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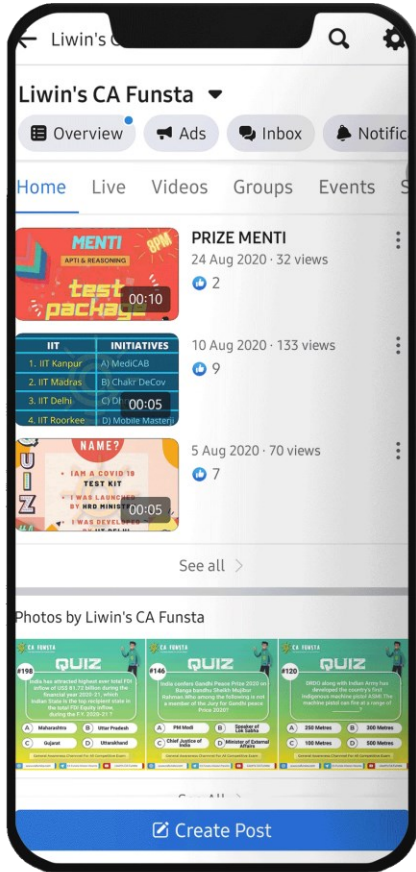


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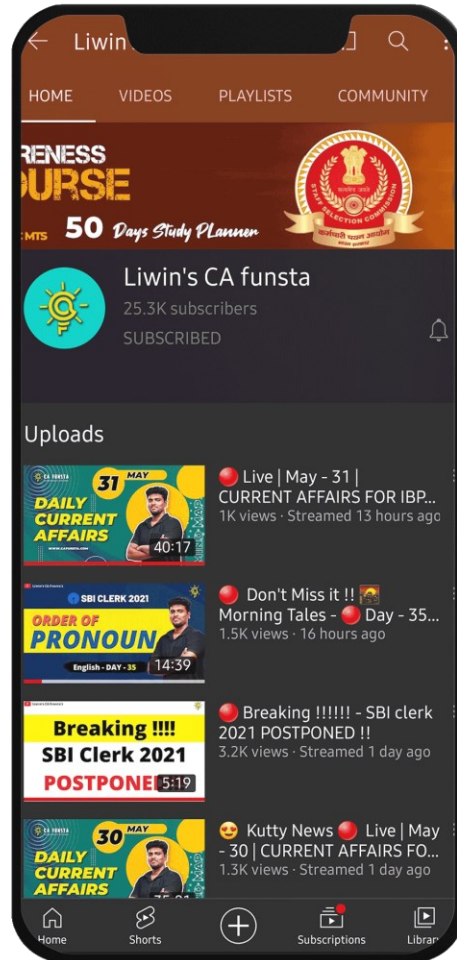
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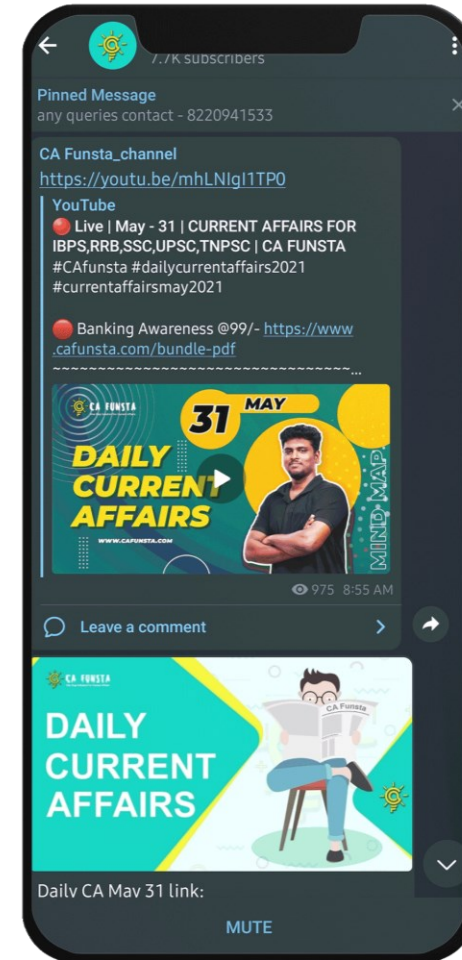
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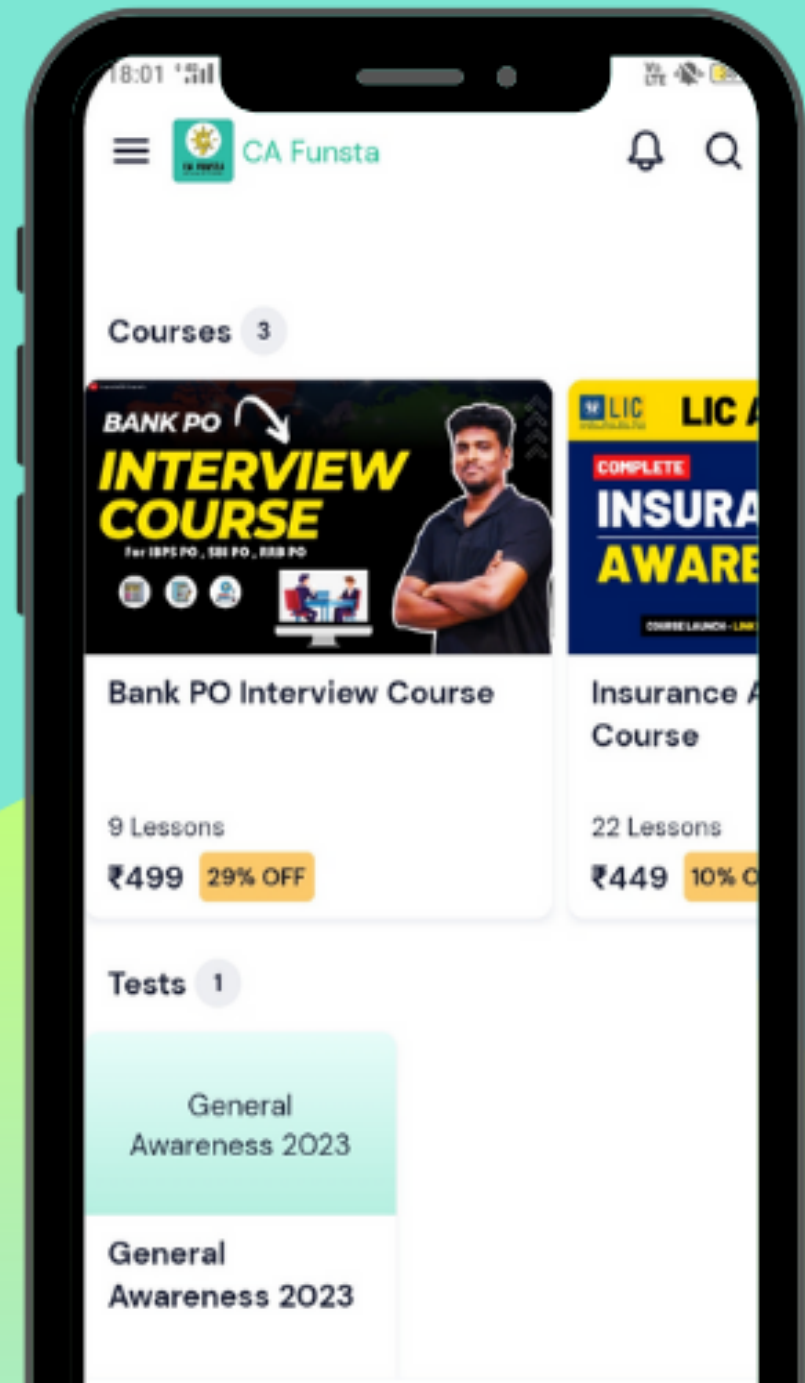
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Vasanthakumarm
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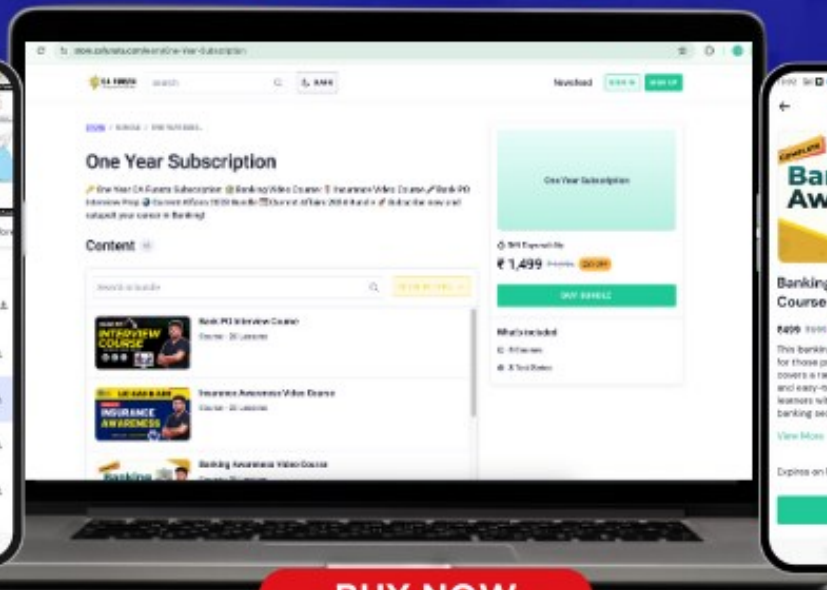
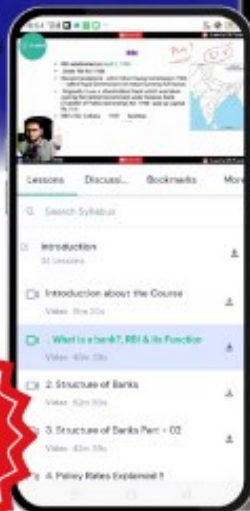
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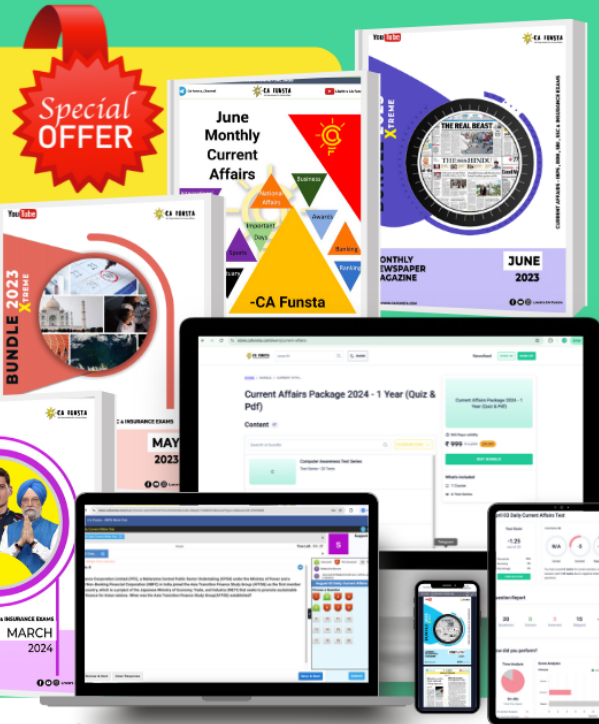


