

Section 1: International News

Q1. In July 2026, Henley & Partners released the Global Ranking edition of the Henley Passport Index (HPI). What is India's rank and how many destinations can Indian passport holders access visa-free?

- [A] Rank 75 with visa-free access to 62 destinations
- [B] Rank 81 with visa-free access to 55 destinations
- [C] Rank 85 with visa-free access to 50 destinations
- [D] Rank 90 with visa-free access to 48 destinations

Answer: [B] Rank 81 with visa-free access to 55 destinations

Detailed Explanation:

According to the Henley Passport Index (HPI) global ranking released by investment migration consultancy Henley & Partners, **India ranked 81st**, sharing the spot with Mauritania and Algeria. Indian citizens enjoy visa-free or visa-on-arrival access to **55 destinations** worldwide. **Singapore** retained the 1st position globally, allowing its passport holders visa-free entry to 195 destinations worldwide.

Q2. Under Article XII (3) of the 1960 Indus Waters Treaty (IWT), India formally issued a notice to Pakistan seeking a structural overhaul of the treaty. Which international organization facilitated the original signing of the Indus Waters Treaty in 1960?

- [A] International Court of Justice (ICJ)
- [B] World Bank (formerly IBRD)
- [C] United Nations Environment Programme (UNEP)
- [D] Asian Development Bank (ADB)

Answer: [B] World Bank (formerly IBRD)

Detailed Explanation:

The **Indus Waters Treaty (IWT)** was signed in Karachi on September 19, 1960, between Indian Prime Minister Jawaharlal Nehru and Pakistani President Ayub Khan, brokered by the **World Bank** (then the International Bank for Reconstruction and Development). India has sought amendments to the treaty citing demographic shifts, environmental degradation, security concerns, and the need to harness clean hydroelectric potential without artificial procedural bottlenecks.

Q3. Mount Olympus, designated as a National Park in 1938 and recently nominated for UNESCO World Heritage status, is the highest mountain peak in which country?

- [A] Italy
- [B] Greece
- [C] Turkey
- [D] Bulgaria

Answer: [B] Greece

Detailed Explanation:

Mount Olympus is the highest mountain in **Greece**, with its highest peak, *Mytikas*, rising to 2,917.7 meters above sea level. In ancient Greek mythology, Mount Olympus was revered as the home of the Twelve Olympian Gods. Greece established it as its very first National Park in 1938 due to its exceptional biodiversity, harboring over 1,700 plant species and endemic alpine flora.

Section 2: National News

Q4. The Parliament of India commenced its Monsoon Session on July 20, 2026. According to Article 85(1) of the Constitution of India, what is the maximum permissible gap between two sessions of Parliament?

- [A] 3 months
- [B] 4 months
- [C] 6 months
- [D] 9 months

Answer: [C] 6 months

Detailed Explanation:

Under **Article 85(1)** of the Constitution of India, the President has the power to summon each House of Parliament from time to time, but **six months shall not intervene** between its last sitting in one session and the date appointed for its first sitting in the next session. By convention, India holds three parliamentary sessions in a year: the Budget Session (Jan/Feb-May), the Monsoon Session (July-August), and the Winter Session (November-December).

Q5. The Department for Promotion of Industry and Internal Trade (DPIIT) under the Ministry of Commerce & Industry updated the base year for the Index of Core Industries (ICI). What is the new base year for the ICI series?

- [A] 2017-18
- [B] 2019-20
- [C] 2020-21
- [D] 2022-23

Answer: [D] 2022-23

Detailed Explanation:

The Office of Economic Adviser under DPIIT released the revised series of the **Index of Core Industries (ICI)**, shifting the base year from 2011-12 to **2022-23**. The ICI measures the performance of eight primary infrastructure core sectors: Electricity, Steel, Refinery Products, Crude Oil, Coal, Cement, Natural Gas, and Fertilizers, which together constitute 40.27% of the weight of items included in the Index of Industrial Production (IIP).

