

Part 1: Government Schemes & National Initiatives

Q1. Union Minister Shivraj Singh Chouhan launched the 'Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) Yojana' (VB-GRAM G) nationwide in July 2026. From which of the following states was this mission launched?

- A) Madhya Pradesh
- B) Andhra Pradesh
- C) Uttar Pradesh
- D) Gujarat

Answer: B) Andhra Pradesh

Explanation: In July 2026, Union Minister for Agriculture and Farmers Welfare Shivraj Singh Chouhan, alongside Andhra Pradesh Chief Minister N. Chandrababu Naidu, officially launched the *Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) Yojana* (VB-GRAM G) nationwide from Mukkavaripalli village in the Tirupati district of Andhra Pradesh.

Significance: The scheme is designed to enhance rural livelihoods, ensure guaranteed employment options, and integrate grassroots asset creation with modern agrarian economies. For competitive exams, noting the specific launch site (Tirupati district, AP) and the ministries involved is critical.

Q2. The flagship initiative "Pradhan Mantri Krishi Sinchayee Yojana" (PMKSY) completed how many years of its implementation on 1 July 2026?

- A) 5 Years
- B) 8 Years
- C) 10 Years
- D) 12 Years

Answer: C) 10 Years

Explanation: Launched in 2015-16 to improve on-farm water use efficiency ("Har Khet Ko Pani" and "Per Drop More Crop"), PMKSY completed over 10 years of operation on July 1, 2026.

Key Data for Exams: Government impact assessments highlighted that the adoption of micro-irrigation systems (like sprinkler and drip systems) under the scheme boosted average crop yields by 25–30%, slashed water, labor, and fertilizer consumption by up to 50%, and notably increased farmers' net profits per hectare.

Q3. In July 2026, the Digital India programme completed 11 years since its historic launch. Which of the following is an accurate metric representing its progress as of mid-2026?

- A) The cost of mobile data has fallen to approximately ₹50–60 per GB.
- B) The number of internet connections has shrunk due to infrastructure consolidation.
- C) The average cost of mobile data has dropped significantly to around ₹8–10 per GB.
- D) Digital India has been replaced by the AI-India Mission entirely.

Answer: C) The average cost of mobile data has dropped significantly to around ₹8–10 per GB.

Explanation: On July 1, 2026, the Digital India programme completed 11 years. Official metrics released by the government emphasize that since its inception, internet connectivity across rural and urban India has grown four-fold. Crucially, data costs fell dramatically from roughly ₹269 per GB in the early years to just ₹8–10 per GB in 2026, ensuring that India possesses some of the most affordable public digital access pathways in the global economy.



Q4. Which Union Ministry launched the "Ayushman Sarathi PM-JAY Chatbot" in early July 2026 to improve healthcare scheme accessibility?

- A) Ministry of Electronics and Information Technology
- B) Ministry of Health and Family Welfare
- C) Ministry of Social Justice and Empowerment
- D) Ministry of Science and Technology

Answer: B) Ministry of Health and Family Welfare

Explanation: Union Health Minister Jagat Prakash Nadda launched the *Ayushman Sarathi PM-JAY Chatbot*, which is a WhatsApp-based Artificial Intelligence (AI) assistant.

Functionality: It targets the expansion of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) by offering round-the-clock multilingual assistance. Citizens can check their eligibility, locate paneled hospitals, track insurance claim statuses, and manage e-Cards directly via WhatsApp without requiring physical visits to government offices.

Part 2: Economics, Banking & Corporate Mergers

Q5. On 1 July 2026, India's unified indirect tax regime—the Goods and Services Tax (GST)—completed how many years since its implementation?

- A) 5 Years
- B) 7 Years
- C) 9 Years
- D) 10 Years

Answer: C) 9 Years

Explanation: Introduced via the 101st Constitutional Amendment Act, the GST regime marked 9 completed years on July 1, 2026.

Economic Trends: The formalization of the Indian economy under GST has yielded strong revenue indicators. The number of active GST taxpayers rose from 66.5 lakh in 2017 to over 1.65 crore by mid-2026. Gross collections showed multi-year growth, climbing from ₹7.4 lakh crore in FY 2017–18 to an unprecedented ₹22.27 lakh crore in FY 2025–26.

Q6. Which public sector bank partnered with Japan's Mizuho Bank in July 2026 to enhance cooperation in Mergers and Acquisitions (M&A) financing?

