

1. International News

Q1. Prime Minister Narendra Modi was recently honored with the "Guardian of the Blue Horizon" title, the highest distinction of which island nation?

- A) Maldives
- B) Seychelles
- C) Mauritius
- D) Madagascar

Answer: B) Seychelles

Detailed Explanation: In July 2026, Prime Minister Narendra Modi attended the Golden Jubilee celebrations of the National Day of Seychelles as the Guest of Honour, marking 50 years of the nation's independence in Victoria, Mahe. During this landmark visit, Seychelles President Dr. Patrick Herminie presented PM Modi with the "Guardian of the Blue Horizon" title. This is the highest distinction of Seychelles, awarded to recognize exemplary global leadership in environmental conservation, maritime security, and sustainable blue economy development.

Q2. PM Modi addressed the India-Japan Joint Economic Forum in New Delhi, outlining a target to attract how much investment from Japan to India over the next decade (by 2036)?

- A) 5 trillion yen
- B) 10 trillion yen
- C) 15 trillion yen
- D) 20 trillion yen

Answer: B) 10 trillion yen

Detailed Explanation: Speaking at the India-Japan Joint Economic Forum in New Delhi, Prime Minister Narendra Modi announced an ambitious roadmap to draw 10 trillion yen of investments from Japan over the next 10 years

(by 2036). The focus of this bilateral push is to double the footprint of Japanese enterprises operating within India, fostering collaborative expansion in semiconductor supply chains, high-speed rail, green energy initiatives, and manufacturing infrastructure.

Q3. Thomas Tuchel's England national team broke a historic 60-year tournament hoodoo by defeating which African country in the World Cup?

- A) Nigeria
- B) Ghana
- C) DR Congo
- D) Senegal

Answer: C) DR Congo

Detailed Explanation: In a poignant moment in sports and international news, Thomas Tuchel's England squad came from behind to defeat the Democratic Republic of Congo (DR Congo), ending a historic 60-year jinx in the competition. The post-match press conference drew significant international media coverage after DR Congo's head coach, Sébastien Desabre, was visibly shaken upon learning of his father's sudden passing live during the briefing.

2. National News & Governance

Q4. The Supreme Court of India declared a zero-tolerance approach and directed the Bar Council of India to frame guidelines after discovering that certain lower tribunal orders relied heavily on what?

- A) Uncertified physical documents
- B) AI-generated fake and hallucinated judicial precedents
- C) Outdated British-era ordinances
- D) Unverified social media leaks

Answer: B) AI-generated fake and hallucinated judicial precedents

Detailed Explanation: A Supreme Court bench consisting of Justices P.S. Narasimha and Alok Aradhe set aside orders passed by the NCLT (National Company Law Tribunal) and NCLAT after discovering that the legal arguments and conclusions relied heavily on hallucinated, completely fake judicial precedents generated by Artificial Intelligence. The apex court warned that unchecked dependence on generative AI without strict human validation threatens judicial reasoning and the rule of law, prompting directives to the Bar Council of India to enforce disciplinary action against advocates misusing AI.

Q5. According to the recently released Civil Registration System (CRS) report, what percentage of births and deaths were registered across India in the audited year of 2024?

- A) Over 85%
- B) Over 90%
- C) Over 95%
- D) Over 99%

Answer: D) Over 99%

Detailed Explanation: The latest Civil Registration System (CRS) report highlights monumental progress in India's demographic documentation, revealing that over 99% of all births and deaths were successfully registered nationwide. This standard baseline represents a critical leap forward for public policy planning, digital governance, and targeted welfare distribution frameworks, narrowing the urban-rural registration gap significantly.

Q6. Which Union Minister highlighted that India's digital health ecosystem has reached over 90 crore ABHA accounts and more than 100 crore health records under the Ayushman Bharat Digital Mission (ABDM)?

- A) Amit Shah
- B) Jagat Prakash Nadda
- C) Ashwini Vaishnaw
- D) Mansukh Mandaviya

Answer: B) Jagat Prakash Nadda

Detailed Explanation: Union Minister of Health and Family Welfare, Jagat Prakash Nadda, publicly lauded the scale of India's healthcare architecture under the Ayushman Bharat Digital Mission (ABDM). He announced that the platform has crossed a massive milestone of creating 90 crore Ayushman Bharat Health Account (ABHA) IDs and cataloged over 100 crore digital health records, effectively making India home to one of the largest interconnected digital health grids on earth.