Q6. The Union Cabinet approved the draft Bill proposing amendments to the Public Examinations (Prevention of Unfair Means) Act. What maximum jail term and monetary fine are prescribed for organized paper leak syndicates?

- [A] 5 years imprisonment and ₹1 crore fine
- [B] 7 years imprisonment and ₹5 crore fine
- [C] Up to 10 years imprisonment and fine up to ₹10 crore
- [D] 14 years imprisonment and ₹20 crore fine

Answer: [C] Up to 10 years imprisonment and fine up to ₹10 crore

Detailed Explanation:

The Cabinet approved strict statutory amendments to the **Public Examinations (Prevention of Unfair Means) Act**. For organized paper-leak syndicates, impersonation rings, and compromise of digital examination servers, the law prescribes a mandatory minimum imprisonment of 5 to 10 years and a fine of **up to ₹10 crore**. Additionally, all property linked to paper leak rackets can be attached and confiscated under law.

Q7. The Union Cabinet approved the "BHAVYA-Rasayan" scheme with a budget outlay of ₹3,030 crore. What is the full form of BHAVYA in this context?

- [A] Bharat Heavy Automation and Chemicals Vision Alignment
- [B] Bharat Audyogik Vikas Yojana Rasayan
- [C] Basic Healthcare and Advanced Veterinary Youth Association
- [D] Bharatiya Agriculture Value Addition and Yield Advancement

Answer: [B] Bharat Audyogik Vikas Yojana Rasayan

Detailed Explanation:

The **Bharat Audyogik Vikas Yojana Rasayan (BHAVYA-Rasayan)** scheme was approved with a budget outlay of **₹3,030 crore** to establish three world-class, mega chemical manufacturing parks in India. The initiative aims to lower import reliance on specialty chemicals, active pharmaceutical ingredients (APIs), and agrochemicals while boosting green chemical manufacturing infrastructure.

Section 3: Economics & Banking

Q8. Punjab National Bank (PNB) partnered with the Government of Andhra Pradesh to establish India's first bank-led Quantum Finance Hub. Where is this facility located?

- [A] Visakhapatnam Fintech Valley
- [B] Amaravati Quantum Valley (AQV)
- [C] Tirupati Tech City
- [D] Vijayawada Digital Park

Answer: [B] Amaravati Quantum Valley (AQV)

Detailed Explanation:

Punjab National Bank (PNB) signed a Memorandum of Understanding (MoU) with the Government of Andhra Pradesh to set up the **PNB Quantum Finance Hub**, making it the first public sector bank in India to establish a dedicated quantum technology testing center. Located at **Amaravati Quantum Valley (AQV)**, the hub focuses on quantum cryptography for banking security, high-frequency algorithmic risk assessment, and fraud detection algorithms.

Q9. The Reserve Bank of India (RBI) issued guidelines regarding Specified Non-Financial Assets (SNFA). Under these regulations, when can a regulated lender take possession of pledged property?

- [A] Immediately after 30 days of payment delay

- [B] Only after the borrower's account is formally classified as a Non-Performing Asset (NPA)
- [C] Within 7 days of issuing a statutory reminder notice
- [D] Without waiting for NPA classification if loan value exceeds ₹10 crore

Answer: [B] Only after the borrower's account is formally classified as a Non-Performing Asset (NPA)

Detailed Explanation:

Under the RBI's framework for **Specified Non-Financial Assets (SNFA)**, financial institutions and regulated lenders are permitted to enforce possession of non-financial security assets **only after the borrower's loan account is officially classified as an NPA** (i.e., principal or interest payment remains overdue for more than 90 days). Furthermore, repossessed properties cannot be resold back to the original default borrower or their related entities.

Q10. SBI Life Insurance entered into a strategic partnership with the Paralympic Committee of India (PCI). For which upcoming international events will SBI Life act as the Principal Partner and Official Life Insurance Partner?

