

RBI Gr. B Phase - I 2025 Exam GA

Q.1 Which of the following countries is NOT a member of the Shanghai Cooperation Organisation (SCO) as of 2025?

- A. Kazakhstan
- B. Tajikistan
- C. Uzbekistan
- D. Belarus
- E. Turkmenistan

Answer: E

Sol: The Shanghai Cooperation Organisation (SCO) is a Eurasian political, economic, and security alliance **established in 2001 in Shanghai, China.** Its current members (as of 2025) are **China, Russia, India, Pakistan, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan, Iran, and Belarus (joined as the 10th member in 2024).**

Turkmenistan is NOT one of the members of SCO.

Q.2 As of August 2025, what is the total amount of insurance claims disbursed to farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY)?

- A. ₹35,864 crore
- B. ₹78,000 crore
- C. ₹1.83 lakh crore
- D. ₹2.10 lakh crore
- E. ₹2.29 lakh crore

Answer: C

Sol: Since its launch in 2016 by Prime Minister Narendra Modi, **PMFBY has covered over 78 crore farmer applications and disbursed claims worth ₹1.83 lakh crore** as of August 2025. These claims substantially exceed the total farmer-paid premium amount, which stands at **₹35,864 crore**, giving a **payout ratio of more than five times the premium paid by farmers.**

In August 2025 alone, more than ₹3,200 crore was transferred to 30 lakh farmers' accounts in one day, showing the scale and efficiency of the disbursement under this scheme

Q.3 In April 2025, according to data from the Survey of India (Sol), India's coastline length was officially updated to _____. This revision follows a multi-year scientific review led by the Dehradun (Uttarakhand) based National Hydrographic Organisation (NHO) in coordination with Sol. Fill in the gap.

- A. 7,516.60 km
- B. 10,000.00 km
- C. 11,098.81 km
- D. 3,537.21 km
- E. 12,500.50 km

Answer: C



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Sol: In April 2025, according to data from the Survey of India (Sol), India's coastline length was officially updated to **11,098.81 kilometers (km)**. This represents an increase of **3,537.21 km**, or nearly 50%, from the earlier figure of 7,516.60 km recorded since the 1970s. This revision follows a multi-year scientific review led by the Dehradun (Uttarakhand) based National Hydrographic Organisation (NHO) in coordination with Sol. According to the updated measurements, **Gujarat** has the longest coastline among states, while **Goa** has the shortest. Among union territories (UTs), **Andaman & Nicobar (A&N) Islands** has the longest, and Puducherry the shortest.

From the second image (IPL record):

In April 2025, Rajasthan Royals' (RR's) **Vaibhav Suryavanshi**, who is 14 years old, became the youngest player to score a century (100 runs) in Indian Premier League (IPL) history. He achieved this milestone in just 35 balls against Gujarat Titans (GT) during IPL 2025 at Sawai Mansingh Stadium, Jaipur, Rajasthan.

He surpassed the previous record held by RR's Riyan Parag (17 years, 175 days), and RR's Sanju Samson ranks third on this list (18 years, 169 days).

Q.4 In May 2025, the Ministry of Panchayati Raj (MoPR) launched the Panchayat Advancement Index (PAI) 2.0 portal during a two-day National Writeshop on PAI 2.0 for the Financial Year 2023–24 (FY24). How many indicators and data points are included in the PAI 2.0 version, as compared to PAI 1.0?

- A. 516 indicators and 794 data points
- B. 227 indicators and 794 data points
- C. 147 indicators and 227 data points
- D. 147 indicators and 516 data points
- E. 227 indicators and 147 data points

Answer: C

Sol: In **PAI 2.0**, the number of indicators was **reduced from 516 to 147**, and the number of data points was **reduced from 794 to 227**, making the framework more focused and manageable for efficient performance monitoring.

Q.5 Under the Veer Parivaar Sahayata 2025, legal aid will also be extended to which of the following paramilitary forces?

- 1.Border Security Force (BSF)
- 2.Central Reserve Police Force (CRPF)
- 3.Indo-Tibetan Border Police (ITBP)
- 4.National Disaster Response Force (NDRF)

- A. Only 1 and 2
- B. Only 2 and 3
- C. Only 1, 2, and 3
- D. Only 1, 3, and 4
- E. All of the above

Answer: C

Sol: About Veer Parivaar Sahayata 2025

Free Legal Aid:

- NALSA will provide free legal aid for issues such as family property, disputes, land matters, or domestic cases.
- These cases often remain unresolved due to soldiers' absence in service, especially in **isolated or sensitive regions like J&K or the North East Region (NER)**.

Defence Personnel Covered:

- The scheme extends legal aid to **paramilitary personnel** such as:
 - Border Security Force (BSF)**
 - Central Reserve Police Force (CRPF)**
 - Indo-Tibetan Border Police (ITBP)**

3 Key Pillars of the Scheme:

- 1. **Dedicated Legal Network:**
 - Setting up a dedicated network of legal services clinics at the **Zilla, Rajya, and Kendriya Sainik Boards**.
- 2. **Trained Legal Support:**

- Deployment of specially trained nodal officers, legal aid counsels, and **paralegal volunteers (including ex-servicemen)** for timely support.
- 3. **Seamless Legal Access:**
 - Facilitating dispute resolution through **online mediation and e-Lok Adalats**, making legal assistance **seamless and accessible**.

Q.6 Which of the following changes introduced by the IBBI's 4th Amendment to CIRP Regulations is aimed at enhancing transparency and inclusivity in the Committee of Creditors (CoC) decision-making process?

- A. Interim financiers are given voting rights in CoC
- B. RPs can reject incomplete resolution plans without informing CoC
- C. RPs must present all resolution plans, even if incomplete, before the CoC
- D. Government nominees are granted veto powers in CoC
- E. CoC meetings must be held in public

Answer: C

Sol: IBBI 4th Amendment to Insolvency Resolution Process Regulations, 2025

Context:

The **Insolvency and Bankruptcy Board of India (IBBI)** has notified the **4th Amendment** to the **Insolvency Resolution Process for Corporate Persons (CIRP) Regulations, 2016**.

This amendment aims to **accelerate** the resolution process and make it more **flexible, transparent**, and **value-maximizing**. It is also intended to **attract wider investor interest, minimize value erosion**, and **address concerns of dissenting creditors and interim financiers**.

Key Amendments Introduced:

1 Part-wise Resolution Option:

- **Earlier Approach:**

- Resolution plans were invited only for the **entire corporate debtor**.

- **New Provision:**

- The **Resolution Professional (RP)**, with the **approval of the Committee of Creditors (CoC)**, may now invite resolution plans for:

- The **entire company**
- **Individual assets**
- Or **both together**

- **Purpose:**

- Enhances flexibility
- Encourages more investors to participate
- Preserves value in viable or profitable units

2 Equitable Payments to Dissenting Creditors:

- In cases where resolution payments are scheduled in **installments**:

- **Dissenting financial creditors** must be paid on a **pro-rata basis**
- Their payments must be made **before** those creditors who voted in favor of the resolution plan at each payment stage

- **Objective:**

- Ensures fairness and prioritization for dissenting stakeholders



3 Observer Role for Interim Financiers:

- **New Provision:**
 - **Interim financiers** are now permitted to **attend CoC meetings** in the capacity of **observers**, although **they will not have voting rights**
- **Significance:**
 - Enables potential lenders to gain a better understanding of the corporate debtor's condition before extending finance

4 Mandatory Presentation of All Resolution Plans:

- The **Resolution Professional** must present **all resolution plans** received—even incomplete ones—to the **Committee of Creditors (CoC)**
- **Rationale:**
 - Promotes **transparency**
 - Encourages **informed decision-making**
 - Prevents arbitrary exclusion of potentially viable plans

Q.7 According to SEBI's ESG bond framework, which of the following statements about the role of the Independent Third-Party Reviewer is accurate?

- A. The reviewer determines coupon rates of ESG bonds
- B. The reviewer ensures the bond is listed on stock exchanges
- C. The reviewer verifies that the bond aligns with recognized ESG standards before issuance
- D. The reviewer audits the issuing company's profit and loss account
- E. The appointment of such a reviewer is optional

Answer: C

Sol: SEBI makes it **mandatory** for issuers to appoint an **Independent Reviewer** who **assesses and certifies** whether the ESG bonds (especially Social and Sustainability Bonds) **align with international ESG principles and frameworks**, thereby enhancing investor confidence.

Q.8 Recently, in June 2025, The national conference marking the platinum jubilee of the Parliamentary Estimates Committee in Mumbai's Vidhan Bhavan complex. When was the Parliamentary Estimates Committee constituted for the first time?

- A. 1947
- B. 1950
- C. 1952
- D. 1949
- E. 1955

Answer: B

- Sol:**
- **Platinum Jubilee of the Parliamentary Estimates Committee:**
 - On **23 June 2025**, the **Speaker of Lok Sabha** inaugurated the **National Conference** commemorating the **Platinum Jubilee (75 years)** of the **Estimates Committee** at the **Maharashtra Vidhan Bhavan**, Mumbai.
 - Brought together **committee chairpersons and members** from across the country.
 - During the **two-day conference (23–24 June)**, Chairpersons and Members of Estimates Committees of Parliament and State/UT Legislative Bodies discussed the theme:



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▪ ‘Role of Estimates Committee in effective Monitoring and Review of Budget Estimates for ensuring Efficiency and Economy in Administration’

About the Estimates Committee of Parliament:

- **Constituted:** 1950
- **Composition:** 30 members, elected annually by the Lok Sabha from among its members
- **Chairperson:** Appointed by the Speaker of the Lok Sabha from among its members
- **Tenure:** 1 year
- **Restriction:** Ministers are not eligible; if a member becomes a Minister, they cease to be on the Committee

Q.9 After the establishment of a new Indian Institute of Management (IIM) in Assam through IIM (Amendment) Bill 2025, the total number of IIMs in India has increased to:

- A. 20
- B. 23
- C. 25
- D. 22
- E. 21

Answer: D

Sol: Parliament has passed Indian Institute of Management (Amendment) Bill 2025 to establish **North-East India’s second (after IIM Shillong) and Assam’s first IIM in Guwahati**. It is **country’s 22nd IIM**.
The Bill designates IIM Guwahati as an Institute of National Importance.

Under the provisions of the Bill, the new institute will receive a corpus **fund of Rs 555 crore over five years**, covering the period from 2025-26 to 2029-30.

After five years, no additional fund support will be extended to the institute, since by the end of this period IIM Guwahati shall be generating enough revenue through its own internal accruals.

Q.10 In July 2025, Life Insurance Corporation of India (LIC) signed Forward Rate Agreements (FRAs) worth USD 1 billion with which of the following financial institutions?