Q7. The Ministry of Information and Broadcasting (MIB) has set up a High-level Study Group to improve the global competitiveness of Indian cinema. Who is the chairperson of this newly formed panel?

- A) Prasoon Joshi
- B) Anupam Kher
- C) Anurag Kashyap
- D) Amitabh Bachchan

Answer: A) Prasoon Joshi

Detailed Explanation: The Ministry of Information and Broadcasting has appointed Prasoon Joshi, the current chairman of Prasar Bharati and a veteran media figure, to lead a high-powered study group. The group includes industry experts tasked with evaluating the immediate bottlenecks and growth opportunities for Indian cinema on the global stage. The ministry has set a tight, actionable timeline of 90 days for the panel to submit its official structural recommendations.

Q8. Union Home Minister Amit Shah recently launched the digital FCRA 2.0 Portal along with an updated electronic system for which cardholders?

- A) Aadhaar cardholders
- B) PAN cardholders
- C) Overseas Citizen of India (e-OCI) cardholders
- D) Ayushman Bharat cardholders

Answer: C) Overseas Citizen of India (e-OCI) cardholders

Detailed Explanation: Union Home and Cooperation Minister Amit Shah launched the Foreign Contribution (Regulation) Act (FCRA) 2.0 Portal alongside an advanced electronic Overseas Citizen of India (e-OCI) card system. This upgrade allows end-to-end digital processing, ensuring that existing OCI holders can download their digital verification records instantly without going through fresh, redundant physical applications or manual verifications.

Q9. Policy analysts have proposed a landmark roadmap titled "Reforms 3.0". What core component does this policy treat as a form of public digital infrastructure on par with Aadhaar and UPI?

- A) 6G Telecommunications
- B) Quantum Computing Networks
- C) Artificial Intelligence (AI) Tokens
- D) Green Hydrogen grids

Answer: C) Artificial Intelligence (AI) Tokens

Detailed Explanation: A newly introduced "Reforms 3.0" white paper proposes a National AI Token Policy to treat AI compute capabilities as public infrastructure. The policy outlines a state-backed subsidy model (estimated at ~\$2 billion annually) to grant free AI tokens and compute access to top-tier academic

institutions, R&D labs, and public schools. This initiative aims to address the "token tax"—the disproportionately high computational power current Large Language Models (LLMs) require to process Indic languages compared to English.

3. Economics, Banking & Finance

Q10. Which major Indian Public Sector Bank entered into a strategic tie-up with Japan's Mizuho Bank to enhance cross-border collaboration in Mergers and Acquisitions (M&A) financing?

- A) State Bank of India (SBI)
- B) Bank of Baroda (BoB)
- C) Punjab National Bank (PNB)
- D) Canara Bank

Answer: B) Bank of Baroda (BoB)

Detailed Explanation: In July 2026, Bank of Baroda (BoB) signed a strategic Memorandum of Understanding (MoU) with Mizuho Bank, the premier corporate banking arm of Japan's Mizuho Financial Group. This cross-border alliance is explicitly designed to expand mutual capacities in Mergers and Acquisitions (M&A) syndication, structured corporate financing, and transactional support for Japanese businesses investing within the Indian industrial landscape.

Q11. The National Payments Corporation of India (NPCI) collaborated with which financial institutions to enable real-time Foreign Exchange (FX) settlement for cross-border UPI transactions?

- A) HSBC India and JP Morgan Payments
- B) Citibank and Standard Chartered
- C) Barclays and Deutsche Bank
- D) BNP Paribas and DBS Bank

Answer: A) HSBC India and JP Morgan Payments

Detailed Explanation: To handle the growing internationalization of the Unified Payments Interface (UPI), the NPCI partnered with global financial giants HSBC India and JP Morgan Payments. This arrangement allows automated, instant, real-time Foreign Exchange (FX) liquidity settlement for international UPI transactions. Data reveals that UPI transaction volumes nearly doubled to 1.48 million in FY26 compared to 0.75 million in FY25, highlighting the rapid expansion of global digital payment links.

Q12. The Department of Economic Affairs (DEA) kept interest rates unchanged on all Small Savings Schemes (SSS) for the second quarter of FY 2026-27. Which committee formulated the baseline method for setting these rates?

- A) Urjit Patel Committee
- B) Bimal Jalan Committee
- C) Shyamala Gopinath Committee
- D) Nachiket Mor Committee

Answer: C) Shyamala Gopinath Committee

Detailed Explanation: The Department of Economic Affairs under the Ministry of Finance announced that interest rates on all Small Savings Schemes (such as PPF, Sukanya Samriddhi Account, and National Savings Certificates) will remain completely unchanged for Q2 of FY27 (July 1 to September 30, 2026). The formula-driven yield calculation for these schemes follows the guidelines set by the Shyamala Gopinath Committee, which established a quarterly review mechanism to align retail rates with prevailing government bond yields.

