanas Nausėda
- B. Mindaugas Sinkevičius
- C. Saulius Skvernelis
- D. Ingrida Šimonytė
- E. Viktorija Čmilytė

Q18

Policybazaar appointed Amitabh Bachchan as Brand Ambassador for which insurance awareness campaign?

- A. Bima Sabke Liye
- B. Parivaar Sabse Pehle
- C. Suraksha Ka Vaada
- D. Har Ghar Bima
- E. Zindagi Ke Saath

Q19

Fairfax Financial Holdings emerged as the preferred bidder to acquire a 60.72% stake in IDBI Bank in a deal worth:

- A. ₹35,500 crore
- B. ₹42,800 crore
- C. ₹52,932 crore
- D. ₹61,400 crore
- E. ₹75,000 crore

Q20

India finished third at the Asian U-19 & U-23 Boxing Championships 2026 (Jakarta) with 29 medals. Which country topped the medal table?

- A. Kazakhstan
- B. Uzbekistan
- C. India
- D. Thailand
- E. Philippines

Q21

Under the new ICC-approved formats, the Men's ODI World Cup will feature which new stage?

- A. Super 6
- B. Super 7
- C. Super 8
- D. Super 10
- E. Super 12

Q22

Padma Shri awardee Moozhikkal Pankajakshi, who passed away at 90 in Kerala, was renowned for which traditional art form?

- A. Kathakali
- B. Nokkuvidya Pavakkali (traditional puppetry)
- C. Theyyam
- D. Mohiniyattam
- E. Ottamthullal

Q23

AI Appreciation Day and World Snake Day are both observed on which date?

- A. 14 July
- B. 15 July
- C. 16 July
- D. 17 July
- E. 18 July

ANSWERS — 18 JULY 2026

Q1 C	Q2 D	Q3 B	Q4 B	Q5 B
Q6 B	Q7 B	Q8 B	Q9 C	Q10 C
Q11 B	Q12 C	Q13 B	Q14 B	Q15 A
Q16 C	Q17 B	Q18 B	Q19 C	Q20 B
Q21 B	Q22 B	Q23 C		

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Q1. NITI Aayog released the Investment Friendliness Index (IFI) to assess States/UTs on their investment ecosystem. Which state topped the overall rankings?

Answer C. Gujarat

The IFI top performers overall: 1. Gujarat, 2. Maharashtra, 3. Tamil Nadu, 4. Goa, 5. Odisha. Category-wise toppers: Large States – Gujarat; Hilly & North-Eastern States – Uttarakhand; UTs/City States – Goa. The Index was proposed at the 9th NITI Aayog Governing Council Meeting (July 2024), announced in Union Budget 2025–26, and covers 28 States + 8 UTs – promoting competitive and cooperative federalism towards Viksit Bharat @2047.

Q2. How many pillars of assessment does the NITI Aayog Investment Friendliness Index (IFI) use?

Answer D. Eight

The eight pillars: Infrastructure, Business Climate, Resources, Government Policy, Regulatory Ease, Institutional Environment, Financial Health, and Environmental Resilience. Performance categories: Top Performers (score above 50), Frontrunners (45–50), Emerging Performers (40–45), Aspiring States (below 40).

Q3. India's first White Rabbit Technology-based IST Distribution Demonstration Network was inaugurated at RRSL Jakkur, Bengaluru. The White Rabbit technology is originally based on open-source technology from:

Answer B. CERN

The network – developed by the Legal Metrology Division (Ministry of Consumer Affairs) with NPL, ISRO, BSNL and SEBI – is based on CERN's open-source White Rabbit Technology. It distributes IST via fibre-optic/Ethernet using Precision Time Protocol (IEEE 1588) with synchronization accuracy below 1 nanosecond, scalable to thousands of devices over 1,000+ km. Applications: defence (anti-GPS-spoofing), financial timestamping, 5G/6G, space/quantum tech, and power/nuclear infrastructure.

Q4. "Malvan", set to be commissioned by the Indian Navy, is the second indigenous Mahe-class vessel of which type?

Answer B. Anti-Submarine Warfare Shallow Water Craft (ASW-SWC)

Malvan is the second Mahe-class ASW-SWC, built by Cochin Shipyard Limited (CSL), Kochi, with over 80% indigenous content. Optimized for shallow-water operations, it carries hull-mounted sonar, towed array sonar, lightweight torpedoes, anti-submarine rocket launchers and mine-laying capability – protecting ports, harbours, islands and coastal infrastructure from underwater threats.

Q5. The newly identified monkey species "Congo Colobus" (Colobus congoensis), locally known as Likweli, is found only in which national park?

Answer B. Lomami National Park, DRC

The Congo Colobus – a newly discovered African leaf-eating monkey – is endemic to Lomami National Park in the Democratic Republic of Congo, living in high-altitude tropical rainforest canopies. It feeds on leaves, fruits and seeds, produces deep roaring calls for long-distance communication, and aids seed dispersal supporting forest regeneration.

Q6. Manasbal Lake — which has witnessed the return of migratory birds after years of ecological decline — holds which distinction?

Answer B. Deepest freshwater lake in India

Manasbal Lake (Ganderbal district, J&K) is India's deepest freshwater lake, managed by the Wullar-Manasbal Development Authority (WMDA). During Winter (Dec 2025-Jan 2026), migratory birds returned in large numbers — more than 46 bird species from 23 families were recorded (Mallard, White-headed Duck, Golden Eagle, Horned Grebe, Long-eared Owl etc.), and WMDA organised a Bird Watching Festival.

Q7. EPFO's "Vishwas 2026" — a one-time dispute resolution scheme for damages and penalty cases — is effective from 29 June 2026 and operational for:

Answer B. 6 months

Vishwas 2026 (EPFO, Ministry of Labour & Employment) is operational for 6 months from 29 June 2026, covering defaults made before 14 June 2024. Legal basis: Section 14B of the EPF & MP Act, 1952 and Section 128 of the Code on Social Security, 2020, notified under the EPF Scheme, 2026. The process is fully online and time-bound, promoting voluntary compliance and reducing litigation.

Q8. Under Vishwas 2026, what is the revised penalty rate for defaults of up to 2 months?

Answer B. 0.25% per month

Revised penalty rates under Vishwas 2026: up to 2 months default — 0.25% per month; 2 to less than 4 months — 0.50% per month; more than 4 months — 1% per month.

Q9. As per the PLFS Monthly Bulletin for June 2026 (15th bulletin), India's overall unemployment rate stood at:

Answer C. 5.5%

The NSO's PLFS Bulletin (June 2026): overall UR 5.5% (unchanged from May), rural 5.0% (down from 5.1%), urban 6.6% (up from 6.4%). LFPR (15 years & above): 54.4%. WPR: all-India 51.4%, rural 53.8%, urban 46.8%. Under Current Weekly Status (CWS), a person is employed if they worked at least one hour during the last seven days.

Q10. The Lakhpati Didi initiative — whose products were showcased at Bharat Tex 2026 — aims to help rural women earn an annual income of at least:

Answer C. ₹1 lakh

Lakhpati Didi (launched 15 August 2023, Ministry of Rural Development, under DAY-NRLM) targets annual income of at least ₹1 lakh for rural women through sustainable livelihoods, women-led enterprises and stronger SHGs. Bharat Tex is India's largest global textile exhibition, organised by the Bharat Tex Trade Federation (BTTF) with Ministry of Textiles support.

Q11. Phase III of the Biomedical Research Career Programme (BRCP) has been launched with a total outlay of ₹1,500 crore, jointly funded by DBT and which international partner?

Answer B. Wellcome Trust (UK)

BRCP Phase III (Department of Biotechnology, Ministry of Science & Technology) has ₹1,500 crore outlay — ₹1,000 crore from DBT and ₹500 crore from the Wellcome Trust (UK) — to strengthen India's biomedical research ecosystem and nurture globally competitive scientists.

Q12. India hosted the 12th BRICS Labour and Employment Ministers' Meeting under its BRICS Chairship 2026 in which city?

Answer C. Hyderabad

The 12th BRICS Labour and Employment Ministers' Meeting was held in Hyderabad, Telangana, under India's BRICS Chairship 2026 theme "Building for Resilience, Innovation, Cooperation and Sustainability". It adopted the BRICS Labour and Employment Ministers' Declaration and launched BRICS CONNECT — an Indian initiative for technical cooperation, knowledge sharing and capacity building.

Q13. Under the Shipbuilding Development Scheme (SbDS), MoPSW approved a Greenfield Shipbuilding Cluster and a Ship Repair Facility respectively at:

Answer B. Porbandar and Vadinar

MoPSW gave in-principle approval for a Greenfield Shipbuilding Cluster in Porbandar and a Ship Repair Facility at Vadinar (both Gujarat) under the SbDS — supporting the Maritime Amrit Kaal Vision 2047 for indigenous shipbuilding and repair capabilities.

Q14. President Droupadi Murmu inaugurated "Saushrutam 2026" — a three-day international seminar at AIIA, New Delhi — on which subject?

Answer B. Ayurvedic Surgery

Saushrutam 2026 — an international seminar on Ayurvedic Surgery — was inaugurated at the All India Institute of Ayurveda on Sushruta Jayanti. The President also inaugurated an AI-enabled 3 Tesla High Field MRI and released an NCISM study on women Ayurveda graduates.

Q15. Union Minister Arjun Ram Meghwal launched the "e-VSP Portal", developed with NIC. What does it provide?

Answer A. Digital access to legal books, journals and publications

The electronic Vidhi Sahitya Prakashan (e-VSP) Portal provides digital access to legal books, journals and publications — supporting law students, researchers, advocates, judges and legal professionals. Separately, VISTAS inaugurated India's first AI-integrated vertical university campus in Chennai with partners like Intel Unnati, Microsoft, Oracle Academy and TCS iON.

Q16. The Digital India BHASHINI Division (DIBD) signed an MoU with which bank to integrate multilingual AI into digital banking services?

Answer C. Punjab National Bank

DIBD and PNB signed an MoU to integrate BHASHINI's multilingual AI platform into PNB's digital banking — enabling customers to access services in multiple Indian languages and improving financial inclusion. Separately, pi-labs partnered with Google Cloud for mission-ready AI solutions for the public sector, and Dr. Nandini Azad (Working Women's Forum) received Bharat Samman 2026.

Q17. Who was sworn in as the 20th Prime Minister of Lithuania, succeeding Inga Ruginienė?

Answer B. Mindaugas Sinkevičius

Mindaugas Sinkevičius, leader of the Lithuanian Social Democratic Party (LSDP), became Lithuania's 20th Prime Minister, succeeding Inga Ruginienė and leading a centre-left coalition government.

Q18. Policybazaar appointed Amitabh Bachchan as Brand Ambassador for which insurance awareness campaign?

Answer B. Parivaar Sabse Pehle

Amitabh Bachchan became Policybazaar's Brand Ambassador for the nationwide "Parivaar Sabse Pehle" campaign — promoting health and term insurance and supporting IRDAI's Insurance for All by 2047 vision.

Q19. Fairfax Financial Holdings emerged as the preferred bidder to acquire a 60.72% stake in IDBI Bank in a deal worth:

Answer C. ₹52,932 crore

Canada-based Fairfax Financial Holdings will acquire 60.72% in IDBI Bank from the Government of India and LIC for ₹52,932 crore — expected to become the largest foreign investment in an Indian bank, subject to regulatory approvals.

Q20. India finished third at the Asian U-19 & U-23 Boxing Championships 2026 (Jakarta) with 29 medals. Which country topped the medal table?

Answer B. Uzbekistan

India won 29 medals (5 gold, 13 silver, 11 bronze) to finish third at the championships in Jakarta, Indonesia. Uzbekistan topped the table, followed by Kazakhstan.

Q21. Under the new ICC-approved formats, the Men's ODI World Cup will feature which new stage?

Answer B. Super 7

The ICC approved new formats: the ODI World Cup will feature a Super 7 stage, while the T20 World Cup will have a Super 10 stage with Eliminators — increasing competitiveness and reducing dead-rubber matches.

Q22. Padma Shri awardee Moozhikkal Pankajakshi, who passed away at 90 in Kerala, was renowned for which traditional art form?

Answer B. Nokkuvidya Pavakkali (traditional puppetry)

Moozhikkal Pankajakshi was internationally recognised for preserving and promoting Nokkuvidya Pavakkali — Kerala's unique traditional puppetry art.

Q23. AI Appreciation Day and World Snake Day are both observed on which date?

Answer C. 16 July

AI Appreciation Day (16 July) recognises AI's transformative role in innovation, governance, healthcare, education and economic development. World Snake Day (also 16 July) raises awareness about snakes' ecological importance — India is home to around 300 snake species, protected under the Wild Life (Protection) Act, 1972.

QUIZ 16 OF 25

19 & 20 July 2026

22 questions · Sci & Env 6 · International 5 · Misc GA 3 · Schemes 2

Q1

Exercise Pitch Black 2026 — in which India's Rafale jets are participating for the FIRST time — is the premier multinational air combat exercise hosted by which country's air force?

- A. United States
- B. France
- C. Australia
- D. Japan
- E. Singapore

Q2

"Operation Southern Readiness 26-2", a multinational maritime security training engagement, is being hosted by the Indian Navy at which location under CTF 154?

- A. Visakhapatnam
- B. Mumbai
- C. Kochi (Southern Naval Command)
- D. Karwar
- E. Port Blair

Q3

India's first and deepest twin geothermal wells — supporting a 1 MW demonstration geothermal power plant — were commissioned at which location?

- A. Manikaran, Himachal Pradesh
- B. Tattapani, Chhattisgarh
- C. Puga Valley, Ladakh
- D. Bakreshwar, West Bengal
- E. Tapovan, Uttarakhand

Q4

With Skyroot Aerospace's Vikram-1 successfully reaching orbit under "Mission Aagaman", India became the ____ nation with private orbital launch capability.

- A. First
- B. Second
- C. Third
- D. Fourth
- E. Fifth

Q5

Which of the following statements about the Vikram-1 rocket is INCORRECT?

- A. It is a four-stage launch vehicle with three solid stages and a liquid fourth stage
- B. It can carry small satellites up to 350 kg to Low Earth Orbit
- C. Its engines are named after Dr. A.P.J. Abdul Kalam
- D. It was developed by Agnikul Cosmos
- E. It has an all-carbon composite structure with 3D-printed engines

Q6

The RBI imposed monetary penalties on Muthoot Finance and five other NBFCs. Under which provision does the RBI impose penalties on NBFCs?

- A. Section 47A of the Banking Regulation Act, 1949
- B. Section 58G read with Section 58B(5) of the RBI Act, 1934
- C. Section 45 of the SARFAESI Act
- D. Section 25 of the Payment and Settlement Systems Act
- E. Section 11 of the FEMA, 1999

Q7

Under RBI's Scale-Based Regulation (SBR) framework, NBFCs are classified into which layers?

- A. Small, Medium, Large
- B. Base, Middle, Upper and Top
- C. Tier I, Tier II, Tier III
- D. Core, Systemic, Non-Systemic
- E. Primary, Secondary, Tertiary

Q8

Which film won Best Feature Film at the 72nd National Film Awards 2024?

- A. Chandu Champion
- B. Bramayugam
- C. Article 370
- D. 12th Fail
- E. Sam Bahadur

Q9

A study in which national park of Assam found that invasive plant species serve as major nectar and larval host plants for butterflies (220 butterfly species documented)?

- A. Kaziranga National Park
- B. Manas National Park
- C. Raimona National Park
- D. Orang National Park
- E. Nameri National Park

Q10

India recorded its best-ever performance at the 58th International Chemistry Olympiad (IChO) 2026 by winning:

- A. Two gold and two silver medals
- B. Three gold and one silver medal
- C. Four gold medals
- D. One gold and three silver medals
- E. Four silver medals

Q11

P.V. Sindhu reached the Women's Singles final of the Japan Open 2026 in Tokyo after which Chinese player retired during the semifinal?

- A. He Bing Jiao
- B. Chen Yu Fei
- C. Wang Zhi Yi
- D. An Se-young
- E. Akane Yamaguchi

Q12

MoSPI's updated "PAIMANA" dashboard for infrastructure monitoring now covers how many indicators?

- A. 121 indicators
- B. 144 indicators
- C. 165 indicators
- D. 180 indicators
- E. 200 indicators

Q13

Which state became the FIRST in India to implement a comprehensive risk-based and trust-based business approval framework through its Ease of Doing Business Act, 2026?

- A. Gujarat
- B. Uttar Pradesh
- C. Chhattisgarh
- D. Madhya Pradesh
- E. Telangana

Q14

The White Rabbit Technology-based IST Distribution Network, inaugurated by Union Minister Pralhad Joshi at Bengaluru, works under which vision?

- A. Digital India Time
- B. One Nation, One Time
- C. Precision Bharat
- D. Atomic India
- E. Time for All

Q15

Akasa Air signed an MoU with which company to accelerate the adoption of Sustainable Aviation Fuel (SAF) in India, aligned with ICAO's CORSIA framework?

- A. Indian Oil Corporation
- B. Hindustan Petroleum
- C. Bharat Petroleum Corporation Limited (BPCL)
- D. Reliance Industries
- E. GAIL

Q16

Indian Analog Astronaut Captain Aman Johri conducted a microgravity research mission under "Project Astra Farm" to study which Maharashtra-grown crops?

- A. Tomatoes and chillies
- B. Onions and potatoes
- C. Grapes and pomegranates
- D. Wheat and jowar
- E. Sugarcane and cotton

Q17

Reliance Jio received IN-SPACe technical approval to deploy a LEO satellite constellation of approximately how many satellites?

- A. 800 satellites
- B. 1,200 satellites
- C. 1,600 satellites
- D. 2,000 satellites
- E. 2,500 satellites

Q18

Legendary West Indies all-rounder Sir Garfield Sobers passed away at 89. In his 93 Tests, he scored 8,032 runs and took how many wickets?

- A. 200 wickets
- B. 217 wickets
- C. 235 wickets
- D. 250 wickets
- E. 265 wickets

Q19

The Day of International Criminal Justice (17 July) commemorates the adoption of which statute in 1998 that established the International Criminal Court (ICC)?

- A. Geneva Convention
- B. Hague Statute
- C. Rome Statute
- D. Vienna Convention
- E. Paris Charter

Q20

The theme of Nelson Mandela International Day 2026 (18 July) was:

- A. Take Action, Inspire Change
- B. It's in our hands
- C. Do what you can, with what you have
- D. Climate, Food and Solidarity
- E. Freedom and Justice for All

Q21

Arunachal Pradesh signed an MoU with Norway's Tidal Sail AS for India's first River Kinetic Energy Demonstration Project of what capacity?

- A. 250 kW
- B. 500 kW
- C. 1 MW
- D. 2 MW
- E. 750 kW

Q22

Telangana signed an MoU with Microsoft to establish a Green Skills Centre of Excellence in Hyderabad, supporting which flagship initiative of the state?

- A. Pharma Valley
- B. Green Pharma City
- C. Hyderabad BioHub
- D. Life Sciences Corridor
- E. MedTech Park

ANSWERS — 19 & 20 JULY 2026

Q1 C	Q2 C	Q3 C	Q4 C	Q5 D
Q6 B	Q7 B	Q8 C	Q9 C	Q10 C
Q11 B	Q12 C	Q13 C	Q14 B	Q15 C
Q16 B	Q17 C	Q18 C	Q19 C	Q20 B
Q21 B	Q22 B			

Q1. Exercise Pitch Black 2026 — in which India's Rafale jets are participating for the FIRST time — is the premier multinational air combat exercise hosted by which country's air force?

Answer C. Australia

Exercise Pitch Black is the Royal Australian Air Force's premier biennial multinational air combat exercise (first held in Darwin, 1983), named for its emphasis on night-time flying over large unpopulated areas. Pitch Black 2026 (20 July – 7 August) is at RAAF Bases Darwin, Tindal and Amberley with ~19–20 nations. The IAF sent 4 Rafales, 2 C-17 Globemaster III aircraft and 120+ Air Warriors — Rafales' first participation.

Q2. "Operation Southern Readiness 26-2", a multinational maritime security training engagement, is being hosted by the Indian Navy at which location under CTF 154?

Answer C. Kochi (Southern Naval Command)

Operation Southern Readiness 26-2 (20–23 July 2026) is hosted at the Southern Naval Command, Kochi, under the Indian Navy-led Combined Task Force 154 (CTF 154) — the dedicated Training Task Force of the Combined Maritime Forces (CMF), a multinational partnership of 40+ nations. It blends classroom instruction, simulator scenarios and hands-on sea deployment.

Q3. India's first and deepest twin geothermal wells — supporting a 1 MW demonstration geothermal power plant — were commissioned at which location?

Answer C. Puga Valley, Ladakh

India's first geothermal wells were commissioned at Puga Valley, eastern Ladakh (14,000+ feet), executed by the ONGC Energy Centre with Iceland's ÍSOR as consultants. The twin 1,000-metre-deep wells recorded 135°C at 400 m (expected 200–240°C in deepest sections) and feed India's first 1 MWe demonstration plant. The heat comes from the Indus Suture Zone (Indian–Eurasian plate collision). India's geothermal potential is ~10 GW; other sites include Tattapani and Manikaran.

Q4. With Skyroot Aerospace's Vikram-1 successfully reaching orbit under "Mission Aagaman", India became the ____ nation with private orbital launch capability.

Answer C. Third

Vikram-1 lifted off from SDSC Sriharikota on 18 July 2026 (12:05 pm IST), reaching a 450-km LEO at 60° inclination — making India the third nation (after the USA and China) with private orbital launch capability. Mission Aagaman (Sanskrit: "Arrival") was declared a grand success.

Q5. Which of the following statements about the Vikram-1 rocket is INCORRECT?

Answer D. It was developed by Agnikul Cosmos

Vikram-1 was developed by Hyderabad-based Skyroot Aerospace (founded by ex-ISRO engineers Pawan Kumar Chandana & Naga Bharath Daka), not Agnikul. It's ~20 m tall, 1.7 m diameter, four stages (3 solid + liquid Orbit Adjustment Module), named after Dr. Vikram Sarabhai with Kalam-100/Kalam-250 engines. Skyroot earlier launched the suborbital Vikram-S (Mission Prarambh, 18 Nov 2022).

Q6. The RBI imposed monetary penalties on Muthoot Finance and five other NBFCs. Under which provision does the RBI impose penalties on NBFCs?

Answer B. Section 58G read with Section 58B(5) of the RBI Act, 1934

Penalties on NBFCs are imposed under Section 58G(1)(b) read with Section 58B(5) of the RBI Act, 1934 — not the Banking Regulation Act. Fines ranged from ₹2.70 lakh to ₹6.20 lakh: Avail Financial ₹6.20 lakh (exposure limit/directorship breach), Muthoot Finance ₹5.80 lakh (KYC risk-categorisation review + AML software gaps), Satya MicroCapital and PAN Emami Cosmed ₹3.10 lakh each, Dhani Loans and Muthoot Vehicle & Asset Finance ₹2.70 lakh each. RBI clarified penalties reflect compliance deficiencies, not the validity of customer transactions.

Q7. Under RBI's Scale-Based Regulation (SBR) framework, NBFCs are classified into which layers?

Answer B. Base, Middle, Upper and Top

RBI's SBR framework classifies NBFCs into Base, Middle, Upper and Top Layers by size, activity and risk — stricter norms for higher layers. Key related concepts: NBFCs cannot accept demand deposits or issue cheques on themselves; NPA = loan overdue 90+ days (IRAC norms); KYC requires periodic risk-categorisation review at least once every six months.

Q8. Which film won Best Feature Film at the 72nd National Film Awards 2024?

Answer C. Article 370

Article 370 won Best Feature Film at the 72nd National Film Awards; Yami Gautam won Best Actress for the film. Mammooty (Bramayugam) and Kartik Aaryan (Chandu Champion) jointly won Best Actor — Mammooty's fourth National Award for Best Actor.

Q9. A study in which national park of Assam found that invasive plant species serve as major nectar and larval host plants for butterflies (220 butterfly species documented)?

Answer C. Raimona National Park

The study in Raimona National Park, Assam documented 220 butterfly species, 56 larval host plants and 41 nectar plants — showing invasive plants play a crucial ecological role and highlighting the need to balance invasive species management with biodiversity conservation.