- A. Goldman Sachs and Citibank
- B. JPMorgan Chase & Co. and Bank of America Corporation (BoA)
- C. Morgan Stanley and Wells Fargo
- D. Deutsche Bank and HSBC
- E. None of the above

Answer: B

Sol: In July 2025, LIC, India’s largest insurer, signed FRAs worth USD 1 billion with **JPMorgan Chase & Co. and Bank of America Corporation (BoA)**. The agreement was aimed at hedging against declining interest rates and stabilizing long-term returns amid equity market volatility.

Important Key Point:

This marks a significant move by LIC into the bond derivatives market, with FRA trades accounting for **38% of India’s total FRA volume** of USD 2.6 billion.

Knowledge Booster:

- **FRA (Forward Rate Agreement):** A derivative contract where two parties agree on an interest rate for a future period.



- Banks often use long-term bonds to manage FRA risks.

Q.11 In July 2025, during a public health milestone announcement by the World Health Organisation (WHO), which African nation was officially validated as having eliminated trachoma as a public health problem—becoming the 25th country globally and the 9th in Africa to achieve this feat, and also marking it as the second Neglected Tropical Disease (NTD) to be eliminated in the country after Guinea-worm disease (dracunculiasis) in 2004?

- A. Nigeria
- B. Senegal
- C. Kenya
- D. Ghana
- E. Ethiopia

Answer: B

Sol: In July 2025, **WHO** confirmed that **Senegal** had successfully eliminated **trachoma** as a public health problem. This made Senegal the **25th country worldwide** and the **9th in Africa** to achieve the target. This was the second NTD to be eliminated in Senegal, after the elimination of **Guinea-worm disease** in 2004. The WHO certification requires trachoma prevalence to remain below 0.2% in adults and under 5% among children aged 1–9 for at least two years without mass antibiotic campaigns.

Q.12 Under the National Cooperative Policy – 2025, each tehsil will establish _____ model cooperative villages to showcase best practices and strengthen grassroots institutions. Fill in the gap.

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

Answer: D

Sol: The policy highlights the **creation of five model cooperative villages in every tehsil**. These villages will act as role models, demonstrating how cooperatives can work efficiently, integrate technology, and empower rural communities.

Knowledge Booster:

Along with this, the policy also targets **tripling the cooperative sector’s GDP contribution by 2034, increasing membership to 50 crore, ensuring one cooperative per village, and enhancing youth employment opportunities.**

Q.13 The Department for Promotion of Industry and Internal Trade (DPIIT) signed an MoU with Hero MotoCorp to support early-stage startups and entrepreneurs. What is the name of the innovation accelerator programme launched under this partnership?

- A. Hero Startup Accelerator
- B. Hero For Startups
- C. MotoCorp Innovation Hub
- D. Hero Innovation Challenge
- E. None of the above

Answer: B

Sol: DPIIT signed an MoU with **Hero MotoCorp Limited** to promote and scale **startups and entrepreneurs at their early stage** through its innovation accelerator programme **“Hero For Startups”**.

Knowledge Booster:

- The MoU was signed by **Dr. Sumeet Jarangal (Director, DPIIT)** and **Utkarsh Mishra (Global Innovation Portfolio Lead, Hero MotoCorp)**.
- Such partnerships aim to **strengthen India’s startup ecosystem** by leveraging industry-led innovation platforms.



Q.14 Consider the following statements about the National SC-ST Hub (NSSH) Scheme:

1. The scheme was launched in October 2016 by the Ministry of Micro, Small and Medium Enterprises (MSME).
2. It is implemented through the National Small Industries Corporation (NSIC), a public sector undertaking under the MSME Ministry.
3. The Cabinet Committee on Economic Affairs (CCEA) extended the scheme in 2021 with an outlay of ₹360 crore for the period 2021-22 to 2025-26.
4. The scheme exclusively supports SC/ST entrepreneurs in the agricultural sector.

Which of the above statements is/are correct?

- A. 1,2 and 3 only
- B. 1 and 4 only
- C. 2 and 3 only
- D. 1 and 2 only
- E. All 1,2,3 and 4

Answer: A

Sol: **Statement 1 is correct** – The **National SC-ST Hub (NSSH)** was launched in **October 2016** by the **Ministry of Micro, Small and Medium Enterprises (MSME)** to promote entrepreneurship among Scheduled Caste and Scheduled Tribe communities. It seeks to achieve the mandated **4% procurement by CPSEs** from SC/ST entrepreneurs under the Public Procurement Policy for MSEs.

Statement 2 is correct – The scheme is implemented by the **National Small Industries Corporation (NSIC)**, which is a PSU under the MSME Ministry. NSIC acts as the nodal implementing agency for providing handholding, mentoring, and capacity-building support.

Statement 3 is correct – The **CCEA approved the continuation of NSSH in April 2021** with a **total outlay of ₹360 crore** for the period **2021-22 to 2025-26**, thereby extending the scheme beyond its initial phase.

Statement 4 is incorrect – The NSSH is not limited to the **agricultural sector**; it is meant to support **SC/ST entrepreneurs across all sectors**, including manufacturing, services, and trade, with a focus on enhancing participation in government procurement.

Q.15 Which of the following statements is/are correct regarding the Employees' Pension Scheme, 1995 (EPS-95)?

1. The minimum pension under EPS-95 has been fixed at ₹1,500 per month.
2. The Pension Fund corpus is primarily funded through 8.33% of wages contributed by employers.
3. Central Government also contribute through budgetary support at 1.16 per cent of wages up to an amount of Rs.21,000/- per month.

- A. Only 1
- B. Only 2
- C. Only 3
- D. Only 1 and 2
- E. Only 2 and 3

Answer: B

Sol: The EPS, 1995 is a **“Defined Contribution-Defined Benefit”** Social Security Scheme.

The corpus of the Employees' Pension Fund is made up of

(i) contribution by the **employer @ 8.33 per cent of wages**; and

(ii) contribution from **Central Government through budgetary support @ 1.16 per cent of wages up to an amount of Rs.15,000/- per month**.



However, the Government is providing a **minimum pension of Rs. 1000 per month** to the pensioners under the EPS, 1995 by providing budgetary support, which is in addition to the budgetary support of 1.16 per cent of wages provided annually towards EPS to Employees’ Provident Fund Organisation (EPFO).

Q.16 As per the Numbeo Safety Index Mid-2025 Rankings, released in August 2025, which city has been ranked as the safest city in India, placed 49th globally with a safety score of 74.3?

- A. Chennai
- B. Pune
- C. Mangalore
- D. Navi Mumbai
- E. None of the above

Answer: C

Sol: The **Numbeo Safety Index Mid-2025** identified **Mangalore** as India’s safest city with a **global rank of 49** and a **safety score of 74.3**.
Knowledge Booster:

- Globally, **Abu Dhabi (UAE)** topped the index with a score of **88.8**.
- The index covered **391 cities worldwide**.

Q.17 What is the primary objective of the World Economic Forum (WEF)?

- A. To promote international monetary cooperation and ensure financial stability through lending to member countries
- B. To provide development assistance and reduce poverty by financing infrastructure projects in developing countries
- C. To improve the state of the world by fostering public-private cooperation on global economic issues.
- D. To negotiate and enforce trade rules between nations and resolve trade disputes
- E. To maintain international peace and security, and promote human rights and social progress

Answer: C

Sol: The WEF is a **non-governmental international organization** focused on economic development, innovation, and global cooperation through dialogue between stakeholders from business, government, academia, and civil society to address global economic challenges and **shape agendas** through **collaborative dialogue**.

Q.18 Under the G20 Osaka Blue Ocean Vision (2019), member countries including India committed to stop adding new plastic waste to oceans by which target year?

- A. 2030
- B. 2040
- C. 2050
- D. 2060
- E. 2070

Answer: C

Sol: As part of the **G20 Leaders’ Declaration (Osaka, June 2019)**, the **G20 Osaka Blue Ocean Vision** was adopted to combat marine plastic pollution. India and other member countries committed to **reduce marine plastic litter and microplastics** and set the collective goal to **eliminate new plastic waste entering the oceans by 2050**.

Q.19 Which of the following key initiatives was launched by President Droupadi Murmu in July 2025 to mark the completion of 3 years in office?



- A. Rashtrapati Bhavan website accessibility in 22 Indian languages
- B. E-Upahaar Season 2 – Auction of more than 250 gifts
- C. Launch of an Electronic (e)-book on Presidential engagements
- D. Net Zero by 2027 initiatives at Rashtrapati Bhavan
- E. All of the above

Answer: E

Sol: On **July 25, 2025**, President **Droupadi Murmu** completed the **3rd year** of her term of 5 years. To commemorate this occasion, she launched several initiatives aimed at enhancing accessibility, promoting sustainability, and fostering public engagement at **Rashtrapati Bhavan** and President’s estates in New Delhi, Delhi.

- President **Droupadi Murmu**, the **first tribal President**, assumed office as the **15th President of India** on **25 July 2022**.
- She became the **second woman** to serve as President of India, following **Pratibha Patil (2007–2012)**.

Key Initiatives Launched:

1. **Divyangjan-friendly access:** Rashtrapati Bhavan, Amrit Udyan, and Rashtrapati Bhavan Museum have been made fully accessible for persons with disabilities (Divyangjan).
2. **Rashtrapati Bhavan website:** The official website of Rashtrapati Bhavan and President of India are now made accessible in **22 Indian languages**.
3. **E-Upahaar season 2:** As part of this initiative, more than **250 gifts** received by the President of India are auctioned online, with the proceeds donated to support child welfare programs.
4. **Electronic (e)-book:** An e-book, compiling the past one year of the Presidency which includes President’s engagements, speeches, and initiatives was launched.
5. **Net Zero by 2027:** Several initiatives were commenced to make Rashtrapati Bhavan Net Zero by 2027.

Q.20 Recently, India’s first bamboo-based bioethanol plant was inaugurated by Prime Minister Narendra Modi in Assam. This plant is a joint venture of Numaligarh Refinery Limited with foreign partners and uses bamboo as feedstock. What is the location of this plant?

- A. Dibrugarh
- B. Golaghat
- C. Sivasagar
- D. Tinsukia
- E. Karbi Anglong

Answer: B

Sol: The bioethanol plant is located in **Golaghat district, Assam**, and was inaugurated by **Prime Minister Narendra Modi** on **14 September 2025**. It is envisaged as **India’s first bamboo-based bioethanol plant**, signaling a move toward using **non-food, lignocellulosic biomass** for second-generation biofuels. Bamboo is chosen for its fast growth, high cellulose content, and abundance in Assam and nearby northeastern states.

The plant has an annual bamboo requirement of **about 5 lakh tonnes** (i.e. 500,000 metric tonnes), which will partly be sourced from local farmers and tribal communities in Assam, and partly from neighboring states.