- [A] 2026 FIFA World Cup and 2026 Olympic Games
- [B] 2026 Commonwealth Para Games (Glasgow) and 2026 Asian Para Games (Aichi-Nagoya)
- [C] 2026 World Athletics Championship and 2026 Asian Games
- [D] 2026 Special Olympics World Summer Games

Answer: [B] 2026 Commonwealth Para Games (Glasgow) and 2026 Asian Para Games (Aichi-Nagoya)



Detailed Explanation:

SBI Life Insurance announced its sports sponsorship deal with the Paralympic Committee of India (PCI), serving as the **Principal Partner of the Indian Contingent** for the 2026 para-sports season. Under this agreement, SBI Life provides comprehensive insurance coverage and financial backing for Indian athletes competing in the **2026 Commonwealth Para Games in Glasgow, Scotland**, and the **2026 Asian Para Games in Aichi-Nagoya, Japan**.

Q11. DPIIT relaxed Foreign Direct Investment (FDI) guidelines for foreign-funded e-commerce entities. What specific business model is now permitted?

- [A] 100% inventory-based multi-brand retail for domestic consumers
- [B] Inventory-based model exclusively for export of goods manufactured in India
- [C] Unlimited FDI in offline kirana store acquisitions
- [D] Direct cross-border banking without local payment gateways

Answer: [B] Inventory-based model exclusively for export of goods manufactured in India

Detailed Explanation:

The Department for Promotion of Industry and Internal Trade (DPIIT) amended its FDI policy on e-commerce. Foreign-funded e-commerce platform operators are permitted to operate an **inventory-based e-commerce model exclusively for exporting goods manufactured inside India**. This move enables global e-commerce majors to stock Indian-made items directly in export hubs, helping boost MSME manufacturing exports.

Section 4: Sports

Q12. At the 2026 Chennai Grand Masters Chess Tournament, which Indian Grandmaster defeated World Championship contender D. Gukesh in a high-stakes round?

- [A] R. Praggnanandhaa
- [B] Arjun Erigaisi
- [C] Vidit Gujrathi
- [D] Nihal Sarin

Answer: [B] Arjun Erigaisi

Detailed Explanation:

In a major matchup at the Chennai Grand Masters Chess Tournament, **Arjun Erigaisi** defeated D. Gukesh. Erigaisi capitalized on late end-game complications to score the decisive victory, solidifying his spot among the world's top-ranked chess players under the FIDE rating chart.

Q13. The Cabinet Committee on Economic Affairs (CCEA) approved the multi-tracking rail project for the Ballari-Guntakal section. Which two states are directly connected and benefitted by this rail expansion?

- [A] Tamil Nadu and Kerala
- [B] Karnataka and Andhra Pradesh
- [C] Telangana and Maharashtra
- [D] Odisha and Chhattisgarh

Answer: [B] Karnataka and Andhra Pradesh

Detailed Explanation:

The CCEA approved the construction of the 3rd and 4th railway line along the **Ballari – Guntakal section** at an estimated cost of ₹1,264 crore. The 46-km multi-tracking rail expansion bridges Karnataka (Ballari district) and Andhra Pradesh (Anantapur/Kurnool region), facilitating heavy freight movement for steel, cement, and iron-ore industries while connecting nearly 7 lakh residents across 99 nearby villages.



Q14. What is the standard duration of a regulation professional field hockey match as mandated by the International Hockey Federation (FIH)?

- [A] 80 minutes divided into 2 halves of 40 minutes
- [B] 60 minutes divided into 4 quarters of 15 minutes each
- [C] 90 minutes divided into 2 halves of 45 minutes
- [D] 45 minutes divided into 3 periods of 15 minutes each

Answer: [B] 60 minutes divided into 4 quarters of 15 minutes each

Detailed Explanation:

Under FIH official rules, a regulation field hockey match consists of **60 minutes of playing time split into 4 quarters of 15 minutes each**. After the 1st and 3rd quarters, there is a 2-minute break, while a 10-minute halftime break occurs between the 2nd and 3rd quarters.