Q10. India recorded its best-ever performance at the 58th International Chemistry Olympiad (IChO) 2026 by winning:

Answer C. Four gold medals

India won four gold medals at IChO 2026 — its best-ever performance, congratulated by PM Modi. At the 37th International Biology Olympiad 2026 (Vilnius, Lithuania), India won 1 gold (Bhavyaa Gunwal, Haryana) and 3 silvers (Soumil Maity - WB, Nishit Kalani - Rajasthan, Anmol Kumar - Punjab).

Q11. P.V. Sindhu reached the Women's Singles final of the Japan Open 2026 in Tokyo after which Chinese player retired during the semifinal?

Answer B. Chen Yu Fei

Sindhu reached the Japan Open 2026 final after China's Chen Yu Fei retired during the semifinal (Sindhu leading 21-19, 15-10). Earlier, she received a walkover from Japan's Nozomi Okuhara in the quarterfinal stage.

Q12. MoSPI's updated "PAIMANA" dashboard for infrastructure monitoring now covers how many indicators?

Answer C. 165 indicators

The PAIMANA (Project Assessment, Infrastructure Monitoring & Analytics for Nation-building) dashboard's latest quarterly update covers 165 indicators, including 44 new ones — a comprehensive framework for monitoring key infrastructure sectors.

Q13. Which state became the FIRST in India to implement a comprehensive risk-based and trust-based business approval framework through its Ease of Doing Business Act, 2026?

Answer C. Chhattisgarh

The Chhattisgarh Legislative Assembly passed the Chhattisgarh Ease of Doing Business Act, 2026 — the first state with a comprehensive risk-based, trust-based business approval framework: self-certification for low-risk businesses, deemed approvals, simplified compliance — expected to benefit 15+ lakh MSMEs.

Q14. The White Rabbit Technology-based IST Distribution Network, inaugurated by Union Minister Pralhad Joshi at Bengaluru, works under which vision?

Answer B. One Nation, One Time

The network establishes a highly precise indigenous time distribution system under the "One Nation, One Time" vision — reducing dependence on foreign GPS-based timing for banking, telecom, defence, power grids and stock exchanges.

Q15. Akasa Air signed an MoU with which company to accelerate the adoption of Sustainable Aviation Fuel (SAF) in India, aligned with ICAO's CORSIA framework?

Answer C. Bharat Petroleum Corporation Limited (BPCL)

The Akasa Air-BPCL MoU supports long-term SAF supply, higher blending levels and India's aviation decarbonisation efforts, aligning with ICAO's CORSIA framework. Separately, Gujarat received the Agriculture Leadership Award 2026 for horticulture at the 17th Agriculture Leadership Conclave, New Delhi.

Q16. Indian Analog Astronaut Captain Aman Johri conducted a microgravity research mission under "Project Astra Farm" to study which Maharashtra-grown crops?

Answer B. Onions and potatoes

Under Project Astra Farm, Captain Aman Johri studied Maharashtra-grown onions and potatoes in reduced-gravity conditions — advancing India's space agriculture research and sustainable food systems for future space missions.

Q17. Reliance Jio received IN-SPACe technical approval to deploy a LEO satellite constellation of approximately how many satellites?

Answer C. 1,600 satellites

Reliance Jio Infocomm received IN-SPACe approval for a ~1,600-satellite LEO constellation — India's first indigenous satellite internet network, aiming to provide satellite broadband, direct-to-device connectivity and enterprise communication services.

Q18. Legendary West Indies all-rounder Sir Garfield Sobers passed away at 89. In his 93 Tests, he scored 8,032 runs and took how many wickets?

Answer C. 235 wickets

Sir Garfield Sobers — one of cricket's greatest all-rounders — played 93 Tests, scoring 8,032 runs and taking 235 wickets, and was inducted into the ICC Hall of Fame among numerous honours.

Q19. The Day of International Criminal Justice (17 July) commemorates the adoption of which statute in 1998 that established the International Criminal Court (ICC)?

Answer C. Rome Statute

The Day of International Criminal Justice (17 July) commemorates the 1998 adoption of the Rome Statute, which established the ICC — promoting accountability for genocide, war crimes, crimes against humanity and the crime of aggression.

Q20. The theme of Nelson Mandela International Day 2026 (18 July) was:

Answer B. It's in our hands

Nelson Mandela International Day (18 July) honours the birth anniversary of Nelson Mandela, South Africa's first democratically elected President. The 2026 theme "It's in our hands" encourages individuals to contribute towards building a better society.

Q21. Arunachal Pradesh signed an MoU with Norway's Tidal Sail AS for India's first River Kinetic Energy Demonstration Project of what capacity?

Answer B. 500 kW

The 500-kilowatt project — India's first River Kinetic Energy Demonstration Project — will generate clean electricity from river currents without dams, strengthening India-Norway green cooperation.

Q22. Telangana signed an MoU with Microsoft to establish a Green Skills Centre of Excellence in Hyderabad, supporting which flagship initiative of the state?

Answer B. Green Pharma City

The Telangana-Microsoft Green Skills CoE in Hyderabad will train people in AI, sustainable manufacturing and green technologies — supporting Telangana's Green Pharma City and next-generation life sciences strategy. Separately, the Department of Posts launched the India Post Mascot Design Contest on the MyGov platform, and the Cabinet approved railway multitracking projects (Odisha, Jharkhand) and two Varanasi elevated corridors worth ₹25,000+ crore alongside NIPU-2026.

QUIZ 17 OF 25

21 July 2026

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Q1

The UNFPA global study "Lives, Choices and Futures — Demographic Futures Survey 2026" surveyed over 108,000 internet-connected young adults of which age group across 73 countries?

- A. 15–29 years
- B. 18–39 years
- C. 20–45 years
- D. 18–35 years
- E. 21–40 years

Q2

As per the UNFPA survey, India's Total Fertility Rate (TFR) has fallen to ~1.9–2.0. What is the generally accepted replacement-level TFR?

- A. 1.8
- B. 2.0
- C. 2.1
- D. 2.3
- E. 2.5

Q3

The E-Commerce Council of India (ECCI) — a first-of-its-kind national platform for India's \$120-billion digital commerce ecosystem — was launched by which body?

- A. NASSCOM
- B. FICCI
- C. Internet and Mobile Association of India (IAMAI)
- D. CII
- E. DPIIT

Q4

Manasbal Lake, showing ecological recovery after de-weeding of ~70,000 sq ft, is called the "Supreme Gem of all Kashmir Lakes". It lies on which migratory bird flyway?

- A. East Asian–Australasian Flyway
- B. Central Asian Flyway
- C. Black Sea–Mediterranean Flyway
- D. Atlantic Flyway
- E. Pacific Flyway

Q5

Who won the FIFA World Cup 2026, defeating Argentina 1-0 in extra time in the final at MetLife Stadium?

- A. France
- B. Brazil
- C. Spain
- D. England
- E. Germany

Q6

Who won the Golden Ball (Best Player) at the FIFA World Cup 2026?

- A. Kylian Mbappé
- B. Lionel Messi
- C. Rodri
- D. Lamine Yamal
- E. Pau Cubarsí

Q7

"Lestes paloti", a new spreadwing damselfly discovered in Kerala's Western Ghats, is the first new Lestes species from the Western Ghats in nearly 96 years. It is named after a scientist of which organisation?

- A. Botanical Survey of India
- B. Zoological Survey of India (ZSI)
- C. Wildlife Institute of India
- D. SACON
- E. ATREE

Q8

The Supreme Court (Number of Judges) Amendment Bill, 2026 raises the sanctioned strength of the Supreme Court from 34 to how many judges (including the CJI)?

- A. 36
- B. 37
- C. 38
- D. 40
- E. 42

Q9

India's WPI inflation hit a record high under the new 2022-23 base series in June 2026. What was the figure?

- A. 8.54%
- B. 9.12%
- C. 9.87%
- D. 10.23%
- E. 9.68%

Q10

As per the Kaleckian analysis of inflation (Michal Kalecki), prices of manufactured/industrial goods are primarily:

- A. Demand-determined
- B. Cost-determined (markup over production costs)
- C. Government-administered
- D. Exchange-rate determined
- E. Wage-determined

Q11

The RBI's Financial Inclusion Index (FI-Index) rose to what level in March 2026 (FY26)?

- A. 64.2
- B. 67.0
- C. 70.0
- D. 72.5
- E. 75.0

Q12

Under RBI's new Prudential Norms on Specified Non-Financial Assets (SNFA), effective 1 October 2026, Regulated Entities are prohibited from:

- A. Acquiring any collateral in loan settlement
- B. Selling an SNFA back to the defaulting borrower, its promoters or related parties
- C. Holding SNFAs for more than 1 year
- D. Auctioning SNFAs publicly
- E. Transferring SNFAs to ARCs

Q13

India became the ____ WTO member to accept the Agreement on Fisheries Subsidies (AFS) by depositing its Instrument of Acceptance on 20 July 2026.

- A. 111th
- B. 115th
- C. 120th
- D. 123rd
- E. 130th

Q14

Which of the following is EXCLUDED from the scope of the WTO Agreement on Fisheries Subsidies?

- A. IUU (Illegal, Unreported and Unregulated) fishing
- B. Fishing of overfished stocks
- C. Fishing on the unregulated high seas
- D. Aquaculture and inland fisheries
- E. Marine wild capture fishing

Q15

The CGPDTM signed an MoU with CSIR-NIScPR to join which consortium for access to international journals and patent databases?

- A. National Digital Library
- B. National Knowledge Resource Consortium (NKRC)
- C. INFLIBNET
- D. e-ShodhSindhu
- E. DELNET

Q16

NIELIT announced two semiconductor Centres of Excellence, aligned with ISM 2.0, in which two cities?

- A. Pune and Hyderabad
- B. Ahmedabad and Guwahati
- C. Bengaluru and Noida
- D. Chennai and Bhubaneswar
- E. Indore and Kolkata

Q17

Under Telangana's Indiramma Housing Scheme for the Hyderabad Core Urban Region (CURE), the government subsidy per beneficiary is:

- A. ₹3 lakh
- B. ₹4 lakh
- C. ₹5 lakh
- D. ₹6 lakh
- E. ₹7 lakh

Q18

Who has been appointed Additional CMD of IRCTC following the resignation of Sanjay Kumar Jain?

- A. Rajni Hasija
- B. Rahul Himalian
- C. Seema Kumar
- D. Sanjay Lohiya
- E. M.P. Mall

Q19

P.V. Sindhu won her maiden Japan Open 2026 Women's Singles title by defeating whom in the final?

- A. Chen Yu Fei
- B. An Se-young
- C. Akane Yamaguchi
- D. Carolina Marín
- E. Tai Tzu-ying

Q20

"Peacko", inspired by the Indian peafowl, was unveiled as the official mascot of which event to be held in New Delhi (17–23 August 2026)?

- A. Commonwealth Table Tennis Championship
- B. BWF World Championships 2026
- C. Khelo India Youth Games
- D. Asian Athletics Championships
- E. World Boxing Championships

Q21

The theme of World Chess Day 2026 (20 July) was:

- A. Chess for Peace
- B. Celebrate, create and make a difference
- C. Every Move Counts
- D. Chess for Inclusion
- E. Think Global, Play Local

Q22

Andhra Pradesh signed an MoU with UN-Habitat that includes establishing a Centre of Excellence for Urban Affairs at which location?

- A. Visakhapatnam
- B. Vijayawada
- C. Amaravati
- D. Tirupati
- E. Kurnool

ANSWERS — 21 JULY 2026

Q1 B	Q2 C	Q3 C	Q4 B	Q5 C
Q6 C	Q7 B	Q8 C	Q9 C	Q10 B
Q11 C	Q12 B	Q13 D	Q14 D	Q15 B
Q16 B	Q17 C	Q18 B	Q19 C	Q20 B
Q21 B	Q22 C			

Q1. The UNFPA global study "Lives, Choices and Futures — Demographic Futures Survey 2026" surveyed over 108,000 internet-connected young adults of which age group across 73 countries?

Answer B. 18–39 years

The UNFPA survey (released around World Population Day, 11 July) covered 108,926 young adults aged 18–39 across 73 countries. Key findings: financial security is the top consideration for partnership (81%); economic and housing constraints are the biggest barrier to parenthood (72%); two children is the most common ideal; ~66% feel optimistic. Note: UNFPA clarified the survey is NOT nationally representative.

Q2. As per the UNFPA survey, India's Total Fertility Rate (TFR) has fallen to ~1.9–2.0. What is the generally accepted replacement-level TFR?

Answer C. 2.1

The replacement-level TFR is 2.1; India's TFR (~1.9–2.0) has fallen below it (down from ~3.3 in the early 2000s). In India, women aged 18–39 report an ideal of 2.1 children vs actual 1.0 among 35–39s (men: 2.2 vs 1.1). Note: TFR is a per-woman lifetime average, not an annual birth count. UNFPA recommends a rights-based demographic framework focusing on reproductive agency, not rigid birth targets.

Q3. The E-Commerce Council of India (ECCI) — a first-of-its-kind national platform for India's \$120-billion digital commerce ecosystem — was launched by which body?

Answer C. Internet and Mobile Association of India (IAMAI)

The ECCI was launched under the aegis of IMAI (President: Dr. Subho Ray) with ~70–80 founding members including Amazon, Flipkart, Swiggy, Zomato, Meesho and Tata Img. Functions: policy advocacy, cross-border trade facilitation, MSME digital onboarding, AI-powered commerce best practices, and an annual Indian E-Commerce Summit (IECS).

Q4. Manasbal Lake, showing ecological recovery after de-weeding of ~70,000 sq ft, is called the "Supreme Gem of all Kashmir Lakes". It lies on which migratory bird flyway?

Answer B. Central Asian Flyway

Manasbal Lake (Safapora, Ganderbal district, ~30 km north of Srinagar) is a wintering habitat on the Central Asian Flyway. It is the deepest natural freshwater lake in the Kashmir Valley (~43 ft/13 m), named after Manasarovar, bounded by the Baladar mountains, Karewa plateau and Ahtung hills. Lotus blooms July–August; the Jharokha Bagh (Mughal garden by Empress Nur Jahan) lies on its bank. Managed by WMDA.

Q5. Who won the FIFA World Cup 2026, defeating Argentina 1–0 in extra time in the final at MetLife Stadium?

Answer C. Spain

Spain won its second World Cup title (first since 2010), beating Argentina 1–0 in extra time on 19 July 2026 — Ferran Torres scored the winner (~106th minute); Emiliano Martínez made a final-record 11 saves. The 23rd edition was co-hosted by USA, Canada and Mexico (first 3-nation co-host, 16 cities); Mexico became the first country to host matches in three different tournaments (1970, 1986, 2026).

Q6. Who won the Golden Ball (Best Player) at the FIFA World Cup 2026?

Answer C. Rodri

Individual awards: Golden Ball — Rodri (Spain); Golden Boot — Kylian Mbappé (France); Golden Glove — Unai Simón (Spain); Best Young Player — Pau Cubarsí (Spain); Fair Play Award — Netherlands. No team has won back-to-back World Cups since Brazil (1958 & 1962).

Q7. "Lestes paloti", a new spreading damselfly discovered in Kerala's Western Ghats, is the first new Lestes species from the Western Ghats in nearly 96 years. It is named after a scientist of which organisation?

Answer B. Zoological Survey of India (ZSI)

Lestes paloti (family Lestidae, order Odonata) is named after Dr. Muhamed Jafer Palot of ZSI Kozhikode. It's the first new *Lestes* from the Western Ghats since *Lestes malabaricus* (1929) and the first new Indian *Lestes* since *Lestes garoensis* (1987). Found in six Kerala districts (Kannur, Kozhikode, Wayanad, Malappuram, Palakkad, Ernakulam), it unusually inhabits scrub vegetation around homesteads and laterite hillocks, away from open water.

Q8. The Supreme Court (Number of Judges) Amendment Bill, 2026 raises the sanctioned strength of the Supreme Court from 34 to how many judges (including the CJI)?

Answer C. 38

The Bill (introduced in Lok Sabha on 20 July 2026 by Law Minister Arjun Ram Meghwal) amends Section 2 of the Supreme Court (Number of Judges) Act, 1956 — raising strength from 34 to 38 (including CJI). It replaces the May 2026 Ordinance, retains the collegium system, and needs only a simple majority (no constitutional amendment). Under Article 124(1), Parliament increases SC strength by law; for High Courts (Article 216), the President varies strength by order. Growth: 8 (1950) → 34 (2019) → 38 (2026).

Q9. India's WPI inflation hit a record high under the new 2022–23 base series in June 2026. What was the figure?

Answer C. 9.87%

WPI inflation rose to 9.87% in June 2026 (from 9.68% in May) — a record under the 2022–23 base series. Group-wise: Primary Articles 7.0%, Fuel & Power 27.41%, Manufactured Products 7.48%; WPI Food Index 6.14%. CPI was much lower at 4.38% — a wide CPI–WPI divergence. The surge is attributed to cost-push/supply-side factors (fuel costs, El Niño-linked weak monsoon), not demand overheating. Note: RBI targets CPI, not WPI; PPI stood at 9.57%.

Q10. As per the Kaleckian analysis of inflation (Michal Kalecki), prices of manufactured/industrial goods are primarily:

Answer B. Cost-determined (markup over production costs)

In Kalecki's framework, primary commodity prices are demand-determined (near-vertical supply — a supply shock raises prices), while industrial/manufactured prices are cost-determined (factories below capacity, so prices reflect cost + profit markup). In India, manufactured inflation is driven by material costs — especially oil (not wages, as workers are largely price-takers); food inflation stems from the El Niño-linked inadequate monsoon.

Q11. The RBI's Financial Inclusion Index (FI-Index) rose to what level in March 2026 (FY26)?

Answer C. 70.0

The FI-Index rose to 70.0 in March 2026 (from 67.0 in FY25 and 64.2 in FY24) — a 4.48% increase, driven mainly by the Usage parameter. The index (introduced August 2021) runs 0–100, comprises 97 indicators across banking, investments, insurance, postal and pension sectors, has three weighted parameters — Access (35%), Usage (45%), Quality (20%) — and has no base year (cumulative).

Q12. Under RBI's new Prudential Norms on Specified Non-Financial Assets (SNFA), effective 1 October 2026, Regulated Entities are prohibited from:

Answer B. Selling an SNFA back to the defaulting borrower, its promoters or related parties

The norms — issued under the Resolution of Stressed Assets Directions, 2025 — bar REs from selling/transferring an SNFA (a non-financial asset like property acquired in settlement of a defaulted loan) back to the defaulting borrower, promoters, related parties or entities acting on their behalf. Aim: stop defaulters from reacquiring their assets at a discount, closing a moral-hazard loophole.

Q13. India became the ____ WTO member to accept the Agreement on Fisheries Subsidies (AFS) by depositing its Instrument of Acceptance on 20 July 2026.

Answer D. 123rd

Commerce Secretary Rajesh Agarwal handed India's Instrument of Acceptance to WTO DG Ngozi Okonjo-Iweala on 20 July 2026, making India the 123rd member to accept the AFS. The agreement was adopted by consensus at MC12 (Geneva, June 2022) and entered into force on 15 September 2025 after 111 ratifications. It is mandated by SDG Target 14.6.

Q14. Which of the following is EXCLUDED from the scope of the WTO Agreement on Fisheries Subsidies?

Answer D. Aquaculture and inland fisheries

The AFS prohibits subsidies to IUU fishing, fishing of overfished stocks, and fishing on the unregulated high seas — covering marine wild capture fishing. Aquaculture and inland fisheries are EXCLUDED, which is significant for India whose sector is largely small-scale/inland. The AFS is the first WTO multilateral agreement with an environmental sustainability objective and only the second new multilateral agreement since 1995 (after the Trade Facilitation Agreement).

Q15. The CGPDTM signed an MoU with CSIR-NIScPR to join which consortium for access to international journals and patent databases?

Answer B. National Knowledge Resource Consortium (NKRC)

The Office of the Controller General of Patents, Designs and Trade Marks joined the NKRC via an MoU with CSIR-NIScPR — gaining access to international journals, patent databases, e-books and scientific resources, strengthening research, innovation and IP administration.

Q16. NIELIT announced two semiconductor Centres of Excellence, aligned with ISM 2.0, in which two cities?

Answer B. Ahmedabad and Guwahati

NIELIT will establish semiconductor CoEs in Ahmedabad and Guwahati — providing specialised training in semiconductor manufacturing, packaging technologies and advanced electronics, aligned with the India Semiconductor Mission (ISM) 2.0.

Q17. Under Telangana's Indiramma Housing Scheme for the Hyderabad Core Urban Region (CURE), the government subsidy per beneficiary is:

Answer C. ₹5 lakh

Under the Indiramma Housing Scheme (high-rise affordable housing for Hyderabad CURE), the government provides a ₹5 lakh subsidy while beneficiaries contribute ~₹6 lakh. Applications: 21 July - 10 August 2026 via MeeSeva Centres, portal and WhatsApp.

Q18. Who has been appointed Additional CMD of IRCTC following the resignation of Sanjay Kumar Jain?

Answer B. Rahul Himalian

The Ministry of Railways appointed Rahul Himalian, Director (Tourism & Marketing) of IRCTC, as Additional Chairman & Managing Director of IRCTC.

Q19. P.V. Sindhu won her maiden Japan Open 2026 Women's Singles title by defeating whom in the final?

Answer C. Akane Yamaguchi

Sindhu won her maiden Japan Open title by defeating Japan's Akane Yamaguchi in the final; France's Christo Popov won the men's singles title.

Q20. "Peacko", inspired by the Indian peafowl, was unveiled as the official mascot of which event to be held in New Delhi (17–23 August 2026)?

Answer B. BWF World Championships 2026

Union Minister Mansukh Mandaviya unveiled 'Peacko' — inspired by the Indian peafowl — as the official mascot of the BWF (Badminton) World Championships 2026, New Delhi, 17–23 August 2026.

Q21. The theme of World Chess Day 2026 (20 July) was:

Answer B. Celebrate, create and make a difference

World Chess Day (20 July, UN) celebrates chess as a tool for education, inclusion and peace; the 2026 theme was "Celebrate, create and make a difference".

Q22. Andhra Pradesh signed an MoU with UN-Habitat that includes establishing a Centre of Excellence for Urban Affairs at which location?

Answer C. Amaravati

The AP-UN-Habitat MoU promotes sustainable, climate-resilient urban development, including a Centre of Excellence for Urban Affairs in Amaravati. Separately, UP launched the Kaushal Setu and Kaushal Sarathi portals for skill development, and Transition VC launched its ₹1,500 crore Fund II for clean energy and deep-tech startups.

QUIZ 18 OF 25

22 July 2026

22 questions · Appointments 5 · Sci & Env 4 · Agri & Rural 3 · Banking 2

Q1

The "e200X (PT-01)" — India's first full-scale prototype of an eVTOL (electric air taxi) — has been developed by which company?

- A. Agnikul Cosmos
- B. The ePlane Company
- C. Skyroot Aerospace
- D. Sarla Aviation
- E. Archer Aviation India

Q2

The Prevention of Insults to National Honour (Amendment) Bill, 2026 — introduced by Amit Shah in the Rajya Sabha — extends statutory protection to which national symbol?

- A. National Flag
- B. National Anthem
- C. National Song (Vande Mataram)
- D. National Emblem
- E. National Motto

Q3

The RBI's draft Foreign Exchange Management (Foreign Investment) Rules, 2026 seek to replace which existing rules?

- A. FEMA (Current Account Transactions) Rules, 2000
- B. FEM (Non-Debt Instruments) Rules, 2019
- C. FDI Policy Circular 2020
- D. FEM (Overseas Investment) Rules, 2022
- E. FEM (Debt Instruments) Regulations, 2019

Q4

Under PMKSY, which component is implemented by the Department of Land Resources under the Ministry of Rural Development?

- A. Accelerated Irrigation Benefit Programme (AIBP)
- B. Har Khet Ko Pani (HKKP)
- C. Watershed Development Component (WDC)
- D. Per Drop More Crop (PDMC)
- E. CAD&WM

Q5

What is the Centre-State funding pattern under PMKSY for North-Eastern and Hilly States?

- A. 60:40
- B. 75:25
- C. 80:20
- D. 90:10
- E. 100% Central

Q6

As per the PIB feature "White Gold: India's Cotton Story", India holds which distinction in global cotton?

- A. Rank 1 in production, Rank 2 in area
- B. Rank 1 in cultivated area, Rank 2 in production and consumption
- C. Rank 1 in both area and production
- D. Rank 2 in area, Rank 3 in production
- E. Rank 1 in exports

Q7

The Mission for Cotton Productivity is aligned with the '5F' vision. What does 5F stand for?

