



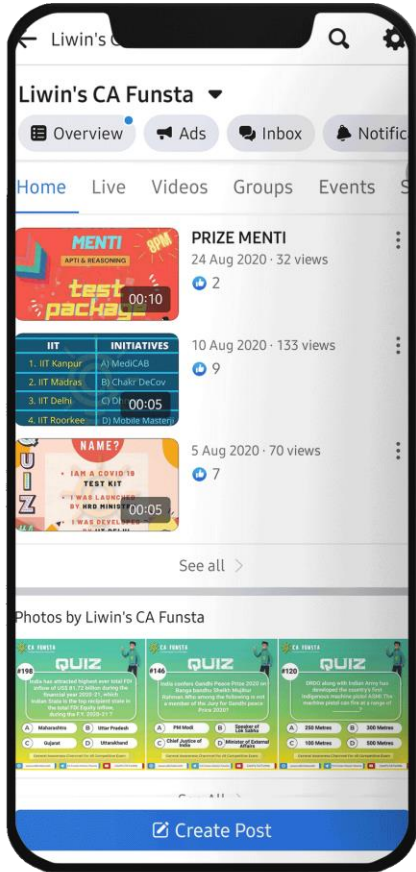
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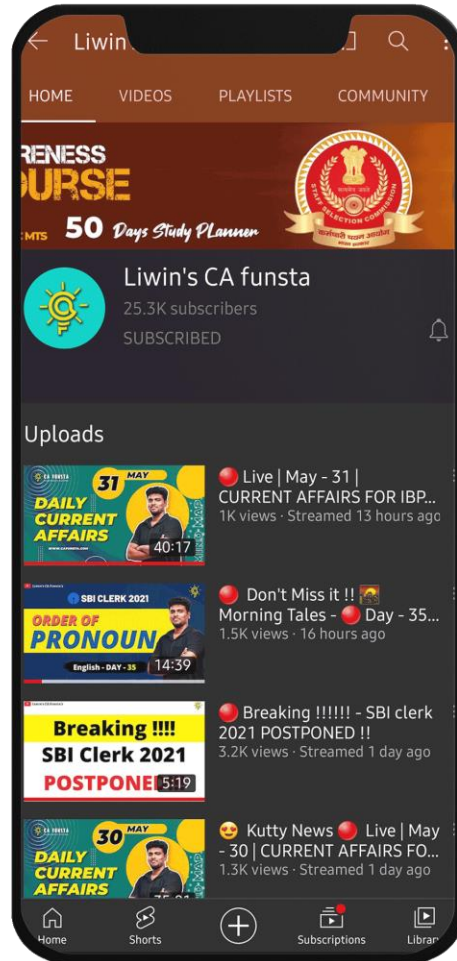
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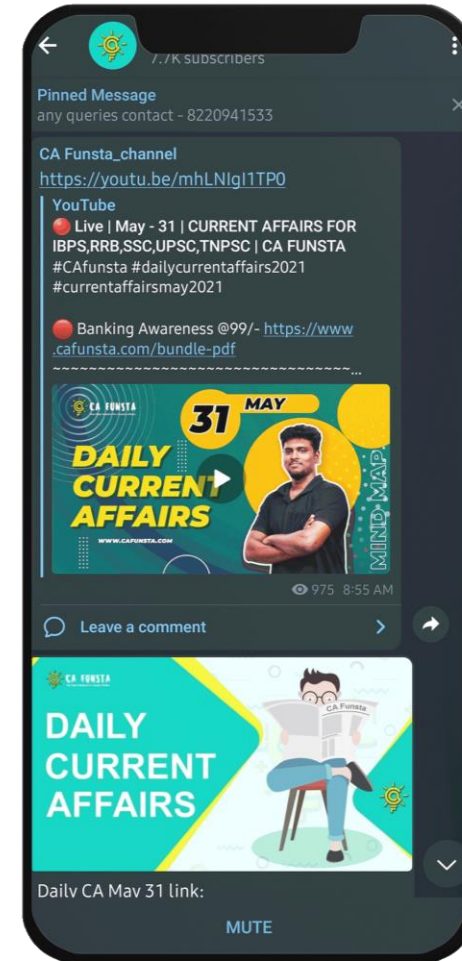