Project cost for the facility is reported to be around **₹5,000 crore**.

The initiative is expected to generate economic benefits in the region, giving an estimated **₹200-crore boost to Assam’s rural economy**, besides employment opportunities, especially for farmers engaged in bamboo cultivation.

Q.21 In August 2025, the Unique Identification Authority of India (UIDAI) signed a five-year umbrella agreement with which institution to strengthen the security, reliability, and robustness of Aadhaar?

- A. National Informatics Centre (NIC)
- B. Indian Institute of Science (IISc), Bengaluru
- C. Indian Statistical Institute (ISI)
- D. National Institute of Electronics and Information Technology (NIELIT)
- E. None of the above

Answer: C



Sol: The **Unique Identification Authority of India (UIDAI)** signed a **five-year agreement** with the **Indian Statistical Institute (ISI)** under MoSPI to collaborate on R&D activities. The initiative aims to bolster Aadhaar’s infrastructure with a focus on **fraud detection, anomaly detection, and biometric liveness tools**.

Key Points:

- Date: **August 12, 2025**
- Entities: **UIDAI** (MeitY) & **ISI** (MoSPI)
- Duration: **5 years**
- Focus Areas: **Fraud and anomaly detection, biometric liveness detection tools, high-risk enrolment identification, biometric algorithm improvements**

Knowledge Booster:

- **UIDAI** was established in **2009** and given statutory powers under the **Aadhaar Act, 2016**.
- Aadhaar is the **world’s largest biometric ID system**, covering over 1.3 billion residents of India.

Q.22 What was India’s total fish production during the financial year 2023–24?

- A. 163.48 lakh tonnes
- B. 174.00 lakh tonnes
- C. 184.02 lakh tonnes
- D. 195.00 lakh tonnes
- E. 200.12 lakh tonnes

Answer: C

Sol: According to the **Ministry of Fisheries**, India achieved an **all-time high fish production of 184.02 lakh tonnes** in 2023–24, nearly **doubling** from 95.79 lakh tonnes in 2013–14. This growth reflects India’s emergence as the **second largest fish-producing country** globally, responsible for about **8% of global fish output**.

In the fiscal year 2022-23, India achieved a record fish production of 175.45 lakh tonnes.

Q.23 The Bima Sakhi Yojana, promoted through an MoU between LIC and the Department of Rural Development (DoRD) in July 2025, is aimed at empowering women in rural areas. Which of the following is NOT correct about the scheme?

- A. It is designed for women aged 18–70 years who have passed class 10.
- B. Each woman volunteer will receive ₹7,000 per month in the first year under the scheme.
- C. The scheme aligns with the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM).
- D. The scheme requires each Bima Sakhi woman to insure at least five individuals every month to earn a commission.
- E. Training and stipend are provided for a period of 3 years.

Answer: D

Sol: **LIC Signs MoU with DoRD to Promote Bima Sakhi Yojana in Rural Areas**

On **July 21, 2025**, the **Life Insurance Corporation of India (LIC)** signed a **Memorandum of Understanding (MoU)** with the **Department of Rural Development (DoRD)**, Ministry of Rural Development (MoRD), to promote the **‘Bima Sakhi Yojana’** in rural areas.

- The MoU was signed during the **National Conclave on Financial Inclusion, “Anubhuti”**, organized by the MoRD from **July 8 to 10, 2025**, in Goa.

i. The **Bima Sakhi Yojana**, launched by LIC, aims to empower women aged **18–70 years** who have passed **class 10**. Participants will receive training and a stipend for **3 years**.

- The scheme aligns with **Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)**.



ii. Under the scheme, each woman volunteer will receive a **stipend** of:

- **₹7,000 per month** in the first year,
- **₹6,000 per month** in the second year, and
- **₹5,000 per month** in the third year.

iii. Each Bima Sakhi woman will have a target of insuring **two individuals per month** or **24 individuals in a year** to earn a commission.

Q.24 The Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY), with an outlay of ₹24,000 crores, targets agricultural growth by focusing on how many agri-districts selected based on low productivity, low cropping intensity, and less credit disbursement?

- A. 50 districts
- B. 75 districts
- C. 100 districts
- D. 125 districts
- E. 150 districts

Answer: C

Sol: In **July 2025**, the Union Cabinet, headed by **Prime Minister Narendra Modi**, approved the **Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY)** — a landmark initiative aimed at transforming India’s agricultural landscape.

- **Budget & Duration:** Announced in the **Union Budget 2025-26** with an outlay of **₹24,000 crores**.
- **Coverage:** Targets **100 agri-districts** for growth through saturation-based convergence of **36 Central schemes** across **11 Ministries**.
- **Timeline:** Will be implemented over a **six-year period** starting from **Financial Year 2025-26 (FY26)**.
- **Inspiration:** Draws from **NITI Aayog’s Aspirational District Programme (ADP)** and is the first initiative to exclusively focus on agriculture and allied sectors.

About PMDDKY

1. District Selection:

- Identifies **100 districts** based on low productivity, low cropping intensity, and less credit disbursement.
- At least **one district from each state** will be selected to ensure balanced geographical representation.

2. District-Level Implementation:

- Each selected district will form a **District Dhan-Dhaanya Krishi Yojana (DDKY) Samiti**, chaired by the **District Collector (DC)** or **Gram Panchayat (GP)**.

3. Implementation Structure:

Managed through a **three-tier structure**:

- Committees at the **district level**.
- Steering groups at the **state level**.
- Oversight bodies at the **national level**.

Q.25 Consider the following statements about the NAMASTE scheme:

1. The scheme was launched in July 2023.



2. It is implemented by the Ministry of Social Justice & Empowerment (MoSJE) in collaboration with the Ministry of Finance.
3. The scheme covers 4,800+ Urban Local Bodies (ULBs) across India.
4. The scheme is to be implemented during 2023-24 to 2027-28 with an outlay of ₹349.70 crore.

Which of the above statements are correct?

- A. Only 1 and 2
- B. Only 1 and 3
- C. Only 1 and 4
- D. Only 2 and 3
- E. Only 2 and 4

Answer: B

Sol: **Statement 1 is correct** – The **NAMASTE scheme** was launched in **July 2023**.

Statement 2 is incorrect – The scheme is implemented by **MoSJE in collaboration with MoHUA**, not the **Ministry of Finance**.

Statement 3 is correct – It covers **4,800+ Urban Local Bodies (ULBs)** across India.

Statement 4 is incorrect – The scheme is to be implemented during **2023-24 to 2025-26** (3 years), not till **2027-28**, though the **outlay of ₹349.70 crore** is correct

Q.26 According to the RBI's Master Direction on Electronic Trading Platforms (ETPs), 2025, which of the following is not part of the eligibility criteria for becoming an RBI-authorized ETP operator?

- A. The entity must be a company incorporated in India under the Companies Act.
- B. The entity must have a minimum net worth of ₹5 crore and maintain it at all times.
- C. The entity must be listed on a recognized Indian stock exchange.
- D. The entity must possess robust technological infrastructure with real-time trade information sharing capability.
- E. At least two Key Managerial Personnel (KMPs) must have a minimum of 3 years' experience in trading infrastructure operations.

Answer: C

Sol: **Eligibility Criteria for ETP Operators**

To qualify for authorization, an entity must meet the following three categories of criteria:

A. General Criteria

- Must be a **company incorporated in India** under the Companies Act.
- If **foreign investors** are involved, their investment must comply with:
 - **Foreign Exchange Management Act (FEMA), 1999**
 - All other applicable foreign investment regulations.
- The entity or at least **two Key Managerial Personnel (KMPs)** should possess a **minimum of 3 years' experience** in operating trading infrastructure in financial markets.

B. Financial Criteria

- A minimum **net worth of ₹5 crore** is required and must be maintained continuously.

C. Technological Criteria

- The platform must demonstrate high standards of:
 - **Reliability**



- **Availability**
- **Scalability**
- **Security**
 - The system must support **real-time trade information sharing** and effective risk management.

Q.27 Which of the following statements regarding AIIB is/are correct?

1. India is one of the founding members of AIIB.
2. India is second largest shareholder in AIIB after China.
3. Jin Liqun was the founding President of AIIB.
4. It is formed to finance infrastructure projects in Asian countries only.

- A. 1,2 and 3 only
- B. 1,2 and 4 only
- C. 2,3 and 4 only
- D. 1,3 and 4 only
- E. All 1,2,3 and 4

Answer: A

Sol: Statement 1 is correct- India is one of the 57 founding members of AIIB.

Statement 2 is correct- India holds 8.5% shares with 7.5% voting power in AIIB. It is second highest after China which holds 30.5% shares and 26.5% voting power.

Statement 3 is correct- Lin Liqun was the founding President of AIIB and will be replaced by Zou Jiayi from 16th January, 2026.

Statement 4 is incorrect- AIIB is a multilateral development bank whose mission is **Financing Infrastructure for Tomorrow in Asia and beyond**—infrastructure with sustainability at its core.

Q.28 What does the concept of Extended Producer Responsibility (EPR) primarily refer to in environmental regulation?

- A. Ensuring minimum wage to waste pickers involved in recycling
- B. Holding producers responsible for managing the environmental impact of their products throughout the product life cycle
- C. Restricting imports of plastic waste from other countries
- D. Promoting only government-managed recycling infrastructure
- E. Mandating eco-labels on all consumer goods sold in the market

Answer: B

Sol: Extended Producer Responsibility (EPR) is an environmental policy tool that holds **producers accountable for managing the environmental impact of products after they have been used** by consumers. This includes **take-back, recycling, and final disposal**, particularly for waste categories like **plastic, e-waste, and batteries**.

In India, EPR is implemented under key environmental rules like the **Plastic Waste Management Rules, E-Waste Management Rules, and Battery Waste Management Rules**, notified under the **Environment (Protection) Act, 1986**.

Q.29 The provisions of the PESA Act, 1996 currently extend to how many Indian States?

- A. 8 States
- B. 9 States
- C. 10 States
- D. 11 States



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E. 12 States

Answer: C

Sol: PESA applies to **10 States**: Andhra Pradesh, Chhattisgarh, Gujarat, Himachal Pradesh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, and Telangana.

Knowledge Booster:

These states include **Fifth Schedule Areas**, which are primarily tribal-dominated regions requiring special governance provisions.

Q.30 Recently (March, 2025), Delhi became the 28th legislature to sign MoU with the Ministry of Parliamentary Affairs for implementation of the National e-Vidhan Application (NeVA). When was NeVA initiative launched?

- A. 2019
- B. 2020
- C. 2021
- D. 2022
- E. 2023

Answer: B

Sol: NeVA project was approved by Public Investment Board (PIB) on **15th January, 2020 with a budget of ₹673.94 crore**. NeVA adopts a centrally sponsored funding model, ensuring equitable support across states and UTs.