- A. Farm → Fibre → Factory → Fashion → Foreign
- B. Farmer → Fibre → Fabric → Fashion → Finance
- C. Field → Fibre → Factory → Finish → Foreign
- D. Farm → Fabric → Factory → Fashion → Future
- E. Farm → Finance → Factory → Fashion → Foreign

Q8

Under the National Mission on Natural Farming (NMNF), the output-based incentive for farmers practising natural farming is:

- A. ₹2,000 per acre per year for 3 years
- B. ₹4,000 per acre per year for 2 years (up to 1 acre)
- C. ₹5,000 per acre per year for 2 years
- D. ₹6,000 per hectare per year
- E. ₹10,000 one-time grant

Q9

As per the NITI Aayog assessment on natural farming, what percentage of adopting farmers reported increased crop productivity and improved soil health?

- A. 78.5%
- B. 85.3%
- C. 91.2%
- D. 94.6%
- E. 88.4%

Q10

"Angen (Invisible)" — which won Best Debut Film of a Director (Non-Feature) at the 72nd National Film Awards — became the FIRST National Award-winning film in which language?

- A. Bodo
- B. Santhali
- C. Khasi
- D. Gondi
- E. Mundari

Q11

"Shabdalok", India's first immersive language museum showcasing ~380 Indian languages, was inaugurated at which location?

- A. National Museum, New Delhi
- B. National Library campus, Kolkata
- C. Salar Jung Museum, Hyderabad
- D. IGNCA, New Delhi
- E. Bharat Bhavan, Bhopal

Q12

India's first approved dengue vaccine "QDENG (TAK-003)" protects against all four serotypes and is approved for which age group?

- A. 2 to 45 years
- B. 4 to 60 years
- C. 6 to 65 years
- D. 9 to 45 years
- E. 18 to 60 years

Q13

The US delivered the 21st helicopter of which type to the Indian Navy under the 2020 Foreign Military Sales agreement?

- A. AH-64 Apache
- B. CH-47 Chinook
- C. MH-60R Seahawk
- D. UH-60 Black Hawk
- E. SH-3 Sea King

Q14

NSA Ajit Doval has been selected for which award, to be presented in Pune on 1 August 2026?

- A. Padma Vibhushan
- B. Lokmanya Tilak National Award 2026
- C. Bharat Ratna
- D. Gandhi Peace Prize
- E. Sardar Patel National Unity Award

Q15

Who became the 59th Prime Minister of the United Kingdom after the resignation of Keir Starmer?

- A. Wes Streeting
- B. Angela Rayner
- C. Andy Burnham
- D. Rachel Reeves
- E. David Lammy

Q16

Senegal's President Bassirou Diomaye Faye was elected Chairman of which regional grouping at its 69th summit in Sierra Leone?

- A. African Union
- B. ECOWAS
- C. SADC
- D. COMESA
- E. East African Community

Q17

NASA's James Webb Space Telescope discovered the exoplanet "Beta Pictoris d", located ~63 light-years away. This makes Beta Pictoris only the second known system with:

- A. A habitable-zone planet
- B. Three directly imaged planets
- C. Water vapour detection
- D. A binary star with planets
- E. Rings around an exoplanet

Q18

FIFA announced a record prize pool for the 2026 World Cup — the richest in football history. What was the total prize money, and how much did champions Spain receive?

- A. USD 650 million; Spain USD 42 million
- B. USD 871 million; Spain USD 51 million
- C. USD 900 million; Spain USD 55 million
- D. USD 750 million; Spain USD 45 million
- E. USD 1 billion; Spain USD 60 million

Q19

Pakistan will host the 14th South Asian Federation (SAF) Games from 23–31 March 2027 across which cities?

- A. Karachi, Lahore, Islamabad
- B. Islamabad, Lahore, Faisalabad
- C. Lahore, Multan, Peshawar
- D. Islamabad, Rawalpindi, Karachi
- E. Lahore, Karachi, Quetta

Q20

The book "RSS @100: A Century of Service, Unity & Sacrifice" — released by Vice President C.P. Radhakrishnan — is authored by:

- A. Shyam Jaju and Anupam Trivedi
- B. Ram Madhav and Sunil Ambekar
- C. Ratan Sharda and Dattatreya Hosabale
- D. Manmohan Vaidya and Arun Anand
- E. J. Nandakumar and Rajiv Tuli

Q21**International Moon Day (20 July) commemorates which historic event?**

- A. Launch of Sputnik-1
- B. Apollo 11 Moon landing (1969)
- C. First lunar orbit by Luna-10
- D. Chandrayaan-3 landing
- E. First spacewalk

Q22**Transition VC's ₹1,500 crore Fund II plans to support nearly how many startups over its four-year investment period?**

- A. 10 startups
- B. 15 startups
- C. 20 startups
- D. 30 startups
- E. 50 startups

ANSWERS — 22 JULY 2026

Q1 B	Q2 C	Q3 B	Q4 C	Q5 D
Q6 B	Q7 A	Q8 B	Q9 C	Q10 B
Q11 B	Q12 B	Q13 C	Q14 B	Q15 C
Q16 B	Q17 B	Q18 B	Q19 B	Q20 A
Q21 B	Q22 C			

Q1. The "e200X (PT-01)" — India's first full-scale prototype of an eVTOL (electric air taxi) — has been developed by which company?**Answer** B. The ePlane Company

The e200X (PT-01) was unveiled by Chennai-headquartered deep-tech startup The ePlane Company (incubated at IIT Madras), founded in 2019 by Prof. Satya Chakravarthy. An eVTOL is a zero-emission, battery-powered aircraft that lifts off vertically like a helicopter and transitions to forward winged flight. PT-01 integrates airframe, battery pack, landing gear, propulsion and avionics — moving from design/simulation into physical ground testing.

Q2. The Prevention of Insults to National Honour (Amendment) Bill, 2026 — introduced by Amit Shah in the Rajya Sabha — extends statutory protection to which national symbol?**Answer** C. National Song (Vande Mataram)

The Bill (introduced 20 July 2026, first day of Monsoon Session) amends the Prevention of Insults to National Honour Act, 1971 to include the National Song — plugging a statutory gap, as the 1971 Act had no penal provision for Vande Mataram. It substitutes Section 3, criminalising intentionally preventing the singing or disturbing an assembly singing it — penalty up to 3 years imprisonment or fine or both. Introduced in the 150th anniversary year of Vande Mataram (composed by Bankim Chandra Chattopadhyay, 1875/76, published in Anandamath, 1882).

Q3. The RBI's draft Foreign Exchange Management (Foreign Investment) Rules, 2026 seek to replace which existing rules?**Answer** B. FEM (Non-Debt Instruments) Rules, 2019

The draft rules (comments till 31 August 2026) replace the NDI Rules, 2019 with a principle-based framework — announced in Union Budget 2026–27 by FM Nirmala Sitharaman. Proposals: demarcating procedural FEMA provisions from FDI Policy requirements, investor-neutral provisions, reduced compliance burden, and conditions for direct overseas listing of Indian shares on international exchanges. Note: FDI policy is framed by DPIIT, not RBI; FDI vs FPI threshold is generally a 10% stake.

Q4. Under PMKSY, which component is implemented by the Department of Land Resources under the Ministry of Rural Development?**Answer** C. Watershed Development Component (WDC)

PMKSY (launched 1 July 2015, Centrally Sponsored Core Scheme; mottos "Har Khet Ko Pani" and "Per Drop More Crop"): AIBP and HKKP are under the Ministry of Jal Shakti; WDC (which subsumed the IWMP) is under the Dept. of Land Resources, Ministry of Rural Development; PDMC is under the Agriculture Ministry (now largely under RKVY). The scheme has NO specific provision for private-sector investment; NABARD administers the Long Term Irrigation Fund (LTIF) for AIBP projects.

Q5. What is the Centre–State funding pattern under PMKSY for North–Eastern and Hilly States?**Answer** D. 90:10

PMKSY funding: 75:25 for general States and 90:10 for NE & Hilly States. Extended 2021–22 to 2025–26 with ₹93,068 crore outlay (₹37,454 crore central assistance). 90% grant goes to two National Projects — Renukaji (HP) and Lakhwar (Uttarakhand) — vital for Delhi's water supply and Yamuna rejuvenation. M-CADWM (₹1,600 crore, 2025–26) is a new sub-scheme of PMKSY-AIBP delivering water via pressurised piped and micro-irrigation.

Q6. As per the PIB feature "White Gold: India's Cotton Story", India holds which distinction in global cotton?**Answer** B. Rank 1 in cultivated area, Rank 2 in production and consumption

India is Rank 1 in cotton area (114.84 lakh ha ≈ 38% of global) and Rank 2 in production and consumption, contributing ~19–23% of global fibre production. India is the ONLY country cultivating all four recognised cotton species. Cotton supports ~6 million farmers (40–50 million across the value chain); 62% of cultivation is rain-fed. Zones: Northern (Punjab–Haryana–Rajasthan), Central (Gujarat–Maharashtra–MP, largest), Southern (Telangana–AP–Karnataka).

Q7. The Mission for Cotton Productivity is aligned with the '5F' vision. What does 5F stand for?**Answer** A. Farm → Fibre → Factory → Fashion → Foreign

The 5F vision is Farm → Fibre → Factory → Fashion → Foreign, implemented jointly by the Agriculture and Textiles ministries with 10 ICAR institutes. Other initiatives: Kapas Kisan App (41 lakh+ farmers, Aadhaar-linked MSP payments), Kasturi Cotton Bharat (₹30 crore branding/traceability — CCI, TEXPROCIL), MSP for medium/long staple kapas targeting ≥50% return over cost, and HDPS with blockchain-based traceability.

Q8. Under the National Mission on Natural Farming (NMNF), the output-based incentive for farmers practising natural farming is:

Answer B. ₹4,000 per acre per year for 2 years (up to 1 acre)

NMNF (standalone CSS launched November 2024, building on BPKP under PKVY) gives ₹4,000/acre/year for 2 years (max 1 acre/farmer) — covering practice, training, livestock upkeep, input preparation, or purchases from Bio-input Resource Centres (BRCs). Support: two Krishi Sakhis/CRPs per cluster; certification via PGS-India managed by NCONF, Ghaziabad; geo-tagged monitoring via NMNF portal.

Q9. As per the NITI Aayog assessment on natural farming, what percentage of adopting farmers reported increased crop productivity and improved soil health?

Answer C. 91.2%

~91.2% of farmers reported increased productivity and better soil health; 90.1% reported reduced input costs. ICAR's AINP on Natural Farming (from 2020-21, earlier AINP–Organic Farming) runs 20 centres across 16 states evaluating 8 cropping systems; Himalayan trials showed Soil Organic Carbon rising from ~0.90% to 1.15% in 2-3 years, with richer soil microbial diversity.

Q10. "Angen (Invisible)" — which won Best Debut Film of a Director (Non-Feature) at the 72nd National Film Awards — became the FIRST National Award-winning film in which language?

Answer B. Santhali

Angen (Invisible), directed by Ravi Raj Murmu, became the first Santhali film to win a National Film Award — the 12-minute film showcases Jharkhand's tribal culture and indigenous storytelling. Separately, India's fertiliser exports rose ~52% between FY24 and FY26, and Amit Shah paid tribute to Batukeshwar Dutt (1929 Central Legislative Assembly bombing with Bhagat Singh) on his death anniversary.

Q11. "Shabdalok", India's first immersive language museum showcasing ~380 Indian languages, was inaugurated at which location?

Answer B. National Library campus, Kolkata

Union Home Minister Amit Shah inaugurated Shabdalok at the National Library campus, Kolkata — showcasing nearly 380 Indian languages via digital displays, holograms, AR, VR and interactive exhibits, celebrating India's linguistic diversity.

Q12. India's first approved dengue vaccine "QDenga (TAK-003)" protects against all four serotypes and is approved for which age group?

Answer B. 4 to 60 years

QDenga (TAK-003), cleared by the Drug Controller General of India (DCGI), is India's first dengue vaccine — protecting against all four dengue serotypes with a two-dose schedule for ages 4-60 years.

Q13. The US delivered the 21st helicopter of which type to the Indian Navy under the 2020 Foreign Military Sales agreement?

Answer C. MH-60R Seahawk

The 21st MH-60R Seahawk multi-role helicopter strengthens the Indian Navy's anti-submarine warfare, maritime surveillance, and search-and-rescue capabilities. Separately, DoLR and the RBI Innovation Hub discussed integrating digital land records with the Unified Lending Interface (ULI) for consent-based digital farm lending.

Q14. NSA Ajit Doval has been selected for which award, to be presented in Pune on 1 August 2026?

Answer B. Lokmanya Tilak National Award 2026

NSA Ajit Doval was selected for the Lokmanya Tilak National Award 2026 for contributions to national security, counter-terrorism and border management; presentation in Pune on 1 August 2026.

Q15. Who became the 59th Prime Minister of the United Kingdom after the resignation of Keir Starmer?

Answer C. Andy Burnham

Andy Burnham — senior Labour leader and former Mayor of Greater Manchester — became the UK's 59th Prime Minister after winning the party leadership election and being invited by King Charles III to form the government.

Q16. Senegal's President Bassirou Diomaye Faye was elected Chairman of which regional grouping at its 69th summit in Sierra Leone?

Answer B. ECOWAS

Bassirou Diomaye Faye became Chairman of the Economic Community of West African States (ECOWAS) at its 69th summit in Sierra Leone — a one-year term focused on regional cooperation and institutional reforms.

Q17. NASA's James Webb Space Telescope discovered the exoplanet "Beta Pictoris d", located ~63 light-years away. This makes Beta Pictoris only the second known system with:

Answer B. Three directly imaged planets

JWST's discovery of giant exoplanet Beta Pictoris d makes the Beta Pictoris system only the second known planetary system with three directly imaged planets. Separately, the US Air Force's YFQ-44A Fury drone (by Anduril Industries) fired its first live AIM-120 AMRAAM — a Collaborative Combat Aircraft designed to fly alongside F-35s and F-22s.

Q18. FIFA announced a record prize pool for the 2026 World Cup — the richest in football history. What was the total prize money, and how much did champions Spain receive?

Answer B. USD 871 million; Spain USD 51 million

FIFA announced a record USD 871 million prize pool for the 2026 World Cup. Champions Spain got USD 51 million, Argentina USD 34 million, and England USD 30 million.

Q19. Pakistan will host the 14th South Asian Federation (SAF) Games from 23–31 March 2027 across which cities?

Answer B. Islamabad, Lahore, Faisalabad

Pakistan hosts the 14th SAF Games (23–31 March 2027) across Islamabad, Lahore and Faisalabad — its third time hosting after 1989 and 2004. Separately, England football legend and two-time Ballon d'Or winner Kevin Keegan passed away at 75.

Q20. The book "RSS @100: A Century of Service, Unity & Sacrifice" — released by Vice President C.P. Radhakrishnan — is authored by:

Answer A. Shyam Jaju and Anupam Trivedi

"RSS @100: A Century of Service, Unity & Sacrifice", authored by Shyam Jaju and Anupam Trivedi, chronicles the Rashtriya Swayamsevak Sangh's century-long journey and contributions to nation-building.

Q21. International Moon Day (20 July) commemorates which historic event?

Answer B. Apollo 11 Moon landing (1969)

International Moon Day (20 July, UN) commemorates the 1969 Apollo 11 Moon landing — promoting peaceful space exploration, scientific research and sustainable use of lunar resources.

Q22. Transition VC's ₹1,500 crore Fund II plans to support nearly how many startups over its four-year investment period?

Answer C. 20 startups

Transition VC's ₹1,500 crore Fund II will support ~20 engineering-led startups across clean energy, industrial deep-tech and advanced manufacturing over four years. Also in news: AP-UN-Habitat CoE for Urban Affairs at Amaravati, and UP's Kaushal Setu & Kaushal Sarathi skill portals.

QUIZ 19 OF 25

23 July 2026

24 questions · Reports 5 · Banking 4 · Schemes 4 · Economy 3

Q1

The updated Index of Core Industries (ICI) series, released on 20 July 2026, adopts which new base year and adds which industry as the 9th core industry?

- A. 2017-18 base; Cement added
- B. 2020-21 base; Renewable Energy added
- C. 2022-23 base; Iron Ore added
- D. 2022-23 base; Aluminium added
- E. 2019-20 base; Iron Ore added

Q2

In the updated ICI (2022-23 series), which sector now carries the LARGEST weight?

- A. Refinery Products
- B. Steel
- C. Electricity
- D. Coal
- E. Crude Oil

Q3

As per the RBI Bulletin (July 2026), concessional swap measures led to how much in FCNR(B) deposits between 8 June and 17 July 2026?

- A. \$10.2 billion
- B. \$12.8 billion
- C. \$17.4 billion
- D. \$21.5 billion
- E. \$15.0 billion

Q4

The "Nifty500 Ahimsa Index" — India's first index screening companies free from animal cruelty — was launched by NSE Indices Limited in collaboration with which organisation?

- A. PETA India
- B. Ahimsagain Foundation
- C. Animal Welfare Board of India
- D. Vegan Society of India
- E. Blue Cross of India

Q5

Which of the following statements about the Nifty500 Ahimsa Index is INCORRECT?

- A. It is free-float market-cap weighted with base date 1 April 2016 and base value 1,000
- B. It is rebalanced semi-annually
- C. It excludes meat, dairy, leather and animal-testing pharma firms
- D. It includes all major commercial banks and NBFCs
- E. It can serve as an underlying for ETFs and index funds

Q6

Under the proposed EPFO 3.0 reforms, at what age can members choose between an Annuity/Pension or a Systematic Withdrawal Plan (SWP)?

- A. 55 years
- B. 58 years
- C. 60 years
- D. 62 years
- E. 65 years

Q7

Mission "Golden Spice" — a ₹175.45-crore, five-year initiative launched by MDoNER — aims to strengthen the value chain of which GI-tagged product?

- A. Naga Mircha
- B. Lakadong Turmeric of Meghalaya
- C. Kachai Lemon of Manipur
- D. Sikkim Large Cardamom
- E. Karbi Anglong Ginger

Q8

Which state tops the PLI Scheme for Automobile and Auto Components with 66 manufacturing units?

- A. Tamil Nadu
- B. Gujarat
- C. Maharashtra
- D. Haryana
- E. Karnataka

Q9

ISRO's VSSC signed an MoU with which institute to develop indigenous eco-friendly blowing agent technology, reducing dependence on imported fluorochemicals?

- A. CSIR-NCL Pune
- B. CSIR-IICT (Indian Institute of Chemical Technology)
- C. IIT Madras
- D. BARC
- E. CSIR-NAL

Q10

The "Gems of India" Challenge — launched by Ashwini Vaishnaw for grassroots digital creators making 1-3 minute district-showcase videos — runs on which platform?

- A. MyGov
- B. MyWAVES
- C. DigiLocker
- D. Bharat Creators Hub
- E. UMANG

Q11

IIT Kanpur will establish the "ECOGEN" Centre of Excellence — for green hydrogen research — under which policy, with approval from which agency?

- A. National Green Hydrogen Mission; MNRE
- B. UP Green Hydrogen Policy 2024; UPNEDA
- C. UP Industrial Policy; Invest UP
- D. National Hydrogen Energy Mission; NITI Aayog
- E. UP Solar Policy; UPPCL

Q12

As per RBI data, India's outward FDI commitments declined 47.9% year-on-year in June 2026 to what level?

- A. USD 1.5 billion
- B. USD 2.2 billion
- C. USD 3 billion
- D. USD 4.6 billion
- E. USD 5.8 billion

Q13

Eight-year-old Iya Krish from Kerala became the youngest Asian to summit Mount Toubkal (4,167 m) — the highest peak of which region?

- A. East Africa
- B. North Africa
- C. Southern Europe
- D. West Asia
- E. Central Asia

Q14

INS Malvan, the second Mahe-class ASW Shallow Water Craft, was commissioned at which naval base — becoming the first naval vessel commissioned there?

- A. Kochi
- B. Visakhapatnam
- C. Karwar
- D. Mumbai
- E. Porbandar

Q15

Paninian India launched the "Yantur 4.5 kN" programme — India's first privately developed engine of which type in its category?

- A. Scramjet engine
- B. Turbofan engine
- C. Turboprop engine
- D. Ramjet engine
- E. Cryogenic engine

Q16

Researchers from the Agharkar Research Institute discovered five new species of which organism group in Kerala's Western Ghats (genus Allographa)?

- A. Orchids
- B. Lichens
- C. Ferns
- D. Mosses
- E. Fungi-feeding beetles

Q17

Which Indian Grandmaster won the Menuires International Chess Championship 2026 in France on tie-break?

- A. Raja Rithvik
- B. S. Rohith Krishna
- C. D. Gukesh
- D. Arjun Erigaisi
- E. Nihal Sarin

Q18

Pi Approximation Day is observed on 22 July because:

- A. Pi was discovered on this date
- B. The fraction $22/7$ closely approximates π
- C. It is Archimedes' birthday
- D. The decimal 3.14 matches the date
- E. It marks the founding of the Mathematical Society

Q19

The theme of World Brain Day 2026 (22 July), led by the World Federation of Neurology, was:

- A. Brain Health and Disability
- B. Brain Health: Access for All
- C. Brain Health for Mental Wellbeing
- D. Protect Your Brain
- E. Neurology for Everyone

Q20

Sikkim CM Prem Singh Tamang presented a FY2026-27 Budget of what size, which included the state's first Renal Transplant Programme and statewide HPV screening?

- A. ₹15,480 crore
- B. ₹17,320 crore
- C. ₹19,215 crore
- D. ₹21,650 crore
- E. ₹23,100 crore

Q21

The Andhra Pradesh Economic Development Board signed an MoU with the UAE Food Cluster to establish a ₹100-crore food processing unit in which district?

- A. Krishna
- B. Guntur
- C. Chittoor
- D. Anantapur
- E. East Godavari

Q22

The World Bank's June 2026 Global Economic Prospects report warned that prolonged US-Iran hostilities could cut global growth in 2026 to:

- A. 0.8%
- B. 1.3%
- C. 1.9%
- D. 2.2%
- E. 2.5%

Q23

CSIR's Technology Transfer Event (23 July 2026, New Delhi) — where four indigenous technologies were transferred to industry — was organised by which CSIR lab?

- A. CSIR-NPL, New Delhi
- B. CSIR-CSIO, Chandigarh
- C. CSIR-NEERI, Nagpur
- D. CSIR-CFTRI, Mysuru
- E. CSIR-IITR, Lucknow

Q24

"Prakriti Café" — promoting healthy dietary practices based on Ayush Ahaar principles — was inaugurated by AYUSH Minister Prataprao Jadhav at which location?

- A. AIIA, New Delhi
- B. Ayush Bhawan, New Delhi
- C. NIA, Jaipur
- D. Kerala Ayurveda Campus
- E. Yoga Bhawan, Haridwar

ANSWERS — 23 JULY 2026

Q1 C	Q2 C	Q3 C	Q4 B	Q5 D
Q6 C	Q7 B	Q8 C	Q9 B	Q10 B
Q11 B	Q12 C	Q13 B	Q14 C	Q15 B
Q16 B	Q17 B	Q18 B	Q19 B	Q20 C
Q21 C	Q22 B	Q23 B	Q24 B	

Q1. The updated Index of Core Industries (ICI) series, released on 20 July 2026, adopts which new base year and adds which industry as the 9th core industry?

Answer C. 2022-23 base; Iron Ore added

The updated ICI series uses 2022-23 = 100 (replacing 2011-12) and expands the basket from eight to nine core industries with Iron Ore (weight 4.905%). The new series is available from June 2026 with a 38-month back series (Apr 2023-May 2026). This aligns with GDP, WPI and IIP, which have already adopted 2022-23 as the common base year. The ICI is a monthly production volume index — a lead indicator for the IIP — published by the Office of the Economic Adviser (OEA), DPIIT, Ministry of Commerce & Industry.

Q2. In the updated ICI (2022-23 series), which sector now carries the LARGEST weight?

Answer C. Electricity

Electricity is now the largest at 30.932% (up from 19.85%), overtaking Refinery Products (22.572%). The combined weight of the 9 core industries in the IIP has been revised to 32.88% (from 40.27%). Other revisions: Steel index now uses gross production (not net) for IIP consistency, and the Coal index tracks raw coal only — removing coal middlings and washed coal to avoid double-counting.

Q3. As per the RBI Bulletin (July 2026), concessional swap measures led to how much in FCNR(B) deposits between 8 June and 17 July 2026?