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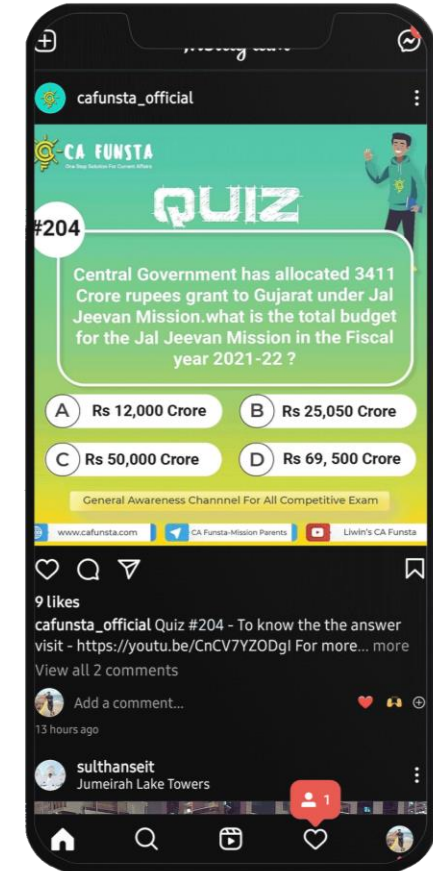
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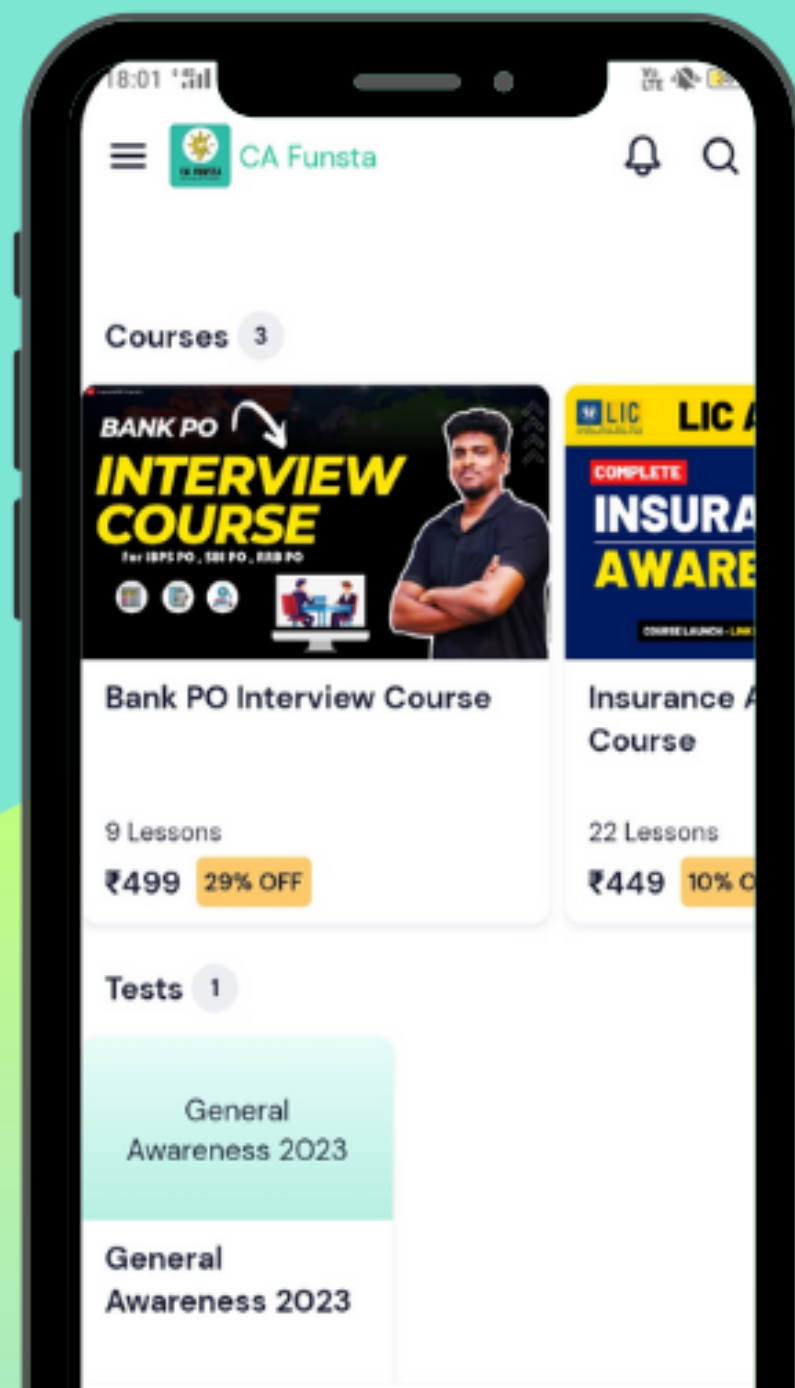
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Crystal clear explanation thank you so much sir

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Ruban
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This course was really useful for me. Thank you Anna.

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"Such a great explanation for each and every topics of banking awareness. Easy to understand. Thank you Liwin sir."

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Rajaganapathy A R
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Worth worth varma onnumae theriyama the course start pannan mudikum pothu avalo oru confidence ah kuduthu banking awareness therinja naala financial awareness iam kudu easy ah puripuka mudiyathu thanks liwin bro

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Every concepts crystal clear with easy explanation. No better banking awareness

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STUDENT REVIEW

Vasanthakumarm
★★★★★

Thank you Anna for your clear explanation

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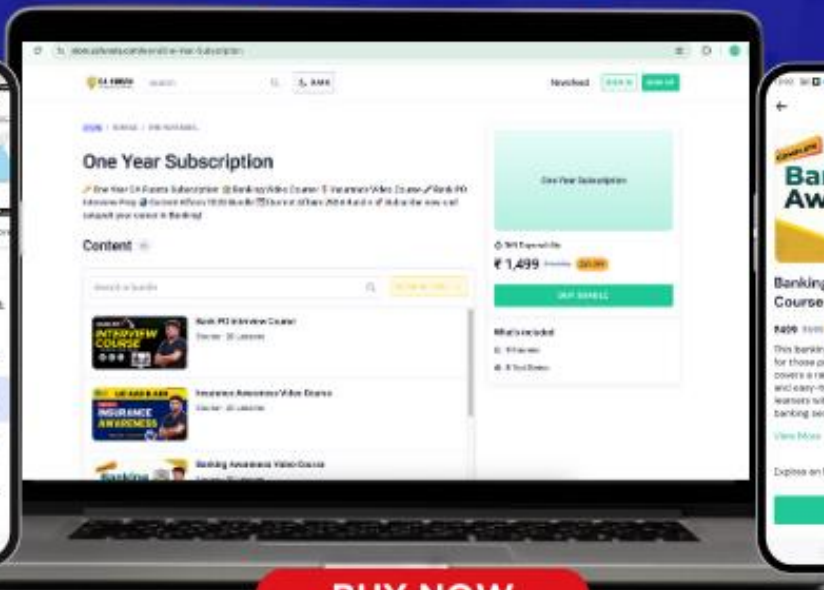
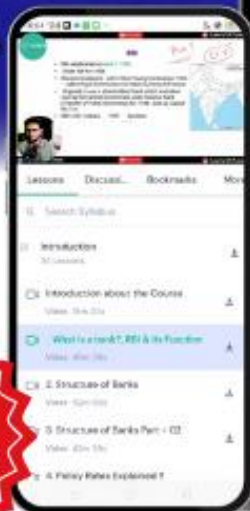


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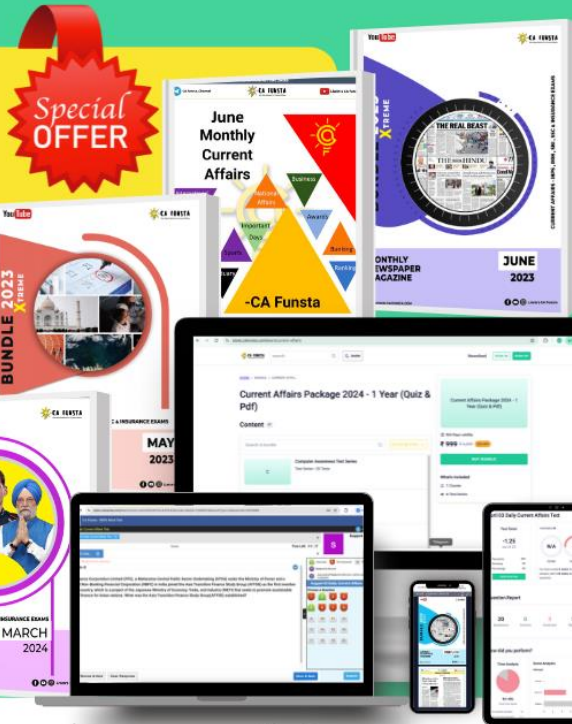


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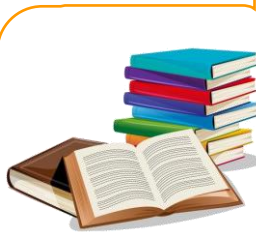
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➤ **What is the name of the CSR-backed chess initiative launched by Cholamandalam Investment in July 2025?**

- A) Chola Chess Academy
- B) Chess for India
- C) Chola Moves
- D) Chess Bharat
- E) Chaturangam Foundation

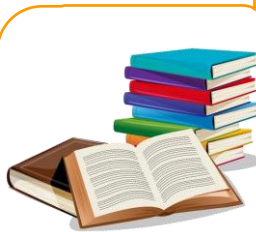


➤ **What is the name of the CSR-backed chess initiative launched by Cholamandalam Investment in July 2025?**

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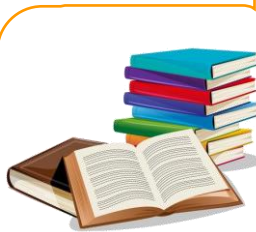
Answer

A) Chola Chess Academy



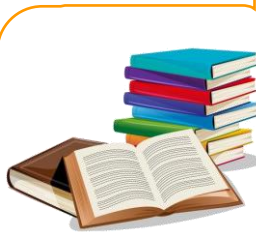
Event and Location:

- **Event:** Launch of Chola Chess Academy
- **Location:** Chennai, Tamil Nadu
- **Date:** July 10, 2025



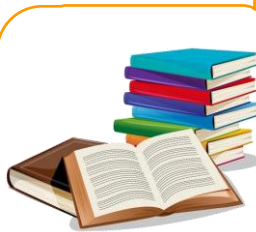
Mandates and Objectives:

- **Mandates:** Cholamandalam Investment and Finance Company (Chola) launched Chola Chess, a CSR-backed initiative in collaboration with Chess Gurukul, under the guidance of Grandmaster RB Ramesh
- **Objectives:** To provide structured, holistic training and support for young chess players at the grassroots level, helping them transition to elite-level competition and develop as disciplined and confident individuals



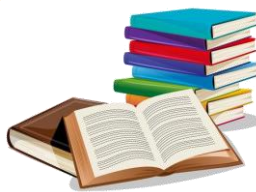
Important Terms Explained:

- **Chola Chess:** A structured chess development platform created under Chola's CSR program to train young talents through camps and expert mentorship
- **Chess Gurukul:** A well-known chess training institute founded by GM RB Ramesh, focusing on excellence in chess coaching
- **CSR (Corporate Social Responsibility):** A company's commitment to contributing to societal goals; Chola Chess is part of Chola's CSR to promote sports development



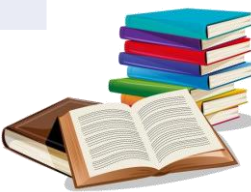
Important Terms Explained:

- **FIDE Rating:** The official chess rating assigned by the World Chess Federation (FIDE), used to rank players based on performance
- **Residential Chess Camps:** Intensive multi-day camps offered by Chola Chess for players in various FIDE rating bands (1400–3000), including mental and physical conditioning



