

Part 1: National News & Governance

Q1. Union Home Minister Amit Shah launched the 'FCRA 2.0' portal in July 2026. What is the primary objective of this upgraded platform?

- A) To regulate corporate funding under CSR guidelines
- B) To ensure digital monitoring, transparency, and easier compliance for foreign contributions
- C) To manage direct benefit transfers for agricultural schemes
- D) To track international venture capital investments in Indian startups

Answer: B) To ensure digital monitoring, transparency, and easier compliance for foreign contributions

Detailed Explanation: Union Home Minister Amit Shah launched the Foreign Contribution (Regulation) Act (FCRA) 2.0 portal in New Delhi. The upgraded platform is designed to transition the entire regulatory ecosystem into an end-to-end digital framework. It enables real-time monitoring of foreign funding, prevents money laundering risks, and simplifies compliance procedures for verified Non-Governmental Organizations (NGOs). This is a critical development for UPSC GS-II (Governance and transparency) and SSC/Banking exams focusing on statutory portals.

Q2. Along with the FCRA 2.0 portal, the government rolled out the 'e-OCI Card ecosystem'. Which of the following is a major feature of this update?

- A) It grants dual citizenship to Overseas Citizens of India
- B) It allows OCI cardholders to vote in Indian general elections

C) It removes the mandatory requirement to re-issue OCI booklets when a new passport is issued after the age of 20

D) It allows OCI holders to buy agricultural and plantation land freely across India

Answer: C) It removes the mandatory requirement to re-issue OCI booklets when a new passport is issued after the age of 20

Detailed Explanation: The Ministry of Home Affairs (MHA) launched the electronic Overseas Citizen of India (e-OCI) card ecosystem, directly benefiting over 50 lakh OCI cardholders globally. Previously, citizens had to get a physical OCI booklet re-issued whenever they renewed their foreign passports after turning 20 years old. The e-OCI system shifts this online, issuing a digital certificate and bypassing physical verification. *Note for Prelims:* OCI cardholders still cannot vote, hold constitutional posts, or buy agricultural/plantation land in India.

Q3. The Ministry of Information and Broadcasting (MIB) has set up a High-Level Study Group in July 2026 to examine challenges and opportunities in Indian cinema. Who has been appointed as its Chairperson?

- A) Prasoon Joshi
- B) Amitabh Bachchan
- C) Anurag Kashyap
- D) Shekhar Kapur

Answer: A) Prasoon Joshi

Detailed Explanation: The Ministry of Information and Broadcasting created a high-level expert panel chaired by Prasoon Joshi (Chairman of Prasar Bharati) to formulate strategies to enhance the global competitiveness of Indian cinema. The study group has been tasked with drafting 'Model State Cinema Regulations' to encourage the

expansion of multiplexes and single screens in tier-2, tier-3 cities, and rural areas, submitting its report within three months.

Q4.A recent dynamic assessment report on Indian wildlife highlighted that out of 58 Tiger Reserves (TRs) in India, approximately 25 TRs have no tigers or very low prey density. Which of the following has been identified as a priority 'potential recipient site' for tiger reintroduction?

- A) Jim Corbett Tiger Reserve
- B) Satkosia Tiger Reserve (Odisha)
- C) Bandhavgarh Tiger Reserve
- D) Kaziranga Tiger Reserve

Answer: B) Satkosia Tiger Reserve (Odisha)

Detailed Explanation: Wildlife monitoring data released in July 2026 shows that while India's overall tiger population is growing at a stable 6% annually, 25 out of the 58 notified Tiger Reserves suffer from poor prey bases or local extinction. The report earmarked Satkosia (Odisha), Buxa (West Bengal), and Palamau (Jharkhand) as critical "potential recipient sites" possessing the ecological capacity to sustain tigers provided priority administrative and habitat interventions are deployed.