Answer C. \$17.4 billion

The RBI Bulletin (July 2026, released 22 July) noted \$17.4 billion in FCNR(B) deposits mobilised via concessional swap measures (8 June-17 July 2026). Other observations: the Indian economy navigated external uncertainties well and remains among the fastest-growing major economies; retail inflation edged up in June while core inflation stayed subdued; liquidity improved supporting strong credit growth; exports-imports grew strongly in Q1 FY27 (with the India-UK CETA expected to help); FDI increased and FPI inflows turned positive in June-July 2026.

Q4. The "Nifty500 Ahimsa Index" — India's first index screening companies free from animal cruelty — was launched by NSE Indices Limited in collaboration with which organisation?

Answer B. Ahimsagain Foundation

The Nifty500 Ahimsa Index (launched 10 July 2026) was created by NSE Indices Limited with the Ahimsagain Foundation, using its Ahimsa Investment Movement (AIM) framework that classifies companies into Green, Orange and Red bands — only Green-band companies are included. It tracks 326 companies (as of 30 June 2026); top holdings include Bharti Airtel, Infosys, M&M, TCS, Maruti Suzuki and NTPC.

Q5. Which of the following statements about the Nifty500 Ahimsa Index is INCORRECT?

Answer D. It includes all major commercial banks and NBFCs

The index EXCLUDES commercial banks, major NBFCs and most Reliance Group companies — along with meat, dairy, poultry, leather, cosmetics, wool/leather fashion and animal-testing pharma firms. It is free-float market-cap weighted (base 1 April 2016 = 1,000), rebalanced semi-annually, and is designed as an underlying for passive products like ETFs and index funds (note: it's an index, not a mutual fund scheme itself).

Q6. Under the proposed EPFO 3.0 reforms, at what age can members choose between an Annuity/Pension or a Systematic Withdrawal Plan (SWP)?

Answer C. 60 years

EPFO 3.0 proposes that at 60 years, members choose Annuity/Pension or a Systematic Withdrawal Plan. Other features: RBI-regulated Core Banking Solution for 60+ crore workers, Target Retirement Sum (TRS) with real-time dashboards, gig/platform worker coverage under the Code on Social Security 2020 (aiming to add 2.5 crore workers), one-to-many UAN linked to multiple employers, and multi-source contributions (workers, employers, government, CSR, NGOs, consumer tips). Singapore's CPF is being studied as a model.

Q7. Mission "Golden Spice" — a ₹175.45-crore, five-year initiative launched by MDoNER — aims to strengthen the value chain of which GI-tagged product?

Answer B. Lakadong Turmeric of Meghalaya

Mission "Golden Spice" (₹175.45 crore, 2025-2030) by the Ministry of Development of North Eastern Region strengthens the value chain of GI-tagged Lakadong Turmeric — improving cultivation, processing, branding and exports; MDoNER contributes 50% of funding. Separately, India told the UNSC that the Indus Waters Treaty will remain in abeyance until Pakistan credibly ends cross-border terrorism.

Q8. Which state tops the PLI Scheme for Automobile and Auto Components with 66 manufacturing units?

Answer C. Maharashtra

Maharashtra leads the PLI-Auto Scheme with 66 units, followed by Tamil Nadu (38), Haryana (35) and Karnataka (35) — 225 units in total under the ₹25,938-crore scheme approved in 2021 (Ministry of Heavy Industries). Separately, the Centre is considering lifting airport-airline cross-ownership restrictions (currently at consultation stage, needing legal clearance and Cabinet approval).

Q9. ISRO's VSSC signed an MoU with which institute to develop indigenous eco-friendly blowing agent technology, reducing dependence on imported fluorochemicals?

Answer B. CSIR-IICT (Indian Institute of Chemical Technology)

The VSSC-CSIR-IICT MoU will jointly develop eco-friendly blowing agent technology for space applications, strengthening India's strategic materials capability. Separately, ISRO's HSFC and SCTIMST launched India's first indigenous Postdoctoral Fellowship in Bioastronautics.

Q10. The "Gems of India" Challenge — launched by Ashwini Vaishnaw for grassroots digital creators making 1-3 minute district-showcase videos — runs on which platform?

Answer B. MyWAVES

The 'Gems of India' Challenge pilot runs on the MyWAVES platform — creators make 1-3 minute videos on their district's culture, heritage, tourism and traditions, with awards up to ₹5 lakh; it will later expand to all States/UTs. Separately, ISSDA and GSSE partnered to promote stainless steel in clean energy (green hydrogen, LNG) and advocate a National Stainless Steel Policy; India's stainless steel market is projected at USD 15.8 billion by 2030.

Q11. IIT Kanpur will establish the "ECOGEN" Centre of Excellence — for green hydrogen research — under which policy, with approval from which agency?

Answer B. UP Green Hydrogen Policy 2024; UPNEDA

The Centre of Excellence on Innovative and Integrated Ecosystem for Green Hydrogen (ECOGEN) at IIT Kanpur — approved by UPNEDA under the UP Green Hydrogen Policy 2024 — will research hydrogen production, storage, distribution and utilisation. Separately, IIPA and ICAI signed a three-year MoU to strengthen municipal accounting and financial management for Urban Local Bodies.

Q12. As per RBI data, India's outward FDI commitments declined 47.9% year-on-year in June 2026 to what level?

Answer C. USD 3 billion

India's outward FDI commitments fell 47.9% YoY to USD 3 billion in June 2026, with declines across equity, debt and guarantee commitments. ONGC Videsh Rovuma Limited (OVRL) made the largest overseas equity commitment during the month.

Q13. Eight-year-old Iya Krish from Kerala became the youngest Asian to summit Mount Toubkal (4,167 m) — the highest peak of which region?

Answer B. North Africa

Mount Toubkal (4,167 m, in Morocco) is the highest peak in North Africa. Iya Krish prepared through mountain trekking and Kalaripayattu training, and next aims for Mount Elbrus, Kilimanjaro and Everest.

Q14. INS Malvan, the second Mahe-class ASW Shallow Water Craft, was commissioned at which naval base — becoming the first naval vessel commissioned there?

Answer C. Karwar

INS Malvan — second Mahe-class ASW-SWC, built by Cochin Shipyard Limited with 80%+ indigenous content — was commissioned at Naval Base Karwar, the first naval vessel commissioned there, boosting coastal anti-submarine warfare capability.

Q15. Paninian India launched the "Yantur 4.5 kN" programme — India's first privately developed engine of which type in its category?

Answer B. Turbofan engine

The Yantur 4.5 kN Turbofan Engine Programme by Paninian India is India's first privately developed turbofan engine in its category — designed for long-range autonomous cruise missiles and future Collaborative Combat Aerial Vehicles (CCAAs).

Q16. Researchers from the Agharkar Research Institute discovered five new species of which organism group in Kerala's Western Ghats (genus Allographa)?

Answer B. Lichens

ARI researchers discovered five new Allographa lichen species in Kerala's Western Ghats (published in Mycological Progress) — the first comprehensive molecular phylogenetic study of the genus from the region, expanding India's documented lichen biodiversity.

Q17. Which Indian Grandmaster won the Menuires International Chess Championship 2026 in France on tie-break?

Answer B. S. Rohith Krishna

GM S. Rohith Krishna won the Menuires International Chess Championship 2026 on tie-break under FIDE regulations, while GM Raja Rithvik took silver — both unbeaten with 7 points from 9 rounds.

Q18. Pi Approximation Day is observed on 22 July because:

Answer B. The fraction $22/7$ closely approximates π

Pi Approximation Day (22 July, i.e. $22/7$) marks the fraction approximating π ; first celebrated in 1995 in Sweden. (Pi Day, by contrast, is 14 March — 3.14.)

Q19. The theme of World Brain Day 2026 (22 July), led by the World Federation of Neurology, was:

Answer B. Brain Health: Access for All

World Brain Day 2026's theme was "Brain Health: Access for All", led by the World Federation of Neurology (WFN). The date (22 July) also marks the WFN's establishment in 1957.

Q20. Sikkim CM Prem Singh Tamang presented a FY2026–27 Budget of what size, which included the state's first Renal Transplant Programme and statewide HPV screening?

Answer C. ₹19,215 crore

Sikkim's ₹19,215-crore FY27 Budget prioritises healthcare, education, infrastructure and social welfare — with statewide HPV screening, the first Renal Transplant Programme, an ART Centre, and 100 MBBS seats at the Sikkim Government Medical College.

Q21. The Andhra Pradesh Economic Development Board signed an MoU with the UAE Food Cluster to establish a ₹100-crore food processing unit in which district?

Answer C. Chittoor

The APEDB-UAE Food Cluster MoU will set up a food processing cluster for horticultural exports, including a ₹100-crore processing unit in Chittoor district — promoting value-added processing and UAE investments.

Q22. The World Bank's June 2026 Global Economic Prospects report warned that prolonged US-Iran hostilities could cut global growth in 2026 to:

Answer B. 1.3%

The World Bank's worst-case scenario (severe energy supply disruptions and market volatility lasting 6+ months) sees global growth falling to 1.3% in 2026 (from 2.9% in 2025) with global inflation ~4.5%. The baseline forecast projects 2.5% growth with ~4.0% inflation if disruptions ease.

Q23. CSIR's Technology Transfer Event (23 July 2026, New Delhi) — where four indigenous technologies were transferred to industry — was organised by which CSIR lab?

Answer B. CSIR-CSIO, Chandigarh

The event — organised by CSIR-CSIO Chandigarh under CSIR DG Dr. N. Kalaiselvi — transferred four indigenous technologies to industry, commercially launched an IoT-enabled Smart Rural Water Monitoring System, and recognised Bharat Electronics Limited (BEL) for royalty from licensed defence technology.

Q24. "Prakriti Café" — promoting healthy dietary practices based on Ayush Ahaar principles — was inaugurated by AYUSH Minister Prataprao Jadhav at which location?

Answer B. Ayush Bhawan, New Delhi

Prakriti Café at Ayush Bhawan, New Delhi — the Ministry of AYUSH's first workplace initiative of its kind — promotes nutritious, balanced food choices based on Ayush Ahaar principles aligned with traditional Indian wellness systems.

QUIZ 20 OF 25

24 & 25 July 2026

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Q1

The ICMM's first Global Mining and Metals Water Dataset report — covering 12,000 facilities in 148 countries — found what share of global mining and metals facilities face significant physical water risk?

- A. Nearly half
- B. Nearly two-thirds
- C. Nearly three-fourths
- D. Nearly one-third
- E. Over 90%

Q2

The SOFI 2026 report — theme "Understanding and Addressing the High Cost of a Healthy Diet" — is jointly published by which five UN agencies?

- A. FAO, WFP, IFAD, UNICEF and WHO
- B. FAO, WHO, UNDP, UNEP and WFP
- C. WFP, UNICEF, WHO, World Bank and FAO
- D. FAO, IFAD, ILO, WHO and UNICEF
- E. UNCTAD, FAO, WFP, WHO and UNICEF

Q3

As per SOFI 2026, which region has overtaken Asia as the epicentre of global hunger?

- A. Latin America & Caribbean
- B. Oceania
- C. Africa
- D. West Asia
- E. South-East Asia

Q4

The Union Cabinet approved the "BHAVYA – Rasayan" Scheme on 24 July 2026 with an outlay of ₹3,030 crore to establish how many dedicated Chemical Parks?

- A. Two
- B. Three
- C. Five
- D. Seven
- E. Ten

Q5

DRDO conducted the maiden flight test of the "Kusha" LR-SAM — often called India's indigenous answer to which foreign system?

- A. Israeli Iron Dome
- B. Russian S-400 Triumf
- C. American THAAD
- D. American Patriot
- E. Russian S-500

Q6

The Cabinet-approved 2026 amendments to the Public Examinations (Prevention of Unfair Means) Act, 2024 propose raising the maximum fine for organised paper leaks to:

- A. ₹1 crore
- B. ₹2 crore
- C. ₹5 crore
- D. ₹10 crore
- E. ₹25 crore

Q7

The Bharat 6G Alliance (B6GA) — which has expanded to 90 members — was established in July 2023 following the Bharat 6G Vision unveiled by the PM in which month/year?

- A. January 2022
- B. August 2022
- C. March 2023
- D. October 2023
- E. March 2024

Q8

Under the PM-YASASVI scheme (Ministry of Social Justice & Empowerment), what is the annual family income ceiling for eligibility?

- A. ₹1.00 lakh
- B. ₹2.00 lakh
- C. ₹2.50 lakh
- D. ₹3.00 lakh
- E. ₹8.00 lakh

Q9

NPCI is developing an offline NFC-based "Tap-and-Pay" UPI feature. What is the transaction limit without internet connectivity?

- A. ₹500
- B. ₹1,000
- C. ₹2,000
- D. ₹5,000
- E. ₹10,000

Q10

Under Mission Golden Spice, the multi-agency funding model for the Lakadong Turmeric project has MDoNER/NEC contributing 50%. What is the target for doubling farmers' earnings by 2030?

- A. From ₹20/kg to ₹50/kg
- B. From ₹30–40/kg to ₹80/kg
- C. From ₹50/kg to ₹100/kg
- D. From ₹40/kg to ₹120/kg
- E. From ₹25/kg to ₹75/kg

Q11

What makes Lakadong Turmeric (grown mainly in Jaintia Hills, Meghalaya) special?

- A. Longest shelf life among turmeric
- B. Curcumin content of 7–12%, nearly four times the global average
- C. It is the only organic turmeric in India
- D. It grows without any irrigation
- E. It has zero curcumin, making it medicinal

Q12

Kutki (*Picrorhiza kurroa*) — for which Himachal farmers pioneered a sustainable stolon-based cultivation model — has what IUCN and CITES status?

- A. Vulnerable; CITES Appendix I
- B. Endangered; CITES Appendix II
- C. Critically Endangered; CITES Appendix I
- D. Near Threatened; CITES Appendix III
- E. Least Concern; not CITES-listed

Q13

"AAROH" — India's first comprehensive annual report on scientific mine closure, ecological restoration and post-mining land use — was released by which ministry and prepared by which body?

- A. Ministry of Mines; Geological Survey of India
- B. Ministry of Coal; Coal Controller Organisation (CCO)
- C. Ministry of Environment; CPCB
- D. Ministry of Coal; Coal India Limited
- E. Ministry of Mines; Indian Bureau of Mines

Q14

DRDO signed contracts under the ₹19,000-crore AEW&C Mk-II Programme, which will convert six aircraft of which type into airborne early-warning platforms?

- A. Boeing 737
- B. Airbus A321
- C. Embraer ERJ-145
- D. IL-76
- E. C-295

Q15

During Zanzibar President Hussein Ali Mwinyi's India visit (17–20 July 2026), the master plan of which campus — India's first international IIT campus — was unveiled?

- A. IIT Delhi Abu Dhabi
- B. IIT Madras Zanzibar
- C. IIT Bombay Dar es Salaam
- D. IIT Kharagpur Nairobi
- E. IIT Kanpur Colombo

Q16

NABARD signed an MoU with which entity to jointly finance green, climate-resilient rural infrastructure, initially focusing on Maharashtra?

- A. MSEDCL
- B. MAHAPREIT
- C. MIDC
- D. MahaGenco
- E. MSRDC

Q17

Which company became India's first Authorised Dealer Category-II (AD-II) entity to receive RBI approval for offering trade remittances (up to ₹25 lakh per transaction)?

- A. Paytm Payments
- B. EbixCash World Money Limited
- C. Thomas Cook India
- D. BookMyForex
- E. Wise India

Q18

ICRA projected India's real GDP growth for Q1 FY27 at:

- A. 5.8–6.0%
- B. 6.0–6.2%
- C. 6.4–6.6%
- D. 6.8–7.0%
- E. 7.2–7.5%

Q19

Paras Semiconductors signed an MoU with MPSeDC to set up a ₹6,200-crore Greenfield facility of which type in Madhya Pradesh?

- A. Fab (wafer fabrication)
- B. OSAT (Outsourced Semiconductor Assembly and Test)
- C. Display fab
- D. Compound semiconductor fab
- E. Chip design centre

Q20**Who has been appointed the new CEO of NITI Aayog for a two-year tenure?**

- A. Nidhi Chhibber
- B. Anurag Jain
- C. B.V.R. Subrahmanyam
- D. Amitabh Kant
- E. Parameswaran Iyer

Q21**The Paralympic Committee of India and CPSFI signed an MoU to jointly bid for the 2029 World Abilitysport Games. Which two cities are under consideration as hosts?**

- A. Delhi and Mumbai
- B. Chennai and Bhubaneswar
- C. Hyderabad and Pune
- D. Ahmedabad and Kochi
- E. Bengaluru and Lucknow

Q22**National Flag Adoption Day (22 July) commemorates the adoption of the Tiranga by the Constituent Assembly on 22 July of which year?**

- A. 1946
- B. 1947
- C. 1948
- D. 1950
- E. 1942

Q23**India's first dengue vaccine "Qdenga" has been developed by which company?**

- A. Serum Institute of India
- B. Takeda (Japan)
- C. Bharat Biotech
- D. Sanofi (France)
- E. Pfizer (USA)

Q24**The US imposed a Section 301 tariff on Indian goods from 24 July 2026, citing inadequate enforcement against forced labour. What tariff rate was applied to India?**

- A. 5%
- B. 7.5%
- C. 10%
- D. 12.5%
- E. 15%

ANSWERS — 24 & 25 JULY 2026

Q1 B	Q2 A	Q3 C	Q4 B	Q5 B
Q6 D	Q7 C	Q8 C	Q9 C	Q10 B
Q11 B	Q12 B	Q13 B	Q14 B	Q15 B

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Q16 B	Q17 B	Q18 C	Q19 B	Q20 B
Q21 B	Q22 B	Q23 B	Q24 C	

Q1. The ICMM's first Global Mining and Metals Water Dataset report — covering 12,000 facilities in 148 countries — found what share of global mining and metals facilities face significant physical water risk?

Answer B. Nearly two-thirds

The International Council on Mining and Metals (ICMM) report (22 July 2026, London), produced with the WWF Water Risk Team and WRI, found nearly two-thirds of facilities face significant physical water risk across five indicators: floods, droughts, baseline water stress, baseline water depletion and interannual variability. Key stats: 38% face severe water stress, 27% are drought-prone (Africa-Middle East worst at 80.7%), 5% face 3+ compound risks — with Central India flagged as a compound water-risk hotspot (relevant to the National Critical Mineral Mission 2025 and MMDR Amendment Act 2023).

Q2. The SOFI 2026 report — theme "Understanding and Addressing the High Cost of a Healthy Diet" — is jointly published by which five UN agencies?

Answer A. FAO, WFP, IFAD, UNICEF and WHO

The State of Food Security and Nutrition in the World (SOFI) 2026 (released 21 July 2026) is the UN's annual flagship tracking SDG Targets 2.1 (hunger) and 2.2 (malnutrition), jointly published by FAO, WFP, IFAD, UNICEF and WHO. It found 645 million people (7.8%) faced hunger in 2025 — down from 8.1% in 2024 — and 2.69 billion (32.7%) could not afford a healthy diet.

Q3. As per SOFI 2026, which region has overtaken Asia as the epicentre of global hunger?

Answer C. Africa

Africa now has 309 million hungry (1 in 5, 20.0%) vs Asia's 292 million (6.0%); 66.6% of Africans cannot afford a healthy diet. Other findings: animal-source foods, fruits and vegetables account for ~70% of healthy diet cost while starchy staples supply half the calories at only one-sixth the cost; anaemia among women (15–49) worsened to 30.7%; adult obesity rose to 16.2%; and 510–520 million may still face hunger in 2030 (56% in Africa). India drove Southern Asia's undernourishment fall from 13.9% (2021) to 9.3% (2025), and excluding India flips the global affordability trend.

Q4. The Union Cabinet approved the "BHAVYA – Rasayan" Scheme on 24 July 2026 with an outlay of ₹3,030 crore to establish how many dedicated Chemical Parks?

Answer B. Three

BHAVYA – Rasayan (Bharat Audyogik Vikas Yojana – Rasayan) — a central sector scheme of the Department of Chemicals & Petrochemicals, running FY 2026–27 to FY 2030–31 — will set up three Chemical Parks (₹3,000 cr for common infrastructure + ₹30 cr admin). Centre grants up to ₹1,000 crore per park with minimum ₹500 crore State contribution; parks selected via the Challenge Route; each needs minimum 8 sq km (2,000 acres) of encumbrance-free land. It is the chemicals vertical of the parent BHAVYA scheme (March 2026; 100 plug-and-play industrial parks, ₹33,660 crore).

Q5. DRDO conducted the maiden flight test of the "Kusha" LR-SAM — often called India's indigenous answer to which foreign system?

Answer B. Russian S-400 Triumph

Project Kusha's maiden test (23 July 2026, Dr APJ Abdul Kalam Island, Odisha) intercepted an electronic target simulating a high-speed, high-altitude threat. It's India's indigenous S-400 equivalent — aligned with the "Sudarshan Chakra" national air umbrella vision — with three interceptor variants: M1 (150 km), M2 (250 km), M3 (350 km), plus indigenous AESA radars, command-and-control centres and high-precision seekers. The launch was monitored by Defence Secretary and DRDO Chairman Rajesh Kumar Singh.

Q6. The Cabinet-approved 2026 amendments to the Public Examinations (Prevention of Unfair Means) Act, 2024 propose raising the maximum fine for organised paper leaks to:

Answer D. ₹10 crore

The draft amendment Bill (Cabinet, 24 July 2026) raises minimum punishment from 3 to 5 years, maximum imprisonment to 10 years, and maximum fine to ₹10 crore — with a three-month investigation deadline and statutory fast-track courts (a special court at Delhi's Rouse Avenue is already designated). The parent Act (in force 21 June 2024) is India's first central anti-paper-leak law: offences are cognizable, non-bailable and non-compoundable; investigation by DSP/ACP rank or above; cases transferable to the CBI. Under the 2024 Act, individuals faced 3–5 years + up to ₹10 lakh fine (Sec 10), organised crime 5–10 years + minimum ₹1 crore fine (Sec 11).

Q7. The Bharat 6G Alliance (B6GA) — which has expanded to 90 members — was established in July 2023 following the Bharat 6G Vision unveiled by the PM in which month/year?

Answer C. March 2023

B6GA — an industry-led, government-facilitated platform supported by the DoT — flows from the Bharat 6G Vision (March 2023) and was established in July 2023. Now at 90 member organisations, it drives 6G research, IP creation and standard-setting, with bilateral MoUs with NextG Alliance (USA), 6G-IA (Europe), 6G Forum (South Korea), XGMF (Japan), 6G Brasil and the European Space Agency (ESA).

Q8. Under the PM-YASASVI scheme (Ministry of Social Justice & Empowerment), what is the annual family income ceiling for eligibility?

Answer C. ₹2.50 lakh

PM-YASASVI (Prime Minister Young Achievers Scholarship Award Scheme for Vibrant India) covers OBC, EBC and DNT students outside the creamy layer with annual family income $\leq$ ₹2.50 lakh. Four tiers: Pre-Matric, Post-Matric, Top Class Schools and Top Class Colleges — Top Class School students get up to ₹75,000/yr (Class 9–10) and ₹1,25,000/yr (Class 11–12). Selection via YASASVI Entrance Test (YET) by NTA; applications via National Scholarship Portal with DBT to Aadhaar-seeded accounts. The hostel component originated in 1998–99.

Q9. NPCI is developing an offline NFC-based "Tap-and-Pay" UPI feature. What is the transaction limit without internet connectivity?

Answer C. ₹2,000

The NPCI feature allows offline UPI payments up to ₹2,000 by tapping NFC-enabled devices — no QR scan needed, using the recipient's UPI ID/VPA. It builds on UPI Lite X and aims to bridge UPI with contactless card payments. NFC (Near Field Communication) is a short-range wireless technology for contactless payments.

Q10. Under Mission Golden Spice, the multi-agency funding model for the Lakadong Turmeric project has MDoNER/NEC contributing 50%. What is the target for doubling farmers' earnings by 2030?

Answer B. From ₹30–40/kg to ₹80/kg

Mission Golden Spice (₹175.45 crore, launched 21 July 2026 by Jyotiraditya Scindia with Meghalaya CM Conrad Sangma) aims to double farmer earnings from ₹30–40/kg to ₹80/kg by 2030 and build a ₹100-crore local value-chain economy by 2028–29. Funding: MDoNER/NEC 50%, Agriculture Ministry 33.1%, Meghalaya 16.9%. Part of the "Unlock the Economic Potential of India's Northeast" initiative under the Ashtalakshmi strategy; partners include APEDA, Spices Board, National Turmeric Board, ICAR, NABARD and SFAC.