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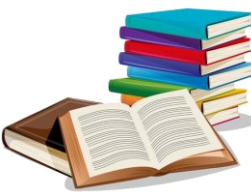
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➤ **Which Indian institution will lead the conservation and restoration project at the Prambanan Temple Complex in Indonesia?**

- A) National Museum of India
- B) Archaeological Survey of India
- C) Indian Council for Cultural Relations
- D) Indira Gandhi National Centre for the Arts
- E) National Archives of India

Answer

B) Archaeological Survey of India.



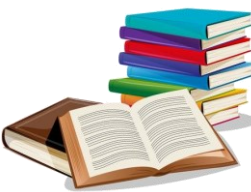
Event and Location:

- **Event:** Prime Minister Narendra Modi visited the **Prambanan Temple Complex** and launched an **Archaeological Survey of India**-led conservation and restoration project.
- **Location:** The **Prambanan Temple Complex** is located in **Sleman Regency**, Yogyakarta, on the island of **Java in Indonesia**.



Event and Location:

- **Date:** The visit and unveiling of the commemorative plaque took place on **8 July 2026**.



Mandates and Objectives:

- **Mandates:** The Archaeological Survey of India will undertake conservation and restoration work at the **Prambanan Temple Complex** following an understanding reached between **India and Indonesia** in **2025**.



Mandates and Objectives:

- **Objectives:** The initiative aims to preserve the **UNESCO**-listed monument, protect shared civilizational heritage, and strengthen cultural cooperation between **India and Indonesia**.



Important Terms Explained:

- **Prambanan Temple Complex:** It is Indonesia's largest Hindu temple complex, constructed during the 9th century and dedicated primarily to the **Hindu Trimurti**.



Important Terms Explained:

- **UNESCO World Heritage Site:** It is a place recognised by **UNESCO** for its outstanding cultural or natural value to humanity.



Important Terms Explained:

- **Hindu Trimurti:** It refers to the three principal Hindu deities—Brahma, Vishnu, and Shiva—representing creation, preservation, and transformation.



Important Terms Explained:

- **Roro Jonggrang:** It is the local name associated with the **Prambanan Temple Complex** and means the Temple of the **Slender Virgin**.



Tabular Summary:

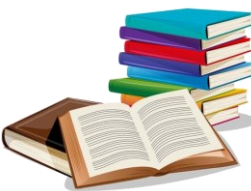
Parameter	Details
Event name	Prime Minister Narendra Modi's visit to the Prambanan Temple Complex.
Date	The visit took place on 8 July 2026.
Location	The temple complex is situated in Yogyakarta, Indonesia.
Key leaders	Prime Minister Narendra Modi and Indonesian President Prabowo Subianto attended the event.
Restoration agency	The Archaeological Survey of India will lead the conservation and restoration project.
Historical period	The temple complex was built during the 9th century by the Sanjaya Dynasty.
UNESCO status	Prambanan was designated a UNESCO World Heritage Site in 1991.
Significance	The project highlights the long-standing cultural and civilizational links between India and Indonesia.



► What rank did Jaipur secure in the Happy City Index 2026?

- A) 4th
- B) 5th
- C) 6th
- D) 7th
- E) 8th

Answer
C) 6th.



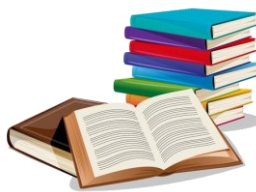
Event and Location:

- **Event:** Jaipur ranked sixth globally and emerged as the highest-ranked Indian city in the **Happy City Index 2026**.
- **Location:** Jaipur, Rajasthan, India.
- **Date:** The ranking was reported on **9 July 2026**.



Mandates and Objectives:

- **Mandates: The Happy City Index** assessed cities on parameters including governance, health, environment, mobility, economy, infrastructure, and overall well-being.



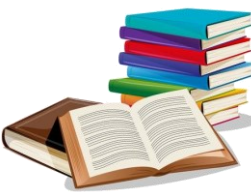
Mandates and Objectives:

- **Objectives:** The index aims to evaluate urban quality of life and recognise cities that balance economic development, public services, sustainability, cultural identity, and citizen well-being.



Ranking Table:

Rank	Entity
1	London, United Kingdom.
2	New York City, United States.
3	Paris, France.
4	Tokyo, Japan.
5	Madrid, Spain.
6	Jaipur, India.
7	Rome, Italy.
8	Dubai, United Arab Emirates.
9	Berlin, Germany.
10	Barcelona, Spain.



Important Terms Explained:

- **Happy City Index:** It is a global urban assessment that evaluates cities on factors such as governance, healthcare, environment, transport, economy, and quality of life.



Important Terms Explained:

- **Urban Well-Being:** It refers to the overall quality of life experienced by city residents, including access to services, safety, mobility, economic opportunities, and a healthy environment.



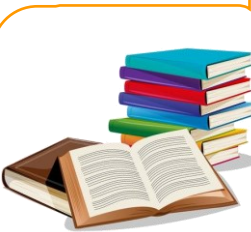
Important Terms Explained:

- **Smart City Projects:** These are technology-enabled urban development initiatives designed to improve infrastructure, public services, mobility, sustainability, and civic administration.



Important Terms Explained:

- **Cultural Heritage:** It includes historically significant monuments, traditions, arts, festivals, and practices that contribute to a city's identity and community pride.



Tabular Summary:

Parameter	Details
Index name	Happy City Index 2026.
India's top city	Jaipur was ranked as India's happiest city.
Global rank	Jaipur secured the sixth position globally.
Top-ranked city	London ranked first in the world.
Indian representation	Jaipur was the only Indian city in the global top 10.
Assessment factors	The index considered governance, health, environment, mobility, economy, and well-being.
Key strengths	Jaipur was recognised for heritage, urban infrastructure, tourism, public services, and governance.
Significance	The ranking highlighted Jaipur's balance between cultural preservation and modern urban development.



➤ What is the enhanced auto-settlement limit for eligible claims under the EPFO 3.0 reforms?

- A) ₹1 lakh
- B) ₹2 lakh
- C) ₹3 lakh
- D) ₹4 lakh
- E) ₹5 lakh

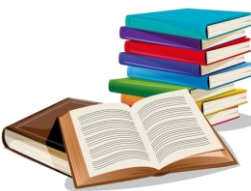
Answer
E) ₹5 lakh.



EPFO 3.0

Employees' Provident
Fund Organisation

11



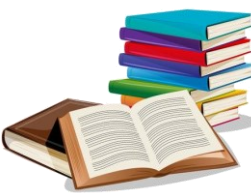
Event and Location:

- **Event:** The Employees' Provident Fund Organisation introduced revised **EPF** withdrawal provisions under **EPFO 3.0** to simplify categories, accelerate claim settlement, and expand digital processing.
- **Location:** The revised withdrawal framework applies to eligible **EPF** members across India.



Event and Location:

- **Date:** The new **EPF** withdrawal rules were reported on **9 July 2026**.



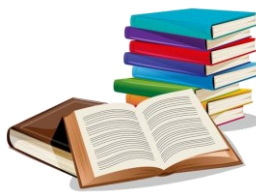
Mandates and Objectives:

- **Mandates:** Eligible online advance claims with Aadhaar-linked and verified **KYC** will be processed within three working days, while members in employment must retain at least **25%** of their **EPF** balance.



Mandates and Objectives:

- **Objectives:** The reforms aim to provide faster access to provident fund savings, reduce paperwork, simplify withdrawal categories, expand automatic claim processing, and protect a portion of members' retirement savings.



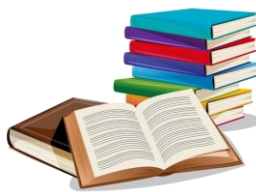
Important Terms Explained:

- Employees' **Provident Fund**: It is a retirement savings arrangement under which eligible employees and employers make regular contributions to a provident fund account.



Important Terms Explained:

- Auto-Settlement: It is a digital claim-processing mechanism under which eligible claims are approved without manual verification, subject to prescribed conditions.



Important Terms Explained:

- **Universal Account Number:** It is a unique number allotted to an **EPF** member for accessing and managing provident fund accounts and online services.



Important Terms Explained:

- **Know Your Customer:** It is the verification process involving Aadhaar, **PAN**, and bank account details to authenticate a member's identity and enable online claims.



Tabular Summary:

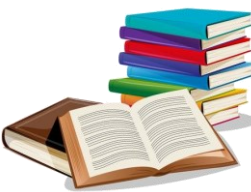
Parameter	Details
Reform name	The revised withdrawal framework has been introduced under EPFO 3.0.
Claim-settlement period	Eligible online advance claims may be processed within three working days.
Auto-settlement limit	The automatic claim-processing limit has been increased from ₹1 lakh to ₹5 lakh.
Minimum balance rule	Employed members must retain at least 25% of their total EPF balance.
Service requirement	Most partial withdrawal benefits become available after 12 months of EPF membership.
Withdrawal categories	The rules consolidate withdrawal purposes into essential needs, housing needs, and special circumstances.
Online process	Claims can be submitted through the EPFO Member e-Sewa Portal using Aadhaar-based authentication.
Unemployment rule	Members may withdraw 75% after one month of unemployment and the remaining 25% after 12 months of continuous unemployment.



➤ What interest rate will be credited to EPF accounts for FY2025–26 under the CITES 2.01 rollout?

- A) 7.75%
- B) 8.00%
- C) 8.15%
- D) 8.25%
- E) 8.50%

Answer
D) 8.25%.



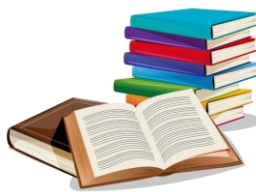
Event and Location:

- **Event:** The Employees' Provident Fund Organisation launched the upgraded Centralised IT **Enabled Services 2.01** platform and announced the credit of **FY2025–26 EPF** interest.
- **Location:** The platform has been launched for **EPFO** members across India.



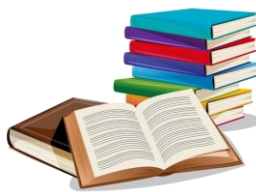
Event and Location:

- **Date:** The FY2025–26 EPF interest is expected to be credited by **15 July 2026**.



Mandates and Objectives:

- **Mandates:** The platform will consolidate nearly **340 million** member accounts from more than **120** decentralised databases into a unified national system and enable centralised claim processing, account access, automated validation, and electronic payments.



Mandates and Objectives:

- **Objectives:** The initiative aims to accelerate claim settlement, improve transparency, reduce claim rejections, simplify access to provident fund records, and modernise **EPFO**'s digital infrastructure.



Important Terms Explained:

- Centralised IT **Enabled Services 2.01**: It is **EPFO**'s upgraded digital platform that integrates member records and services into a single nationwide database.



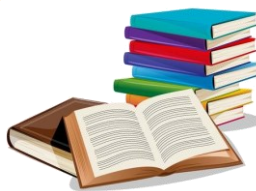
Important Terms Explained:

- Auto-Settlement: It is an automated claim-processing mechanism that settles eligible advance claims without extensive manual verification.



Important Terms Explained:

- **KYC Compliance:** It refers to the verification of a member's identity and financial details through records such as Aadhaar, **PAN**, and bank account information.



Important Terms Explained:

- **UPI-Based Withdrawal:** It is a proposed facility that will allow eligible members to receive provident fund withdrawals through the **Unified Payments Interface**.



Tabular Summary:

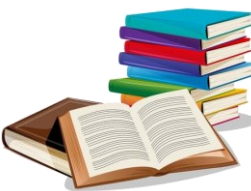
Parameter	Details
Platform name	Centralised IT Enabled Services 2.01.
Launching organisation	The platform was launched by the Employees' Provident Fund Organisation.
Launched by	Union Labour and Employment Minister Mansukh Mandaviya launched the upgraded system.
Accounts migrated	Nearly 340 million member accounts are being consolidated into a unified national platform.
FY26 interest rate	EPF members will receive interest at 8.25% for FY2025–26.
Expected credit date	The interest is expected to be credited by 15 July 2026.
Auto-settlement limit	The eligible claim limit has been increased from ₹1 lakh to ₹5 lakh.
Significance	The platform enables centralised processing, faster payments, unified records, and improved member services.



► What is the IMF's revised GDP growth forecast for India in FY2026-27?

- A) 6.2%
- B) 6.3%
- C) 6.4%
- D) 6.5%
- E) 6.7%

Answer
C) 6.4%.



Event and Location:

- **Event:** The International Monetary Fund reduced India's FY2026-27 GDP growth forecast to **6.4%** from its earlier estimate of **6.5%**.
- **Location:** The revision applies to India and was published in the **IMF's** global economic outlook update.



Event and Location:

- **Date:** The revised projection was released in the July **2026** update of the **World Economic Outlook**.



Mandates and Objectives:

- **Mandates:** The **IMF** revised India's near-term growth outlook after assessing domestic consumption, services-sector activity, global oil prices, imported energy costs, and geopolitical risks.



Mandates and Objectives:

- **Objectives:** The forecast update aims to present revised estimates of India's economic growth and assess the impact of higher energy and commodity prices on the economy.



Important Terms Explained:

- **World Economic Outlook:** It is the **IMF's** periodic report containing global and country-specific projections for economic growth, inflation, trade, and other major indicators.



Important Terms Explained:

- **Gross Domestic Product:** It is the total monetary value of final goods and services produced within a country during a specified period.



Important Terms Explained:

- **Energy Price Shock:** It refers to a sharp increase in oil, gas, or electricity prices that raises production, transport, and import costs across the economy.



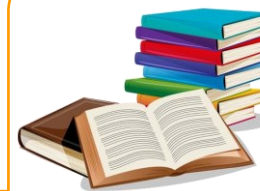
Important Terms Explained:

- **Private Consumption:** It represents household spending on goods and services and is an important driver of economic growth.



Tabular Summary:

Parameter	Details
Report	The revision was published in the IMF's July 2026 World Economic Outlook update.
FY27 forecast	India's GDP growth projection was lowered to 6.4%.
Previous FY27 estimate	The earlier April 2026 forecast was 6.5%.
FY28 forecast	India's GDP growth estimate was raised to 6.7%.
Main reason	The downgrade was attributed primarily to higher global energy and oil prices.
Domestic strength	Private consumption and services-sector activity remained resilient.
Global growth forecast	The IMF reduced its 2026 global growth estimate to 3.0% from 3.1%.
Broader concern	Geopolitical tensions and persistently high commodity prices were identified as major risks.

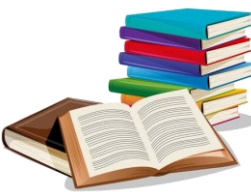


➤ Who has been approved by the Reserve Bank of India as the next Managing Director and Chief Executive Officer of South Indian Bank?

- A) P R Seshadri
- B) Mahesh Muralidhar Pai
- C) K Satyanarayana Raju
- D) Ashwani Kumar
- E) Atul Kumar Goel



Answer
B) Mahesh Muralidhar Pai.



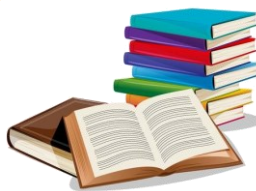
Event and Location:

- **Event:** The Reserve Bank of India approved the appointment of **Mahesh Muralidhar Pai** as the **Managing Director and Chief Executive Officer of South Indian Bank** for a three-year term.
- **Location:** **South Indian Bank** is headquartered in Thrissur, Kerala.



Mandates and Objectives:

- **Mandates:** The appointment will be placed before the bank's **Board of Directors** on **16 July 2026** and will subsequently require shareholder approval before **Mahesh Pai** assumes office.



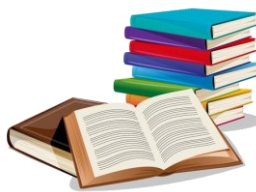
Mandates and Objectives:

- **Objectives:** The appointment aims to provide experienced leadership to **South Indian Bank** and support its digital banking, innovation, governance, strategy, and business growth initiatives.



Important Terms Explained:

- **Managing Director and Chief Executive Officer:** It is the senior-most executive position responsible for managing a bank's operations, strategy, governance, and overall performance.



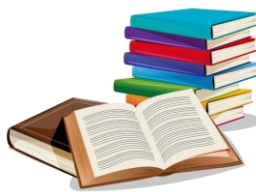
Important Terms Explained:

- **Digital Banking:** It refers to the delivery of banking products and services through online platforms, mobile applications, and technology-enabled channels.



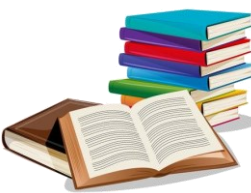
Important Terms Explained:

- **FIMMDA: The Fixed Income Money Market and Derivatives Association of India** is an industry body associated with debt markets, money markets, and derivatives.



Important Terms Explained:

- **SWIFT India:** It provides secure financial messaging services that support communication and transaction processing among banks and financial institutions.



APPOINTMENTS



Tabular Summary:

Parameter	Details
Appointee	Mahesh Muralidhar Pai has been approved as MD and CEO of South Indian Bank.
Approving authority	The appointment was approved by the Reserve Bank of India.
Tenure	His appointment is for a period of three years.
Effective date	The tenure will commence on 1 October 2026.
Predecessor	He will succeed P R Seshadri, whose tenure ends on 30 September 2026.
Current position	Mahesh Pai is serving as Chief General Manager at Canara Bank.
Professional experience	He has nearly 30 years of experience across digital banking, treasury, retail banking, agriculture, MSME credit, and overseas operations.
Pending approvals	The appointment requires approval from South Indian Bank's Board of Directors and shareholders.



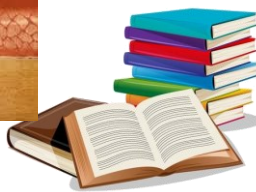
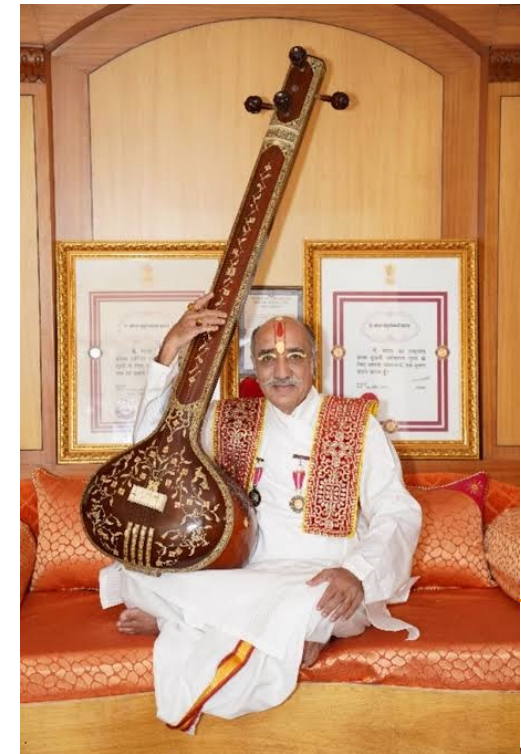
AWARDS



- **Acharya Ranchhodlal Goswami was selected for the Ustad Bismillah Khan Yuva Puraskar 2025 for preserving which musical tradition?**

- A) Dhrupad
- B) Khayal
- C) Haveli Sangeet
- D) Thumri
- E) Tappa

Answer
C) Haveli Sangeet.



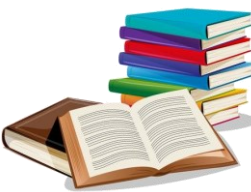
Event and Location:

- **Event:** Acharya Ranchhodlal Goswami was selected for the **Ustad Bismillah Khan Yuva Puraskar 2025** for preserving and promoting **Haveli Sangeet**.
- **Location:** Acharya Ranchhodlal Goswami is associated with the historic **Goswami Haveli** in **Ahmedabad, Gujarat**.



Event and Location:

- **Date:** His selection for the **2024–25** award cycle was announced on **9 July 2026**.



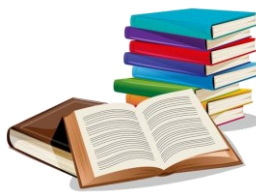
Mandates and Objectives:

- **Mandates:** The Sangeet Natak Akademi selected **Acharya Ranchhodlal Goswami** in recognition of his contribution to devotional music, cultural preservation, composition, scholarship, and promotion of **Haveli Sangeet**.



Mandates and Objectives:

- **Objectives:** The award aims to encourage young performing artists and support the preservation of India's traditional music, dance, theatre, and cultural heritage.



Important Terms Explained:

- **Haveli Sangeet:** It is a devotional music tradition associated with the Pushtimarg sect and performed as part of daily worship, festivals, seasons, and temple rituals.



Important Terms Explained:

- **Pushtimarg:** It is a devotional tradition founded by **Mahaprabhu Vallabhacharya** and centred on loving service and worship of **Lord Krishna**.



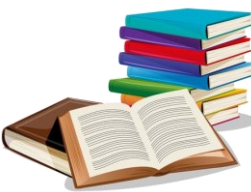
Important Terms Explained:

- Seva-Kirtan: It refers to devotional compositions sung as an offering during different stages of daily worship in Pushtimarg temples.



Important Terms Explained:

- **Ashtachhap Poets:** They were eight devotional poets associated with the Pushtimarg tradition whose compositions, including those of **Surdas** and **Parmananddas**, remain central to **Haveli Sangeet**.



AWARDS



Tabular Summary:

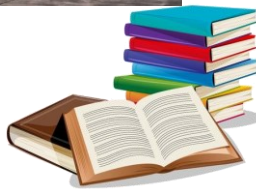
Parameter	Details
Award name	Ustad Bismillah Khan Yuva Puraskar 2025.
Awardee	Acharya Ranchhodlal Goswami of Ahmedabad was selected for the honour.
Awarding institution	The selection was announced by the Sangeet Natak Akademi under the Ministry of Culture.
Field of recognition	He was recognised for preserving and promoting Haveli Sangeet.
Cultural association	He is the 16th-generation Acharya of the historic Goswami Haveli in Ahmedabad.
Musical tradition	Haveli Sangeet is closely linked with the Pushtimarg tradition and daily worship of Lord Krishna.
Academic contribution	He has authored books, contributed to curriculum development, and pursued advanced research in music.
Significance	The recognition supports the continuation of an ancient devotional and classical music tradition.



► **At which location did DRDO successfully flight-test the Pinaka Long Range Guided Rocket?**

- A) Pokhran
- B) Chandipur
- C) Sriharikota
- D) Balasore Air Base
- E) Mahajan Field Range

Answer
B) Chandipur.



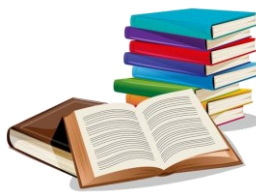
Event and Location:

- **Event:** The Defence Research and Development Organisation successfully flight-tested the **Pinaka Long Range Guided Rocket** at a user-defined minimum range of **60 kilometres**.
- **Location:** The test was conducted at the **Integrated Test Range in Chandipur, Odisha**.



Event and Location:

- **Date:** The flight test was carried out on **8 July 2026**.



Mandates and Objectives:

- **Mandates:** The test validated the rocket's planned trajectory, in-flight manoeuvres, guidance, navigation, control systems, and precision-strike performance under operational conditions.



Mandates and Objectives:

- **Objectives:** The programme aims to enhance the **Indian Army's** long-range artillery capability, improve battlefield accuracy, strengthen standoff strike capacity, and reduce dependence on imported precision-guided systems.



Important Terms Explained:

- **Pinaka Long Range Guided Rocket:** It is a precision-guided artillery rocket developed to extend the range and accuracy of the **Indian Army's** Pinaka multi-barrel rocket launcher system.



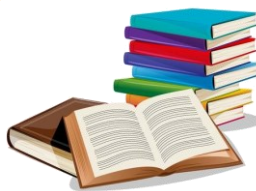
Important Terms Explained:

- **Integrated Test Range:** It is a **DRDO** testing facility at Chandipur used for evaluating missiles, rockets, and other defence systems under controlled conditions.



Important Terms Explained:

- **Standoff Attack Capability:** It refers to the ability to strike a target accurately from a distance while keeping the launching platform away from immediate enemy threats.



Important Terms Explained:

- Precision-**Guided Munition**: It is a weapon equipped with guidance technology to accurately engage specific targets and reduce collateral damage.



Tabular Summary:

Parameter	Details
System tested	Pinaka Long Range Guided Rocket.
Testing agency	The flight test was conducted by the Defence Research and Development Organisation.
Date	The test was carried out on 8 July 2026.
Location	Integrated Test Range, Chandipur, Odisha.
Test range	The rocket was tested at a user-defined minimum range of 60 kilometres.
Lead design authority	Armament Research and Development Establishment served as the lead design authority.
Supporting laboratories	HEMRL, DRDL, and RCI contributed to propulsion, technical support, guidance, and advanced technologies.
Strategic significance	The test strengthens India's indigenous long-range precision-strike and artillery capabilities.

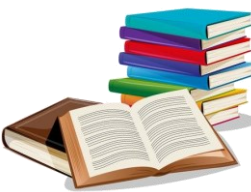


➤ **Where will the Geneva AI Summit 2027 be held?**

- A) Zurich Convention Centre
- B) Palexpo Geneva
- C) United Nations Headquarters New York
- D) Bletchley Park
- E) Paris Expo Porte de Versailles



Answer
B) Palexpo Geneva.



Event and Location:

- **Event:** Switzerland announced the Geneva AI Summit **2027** as an international platform for discussions on artificial intelligence governance, innovation, safety, and responsible use.
- **Location:** Palexpo, Geneva, Switzerland.
- **Date:** The summit is scheduled for **21** and **22** June **2027**.



Mandates and Objectives:

- **Mandates:** The summit will bring together governments, technology companies, researchers, international organisations, academic institutions, policymakers, and civil society representatives to discuss global artificial intelligence priorities.



Mandates and Objectives:

- **Objectives:** The event aims to promote human-centred AI applications, strengthen international cooperation on AI governance, encourage responsible innovation, and develop safe, ethical, inclusive, and trustworthy AI systems.



Important Terms Explained:

- Geneva AI Summit **2027**: It is a proposed global forum focused on artificial intelligence governance, innovation, international cooperation, and the responsible use of emerging technologies.



Important Terms Explained:

- **AI for Good Global Summit:** It is an international event associated with the **International Telecommunication Union** that promotes the use of artificial intelligence to address global development challenges.



Important Terms Explained:

- **Trustworthy AI:** It refers to artificial intelligence systems designed and deployed with safety, transparency, accountability, fairness, reliability, and respect for human rights.



Important Terms Explained:

- Human-Centred AI: It is an approach that places human welfare, dignity, inclusion, and societal benefit at the core of artificial intelligence design and deployment.



Tabular Summary:

Parameter	Details
Summit name	Geneva AI Summit 2027.
Host country	Switzerland will host the summit.
Dates	The event is scheduled for 21 and 22 June 2027.
Venue	The summit will be held at Palexpo in Geneva.
Announced by	Swiss Federal Minister Albert Rösti announced the summit.
Associated event	It will be organised alongside the ITU AI for Good Global Summit.
Key focus areas	The agenda includes AI governance, safety, ethics, inclusion, innovation, and human development.
Global significance	The summit seeks to advance coordinated international dialogue on responsible artificial intelligence.



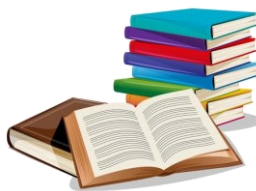
SCHEMES & INITIATIVES



➤ How many rural agri-entrepreneurs are targeted for empowerment under the PRAGATI Project?

- A) 5,000
- B) 10,000
- C) 15,000
- D) 20,000
- E) 25,000

Answer
D) 20,000.



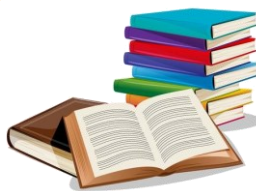
Event and Location:

- **Event: Union Minister Shivraj Singh Chouhan** launched the **PRAGATI** Project to promote agri-entrepreneurship, regenerative farming, digital innovation, and value addition in Indian agriculture.



Event and Location:

- **Location:** The initiative will initially cover **Madhya Pradesh, Uttar Pradesh**, Bihar, Maharashtra, Rajasthan, **West Bengal**, Assam, and Jharkhand.
- **Date:** The project was reported on **9 July 2026**.



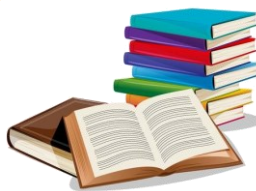
Mandates and Objectives:

- **Mandates:** The project will train rural youth as village-level agri-entrepreneurs who will provide soil testing, crop advisories, mechanisation services, financial literacy, institutional credit support, and market-linkage assistance to farmers.



Mandates and Objectives:

- **Objectives:** The initiative aims to empower **20,000** rural agri-entrepreneurs, benefit **20 lakh** small and marginal farmers, raise farm incomes, reduce cultivation costs, and promote climate-resilient agriculture.



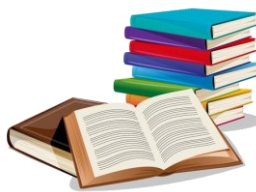
Important Terms Explained:

- **PRAGATI:** It stands for **Promoting Regenerative Agriculture, Growth, Agri-Entrepreneurship and Transformative Innovation** and seeks to build a technology-enabled and sustainable rural agricultural ecosystem.



Important Terms Explained:

- **Regenerative Agriculture:** It refers to farming practices that improve soil health, conserve natural resources, enhance biodiversity, and strengthen long-term agricultural sustainability.



Important Terms Explained:

- Agri-Entrepreneur: It is a trained rural entrepreneur who provides agricultural inputs, advisory services, machinery access, financial support, and market connections to farmers.



Important Terms Explained:

- **Climate-Smart Agriculture:** It is an approach that seeks to increase agricultural productivity, improve resilience to climate risks, and reduce environmental impact.



SCHEMES & INITIATIVES



Tabular Summary:

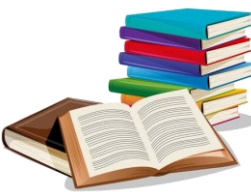
Parameter	Details
Project name	PRAGATI Project.
Launched by	Union Minister for Agriculture and Farmers Welfare and Rural Development Shivraj Singh Chouhan.
Target entrepreneurs	The project seeks to empower 20,000 rural agri-entrepreneurs.
Target beneficiaries	More than 20 lakh small and marginal farmers are expected to benefit.
Initial coverage	The initiative will begin in eight major agricultural states.
Farmer services	Support will include soil testing, crop advisories, machinery rental, financial literacy, and institutional credit access.
Key partners	The initiative involves organisations such as PepsiCo Foundation, SBI Foundation, Gates Foundation, IDH, and Heifer International.
Significance	The project aims to improve productivity, lower costs, strengthen market access, and promote sustainable agriculture.



- What is the annual expenditure to be borne by the Uttar Pradesh government under the Guru Dakshina Cashless Medical Scheme?

- A) ₹247 crore
- B) ₹347 crore
- C) ₹447 crore
- D) ₹547 crore
- E) ₹647 crore

Answer
C) ₹447 crore.



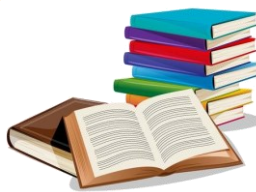
Event and Location:

- **Event:** The **Uttar Pradesh** government launched the **Chief Minister Teacher Cashless Medical Scheme**, popularly called **Guru Dakshina**, for teachers, education personnel, and their eligible family members.
- **Location:** The scheme applies across **Uttar Pradesh**.
- **Date:** The scheme was reported on **9 July 2026**.



Mandates and Objectives:

- **Mandates:** The scheme will provide cashless hospitalisation through government and empanelled private hospitals, cover more than **1,900** treatment packages, and be implemented through the **State Agency for Comprehensive Health and Integrated Services**.



Mandates and Objectives:

- **Objectives:** The initiative aims to reduce the medical burden on teachers and education staff, strengthen their social security, and enable them to focus more effectively on educational responsibilities.



Important Terms Explained:

- **SACHIS: The State Agency for Comprehensive Health and Integrated Services** will implement the scheme and facilitate cashless treatment and claim settlement.



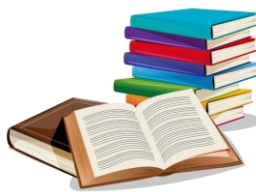
Important Terms Explained:

- **Cashless Hospitalisation:** It is a facility under which eligible beneficiaries receive covered hospital treatment without making direct payment at the time of admission.



Important Terms Explained:

- **Empanelled Hospital:** It is a government or private hospital officially approved under the scheme to provide specified cashless treatment packages.



Important Terms Explained:

- **Direct Benefit Transfer:** It is a welfare-delivery mechanism through which financial assistance is transferred directly into the beneficiary's bank account.

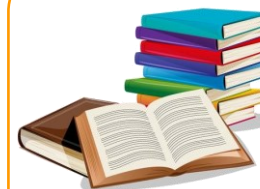


SCHEMES & INITIATIVES



Tabular Summary:

Parameter	Details
Scheme name	Chief Minister Teacher Cashless Medical Scheme, popularly known as Guru Dakshina.
State	The scheme has been launched by the Government of Uttar Pradesh.
Annual budget	The state government will bear an annual expenditure of approximately ₹447 crore.
Expected beneficiaries	Around 10 lakh teachers and contractual education personnel are expected to benefit.
Implementing agency	The scheme will be implemented through SACHIS.
Hospital coverage	Cashless treatment will be available in government and empanelled private hospitals.
Treatment scope	More than 1,900 treatment packages covering major illnesses and complex surgeries are included.
Key exclusion	Outpatient consultations are not covered under the scheme.



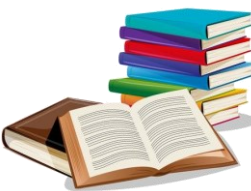
➤ Which airport was notified as a designated port for importing drugs under the Drugs Rules, 1945?

- A) Noida International Airport
- B) Navi Mumbai International Airport
- C) Kempegowda International Airport
- D) Cochin International Airport
- E) Rajiv Gandhi International Airport



Answer

B) Navi Mumbai International Airport.



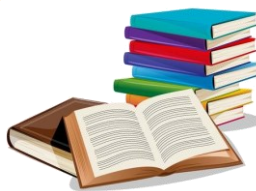
Event and Location:

- **Event:** The Government of India notified **Navi Mumbai International Airport** as a designated port for the import of drugs under the **Drugs Rules, 1945**.
- **Location:** Navi Mumbai, Maharashtra.
- **Date:** The Ministry of Health and Family Welfare issued the notification on **8 July 2026**.



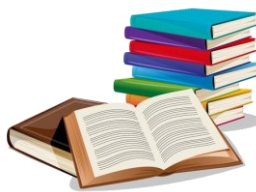
Mandates and Objectives:

- **Mandates:** The Ministry amended Rule **43A** of the **Drugs Rules, 1945**, after consultation with the **Drugs Technical Advisory Board**, to include **Navi Mumbai International Airport** among authorised drug import entry points.



Mandates and Objectives:

- **Objectives:** The amendment aims to expand pharmaceutical import infrastructure, improve supply-chain efficiency, reduce congestion at existing ports, and facilitate regulated drug imports.



Important Terms Explained:

- Rule **43A**: It is the provision under the **Drugs Rules, 1945**, that specifies the authorised ports through which drugs may legally be imported into India.



Important Terms Explained:

- **Drugs Technical Advisory Board:** It is the highest statutory technical advisory body on matters related to drugs and cosmetics under the **Drugs and Cosmetics Act, 1940**.



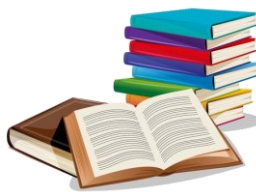
Important Terms Explained:

- **Designated Port:** It is an officially authorised airport, seaport, road point, or rail point through which regulated goods such as drugs may enter the country.



Important Terms Explained:

- **Drugs and Cosmetics Act, 1940:** It is the principal law governing the import, manufacture, distribution, and sale of drugs and cosmetics in India.



Tabular Summary:

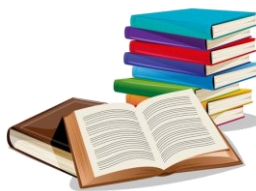
Parameter	Details
Event name	Notification of Navi Mumbai International Airport as a designated drug import port.
Notification date	The notification was issued on 8 July 2026.
Location	Navi Mumbai International Airport is located in Maharashtra.
Issuing authority	The Ministry of Health and Family Welfare issued the notification.
Legal provision	Rule 43A of the Drugs Rules, 1945, was amended.
Advisory body	The amendment followed consultation with the Drugs Technical Advisory Board.
Total notified ports	The number of authorised drug import ports in India increased to 42.
Significance	The measure is expected to improve pharmaceutical logistics, trade facilitation, and regulatory access.



QUICK RECALL



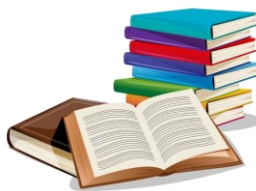
- Prambanan is the largest Hindu temple complex in Indonesia.
- Jaipur secured sixth place in the Happy City Index 2026.
- More than 13 earlier withdrawal purposes have been consolidated into three broad categories.
- CITES 2.01 replaces more than 120 decentralised EPFO databases with a unified national system.
- The IMF lowered India's FY27 growth forecast by 0.1 percentage point.



QUICK RECALL



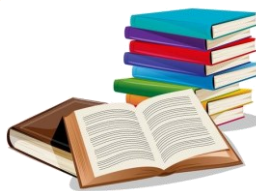
- **Mahesh Muralidhar Pai is currently heading Digital Banking and Innovation at Canara Bank.**
- **Acharya Ranchhodlal Goswami is associated with a historic haveli located in the old city of Ahmedabad.**
- **The Pinaka LRGR followed its planned trajectory and struck the designated target accurately.**
- **The Geneva AI Summit 2027 will be held at Palexpo on 21 and 22 June 2027.**
- **PRAGATI is designed as a nationwide multi-partner agricultural transformation initiative.**



QUICK RECALL



- Teachers, Shiksha Mitras, instructors, special educators, wardens, cooks, and eligible dependents are covered under the scheme.
- Navi Mumbai International Airport has been added to India's authorised network of drug import entry points.





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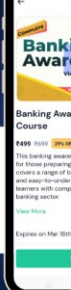


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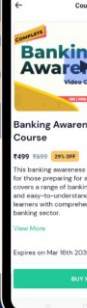


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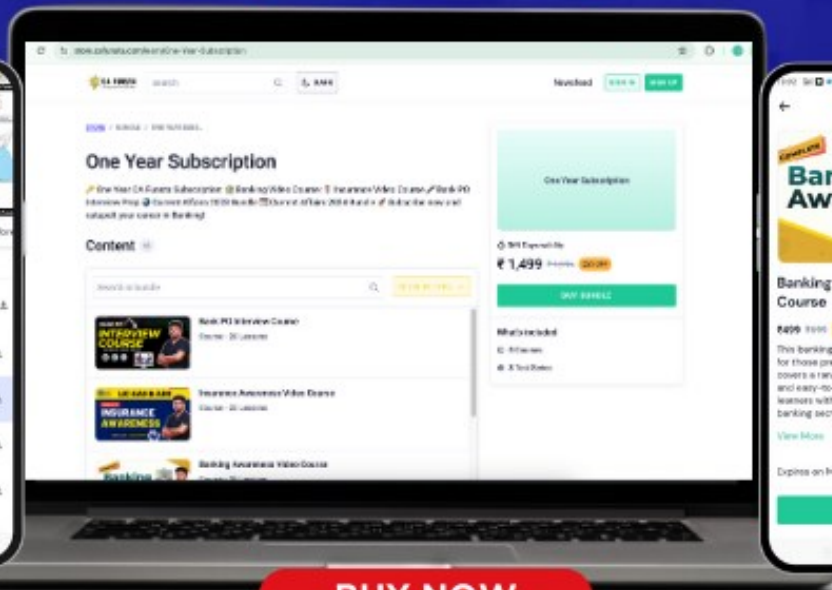
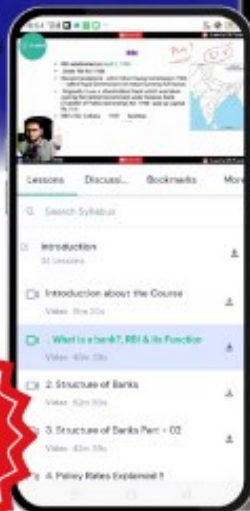
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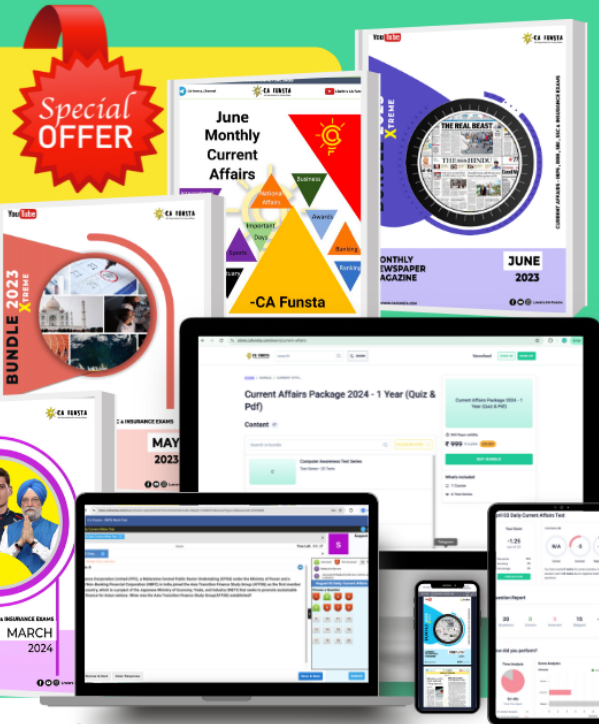


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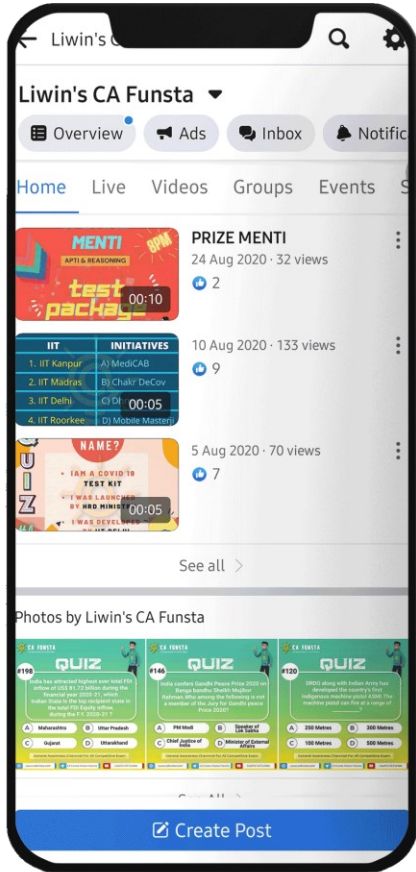
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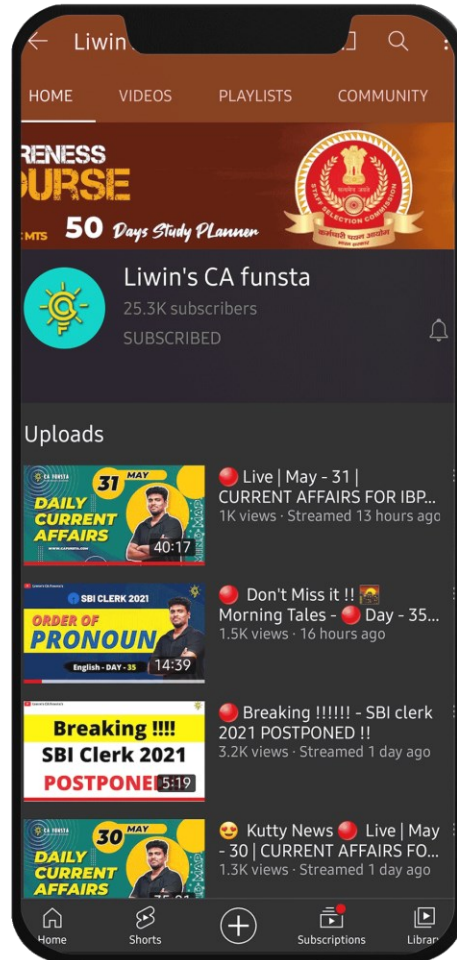


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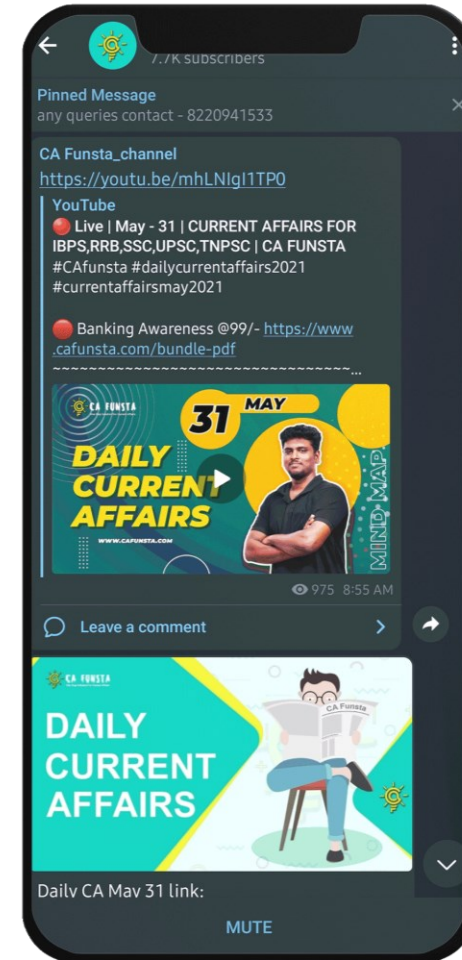
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