Q5.The Inter-Operable Criminal Justice System (ICJS) platform recorded a massive surge in implementation, crossing 70% nationwide coverage by mid-2026. Which body acts as the nodal implementation agency for this project?

- A) National Investigation Agency (NIA)
- B) Central Bureau of Investigation (CBI)
- C) National Crime Records Bureau (NCRB)
- D) NITI Aayog

Answer: C) National Crime Records Bureau (NCRB)

Detailed Explanation: The ICJS is a flagship digital initiative under the Ministry of Home Affairs aimed at integrating the main pillars of the criminal justice system: Police (CCTNS), Courts (e-Courts), Jails (e-Prisons), Forensic Labs (e-Forensics), and Prosecution (e-Prosecution). The National Crime Records Bureau (NCRB), in tandem with the National Informatics Centre (NIC) as the technology partner, manages the rollout. Over 37 crore police records and nearly 10 crore FIRs have been fully digitized under it.

Part 2: International Relations & News

Q6.In a significant geopolitical shift in July 2026, Bangladesh signed a major agreement with which country to develop the Mongla Port Economic Zone?

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

Answer: B) China

Detailed Explanation: Bangladesh signed an agreement with the China Civil Engineering Construction Corporation (CCECC) to establish the Mongla Port Economic Zone. The land was originally allocated for an Indian Economic Zone but was subsequently delisted following the change of leadership to the Muhammad Yunus-led administration. Mongla Port is Bangladesh's second-busiest seaport after Chattogram and sits in close proximity to the Indian border and Kolkata, making this deal highly significant for regional maritime geopolitics.

Q7. India raised serious concerns at the mid-year Bonn Climate Talks (SB 62) regarding the specific scientific interpretation of which term?

- A) Carbon Border Adjustment Mechanism

- B) Climate Tipping Points
- C) Net Zero Tariffs
- D) Regenerative Agroforestry

Answer: B) Climate Tipping Points

Detailed Explanation: At the Subsidiary Body (SB 62) sessions of the UNFCCC held in Bonn, Germany, India argued against using highly generalized, non-linear global models of "Climate Tipping Points" (such as the sudden collapse of the Amazon Rainforest or Atlantic Meridional Overturning Circulation) to enforce punitive climate targets on developing nations. India stressed that regional ecological variations must guide climate actions instead of blanket parameters.

Q8. India and Saudi Arabia signed a high-profile Memorandum of Understanding (MoU) in July 2026. What is the focal sector of this bilateral pact?

- A) Space exploration and deep-sea mining
- B) Sustainable water management and long-term water security
- C) Semi-conductor chip testing facility
- D) Defense drone coproduction

Answer: B) Sustainable water management and long-term water security

Detailed Explanation: The Union Cabinet confirmed the bilateral MoU between India and Saudi Arabia focused purely on technical knowledge exchange in irrigation, modern water purification systems, and efficient water management. The deal aligns both nations towards securing ground-water targets amidst rapid climate change vulnerabilities affecting South and West Asia.

Part 3: Economics, Banking & Finance

Q9. The Reserve Bank of India (RBI) implemented a strict consumer protection framework starting July 1, 2026. What does this framework mandate regarding the 'mis-selling' of financial products by commercial banks?

- A) Banks will only face minor warnings on the first three violations
- B) Customers who are mis-sold unsuitable financial products are entitled to a full refund and compensation for financial losses
- C) Mis-selling rules will only apply to private sector banks, exempting PSUs
- D) The burden of proof regarding suitability shifts entirely onto the customer

Answer: B) Customers who are mis-sold unsuitable financial products are entitled to a full refund and compensation for financial losses

Detailed Explanation: To curb predatory sales practices where banking staff push complex, unsuitable insurance or investment products onto standard retail bank account holders, the RBI's new directive enforces accountability. If a product is proven to be mis-sold through unfair practices, banks are legally bound to reverse the transaction entirely (full refund) and indemnify the customer for any accrued losses.