Q11. What makes Lakadong Turmeric (grown mainly in Jaintia Hills, Meghalaya) special?

Answer B. Curcumin content of 7–12%, nearly four times the global average

Lakadong turmeric's 7–12% curcumin content — nearly 4x the global average — is its core competitive advantage. GI-tagged for Meghalaya and grown mainly in Jaintia Hills, it gained international visibility after being showcased by the PM at the G7 Summit. Target export markets: US, EU, Japan and Gulf countries.

Q12. Kutki (Picrorhiza kurroa) — for which Himachal farmers pioneered a sustainable stolon-based cultivation model — has what IUCN and CITES status?

Answer B. Endangered; CITES Appendix II

Kutki/Katuki (Picrorhiza kurroa) is IUCN Endangered (over-exploitation from destructive wild harvesting) and on CITES Appendix II. A high-altitude Himalayan herb (2,700–4,500 m, Kashmir to Sikkim; Greek Picros = bitter, Rhiza = root), its medicinal value resides in the stolon, not the fibrous roots. Mandi (HP) farmers now harvest only lateral stolons, leaving the mother rhizome to regenerate — harvest in ~2–2.5 years (September–October). Active principle: kutkin (kutkoside + Picroside I & II, used in 2,000+ formulations); Picroliv is a known hepatoprotective; key ingredient of Arogyavardhani Vati, balancing Pitta and Kapha doshas.

Q13. "AAROH" — India's first comprehensive annual report on scientific mine closure, ecological restoration and post-mining land use — was released by which ministry and prepared by which body?

Answer B. Ministry of Coal; Coal Controller Organisation (CCO)

AAROH (Annual Report on Mine Closure), released by the Ministry of Coal and prepared by the CCO, documents 42 scientifically closed coal mines (33 in the last year). At the event, Coal India's Coal NEER Plants were virtually inaugurated and a tripartite MoU was signed involving BCCL, JRDA, Hindalco Industries and Rajdhani Universal Fabrics.

Q14. DRDO signed contracts under the ₹19,000-crore AEW&C Mk-II Programme, which will convert six aircraft of which type into airborne early-warning platforms?

Answer B. Airbus A321

The AEW&C Mk-II Programme (₹19,000 crore, approved by the Cabinet Committee on Security) will convert six Airbus A321 aircraft into advanced airborne warning platforms, with induction planned for 2032-33 — strengthening airborne surveillance and air defence.

Q15. During Zanzibar President Hussein Ali Mwinyi's India visit (17-20 July 2026), the master plan of which campus — India's first international IIT campus — was unveiled?

Answer B. IIT Madras Zanzibar

The visit strengthened the India-Tanzania Strategic Partnership (blue economy, trade, tourism, health, education, technology) and unveiled the IIT Madras Zanzibar campus master plan — India's first international IIT campus. Separately, NCVET recognised NIRDPR as a Dual Awarding Body for NSQF-aligned qualifications (107 Dual Awarding Bodies as of July 2026), and DIBD with the Goa government held the 'BHASHINI Rajyam' workshop for AI-powered multilingual governance (Konkani focus).

Q16. NABARD signed an MoU with which entity to jointly finance green, climate-resilient rural infrastructure, initially focusing on Maharashtra?

Answer B. MAHAPREIT

The NABARD-MAHAPREIT MoU covers renewable energy, Gram Panchayat infrastructure, biogas projects, solar-powered cold storage and decarbonisation of public institutions — supporting the circular economy and rural sustainability. Separately, Microsoft India and IIT Delhi's FITT launched UNNATI AI 2.0 for AI innovation and skilling in Tier-2/Tier-3 cities.

Q17. Which company became India's first Authorised Dealer Category-II (AD-II) entity to receive RBI approval for offering trade remittances (up to ₹25 lakh per transaction)?

Answer B. EbixCash World Money Limited

EbixCash became India's first AD-II entity approved by RBI for trade remittances and family maintenance remittances — enabling trade remittances up to ₹25 lakh per transaction, supporting MSME importers/exporters. Separately, EnKash launched India's first UPI-enabled meal card (payments from meal balance via eligible UPI QR codes with tax-saving benefits).

Q18. ICRA projected India's real GDP growth for Q1 FY27 at:

Answer C. 6.4–6.6%

ICRA projects Q1 FY27 real GDP growth at 6.4–6.6%, supported by strong industrial activity, infrastructure growth and improved high-frequency indicators — despite higher energy prices and input cost pressures.

Q19. Paras Semiconductors signed an MoU with MPSeDC to set up a ₹6,200-crore Greenfield facility of which type in Madhya Pradesh?

Answer B. OSAT (Outsourced Semiconductor Assembly and Test)

The ₹6,200-crore Greenfield OSAT facility in Madhya Pradesh will manufacture advanced semiconductor packages for strategic applications, strengthening India's semiconductor ecosystem and supporting the India Semiconductor Mission.

Q20. Who has been appointed the new CEO of NITI Aayog for a two-year tenure?

Answer B. Anurag Jain

Anurag Jain, a 1989-batch IAS officer, was appointed CEO of NITI Aayog for two years — succeeding Nidhi Chhibber, who held additional charge. Separately, RBI approved Areion Group's ₹936-crore acquisition of Aviom India Housing Finance under CIRP (estimated 65% lender recovery, subject to NCLT approval).

Q21. The Paralympic Committee of India and CPSFI signed an MoU to jointly bid for the 2029 World Abilitysport Games. Which two cities are under consideration as hosts?

Answer B. Chennai and Bhubaneswar

The PCI-CPSFI MoU targets hosting the 2029 World Abilitysport Games — an international multi-sport event for athletes with disabilities — with Chennai and Bhubaneswar under consideration as host cities.

Q22. National Flag Adoption Day (22 July) commemorates the adoption of the Tiranga by the Constituent Assembly on 22 July of which year?

Answer B. 1947

The Constituent Assembly adopted the Indian National Flag on 22 July 1947; the 2026 observance marks the 79th anniversary. Separately, National Broadcasting Day (23 July) commemorates India's first organised radio broadcast by the Indian Broadcasting Company (IBC) in 1927 — 2026 marks the 99th anniversary.

Q23. India's first dengue vaccine "Qdenga" has been developed by which company?

Answer B. Takeda (Japan)

Qdenga — developed by Japan's Takeda, licensed in 40+ countries with WHO prequalification — protects against all four dengue serotypes and can be given WITHOUT prior dengue screening (unlike Dengvaxia). It needs two doses three months apart; concerns remain over relatively lower protection against DENV-3 and DENV-4 in dengue-naïve individuals, and affordability.

Q24. The US imposed a Section 301 tariff on Indian goods from 24 July 2026, citing inadequate enforcement against forced labour. What tariff rate was applied to India?

Answer C. 10%

The US imposed a 10% Section 301 tariff on Indian goods from 24 July 2026. India was shifted from the proposed 12.5% to the 10% bracket after DGFT amended the Foreign Trade Policy (13 July 2026) to prohibit imports made with forced labour, and due to progress on the four Labour Codes. FIEO saw the lower rate as a competitive edge over 12.5%-tariff countries, though gems & jewellery and textile industries flagged margin and reputational concerns.

QUIZ 21 OF 25

26 & 27 July 2026

24 questions · International 4 · Agri & Rural 4 · Sports & Days 4 · Sci & Env 3

Q1

The NATO Ankara Summit 2026 — the alliance's 36th summit — was hosted by Türkiye. Which country will host the NEXT NATO summit?

- A. Germany
- B. Poland
- C. Albania
- D. Netherlands
- E. Spain

Q2

In the Henley Passport Index 2026 (20th anniversary edition), India dropped to which rank, with access to 55 destinations?

- A. 75th
- B. 78th
- C. 81st
- D. 85th
- E. 90th

Q3

Which country topped the Henley Passport Index 2026 with visa-free access to 192 destinations?

- A. Japan
- B. Singapore
- C. UAE
- D. Sweden
- E. South Korea

Q4

The Securities Markets Code (SMC) Bill consolidates and replaces which three statutes?

- A. SEBI Act 1992, Companies Act 2013, Depositories Act 1996
- B. SEBI Act 1992, Securities Contracts (Regulation) Act 1956, Depositories Act 1996
- C. SCRA 1956, FEMA 1999, SEBI Act 1992
- D. Depositories Act 1996, Banking Regulation Act 1949, SEBI Act 1992
- E. SEBI Act 1992, SCRA 1956, IBC 2016

Q5

"Ancient Buddhist Site, Sarnath" was inscribed on the UNESCO World Heritage List on 25 July 2026, becoming India's ____ World Heritage Site.

- A. 43rd
- B. 44th
- C. 45th
- D. 46th
- E. 42nd

Q6

With Sarnath's inscription, three of the four principal Buddhist pilgrimage sites are now World Heritage Sites. Which one remains UNINSCRIBED?

- A. Lumbini
- B. Bodh Gaya
- C. Sarnath
- D. Kushinagar
- E. Rajgir

Q7

Under the Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026, investigations must be completed within how many days?

- A. 30 days
- B. 60 days
- C. 90 days
- D. 120 days
- E. 180 days

Q8

The right to a speedy trial was read into Article 21 (right to life) in which landmark Supreme Court case?

- A. Maneka Gandhi v. Union of India
- B. Hussainara Khatoon v. State of Bihar (1979)
- C. Brij Mohan Lal v. Union of India
- D. Kesavananda Bharati v. State of Kerala
- E. A.K. Gopalan v. State of Madras

Q9

As per a NABARD study, what share of rural households reported borrowing from fintech entities?

- A. Less than 2%
- B. Around 5%
- C. Around 10%
- D. Around 15%
- E. Around 25%

Q10

Which of the following institutional measures is NABARD strengthening as an alternative to fintech credit in rural areas?

- A. PACS computerisation with ~₹2,516 crore outlay covering ~1 lakh PACS
- B. eKisanCredit (eKCC) digital loan origination for cooperative banks and RRBs
- C. Converting PACS into multipurpose societies (CSC services, Jan Aushadhi, PM-KUSUM)
- D. Working with RBI on National Strategy for Financial Inclusion 2.0
- E. All of the above

Q11

As per the Nature Food study, India's irrigated paddy fields release approximately how much methane annually?

- A. 1.5 million tonnes
- B. 2.6 million tonnes
- C. 3.9 million tonnes
- D. 5.2 million tonnes
- E. 7.8 million tonnes

Q12

Alternate Wetting and Drying (AWD) in paddy cultivation can reduce methane emissions by what range?

- A. 10–20%
- B. 30–70%
- C. 80–90%
- D. 5–10%
- E. 20–25%

Q13

Mirabai Chanu won India's first gold at the Glasgow 2026 Commonwealth Games in the women's 48 kg category, completing a hat-trick of CWG golds. What was her record total lift?

- A. 185 kg
- B. 190 kg
- C. 196 kg
- D. 201 kg
- E. 210 kg

Q14

U Mumba TT retained the Ultimate Table Tennis (UTT) Season 7 title by defeating which team 8–5 in the final at Panaji, Goa?

- A. Chennai Lions
- B. Dabang Delhi TTC
- C. Dempo Goa Challengers
- D. Jaipur Patriots
- E. Puneri Paltan TT

Q15

Banks and insurance companies will launch which upgraded KYC system in August 2026, allowing retrieval of verified KYC records via OTP-based consent?

- A. e-KYC Plus
- B. CKYC 2.0
- C. DigiKYC
- D. UniKYC
- E. Video-KYC 2.0

Q16

India's first drone-based transport of freshly harvested tea leaves was introduced in Idukki, Kerala, by Harrisons Malayalam Limited in collaboration with which company?

- A. Garuda Aerospace
- B. Tropoworks
- C. ideaForge
- D. Skylark Drones
- E. Marut Drones

Q17

The CCEA approved the 3rd and 4th railway lines on the Ballari-Guntakal section (~₹1,264 crore) spanning which two states?

- A. Karnataka and Telangana
- B. Karnataka and Andhra Pradesh
- C. Andhra Pradesh and Tamil Nadu
- D. Karnataka and Maharashtra
- E. Telangana and Andhra Pradesh

Q18

Bihar and MSDE announced a permanent National Skill Training Institute for Women (NSTI-W) campus at which location?

- A. Patna
- B. Bihta
- C. Muzaffarpur
- D. Gaya
- E. Darbhanga

Q19

ICAR-CMFRI launched the "DeepDATA" mobile app — providing verified information on deep-sea fish species — under which mission?

- A. Blue Revolution
- B. Deep Ocean Mission
- C. PMMSY
- D. Sagarmala
- E. Samudrayaan only

Q20

Who assumed charge as the Interim President of FIDE (International Chess Federation) — the first Indian to lead the body?

- A. D. Gukesh
- B. Viswanathan Anand
- C. Pentala Harikrishna
- D. Nigel Short
- E. Arkady Dvorkovich

Q21
Infosys appointed whom as CEO-Designate (effective 1 April 2027), succeeding Salil Parekh?

- A. Nandan Nilekani
- B. Ashiss Kumar Dash
- C. Ravi Kumar S
- D. Mohit Joshi
- E. Pravin Rao

Q22
ZSI scientists discovered two new spider species — "Simonia lawbah" and "Hamataliwa papikonda" — from which two states respectively?

- A. Assam and Odisha
- B. Meghalaya and Andhra Pradesh
- C. Kerala and Karnataka
- D. Nagaland and Telangana
- E. Sikkim and Tamil Nadu

Q23
World IVF Day (25 July) commemorates the 1978 birth of the world's first IVF baby. Who was she?

- A. Marie Curie
- B. Louise Brown
- C. Emma Wren
- D. Durga (India's first)
- E. Elizabeth Carr

Q24
The International Day for Judicial Well-being (25 July) commemorates the adoption of which 2024 declaration?

- A. Geneva Declaration on Judicial Ethics
- B. Nauru Declaration on Judicial Well-being
- C. Hague Declaration on Judges' Rights
- D. Bangalore Principles Declaration
- E. Vienna Judicial Charter

ANSWERS — 26 & 27 JULY 2026

Q1 C	Q2 C	Q3 B	Q4 B	Q5 C
Q6 D	Q7 B	Q8 B	Q9 A	Q10 E
Q11 C	Q12 B	Q13 B	Q14 C	Q15 B
Q16 B	Q17 B	Q18 B	Q19 B	Q20 B
Q21 B	Q22 B	Q23 B	Q24 B	

Q1. The NATO Ankara Summit 2026 — the alliance's 36th summit — was hosted by Türkiye. Which country will host the NEXT NATO summit?

Answer C. Albania

The 36th NATO Summit (7–8 July 2026, Beştepe presidential complex, Ankara) concluded with the Ankara Summit Declaration — Türkiye's second NATO summit after Istanbul 2004; the next will be in Albania. NATO (founded by the Washington Treaty, 1949; HQ Brussels; Secretary General Mark Rutte) has 32 members — latest Finland (2023) and Sweden (2024). Article 5 (collective defence) has been invoked only once, after 9/11; Article 4 (consultations) is invoked far more often.

Q2. In the Henley Passport Index 2026 (20th anniversary edition), India dropped to which rank, with access to 55 destinations?

Answer C. 81st

India dropped to 81st (55 destinations), down from 75th in the February 2026 edition, sharing the rank with Mauritania and Algeria. India's weakest-ever rank was 90th in 2021. The index — compiled by Henley & Partners using IATA data, covering 199 passports and 227 destinations — counts visa-free, visa-on-arrival and eTA access (not e-visas needing prior approval).

Q3. Which country topped the Henley Passport Index 2026 with visa-free access to 192 destinations?

Answer B. Singapore

Singapore topped with 192 destinations; Japan, South Korea and the UAE shared 2nd (188) — the UAE's rise being the standout story; Sweden was 3rd (187). Afghanistan remained lowest (22 destinations), with Syria (25), Iraq (28), Pakistan (29) and Yemen (30) completing the bottom five.

Q4. The Securities Markets Code (SMC) Bill consolidates and replaces which three statutes?

Answer B. SEBI Act 1992, Securities Contracts (Regulation) Act 1956, Depositories Act 1996

The SMC Bill (157 clauses; introduced in Lok Sabha by FM Nirmala Sitharaman on 18 December 2025) merges the SEBI Act 1992, SCRA 1956 and Depositories Act 1996 — following the Labour Codes model. The Parliamentary Standing Committee on Finance (chaired by Bhartruhari Mahtab) accepted 85+ suggestions: revise the preamble to state investor protection–market development–effective regulation; delete Clause 93(g) (excessive power to SEBI to create criminal offences); list criminal offences explicitly in the Code; 120-day ombudsperson grievance timeline; SEBI surplus continues to the Consolidated Fund of India with 25% in a reserve fund.

Q5. "Ancient Buddhist Site, Sarnath" was inscribed on the UNESCO World Heritage List on 25 July 2026, becoming India's ____ World Heritage Site.

Answer C. 45th

Sarnath was inscribed at the 48th session of the World Heritage Committee at Busan, Republic of Korea — India's 45th WHS (6th in the world, 2nd in Asia-Pacific) and UP's fourth (after Taj Mahal, Agra Fort, Fatehpur Sikri). The property comprises the Chaukhandi Stupa (with the octagonal Mughal tower built by Govardhan, son of Raja Todar Mal, in AD 1588 for Humayun's visit) and the Archaeological Remains of Sarnath (Dhamek Stupa, Dharmarajika Stupa, Ashokan column). Evaluated by ICOMOS; Sarnath was on the Tentative List since 3 July 1998.

Q6. With Sarnath's inscription, three of the four principal Buddhist pilgrimage sites are now World Heritage Sites. Which one remains UNINSCRIBED?

Answer D. Kushinagar

The four principal sites: Lumbini (birth, Nepal — 1997), Bodh Gaya (enlightenment, Bihar — Mahabodhi Temple 2002), Sarnath (first sermon, UP — 2026) and Kushinagar (mahaparinirvana, UP — still uninscribed). At Sarnath (ancient Mrigadava/Deer Park, Rishipattana, Isipatana), the Buddha delivered the Dhammacakkappavattana Sutta (Four Noble Truths, Eightfold Path) to his first five disciples, founding the Sangha. The Ashokan Pillar here bears the Lion Capital — India's National Emblem (1950).

Q7. Under the Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026, investigations must be completed within how many days?

Answer B. 60 days

The Amendment Bill (circulated among MPs on 25 July 2026) mandates: investigation within 60 days (the three-month timeline applies to TRIAL completion after chargesheet filing); fines up to ₹10 crore for organised networks; Union Government may constitute Special Task Forces; States/UTs may designate Courts of Session as Special Fast Track Courts with day-to-day trials; new Sections 12A & 12B restrict adjournments beyond the next day except for recorded exceptional reasons; appeals to a Division Bench filed within 30 days (max 90-day condonation) and disposed of within 3 months; pending 2024-Act cases transferred to Special FTCs; Special Public Prosecutors appointed under BNSS, 2023.

Q8. The right to a speedy trial was read into Article 21 (right to life) in which landmark Supreme Court case?

Answer B. Hussainara Khatoon v. State of Bihar (1979)

Hussainara Khatoon (1979) read the right to speedy trial into Article 21. Fast-Track Court framework: Article 14 requires reasonable classification; Article 247 empowers Parliament to establish additional courts; in Brij Mohan Lal (2012) the SC directed States to run FTCs permanently or phase them out. Evolution: 11th Finance Commission funded 1,734 FTCs; 14th FC recommended 1,800; Fast Track Special Courts (Oct 2019) — a CSS partly funded by the Nirbhaya Fund — cover rape and POCSO cases; BNSS 2023 requires sexual-offence trials to finish within two months of chargesheet.

Q9. As per a NABARD study, what share of rural households reported borrowing from fintech entities?

Answer A. Less than 2%

The NABARD study found less than 2% of rural households borrow from fintech lenders — despite India being the world's third-largest fintech ecosystem (after the US and UK; projected to exceed \$400 billion by 2028-29). Main barriers: trust, awareness and suitability (not digital infrastructure) — thin-file/no-file borrowers, no collateral recognition, rates far above the 7% KCC credit under the Modified Interest Subvention Scheme, loan-app scandals and remote grievance redressal. Rural borrowers prefer PACS functioning as Common Service Centres.

Q10. Which of the following institutional measures is NABARD strengthening as an alternative to fintech credit in rural areas?

Answer E. All of the above

All are underway: ERP-based PACS computerisation (~₹2,516 crore, ~1 lakh functional PACS); PACS as multipurpose societies delivering CSC services, fair price shops, PM-KUSUM and Jan Aushadhi Kendras; eKisanCredit (eKCC) integrating land records, Aadhaar, eKYC and core banking (NABARD acquired a 10% stake in developer 24x7 Moneyworks in 2025); and NABARD-RBI collaboration on the National Strategy for Financial Inclusion 2.0.

Q11. As per the Nature Food study, India's irrigated paddy fields release approximately how much methane annually?

Answer C. 3.9 million tonnes

India — the world's top rice producer at 154 million tonnes (2025-26) — releases ~3.9 million tonnes of methane annually from irrigated paddy; Eastern India is a global methane hotspot (Odisha's paddy contributes most to that state's GHG emissions). Globally, paddy GHG emissions doubled since the 1960s to 1.1 billion tonnes CO₂e annually (2011-2020, +90.4% over 1961-80). Continuous flooding creates anaerobic conditions producing methane; ~half the emission increase links to soil organic carbon loss. India has NOT joined the Global Methane Pledge, and agriculture is excluded from India's NDC mitigation targets.

Q12. Alternate Wetting and Drying (AWD) in paddy cultivation can reduce methane emissions by what range?

Answer B. 30–70%

AWD (periodic drying of fields) can cut methane 30–70% and save 15–30% irrigation water, but needs reliable irrigation infrastructure. Other mitigation options: Direct Seeded Rice (less methane/water/labour, but weed challenges), System of Rice Intensification (young seedlings, wider spacing, intermittent irrigation — labour-intensive), crop diversification to millets/pulses/oilseeds (limited by MSP-procurement-power subsidies favouring paddy), nano/neem-coated urea, PM-PRANAM, biochar and carbon credits. The Odisha Millet Mission (2017, with PDS/mid-day meal inclusion) is the standard example of procurement-backed diversification working.

Q13. Mirabai Chanu won India's first gold at the Glasgow 2026 Commonwealth Games in the women's 48 kg category, completing a hat-trick of CWG golds. What was her record total lift?

Answer B. 190 kg

Mirabai Chanu set new Games records — snatch 85 kg, clean & jerk 105 kg, total 190 kg — completing her CWG gold hat-trick after Gold Coast 2018 and Birmingham 2022. Chanambam Rishikanta Singh won silver in men's 60 kg. Glasgow 2026 (23 July - 2 August) is the XXIII CWG — a scaled-back edition after Victoria (Australia) withdrew in 2023; Scotland hosts for the fourth time (Edinburgh 1970 & 1986, Glasgow 2014), with 74 nations/territories under Commonwealth Sport.

Q14. U Mumba TT retained the Ultimate Table Tennis (UTT) Season 7 title by defeating which team 8-5 in the final at Panaji, Goa?

Answer C. Dempo Goa Challengers

U Mumba TT beat Dempo Goa Challengers 8-5 in the UTT Season 7 final at Panaji — ending Goa's unbeaten run, with Manush Shah delivering crucial performances. Separately, the CPCB told the Supreme Court there is no consensus on commercial production of next-generation green firecrackers (concerns over a banned chemical), leaving the decision to the SC.

Q15. Banks and insurance companies will launch which upgraded KYC system in August 2026, allowing retrieval of verified KYC records via OTP-based consent?

Answer B. CKYC 2.0

Central KYC (CKYC) 2.0 launches for banks and insurers in August 2026 (mutual funds later) — institutions can retrieve verified KYC records from a central registry after OTP-based customer consent, eliminating repeated submission of PAN, Aadhaar or address proof.

Q16. India's first drone-based transport of freshly harvested tea leaves was introduced in Idukki, Kerala, by Harrisons Malayalam Limited in collaboration with which company?

Answer B. Tropoworks

Harrisons Malayalam Limited (HML) with Tropoworks introduced India's first drone-based transport of tea leaves from plantations to processing centres in Idukki, Kerala — reducing transport time, fuel costs and improving plantation logistics.

Q17. The CCEA approved the 3rd and 4th railway lines on the Ballari-Guntakal section (~₹1,264 crore) spanning which two states?