Q13. Indian exporters are witnessing a massive surge in advance export orders in textile, leather, and chemical sectors ahead of the July 15, 2026 implementation of a trade pact with which nation?

- A) Australia
- B) United Kingdom
- C) United Arab Emirates
- D) Canada

Answer: B) United Kingdom

Detailed Explanation: Ahead of the official July 15, 2026 rollout of the India-UK Comprehensive Economic Trade Agreement (CETA), Indian manufacturing hubs are experiencing an unprecedented surge in bookings. Anticipating sweeping tariff cuts, UK buyers are locking in high-volume advance export contracts for Indian textiles, garments, fine chemicals, and finished leather goods.

4. Appointments & Resignations

Q14. HDFC Bank Limited has appointed which former Chief Election Commissioner (CEC) of India as its part-time Chairman for a three-year tenure?

- A) Sunil Arora
- B) Sushil Chandra
- C) Rajiv Kumar
- D) Sukumar Sen

Answer: C) Rajiv Kumar

Detailed Explanation: In July 2026, HDFC Bank Limited announced the high-profile appointment of Rajiv Kumar, the former Chief Election Commissioner of India, as its part-time non-executive Chairman. The appointment is slated for a fixed period of 3 years, pending formal regulatory clearance from the Reserve Bank of India (RBI). His background in civil services and regulatory oversight is expected to strengthen governance frameworks within the private lending giant.

Q15. Who has been appointed by the Reserve Bank of India (RBI) as its new Executive

Director (ED) to oversee the crucial Department of Statistics and Information Management (DSIM)?

- A) T. Rabi Sankar
- B) Ravi Shankar
- C) Swaminathan J.
- D) Michael Patra

Answer: B) Ravi Shankar

Detailed Explanation: The Reserve Bank of India (RBI) appointed veteran central banker Ravi Shankar as its new Executive Director (ED), effective July 1, 2026. He has been assigned direct charge of the Department of Statistics and Information Management (DSIM), which handles data modeling, macroeconomic forecasting, and statistical reporting framework optimization for the central bank.

5. Environment & Biodiversity

Q16. A team of global taxonomists has discovered and described a new genus and species of blind, aquifer-dwelling groundwater fish from a well in which northeastern state?

- A) Mizoram
- B) Nagaland
- C) Assam
- D) Tripura

Answer: C) Assam

Detailed Explanation: An international collective of ichthyologists and taxonomists from Germany, India, and Switzerland officially discovered a new genus and species of completely blind, subterranean fish. Recovered from a deep dug well in a rural village in Assam, the finding underscores the unique sub-surface biodiversity of the region. The study involved the Kerala University of Fisheries and Ocean

Studies (KUFOS) and members of the IUCN SSC Freshwater Fish Specialist Group.

Q17. A recent report by the Ministry of Environment, Forest and Climate Change (MoEFCC) identified 25 low-tiger reserves as 'potential recipient sites' for science-led recovery. Which of the following is explicitly mentioned as a recipient site?

- A) Jim Corbett (Uttarakhand)
- B) Buxa (West Bengal)
- C) Bandhavgarh (Madhya Pradesh)
- D) Tadoba (Maharashtra)

Answer: B) Buxa (West Bengal)

Detailed Explanation: A comprehensive ecological audit by the MoEFCC and the National Tiger Conservation Authority (NTCA) cautioned that while India's overall tiger population is growing at 6% annually, nearly 25 out of 58 Tiger Reserves suffer from severe population fragmentation or low prey abundance. The report designated specific protected zones like Buxa (West Bengal), Satkosia (Odisha), and Palamau (Jharkhand) as "potential recipient sites" earmarked for active, science-led tiger reintroduction and habitat restoration projects.

Q18. An indigenous community clan in which northeastern state recently launched a community-led habitat conservation drive to protect an endangered, rare ray-finned fish species?

- A) Manipur
- B) Arunachal Pradesh
- C) Meghalaya
- D) Sikkim

Answer: B) Arunachal Pradesh

Detailed Explanation: In an exemplary model of grassroots ecological governance, a local indigenous clan in Arunachal Pradesh initiated

a self-regulated community conservation drive. The program establishes localized river sanctuaries and completely bans destructive fishing practices to preserve a highly threatened, endemic species of ray-finned fish found exclusively in the state's high-altitude stream systems.

6. Defense & Space Science

Q19. The Union Government notified the 'Delegation of Financial Powers (DFP-2026)' framework. Which defense organization's R&D wings does this framework give greater financial autonomy to speed up innovation?

- A) ISRO
- B) DRDO
- C) HAL
- D) Indian Coast Guard

Answer: B) DRDO

Detailed Explanation: To eliminate red tape and accelerate India's defense self-reliance (*Aatmanirbharta*), the government enacted the Delegation of Financial Powers (DFP-2026) for the Defence Research and Development Organisation (DRDO). This structural change gives lab directors and project heads significantly higher financial signing autonomy, enabling rapid procurement of experimental materials and technology components to transition platforms from labs to operational fields much faster.

Q20. Airport authorities and aviation teams successfully executed precision satellite-augmented trial landings at Udaipur airport utilizing which indigenous Indian navigation system?

- A) NAVIC
- B) GAGAN
- C) GLONASS

D) IRNSS-1A

Answer: B) GAGAN

Detailed Explanation: India's indigenous satellite-based augmentation system, GAGAN (GPS Aided GEO Augmented Navigation)—co-developed by ISRO and the Airports Authority of India (AAI)—successfully completed precision trial landing approaches at Udaipur Airport. GAGAN provides accurate vertical and lateral guidance data directly to aircraft instruments without requiring expensive ground-based Instrument Landing Systems (ILS), paving the way for safer commercial flight operations in smaller tier-2 and tier-3 regional airports.

7. Awards & Honors

Q21. Himachal Pradesh (HP) secured 8 new Geographical Indication (GI) tags in July 2026. What is the total number of registered GI products from the state following these new additions?

- A) 12
- B) 15
- C) 17
- D) 21

Answer: C) 17

Detailed Explanation: In a major push for rural artisanal and agricultural intellectual property, Himachal Pradesh successfully secured 8 new Geographical Indication (GI) certificates in July 2026. This takes the total tally of legally protected unique heritage products from the hill state to 17, offering global branding leverage to its local communities, weavers, and agricultural cooperatives.

Q22. Which regional horticultural product recently secured a prestigious GI Tag to protect its distinct identity as "Khurasani Imli" (derived from the historic Baobab Fruit)?

- A) Mandu (Madhya Pradesh)
- B) Jodhpur (Rajasthan)
- C) Hampi (Karnataka)
- D) Gir (Gujarat)

Answer: A) Mandu (Madhya Pradesh)

Detailed Explanation: The iconic "Khurasani Imli," which is the localized fruit of the historic Baobab trees growing in the heritage town of Mandu, Madhya Pradesh, was officially granted a Geographical Indication (GI) tag. Introduced centuries ago via African trade routes, these massive trees yield a unique, sour pulp that has become central to local tribal livelihoods and cuisine, now legally protected against imitation.

8. Books & Literature

Q23. The world's most famous literary award for translated fiction underwent a major rebranding in July 2026, doubling its total cash prize. What is the new official title of this award?

- A) The International Booker Prize
- B) The Bukhman International Booker Prize
- C) The Nobel Translation Prize
- D) The Orwell Fiction Prize

Answer: B) The Bukhman International Booker Prize

Detailed Explanation: In a historic development for global publishing and literature, the International Booker Prize officially rebranded to "The Bukhman International Booker Prize" following a new corporate endowment partnership. Alongside the name change, the foundation announced a doubling of the total cash award—which continues to be split equally between the author and the translator—boosting the global economic viability of translated literary fiction.

9. MoUs & Agreements

Q24. India signed an expansive water diplomacy Memorandum of Understanding (MoU) focused on sharing technical knowledge, sustainable irrigation, and long-term water security solutions with which nation?

- A) UAE
- B) Oman
- C) Saudi Arabia
- D) Egypt

Answer: C) Saudi Arabia

Detailed Explanation: India and Saudi Arabia signed a bilateral water management MoU focused on mutual exchange of technical knowledge, sustainable irrigation models, and water conservation technologies. As both nations confront significant groundwater depletion and climate challenges, this partnership establishes joint research frameworks between specialized academic and hydrological institutions.

Q25. The state of Rajasthan signed the 'Yamuna Water Project' agreement to supply sustainable drinking water pipelines to which specific arid districts?