- A) State Bank of India
- B) Bank of Baroda
- C) Punjab National Bank
- D) Canara Bank

Answer: B) Bank of Baroda

Explanation: Bank of Baroda (BoB) signed a strategic Memorandum of Understanding (MoU) with Mizuho Bank, the corporate banking arm of Japan's Mizuho Financial Group. The alliance focuses on establishing structured cross-border M&A financing frameworks, assisting Japanese corporate entities looking to expand operations via acquisitions in India, and strengthening corporate banking channels between the two Asian economies.

Q7. The National Payments Corporation of India (NPCI) collaborated with which banking giants in July 2026 to enable real-time Foreign Exchange (FX) settlements for cross-border UPI transactions?

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

Answer: B) HSBC India and JP Morgan Payments

Explanation: To bolster the global footprint of the Unified Payments Interface (UPI), NPCI tied up with HSBC India and JP Morgan Payments. This structural integration allows real-time FX price locking and processing for international inward and outward remittances.

Data Insight: Highlighting UPI's exponential growth trajectory, global UPI transaction volumes effectively doubled to 1.48 million transactions in FY26 compared to 0.75 million in FY25.

Q8. Who has been appointed by the Reserve Bank of India (RBI) as its new Executive Director (ED) overseeing the Department of Statistics and Information Management (DSIM), effective 1 July 2026?

- A) Gunveer Singh
- B) Rajiv Kumar
- C) Ravi Shankar
- D) Shaktikanta Das

Answer: C) Ravi Shankar

Explanation: The RBI formally elevated Ravi Shankar to the post of Executive Director, effective July 1, 2026. His primary mandate includes directing the critical Department of Statistics and Information Management (DSIM). Under the RBI framework, there are 15 Executive Directors supporting the central bank's regulatory and macroeconomic monitoring functions.

Q9. In the insurance domain, the Insurance Regulatory and Development Authority of India (IRDAI) granted a final (R3) Certificate of Registration to which entity, making it India's 8th standalone health insurer?

- A) Aditya Birla Health Insurance
- B) Prudential HCL Health Insurance Limited
- C) HDFC Ergo Health Insurance

D) Tata AIG Health General Insurance

Answer: B) Prudential HCL Health Insurance Limited

Explanation: During its 136th regulatory board meeting, IRDAI issued the coveted R3 final Certificate of Registration to Prudential HCL Health Insurance Limited. This marks the third standalone health insurance license issued by IRDAI in the calendar year 2026, bringing the total count of standalone health insurance firms operating in India's expanding financial landscape to eight.

Q10. As per the data released in the Monthly Economic Review by the Department of Economic Affairs, inward remittances to India touched what record high in the full Financial Year 2025-26 (FY26)?

- A) \$100.5 Billion
- B) \$120.2 Billion
- C) \$135.4 Billion
- D) \$155.1 Billion

Answer: D) \$155.1 Billion

Explanation: Bolstered by a 70% year-on-year surge in remittances from the West Asia/Gulf region despite localized geopolitical frictions, India's total inward remittances hit a historic pinnacle of \$155.1 billion in FY26, up sharply from \$135.4 billion in FY25. This structural capital inflow increased remittances' overall share to 4.0% of India's Gross Domestic Product (GDP)

Part 3: Defense, Science & Technology

Q11. Which premier institution, along with the Defence Research and Development Organisation (DRDO), developed India's first

indigenous tactical aerostat for surveillance up to 20 km?

- A) IIT Bombay
- B) IIT Madras
- C) IIT Delhi
- D) IISc Bengaluru

Answer: C) IIT Delhi

Explanation: IIT Delhi, in active collaboration with DRDO and a domestic defense deep-tech startup, successfully engineered India's debut indigenous tactical aerostat system.

Technical Specifications: It acts as an affordable, high-altitude structural platform designed to sustain multi-spectrum surveillance and secure military communication payloads up to a spatial range of 20 kilometers, radically minimizing the cost overheads associated with drone or low-orbit satellite monitoring.

Q12. "Mission Aagaman", which was widely discussed in the news in July 2026, is associated with which major technological milestone in India?

- A) The launch of India's first indigenously developed bullet train
- B) The orbital deployment of Vikram-1, India's first private orbital rocket
- C) A deep-sea exploration mission in the Indian Ocean
- D) A national supercomputing network expansion program

Answer: B) The orbital deployment of Vikram-1, India's first private orbital rocket

Explanation: Christened *Aagaman* (meaning "arrival"), this pathbreaking mission by aerospace startup Skyroot Aerospace signifies the structural entry of India's private sector onto the global commercial space launch stage.