Answer B. Karnataka and Andhra Pradesh

The 46-km Ballari-Guntakal multitracking project (₹1,264 crore, target 2028-29) spans Karnataka and Andhra Pradesh, improving connectivity to ~99 villages with ~7 lakh population. Separately, CSIR's Technology Transfer Event (CSIR-CSIO) saw four technologies transferred and ₹1.67 crore earned in royalties, with BEL receiving licensed defence technologies.

Q18. Bihar and MSDE announced a permanent National Skill Training Institute for Women (NSTI-W) campus at which location?

Answer B. Bihta

The permanent NSTI-W campus will come up at Bihta (₹99.97 crore) and a Skill India International Centre (SIIC) in Patna (₹7 crore) — promoting women's skilling and global employment opportunities.

Q19. ICAR-CMFRI launched the "DeepDATA" mobile app — providing verified information on deep-sea fish species — under which mission?

Answer B. Deep Ocean Mission

DeepDATA, launched by ICAR-CMFRI under the Deep Ocean Mission, offers scientifically verified information on deep-sea fish species and enables citizen participation in documenting marine biodiversity — supporting marine research, conservation and sustainable fisheries management.

Q20. Who assumed charge as the Interim President of FIDE (International Chess Federation) — the first Indian to lead the body?

Answer B. Viswanathan Anand

Five-time World Champion Viswanathan Anand — FIDE Deputy President since 2022 — became Interim President after Arkady Dvorkovich suspended his duties, the first Indian to lead FIDE in an interim capacity.

Q21. Infosys appointed whom as CEO-Designate (effective 1 April 2027), succeeding Salil Parekh?

Answer B. Ashiss Kumar Dash

Ashiss Kumar Dash — an Infosys veteran with 30+ years' experience — was appointed CEO-Designate effective 1 April 2027 for a five-year term (2027-2032), subject to shareholders' approval, succeeding Salil Parekh.

Q22. ZSI scientists discovered two new spider species — "Simonia lawbah" and "Hamataliwa papikonda" — from which two states respectively?

Answer B. Meghalaya and Andhra Pradesh

Simonia lawbah (Meghalaya) marks the first Indian record of the genus Simonia; Hamataliwa papikonda (Andhra Pradesh) is the first record of Hamataliwa in AP. Separately, Argentina's Nicolás Otamendi retired from international football after 17 years — 139 matches, the 2022 FIFA World Cup and two Copa América titles, retiring after the 2026 World Cup final.

Q23. World IVF Day (25 July) commemorates the 1978 birth of the world's first IVF baby. Who was she?

Answer B. Louise Brown

World IVF Day / World Embryologist Day (25 July) marks the 1978 birth of Louise Brown, the world's first IVF baby, promoting awareness of IVF and Assisted Reproductive Technology (ART).

Q24. The International Day for Judicial Well-being (25 July) commemorates the adoption of which 2024 declaration?

Answer B. Nauru Declaration on Judicial Well-being

The day (proclaimed by the UNGA in 2025) commemorates the Nauru Declaration on Judicial Well-being (2024), promoting the mental, emotional and physical well-being of judges and magistrates. Also on 25 July: the International Day of Women and Girls of African Descent — 2026 theme "Right to Health – A Fundamental Right Still Denied".

QUIZ 22 OF 25

28 July 2026

18 questions · Sci & Env 5 · Schemes 4 · International 4 · Banking 2

Q1

The "Corporate Mitra Scheme" — creating a certified cadre of para-professionals for affordable compliance and advisory services to MSMEs — is implemented by which institution under the Ministry of Corporate Affairs?

- A. NIESBUD
- B. Indian Institute of Corporate Affairs (IICA)
- C. ICSI
- D. National Productivity Council
- E. MSME Development Institute

Q2

The I4C directed GitHub to remove repositories hosting "BitChat" — a decentralised Bluetooth mesh messaging app that works without internet. BitChat was created by whom?

- A. Elon Musk
- B. Jack Dorsey
- C. Pavel Durov
- D. Mark Zuckerberg
- E. Sam Altman

Q3

The National Biodiversity Authority (NBA) — which recently formed an Expert Committee on Invasive Alien Species following NGT directions — is headquartered at which city?

- A. New Delhi
- B. Dehradun
- C. Chennai
- D. Bengaluru
- E. Bhopal

Q4

PM Modi announced a six-member high-powered task force on examination reforms (after the NEET-UG paper leak controversy). Who chairs it?

- A. S. Somanath
- B. Nandan Nilekani
- C. V. Kamakoti
- D. Anita Karwal
- E. K. Kasturirangan

Q5

The government approved the RBI's proposal to issue polymer banknotes for field trials in which two denominations (1 billion pieces each)?

- A. ₹5 and ₹10
- B. ₹10 and ₹20
- C. ₹20 and ₹50
- D. ₹50 and ₹100
- E. ₹100 and ₹200

Q6

As per the USDA "Dairy: World Markets and Trade" report, India's COW milk production is forecast to rise to 105.4 million tonnes in 2026 — making India the second-largest cow's milk producer after:

- A. United States
- B. European Union
- C. China
- D. New Zealand
- E. Brazil

Q7

India's per capita milk availability has increased to what level (vs global average ~322 g/day)?

- A. 405 g/day
- B. 444 g/day
- C. 485 g/day
- D. 512 g/day
- E. 530 g/day

Q8

The 2nd BRICS Science Academies Forum 2026 was held at IIT Hyderabad under which theme?

- A. Science for Global Peace
- B. Harnessing Artificial Intelligence for Sustainable Development and Strengthening Global South Cooperation
- C. Innovation for Inclusive Growth
- D. Digital Futures for BRICS
- E. Technology and Traditional Knowledge

Q9

President Droupadi Murmu became the FIRST Indian President to visit which country during her 19–25 July 2026 three-nation tour?

- A. Moldova
- B. Romania
- C. North Macedonia
- D. Albania
- E. Serbia

Q10

VIYONA Fintech received approval to operate as a Customer Operating Unit under which platform (formerly known as BBPS)?

- A. UPI Global
- B. Bharat Connect
- C. RuPay Connect
- D. e-RUPI
- E. Bharat BillDesk

Q11

NSE launched India's first domestic benchmark-based Natural Gas Futures (symbol NATGASIND). The cash-settled contract is linked to which hub price?

- A. Henry Hub (US)
- B. IGX Gujarat (Dahej) hub
- C. Mumbai LNG terminal
- D. TTF (Netherlands)
- E. Kochi LNG hub

Q12

Vizhinjam International Seaport — approved by CBIC for direct EXIM cargo operations from 18 August 2026 — is being developed under PPP by the Kerala Government and which company?

- A. JSW Infrastructure
- B. Adani Ports
- C. DP World
- D. PSA International
- E. Shapoorji Pallonji

Q13

Who was given additional charge as Union Education Minister after Dharmendra Pradhan's resignation over the NEET-UG 2026 paper leak controversy?

- A. Jyotiraditya Scindia
- B. Pralhad Joshi
- C. Ashwini Vaishnaw
- D. Piyush Goyal
- E. Kiren Rijiju

Q14

SpaceX's Starship completed its 13th integrated test flight from Starbase, Texas, deploying how many Starlink Version 3 satellites?

- A. 10
- B. 15
- C. 20
- D. 25
- E. 30

Q15

India observed the 27th Kargil Vijay Diwas on 26 July 2026, commemorating victory in the 1999 Kargil War. The IAF's air campaign during the war was code-named:

- A. Operation Vijay
- B. Operation Safed Sagar
- C. Operation Meghdoot
- D. Operation Trishul
- E. Operation Parakram

Q16

The International Day for the Conservation of the Mangrove Ecosystem (26 July) was proclaimed by which organisation in 2015?

- A. UNEP
- B. UNESCO
- C. IUCN
- D. FAO
- E. Ramsar Secretariat

Q17

Himachal Pradesh launched the "Mukhyamantri Machhuara Samman Nidhi Yojana" providing what lump-sum assistance to reservoir fishermen during the annual fishing ban?

- A. ₹2,000
- B. ₹2,500
- C. ₹3,500
- D. ₹5,000
- E. ₹6,000

Q18

Odisha signed MoUs to establish the state's first AI Data Centre at the Odisha Sovereign AI Park with HCLTech and which Indian AI startup?

- A. Krutrim
- B. Sarvam AI
- C. CoRover
- D. Fractal Analytics
- E. Mad Street Den

ANSWERS — 28 JULY 2026

Q1 B	Q2 B	Q3 C	Q4 B	Q5 B
Q6 B	Q7 C	Q8 B	Q9 C	Q10 B
Q11 B	Q12 B	Q13 B	Q14 C	Q15 B
Q16 B	Q17 C	Q18 B		

Q1. The "Corporate Mitra Scheme" — creating a certified cadre of para-professionals for affordable compliance and advisory services to MSMEs — is implemented by which institution under the Ministry of Corporate Affairs?

Answer B. Indian Institute of Corporate Affairs (IICA)

The Corporate Mitra Scheme — a 12-month skill development and employment-oriented programme under the Ministry of Corporate Affairs, implemented through IICA — trains young graduates as accredited para-professionals ("Corporate Mitras") handling GST, accounting, cost accounting, secretarial services and corporate governance for MSMEs. IICA Shillong recently held an awareness webinar for Arunachal Pradesh with Rajiv Gandhi University.

Q2. The I4C directed GitHub to remove repositories hosting "BitChat" — a decentralised Bluetooth mesh messaging app that works without internet. BitChat was created by whom?

Answer B. Jack Dorsey

BitChat — an open-source, decentralised, peer-to-peer messaging app working without internet, cellular networks or central servers — was created by Jack Dorsey (Twitter/X co-founder, Block CEO), launched July 2025. The Indian Cyber Crime Coordination Centre (I4C) — an MHA body set up in 2018 that runs the National Cyber Crime Reporting Portal and helpline 1930 — ordered GitHub to remove three BitChat repositories.

Q3. The National Biodiversity Authority (NBA) — which recently formed an Expert Committee on Invasive Alien Species following NGT directions — is headquartered at which city?

Answer C. Chennai

The NBA — an autonomous statutory body under MoEFCC implementing the Biological Diversity Act, 2002 — was established on 1 October 2003, headquartered at Chennai. Three-tier structure: NBA (national), 28 State Biodiversity Boards, and ~2.76 lakh Biodiversity Management Committees preparing People's Biodiversity Registers. It advises states on Biodiversity Heritage Sites (Section 37) and approves foreign access to Indian biological resources under Sections 3, 4 and 6 — Indian citizens only give prior intimation to SBBs under Section 7.

Q4. PM Modi announced a six-member high-powered task force on examination reforms (after the NEET-UG paper leak controversy). Who chairs it?

Answer B. Nandan Nilekani

The task force (announced 26 July 2026) is chaired by Nandan Nilekani (Infosys co-founder, founding UIDAI Chairman). Members: S. Somanath (former ISRO Chairman), Tapan Deka (former IB Director), V. Kamakoti (Director, IIT Madras), Anita Karwal (former Education Secretary), and Amrit Lal Meena (senior IAS, former Coal Secretary & Bihar Chief Secretary). It was formed a day after Dharmendra Pradhan resigned as Education Minister over the NEET-UG 2026 paper leak.

Q5. The government approved the RBI's proposal to issue polymer banknotes for field trials in which two denominations (1 billion pieces each)?

Answer B. ₹10 and ₹20

The government approved 1 billion pieces each of ₹10 and ₹20 polymer notes for field trials (MoS Finance Pankaj Chaudhary, Lok Sabha, 27 July 2026), with regular issuance to follow. The proposal went under Section 25 of the RBI Act, 1934 — under which the design, form and material of banknotes are approved by the Central Government on the RBI Central Board's recommendation. Polymer notes (BOPP substrate) last 2.5-4x longer than "paper" notes (which are actually cotton pulp and plant fibres), resist dirt/moisture better, and have stronger security features like transparent windows. ₹10/₹20 are ideal test denominations as they have the shortest circulation life.

Q6. As per the USDA "Dairy: World Markets and Trade" report, India's COW milk production is forecast to rise to 105.4 million tonnes in 2026 — making India the second-largest cow's milk producer after:

Answer B. European Union

The USDA figure (105.4 mt in 2026, up from 103.2 mt) is cow's milk only — India is second after the EU in cow's milk, but the world's LARGEST producer of TOTAL milk (247.87 million tonnes in 2024-25 per Basic Animal Husbandry Statistics 2025, +3.58% YoY, ~69% higher than 2014-15). Buffalo milk is India's distinguishing feature (higher fat, hence butter dominance). Cows in milk expected to reach 62.5 million head — highest among tracked countries.

Q7. India's per capita milk availability has increased to what level (vs global average ~322 g/day)?

Answer C. 485 g/day

India's per capita milk availability is 485 g/day, well above the global average (~322 g/day). UP, Rajasthan, MP, Gujarat and Maharashtra together account for 54.09% of production; India produces nearly one-fourth of the world's milk; dairy contributes ~5% of the national economy and supports 8+ crore farmers. Global outlook: US butter exports +40% in 2026, EU +10%, New Zealand record 22.5 mt. Notably, the USDA does NOT project significant growth in India's dairy exports — India remains a domestic consumption-driven market.

Q8. The 2nd BRICS Science Academies Forum 2026 was held at IIT Hyderabad under which theme?

Answer B. Harnessing Artificial Intelligence for Sustainable Development and Strengthening Global South Cooperation

The 2nd BRICS Science Academies Forum (IIT Hyderabad, 22-23 July 2026) ran under this AI-and-Global-South theme. India also hosted the 3rd BRICS Ministerial Meeting on Disaster Risk Reduction, the BRICS Ministers of Interior Meeting, the BRICS Network University Governing Board Meeting, and a Conference on Traditional and Indigenous Knowledge Systems; BRICS CCI Women Empowerment released the WISE Whitepaper.

Q9. President Droupadi Murmu became the FIRST Indian President to visit which country during her 19-25 July 2026 three-nation tour?

Answer C. North Macedonia

President Murmu visited Moldova, North Macedonia and Romania (19-25 July 2026). She became the first Indian President to visit North Macedonia (inaugurating a Mahatma Gandhi bust in Skopje). In Moldova, India unveiled the 3Ts Roadmap (Trade, Technology and Talent); in Romania, three MoUs were signed and 2028 was declared the India-Romania Year of Innovation.

Q10. VIYONA Fintech received approval to operate as a Customer Operating Unit under which platform (formerly known as BBPS)?

Answer B. Bharat Connect

Hyderabad-based VIYONA Fintech got approval as a Customer Operating Unit under Bharat Connect (formerly BBPS) — enabling interoperable bill payments for electricity, water, gas, broadband, insurance, EMI and education fees. It already holds NPCI certifications including UPI Switch, IMPS, BOU and eKYC Setu.

Q11. NSE launched India's first domestic benchmark-based Natural Gas Futures (symbol NATGASIND). The cash-settled contract is linked to which hub price?

Answer B. IGX Gujarat (Dahej) hub

NSE's Natural Gas Futures (from 27 July 2026) — India's first domestic benchmark-based contract — is cash-settled, linked to the Indian Gas Exchange (IGX) Gujarat (Dahej) hub price, trading unit 250 mmBtu, symbol NATGASIND. It helps market participants manage gas price volatility with a domestic pricing benchmark. Separately, EIL signed an MoU with CSIR-IMMT for critical and strategic minerals R&D (mineral processing, extractive metallurgy, scale-up).

Q12. Vizhinjam International Seaport — approved by CBIC for direct EXIM cargo operations from 18 August 2026 — is being developed under PPP by the Kerala Government and which company?

Answer B. Adani Ports

Vizhinjam (Kerala) received CBIC approval for direct Export-Import operations from 18 August 2026, being designated a Customs Port under the Customs Act, 1962. Developed under PPP by the Kerala Government and Adani Ports, it is expected to reduce dependence on foreign transshipment hubs and improve India's trade efficiency.

Q13. Who was given additional charge as Union Education Minister after Dharmendra Pradhan's resignation over the NEET-UG 2026 paper leak controversy?

Answer B. Pralhad Joshi

Pralhad Joshi got additional charge as Education Minister after President Murmu accepted Dharmendra Pradhan's resignation under Article 75(2). Naresh Pal Gangwar became Secretary of Higher Education, and T.K. Anil Kumar took charge of School Education & Literacy.

Q14. SpaceX's Starship completed its 13th integrated test flight from Starbase, Texas, deploying how many Starlink Version 3 satellites?

Answer C. 20

Starship's 13th test flight deployed 20 Starlink Version 3 satellites, followed by successful re-entry and controlled splashdown in the Indian Ocean — testing spacecraft systems, satellite deployment and heat shield performance. NASA monitored the flight for Artemis lunar mission preparations and future Mars exploration.

Q15. India observed the 27th Kargil Vijay Diwas on 26 July 2026, commemorating victory in the 1999 Kargil War. The IAF's air campaign during the war was code-named:

Answer B. Operation Safed Sagar

The Army's operation was Operation Vijay; the IAF's air campaign was Operation Safed Sagar. The 1999 conflict began after Pakistani intrusions across the Line of Control in May 1999; Indian forces recaptured the occupied positions. Kargil Vijay Diwas honours the courage and sacrifice of the Armed Forces.

Q16. The International Day for the Conservation of the Mangrove Ecosystem (26 July) was proclaimed by which organisation in 2015?

Answer B. UNESCO

The day was proclaimed by UNESCO in 2015 (first observed 2016), promoting awareness of the ecological, climatic and socio-economic importance of mangroves. It also commemorates environmental activist Hayhow Daniel Nanoto, who died during a mangrove restoration protest in 1998.

Q17. Himachal Pradesh launched the "Mukhyamantri Machhuara Samman Nidhi Yojana" providing what lump-sum assistance to reservoir fishermen during the annual fishing ban?

Answer C. ₹3,500

Eligible fishermen get a ₹3,500 lump sum during the annual fishing ban — benefiting ~3,700 fishing families across five major reservoirs, with an estimated annual expenditure of ₹1.20 crore, monitored by the Directorate of Fisheries.

Q18. Odisha signed MoUs to establish the state's first AI Data Centre at the Odisha Sovereign AI Park with HCLTech and which Indian AI startup?

Answer B. Sarvam AI

The Odisha-HCLTech-Sarvam AI MoUs will set up the state's first AI Data Centre at the Odisha Sovereign AI Park — overall investment ₹14,257 crore, with HCLTech investing ~₹730 crore — integrating high-performance computing with indigenous AI models. Another MoU establishes a Global Development Centre in Bhubaneswar, expected to create ~5,000 jobs by 2028.

QUIZ 23 OF 25

29 July 2026

19 questions · Schemes 7 · Banking 4 · Reports 3 · Agri & Rural 2

Q1

The Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026 was introduced in the Lok Sabha on 27 July 2026 by which minister?

- A. Amit Shah
- B. Dr Jitendra Singh (MoS Personnel)
- C. Pralhad Joshi
- D. Arjun Ram Meghwal
- E. Dharmendra Pradhan

Q2

Under the 2026 Amendment Bill, organised exam crimes attract a minimum of 7 years' imprisonment and a minimum fine of ₹10 crore. What is the enhanced fine for INDIVIDUALS using unfair means (up from ₹10 lakh in the 2024 Act)?

- A. ₹20 lakh
- B. ₹25 lakh
- C. ₹50 lakh
- D. ₹1 crore
- E. ₹5 crore

Q3

The "Atmanirbhar Panchayat Programme" — helping Gram/Block Panchayats convert idle assets into revenue-generating projects — is anchored under which scheme of the Ministry of Panchayati Raj?

- A. SVAMITVA
- B. Rashtriya Gram Swaraj Abhiyan (RGSA)
- C. e-GramSwaraj
- D. Mission Antyodaya
- E. PESA

Q4

The SAMARTH Panchayat Portal — India's first unified digital platform for Panchayat revenue management — is already active in which two states, with 51 lakh+ taxpayers registered?

- A. Maharashtra and Assam
- B. Chhattisgarh and Himachal Pradesh
- C. Uttar Pradesh and Haryana
- D. West Bengal and Mizoram
- E. Madhya Pradesh and Odisha

Q5

NASA's "PRAXIS" mission concept — selected under NIAC 2026 Phase I — would be the first mission to physically sample particles from:

- A. A comet's tail
- B. Planetary rings (Saturn's rings)
- C. The asteroid belt
- D. Jupiter's atmosphere
- E. The Kuiper Belt

Q6

ONGC commenced drilling its first deepwater exploratory well "MN-DW18-1-H-D" in which offshore basin under the Samudra Manthan Mission?

- A. Krishna-Godavari Basin
- B. Mahanadi Offshore Basin
- C. Cauvery Basin
- D. Kutch Offshore Basin
- E. Andaman Basin

Q7

The Mahanadi River rises in the Sihawa hill range of which district/state?

- A. Kalahandi, Odisha
- B. Dhamtari, Chhattisgarh
- C. Balaghat, Madhya Pradesh
- D. Raigarh, Chhattisgarh
- E. Sambalpur, Odisha

Q8

The "DWEEPTI Yojana" — India's first women-led distributed renewable energy policy, training SHG women as "Solar Didis" — has been launched by which state?

- A. Madhya Pradesh
- B. Rajasthan
- C. Chhattisgarh
- D. Jharkhand
- E. Odisha

Q9

As per the BIMCO-ICS Seafarer Workforce Report 2026, India became the world's second-largest supplier of seafarers with a 12.16% global share, behind which country?

- A. China
- B. Indonesia
- C. Philippines
- D. Russia
- E. Vietnam

Q10

Which state became the FIRST to qualify for the second installment under the Rashtriya Krishi Vikas Yojana (RKVY) after utilising over 75% of the first installment?

- A. Uttar Pradesh
- B. Maharashtra
- C. Gujarat
- D. Tamil Nadu
- E. Karnataka

Q11

On its 20th Foundation Day (27 July 2026), the Ministry of Earth Sciences launched several initiatives. How many IMD Centres of Excellence were launched?

- A. 8
- B. 10
- C. 13
- D. 15
- E. 20

Q12

MoSPI announced that India will use which index as the GDP deflator in place of the WPI wherever applicable, under the revised GDP series (2022–23 base)?

- A. Consumer Price Index (CPI)
- B. Producer Price Index (PPI)
- C. GDP Implicit Index
- D. Core Inflation Index
- E. Services Price Index

Q13

Piyush Goyal announced a Task Force to help India achieve what share of the global toy market by 2032?

- A. 3%
- B. 5%
- C. 8%
- D. 10%
- E. 12%

Q14

The Ministry of Agriculture approved the agricultural use of "Anhydrous Ammonia" fertilizer for three years under the Fertiliser Control Order, 1985. What is its minimum nitrogen content?

- A. 46%
- B. 60%
- C. 74%
- D. 82%
- E. 90%

Q15

Axis Finance launched "Drishti" — an in-house digital platform of which type — for retail and MSME lending?

- A. Loan recovery platform
- B. Business Rules Engine (BRE)
- C. Co-lending marketplace
- D. Credit bureau
- E. Digital KYC suite

Q16

OmniCard launched India's first "Flexi Benefits Basket" on UPI for tax-efficient employee benefits. It is built on which RBI-licensed instrument?

- A. Payment Aggregator licence
- B. Prepaid Payment Instrument (PPI)
- C. NBFC-Account Aggregator
- D. Payments Bank licence
- E. TReDS platform

Q17

Edelweiss Mutual Fund launched India's first REIT-oriented passive index fund tracking the Nifty REITs & Realty TRI. This follows SEBI's reclassification of REITs as equity instruments effective from:

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

Q18

India observed the 88th CRPF Foundation Day on 27 July 2026. The force was originally established in 1939 under what name?

- A. Imperial Reserve Police
- B. Crown Representative's Police
- C. Central Constabulary Force
- D. Royal Indian Police
- E. Frontier Reserve Police

Q19

The theme of World Hepatitis Day 2026 (28 July) was:

- A. Hepatitis Can't Wait
- B. Hepatitis: Let's Break It Down
- C. One Life, One Liver
- D. Test. Treat. Eliminate.
- E. Find the Missing Millions

ANSWERS — 29 JULY 2026

Q1 B	Q2 C	Q3 B	Q4 B	Q5 B
Q6 B	Q7 B	Q8 C	Q9 C	Q10 B

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Q11 C	Q12 B	Q13 B	Q14 D	Q15 B
Q16 B	Q17 C	Q18 B	Q19 B	

Q1. The Public Examinations (Prevention of Unfair Means) Amendment Bill, 2026 was introduced in the Lok Sabha on 27 July 2026 by which minister?

