

Section 1: International & National News

Q1. Prime Minister Narendra Modi was bestowed with the highest state honor of which country by its President Prabowo Subianto in July 2026?

- A) Malaysia
- B) Indonesia
- C) Thailand
- D) Philippines

Answer: B) Indonesia

Detailed Explanation: During the first leg of his three-nation tour to strengthen India's 'Act East Policy', Prime Minister Narendra Modi visited Jakarta, Indonesia. On July 6-7, 2026, Indonesian President Prabowo Subianto bestowed Indonesia's highest state order of merit on PM Modi to honor his exceptional role in deepening bilateral relations and elevating the ties into a Comprehensive Strategic Partnership. During the visit, the two nations signed key agreements on maritime safety, technologies, and critical minerals.

Q2. According to the Global Passport Index (GPI) 2026, India has been ranked at which spot among 197 countries?

- A) 85th
- B) 112th
- C) 125th
- D) 130th

Answer: C) 125th

Detailed Explanation: In the recently released Global Passport Index (GPI) 2026, India secured the 125th rank among 197 countries with a composite score of 45.1. While this score reflects its highest standalone metric in 5 years,

India dropped one place from its 2025 ranking (124th). Sweden topped the index as the world's strongest passport, followed by Switzerland and Finland. The GPI evaluates passports across three key categories: Enhanced Mobility (50%), Investment (25%), and Quality of Life Index (25%).

Q3. The 17th-century Buddhist monastery "Jestha Varna Mahavihar," which recently won the UNESCO Asia-Pacific Heritage Award after being restored with India's financial aid, is located in which country?

- A) Bhutan
- B) Sri Lanka
- C) Myanmar
- D) Nepal

Answer: D) Nepal

Detailed Explanation: The historic 17th-century Buddhist monastery, **Jestha Varna Mahavihar**, located in Lalitpur, Nepal, received the UNESCO Asia-Pacific Heritage Award for outstanding conservation. The ancient structure suffered massive damage during the catastrophic 2015 Gorkha earthquake. Its restoration was entirely funded by the Government of India's post-earthquake cultural heritage reconstruction grant, amounting to NPR 13.78 crore. UNESCO lauded its community-centered approach that perfectly blended modern seismic retrofitting with traditional Newari woodcarvings.

Q4. The 29th National Conference on e-Governance (NCeG) was organized in July 2026 in which of the following cities?

- A) New Delhi
- B) Jaipur
- C) Hyderabad
- D) Bengaluru

Answer: B) Jaipur

Detailed Explanation: The 29th National Conference on e-Governance (NCeG) 2026 was held at the Rajasthan International Centre in Jaipur, Rajasthan. The event was jointly organized by the Department of Administrative Reforms and Public Grievances (DARPG), the Ministry of Electronics and Information Technology (MeitY), and the Government of Rajasthan. The conference serves as a premier national platform to discuss digital governance innovations, citizen-centric service delivery, and the integration of emerging technologies like AI into public administration.

Q5. In July 2026, India launched its inaugural bilateral Forum for the Promotion of Exports with which African nation under the theme "Reinforcing Trade and Strategic Partnerships"?

- A) Mali
- B) Ghana
- C) Nigeria
- D) Kenya

Answer: A) Mali

Detailed Explanation: India and Mali officially launched the inaugural India-Mali Forum for the Promotion of Exports in Bamako, Mali. Presided over by the Prime Minister of Mali's Transition Government, Major General Abdoulaye Maïga, the forum was aimed at expanding bilateral trade, identifying focus areas in engineering and technology, and reducing strategic trade barriers. The Indian delegation was spearheaded by the Department of Commerce.

Q6. China recently launched the HY-2E satellite into orbit. What is the primary operational objective of the HY-2 series satellites?

- A) Global Quantum Communications

B) Mapping Arctic Ice Caps

C) Monitoring the global marine dynamic environment

D) Meteorological tracking of land-based typhoons

Answer: C) Monitoring the global marine dynamic environment

Detailed Explanation: China successfully deployed its HY-2E (Haiyang-2E) satellite. This satellite is specifically engineered to replace the aging HY-2B satellite (launched in 2018). The HY-2E works in tandem with the existing operational HY-2C and HY-2D constellation to continuously monitor the global marine dynamic environment, tracking ocean wind fields, sea surface height, wave heights, and ocean temperature variations for maritime safety and climate research.

Q7. Which city in India has recorded the highest share of informal workers among major urban centers, according to a recent report highlighting urban employment dependencies?

- A) Mumbai
- B) Ahmedabad
- C) Hyderabad
- D) Kolkata

Answer: C) Hyderabad

Detailed Explanation: A newly published data report on urban labor dynamics revealed that India's mega-cities continue to rely heavily on informal workers for economic sustenance. Among the major metropolitan urban centers, **Hyderabad** recorded the highest percentage share of informal workers. This highlights the vital importance of the unorganized sector in construction, logistical support, gig work, and localized service economies within modern Indian IT hubs.

Section 2: Economics & Banking

Q8. Which public sector bank is set to acquire the National Housing Bank's (NHB) 10% equity stake in the Residential Mortgage-Backed Securities Development Company of India (RDCL)?

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

Answer: C) State Bank of India

Detailed Explanation: The State Bank of India (SBI) has entered an agreement to acquire the 10% stake held by the National Housing Bank (NHB) in the Residential Mortgage-Backed Securities Development Company of India (RDCL). RDCL plays a crucial role in developing a robust secondary mortgage market in India. It enables banks and housing finance companies to pool residential home loans and convert them into tradable securities, which unlocks institutional capital and increases retail housing liquidity.

Q9. Power Grid Corporation of India Limited (POWERGRID) secured a massive JPY 80 billion green loan from which international financial institution for its renewable energy transmission projects?

- A) Asian Development Bank (ADB)
- B) New Development Bank (NDB)
- C) Japan Bank for International Cooperation (JBIC)
- D) World Bank

Answer: C) Japan Bank for International Cooperation (JBIC)

Detailed Explanation: Power Grid Corporation of India Limited (POWERGRID), a 'Maharatna' Central Public Sector Enterprise under the Ministry of Power, successfully secured a Japanese Yen (JPY) 80 billion green loan. The funding is provided by the Japan Bank for International Cooperation (JBIC). The loan is strictly earmarked for establishing green energy corridors and specialized inter-state transmission systems (ISTS) to evacuate power generated from massive renewable energy projects across India.

Q10. In July 2026, the Government of India indicated a potential delay in rolling out its targeted 25% ethanol blending in petrol (E25) due to pushback from which industry sector?

- A) Sugar Manufacturing Association
- B) Automobile Manufacturers
- C) Chemical Fertilisers Sector
- D) Electronic Component Suppliers

Answer: B) Automobile Manufacturers

Detailed Explanation: The Central Government is reconsidering the timeline and is likely to delay the hard rollout of the 25% ethanol blending target (E25) in petrol. This comes after extensive feedback and technical pushback from automobile manufacturers and consumer groups. The auto industry highlighted concerns regarding engine material compatibility, fuel efficiency alterations, and the need for calibration adjustments in older vehicle fleets.

Q11. A paper published by the Economic Advisory Council to the Prime Minister (EAC-PM) highlighted that cash transfer schemes like 'Ladki Bahin' and 'Subhadra Yojana' have significantly improved household welfare. These two schemes belong to which states respectively?

- A) Madhya Pradesh and Bihar

- B) Maharashtra and Odisha
- C) Rajasthan and Uttar Pradesh
- D) Karnataka and Andhra Pradesh

Answer: B) Maharashtra and Odisha

Detailed Explanation: The EAC-PM released an working analysis paper emphasizing the pivotal role direct cash transfers targeting women play in accelerating rural financial inclusion. The paper specifically credited Maharashtra's **Ladki Bahin Yojana** and Odisha's **Subhadra Yojana** for injecting liquidity directly into the hands of female family heads, resulting in improved health spending, banking habituation, and household macro-welfare.

Section 3: Appointments & Resignations

Q12. Who has been appointed as the new Director of the prestigious Sardar Vallabhbhai Patel National Police Academy (SVPNPA) in Hyderabad in July 2026?

- A) Sujeet Pandey
- B) Rajiv Kumar Vishwakarma
- C) Nitin Agarwal
- D) Sanjay Arora

Answer: A) Sujeet Pandey

Detailed Explanation: The Appointments Committee of the Cabinet (ACC), chaired by Prime Minister Narendra Modi, cleared a major top-deck reshuffle for key central police institutions. **Sujeet Pandey**, a senior 1994-batch Indian Police Service (IPS) officer of the Uttar Pradesh cadre, has been appointed as the Director of the Sardar Vallabhbhai Patel National Police Academy (SVPNPA) in Hyderabad. He will helm the premier IPS training academy until his retirement in July 2028.

Q13. Which prominent Indian banking leader has been newly appointed to the global Supervisory Board of SWIFT (Society for Worldwide Interbank Financial Telecommunication)?

- A) Dinesh Kumar Khara
- B) Dilip Asbe
- C) Shaktikanta Das
- D) Madhabi Puri Buch

Answer: B) Dilip Asbe

Detailed Explanation: In a major milestone for India's digital payments leadership, **Dilip Asbe**, the Managing Director (MD) and Chief Executive Officer (CEO) of the National Payments Corporation of India (NPCI), has been appointed to the Supervisory Board of SWIFT. SWIFT is the global financial messaging network that facilitates trillions of dollars in cross-border transactions. Asbe's inclusion highlights India's global clout following the internationalization of the UPI network.

Section 4: Defense News

Q14. The Defence Acquisition Council (DAC), led by Defence Minister Rajnath Singh, recently cleared an Acceptance of Necessity (AoN) worth ₹52,000 crore. Which of the following is an advanced Anti-UAV Electronic Warfare System included in this procurement?

- A) AKASH TARANG
- B) VAYU SHAKTI
- C) TRISHUL NET
- D) DRONA VINAASH

Answer: A) AKASH TARANG

Detailed Explanation: The Defence Acquisition Council (DAC) granted capital procurement clearances (AoN) worth approximately ₹52,000

crore to modernize the Indian Armed Forces. A key feature of the procurement for the Indian Army is the **AKASH TARANG System**, which is an indigenously developed, highly advanced Anti-Unmanned Aerial Vehicle (Anti-UAV) Electronic Warfare System capable of disrupting enemy drone swarms, jamming communications, and protecting localized air spaces.

Q15. The Indian Navy is set to commission "INS Mahendragiri". It belongs to which specific class/project of stealth frigates being built indigenously?

- A) Project 15B
- B) Project 17A
- C) Project 28
- D) Project 75I

Answer: B) Project 17A

Detailed Explanation: The Indian Navy is scaling up its indigenous blue-water combat capabilities with the upcoming commissioning of **INS Mahendragiri**. INS Mahendragiri is the 7th and final stealth frigate built under the ambitious **Project 17A**. These warships utilize advanced radar-evading stealth signatures, indigenous weapon configurations, and specialized surface-to-air missile suites designed by Indian shipyards in collaboration with defense public sector undertakings.

Q16. NATO allies have collectively announced a strategic investment defense blueprint worth over \$40 billion over the next five years. What is the primary focus of this investment?

- A) Deep-sea submarine tracking
- B) Counter-drone capabilities
- C) Hypersonic missile silos
- D) Space-based laser defense

Answer: B) Counter-drone capabilities

Detailed Explanation: Triggered by the widespread and evolving asymmetric aerial warfare seen globally, NATO allies have formally committed to investing over **\$40 billion** into expanding and standardizing **counter-drone capabilities** over the next five years. The funding will target directed-energy weapons (lasers), electronic signal disruption systems, and AI-driven automated anti-drone kinetic interceptors.

Section 5: Government Schemes & Initiatives

Q17. Union Minister Amit Shah launched an initiative to establish a "Cooperative Life Insurance Company" during which event held at Bharat Mandapam, New Delhi?

- A) 100th International Cooperative Day
- B) 5th Foundation Day of the Ministry of Cooperation
- C) Sahkar Se Samridhhi Conclave 2026
- D) National Dairy Development Forum

Answer: B) 5th Foundation Day of the Ministry of Cooperation

Detailed Explanation: Union Minister of Home Affairs and Cooperation, Amit Shah, launched several major cooperative structural initiatives during the **5th Foundation Day Ceremony of the Ministry of Cooperation (MoC)** held at Bharat Mandapam, New Delhi. To provide low-cost insurance alternatives to rural communities and farmers, the government announced concrete plans to establish a dedicated *Cooperative Life Insurance Company*, heavily expanding the cooperative model beyond banking and dairy.

Q18. The Central Council for Research in Ayurvedic Sciences (CCRAS) launched "CCRAS PRAYATNA 2026-27". What is the prime objective of this initiative?

- A) Free distribution of immunity medicines to schools
- B) Strengthening evidence-based Ayurveda research and scientific writing
- C) Setting up herbal gardens in urban metro parks
- D) Digitizing ancient palm-leaf manuscripts of Charaka Samhita

Answer: B) Strengthening evidence-based Ayurveda research and scientific writing

Detailed Explanation: During its apex review meet, CCRAS rolled out three digital and academic frameworks, prominently including **CCRAS PRAYATNA 2026-27** and a specialized Research Methodology Textbook. The core purpose of the PRAYATNA initiative is to standardize and upscale evidence-based Ayurveda research, train young scholars in rigorous scientific writing, and implement data transparency through the newly launched CCRAS Digital Ecosystem Dashboard.

Section 6: Sports, Awards & Honors

Q19. Tshering Choden, who recently made headlines by successfully scaling Europe's highest mountain peak, Mount Elbrus, belongs to which Indian state?

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

Answer: C) Sikkim

Detailed Explanation: In a major mountaineering achievement, **Tshering Choden**, an elite climber from **Sikkim**, successfully summited Mount Elbrus, located in Russia. Rising to an altitude of 5,642 meters, Mount

Elbrus is recognized as Europe's highest mountain peak. This conquest marks a critical milestone in her ongoing global 'Seven Summits' challenge, where she aims to scale the highest mountain peaks across all seven continents.

Q20. Which legendary football icon officially announced their retirement from international football in July 2026 following their team's exit from the FIFA World Cup tournament?

- A) Lionel Messi
- B) Cristiano Ronaldo
- C) Neymar Jr.
- D) Luka Modrić

Answer: C) Neymar Jr.

Detailed Explanation: Brazilian football icon **Neymar Jr.** officially announced his complete retirement from international football. The decision came immediately following Brazil's unexpected and dramatic knockout match defeat against Norway in the round stages of the ongoing FIFA World Cup. Neymar closed his legendary international career as one of Brazil's all-time top goalscorers.

Section 7: Art, Culture, Festivals & Anniversaries

Q21. Renowned cultural icon Teejan Bai, whose life and arts are frequently celebrated in July, is the most celebrated exponent of which traditional performing art form?

- A) Baul Music
- B) Pandavani
- C) Yakshagana
- D) Gotipua

Answer: B) Pandavani

Detailed Explanation: Born on 8 August 1956 in Durg, Chhattisgarh, **Teejan Bai** is the world's most famous exponent of **Pandavani**, a traditional performing art form involving the narration of musical tales from the Mahabharata. She is highly revered in competitive exams for being awarded the Padma Shri (1988), Padma Bhushan (2003), and India's second-highest civilian honor, the Padma Vibhushan (2019). Her contributions continue to be a cornerstone of Indian folk art syllabus questions.

Q22. The Ayodhya Bar Association's controversial decision to boycott defending individuals accused of Ram Temple donation embezzlement brought focus onto which Article of the Indian Constitution that guarantees an accused person's fundamental right to be defended by a legal practitioner?

- A) Article 19(1)(g)
- B) Article 22(1)
- C) Article 44
- D) Article 51A

Answer: B) Article 22(1)

Detailed Explanation: The Ayodhya (Faizabad) Bar Association announced a resolution stating no local lawyer would represent individuals accused of embezzling temple donation funds, drawing heavy constitutional scrutiny. **Article 22(1)** of the Constitution guarantees every arrested person the fundamental right to consult and be defended by a legal practitioner of their choice. The Supreme Court of India has consistently ruled that bar association boycotts are completely unconstitutional, as they violate the right to a fair trial under Article 21 and free legal representation under Article 39A.

Section 8: Concept-Deepening High-Yield Questions

Q23. Consider the following statements regarding the "Seven Summits" challenge often pursued by Indian mountaineers:

1. It involves climbing the highest mountains of each of the seven continents.
2. Mount Vinson is the highest peak in the continent of Africa.

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: A) 1 only

Detailed Explanation: Statement 1 is completely correct: The Seven Summits challenge consists of reaching the peak of the highest mountain on each of the seven continents. Statement 2 is incorrect because **Mount Kilimanjaro** is the highest peak in Africa. **Mount Vinson** is the highest mountain peak in Antarctica.

Q24. In the context of economic measures, the term "Coefficient of Restitution" is borrowed by manufacturing systems to test polymer flexibility. However, in green logistics, "E25" petrol implies:

- A) Petrol mixed with 25% Bio-Hydrogen
- B) Petrol mixed with 25% Ethanol
- C) Compressed natural gas with 25% liquid petroleum
- D) Aviation fuel refined with 25% recycled carbon

Answer: B) Petrol mixed with 25% Ethanol

Detailed Explanation: In environmental and energy economics, "E25" denotes a fuel blend

consisting of 25% ethanol and 75% conventional petrol. India's ethanol blending program aims to reduce reliance on crude oil imports, lower carbon monoxide emissions, and support sugarcane/grain farmers by diverting surplus starch crop production into fuel ethanol processing plants.

Q25. Which international network manages the secure financial messaging system that Dilip Asbe was appointed to oversee as a Supervisory Board member?

- A) Federal Reserve Wire Network (FedWire)
- B) CHIPS System
- C) SWIFT
- D) European Central Payment Array (TARGET2)

Answer: C) SWIFT

Detailed Explanation: The Society for Worldwide Interbank Financial Telecommunication (SWIFT) is a vast, member-owned cooperative that provides the secure global messaging platform banks use to execute international cross-border wire transfers, letters of credit, and documentary settlements safely across continents.

Q26. What does the "Quality of Life Index" category signify within the parameters used by the Global Passport Index (GPI) 2026?

- A) The number of international luxury resorts per square kilometer
- B) The host country's domestic environmental safety, citizen liberties, and healthcare access metrics
- C) High-net-worth individual immigration fast-tracking
- D) The density of high-speed rail networks

Answer: B) The host country's domestic environmental safety, citizen liberties, and healthcare access metrics

Detailed Explanation: The Global Passport Index doesn't just calculate how many countries a passport can enter visa-free (Enhanced Mobility). It incorporates a 25% weight for the **Quality of Life Index**, which comprehensively measures a country's environmental cleanliness, safety, personal freedoms, economic stability, and healthcare systems, offering a holistic view of the true value of holding that nation's citizenship.

Q27. The Ministry of Cooperation, which recently completed 5 years since inception, was formally carved out as an independent Ministry by the Government of India in which year?

- A) 2019
- B) 2021
- C) 2023
- D) 2024

Answer: B) 2021

Detailed Explanation: The Ministry of Cooperation was created by the Government of India in **July 2021** to realize the vision of '*Sahakar se Samridhi*' (Prosperity through Cooperatives). It was designed to provide a separate administrative, legal, and policy framework to strengthen the cooperative movement in the country. It celebrated its 5th Foundation Day Ceremony in July 2026 at Bharat Mandapam.

Q28. "Seismic retrofitting", a term highlighted in UNESCO's praise of India's funded restoration project in Nepal, refers to:

- A) Rebuilding a historic structure completely from scratch using concrete

B) Modifying existing older structures to make them more resistant to earthquakes and tremors

C) Demolishing structural columns to maximize interior floor space

D) Coating ancient woodcarvings with chemical waterproofing agents

Answer: B) Modifying existing older structures to make them more resistant to earthquakes and tremors

Detailed Explanation: Seismic retrofitting is the structural modification of existing buildings, heritage sites, or bridges to give them enhanced resistance against ground motion, tectonic shifts, or earthquakes. The Jestha Varna Mahavihar monastery restoration was celebrated because engineers integrated invisible earthquake-resistant steel/concrete stabilization points without altering the ancient Newari artistic wood facade.

Q29. Which organization serves as the national nodal agency for conducting and overseeing high-level institutional research in traditional medicine systems under the Ministry of Ayush?

A) CSIR

B) ICMR

C) CCRAS

D) AIIMS Delhi

Answer: C) CCRAS

Detailed Explanation: The Central Council for Research in Ayurvedic Sciences (CCRAS) is an autonomous body under the Ministry of Ayush, Government of India. It functions as the apex national body for formulating, coordinating, developing, and promoting research on scientific lines in the fields of Ayurveda and Sowa-Rigpa.

Q30. Under the revised guidelines highlighted in current economic events, what primary advantage does a secondary mortgage market developer like RDCL offer to retail commercial banking institutions?

A) It allows banks to print currency notes during financial emergencies

B) It helps convert long-term illiquid home loans into liquid, tradable securities to free up immediate capital

C) It regulates international stock market investments made by NRIs

D) It acts as a direct insurer for personal vehicle loans

Answer: B) It helps convert long-term illiquid home loans into liquid, tradable securities to free up immediate capital

Detailed Explanation: The primary role of the Residential Mortgage-Backed Securities Development Company of India (RDCL) is to create a vibrant secondary market for home loans. Normally, a bank's capital is locked up for 15–20 years when it gives out a home loan. By packaging these loans into Mortgage-Backed Securities (MBS) via RDCL, banks can sell these bonds to institutional investors, recover their money immediately, and deploy that cash to issue fresh home loans to new consumers.