Section 5: Appointments & Resignations

Q15. Who was appointed as the Chairman of the National Commission for Minorities (NCM) in July 2026?

- [A] Iqbal Singh Lalpura
- [B] Syed Ghayorul Hasan Rizvi
- [C] Sardar Tarlochan Singh
- [D] A. P. Abdullakutty

Answer: [D] A. P. Abdullakutty

Detailed Explanation:

A. P. Abdullakutty assumed charge as the Chairman of the **National Commission for Minorities (NCM)**, succeeding Iqbal Singh Lalpura whose tenure ended earlier. The NCM is

a statutory body established under the National Commission for Minorities Act, 1992, tasked with safeguarding the rights of six officially notified minority communities: Muslims, Christians, Sikhs, Buddhists, Zoroastrians (Parsis), and Jains.

Q16. National Research Development Corporation (NRDC) signed an MoU with which statutory body under the Ministry of AYUSH to foster innovation and commercialization of traditional medicine technologies?

- [A] Central Council for Research in Ayurvedic Sciences (CCRAS)
- [B] National Commission for Indian System of Medicine (NCISM)
- [C] Pharmacopoeia Commission for Indian Medicine (PCIM&H)
- [D] National Medicinal Plants Board (NMPB)

Answer: [B] National Commission for Indian System of Medicine (NCISM)

Detailed Explanation:

NRDC signed an MoU with the **National Commission for Indian System of Medicine (NCISM)**, a statutory body under the Ministry of AYUSH. The collaboration facilitates technology transfers, patenting support, and commercial expansion for research innovations developed by traditional medical practitioners, AYUSH colleges, and institutional RIED (Research, Innovation, and Entrepreneurship Development) cells.

Q17. Under the Constitution of India, who appoints the Chairman and Members of the Union Public Service Commission (UPSC)?

- [A] Prime Minister of India
- [B] Chief Justice of India
- [C] President of India
- [D] Speaker of the Lok Sabha

Answer: [C] President of India

Detailed Explanation:

According to **Article 316** of the Constitution of India, the Chairman and other members of the Union Public Service Commission (UPSC) are appointed by the **President of India**. A member holds office for a term of six years or until attaining the age of 65 years, whichever is earlier.

Section 6: Awards & Honors

Q18. Which Indian aerospace startup group announced a ₹600 crore investment at the Farnborough International Airshow 2026 to build a high-performance superalloy manufacturing facility in Telangana?

- [A] Skyroot Aerospace
- [B] Raghu Vamsi Aerospace Group
- [C] Agnikul Cosmos
- [D] Tata Advanced Systems

Answer: [B] Raghu Vamsi Aerospace Group

Detailed Explanation:

At the prestigious Farnborough International Airshow 2026 in the UK, **Raghu Vamsi Aerospace Group** announced an investment of over **₹600 crore** to establish an integrated nickel-based superalloy production plant in Telangana. Superalloys are crucial structural components capable of withstanding extreme operational temperatures inside jet engines, space rocket engines, and gas power turbines.

Q19. National Institute of Electronics and Information Technology (NIELIT) collaborated with Semi-Conductor Laboratory (SCL) Mohali to deploy an indigenous Process Design Kit (PDK) on the eChipHub platform. What is the technological node of this semiconductor process kit?

- [A] 28 nanometre (nm)

- [B] 180 nanometre (nm)
- [C] 1.2 micrometre (µm)
- [D] 65 nanometre (nm)

Answer: [C] 1.2 micrometre (µm)

Detailed Explanation:

NIELIT (under MeitY) signed an agreement with SCL Mohali to make India's indigenous **1.2 micrometre (µm) Process Design Kit (PDK)** available on the online portal *eChipHub*. This tool allows Indian engineering students, semiconductor startups, and researchers to design and simulate custom silicon chips using domestic foundry technology standards.