Answer B. Dr Jitendra Singh (MoS Personnel)

The Bill — introduced by Union MoS for Personnel, Public Grievances and Pensions Dr Jitendra Singh — overhauls the 2024 Act, sharply raising penalties and compressing timelines: dedicated Special Task Force option with a 2-month probe deadline, and mandatory Special Fast Track Courts with day-to-day trials completed in 3 months.

Q2. Under the 2026 Amendment Bill, organised exam crimes attract a minimum of 7 years' imprisonment and a minimum fine of ₹10 crore. What is the enhanced fine for INDIVIDUALS using unfair means (up from ₹10 lakh in the 2024 Act)?

Answer C. ₹50 lakh

Penalty comparison (2024 Act → 2026 Bill): individuals — 3-5 yrs/₹10 lakh → 5-10 yrs/₹50 lakh; service providers — ₹1 crore → ₹5 crore + exam cost recovery; persons-in-charge/management — 3-10 yrs/₹1 crore → minimum 5 yrs/₹5 crore; organised crimes — 5-10 yrs/₹1 crore minimum → minimum 7 yrs/₹10 crore minimum; service provider debarment — 4 years → 8 years.

Q3. The "Atmanirbhar Panchayat Programme" — helping Gram/Block Panchayats convert idle assets into revenue-generating projects — is anchored under which scheme of the Ministry of Panchayati Raj?

Answer B. Rashtriya Gram Swaraj Abhiyan (RGSA)

The Atmanirbhar Panchayat Programme (anchored under RGSA) builds sustainable Own Sources of Revenue (OSR) for Panchayati Raj Institutions and reduces fiscal dependency on central/state grants. Along with it, MoPR launched the SAMARTH Panchayat Portal and Model OSR Rules — supporting stronger governance under Viksit Bharat @2047.

Q4. The SAMARTH Panchayat Portal — India's first unified digital platform for Panchayat revenue management — is already active in which two states, with 51 lakh+ taxpayers registered?

Answer B. Chhattisgarh and Himachal Pradesh

SAMARTH — a unified, configurable national platform for end-to-end OSR management (taxpayer registration, automated demand notices, digital payments, real-time monitoring; standardising property tax, user charges, trade licences) — is active in Chhattisgarh and HP: 51 lakh+ taxpayers, ₹95 crore demand notices, ₹27 crore+ collected. Phased expansion is underway in Maharashtra, Mizoram, Assam, Haryana, West Bengal and UP.

Q5. NASA's "PRAXIS" mission concept — selected under NIAC 2026 Phase I — would be the first mission to physically sample particles from:

Answer B. Planetary rings (Saturn's rings)

PRAXIS (Planetary Rings Autonomous Exploration with In-situ Sampling) — developed at NASA's JPL under Dr B. Marco Quadrelli — would be the first mission to physically sample planetary ring particles, integrating bio-inspired robotics, real-time AI and lightweight sampling mechanisms. NIAC funds early-stage high-risk concepts: Phase I ~9 months feasibility, Phase II ~2 years maturation, Phase III strategic development. The tech could also support missions to Uranus and Neptune. India angle: Chandrayaan-3's autonomous hazard detection is a comparable onboard-autonomy capability.

Q6. ONGC commenced drilling its first deepwater exploratory well "MN-DW18-1-H-D" in which offshore basin under the Samudra Manthan Mission?

Answer B. Mahanadi Offshore Basin

The well (spudded virtually by Petroleum Minister Hardeep Singh Puri on 25 July 2026) starts India's deepwater programme under the Samudra Manthan Mission (National Deep Water Exploration Mission), following the PM's 15 August 2025 call — with ~1 million sq km of restricted offshore areas opened for exploration. ONGC launched the DeepX centre in Mumbai (5 January 2026) on a "One Company, One Data" philosophy, building on its Utkal and Konark discoveries; MN-DW18-1-H-D is the first of four planned deepwater wells.

Q7. The Mahanadi River rises in the Sihawa hill range of which district/state?

Answer B. Dhamtari, Chhattisgarh

The Mahanadi ("Great River") rises in the Sihawa hills, Dhamtari district, Chhattisgarh — flows north, turns east into Odisha, pierces the Eastern Ghats through the Satkosia Gorge (a Tiger Reserve), and empties into the Bay of Bengal at False Point near Paradip. It is Odisha's largest river. Left-bank tributaries: Seonath (longest), Hasdeo, Mand, Ib; right-bank: Jonk, Ong, Tel (largest right-bank). Its huge silt discharge created the thick offshore sediments that make the basin hydrocarbon-rich.

Q8. The "DWEPTI Yojana" — India's first women-led distributed renewable energy policy, training SHG women as "Solar Didis" — has been launched by which state?

Answer C. Chhattisgarh

DWEPTI (Decentralised Women Empowerment on Energy and Policy for Transformative Inclusion) — by the Chhattisgarh Panchayat & Rural Development Department with Transform Rural India (TRI) under the Green Economy Transition Mission — makes Chhattisgarh the first state with a women-led distributed RE policy. SHG women become Solar Didis (vendors, technicians, installers, entrepreneurs); Cluster Level Federations are registered as authorised vendors under PM Surya Ghar Muft Bijli Yojana; flexible loans via the SHG-Bank Linkage Programme. Piloted in Kabirdham district, now expanding statewide.

Q9. As per the BIMCO-ICS Seafarer Workforce Report 2026, India became the world's second-largest supplier of seafarers with a 12.16% global share, behind which country?

Answer C. Philippines

The BIMCO-ICS Seafarer Workforce Report 2026 (published every 5 years) ranks India 2nd — behind only the Philippines — with 311,936 maritime professionals (12.16% share), ahead of China, Russia and Indonesia. India's climb: 5th with 5.2% (2015) → 5th with 6% (2021) → 2nd with 12.16% (2026), more than doubling in a decade. Ports Minister Sarbananda Sonowal announced "Mission 20%" — raising the share to 20%, aligned with Maritime India Vision 2030 and Maritime Amrit Kaal Vision 2047.

Q10. Which state became the FIRST to qualify for the second installment under the Rashtriya Krishi Vikas Yojana (RKVY) after utilising over 75% of the first installment?

Answer B. Maharashtra

Maharashtra became the first state eligible for the second RKVY installment — of the ₹335 crore released, nearly ₹260 crore (75%+) was utilised; it will now receive another ₹335 crore. RKVY is a Centrally Sponsored Scheme supporting state-specific agricultural development.

Q11. On its 20th Foundation Day (27 July 2026), the Ministry of Earth Sciences launched several initiatives. How many IMD Centres of Excellence were launched?

Answer C. 13

MoES launched 13 IMD Centres of Excellence, IMD NOVA, the WINGS app, the National Doppler Weather Radar Reflectivity Mosaic, and the Strong Motion Atlas of India — and upgraded the Thiruvananthapuram Cyclone Warning Centre into an Area Cyclone Warning Centre (ACWC), strengthening weather forecasting, seismology and ocean science.

Q12. MoSPI announced that India will use which index as the GDP deflator in place of the WPI wherever applicable, under the revised GDP series (2022-23 base)?

Answer B. Producer Price Index (PPI)

MoSPI will use the PPI as GDP deflator in place of the WPI wherever applicable — the revised GDP series adopts 2022-23 as base year and follows the double deflation method, improving real GDP accuracy. Implementation from the April-June quarter of 2026-27.

Q13. Piyush Goyal announced a Task Force to help India achieve what share of the global toy market by 2032?

Answer B. 5%

The Task Force targets a 5% share of the global toy market by 2032, focusing on manufacturing, innovation, exports, skilling and global value chains. A Toy Sector Playbook was launched for MSMEs and startups. India currently has 21,000+ MSMEs, 770+ startups, 50 toy clusters and 1,800+ BIS licensees in the sector.

Q14. The Ministry of Agriculture approved the agricultural use of "Anhydrous Ammonia" fertilizer for three years under the Fertiliser Control Order, 1985. What is its minimum nitrogen content?

Answer D. 82%

Anhydrous Ammonia contains a minimum of 82% nitrogen (vs urea's 46%), improving fertilizer-use efficiency and reducing urea import dependence. A 150 TPD Green Urea pilot plant will also be developed by NETRA in Andhra Pradesh. Separately, the Tourism Ministry signed a two-year MoU with Air India to promote the Incredible India brand globally (digital campaigns, inflight promotions, roadshows).

Q15. Axis Finance launched "Drishti" — an in-house digital platform of which type — for retail and MSME lending?

Answer B. Business Rules Engine (BRE)

Drishti is Axis Finance's in-house Business Rules Engine automating credit assessment with analytics, underwriting workflows and statistical scorecards — deployed for Personal Loans, Business Loans, Loan Against Property and Home Loans, improving lending speed, consistency and risk management.

Q16. OmniCard launched India's first "Flexi Benefits Basket" on UPI for tax-efficient employee benefits. It is built on which RBI-licensed instrument?

Answer B. Prepaid Payment Instrument (PPI)

OmniCard's Flexi Benefits Basket — built on an RBI-licensed PPI — supports tax-efficient spending across meals, fuel, telecom, books and gadgets, usable at nearly 60 million UPI merchants via Merchant Category Code (MCC) controls.

Q17. Edelweiss Mutual Fund launched India's first REIT-oriented passive index fund tracking the Nifty REITs & Realty TRI. This follows SEBI's reclassification of REITs as equity instruments effective from:

Answer C. 1 January 2026

The Edelweiss Nifty REITs & Realty Index Fund — India's first REIT-focused passive index fund (~60% REITs, ~40% real estate companies) — follows SEBI's reclassification of REITs as equity instruments from 1 January 2026, offering diversified exposure to India's listed real estate sector.

Q18. India observed the 88th CRPF Foundation Day on 27 July 2026. The force was originally established in 1939 under what name?

Answer B. Crown Representative's Police

The CRPF was formed in 1939 as the Crown Representative's Police and renamed the Central Reserve Police Force in 1949. It is India's largest Central Armed Police Force (CAPF), serving internal security, disaster response and counter-insurgency roles.

Q19. The theme of World Hepatitis Day 2026 (28 July) was:

Answer B. Hepatitis: Let's Break It Down

World Hepatitis Day (28 July, theme "Hepatitis: Let's Break It Down") targets viral hepatitis elimination by 2030. The date marks the birth anniversary of Dr. Baruch Samuel Blumberg, who discovered the Hepatitis B Virus; the observance was recognised by the World Health Assembly in 2010.

QUIZ 24 OF 25

30 July 2026

21 questions · Banking 6 · Schemes 5 · Sci & Env 4 · International 2

Q1

EAM S. Jaishankar launched "SHANTI" at UN Headquarters, opening India's campaign for a non-permanent UNSC seat for which term?

- A. 2027–28
- B. 2028–29
- C. 2029–30
- D. 2030–31
- E. 2026–27

Q2

Madanapalle Municipality — emerging as a model "Zero Waste City" under SBM-Urban 2.0 — is in which state?

- A. Telangana
- B. Karnataka
- C. Andhra Pradesh
- D. Tamil Nadu
- E. Maharashtra

Q3

The Fields Medal 2026 was awarded at the ICM in Philadelphia. Who made history as only the THIRD woman in the medal's 90-year history to receive it?

- A. Maryam Mirzakhani
- B. Maryna Viazovska
- C. Hong Wang
- D. Yu Deng
- E. Karen Uhlenbeck

Q4

The e-Zero FIR system for cybercrime rests on which provision of the BNSS, 2023, that permits information about a cognizable offence to be given electronically irrespective of jurisdiction?

- A. Section 154(1)
- B. Section 173(1)
- C. Section 193(2)
- D. Section 105
- E. Section 230

Q5

The "DAANVEER" initiative of the Ministry of Panchayati Raj enables citizens to voluntarily contribute what to Gram Panchayats via the Meri Panchayat app?

- A. Books for libraries
- B. Computers (pre-approved bundles via DigiHaat)
- C. Solar panels
- D. Water purifiers
- E. Cash donations

Q6

IRDAI approved the Policyholders' Education and Protection Fund (PEPF) with an initial corpus of ₹800 crore. The PEPF is created under which provision?

- A. Section 14 of the IRDAI Act, 1999
- B. Section 16A of the IRDAI Act, 1999 (inserted by SBSR Act, 2025)
- C. Section 64UM of the Insurance Act, 1938
- D. Section 25 of the Insurance Laws (Amendment) Act, 2025
- E. Section 10 of the LIC Act, 1956

Q7

Which company received IRDAI registration, becoming the FOURTH new general insurer approved since January 2026?

- A. Navi General Insurance
- B. ProTec General Insurance
- C. Galaxy Health Insurance
- D. Kshema General Insurance
- E. Zuno General Insurance

Q8

The Nutrient Based Subsidy (NBS) scheme — for which the fertiliser industry is seeking a mid-season Kharif 2026 hike — was launched on which date, and which fertiliser is NOT covered under it?

- A. 1 April 2008; DAP not covered
- B. 1 April 2010; Urea not covered
- C. 1 April 2012; MOP not covered
- D. 1 April 2010; DAP not covered
- E. 1 April 2015; Urea not covered

Q9

As per ICAR, every ₹1 invested in agricultural research generates an estimated return of:

- A. ₹5.20
- B. ₹7.40
- C. ₹10.50
- D. ₹13.85
- E. ₹18.00

Q10

MoRD (through DAY-NRLM) signed a 3-year Non-Financial MoU with which organisation to strengthen Women-Led Enterprises via public procurement access?

- A. UN Women
- B. Project Concern International (PCI) India
- C. SEWA
- D. Grameen Foundation
- E. BRAC India

Q11

President Murmu marked four years in office by launching several initiatives at Rashtrapati Bhavan. What does "RAAHI" stand for?

- A. Rashtrapati Awas Heritage Initiative
- B. Rashtrapati Bhavan Access and Heritage Interconnector
- C. Republic Access and Heritage of India
- D. Rashtriya Access to Heritage Institutions
- E. Rashtrapati Archives and Heritage Index

Q12

Tripura signed three MoUs with which institution to promote financial literacy, skill development and investment awareness (with the institution funding the programme)?

- A. BSE
- B. National Stock Exchange (NSE)
- C. SEBI
- D. SIDBI
- E. NABARD

Q13

FSID, C-DOT and IISc Bengaluru signed an agreement to establish a Telecom Centre of Excellence — C-DOT's ____ CoE — focusing on 5G, 6G, AI and quantum communication.

- A. Third
- B. Fourth
- C. Fifth
- D. Sixth
- E. Seventh

Q14

ADB approved a USD 850 million loan to support PM Surya Ghar: Muft Bijli Yojana, helping India achieve what rooftop solar capacity target by FY27?

- A. 20 GW
- B. 25 GW
- C. 30 GW
- D. 40 GW
- E. 50 GW

Q15

NVIDIA, Microsoft, IBM and 35+ tech companies launched which alliance to strengthen the security, transparency and resilience of AI systems?

- A. Global AI Safety Coalition
- B. Open Secure AI Alliance (OSAA)
- C. AI Trust Consortium
- D. Frontier AI Forum
- E. Secure Compute Alliance

Q16

The CCI-approved merger of Go Digit Infoworks with Go Digit General Insurance is the FIRST such merger under which law?

- A. Companies Act, 2013
- B. Insurance Laws (Amendment) Act, 2025
- C. IBC, 2016
- D. SEBI (Merger) Regulations, 2024
- E. IRDAI Act, 1999

Q17

World Nature Conservation Day (28 July) traces its origins to which 1972 event?

- A. Ramsar Convention
- B. UN Conference on the Human Environment
- C. Earth Summit
- D. CITES adoption
- E. World Heritage Convention

Q18

The Delhi Government approved the "Delhi Lakshmi Yojana" providing what monthly assistance to eligible women aged 21–60 years?

- A. ₹1,000
- B. ₹1,500
- C. ₹2,100
- D. ₹2,500
- E. ₹3,000

Q19

LIC appointed whom as Executive Director (Finance & Accounts) and Chief Financial Officer, following the resignation of Sunil Agrawal?

- A. Varadarajan Muthuvenkataraman
- B. Shatmanyu Shrivastava
- C. Siddhartha Mohanty
- D. R. Doraiswamy
- E. Dinesh Pant

Q20

As per RBI Ombudsman FY25 data, total complaints rose 13.55% to 1.33 million. Which city/UT recorded the HIGHEST complaint rate (over 4.5 times the national average)?

- A. Delhi
- B. Mumbai
- C. Chandigarh
- D. Bengaluru
- E. Lucknow

Q21

The Indian Navy launched "Machilipatnam (BY 529)" at Cochin Shipyard on 29 July 2026. It is the _____ of the eight Mahe-class ASW Shallow Water Craft.

- A. Fifth
- B. Sixth
- C. Seventh
- D. Eighth
- E. Fourth

ANSWERS — 30 JULY 2026

Q1 B	Q2 C	Q3 C	Q4 B	Q5 B
Q6 B	Q7 B	Q8 B	Q9 D	Q10 B
Q11 B	Q12 B	Q13 C	Q14 C	Q15 B
Q16 B	Q17 B	Q18 D	Q19 B	Q20 C
Q21 C				

Q1. EAM S. Jaishankar launched "SHANTI" at UN Headquarters, opening India's campaign for a non-permanent UNSC seat for which term?

Answer B. 2028–29

SHANTI (Securing Holistic Advancement through Norms, Trust and Integrity), launched 13 July 2026, opens India's campaign for the 2028–29 non-permanent UNSC seat — the vote is scheduled for June 2027 during the 81st UNGA session. Jaishankar noted Indian-funded development projects run in 79 countries and championed the Women, Peace and Security agenda. The UNSC (est. 24 October 1945 under the UN Charter) has 15 members: P5 (China, France, Russia, UK, US with veto) + 10 non-permanent members elected by the UNGA for 2-year terms (five retire each year).

Q2. Madanapalle Municipality — emerging as a model "Zero Waste City" under SBM–Urban 2.0 — is in which state?

Answer C. Andhra Pradesh

Madanapalle (AP) uses source segregation (SWM Rules 2016), decentralised processing (composting/vermicomposting for wet waste, MRFs for dry), Refuse Derived Fuel for cement plants, RRR Centres and bio-mining of legacy dumpsites. SBM–Urban 2.0 (launched 1 October 2021, ₹1.41 lakh crore) targets "Garbage Free Cities" — with ODF+/ODF++/Water+ sanitation, legacy dumpsite remediation, 1–7 star Garbage Free City ratings and Swachh Survekshan (world's largest cleanliness survey).

Q3. The Fields Medal 2026 was awarded at the ICM in Philadelphia. Who made history as only the THIRD woman in the medal's 90-year history to receive it?

Answer C. Hong Wang

The 2026 Fields Medal (awarded 23 July at ICM Philadelphia by the International Mathematical Union; established 1936 from John Charles Fields' trust) went to Yu Deng (Univ. of Chicago — Hilbert's Sixth Problem/Boltzmann equation), John Pardon (Stony Brook — MNOP Conjecture/Calabi-Yau 3-folds), Jacob Tsimerman (Univ. of Toronto — Griffiths and André-Oort Conjectures), and Hong Wang (NYU Courant & IHES — 3D Kakeya Conjecture with Joshua Zahl), the third woman ever. Wang and Deng are the first Chinese-born recipients since Shing-Tung Yau (1982).

Q4. The e-Zero FIR system for cybercrime rests on which provision of the BNSS, 2023, that permits information about a cognizable offence to be given electronically irrespective of jurisdiction?

Answer B. Section 173(1)

e-Zero FIR (operational in 18 States/UTs; nodal body I4C under MHA) rests on Section 173(1) of the BNSS 2023 — the provision replacing Section 154 CrPC — allowing electronic, jurisdiction-free reporting of cognizable offences. Three integration pillars: NCRP/Helpline 1930, State e-Crime Police Stations, and NCRB's CCTNS. Aims: eliminate jurisdictional delays, instantly freeze defrauded funds, swiftly restore victims' money. In 2025, 12,000+ e-Zero FIRs were registered — Delhi highest (6,115), then Chandigarh (4,174); complaints must convert to a regular FIR within 3 days.

Q5. The "DAANVEER" initiative of the Ministry of Panchayati Raj enables citizens to voluntarily contribute what to Gram Panchayats via the Meri Panchayat app?

Answer B. Computers (pre-approved bundles via DigiHaat)

DAANVEER (launched by MoPR Secretary Vivek Bharadwaj) lets citizens/organisations contribute computers to Gram Panchayats through the Meri Panchayat app, integrated with the DigiHaat marketplace offering pre-approved bundles per State specifications — with verified institutional needs, end-to-end tracking, direct delivery (no cash intermediaries) and a digital certificate. It builds on the digital panchayat ecosystem: e-GramSwaraj, Meri Panchayat, Sabha Saar, AuditOnline and Gram Manchitra (GIS planning).

Q6. IRDAI approved the Policyholders' Education and Protection Fund (PEPF) with an initial corpus of ₹800 crore. The PEPF is created under which provision?

Answer B. Section 16A of the IRDAI Act, 1999 (inserted by SBSR Act, 2025)

The PEPF (initial corpus ₹800 crore) — created under Section 16A of the IRDAI Act 1999, inserted by the SBSR Act 2025 — promotes insurance awareness, grievance redressal, tech-driven services and recovery of unclaimed insurance amounts (the insurance analogue of RBI's Depositor Education and Awareness Fund). Other reforms at the 28 July 2026 meeting: perpetual registration with annual fee for intermediaries (replacing periodic renewals), mandatory salesperson tagging on every proposal/policy, and the Penalties Regulations, 2026.

Q7. Which company received IRDAI registration, becoming the FOURTH new general insurer approved since January 2026?

Answer B. ProTec General Insurance

ProTec General Insurance became the fourth new general insurer registered since January 2026 — reflecting increased competition in the sector. Note: IRDAI is a statutory body under the IRDA Act, 1999, headquartered in Hyderabad.

Q8. The Nutrient Based Subsidy (NBS) scheme — for which the fertiliser industry is seeking a mid-season Kharif 2026 hike — was launched on which date, and which fertiliser is NOT covered under it?

Answer B. 1 April 2010; Urea not covered

NBS (launched 1 April 2010) covers Phosphatic and Potassic fertilisers, with subsidy based on N, P, K and S content, paid directly to companies. Urea is NOT covered and remains heavily subsidised — driving excess nitrogen use. Industry wants a mid-season hike as the West Asia conflict raised ammonia/sulphur costs; NBS rates are revised only twice a year. Key facts: DAP = 18% N + 46% P; MOP is 100% imported; balanced N:P:K ratio = 4:2:1. Related initiatives: PM-PRANAM, Nano Urea/Nano DAP, One Nation One Fertiliser (Bharat brand), Soil Health Cards.

Q9. As per ICAR, every ₹1 invested in agricultural research generates an estimated return of:

Answer D. ₹13.85

Every ₹1 in agricultural research yields ~₹13.85; every ₹1 in agricultural extension yields ₹7.40. Agri research contributed ~one-third of the increase in agricultural output value (2024-25). The Agricultural Research & Education Budget 2026-27 is ₹9,266 crore (up from ₹4,836 crore in 2014-15); 386 improved varieties were released in 2025 (94% climate-resilient, 29 biofortified). Concerns: ~73% of agri expenditure goes to subsidies/welfare; India's R&D spend is only 0.6-0.7% of GDP. ANRF (Anusandhan National Research Foundation) was set up under the ANRF Act, 2023.

Q10. MoRD (through DAY-NRLM) signed a 3-year Non-Financial MoU with which organisation to strengthen Women-Led Enterprises via public procurement access?

Answer B. Project Concern International (PCI) India

The MoRD-PCI India MoU (2026-29) establishes a National Resource Cell within DAY-NRLM, develops incubation frameworks/SOPs, and trains SHGs on GeM onboarding, tenders, quality standards and compliance. Initial focus states (2026-27): Assam, Bihar, Jharkhand, Karnataka, Maharashtra, Rajasthan, UP. Under the Public Procurement Policy for MSEs, 2012: 25% procurement from MSEs, 3% reserved for women-owned and 4% for SC/ST-owned MSEs. DAY-NRLM has mobilised 10+ crore rural women; Lakhpati Didi target raised to 6 crore by 2029-30; Budget 2026-27 allocation ₹17,280 crore; SHE-Mart outlets under Lakhpati Didi 2.0.

Q11. President Murmu marked four years in office by launching several initiatives at Rashtrapati Bhavan. What does "RAAHI" stand for?