The aim of the project is to ensure that the Legislative Business of the House is conducted in a Paperless manner and to bring all the legislatures of the country together, in one platform, thereby creating a massive data depository without having the complexity of multiple applications.

The NeVA platform is **hosted on Meghraj 2.0**, India’s cloud infrastructure, ensuring robust scalability, security, and data integrity.

Q.31 Consider the following statements regarding RBI’s directions on authentication of digital payment transactions:

- 1. All digital payment transactions must be authenticated by at least two distinct factors of authentication, unless exempted.
- 2. At least one factor of authentication must be dynamic, i.e., unique to that transaction.
- 3. If one factor of authentication is compromised, it shall automatically invalidate all other factors.

Which of the above statements is/are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3
- E. 1 only

Answer: A

Sol: Statement 1 is correct – RBI mandates a **minimum of two factors of authentication (2FA)** for all digital payment transactions, unless explicitly exempted.

Statement 2 is correct – At least **one factor must be dynamic**, i.e., a proof unique to each transaction (such as OTP or cryptographic token), ensuring it cannot be reused.

Statement 3 is incorrect – RBI requires authentication factors to be **robust**, such that compromise of one factor **does not affect the reliability of the other**. It does not state that one compromise invalidates the others.

Q.32 Which of the following awards was NOT conferred on Prime Minister Narendra Modi during his five-nation tour in July 2025?

- A. Officer of the Order of the Star of Ghana
- B. Order of the Republic of Trinidad and Tobago
- C. Key to the City of Buenos Aires



- D. Grand Collar of the National Order of the Southern Cross
- E. Order of the Nile

Answer: E

Sol: During his **July 2025 diplomatic tour** across **Ghana, Trinidad & Tobago, Argentina, Brazil, and Namibia**, PM Modi was conferred with several honors:

- Received in **Ghana** – Officer of the Order of the Star of Ghana
- Received in **Trinidad and Tobago** – Order of the Republic of Trinidad and Tobago (ORTT)
- Received in **Argentina** – Key to the City of Buenos Aires
- Received in **Brazil** – Grand Collar of the National Order of the Southern Cross
- Received in **Namibia**- Order of the Most Ancient Welwitschia Mirabilis

Order of the Nile is Egypt’s highest civilian award, and was conferred in June 2023 to Modi.

Q.33 Which of the following is NOT covered under the Chemical Weapons Convention (CWC) ban?

- A. Stockpiling of chemical weapons
- B. Use of nerve agents like sarin
- C. Development of nuclear warheads
- D. Equipment used to produce or deploy chemical weapons
- E. Precursor chemicals that can be converted into weapons

Answer: C

Sol: The **23rd Regional Meeting of National Authorities of States Parties in Asia** was recently organised by the **Organisation for the Prohibition of Chemical Weapons (OPCW)** and hosted by the **National Authority for Chemical Weapons Convention (NACWC), India** in **New Delhi**.

About the Chemical Weapons Convention (CWC)

Comprehensive Global Ban

The **CWC** is a landmark treaty aimed at the **total elimination of chemical weapons worldwide**. Its scope includes:

- Prohibition on **chemical weapons** (e.g., nerve agents like sarin and VX gas).
- Ban on **equipment** used for production or deployment.
- Regulation of **precursor chemicals**, which can be used to manufacture such weapons.

The convention enforces:

- A complete ban on the **development, production, stockpiling, and use** of chemical weapons.
- Mandatory destruction of **all declared stockpiles**.

Timeline and Membership

- Entered into force in **1997**.
- Currently has **193 member states** (almost all UN members).
- India** is an **original signatory**, having signed and ratified the treaty at its inception.



Q.34 Suhani Shah recently (July 2025) became the first Indian to win the “Best Magic Creator” award at FISM 2025, widely known as the Oscars for magicians. Which of the following statement is correct regarding Fédération Internationale des Sociétés Magiques (FISM)?

- A. FISM was founded in 1985 and hosts annual tournaments for stage magicians worldwide.
- B. FISM is a UNESCO-affiliated agency and began awarding performers in 1991.
- C. FISM was set up in the U.S. and collaborates with the Academy of Magical Arts for its global events.
- D. FISM, established in 1948, organizes the prestigious World Championship of Magic every three years.
- E. FISM's awards are typically presented at the Venice International Festival of Illusions.

Answer: D

Sol: Fédération Internationale des Sociétés Magiques (FISM) was founded in **1948** as a global federation of magic societies. It is **headquartered at Laussane, Switzerland**. Often referred to as the **"Olympics of Magic"**, FISM organizes the **World Championship of Magic** every **three years**. The event is considered the most prestigious in the world of stage magic and illusion, attracting top-tier performers globally.

Q.35 Who was recently (July 2025) honoured with the G.P. Birla Memorial Award in recognition of contributions to India’s space programme?

- A. Dr. K. Kasturirangan
- B. Dr. V. Narayanan
- C. Dr. S. Somanath
- D. Dr. K. Radhakrishnan
- E. Dr. A. P. J. Abdul Kalam

Answer: B

Sol: **Dr. V. Narayanan**, Chairman of the **Indian Space Research Organisation (ISRO)** and Secretary, Department of Space, was honoured with the **G.P. Birla Memorial Award** in a ceremony presided over by **Nirmala Birla**. The award recognises his outstanding contributions to India’s space endeavours, including leadership roles in propulsion systems, Chandrayaan-3, and the Gaganyaan human spaceflight programme.

About the award

The **G.P. Birla Memorial Award** (formerly known as the Lifetime Achievement Award) is conferred by the **B.M. Birla Science Centre, Hyderabad**.

It is **presented biennially** to eminent scientists—often including Nobel Laureates—who have made path-breaking contributions in space science, astrophysics, or related scientific fields.

Q.36 Under the RBI’s Lending Against Gold and Silver Collateral Directions, 2025, which of the following categories of collateral is eligible for availing loans?

- A. Gold ornaments up to 1 kg
- B. Silver coins up to 500 grams
- C. Gold coins up to 50 grams
- D. Silver ornaments up to 10 kg
- E. All of the above

Answer: E

Sol: **Lending Against Gold and Silver Collateral Directions, 2025**
Issued by: Reserve Bank of India (RBI)
Objective:

To establish a **harmonized, transparent, and standardized regulatory framework** for all **regulated entities (REs)** providing loans against gold and silver. The revised norms aim to:

- Enhance operational **flexibility and speed**
- **Minimize value erosion** of collateral



- Attract **wider investor participation**
- Address the concerns of **dissenting creditors and interim financiers**

Scope and Applicability:

These directions apply to loans:

- Taken for **personal consumption** or **income-generating activities** (e.g., farming, small businesses)
- Secured by **eligible gold or silver** as collateral

Not applicable to:

- Financial assets backed by gold or silver
- Gold bars or bullion (due to speculative and non-productive nature)

Applicable to the following entities:

1. **Commercial Banks** – including SFBs, LABs, RRBs (Excludes Payments Banks)
2. **Co-operative Banks** – Primary UCBs, RCBs, StCBs & CCBs
3. **NBFCs** – All categories including Housing Finance Companies (HFCs)

General Lending Conditions:

Lenders must have a **formal credit policy** covering:

- **Loan limits** per borrower and total exposure
- **Maximum Loan-to-Value (LTV) Ratio**
- Actions in case of **LTV breach**
- **Assaying (purity checks)** for gold/silver
- Fair **auction mechanisms** in case of default
- **Compensation** if collateral is lost/damaged
- **Transparency, accountability, and KYC compliance**

Loan-to-Value (LTV) Norms:

- Loan disbursement must adhere strictly to prescribed **LTV ceilings**
- LTV violations require **corrective action** as per credit policy

High-Value Loan & Renewal Guidelines:

- **Loans > ₹2.5 lakh:** Require **detailed credit checks**
- **Renewals & Top-ups** allowed only when:
 - The loan is **within LTV limits**
 - The account is **standard (not NPA)**



- For **bullet loans**, pending interest must be repaid first
- All renewals must be recorded in **Core Banking/Loan Processing Systems**

AML Compliance & Ownership Declarations:

- Borrowers must **declare ownership** of gold/silver
- Large/multiple loans** will trigger **AML scrutiny**
- Banks **cannot**:
 - Borrow using already pledged gold/silver
 - Extend loans against re-pledged or third-party gold/silver

Repayment & Quantity Limits:

- Bullet Repayment Tenure:** Maximum 12 months; renewal allowed if conditions met
- Collateral Limits:**
 - Gold ornaments:** Max 1 kg
 - Silver ornaments:** Max 10 kg
 - Gold coins:** Max 50 g
 - Silver coins:** Max 500 g

Q.37 As per Human Development Report 2025, India’s HDI value has increased by over ___% since 1990, growing faster than both the global and South Asian averages.

- A. 35
- B. 42
- C. 53
- D. 60
- E. 48

Answer: C

Sol: India’s HDI value has **increased by over 53% since 1990**, growing faster than both the global and South Asian averages. This progress has been fueled by economic growth and targeted social protection and welfare programmes.

Q.38 Consider the following statements regarding the 2nd edition of Fortune’s “100 Most Powerful People in Business List” (2025):

- Jensen Huang, CEO & President of NVIDIA, secured the top position.
- Mukesh Ambani, CMD of Reliance Industries Limited (RIL), was ranked 56th.
- Dr. Reshma Kewalramani, CEO of Vertex Pharmaceuticals, entered the list at 62nd rank.
- Sam Altman, CEO & Co-Founder of OpenAI, was placed within the top 10.

Which of the above statements are correct?

- A. Only 1 and 2
- B. Only 2 and 3



- C. Only 1, 2 and 3
- D. Only 1, 2, 3 and 4
- E. Only 1 and 4

Answer: D

Sol: Fortune Releases 2nd Edition of “100 Most Powerful People in Business List” (August 2025)
On **August 5, 2025, Fortune**, the American business magazine, published the **2nd edition of its “Fortune 100 Most Powerful People in Business List.”**

- **Jensen Huang**, Chief Executive Officer (CEO) and President of **NVIDIA**, secured the top position.
- **Mukesh Ambani**, Chairman and Managing Director (CMD) of **Reliance Industries Limited (RIL)**, was ranked **56th**.
- **Dr. Reshma Kewalramani**, CEO of **Vertex Pharmaceuticals**, made her debut on the list at **62nd place** as an Indian-origin woman leader.

Key Highlights of the 2025 List:

- **Top 10:** Included leaders such as **Sundar Pichai** (Google), **Ren Zhengfei** (Huawei, Rank 7), **Sam Altman** (OpenAI, Rank 8), **Jamie Dimon** (JPMorgan Chase, Rank 9), and **Mary Barra** (General Motors, Rank 10).
- **Indian-Origin Leaders:** Several Indian-origin leaders were featured, including **Satya Nadella** (Microsoft), **Sundar Pichai** (Alphabet, Rank 6), **Neal Mohan** (YouTube, Rank 83), and **Dr. Reshma Kewalramani**.
- **Women Leaders:** The list recognized **19 women leaders**, such as **Julie Sweet** (Accenture, Rank 11), **Jane Fraser** (Citigroup, Rank 12), **Lisa Su** (AMD, Rank 14), and **Ana Botín** (Banco Santander, Rank 20).

Q.39 Geetanjali Shree was recently honoured with the PEN Translates Award in July 2025 for her English-translated work. Which book earned her this recognition?

- A. Tomb of Sand
- B. Our City That Year
- C. Once Elephants Lived Here
- D. Mai
- E. Empty Space

Answer: C

Sol: The **PEN Translates Award** (PEN TranslatesxSALT initiative) in 2025 recognised **14 literary works**, including **Once Elephants Lived Here** by Geetanjali Shree, **translated into English by Daisy Rockwell**
Once Elephants Lived Here is a **collection of short stories**, with the title story offering a glimpse into Shree’s early exploration of themes that shaped her later novels, like *Tomb of Sand*.

About the award

The PEN Translates award is a flagship grant program managed by English PEN, which **supports UK publishers in translating new works from other languages into English.**

Q.40 Which of the following statements about the International Space Station (ISS) are correct?

1. The ISS is a joint project involving NASA, Roscosmos, ESA, JAXA, and CSA.
2. The ISS orbits the Earth approximately every 90 minutes at an altitude of around 400 km.
3. The first module of the ISS was launched in 2008 by SpaceX.
4. The ISS will continue to be a working laboratory and outpost in orbit until at least 2035.

A. Only 1 and 2



- B. Only 1 and 3
- C. Only 2 and 3
- D. Only 3 and 4
- E. Only 2 and 4

Answer: A

Sol: Statement 1 is correct- The ISS is an international collaboration involving **NASA (USA), Roscosmos (Russia), ESA (Europe), JAXA (Japan), and CSA (Canada).**
Statement 2 is correct- The International Space Station (ISS) completes one orbit around Earth **approximately every 90 minutes.** This means astronauts aboard the ISS experience about 16 sunrises and sunsets each day. It travels at a speed of roughly 28,000 km/h (17,500 mph) **at an altitude of about 400 km (250 miles).**

Statement 3 is incorrect- The first module (Zarya) of the ISS was **launched in 1998 by Russia** on Proton-K rocket. (not in 2008 and not by SpaceX)

Statement 4 is incorrect- The ISS will continue to be a working laboratory and outpost in orbit **until at least 2030 (not 2035).** The ISS supports multidisciplinary scientific research in microgravity, including life sciences, materials science, and technology development.

Q.41 The Reserve Bank of India (RBI) launched the Digital Payments Index (RBI-DPI) in 2021 to measure the growth of digital payments. Which of the following statements is correct about this index?

- A. The base period of the index is March 2020 with a score of 50.
- B. The index is published annually in the month of March.
- C. Payment Performance has the highest weight among the index components.
- D. Consumer Centricity accounts for 25% weight in the index.
- E. None of the above

Answer: C

Sol:

- 1. The **RBI-DPI** was launched in **2021** as a composite measure to track the growth and reach of digital payments.
- 2. Its **base period** is **March 2018**, with a score of **100** (not March 2020).
- 3. The index is published **semi-annually** (March & September) by RBI (not annually).
- 4. Among its **5 components**, **Payment Performance carries the highest weight (45%).**
- 5. **Consumer Centricity has only 5% weight** (not 25%).

Q.42 14th edition of Exercise INDRA was held in Chennai from 28 March to 2 April 2025. It is a bilateral naval exercise between India and _____. Fill in the Blank.

- A. Russia
- B. USA
- C. Australia
- D. France
- E. United Kingdom

Answer: A

Sol: The **14th edition** of Exercise INDRA took place from **28 March to 2 April 2025**, with the **Harbour Phase in Chennai** from 28–30 March, followed by the **Sea Phase in the Bay of Bengal** from 31 March to 2 April 2025, involving advanced drills like tactical manoeuvres, live weapon firings, and anti-submarine operations

Q.43 Consider the following statements regarding the State Health Regulatory Excellence Index (SHRESTH):

- 1. It was launched in August 2025 by the Ministry of Health and Family Welfare (MoHFW).



- 2. The Index was proposed by the Central Drugs Standard Control Organization (CDSCO).
- 3. States are divided into Manufacturing States and Primarily Distribution States (PDS)/UTs for assessment.
- 4. Data must be submitted by the 15th of every month.

Which of the above statements are correct?

- A. 1 and 2 only
- B. 1, 2, and 3 only
- C. 1, 3, and 4 only
- D. 2 and 4 only
- E. All of the above

Answer: B

- Sol:
- **Statement 1:** Correct – SHRESTH was launched in August 2025 by MoHFW.
 - **Statement 2:** Correct – It was proposed by CDSCO.
 - **Statement 3:** Correct – States are categorized into Manufacturing and PDS/UTs.
 - **Statement 4:** Incorrect – The data submission deadline is the **25th of every month**, not the 15th.

Hence, only Statements 1, 2, and 3 are correct.

Q.44 Under the RBI's project finance rules 2025, To strengthen digital compliance and transparency, RBI mandates that lenders must maintain a fully updated digital loan record system, with any changes reflected within _____ days from the date of change. Fill in the gap.

- A. 30 days
- B. 10 days
- C. 7 days
- D. 15 days
- E. 45 days

Answer: D

Sol: Under the new Directions, banks are required to keep **digitized loan-level data** for every project finance account and **update it within 15 days** of any material change (e.g., project status, DCCO, repayment plan).

Q.45 In an effort to support India’s gig economy workers, which Bengaluru-based insurance-tech startup has recently partnered with Namma Yatri to offer embedded and affordable health insurance solutions to auto and cab drivers across the country?

- A. Acko
- B. PolicyBazaar
- C. Covrzy
- D. Digit Insurance
- E. Navi

Answer: C

Sol:

Q.46 Under the updated directions, RBI has made it mandatory for banks to implement a KYC reminder system by _____. Before the due date, banks must send at least _____ reminders using various communication methods, including one by letter. Fill in the gaps.

- A. July 1, 2025; 2
- B. April 1, 2026; 4



- C. January 1, 2026; 3
- D. March 1, 2025; 5
- E. December 31, 2025; 2

Answer: C

- Sol:
- 1. Banks must notify customers about upcoming KYC updates via **at least 3 reminders**, one of which must be **a physical letter**.
 - 2. This **advance notice system** must be **operational by January 1, 2026**, and all communications must be recorded for audit purposes.

Q.47 Recently (July 2025), Prime Minister Narendra Modi was conferred with the prestigious 'Order of the Most Ancient Welwitschia Mirabilis.' This award was conferred by which country?

- A. Namibia
- B. South Africa
- C. Botswana
- D. Ghana
- E. Egypt

Answer: A

Sol: Prime Minister Narendra Modi was awarded the '**Order of the Most Ancient Welwitschia Mirabilis**' by Namibia. This prestigious award is the highest honor bestowed by Namibia to foreign dignitaries and was presented to Modi in recognition of his contributions to strengthening the relationship between India and Namibia. The award is named after the Welwitschia plant, a symbol of the country's rich natural heritage.

Q.48 Which country became the first in the Amazon region to be certified malaria-free by the World Health Organization (WHO) in 2025?

- A. Brazil
- B. Suriname
- C. Peru
- D. Colombia
- E. Venezuela

Answer: B

Sol: On **June 30, 2025, Suriname**, a South American country, was certified **malaria-free** by the **World Health Organization (WHO)**, becoming the **first country in the Amazon region** to receive this recognition. This achievement followed nearly **70 years of sustained efforts** to eliminate malaria.

Key Points:

- Certification issued by: **WHO (Geneva, Switzerland)**
- Total malaria-free certifications by WHO (including Suriname): **46 countries and 1 territory**

Q.49 India has once again reaffirmed its strong commitment to the Pact for the Future and its two key annexes — the Global Digital Compact and the Declaration on Future Generations — during the third informal UN dialogue held to review the agreement.. Which of the following areas are covered under the Pact for the Future?

- 1.Sustainable development and global financing
- 2.International peace and security
- 3.Science, technology, innovation, and digital cooperation
- 4.Empowerment of youth and future generations
- 5.Reform of global governance systems



- A. 1, 2, and 3 only
- B. 1, 2, 3, and 4 only
- C. 2, 3, 4, and 5 only
- D. 1, 3, 4, and 5 only
- E. 1, 2, 3, 4, and 5

Answer: E

Sol: The Pact covers **all five focus areas** — sustainable development & financing, peace & security, digital cooperation, youth empowerment, and transforming global governance.

Q.50 Recently, in June 2025, the Indian Prime Minister discussed expanding the Preferential Trade Agreement (PTA) with the MERCOSUR bloc. What is MERCOSUR?

- A. A regional economic group of Southeast Asian nations
- B. A South American trading bloc established in 1991
- C. A military alliance of African and Latin American countries
- D. A development bank for Latin American infrastructure
- E. An EU-led financial oversight authority for emerging markets

Answer: B

- Sol:**
- In June 2025, during a bilateral meeting, the **Prime Minister of India** and the **President of Paraguay** discussed strengthening economic ties.
 - India suggested expanding the **Preferential Trade Agreement (PTA)** between **India and MERCOSUR**, originally signed in **2004**.

MERCOSUR (Southern Common Market) – Key Facts

- **Full Name:** Mercado Común del Sur (Spanish) / Mercosul (Portuguese)
- **Nature:** Regional economic integration bloc in South America
- **Established:** **1991** under the **Treaty of Asunción**
- **Objective:** Free movement of goods, services, capital, and people among member nations

Membership Structure

- **Founding Members (1991):** Argentina, Brazil, Paraguay, Uruguay
- **Additional Members:**
 - Bolivia – accession ongoing
 - Venezuela – joined but **suspended since December 1, 2016**
- **Associate Members:** Chile, Colombia, Ecuador, Guyana, Peru, Suriname

Headquarters & Languages

- **Headquarters:** Montevideo, Uruguay
- **Official Languages:** Spanish, Portuguese

Q.51 Recently, Central Administrative Tribunal (CAT) held its 10th All India Conference at Bharat Mandapam, New Delhi. Which of the following statements regarding CAT are correct?

1. The CAT was established in the year 1986 under the Administrative Tribunals Act, 1985.



- 2. It was constituted under Article 323B of the Constitution, inserted through the 42nd Constitutional Amendment.
- 3. The Chairman of the Tribunal is normally a retired Chief Justice of a High Court.
- 4. The Tribunal exercises jurisdiction over employees of certain Public Sector Undertakings (PSUs) and organisations notified by the Government.

- A. 1 and 2 only
- B. 2 and 3 only
- C. 3 and 4 only
- D. 1,2 and 3 only
- E. 1,3 and 4 only

Answer: C

Sol: Statement 1 is incorrect — The Central Administrative Tribunal (CAT) came into existence on **1st November 1985**, not 1986, under the provisions of the **Administrative Tribunals Act, 1985**.

Statement 2 is incorrect – CAT was constituted under **Article 323A** of the Constitution (relating specifically to tribunals for service matters), which was inserted through the **42nd Constitutional Amendment Act, 1976**, not Article 323B.

Statement 3 is correct – The **Chairman of CAT is normally a retired Chief Justice of a High Court**. The Tribunal currently comprises **Judicial and Administrative Members**, with the Chairman included in the judicial side.

Statement 4 is correct – CAT also exercises jurisdiction over employees of **230 Public Sector Undertakings (PSUs) and organisations notified by the Government of India**, apart from adjudicating disputes related to Union, State, and local authority services.

Additional Info:

- The Tribunal has its **Principal Bench in New Delhi and 18 Outlying Benches across the country**.
- It **comprises 69 Members** (35 Judicial, including the Chairman, and 34 Administrative).
- It **adjudicates disputes and complaints related to recruitment and service conditions of persons appointed to public services** and posts in connection with the affairs of the Union, States, and other local authorities under the Government of India.

Q.52 Where was India's first Animal Stem Cell Biobank inaugurated?

- A. New Delhi
- B. Hyderabad
- C. Bengaluru
- D. Pune
- E. Chennai

Answer: B

Sol: • On 9 August 2025, Union Minister of State for Science & Technology, **Dr. Jitendra Singh**, inaugurated India’s first **Animal Stem Cell Biobank** at the National Institute of Animal Biotechnology (NIAB) in Hyderabad.

- NIAB is a premier institute under the Department of Biotechnology’s **Biotechnology Research Innovation Council (BRIC)**.
- The biobank is a state-of-the-art facility designed to **store and preserve high-quality stem cells from various animal species**.

Q.53 Under the Supervisory Data Quality Index (sDQI) developed by the Reserve Bank of India, which of the following options correctly matches a data quality dimension with the corresponding method of evaluation used by the RBI?

- A. Accuracy – Evaluates if the data is submitted within the prescribed time period
- B. Completeness – Assesses whether the data aligns with past trends and supervisor observations
- C. Timeliness – Measures whether data quality is maintained consistently over multiple quarters
- D. Consistency – Checks whether the data quality remains stable and reliable over several past quarters
- E. Accuracy – Only checks for formatting errors in submitted returns



Answer: D

Sol: The RBI uses **sDQI** to assess data submitted by banks based on **four critical dimensions**, forming the **ACTC** framework:

1. **Accuracy** – Evaluates whether the submitted data is logical, error-free, and consistent with published sources. It checks for:

- Errors across returns
- Unexpected deviations from previous trends
- Mismatches with public data
- Supervisory feedback

2. **Completeness** – Ensures that **all required fields** are filled:

- No missing values
- No inappropriate zero entries
- Entire return is submitted without omissions

3. **Timeliness** – Measures **how promptly** the bank submits data:

- Frequency and duration of delays
- Number of revisions
- Categorized into: No Delay, Infrequent, Frequent, or Repetitive

4. **Consistency** – Examines whether the bank has **maintained stable and reliable data quality** across **multiple reporting quarters**.

Knowledge Booster:

The **sDQI framework** was introduced by the RBI to **improve data governance** and **supervisory efficiency**. It helps ensure that regulatory decisions are based on high-quality, timely, and accurate information from banks.

Q.54 Which of the following are components of the TALASH initiative launched by NESTS for students of Eklavya Model Residential Schools (EMRSs) in July 2025?

1. Psychometric assessment of students
2. Career guidance based on students' aptitude, interest, and personality
3. Training of EMRS teachers and counsellors
4. Mandatory sports and yoga sessions

- A. 1,2 and 3 only
- B. 1,2 and 4 only
- C. 1,3 and 4 only
- D. 2,3 and 4 only
- E. All 1,2,3 and 4

Answer: A

Sol: TALASH is an **initiative of NESTS in collaboration with UNICEF** to support the all-round development of students in Eklavya Model Residential Schools (EMRSs). The name TALASH, reflects a **focused search for self-awareness, life skills, and career clarity among tribal youth**.

TALASH initiative offers



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1. Psychometric Assessments: Inspired by NCERT’s ‘Tamanna’ initiative, TALASH offers a common aptitude test to help understand each student’s strengths and interests. Based on the test results, students receive Career Cards that suggest the best career options suited to their skills and abilities.

2. Career Counselling: The platform guides students toward informed career decisions, helping them align their aspirations with their aptitudes.

3. Life Skills and Self-Esteem Modules: TALASH has special sections that help students learn important life skills like solving problems, communication skills, and handling emotions. These build confidence and self- value of students.

4. E-Learning for teachers: A specialized portal equips educators with resources and training to effectively mentor and support students in their academic and personal journeys.

Yoga sessions are NOT a part of TALASH initiative.

Q.55 What is the name of the mobile application launched by the National Statistics Office (NSO) on Statistics Day 2025?

- A. StatIndia
- B. GoStats
- C. GolStats
- D. NSOData
- E. GovStats

Answer: C

Sol: The app **GolStats** was launched on **29 June 2025** (Statistics Day) by **NSO under MoSPI**. It provides citizens, researchers, and policymakers with **real-time access to official socio-economic data** via visual dashboards, CSV downloads, and interactive infographics.

Q.56 Which of the following statements correctly describe the eligibility criteria for a startup to avail income tax exemption under Section 80-IAC of the Income Tax Act, 1961?

- 1. The startup must be recognized by Ministry of MSME.
 - 2. The startup must be incorporated as a private company or a registered partnership firm or a Limited Liability Partnership.
 - 3. The startup must be incorporated after 31st March, 2016.
 - 4. Annual turnover must not exceed ₹100 Crore in the previous financial year for which the exemption is claimed.
- A. 2 and 3 only
 - B. 3 and 4 only
 - C. 2 and 4 only
 - D. 1, 2 and 3 only
 - E. All statements are correct.

Answer: B

Sol: Statement 1 is incorrect: The startup must be recognized by **Department for Promotion of Industry and Internal Trade** under Ministry of Commerce and Industry.

Statement 2 is incorrect: The startup must be incorporated as a private company or a Limited Liability Partnership. **Partnership firms are not eligible for tax exemption under the act.**

Statement 3 is correct: Startup must be incorporated **on or after 1st April, 2016.**

Statement 4 is correct.

Other conditions are:

- 1. Startup needs to obtain a **Certificate of Eligible Business** from the Inter-Ministerial Board of Certification.
- 2. **Startup must not have been formed by splitting or reconstructing an existing business.**

Benefit:



Startup can avail 100% tax exemption in any 3 consecutive financial years within 10 years from incorporation.

Q.57 Consider the following statements about the revised CPI-AL & CPI-RL series:

- 1.The number of evaluation items has been increased from 65–106 to 150–200.
- 2.Geometric Mean (GM) has replaced Arithmetic Mean (AM) for inflation calculations.
- 3.The revision adopts COICOP-2018 classification to align with international standards.

Which of the above statements are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2, and 3
- E. None of the above

Answer: D

Sol: All three are correct — coverage has expanded to **150–200 items**, GM has replaced AM, and **COICOP-2018 classification** has been adopted.

Q.58 Consider the following statements regarding the Pact for the Future:

- 1.It includes the Global Digital Compact, the first worldwide framework for digital cooperation.
- 2.The Declaration on Future Generations under the Pact focuses on protecting the interests of future generations.
- 3.The pact was first adopted in the UN General Assembly in 2025 at Geneva.

Which of the statements are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2, and 3
- E. None of the above

Answer: A

- Sol:**
- 1. Statement 1: Correct — GDC is the first global framework for digital cooperation.
 - 2. Statement 2: Correct — Declaration emphasizes safeguarding future generations.
 - 3. Statement 3: Incorrect — Pact was adopted at the **Summit of the Future 2024 in New York**.

Q.59 Which of the following States are listed as performers (score range 50–64) in the India Electric Mobility Index (IEMI) 2024?

- A. Delhi, Chandigarh, Maharashtra
- B. Karnataka, Tamil Nadu, Haryana
- C. Rajasthan, Odisha, Uttar Pradesh
- D. Andhra Pradesh, Ladakh, Rajasthan
- E. Kerala, Gujarat, Punjab

Answer: B



Sol: In **August 2025**, the **National Institution for Transforming India (NITI Aayog)** released the report “*India Electric Mobility Index (IEMI) 2024 – Tracking Electric Mobility Trends in Indian States*.” The IEMI, being the first-of-its-kind tool, is designed to assess and benchmark the performance of States and Union Territories (UTs) in achieving their electric mobility targets.

Key Release: The report was launched by **Rajiv Gauba**, Member of NITI Aayog, in the presence of **B. V. R. Subrahmanyam** (CEO, NITI Aayog), **Kamran Rizvi** (Secretary, Ministry of Heavy Industries), **O. P. Agarwal** (Distinguished Fellow, NITI Aayog), and **Sudhendu Sinha** (Programme Director – E-Mobility, NITI Aayog).

About the India Electric Mobility Index (IEMI):

- The index evaluates all Indian States and UTs on **16 indicators** categorized under **three core themes**.
- States are ranked into three categories based on their **IEMI Scores (out of 100):**
 - **Frontrunners (65–99):** Delhi, Maharashtra, Chandigarh
 - **Performers (50–64):** Karnataka, Tamil Nadu, Haryana
 - **Aspirants (0–49):** Odisha, Rajasthan, Uttar Pradesh, Ladakh, Andhra Pradesh, and others lagging in e-mobility adoption

The IEMI thus serves as a benchmarking framework to identify leaders, emerging performers, and laggards in India’s transition towards sustainable mobility.

Q.60 Venture Capital Funds (VCFs) are best described as:

- A. Funds that provide loans to farmers at subsidized rates
- B. Funds that invest in early-stage startups and unlisted companies with high growth potential
- C. Government schemes for financing infrastructure projects
- D. A type of mutual fund investing only in bonds and debentures
- E. Funds used by RBI for managing liquidity in the economy

Answer: B

Sol: VCFs pool money from investors and invest in **high-risk, high-reward ventures** such as startups or unlisted companies. In India, they were first regulated under **SEBI’s 1996 rules**, later brought under **AIF Regulations, 2012**.

Q.61 In which country was the world’s first commercial-scale e-methanol plant inaugurated in May 2025?

- A. Germany
- B. Japan
- C. Denmark
- D. Netherlands
- E. Finland

Answer: C

Sol: In **May 2025**, the world’s **first commercial-scale e-methanol plant** was inaugurated in **Kassø, Southern Denmark**. The primary aim of this pioneering project is to **make global shipping more sustainable** and **reduce greenhouse gas emissions** by producing **electrolyzed methanol (e-methanol)** using **renewable energy and green hydrogen**.

Important Key Points:

- Location: Kassø, Southern Denmark
- Joint developers: **European Energy A/S** and **Mitsui & Co., Ltd.**
- Output: **42,000 Metric Tons / 53 million litres annually**
- Power Source: **304 MW solar park** (Northern Europe’s largest)
- Technology: Combines **green hydrogen** + **biogenic CO₂**



- Environmental Impact: Up to **97% carbon footprint reduction**
- Global Goal: Aligned with **IMO’s 2050 decarbonization target**

Knowledge Booster:

E-methanol is a form of renewable methanol produced using **electrolysis and captured carbon**. It is increasingly seen as a sustainable fuel alternative for sectors like **shipping and aviation**, which are traditionally hard to decarbonize.

Q.62 Under the DPIIT–Pfizer “INDovation” program, what is the maximum grant amount that will be provided to each selected DPIIT-recognized startup?

- A. ₹30 lakh
- B. ₹45 lakh
- C. ₹50 lakh
- D. ₹60 lakh
- E. ₹70 lakh

Answer: D

Sol: The MoU between DPIIT and Pfizer, announced on September 4, 2025 **includes Pfizer INDovation program** to empower DPIIT-recognized startups with **grants of up to ₹60 lakhs each**, along with a **tailored 18-month incubation program delivered by Social Alpha**. The program will provide dedicated acceleration tracks covering clinical validation, regulatory approvals, and go-to-market strategies.

Startups will also gain access to expert mentorship, infrastructure, and global networks, in addition to exposure at Pfizer’s Research and Development facilities in Chennai, enabling them to strengthen innovations with advanced industry insights.

The initiative will **support 14 pioneering MedTech startups** innovating in screening, diagnostics, health monitoring, and treatment enablers, with a particular focus on non-communicable diseases, oncology, brain health, maternal and child health, and immunisation.

Q.63 In August 2025, the Ministry of Home Affairs (MHA) issued a notification tightening the rules for cancellation of Overseas Citizens of India (OCI) card registration. According to the new provision, under which of the following conditions can an OCI card be cancelled?

- A. If the cardholder is sentenced to imprisonment for two years or more
- B. If the cardholder is named in a chargesheet for an offence punishable with seven years or more
- C. If the cardholder fails to renew the card after 10 years
- D. Both (a) and (b)
- E. All of the above

Answer: D

Sol: As per the August 2025 notification under **Section 7C of the Citizenship Act, 1955**, an OCI card registration can be cancelled if:

1. The cardholder is sentenced to **imprisonment for two years or more**, or

2. The cardholder is **named in a chargesheet** for an offence punishable with **seven years or more of imprisonment**.

Failure to renew the card after 10 years is **not a ground** for cancellation.

Key Points:

- Issued by: **Ministry of Home Affairs (MHA)**
- Legal Basis: **Citizenship Act, 1955 & Citizenship Rules, 2009**
- OCI Scheme launched: **August 2005**

Knowledge Booster:



- The **OCI Scheme** allows persons of Indian origin who were citizens of India on or after **January 26, 1950**, or eligible for Indian citizenship, to register as OCIs.
- Unlike PIO cards (merged in 2015), OCI provides **lifelong visa-free entry** to India but is not equivalent to Indian citizenship.

Q.64 Under the pillar of Sports for Social Development, NSP 2025 emphasizes promoting participation among women, weaker sections, tribal communities, and _____. Fill in the gap.

- A. Migrant Workers
- B. Persons with Disabilities
- C. Retired Athletes
- D. School Dropouts
- E. None of the above

Answer: B

Sol: NSP 2025 makes **social inclusion** a core focus, ensuring participation of **marginalized communities** including women, EWS, tribals, and **PwDs**.

Q.65 In July 2025, India and the United Kingdom signed the Comprehensive Economic and Trade Agreement (CETA). What is the key target of this agreement?

- A. To increase bilateral trade from USD 56 billion to USD 80 billion by 2030
- B. To double bilateral trade from USD 56 billion to USD 112 billion by 2030
- C. To reduce whisky tariffs from 150% to zero within 5 years
- D. To eliminate duties on only 50% of tariff lines
- E. None of the above

Answer: B

Sol: The **Comprehensive Economic and Trade Agreement (CETA)** between India and the UK was signed on **July 24, 2025**. A major target of this agreement is to **double bilateral trade from USD 56 billion in 2025 to USD 112 billion by 2030**.

Important Key Points:

- Signed by **Piyush Goyal** (India) and **Jonathan Reynolds** (UK), in presence of PM **Narendra Modi** and PM **Keir Starmer**.
- CETA covers **26 chapters** (goods, services, digital trade, IP, sustainability).
- India agreed to eliminate duties on **99% of tariff lines**.
- UK exports like **whisky, automobiles, medical devices** gain **zero-duty access**.

Knowledge Booster:

The whisky tariff cut is significant — reduced from **150% to 75% immediately** and then gradually down to **40% over 10 years**, making UK whisky more competitive in the Indian market.

Q.66 Which of the following correctly describes the Price Deficit Payment Scheme (PDPS) under PM-AASHA?

- A. Direct payment of price difference between MSP and selling price up to 15% of MSP value to pre-registered farmers
- B. Procurement of oilseeds at MSP through NAFED without storage costs
- C. Provision of 100% procurement of pulses in all states till 2028–29
- D. Price difference paid by State Governments only, without Central support
- E. Coverage extended to 75% of state production of oilseeds

Answer: A

Sol: PDPS provides **direct price difference payments** to pre-registered farmers selling oilseeds in notified markets. The Central Government covers up to **15% of MSP value**, including 2% administrative cost. Coverage is capped at **40% of state production**.



Knowledge Booster:

States/UTs have the **option to choose either PSS or PDPS** for oilseeds in any given season.

Q.67 Under the new FACE Code of Conduct for RegTech firms, which of the following provisions is NOT correct?

- A. RegTech firms must cooperate with regulators and provide access to IT systems and subcontractor data.
- B. Sensitive user data must be protected using encryption, access control, and regular audits.
- C. Member firms must adopt the Code within 6 months.
- D. The Code of Conduct will override official government laws in case of a conflict.
- E. Third-party audits and grievance redressal systems are mandatory.

Answer: D

Sol: The Code clearly states that it **does not replace government laws**. If there is a conflict, **official government regulations prevail**. Hence, option D is incorrect.

Q.68 The FCNR(B) Deposit Account is best described as which of the following?

- A. A savings account for NRIs in Indian Rupees with limited repatriation facilities
- B. A type of Fixed Deposit (FD) account where NRIs can save earnings in foreign currency, such as USD, in India, with tax-free interest and full repatriation
- C. An account exclusively for domestic customers with high interest rates
- D. A recurring deposit account for Indian residents in foreign currency
- E. None of the above

Answer: B

Sol: The **Foreign Currency Non-Resident (Bank) Deposit Account [FCNR(B)]** is a **Fixed Deposit account** specifically designed for **Non-Resident Indians (NRIs)**. It allows them to deposit their earnings in foreign currency (e.g., **USD**) in India. This account offers **rewarding interest rates, tax-free interest income in India**, and **full repatriation** of both principal and interest, making it an attractive option for NRIs seeking secure investment options.

Q.69 In which year did the Government of India launch the Udyam Assist Platform (UAP) to onboard Informal Micro Enterprises under the formal MSME framework?

- A. 2020
- B. 2021
- C. 2022
- D. 2023
- E. 2024

Answer: D

Sol: The Udyam Assist Platform (UAP) was officially **launched on 11 January 2023** by the Ministry of Micro, Small & Medium Enterprises, in collaboration with SIDBI, to enable informal micro-enterprises—particularly those without PAN or GST—to obtain Udyam registration and benefit from priority sector lending.

Q.70 Which state in India became the first to implement an AI-based Real-Time Forest Alert System that utilizes satellite imagery, machine learning, and field feedback to detect changes within forest areas as small as 10x10 meters (m)?

- A. Uttar Pradesh
- B. Uttarakhand
- C. Madhya Pradesh
- D. Maharashtra
- E. Karnataka

Answer: C



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Sol: On April 29, 2025 , **Madhya Pradesh (MP)** became the **first state in India to implement an Artificial Intelligence (AI)-based Real-Time Forest Alert System** to monitor forest encroachments and tree felling.

- The pilot project is launched in 5 districts of MP, namely **Shivpuri, Guna, Vidisha, Burhanpur, and Khandwa**, and will expand statewide from 7th June 2025.
- i. The system utilizes satellite imagery, machine learning, and field feedback to detect changes within forest areas as small as 10x10 meters (m).
- ii. It integrates satellite data from Google Earth Engine, AI algorithms, and ground feedback into a unified platform.
- iii. It can identify activities such as crop sowing, construction, and land-use changes.
- iv. Upon detection, immediate alerts are sent to the Divisional Forest Officer (DFO), who then directs beat guards for on-site verification.
- v. The system was conceptualized and coded by Akshay Rathore, DFO of Guna, an alumnus of the Indian Institute of Technology (IIT) Roorkee (Uttarakhand) and supported by Aseem Shrivastava, the Head of Forest Force (HoFF), Indian Forest Service (IFS) and S. Annigeri, Additional Principal Chief Conservator of Forest (APCCF- IT) in MP

Q.71 To measure the extent of financial inclusion nationwide, the Reserve Bank of India (RBI), in consultation with the Government and other stakeholders, developed a composite Financial Inclusion Index (FI-Index). This index, covering banking, investments, insurance, postal, and pension sectors, was first introduced in _____ for the financial year ending March 2021. Fill in the gap.

- A. May 2020
- B. August 2021
- C. July 2022
- D. January 2019
- E. September 2021

Answer: B

Sol: **RBI’s Financial Inclusion Index (FI-Index) Update**

In July 2025, the Reserve Bank of India’s (RBI) Financial Inclusion Index (FI-Index), which measures the depth and reach of financial inclusion across the country, rose by **4.3%** in Financial Year 2024-25 (FY25).

- The index value increased from **64.2 in March 2024** to **67 in March 2025**, showing steady progress across all sub-indices: **access, usage,** and **quality** of financial services.
- The annual FI-Index for the period ending March 2021 was **53.9** as against **43.4** for March 2017.