Q10. As per the latest announcement by the Ministry of Finance, what action was taken regarding the interest rates of Small Savings Schemes (SSS) for the second quarter (Q2) of FY 2026-27?

- A) Rates were hiked across all instruments by 25 basis points
- B) Rates were slashed uniformly due to declining domestic inflation

C) The interest rates were kept completely unchanged, maintaining the Q1 status quo

D) Small savings instruments were linked dynamically to daily equity indices

Answer: C) The interest rates were kept completely unchanged, maintaining the Q1 status quo

Detailed Explanation: The Department of Economic Affairs (DEA) announced that interest rates for all Small Savings Schemes (such as Public Provident Fund (PPF), National Savings Certificate (NSC), Sukanya Samriddhi Account, and Senior Citizens Savings Scheme) will remain unchanged for the July-September 2026 quarter. These rates are reviewed quarterly based on the recommendations formulated by the Shyamala Gopinath Committee.

Q11. According to macro-economic data updated in July 2026, India's inbound worker remittances reached a historic high of \$155.1 billion in FY26. What percentage of India's GDP does this record remittance figure represent?

A) 1.2%

B) 2.5%

C) 4.0%

D) 7.8%

Answer: C) 4.0%

Detailed Explanation: In a massive economic cushion for India's current account balance, inward remittances from the Indian diaspora grew by 14.5% year-on-year to touch \$155.1 billion in FY26, up from \$135.4 billion in FY25. This remittance flow now accounts for a substantial 4.0% of the country's total Gross Domestic Product (GDP), cementing India's position as the world's top remittance recipient.

Q12. On July 1, 2026, India's Goods and Services Tax (GST) framework marked the completion of

how many years since its historic structural rollout?

A) 5 Years

B) 7 Years

C) 9 Years

D) 10 Years

Answer: C) 9 Years

Detailed Explanation: Introduced via the 101st Constitutional Amendment Act, the GST regime rolled out on July 1, 2017, and completed 9 years of operation on July 1, 2026. Data revealed that gross GST collections scaled from ₹7.4 lakh crore in FY18 to a staggering ₹22.27 lakh crore in FY26, highlighting a massive formalization of the domestic economy and an expanded taxpayer base of 1.65 crore registered entities.

Part 4: Appointments (National & International)

Q13. Who took charge as the new Chief of Integrated Defence Staff to the Chairman Chiefs of Staff Committee (CISC) on July 1, 2026?

A) Air Marshal Ashutosh Dixit

B) Air Marshal Tejinder Singh

C) Lt Gen Sandeep Jain

D) Vice Admiral Gurcharan Singh

Answer: B) Air Marshal Tejinder Singh

Detailed Explanation: Air Marshal Tejinder Singh took over as the new Chief of Integrated Defence Staff (CISC) on July 1, 2026. Commissioned into the fighter stream of the Indian Air Force in 1987, he is a Category 'A' Qualified Flying Instructor and previously headed both the South Western and Training Commands of the IAF. He was also awarded the Param Vishisht Seva Medal (PVSM) in 2026.

Q 14. Who has been appointed as the new Vice Chief of the Army Staff (VCOAS) of the Indian Army effective from July 1, 2026?

- A) Lt Gen Rajesh Pushkar
- B) Lt Gen Sandeep Jain
- C) Lt Gen Upendra Dwivedi
- D) Lt Gen MV Suchindra Kumar

Answer: B) Lt Gen Sandeep Jain

Detailed Explanation: Lt Gen Sandeep Jain has officially assumed the office of Vice Chief of the Army Staff. Prior to this appointment, he was serving as the General Officer Commanding-in-Chief (GOC-in-C) of the Southern Command. He succeeded Lt Gen Nagesh Kapoor and is an alumnus of the National Defence Academy, commissioned into the MAHAR Regiment in 1988.

Q15. Who took charge as the Vice Chief of the Air Staff (VCAS) on July 1, 2026?