Answer B. Rashtrapati Bhavan Access and Heritage Interconnector

RAAHI (Rashtrapati Bhavan Access and Heritage Interconnector) was among the initiatives launched — along with e-Audio Guide, e-Upahaar (3rd Edition), Bachpan 'Bal Parisar' and a Net Zero Energy Strategy. VP C.P. Radhakrishnan released five commemorative books on her tenure.

Q12. Tripura signed three MoUs with which institution to promote financial literacy, skill development and investment awareness (with the institution funding the programme)?

Answer B. National Stock Exchange (NSE)

The Tripura-NSE MoUs cover investor awareness programmes, banking and capital market training, certification and industry engagement — NSE funds the programme while the State provides training infrastructure. Separately, the Central University of Kerala signed an MoU with the Indian Navy for maritime studies, AI, cybersecurity and ocean sciences research.

Q13. FSID, C-DOT and IISc Bengaluru signed an agreement to establish a Telecom Centre of Excellence – C-DOT's _____ CoE – focusing on 5G, 6G, AI and quantum communication.

Answer C. Fifth

The IISc CoE will be C-DOT's fifth Centre of Excellence – focusing on 5G, 6G, AI, cybersecurity, quantum communication, prototype development, IP creation and industry-academia collaboration.

Q14. ADB approved a USD 850 million loan to support PM Surya Ghar: Muft Bijli Yojana, helping India achieve what rooftop solar capacity target by FY27?

Answer C. 30 GW

The ADB loan – Subprogram 2 of the Accelerating Affordable and Inclusive Rooftop Solar Systems Development Program – supports PMSG-MBY towards 30 GW rooftop solar by FY27, reducing 28.8 million tonnes of CO₂ emissions and expanding affordable solar access.

Q15. NVIDIA, Microsoft, IBM and 35+ tech companies launched which alliance to strengthen the security, transparency and resilience of AI systems?

Answer B. Open Secure AI Alliance (OSAA)

The OSAA promotes secure-by-design AI, common cybersecurity standards, information sharing on AI threats and industry-wide collaboration, launched following recent AI-related cyber incidents. Separately, the ACC appointed Satya Pal Kumar (2005-batch IRS) as Director of FIU-IND for five years, succeeding Pankaj Kumar Mishra.

Q16. The CCI-approved merger of Go Digit Infoworks with Go Digit General Insurance is the FIRST such merger under which law?

Answer B. Insurance Laws (Amendment) Act, 2025

The CCI cleared the Go Digit Infoworks-Go Digit General Insurance merger – removing the holding company structure so shareholders hold shares directly in the insurer – the first such merger under the Insurance Laws (Amendment) Act, 2025. Separately, a new polypore fungus *Microporellus kolhapurensis* was discovered in Kolhapur, Maharashtra (published in *Nelumbo*, BSI's journal).

Q17. World Nature Conservation Day (28 July) traces its origins to which 1972 event?

Answer B. UN Conference on the Human Environment

World Nature Conservation Day (28 July) traces to the 1972 UN Conference on the Human Environment (Stockholm) and supports SDGs 13 (Climate Action), 14 (Life Below Water) and 15 (Life on Land).

Q18. The Delhi Government approved the "Delhi Lakshmi Yojana" providing what monthly assistance to eligible women aged 21–60 years?

Answer D. ₹2,500

Delhi Lakshmi Yojana gives ₹2,500/month to eligible women (21–60 years, income/residency criteria) with a ₹5,110 crore budget for 2026–27; first instalment scheduled 28 August 2026. Separately, Chhattisgarh's DWEEPTI Yojana targets 5,000 women-led solar enterprises, 50,000 green jobs and clean energy for 5 lakh families via Solar Didis.

Q19. LIC appointed whom as Executive Director (Finance & Accounts) and Chief Financial Officer, following the resignation of Sunil Agrawal?

Answer B. Shatmanyu Shrivastava

LIC appointed Shatmanyu Shrivastava as ED (Finance & Accounts) and CFO; simultaneously, Varadarajan Muthuvenkataraman became ED (Enterprise Risk Management) and Chief Risk Officer.

Q20. As per RBI Ombudsman FY25 data, total complaints rose 13.55% to 1.33 million. Which city/UT recorded the HIGHEST complaint rate (over 4.5 times the national average)?

Answer C. Chandigarh

Chandigarh recorded the highest complaint rate (4.5x+ the national average). Notably, for the FIRST time since FY21, private banks received more complaints than PSBs; NBFC complaints also rose. RBI Deputy Governor Swaminathan J urged regulated entities to strengthen Internal Ombudsman mechanisms, as many grievances reaching RBI had not been addressed internally first.

Q21. The Indian Navy launched "Machilipatnam (BY 529)" at Cochin Shipyard on 29 July 2026. It is the ____ of the eight Mahe-class ASW Shallow Water Craft.

Answer C. Seventh

Machilipatnam (BY 529) — launched at CSL on 29 July 2026 — is the seventh of eight Mahe-class ASW-SWCs, named after the historic Andhra Pradesh port city, strengthening the Navy's coastal anti-submarine warfare capabilities.

QUIZ 25 OF 25

31 July 2026

24 questions · Banking 9 · Appointments 4 · Sci & Env 3 · Economy 2

Q1**In a cross-border conservation milestone, 672 captive-bred Houbara Bustards were released in Karakalpakstan to restore which ecologically devastated region?**

- A. Caspian Sea region
- B. Aral Sea region
- C. Lake Balkhash basin
- D. Gobi Desert
- E. Ustyurt Plateau only

Q2**What is the IUCN Red List status of the Asian Houbara Bustard?**

- A. Least Concern
- B. Near Threatened
- C. Vulnerable
- D. Endangered
- E. Critically Endangered

Q3**Under which Article of the Constitution do Union Ministers hold office "during the pleasure of the President" — the provision invoked when Dharmendra Pradhan's resignation was accepted?**

- A. Article 74
- B. Article 75(1)
- C. Article 75(2)
- D. Article 75(3)
- E. Article 78

Q4**The Cauvery River — historically called "Dakshin Ganga" — originates at Talakaveri on which range of the Western Ghats?**

- A. Nilgiri Hills
- B. Brahmagiri range (Kodagu, Karnataka)
- C. Anaimalai Hills
- D. Baba Budan Hills
- E. Agasthyamalai range

Q5**Karnataka's proposed Mokedatu project — against which TN CM C. Joseph Vijay wrote to the PM — plans to supply how much drinking water to Bengaluru and generate how much power?**

- A. 2.5 TMC; 200 MW
- B. 4.75 TMC; 400 MW
- C. 7.5 TMC; 500 MW
- D. 10 TMC; 600 MW
- E. 4.75 TMC; 750 MW

Q6

As per the ADR-NEW analysis of all 31 incumbent Chief Ministers' affidavits, how many CMs have declared criminal cases?

- A. 9 (29%)
- B. 11 (35%)
- C. 14 (45%)
- D. 17 (55%)
- E. 20 (65%)

Q7

RBI has allowed banks to offer differential interest rates on bulk deposits based on the differential run-off rate under which framework?

- A. Net Stable Funding Ratio (NSFR)
- B. Liquidity Coverage Ratio (LCR)
- C. Marginal Cost of Funds (MCLR)
- D. Statutory Liquidity Ratio (SLR)
- E. Capital Adequacy (CRAR)

Q8

What is the bulk deposit threshold for Scheduled Commercial Banks (excluding RRBs) and Small Finance Banks?

- A. ₹1 crore and above
- B. ₹2 crore and above
- C. ₹3 crore and above
- D. ₹5 crore and above
- E. ₹10 crore and above

Q9

DFS launched India's first sovereign-backed Protection & Indemnity (P&I) insurance product under the Bharat Maritime Insurance Pool. Which company designed the product?

- A. GIC Re
- B. The New India Assurance Company
- C. Oriental Insurance
- D. United India Insurance
- E. National Insurance Company

Q10

The Bharat Maritime Insurance Pool (BMIP) — formally launched 12 May 2026 — has USD 1.5 billion underwriting capacity backed by a sovereign guarantee of:

- A. USD 1.0 billion
- B. USD 1.2 billion
- C. USD 1.4 billion (₹12,980 crore)
- D. USD 1.5 billion
- E. USD 2.0 billion

Q11

After the CCI-approved Go Digit Infoworks merger with Go Digit General Insurance, which group will hold a 57.28% stake in the insurer?

- A. Prem Watsa's Fairfax Group
- B. Berkshire Hathaway
- C. Allianz
- D. Warburg Pincus
- E. TVS Capital

Q12

IRDAI approved the acquisition of Magma General Insurance from Sanoti Properties for ₹4,500 crore by which consortium?

- A. Adani Group and Bajaj
- B. Patanjali Ayurved (73.56%) and DS Group (24.50%)
- C. Tata Sons and Piramal
- D. JSW and Emami
- E. ITC and Dabur

Q13

SBI Card and Google Pay launched the co-branded "Google Pay Flex SBI Card". The RuPay variant supports UPI-linked credit payments with annual rewards up to:

- A. ₹10,000
- B. ₹12,000
- C. ₹15,000
- D. ₹18,000
- E. ₹25,000

Q14

NCDEX launched which mutual fund transaction platform aimed at expanding MF penetration in rural and semi-rural India?

- A. NCDEX Krishi
- B. NCDEX Nidhi
- C. NCDEX Nivesh
- D. NCDEX Gram
- E. NCDEX Samriddhi

Q15

Ajinkya Rahane announced retirement from international cricket in July 2026. How many Test centuries did he score?

- A. 10
- B. 12 (including 8 overseas)
- C. 15
- D. 16
- E. 18

Q16

Defence Minister Rajnath Singh inaugurated India's FIRST dedicated Department of Military Medicine at which hospital?

- A. AFMC Pune
- B. Command Hospital, Lucknow
- C. Army Hospital R&R, Delhi
- D. INHS Asvini, Mumbai
- E. Command Hospital, Kolkata

Q17

DoT and the Madhya Pradesh Government signed an MoU to establish India's FIRST Telecom Manufacturing Zone (~350 acres) at which city?

- A. Indore
- B. Bhopal
- C. Gwalior
- D. Jabalpur
- E. Ujjain

Q18

The Ministry of Tribal Affairs signed a 3-year MoU with which CSIR institute to conserve Rare, Endangered and Threatened (RET) medicinal plants?

- A. CSIR-CIMAP
- B. CSIR-NBRI
- C. CSIR-IHBT
- D. CSIR-NEIST
- E. CSIR-CFTRI

Q19

Jyotiraditya Scindia presented the Pandit Deendayal Upadhyaya Telecom Excellence Awards 2025 and unveiled which theme for India Mobile Congress 2026 (7-10 October, New Delhi)?

- A. Connecting Bharat
- B. Scale without Boundaries
- C. Digital Frontiers
- D. 6G for All
- E. Innovate Connect Transform

Q20

India finished THIRD at the ISSF World Cup Rifle/Pistol 2026 in Hangzhou, China. Who won India's only gold — in the women's 25m pistol?

- A. Manu Bhaker
- B. Esha Singh
- C. Sainyam Vij
- D. Rhythm Sangwan
- E. Palak Gulia

Q21**International Tiger Day (29 July) was established in 2010 during which summit?**

- A. Kuala Lumpur Tiger Forum
- B. St. Petersburg Tiger Summit
- C. New Delhi Wildlife Summit
- D. Kathmandu Tiger Conclave
- E. Bangkok CITES CoP

Q22**Under the Delhi Lakshmi Yojana, eligible women can receive the ₹2,500 monthly assistance through which payment options?**

- A. Cash only
- B. Direct bank transfer only
- C. Full RD/FD, or a combination of RD/FD and CBDC wallet
- D. UPI wallet only
- E. Post office savings only

Q23**The seventh Mahe-class ASW Shallow Water Craft "Machilipatnam", launched by Cochin Shipyard, has indigenous content of over:**

- A. 60%
- B. 70%
- C. 80%
- D. 90%
- E. 50%

Q24**In the 2026 Fields Medal announcement, Yu Deng and Hong Wang became the first ____ to receive the honour, while Hong Wang became only the third woman ever.**

- A. American nationals
- B. Chinese nationals
- C. Indian-origin mathematicians
- D. Canadian nationals
- E. Korean nationals

ANSWERS — 31 JULY 2026

Q1 B	Q2 C	Q3 C	Q4 B	Q5 B
Q6 C	Q7 B	Q8 C	Q9 B	Q10 C
Q11 A	Q12 B	Q13 D	Q14 B	Q15 B
Q16 B	Q17 C	Q18 B	Q19 B	Q20 B
Q21 B	Q22 C	Q23 C	Q24 B	

Q1. In a cross-border conservation milestone, 672 captive-bred Houbara Bustards were released in Karakalpakstan to restore which ecologically devastated region?

Answer B. Aral Sea region

672 captive-bred Houbara Bustards (*Chlamydotis macqueenii*) were released on 26 June 2026 across Karakalpakstan (autonomous republic, north-western Uzbekistan) under a joint Uzbekistan-Kazakhstan-UAE effort to restore the Aral Sea region. The Asian Houbara/MacQueen's Bustard (family Otididae) — now a separate species from the North African Houbara (*C. undulata*) — winters in India's Thar Desert and Rann of Kutch.

Q2. What is the IUCN Red List status of the Asian Houbara Bustard?

Answer C. Vulnerable

Conservation status: IUCN — Vulnerable; CITES — Appendix I (international commercial trade prohibited); CMS — Appendix II for the Asian Houbara (the North African Houbara is in Appendix I); India — Schedule I of the Wild Life (Protection) Act, 1972.

Q3. Under which Article of the Constitution do Union Ministers hold office "during the pleasure of the President" — the provision invoked when Dharmendra Pradhan's resignation was accepted?

Answer C. Article 75(2)

Article 75(2) — Ministers hold office during the pleasure of the President. Other key provisions: Art 74 (Council of Ministers to aid and advise); Art 75(1) (Ministers appointed by President on PM's advice); Art 75(3) (collective responsibility to the Lok Sabha); Art 75(1A) (Ministers $\leq$ 15% of Lok Sabha strength — 91st Amendment, 2003); Art 77(3) (Allocation of Business Rules); Art 78 (PM's duty to communicate decisions). By convention a Minister resigns through the PM, who advises the President to accept. Pralhad Joshi (already Consumer Affairs Minister) took additional charge of Education on 26 July 2026.

Q4. The Cauvery River — historically called "Dakshin Ganga" — originates at Talakaveri on which range of the Western Ghats?

Answer B. Brahmagiri range (Kodagu, Karnataka)

The Cauvery ("Ponni" in Tamil) rises at Talakaveri on the Brahmagiri range, Kodagu (Coorg) district, Karnataka (~1,341 m). Basin: 81,155 sq km (~2.7% of India) across Karnataka (34,273), Tamil Nadu (43,856 — largest share), Kerala (2,866) and Puducherry. Left-bank tributaries: Harangi, Hemavati, Shimsha, Arkavati; right-bank: Lakshmantirtha, Kabini, Suvarnavati, Bhavani, Noyyal, Amaravati.

Q5. Karnataka's proposed Mekedatu project — against which TN CM C. Joseph Vijay wrote to the PM — plans to supply how much drinking water to Bengaluru and generate how much power?

Answer B. 4.75 TMC; 400 MW

Mekedatu ("Goat's Leap" in Kannada — a gorge where the Arkavati joins the Cauvery; Ramanagara district, ~90–100 km south of Bengaluru, ~4 km upstream of the TN border) is a proposed balancing reservoir-cum-drinking water project by Cauvery Neeravari Nigam Ltd (₹6,000–9,000 crore) — supplying 4.75 TMC to Bengaluru (the additional quantum granted by the Supreme Court) and generating 400 MW. TN CM Vijay urged the Centre (28 July 2026) not to approve it unless consistent with the CWDAT Award and SC judgment.

Q6. As per the ADR-NEW analysis of all 31 incumbent Chief Ministers' affidavits, how many CMs have declared criminal cases?

Answer C. 14 (45%)

Of 31 CMs (28 states + Delhi, Puducherry, J&K), 14 (45%) declared criminal cases, 11 (35%) serious criminal cases, and two declared attempt-to-murder cases. Assets: average ₹118.07 crore; combined ~₹3,660 crore; four CMs exceed ₹100 crore. Wider trend (18th Lok Sabha): MPs with criminal cases rose 30% (2009) → 46% (2024); serious cases 14% → 31% (+124%); candidates with criminal cases had a 15.3% winning chance vs 4.4% for clean records. Under Section 8, RP Act 1951, disqualification comes only upon conviction — 2+ years' imprisonment brings disqualification during jail plus 6 years after release.

Q7. RBI has allowed banks to offer differential interest rates on bulk deposits based on the differential run-off rate under which framework?

Answer B. Liquidity Coverage Ratio (LCR)

Banks can now price bulk deposits based on differential run-off rates under the LCR framework — eliminating artificial maturity buckets — while the uniformity principle is RETAINED (uniform rates across branches/customers for similar same-date deposits). Disclosure: rates must follow the pre-disclosed website schedule; bulk deposit rates published daily by 10:00 AM (grace till 10:10 AM). LCR (Basel III) = HQLA ÷ Net cash outflows over 30 days, minimum 100%; higher run-off deposits impose higher HQLA cost, which banks may now price in.

Q8. What is the bulk deposit threshold for Scheduled Commercial Banks (excluding RRBs) and Small Finance Banks?

Answer C. ₹3 crore and above

Bulk deposit = single rupee term deposit of ₹3 crore+ for SCBs (excluding RRBs) and SFBs — raised from ₹2 crore to ₹3 crore in June 2024 (earlier ₹1 crore → ₹2 crore in 2019). For RRBs and Local Area Banks the threshold is ₹1 crore+. Governed by the Master Direction – RBI (Interest Rate on Deposits) Directions.

Q9. DFS launched India's first sovereign-backed Protection & Indemnity (P&I) insurance product under the Bharat Maritime Insurance Pool. Which company designed the product?

Answer B. The New India Assurance Company

The P&I product (launched 30 July 2026 by DFS; first policy handed to Shipping Corporation of India by DFS Secretary Sanjay Lohiya) was designed by New India Assurance. It covers third-party liabilities — crew, cargo, pollution, wreck removal — with a 24×7 port correspondent network and indemnity up to USD 1.5 billion, reducing dependence on the International Group of P&I Clubs (12 mutual clubs covering ~87–90% of world ocean-going tonnage). P&I covers third-party liabilities outside Hull & Machinery and Cargo insurance.

Q10. The Bharat Maritime Insurance Pool (BMIP) — formally launched 12 May 2026 — has USD 1.5 billion underwriting capacity backed by a sovereign guarantee of:

Answer C. USD 1.4 billion (₹12,980 crore)

BMIP — approved by the Cabinet in April 2026, launched 12 May 2026 — has USD 1.5 billion capacity with a USD 1.4 billion (₹12,980 crore) sovereign guarantee, runs 10 years (extendable by 5), corpus funded by ship owners and oil companies with partial GIC Re backing. It covers all four maritime risk categories — Hull & Machinery, Cargo, P&I, and War Risk — for Indian-flagged/controlled vessels and any vessel to/from an Indian port.

Q11. After the CCI-approved Go Digit Infoworks merger with Go Digit General Insurance, which group will hold a 57.28% stake in the insurer?

Answer A. Prem Watsa's Fairfax Group

Post-merger, Fairfax Group holds 57.28% in Go Digit General Insurance — the first merger between an insurance company and a non-insurance holding company under the amended Insurance Laws Act, 2025.

Q12. IRDAI approved the acquisition of Magma General Insurance from Sanoti Properties for ₹4,500 crore by which consortium?

Answer B. Patanjali Ayurved (73.56%) and DS Group (24.50%)

IRDAI cleared Patanjali Ayurved and DS Group's ₹4,500-crore acquisition of Magma General Insurance from Sanoti Properties — Patanjali taking 73.56%, DS Group 24.50%. IRDAI also granted an insurance licence to ProTec General Insurance.

Q13. SBI Card and Google Pay launched the co-branded "Google Pay Flex SBI Card". The RuPay variant supports UPI-linked credit payments with annual rewards up to:

Answer D. ₹18,000

The Google Pay Flex SBI Card comes in RuPay and Visa variants — the RuPay version supports UPI-linked credit card payments with annual rewards up to ₹18,000, integrating directly with the Google Pay app for digital account management.

Q14. NCDEX launched which mutual fund transaction platform aimed at expanding MF penetration in rural and semi-rural India?

Answer B. NCDEX Nidhi

"NCDEX Nidhi" — built on API-first architecture — initially onboarded six Asset Management Companies and supports UPI AutoPay for SIPs, targeting rural and semi-rural mutual fund penetration.

Q15. Ajinkya Rahane announced retirement from international cricket in July 2026. How many Test centuries did he score?

Answer B. 12 (including 8 overseas)

Rahane retired with 12 Test centuries — eight of them overseas — remembered for his calm leadership, including India's historic Test series win in Australia (2020–21) as stand-in captain.

Q16. Defence Minister Rajnath Singh inaugurated India's FIRST dedicated Department of Military Medicine at which hospital?

Answer B. Command Hospital, Lucknow

India's first Department of Military Medicine (Command Hospital, Lucknow) will strengthen combat medical preparedness via research and training in military trauma, CBRNE response, disaster medicine and humanitarian assistance.

Q17. DoT and the Madhya Pradesh Government signed an MoU to establish India's FIRST Telecom Manufacturing Zone (~350 acres) at which city?

Answer C. Gwalior

India's first Telecom Manufacturing Zone at Gwalior (~350 acres) will manufacture telecom equipment, semiconductors, optical fibre and 5G/6G products under a plug-and-play industrial model.

Q18. The Ministry of Tribal Affairs signed a 3-year MoU with which CSIR institute to conserve Rare, Endangered and Threatened (RET) medicinal plants?

Answer B. CSIR-NBRI

The MoTA-CSIR-NBRI (National Botanical Research Institute) MoU integrates traditional tribal knowledge with modern botanical research for RET medicinal plant conservation, ensuring equitable benefit sharing with tribal communities.

Q19. Jyotiraditya Scindia presented the Pandit Deendayal Upadhyaya Telecom Excellence Awards 2025 and unveiled which theme for India Mobile Congress 2026 (7-10 October, New Delhi)?

Answer B. Scale without Boundaries

The awards went to Amantya Technologies and Finaara; the theme "Scale without Boundaries" was unveiled for IMC 2026 (7-10 October, New Delhi).

Q20. India finished THIRD at the ISSF World Cup Rifle/Pistol 2026 in Hangzhou, China. Who won India's only gold — in the women's 25m pistol?

Answer B. Esha Singh

India finished third (1 gold, 1 silver, 2 bronze) at ISSF World Cup Rifle/Pistol 2026, Hangzhou — Esha Singh won gold in women's 25m pistol; Sainyam Vij took silver in women's 10m air pistol.

Q21. International Tiger Day (29 July) was established in 2010 during which summit?

Answer B. St. Petersburg Tiger Summit

International Tiger Day (29 July) was established at the 2010 St. Petersburg Tiger Summit. India remains home to nearly 70% of the world's tiger population. Also: the International Day of Friendship (30 July, first observed 2011) promotes peace, solidarity and mutual understanding.

Q22. Under the Delhi Lakshmi Yojana, eligible women can receive the ₹2,500 monthly assistance through which payment options?

Answer C. Full RD/FD, or a combination of RD/FD and CBDC wallet

Under Delhi Lakshmi Yojana (₹2,500/month; ₹5,110 crore budget 2026–27), eligible women can choose full payment through RD/FD or a combination of RD/FD and CBDC (digital rupee) wallet — a notable use of the e₹ in a welfare scheme.

Q23. The seventh Mahe-class ASW Shallow Water Craft "Machilipatnam", launched by Cochin Shipyard, has indigenous content of over:

Answer C. 80%

Machilipatnam — the seventh of eight Mahe-class ASW-SWCs — has over 80% indigenous content, named after the historic Andhra Pradesh port city, reflecting Aatmanirbhar Bharat in defence shipbuilding.

Q24. In the 2026 Fields Medal announcement, Yu Deng and Hong Wang became the first ____ to receive the honour, while Hong Wang became only the third woman ever.

Answer B. Chinese nationals

The IMU awarded the 2026 Fields Medal to John Pardon, Yu Deng, Jacob Tsimerman and Hong Wang — Deng and Wang the first Chinese nationals to win, and Wang only the third woman ever after Maryam Mirzakhani (2014) and Maryna Viazovska (2022).

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