Section 7: Books & Authors

Q20. Who authored the acclaimed biographical work 'Lokmanya Tilak: The Maker of Modern India', commemorating the legacy of Bal Gangadhar Tilak?

- [A] Ramachandra Guha
- [B] A. K. Bhagwat and G. P. Pradhan
- [C] Shashi Tharoor
- [D] Bipan Chandra

Answer: [B] A. K. Bhagwat and G. P. Pradhan

Detailed Explanation:

The definitive biography *'Lokmanya Tilak: The Maker of Modern India'* was co-authored by **A. K. Bhagwat and G. P. Pradhan**. It documents the political trajectory, journalistic contributions (*Kesari* and *Mahratta*), and philosophical works (*Gita Rahasya*) of Bal Gangadhar Tilak, who was famously hailed by Mahatma Gandhi as "The Maker of Modern India".

Section 8: Defence News

Q21. Defense Minister Rajnath Singh flagged in 'Samudra Pradakshina'. What was the main

historical milestone achieved by this naval expedition?

- [A] First non-stop submarine voyage from Mumbai to Vladivostok
- [B] India's first-ever Tri-Service all-women circumnavigation sailing expedition around the globe
- [C] Deepest manned ocean dive in the Indian Ocean Trench
- [D] Joint naval patrol across the Arctic Ocean with QUAD navies

Answer: [B] India's first-ever Tri-Service all-women circumnavigation sailing expedition around the globe

Detailed Explanation:

'Samudra Pradakshina' was India's **first-ever Tri-Service all-women global circumnavigation expedition**. Nine female military officers representing the Indian Army, Indian Navy, and Indian Air Force crewed the Indian Army Sailing Vessel (IASV) *Triveni*. They completed a 314-day voyage covering nearly 25,500 nautical miles across four oceans before returning to Mumbai.

Q22. What type of military platform is IASV Triveni, used in the historic 'Samudra Pradakshina' circumnavigation?

- [A] Nuclear-powered attack submarine
- [B] 56-foot ocean-going sailing vessel
- [C] Guided missile destroyer
- [D] Stealth amphibious assault ship

Answer: [B] 56-foot ocean-going sailing vessel

Detailed Explanation:

IASV Triveni is an indigenously maintained, 56-foot ocean sailing yacht equipped with modern navigation radars, satellite communications, and survival equipment. Designed for blue-

water ocean sailing, it relies on wind power and seamanship without engine propulsion during long ocean passages.

Q23. Where is the headquarters of the Indian Air Force's Maintenance Command located?

- [A] New Delhi
- [B] Prayagraj
- [C] Nagpur
- [D] Gandhinagar

Answer: [C] Nagpur

Detailed Explanation:

The Maintenance Command of the Indian Air Force is headquartered in **Nagpur, Maharashtra**. It is responsible for overhauling, repairing, maintaining, and logistics management for all aircraft fleets, radar systems, and defense hardware in service with the IAF.

Section 9: Govt Schemes & MoUs

Q24. What is the primary focus of the VISHWAS 2026 initiative launched by the Employees' Provident Fund Organisation (EPFO)?

- [A] Offering subsidized health insurance for retirees
- [B] Voluntary settlement, dispute resolution, and enhancing employer compliance
- [C] Direct equity investments for provident fund subscribers
- [D] Pension expansion for unorganized agricultural labor

Answer: [B] Voluntary settlement, dispute resolution, and enhancing employer compliance

Detailed Explanation:

EPFO introduced **VISHWAS 2026** (*Voluntary Initiative for Settlement, Harmonies & Voluntary Compliance Enhancement System*). The scheme provides an amnesty and

settlement mechanism for employers to regularize past compliance defaults without severe penal damages, facilitating faster claim processing and lowering litigation backlogs.

Q25. Under the PM-NAPS (Pradhan Mantri National Apprenticeship Promotion Scheme), what percentage of the monthly stipend is reimbursed by the Central Government to employers per apprentice?