- A) Ajmer, Pali, and Nagaur
- B) Sikar, Churu, and Jhunjhunu
- C) Alwar, Bharatpur, and Dholpur
- D) Jaipur, Jodhpur, and Udaipur

Answer: B) Sikar, Churu, and Jhunjhunu

Detailed Explanation: Addressing long-standing groundwater scarcity in its hyper-arid zones, the Government of Rajasthan finalized the execution of the Yamuna Water Project. This massive infrastructural pipeline initiative will divert allocated shares of river water to provide reliable, clean drinking water directly to



household grids across the water-stressed northern districts of Sikar, Churu, and Jhunjhunu.

10. Important Days & Anniversaries

Q26. National Doctors' Day in India is observed annually to commemorate both the birth and death anniversary of which legendary physician and former Chief Minister of West Bengal?

- A) Dr. B.R. Ambedkar
- B) Dr. Bidhan Chandra Roy
- C) Dr. Zakir Husain
- D) Dr. Hakim Ajmal Khan

Answer: B) Dr. Bidhan Chandra Roy

Detailed Explanation: National Doctors' Day is celebrated across India to honor the contributions of medical professionals. The day marks both the birth and death anniversary of the highly revered physician, freedom fighter, and Bharat Ratna awardee Dr. Bidhan Chandra Roy (B.C. Roy), who also served as the second Chief Minister of West Bengal. The official designated theme for the year 2026 is "**Behind the Mask: Who Heals the Healers?**", shifting the focus toward mental health and burnout support for medical frontline staff.

11. Art, Culture & Festivals

Q27. The historic 'Satkar Act' recently came into focus after law enforcement authorities in Punjab filed FIRs under its provisions. What specific objective does this act seek to legally enforce?

- A) Protection of ancient stepwells
- B) Prevention of sacrilege and maintaining the strict honor of religious scriptures
- C) Allocation of state pensions to traditional folk dancers
- D) Registration of heritage handicraft designs

Answer: B) Prevention of sacrilege and maintaining the strict honor of religious scriptures

Detailed Explanation: Legal and cultural landscapes intersected in Punjab as state law enforcement registered multiple FIRs under the provisions of the Satkar Act. This specialized regional act legalizes strict penal consequences for actions deemed sacrilegious or disrespectful toward religious scriptures, holy texts, and sacred sites. Punjab's Additional Director General of Police (ADGP) confirmed that the investigations will proceed stringently as the statutory framework remains fully operational.

12. Corporate Collaborations

Q28. SBI Life Insurance partnered with which premier Indian academic institution to establish the 'Bharat AI & Cyber Innovation Hub' for advanced financial deep-tech defense?

- A) IIT Bombay
- B) IIT Kanpur
- C) IIT Madras
- D) IIT Delhi

Answer: B) IIT Kanpur

Detailed Explanation: Recognizing the rise in sophisticated digital fraud and ransomware threats targeting the financial services ecosystem, SBI Life Insurance joined forces with IIT Kanpur. Together, they are setting up the 'Bharat AI & Cyber Innovation Hub' inside the campus. This dedicated research center will build indigenous cyber-defense products, deploy machine learning threat detection models, and research quantum-safe encryption layers tailored for the Indian banking and insurance architecture.

Q29. Punjab & Sind Bank launched a brand-new customized retail savings bank account product during its 119th Foundation Day celebrations.

Which demographic segment is this account tailored for?

- A) Senior citizens above 75
- B) Students and youth under 25
- C) Women MSME entrepreneurs
- D) Non-Resident Indians (NRIs)

Answer: B) Students and youth under 25

Detailed Explanation: Celebrating its 119th Foundation Day, Punjab & Sind Bank expanded its retail banking pipeline by rolling out a specialized savings account tailored for youth and students under 25 years of age. Featuring zero-balance maintenance criteria, complimentary digital transaction tools, and integrated financial literacy dashboards, the product aims to capture early-stage depositors and drive digital banking adoption.

Q30. Badminton stakeholders in India announced that a new '3×15' scoring system format will make its official competitive debut at which domestic tournament location?

- A) Ernakulam (Kerala)
- B) Guwahati (Assam)
- C) Hyderabad (Telangana)
- D) Bengaluru (Karnataka)

Answer: A) Ernakulam (Kerala)

Detailed Explanation: In a structural shift designed to make badminton matches faster, more TV-friendly, and physically intense, the domestic circuit is introducing a alternative 3-match, 15-point scoring format (replacing the traditional 3×21 structure). The official trial rollout of this new scoring system is scheduled to make its competitive debut at the upcoming domestic tournament hosted in Ernakulam, Kerala.