- A) Air Marshal Ashutosh Dixit
- B) Air Marshal Amar Preet Singh
- C) Air Marshal Vivek Ram Chaudhari
- D) Air Marshal Tejinder Singh

Answer: A) Air Marshal Ashutosh Dixit

Detailed Explanation: Air Marshal Ashutosh Dixit took over as the Vice Chief of the Air Staff on July 1, 2026. An experienced experimental test pilot with over 3,500 hours of flying experience, he previously served as the Deputy Chief of Air Staff and led the crucial Central Air Command before ascending to the VCAS post.

Q16. The Appointments Committee of the Cabinet (ACC) extended the tenure of Ravi Agrawal for a period of six months starting July 1, 2026. Which apex body does he head?

- A) Securities and Exchange Board of India (SEBI)

B) Central Board of Direct Taxes (CBDT)

C) Central Board of Indirect Taxes and Customs (CBIC)

D) Enforcement Directorate (ED)

Answer: B) Central Board of Direct Taxes (CBDT)

Detailed Explanation: Senior IRS officer Ravi Agrawal (1988 batch) received a 6-month extension to continue serving as the Chairman of the Central Board of Direct Taxes (CBDT) until December 31, 2026. The CBDT is the statutory apex body handling administrative policies regarding direct taxation and oversees the operations of the Income Tax Department.

Part 5: Defense News

Q17. Lt Gen Rajesh Pushkar assumed charge as the General Officer Commanding-in-Chief (GOC-in-C) of which operational command of the Indian Army on July 1, 2026?

- A) Northern Command
- B) Eastern Command
- C) Southern Command
- D) Western Command

Answer: C) Southern Command

Detailed Explanation: Lt Gen Rajesh Pushkar took command of the Pune-headquartered Southern Command, succeeding Lt Gen Sandeep Jain. Pushkar has an illustrious career since his commissioning in 1988, having led the formidable 2 Corps ("Kharga Corps"), served as the Director General of the Territorial Army, and worked as India's Military Attaché to Moscow, Russia.

Q 18. The Indian Ministry of Defence has approved the testing parameters for indigenous short-range air defense missiles under the 'VSHORADS' project. What does the acronym VSHORADS stand for?



- A) Very Short Range Air Defense System
- B) Velocity Stabilized High Orbit Radar System
- C) Vertical Short Range Attack Drone Shield
- D) Variable Short Range Anti-Drone System

Answer: A) Very Short Range Air Defense System

Detailed Explanation: VSHORADS stands for Very Short Range Air Defense System. It is a Man-Portable Air Defense System (MANPAD) developed indigenously by DRDO. The project is highly critical for neutralizing low-altitude aerial threats, drones, and incoming enemy helicopters near borders, making it a staple technical question for CDS, NDA, and UPSC defense science sections.

Part 6: Awards, Honors, Books & Authors

Q19. In July 2026, which global corporate enterprise partnered with the Ministry of Tourism to leverage advanced generative AI and data analytics to digitally preserve and showcase India's cultural heritage?

- A) Microsoft India
- B) Google India
- C) Meta India
- D) Amazon India

Answer: B) Google India

Detailed Explanation: The Ministry of Tourism, led by Union Minister Gajendra Singh Shekhawat, signed a non-financial MoU with Google India. The project focuses on training tourism department officials in digital storytelling, using AI to track tourism footprints, and scaling up high-resolution virtual tours of lesser-known Indian heritage sites onto global platforms.

Q20. The prestigious Param Vishisht Seva Medal (PVSM) was conferred upon several senior military leadership figures during the mid-year investiture ceremony in 2026. The PVSM is awarded for:

- A) Gallantry in the face of the enemy during active wartime operations
- B) Distinguished service of the most exceptional order during peacetime
- C) Supreme sacrifice while handling anti-terror operations
- D) Unmatched contribution to defense-related scientific innovation

Answer: B) Distinguished service of the most exceptional order during peacetime

Detailed Explanation: The PVSM is one of India's highest peacetime military decorations, awarded to personnel like newly appointed CISC Air Marshal Tejinder Singh and VCOAS Lt Gen Sandeep Jain for exceptional structural leadership and long-term meritorious service during non-wartime scenarios. (Wartime equivalent is the Sarvottam Yudh Seva Medal).

Q21. The book titled "The Indo-Pacific: Geopolitics, Maritime Security and the Emerging Asian Order", which became a major talking point in international strategic circles in July 2026, primarily deals with which Indian strategic vision?

- A) Act East Policy and Mission SAGAR
- B) Panchsheel Principles
- C) Look West Policy
- D) Operation Ganga

Answer: A) Act East Policy and Mission SAGAR

Detailed Explanation: This contemporary foreign policy documentation details how the Indo-Pacific accounts for 60% of global GDP and 60% of global maritime trade. It tracks India's

strategic push to emerge as the "Net Security Provider" in the Indian Ocean via anti-piracy deployments, the SAGAR (Security and Growth for All in the Region) vision, and navigating the US-China trade friction.

Part 7: Government Schemes & MoUs

Q22.The Ministry of Food Processing Industries (MoFPI) inaugurated a state-of-the-art incubation and value-addition facility at VNMKV University in Parbhani, Maharashtra. This facility was established under which flagship scheme?

- A) PM-KISAN
- B) Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme
- C) PM Matsya Sampada Yojana
- D) PM SVANidhi

Answer: B) Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme

Detailed Explanation: Union Minister Chirag Paswan inaugurated this advanced food processing center under the Atmanirbhar Bharat Abhiyan framework. The PMFME scheme provides financial, technical, and business support for upgrading micro food processing units. Maharashtra has emerged as one of the top-performing states under this value-addition initiative.

Q23.During the 198th meeting of the Employees' State Insurance Corporation (ESIC) chaired by Union Minister Mansukh Mandaviya, the 'Atal Beemit Vyakti Kalyan Yojana' was extended for another year. What is the deadline of this extension?

- A) December 2026
- B) June 2027

- C) March 2028
- D) December 2030

Answer: B) June 2027

Detailed Explanation: The ESIC extended the welfare scheme 'Atal Beemit Vyakti Kalyan Yojana' up to June 30, 2027. This scheme, introduced by ESIC, provides financial relief in the form of unemployment allowance to organized sector workers covered under the ESI Act who lose their jobs due to corporate distress or changing economic scenarios.

Q24.The Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), which was heavily highlighted in performance review metrics in July 2026, has completed over 10 years of operations. In which year was this flagship irrigation scheme originally launched?

- A) 2012
- B) 2014
- C) 2015
- D) 2018

Answer: C) 2015

Detailed Explanation: PMKSY was launched in 2015 with the overarching target philosophies of 'Har Khet Ko Pani' (Water to Every Field) and 'Per Drop More Crop' (promoting drip and sprinkler micro-irrigation). Over its 10-year lifespan, it has substantially expanded regularized non-monsoon agricultural yields by focusing on farm-level water management infrastructures.

Q25.Under the Ayushman Bharat Digital Mission (ABDM), the Ministry of Health announced a major milestone in July 2026. How many 'ABHA' (Ayushman Bharat Health Account) IDs have been created in India so far?

- A) Over 25 Crore
- B) Over 50 Crore

C) Over 75 Crore

D) Over 90 Crore

Answer: D) Over 90 Crore

Detailed Explanation: Union Health Minister Jagat Prakash Nadda highlighted that the ABDM ecosystem has successfully breached the 90-crore mark for ABHA accounts and cataloged over 100 crore digital health records. This makes India host to one of the largest digital public health infrastructure networks in human history, allowing paperless medical history access across certified health providers.

Part 8: Important Days, Anniversaries, Art, Festivals & Culture

Q26. National Doctors' Day is celebrated across India on July 1 every year. Whose birth and death anniversary does this day commemorate?

A) Dr. APJ Abdul Kalam

B) Dr. Bidhan Chandra Roy

C) Dr. BR Ambedkar

D) Dr. Hargobind Khorana

Answer: B) Dr. Bidhan Chandra Roy

Detailed Explanation: July 1 marks both the birth and death anniversary of Bharat Ratna awardee Dr. B.C. Roy, an legendary physician, freedom fighter, and the second Chief Minister of West Bengal. *Exam-critical Update:* The theme for National Doctors' Day 2026 is "Behind the Mask: Who Heals the Healers?", throwing specific light on the mental and physical well-being of frontline healthcare workers.

Q27. On June 30/July 1, tribal belts across Jharkhand and eastern India observed the anniversary of the 'Santhal Hul'. In which year did this historic anti-imperialist tribal rebellion erupt?

A) 1820

B) 1855

C) 1885

D) 1905

Answer: B) 1855

Detailed Explanation: The Santhal Hul of 1855 was a massive tribal peasant uprising against the oppressive British East India Company and the exploitative local *zamindari* system in the historic 'Damin-i-Koh' region (present-day Jharkhand). The historic rebellion was led by four brothers—Sidho, Kanho, Chand, and Bhairav Murmu—alongside sisters Phulo and Jhano, preceding the 1857 Sepoy Mutiny as a premier anti-colonial assertion.

Q28. The Marine Products Export Development Authority (MPEDA) announced it will organize the 'Second National Seafood Skill Olympiad' in July 2026. Which Union Ministry oversees MPEDA?

A) Ministry of Agriculture & Farmers Welfare

B) Ministry of Fisheries, Animal Husbandry & Dairying

C) Ministry of Commerce & Industry

D) Ministry of Food Processing Industries

Answer: C) Ministry of Commerce & Industry

Detailed Explanation: While it intuitively sounds linked to the Ministry of Fisheries, MPEDA is a statutory body functioning under the **Ministry of Commerce & Industry**. The National Seafood Skill Olympiad is being organized as part of the mega *Seafood Expo Bharat (SEB) 2026* to enhance standard grading, processing, and global exporting skills within the domestic workforce.

Q29. The 'Hemis Tsechu' festival, which concluded around the turn of July, is an iconic annual cultural and monastic festival celebrated



with traditional mask dances (Cham). In which state/UT is it celebrated?

- A) Arunachal Pradesh
- B) Sikkim
- C) Ladakh
- D) Himachal Pradesh

Answer: C) Ladakh

Detailed Explanation: The Hemis Festival is celebrated at the Hemis Gompa (monastery) in Ladakh to commemorate the birth anniversary of Guru Padmasambhava (the founder of Tibetan Buddhism). It features the highly complex 'Cham' dance, where lamas wear colorful masks and costumes to depict the victory of good over evil forces.

Q30.A new health regulatory notification effective July 2026 mandates that major categories of medicine packaging must carry unique QR codes or barcodes on their strips. What is the fundamental utility of this 'Track-and-Trace' mechanism?

- A) To completely eliminate physical prescription slips
- B) To authenticate supply chains and prevent the circulation of counterfeit/substandard drugs
- C) To provide a direct link for online medicine discounts
- D) To track the daily nutritional intake of chronic disease patients

Answer: B) To authenticate supply chains and prevent the circulation of counterfeit/substandard drugs

Detailed Explanation: The Ministry of Health and Family Welfare made QR codes mandatory on top-selling pharmaceutical formulations. By scanning the QR code, consumers and regulators can immediately verify the active

pharmaceutical ingredient (API) source, batch numbers, manufacturing dates, and expiry dates directly from a synchronized central regulatory database. This prevents fake or counterfeit medicines from sneaking into retail chemist supply lines.