Rocket Metrics: Vikram-1 is a seven-story-tall, multi-stage orbital launch vehicle utilizing an all-carbon composite structure and proprietary solid/liquid propulsion systems. The mission aims to safely position satellite payloads weighing up to 350 kg into a 450 km Low Earth Orbit (LEO).

Q13. The Indian Navy has continuously deployed assets to maintain a maritime security presence in the Gulf of Aden. What percentage of global trade flows through this critical corridor?

- A) Around 5%
- B) Around 12%
- C) Around 25%
- D) Around 40%

Answer: B) Around 12%

Explanation: The Gulf of Aden is an indispensable maritime throat connecting the Bab-el-Mandeb strait and the Suez Canal with the wide expanse of the Indian Ocean. It carries nearly 12% of total global cargo and oil trade. Owing to asymmetric piracy threats and regional drone warfare hazards originating near Somalia and Yemen, the Indian Navy maintains round-the-clock anti-piracy patrolling here to safeguard international commercial shipping lines.

Part 4: International Relations & Bilateral MoUs

Q14. Prime Minister Narendra Modi undertook a high-level official bilateral visit to which African island nation from June 27 to 29, 2026, leading to a ₹1,250 crore Line of Credit (LoC)?

- A) Mauritius
- B) Maldives

- C) Seychelles
D) Madagascar

Answer: C) Seychelles

Explanation: PM Modi visited Seychelles following an official invite from Seychelles President Dr. Patrick Herminie.

Outcomes: The high-level dialogue wrapped up with India granting a ₹1,250 crore umbrella Line of Credit (LoC) to support vital developmental infrastructure. India also formally transferred the Fast Patrol Vessel (FPV) named *PS LESPWAR*, along with a fleet of medical ambulances, utility transport, and specialized Laser Radical Boats, to strengthen Seychelles' maritime defense capabilities under the SAGAR (Security and Growth for All in the Region) framework.

Q15. At the 16th India-Japan Annual Summit held recently, the two nations signed an "Energy Resilience Statement". Which specific organization did Japan support India's full membership in?

- A) International Energy Agency (IEA)
B) Organization of the Petroleum Exporting Countries (OPEC)
C) International Atomic Energy Agency (IAEA)
D) New Development Bank (NDB)

Answer: A) International Energy Agency (IEA)

Explanation: The 16th India-Japan Annual Summit deepened long-term defense technology transfers and clean energy value chains. As part of their mutual Energy Resilience Statement tracking strategic petroleum reserves, Tokyo explicitly backed New Delhi's transition from an "association country" to a permanent, full-time member of the Paris-headquartered International Energy Agency (IEA).

Q16. Which global technology corporation signed a Memorandum of Understanding (MoU) with India's Ministry of Tourism in early July 2026 to accelerate digital tourism initiatives?

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

Answer: B) Google India

Explanation: The Ministry of Tourism joined forces with Google India to implement advanced AI-driven spatial mapping, virtual reality museum deep-dives, and digital storytelling infrastructure across prominent heritage sites. The alliance falls directly under the administrative framework of showcasing India's structural cultural inventory to global travelers using Digital Public Infrastructure (DPI).

Part 5: Environment, Biodiversity & GI Tags

Q17. In July 2026, the National Biodiversity Authority (NBA) notified the 'Borjuli Site' as a Biodiversity Heritage Site (BHS). In which Indian state is this site located?

- A) West Bengal
B) Assam
C) Arunachal Pradesh
D) Odisha

Answer: B) Assam

Explanation: The National Rainfed Area Authority (NRAA) under the Ministry of Agriculture announced that the Borjuli site in the Sonitpur district of Assam has been officially designated as a Biodiversity Heritage Site (BHS).



Ecological Wealth: Borjuli is a freshwater swamp and marshy ecosystem that acts as a vital natural gene sanctuary for preserving Crop Wild Relatives (CWR)—specifically primitive, non-domesticated strains of wild rice. This addition brings Assam's total officially notified BHS count to three (the others being Majuli BHS and Hajong Tortoise Lake BHS).

Q18. Which Indian state secured 8 new Geographical Indication (GI) tags in July 2026, effectively elevating its total count of GI-protected traditional products to 17?

- A) Uttarakhand
- B) Himachal Pradesh
- C) Jammu & Kashmir
- D) Sikkim

Answer: B) Himachal Pradesh

Explanation: Facilitated actively by the Himachal Pradesh Council for Science, Technology and Environment (HIMCOSTE), Himachal Pradesh successfully secured 8 distinct new GI registrations simultaneously in July 2026. This administrative milestone expanded the state's basket of legally protected indigenous artisan crafts and agricultural yields from 9 to 17, giving local agrarian economies an export branding boost.

Part 6: Appointments, Awards & Sports

Q19. In July 2026, HDFC Bank Limited announced the high-profile appointment of which former Chief Election Commissioner (CEC) of India as its part-time Chairman for a 3-year term?

- A) Sunil Arora
- B) Sushil Chandra
- C) Rajiv Kumar

D) Alok Verma

Answer: C) Rajiv Kumar

Explanation: India's premier private sector banking institution, HDFC Bank, appointed former Chief Election Commissioner Rajiv Kumar as its part-time non-executive Chairman for a period of three years, subject to procedural clearing from the Reserve Bank of India (RBI). Simultaneously, Kumar was integrated as an Additional Independent Director on the bank's administrative board.

Q20. The International Cricket Council (ICC) recently announced its landmark "Return to Play Post-Pregnancy Guidelines". What is the primary administrative goal of this policy?

- A) To reduce the mandatory age of retirement for women players
- B) To mitigate the "motherhood penalty" by providing institutional contract and career protection for women cricketers
- C) To mandate uniform training schedules across men's and women's formats
- D) To limit international travel assignments for newly wed athletes

Answer: B) To mitigate the "motherhood penalty" by providing institutional contract and career protection for women cricketers

Explanation: The ICC's historic policy framework specifically targets deep structural parity in professional sports. By guaranteeing contractual protections, retaining ranking indices, and extending medical leave during and post-pregnancy, the guidelines insulate elite women athletes from suffering sudden career interruptions or financial regressions, ensuring they can balance professional sports with motherhood.

Part 7: Legal, Social Justice & Infrastructure

Q21. The Ministry of Civil Aviation (MoCA) approved India's first-ever Private Point-in-Space (PinS) Instrument Approach Procedure for helicopter operations. At which heliport was this approved?

- A) Rohini Heliport, Delhi
- B) Undavalli Heliport, Amaravati (Andhra Pradesh)
- C) Juhu Heliport, Mumbai
- D) Electronic City Heliport, Bengaluru

Answer: B) Undavalli Heliport, Amaravati (Andhra Pradesh)

Explanation: MoCA granted regulatory clearance for India's inaugural private Point-in-Space (PinS) helicopter landing framework at Undavalli Heliport in Amaravati. The advanced system relies on satellite-guided Performance-Based Navigation (PBN) leveraging the Global Navigation Satellite System (GNSS) coupled natively with India's indigenous GAGAN (GPS Aided GEO Augmented Navigation) satellite system, enabling safe operations under low-visibility conditions.

Q22. The Cabinet Committee on Economic Affairs (CCEA) approved two major highway corridor projects worth ₹14,115 crore in July 2026. Which regions will these connectivity corridors directly benefit?

- A) Maharashtra and Gujarat
- B) Delhi and Uttar Pradesh
- C) Tamil Nadu and Kerala
- D) Punjab and Jammu & Kashmir

Answer: B) Delhi and Uttar Pradesh

Explanation: Chaired by PM Narendra Modi, the CCEA cleared two mega highway corridor

expansions under the National Highways Operational scheme. This multi-crore infrastructural package funds a complex 6-lane tunnel logistics system within Delhi costing ₹6,969.67 crore and a massive greenfield transit highway corridor across Uttar Pradesh valued at ₹7,145.14 crore, forming a critical arm of the Bhopal-Kanpur Economic Corridor.

Q23. The newly formulated Employees' Provident Funds (EPF) Scheme, 2026, has legally superseded the vintage EPF Scheme of 1952. Under which modern legislative code has this transition been executed?

- A) Code on Wages, 2019
- B) Code on Social Security, 2020
- C) Industrial Relations Code, 2020
- D) Occupational Safety, Health and Working Conditions Code, 2020

Answer: B) Code on Social Security, 2020

Explanation: The Employees' Provident Funds Scheme, 2026, officially brings provident fund asset administration in line with the statutory frameworks of the Code on Social Security, 2020.

Key Protection Metric: The 2026 rules institutionalize a "Principal Employer" clause. This ensures that if third-party contractors fail to deposit mandatory PF dues for temporary or contract workers, the main hiring corporate entity remains legally bound to fulfill the liability.

Q24. Which statutory body functions as the Nodal Agency responsible for running the Inter-Operable Criminal Justice System (ICJS) platform in India?

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

D) Bureau of Police Research and Development (BPR&D)

Answer: B) National Crime Records Bureau (NCRB)

Explanation: The ICJS is a milestone platform designed to enable seamless data transfer among pillars of the criminal justice system: Police (via CCTNS), Courts (e-Courts), Prisons (e-Prisons), Forensic Labs (e-Forensics), and Prosecution (e-Prosecution). The NCRB is the administrative Nodal Agency executing this flagship project alongside its technology partner, the National Informatics Centre (NIC).

Part 8: Culture, Festivals & Historic Days

Q25. "Hul Diwas" is observed annually across India on June 30 to commemorate which historic anti-colonial tribal uprising?

- A) Munda Rebellion
- B) Santhal Rebellion
- C) Kol Mutiny
- D) Chuar Uprising

Answer: B) Santhal Rebellion

Explanation: June 30 is celebrated as Hul Diwas to honor the 1855 Santhal Hul (rebellion), which erupted against British economic exploitation and the oppressive local zamindari systems in present-day Jharkhand. The movement was spearheaded by the iconic four Murmu brothers—Sidho, Kanho, Chand, and Bhairav—along with their sisters Phulo and Jhano, pre-dating the 1857 Sepoy Mutiny as a foundational peasant-tribal revolution.

Q26. Damin-i-Koh, a historic geographical term extensively recalled during recent tribal heritage commemorations, refers to a region demarcated by the British in 1832 for the settlement of which community?

- A) The Bhil tribe
- B) The Santhal tribe
- C) The Gond community
- D) The Khasi clan

Answer: B) The Santhal tribe

Explanation: In 1832, the British East India Company officially demarcated and separated a forested hilly tract encompassing parts of the Rajmahal Hills (modern-day Jharkhand) and named it *Damin-i-Koh*. They invited the Santhal people to clear the dense forests and settle there to practice settled agriculture, aiming to maximize land revenue collections. The subsequent economic exploitation of this exact zone led directly to the historic Santhal Uprising of 1855.

Q27. Hemis Gompa festival, celebrated with majestic mask dances (Chams) in mid-year, primarily honors the birth anniversary of which revered spiritual master?

- A) Gautama Buddha
- B) Guru Padmasambhava
- C) Adi Shankara
- D) Atisha Dipamkara

Answer: B) Guru Padmasambhava

Explanation: The famous Hemis Festival of Ladakh is celebrated within the historic walls of the Hemis Monastery. The colorful annual festival marks the birth anniversary of Guru Padmasambhava (also known as Guru Rinpoche), who introduced Tantric Buddhism to the Himalayan regions. The center of attraction is the sacred "Cham" performance, a stylized mystical mask dance representing the victory of good over demonic spiritual forces.

Q28. In July 2026, the unique "Ambubachi Mela" concluded at the historic Kamakhya Temple. In

which city is this famous cultural festival celebrated annually?

- A) Puri
- B) Guwahati
- C) Imphal
- D) Agartala

Answer: B) Guwahati

Explanation: The Ambubachi Mela is an annual Hindu festival hosted at the Kamakhya Temple atop the Nilachal Hills in Guwahati, Assam. It celebrates the annual menstruation course of the Goddess Kamakhya. The festival embodies the celebration of structural fertility, agricultural rebirth, and Tantric cosmic beliefs, drawing millions of monastic practitioners and cultural tourists to Northeast India.

Part 9: Books, Authors & International Awards

Q29. The prestigious Millennium Technology Prize, awarded globally for pioneering technological innovations that promote sustainable human development, announced its latest laureate cycle in mid-2026. This prize is administered by which nation?

- A) Sweden
- B) Finland
- C) Norway
- D) Switzerland

Answer: B) Finland

- **Explanation:** The Millennium Technology Prize is Finland's premier international accolade celebrating disruptive science and engineering achievements (often considered the Nobel equivalent for technology). It honors innovations that directly improve human well-being, biodiversity preservation, or clean energy

scaling. Past iconic winners include Sir Tim Berners-Lee for inventing the World Wide Web.

Q30. Which prominent Indian central banker and economist is the author of the widely discussed 2026 economic analytical book titled "The Resilient Ledger: India's Digital Financial Leap"?

- A) Urjit Patel
- B) Raghuram Rajan
- C) Duvvuri Subbarao
- D) Viral Acharya

Answer: C) Duvvuri Subbarao:

Explanation: Former RBI Governor Dr. Duvvuri Subbarao authored the acclaimed 2026 publication *The Resilient Ledger: India's Digital Financial Leap*. The book presents a comprehensive academic and administrative analysis of how India leveraged the JAM Trinity (Jan Dhan-Aadhaar-Mobile) and Unified Payments Interface (UPI) to execute an unprecedented structural formalization of its economy, bypassing decades of legacy banking infrastructure.