About the Index

1. The RBI had created a composite FI-Index in consultation with stakeholders, including the Government, to measure the extent of financial inclusion nationwide.
2. The index was **first introduced** by the RBI in **August 2021** for the FY ending March 2021.
3. It is a **comprehensive index** covering details of banking, investments, insurance, postal, and pension sectors.
4. It provides a single value ranging from **0** (complete exclusion) to **100** (full inclusion) to represent various aspects of financial inclusion.

Q.72 India has taken a significant step in strengthening its defence diplomacy by inaugurating its first overseas defence manufacturing facility. This strategic establishment is part of India's efforts to enhance bilateral defence cooperation and expand its global footprint in defence manufacturing. The facility, set up by an Indian private company, is located in which country?

- A. United Arab Emirates
- B. Saudi Arabia
- C. Nigeria
- D. Morocco
- E. Zambia

Answer: D

Sol: The facility inaugurated by Defence Minister Rajnath Singh is **India’s first overseas defence manufacturing unit, located in Berrechid, Morocco.**
It is **established by Tata Advanced Systems Limited (TASL)**, marking the first overseas defence facility by an Indian private sector company.

The plant covers 20,000 square meters and is the **largest defence manufacturing unit in Morocco and Africa by an Indian entity.**



Its primary product is the **Wheeled Armoured Platform (WhAP) 8x8**, a modular combat vehicle **developed jointly by TASL and DRDO** for versatile defence role.

This facility strengthens India-Morocco defence cooperation and aligns with India’s "Atmanirbhar Bharat" (self-reliant India) and "Make in India" initiatives, promoting indigenous manufacturing and strategic partnerships.

Morocco’s strategic location between Africa and Europe facilitates enhanced defence exports and broader geopolitical collaboration.

Q.73 Which of these countries is NOT among G-7 countries?

- A. USA
- B. Russia
- C. France
- D. Canada
- E. Germany

Answer: B

Sol: The G7 is an **informal** forum of heads of state and government founded in 1975 in response to the oil crisis and includes **France, Germany, Italy, USA, Canada, Japan and United Kingdom**. The European Union has observer status and is excluded from the rotating chairmanship. Russia joined the group in 1998, expanding it into the G8. However, in 2014, Russia was removed following its annexation of Crimea from Ukraine, leading the group to revert back to the G7 format.

The G-7 is not an official, formal entity and, therefore, has **no legislative or authoritative power** to enforce the recommended policies and plans it compiles.

Q.74 In August 2025, NITI Aayog launched the report “Unlocking a USD 200 Billion Opportunity: Electric Vehicles in India”. According to the report, EV sales in India rose from 50,000 units in 2016 to how many units in 2024, making India the 6th largest market globally?

- A. 1.28 million
- B. 1.58 million
- C. 2.08 million
- D. 2.78 million
- E. 3.08 million

Answer: C

Sol: On **August 4, 2025**, the **National Institution for Transforming India (NITI Aayog)**, the Government of India’s premier policy think tank, launched a report titled “*Unlocking a USD 200 Billion Opportunity: Electric Vehicles in India*” at a launch event in **New Delhi**. The report provides a strategic roadmap for India to achieve a **30% share of Electric Vehicles (EVs)** in total vehicle sales by **2030**.

Key Release: The report was unveiled by **Rajiv Gauba**, Member of NITI Aayog, in the presence of **B.V.R. Subrahmanyam** (CEO, NITI Aayog), **Kamran Rizvi** (Secretary, Ministry of Heavy Industries), **O.P. Agarwal** (Distinguished Fellow, NITI Aayog), and **Sudhendu Sinha** (Programme Director – E-Mobility, NITI Aayog).

Roadmap for EV Adoption by 2030

Growth:

- EV sales in India grew from **50,000 units in 2016** to **2.08 million units in 2024**, placing India **6th globally**.
- In comparison, global EV sales increased from **918,000 units in 2016** to **18.78 million units in 2024**.
- India’s EV penetration, which was **one-fifth of the global level in 2020**, rose to **over two-fifths** in 2024.

Sales Target:

- In 2024, EVs accounted for **7.6% of total vehicle sales**, achieved over five years.
- To reach the goal of **30% EV sales by 2030**, annual EV sales must grow by **22% every year** until 2030.

Segmental Growth:



- **Electric two-wheelers** and **e-three-wheelers** have shown strong growth.
- **Electric buses** are progressing steadily, while **electric car** sales remain relatively low.

Q.75 After nearly two decades of diplomatic and infrastructural efforts, India and Bhutan are set to establish cross-border railway connectivity to enhance trade and passenger movement. According to the official Memorandum of Understanding between the two countries, which of the following accurately represent the railway routes announced for immediate implementation connecting India and Bhutan?

- A. Kokrajhar (Assam) - Gelephu (Bhutan) and Banarhat (West Bengal) - Samtse (Bhutan)
- B. Rangia (Assam) - Samdrupjongkhar (Bhutan) and Pathsala (Assam) - Nanglam (Bhutan)
- C. Hasimara (West Bengal) - Phuentsholing (Bhutan) and Pasakha (Bhutan) - Gelephu (Bhutan)
- D. Banarhat (West Bengal) - Sarpag (Bhutan) and Kokrajhar (Assam) - Samtse (Bhutan)
- E. None of the Above

Answer: A

Sol: The official MoU signed between India and Bhutan includes five potential railway links, but the **two priority projects for immediate implementation are:**

- **Kokrajhar (Assam) to Gelephu (Bhutan)**- 69 kms with cost of Rs 3,456 crore
- **Banarhat, Jalpaiguri (West Bengal) to Samtse (Bhutan)**- 20 kms with cost of Rs 577 crore

These routes are part of long-term cooperation and are expected to connect Bhutan to the Indian Railways network for the first time, facilitating trade and people’s movement.

Other routes like Rangia-Samdrupjongkhar, Pathsala-Nanglam, and Hasimara-Phuentsholing are proposed in the MoU but have not yet advanced to the implementation phase.

Q.76 What is the name of the first Fast Patrol Vessel (FPV) inducted in the Indian Coast Guard under the eight FPV Project in June 2025?

- A. Veerta
- B. Shaurya
- C. Prahar
- D. Rakshak
- E. Adamyia

Answer: E

Sol: **‘Adamyia’ the first Fast Patrol Vessel (FPV)** under the eight FPV Project at **Goa Shipyard Limited (GSL)** was inducted in the Indian Coast Guard (ICG) on June 26, 2025, in Goa.

The FPV is the first ship in its class within the ICG fleet to feature Controllable Pitch Propellers (CPPs) and indigenously developed gearboxes, offering superior maneuverability, operational flexibility, and enhanced performance at sea.

These FPVs will act as force multipliers in the ICG’s operational fleet, enabling **swift response for maritime law enforcement, coastal surveillance, search and rescue operations, and the protection of India’s Exclusive Economic Zone (EEZ).**

Q.77 Which of the following is NOT a thematic area of focus under the Aspirational Blocks Programme?

- A. Health and nutrition
- B. Education
- C. Basic infrastructure
- D. Agriculture and allied activities
- E. Financial inclusion

Answer: E



Sol: Each block focus on monitoring key socio-economic indicators categorized under **five major themes and 40 indicators:** Health and Nutrition, Education, Agriculture and Allied Services, Basic Infrastructure and Social Development. **Financial Inclusion is NOT one of the themes under the scheme.**
The Aspirational Blocks strategy hinges upon three broad contours:

- **Convergence** (of Central & State Schemes),
- **Collaboration** (between NITI Aayog, Central Ministries, State Departments, District & Block Administration) and,
- **Competition** among blocks driven by a spirit of mass Movement.

Q.78 Recently (July 2025), the RBI published a list of authorised Digital Lending Apps (DLAs). Why is this list significant for borrowers?

- A. It ensures borrowers get government subsidies on loans.
- B. It helps borrowers verify whether a loan app is linked to an RBI-registered bank or NBFC.
- C. It provides borrowers with free credit reports.
- D. It guarantees lower interest rates across all loan apps.
- E. It eliminates the need for KYC verification.

Answer: B

Sol: The RBI’s official list of **1,600+ authorised DLAs** allows borrowers to check if an app is genuine and associated with a regulated entity, thereby protecting them from fraudulent or unregulated apps.
Knowledge Booster:

- Fake DLAs usually operate via WhatsApp, Telegram, or social media.
- Genuine DLAs are linked to **RBI-registered banks or NBFCs.**

Q.79 Which of the following was the main goal of the Tx2 Initiative launched during the 2010 Tiger Summit?

- A. To reduce tiger poaching by half by 2025
- B. To double the global wild tiger population by 2022
- C. To protect 50% of tiger habitats by 2030
- D. To ban tiger trade globally by 2020
- E. None of the above

Answer: B

Sol: At the **2010 Saint Petersburg Tiger Summit**, the **13 Tiger Range Countries (TRCs)** pledged the **Tx2 Initiative**, aiming to **double the global wild tiger population by the year 2022.**
Important Key Points:

- **Tx2 Goal:** Double wild tiger numbers by 2022
- **13 TRCs:** Include India, Bangladesh, Bhutan, Nepal, Russia, China, and others
- **Declaration:** St. Petersburg Declaration on Tiger Conservation

Knowledge Booster:
According to WWF, in 1900 there were more than **100,000 tigers in the wild**, but by 2010 the number had fallen below **3,500**, making Tx2 one of the most ambitious conservation goals.

Q.80 In July 2025, SEBI revised the Enhanced Surveillance Mechanism (ESM) for companies with a market capitalisation under:

- A. ₹500 crores
- B. ₹750 crores
- C. ₹1,000 crores



- D. ₹1,500 crores
- E. None of the above

Answer: C

Sol: The **Securities and Exchange Board of India (SEBI)** revised the **Enhanced Surveillance Mechanism (ESM)** in **July 2025**. The revisions applied to companies with a **market capitalisation under ₹1,000 crores**, aiming to strengthen oversight of **small and micro-cap stocks**, which are more prone to excessive **price volatility and speculative trading**.

Important Key Points:

- **Authority:** Securities and Exchange Board of India (SEBI)
- **Framework:** Enhanced Surveillance Mechanism (ESM)
- **Market Capitalisation Limit:** Under ₹1,000 crores
- **Effective Date:** July 28, 2025
- **Beneficiaries:** 28 companies under surveillance
- **Objective:** Investor protection and control of excessive volatility

Knowledge Booster:

- **Small-cap stocks** are companies ranked **251st onwards** in terms of market capitalisation on Indian exchanges.
- **Micro-cap stocks** are even smaller and riskier, often outside the top 500 listed companies.
- SEBI introduced surveillance frameworks like **ASM (Additional Surveillance Measures)** and **ESM** to curb **manipulation and sharp price swings** in such stocks.