- [A] 10% capped at ₹1,000
- [B] 25% capped at ₹1,500
- [C] 50% capped at ₹3,000
- [D] 75% capped at ₹4,500

Answer: [B] 25% capped at ₹1,500

Detailed Explanation:

Under PM-NAPS (managed by the Ministry of Skill Development and Entrepreneurship), the Central Government reimburses 25% of the total monthly stipend paid to apprentices, subject to an upper ceiling of ₹1,500 per month per apprentice. For apprentices in the North Eastern Region (NER), an additional stipend top-up of ₹1,500 per month is provided to boost youth employability.

Q26. Visvesvaraya Technological University (VTU) partnered with Google for Education to implement AI-enabled learning tools across technical institutions in which state?

- [A] Telangana
- [B] Karnataka
- [C] Maharashtra
- [D] Tamil Nadu

Answer: [B] Karnataka

Detailed Explanation:

Visvesvaraya Technological University (VTU), based in Belagavi, Karnataka, signed an MoU with Google for Education, India. The

partnership integrates Google Cloud AI credits, advanced computer science learning modules, and teacher training programs across VTU's affiliated engineering colleges throughout Karnataka.

Section 10: National & International Important Days

Q27. 'International Moon Day' is celebrated every year on 20 July. Which historical space milestone does this date commemorate?

- [A] The launch of Sputnik 1 in 1957
- [B] Yuri Gagarin becoming the first human in space in 1961
- [C] Apollo 11 moon landing by Neil Armstrong and Buzz Aldrin in 1969
- [D] Launch of India's Chandrayaan-1 in 2008

Answer: [C] Apollo 11 moon landing by Neil Armstrong and Buzz Aldrin in 1969

Detailed Explanation:

International Moon Day is observed annually on 20 July. Officially designated by the United Nations General Assembly (UNGA) in 2021, the day commemorates the first landing of humans on the Moon as part of NASA's **Apollo 11 mission** on July 20, 1969, when American astronaut Neil Armstrong stepped onto the lunar surface.

Q28. 'World Chess Day' is celebrated globally on 20 July every year. What is the French acronym for the International Chess Federation founded on this day in 1924?

- [A] ICC
- [B] FIDE
- [C] WCF
- [D] CIDE

Answer: [B] FIDE

Detailed Explanation:

World Chess Day takes place on **July 20** to mark the date of the establishment of **FIDE** (*Fédération Internationale des Échecs* / International Chess Federation) in Paris in 1924. In 2019, the UN General Assembly officially recognized the observance to promote international intellectual cooperation, gender inclusion in sports, and strategic education.

Bal Gangadhar Tilak (born July 23, 1856) was an Indian nationalist, educator, and independence activist. Famous for his declaration "*Swaraj is my birthright and I shall have it!*", he organized public celebrations of Sarvajanik Ganeshotsav and Shiv Jayanti to forge national unity during the British colonial era.

Section 11: Art, Culture & Birth/Death Anniversaries

Q29. Manasbal Lake, recently featured in environmental conservation news, is located in which District of Jammu & Kashmir?

- [A] Anantnag District
- [B] Ganderbal District
- [C] Baramulla District
- [D] Srinagar District

Answer: [B] Ganderbal District

Detailed Explanation:

Manasbal Lake is situated in the **Ganderbal District** of Jammu and Kashmir. Known as the deepest natural freshwater lake in India (reaching depths of 13 meters), it is famous for lotus (*Nelumbo nucifera*) growth during summer months and serves as a key habitat for migratory wetland birds.

Q30. Which freedom fighter and social reformer's birth anniversary is commemorated on July 23 as 'Tilak Jayanti'?

- [A] Lala Lajpat Rai
- [B] Bipin Chandra Pal
- [C] Bal Gangadhar Tilak
- [D] Gopal Krishna Gokhale

Answer: [C] Bal Gangadhar Tilak

Detailed Explanation: