

Section 1: National & International Affairs

Q1. India has officially launched its campaign for a non-permanent seat on the United Nations Security Council (UNSC). For which of the following terms is India bidding?

The Economic Times

- A) 2026–2027
- B) 2027–2028
- C) 2028–2029
- D) 2030–2031

Answer: C) 2028–2029

Detailed Explanation: India has formally kicked off its diplomatic campaign seeking a non-permanent seat on the UN Security Council for the **2028–29 term**. India has previously served as a non-permanent member of the UNSC eight times, with its most recent tenure being in 2021–2022. Non-permanent members are elected by a two-thirds majority of the UN General Assembly for a two-year staggered term. India continues to advocate for text-based structural reforms to expand both permanent and non-permanent categories of the council.

Q2. During the bilateral talks in July 2026, which country nominated "Maritime Security" as its priority pillar under India's Indo-Pacific Oceans Initiative (IPOI)?

- A) Australia
- B) New Zealand
- C) Vietnam
- D) Oman

Answer: B) New Zealand

Detailed Explanation: In July 2026, high-level bilateral discussions between the Prime Ministers of India and New Zealand culminated in 18 significant outcomes, including 10

Memorandums of Understanding (MoUs). As a major strategic development, New Zealand nominated Maritime Security as its priority pillar under India's Indo-Pacific Oceans Initiative (IPOI). The two nations also committed to doubling bilateral trade and advancing frameworks for direct flight connectivity within the next two years.

Q3. The Ministry of Electronics and Information Technology (MeitY) released the second edition of which flagship threat intelligence report in July 2026?

- A) Indian Cyber Infrastructure Review 2026
- B) Digital Threat Report 2025–26 for India's BFSI and Payments Ecosystem
- C) National Fintech Vulnerability Index
- D) Unified Financial Crime Assessment Report

Answer: B) Digital Threat Report 2025–26 for India's BFSI and Payments Ecosystem

Detailed Explanation: The Ministry of Electronics and Information Technology (MeitY) officially released the 2nd edition of the "Digital Threat Report 2025–26". The report specifically focuses on mapping architectural vulnerabilities, ransomware vectors, and phishing intelligence within India's Banking, Financial Services, and Insurance (BFSI) and digital payments ecosystem to protect critical financial info-structures.

Q4. Chirag Veer Singh Sarao recently created history by becoming the first Sikh American to join which elite institution?

- A) U.S. Naval Academy
- B) U.S. Air Force Academy
- C) West Point Military Academy
- D) NASA Astronaut Corps

Answer: B) U.S. Air Force Academy



Detailed Explanation: Chirag Veer Singh Sarao achieved a historic milestone by becoming the **first Sikh American** to be inducted into the **United States Air Force Academy**. This milestone highlights growing cultural diversity and the formal accommodation of religious articles of faith (such as the turban and beard) within elite global military wings.

Q5. Consider the following statements regarding the Draft Regulations for Use of Artificial Intelligence in Courts, 2026:

1. They completely ban the use of AI for automated judicial sentencing and calculating behavioral risk scores for bail.
2. They mandate that High Courts maintain a verified manual fall-back protocol in case of core technical platform failures. Which of the statements given above is/are correct?

- A) 1 only
B) 2 only
C) Both 1 and 2
D) Neither 1 nor 2

Answer: C) Both 1 and 2

Detailed Explanation: The Supreme Court of India proposed the comprehensive Draft Regulations for Use of Artificial Intelligence in Courts, 2026. To safeguard human rights against algorithmic bias, the regulations enforce an **absolute ban on behavioral risk scoring** (estimating flight risk or predicting bail eligibility via AI) and automated sentencing. Furthermore, to guarantee institutional continuity, every High Court is legally required to implement a **manual fall-back protocol** to prevent disruptions during unexpected system breakdowns.

Q6. The Ministry of Communications recently signed a critical MoU with which body to

strengthen India's global telecom standards ecosystem?

- A) IEEE India
B) TSDSI (Telecommunications Standards Development Society, India)
C) C-DOT
D) NITI Aayog Cyber Cell

Answer: B) TSDSI (Telecommunications Standards Development Society, India)

Detailed Explanation: The Department of Telecommunications (DoT), Ministry of Communications, executed a formal MoU with **TSDSI** during the 9th TSDSI Technical Deep Dive (TTDD) 2026 in New Delhi. The alignment provides targeted financial and administrative assistance to Indian engineers and researchers participating in global standard-setting forums like the **3rd Generation Partnership Project (3GPP)** and the **International Telecommunication Union (ITU)**.

Q7. Which union territory is set to establish Autonomous Hill Development Councils across all its seven newly outlined districts to bolster grass-roots local governance?

- A) Jammu & Kashmir
B) Ladakh
C) Puducherry
D) Andaman and Nicobar Islands

Answer: B) Ladakh

Detailed Explanation: The administrative apparatus of **Ladakh** announced a massive decentralization drive by resolving to set up **Autonomous Hill Development Councils across all seven districts** of the Union Territory. Modeled around democratic delegation frameworks, this step ensures indigenous tribal populations retain active localized fiscal and

legislative control over regional development priorities.

Section 2: Economics, Banking & Finance

Q8. What was India's retail inflation rate recorded for June 2026, marking the first time it crossed the RBI's 4% medium-term target under the revised Consumer Price Index (CPI) series?

- A) 3.93%
- B) 4.4%
- C) 5.1%
- D) 5.8%

Answer: B) 4.4%

Detailed Explanation: Data released by the National Statistical Office (NSO) indicates that India's retail inflation, calculated via the Consumer Price Index (CPI), **rose to 4.4% in June 2026** from 3.93% in May 2026. This acceleration marks the first instance of inflation crossing the Reserve Bank of India's (RBI) core 4% target threshold under the newly updated CPI framework. The surge was heavily driven by a weak monsoon (registering a severe rainfall deficit in early June) and a spike in food inflation to 5.32%.

Q9. Which Public Sector Bank (PSB) officially launched the national-level cybersecurity hackathon "FinSpark'26" under the theme "Securing the Future of Banking"?

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

Answer: D) Bank of Maharashtra

Detailed Explanation: Bank of Maharashtra (BoM) launched "FinSpark'26", a competitive

national-level cybersecurity hackathon. The core directive of this hackathon is to crowd-source advanced solutions from student innovators and tech dropouts to mitigate banking threats such as **insider threat detection, privileged access misuse, and AI-driven telemetry correlation.**

Q10. The 3rd edition of the World Intangible Investment Report 2026, released by WIPO and Luiss Business School, highlighted India as:

- A) The country with the highest layout on physical real estate
- B) The fastest-growing major economy in intangible investments
- C) The lowest-ranked country in digital capital allocation
- D) The leading exporter of heavy industrial machinery

Answer: B) The fastest-growing major economy in intangible investments

Detailed Explanation: The World Intellectual Property Organization (WIPO) alongside the Luiss Business School (LBS) published the 3rd edition of the World Intangible Investment Report 2026. The global publication reaffirmed **India as the fastest-growing major economy in intangible asset investments**, registering an impressive year-on-year growth rate of **7.9%** in assets covering software, intellectual property, branding, and specialized organizational data capital.

Q11. Which specialized banking facility is deployed by the RBI to mobilize foreign currency deposits, expand foreign exchange reserves, and reduce external vulnerabilities through Non-Resident Indian (NRI) investments?

- A) LAF Repo Windows
- B) FCNR(B) Swap Facility

- C) MSF Long Term Bonds
D) Special Drawing Sovereign Rights

Answer: B) FCNR(B) Swap Facility

Detailed Explanation: The Foreign Currency Non-Resident (Bank) or FCNR(B) Swap Facility remains a vital instrument utilized by the RBI and domestic commercial banks to attract foreign currency denominated term deposits from NRIs. By offering stable protection mechanisms against exchange rate fluctuations, this framework allows India to consolidate its **Forex Reserves shield**, buffering the rupee against external market shocks.

Q12. According to recent economic indicators and reports on gendered wealth inequality, what percentage of the female workforce in India remains concentrated in the informal sector without written contracts or paid leaves?

- A) Over 45%
B) Over 60%
C) Over 75%
D) Over 86%

Answer: D) Over 86%

Detailed Explanation: Periodic Labour Force Survey (PLFS) assessments indicate a stark structural disparity: **over 86% of female workers in India are concentrated within the informal economic spectrum**. This leaves them highly vulnerable to economic disruptions due to a lack of formal labor contracts, social security cushions, or paid leaves. Economic models show that fixing these barriers and enhancing formal financial access for women could unlock up to **\$770 billion in potential GDP growth**.

Section 3: Defense & Space Science

Q13. The Eärendil-1 Mission and the development of the Long March 10B rocket,

which aims to optimize launch reusability and support crewed lunar exploration, belongs to which space agency/country?

- A) ISRO (India)
B) NASA (USA)
C) CNSA (China)
D) JAXA (Japan)

Answer: C) CNSA (China)

Detailed Explanation: The Eärendil-1 Mission and the engineering trials of the **Long March 10B Rocket** are pioneer programs run by **China (CNSA)**. The specific operational engineering goals behind these platforms include bringing down deep-space logistics costs through **vertical rocket reusability** and creating a reliable framework to land astronauts on the Moon by 2030.

Q14. ISRO successfully carried out float inflation tests for the Crew Module Up-Righting System (CMUS). This system is a vital safety component for which historic Indian mission?

- A) Chandrayaan-4
B) Gaganyaan Mission
C) Shukrayaan-1
D) Aditya-L2

Answer: B) Gaganyaan Mission

Detailed Explanation: The Indian Space Research Organisation (ISRO) successfully validated critical structural safety baselines for the **Gaganyaan Human Space Flight Program**. These included the **Float inflation test for the Crew Module Up-Righting System (CMUS)**, which ensures that once the capsule splashes down in the ocean upon re-entry, it automatically rights itself to keep the astronauts upright and safe until recovery teams arrive.

Q15. India has commenced the export of its premier indigenous Beyond-Visual-Range Air-

to-Air Missile (BVRAAM). What is the name of this advanced missile system?

- A) Akash Mk-2
- B) Astra Mk-1
- C) Helina
- D) Rudram-3

Answer: B) Astra Mk-1

Detailed Explanation: India has achieved a major milestone in defense exports with the deployment and sale of the **Astra Mk-1** missile to friendly foreign countries. Developed indigenously by DRDO, the Astra Mk-1 is a highly advanced, all-weather **Beyond-Visual-Range Air-to-Air Missile (BVRAAM)** designed to detect, track, and destroy highly agile supersonic enemy aircraft at long ranges.

Q16. Which Indian Naval stealth frigate, built under Project 17A, was formally commissioned into active maritime service in July 2026?

- A) INS Nilgiri
- B) INS Himgiri
- C) INS Mahendragiri
- D) INS Taragiri

Answer: C) INS Mahendragiri

Detailed Explanation: INS Mahendragiri was officially commissioned into the active combat fleet of the Indian Navy. Developed as part of the advanced **Project 17A stealth frigate program**, the warship features cutting-edge radar-evading hull geometry, indigenously manufactured surface-to-air defense weaponry, and advanced anti-submarine warfare suites.

Section 4: Government Schemes & MoUs

Q17. Lakhanpur in the Kathua district of Jammu & Kashmir has been selected as one of the first locations in India to be developed into a

dedicated "Street Food Hub" under which central scheme?

- A) PM-KUSUM
- B) PM SVANidhi
- C) PM-FME Scheme
- D) PRASHAD Scheme

Answer: B) PM SVANidhi

Detailed Explanation: The Ministry of Housing and Urban Affairs (MoHUA) announced that Lakhanpur in J&K will be developed as a benchmark **Street Food Hub under the PM SVANidhi (Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi) initiative**. Supported by the Ministry of Tourism and FSSAI, the hub will receive Rs. 4 crore to build hygienic infrastructure, safe food zones, and promote local Dogra culinary tourism while formally empowering street vendors.

Q18. The Department of Posts (DoP) and the Telecom Regulatory Authority of India (TRAI) signed a milestone MoU to execute which massive nation-building exercise?

- A) India's largest village-level telecom network performance survey
- B) Digital Literacy Certification for Senior Citizens
- C) Rural Post Office Drone Delivery trials
- D) Gramin FinTech Inclusion drive

Answer: A) India's largest village-level telecom network performance survey

Detailed Explanation: The Department of Posts (DoP) and TRAI entered into a one-year collaborative MoU to launch **India's largest village-level telecom network performance survey**. Utilizing a customized Android application developed by TRAI, **over 1.40 lakh Gramin Dak Sevaks (GDSs)** will gather field data during their routine postal operations across

5.68 lakh villages. This will map real-time connectivity gaps to guide future infrastructure investments.

Q19. In July 2026, an addendum was signed by state and central bodies to implement the Amended BharatNet Programme (ABP) in Gujarat. What is the fundamental target of the pan-India BharatNet project?

- A) Distributing free smartphones to all below-poverty-line families
- B) Laying satellite towers across urban metro corridors
- C) Providing high-speed optical fiber broadband connectivity to all Gram Panchayats
- D) Setting up AI supercomputers across state secretariats

Answer: C) Providing high-speed optical fiber broadband connectivity to all Gram Panchayats

Detailed Explanation: Originally launched as the National Optical Fibre Network (NOFN) in 2011 and renamed **BharatNet** in 2015, the project aims to connect approximately **2.5 lakh Gram Panchayats (GPs)** across rural India with high-speed broadband. The recent Gujarat addendum focuses on extending connections to over 14,287 GPs and 5 lakh rural households to bridge the digital divide.

Q20. The "NAMASTE Scheme", which recently observed its 3rd anniversary celebration at Kolkata, is jointly run by the government to ensure which of the following?

- A) Space research orientation for school students
- B) Zero fatalities and 100% mechanized sanitation ecosystems for sanitation workers
- C) Soft credit loans to women handloom weavers

D) Free medical diagnostic insurance for tribal veterans

Answer: B) Zero fatalities and 100% mechanized sanitation ecosystems for sanitation workers

Detailed Explanation: The **NAMASTE Scheme (National Action for Mechanized Sanitation Ecosystem)** celebrated its **3rd anniversary** on **July 14, 2026**. Led by the Ministry of Social Justice and Empowerment along with the Ministry of Housing and Urban Affairs, the project aims to completely eliminate manual scavenging. It focuses on formalizing sanitation workers, providing alternative livelihoods, and equipping Urban Local Bodies (ULBs) with advanced safety machinery to ensure zero hazardous human entry into septic tanks.

Section 5: Awards, Appointments & Sports

Q21. Which Indian financial investigative agency was named the runner-up at the prestigious Best Egmont Case Award (BECA) 2026 for its exceptional handling of a large-scale cyber fraud case?

- A) Enforcement Directorate (ED)
- B) Central Bureau of Investigation (CBI)
- C) Financial Intelligence Unit – India (FIU-IND)
- D) Narcotics Control Bureau (NCB)

Answer: C) Financial Intelligence Unit – India (FIU-IND)

Detailed Explanation: The **Financial Intelligence Unit – India (FIU-IND)** secured the **runner-up spot** at the **Best Egmont Case Award (BECA) 2026**, one of the global Egmont Group's highest honors. The recognition was awarded for FIU-IND's excellence in financial intelligence and international cooperation while tracking a complex, large-scale cyber fraud network. The

top spot (winner) went to Taiwan's Anti-Money Laundering Division (AMLD).

Q22. In the international sports arena, Indian table tennis stars Manav Thakkar and Manush Shah achieved a significant milestone by climbing to which spot in the ITTF World Men's Doubles Rankings?

- A) World No. 1
- B) World No. 2
- C) World No. 5
- D) World No. 10

Answer: B) World No. 2

Detailed Explanation: Following consistent performances across international tournaments, the Indian table tennis duo of Manav Thakkar and Manush Shah climbed to World No. 2 in the Men's Doubles rankings. This achievement highlights the growing strength and depth of Indian table tennis on the global stage.

Q23. Who was honored with the prestigious Fortune India Most Powerful Women (MPW) award in July 2026 for her contributions to sports management, philanthropy, and art preservation?

- A) Sudha Murty
- B) Kiran Mazumdar-Shaw
- C) Nita Ambani
- D) Roshni Nadar Malhotra

Answer: C) Nita Ambani

Detailed Explanation: Nita Ambani was conferred with the prestigious Fortune India Most Powerful Women (MPW) Honour. The award recognizes her extensive leadership across the Reliance Foundation, her pivotal role in elevating India's sports ecosystem globally, and her work in arts preservation through the Nita Mukesh Ambani Cultural Centre (NMACC).

Q24. Which country delivered a tactical masterclass to defeat France 2-0 and claim a spot in the FIFA World Cup final match?

- A) Argentina
- B) Germany
- C) Spain
- D) Brazil

Answer: C) Spain

Detailed Explanation: In a highly anticipated semi-final clash, Spain defeated France 2-0 to secure their spot in the FIFA World Cup final. Known for their tactical execution and fluid passing style, the Spanish team outmaneuvered the French defense to position themselves for the championship match.

Section 6: Books, Days, Culture & Anniversaries

Q25. A new book tracking India's space journey titled "Dreams of 1.4 Billion Hearts" was launched in Bengaluru. The book chronicles the history and achievements of which organization?

- A) DRDO
- B) BARC
- C) ISRO
- D) IIT Council

Answer: C) ISRO

Detailed Explanation: The book "Dreams of 1.4 Billion Hearts", published by Penguin Random House India, was officially launched in Bengaluru. The launch event featured former ISRO Chairpersons A.S. Kiran Kumar and S. Somanath. The book offers an inside look into India's space program, detailing the perseverance behind historic achievements like the Chandrayaan and Gaganyaan missions.

Q26. Vice President C. P. Radhakrishnan recently unveiled a statue and inaugurated the Smrithi Mandapam dedicated to which renowned social reformer and freedom fighter?

- A) Mannathu Padmanabhan
- B) Sree Narayana Guru
- C) Periyar E. V. Ramasamy
- D) Kandukuri Veeresalingam

Answer: A) Mannathu Padmanabhan

Detailed Explanation: Vice President C.P. Radhakrishnan inaugurated the **Mannam Smrithi Mandapam** and unveiled a statue of **Mannathu Padmanabhan** at the Mannam International Centre in Dwarka, New Delhi. Born in 1878, Mannathu Padmanabhan was a pioneering social reformer from Kerala who founded the **Nair Service Society (NSS)** in 1914. He dedicated his life to fighting social injustice, promoting education, and advocating for equal opportunities across all communities.

Q27. The legendary playback singer S. Janaki, who recently passed away, was fondly known by what title across the music industry?

- A) Nightingale of India
- B) Melody Queen of the South
- C) Gana Saraswati
- D) Swara Kokila

Answer: B) Melody Queen of the South

Detailed Explanation: The Indian music industry mourned the passing of the legendary playback singer **S. Janaki**. Fondly known as the "**Melody Queen of the South**," she recorded thousands of songs across a career spanning several decades in Malayalam, Tamil, Telugu, Kannada, and Hindi, earning multiple National Film Awards for her exceptional vocal versatility.

Q28. World Population Day is observed globally every year on which date to raise awareness about global population issues and reproductive health rights?

- A) July 1 July
- B) July 5 July
- C) July 11 July
- D) July 15 July

Answer: C) July 11 July

Detailed Explanation: **World Population Day** is observed annually on **July 11**. Established by the United Nations Development Programme in 1989, the day focuses attention on the urgency and importance of population dynamics, demographic challenges, sustainable development, and family planning rights worldwide.

Q29. While reviewing the long-pending archaeological and religious dispute regarding the Bhojshala complex, the Supreme Court suggested exploring alternative arrangements. Where is this historic monument located?

- A) Dhar, Madhya Pradesh
- B) Varanasi, Uttar Pradesh
- C) Ayodhya, Uttar Pradesh
- D) Junagadh, Gujarat

Answer: A) Dhar, Madhya Pradesh

Detailed Explanation: The Supreme Court of India addressed the long-pending legal dispute surrounding the **Bhojshala complex**, located in the **Dhar district of Madhya Pradesh**. The complex is an ASI-protected monument that both Hindus (who revere it as a temple to Goddess Saraswati) and Muslims (who offer Friday Namaz at the site) lay historical claim to. The apex court suggested exploring pragmatic alternative venues to maintain communal harmony during proceedings.

Q30. The indigenous Māori tribe, whose cultural rights and ancestral properties were highlighted during recent international trade dialogues, are the native Polynesian people of which nation?

- A) Australia
- B) Fiji
- C) New Zealand
- D) Papua New Guinea

Answer: C) New Zealand

Detailed Explanation: The Māori are the indigenous Polynesian people of New Zealand. Their rich cultural heritage, social structures based on Whakapapa (genealogy), and rights protected under the historic Treaty of Waitangi are frequently discussed in international legal and cultural dialogues. This includes recent trade and cultural cooperation agreements signed between India and New Zealand.

Exam Strategy & Quick Revision Summary

- **Retail Inflation Check:** Keeps a tab on macro-economics. June 2026 inflation hit **4.4%** under the new base year system.
- **Space Frontier:** The book "Dreams of 1.4 Billion Hearts" captures ISRO's milestone journeys. Keep an eye on Gaganyaan's safety test names like **CMUS**.
- **Diplomacy Bids:** India is officially targeting the **2028-29 term** for its next UNSC non-permanent seat campaign.