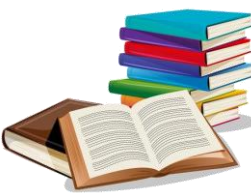
Tabular Summary:

Parameter	Details
Event name	Launch of Chola Chess Academy
Announcement date	July 10, 2025
Location	Chennai, Tamil Nadu
Issuing authority	Cholamandalam Investment and Finance Company (Chola)
Policy/series name	Chola Chess (CSR initiative)
Key figures	GM RB Ramesh, GM Viswanathan Anand, Vellayan Subbiah
Purpose/reason	To nurture young chess talent through structured and holistic training
Feature details	Website for applications, 5–7 day camps, rating bands (1400–3000), full development program
Validity or status	Officially launched, registration open via CholaChess.com
Strategic/significant value	Enhances India's grassroots chess ecosystem and future global competitiveness



➤ **How much capital are India's Public Sector Banks (PSBs) expected to raise via QIPs in FY26?**

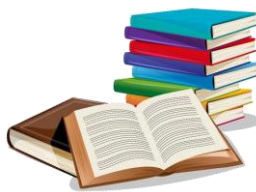
- A) ₹25,000 crore
- B) ₹30,000 crore
- C) ₹45,000 crore
- D) ₹60,000 crore
- E) ₹47,000 crore



➤ **How much capital are India's Public Sector Banks (PSBs) expected to raise via QIPs in FY26?**

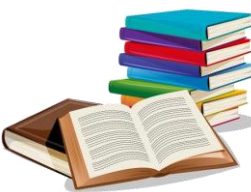
- A) ₹25,000 crore
- B) ₹30,000 crore
- C) ₹45,000 crore
- D) ₹60,000 crore
- E) ₹47,000 crore

Answer
C) ₹45,000 crore



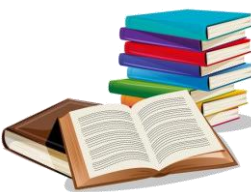
Event and Location:

- **Event:** Government plan to raise capital through QIPs and stake sales in PSBs
- **Location:** India
- **Date:** July 10, 2025



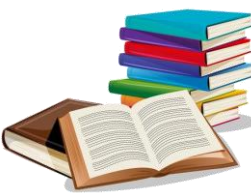
Mandates and Objectives:

- **Mandates:** The Government of India and Public Sector Banks (PSBs) plan to raise ₹45,000 crore through Qualified Institutional Placements (QIPs) in FY26, while also initiating strategic disinvestment in IDBI Bank, LIC, and several other PSBs via Offer for Sale (OFS)
- **Objectives:** To boost Tier 1 capital of PSBs, enhance financial stability, meet the FY26 disinvestment target of ₹47,000 crore, and improve overall public sector efficiency through strategic stake dilution



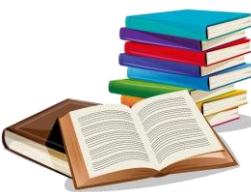
Important Terms Explained:

- **QIP (Qualified Institutional Placement):** A capital-raising tool allowing listed companies to raise money by issuing shares to qualified institutional buyers without undergoing elaborate regulatory procedures
- **Tier 1 Capital:** The core capital of a bank, including equity capital and disclosed reserves, considered the most stable financial buffer to absorb losses
- **Disinvestment:** The sale or liquidation of government-owned assets, often in public sector enterprises, to reduce fiscal burden and promote efficiency



Important Terms Explained:

- **Offer for Sale (OFS):** A method by which the promoters of a listed company can sell their shares directly through the stock exchange to the public
- **IDBI Bank Disinvestment:** A planned strategic sale involving a combined 60.72% government and LIC stake in IDBI Bank, expected to conclude by October 2025
- **LIC OFS:** The first proposed dilution of the government's holding in Life Insurance Corporation (LIC) since its IPO in 2022



BANKING AND FINANCE



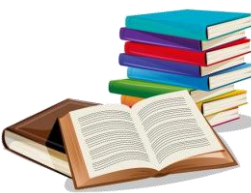
Tabular Summary:

Parameter	Details
Event name	Capital raising and disinvestment strategy in PSBs and LIC
Announcement date	July 10, 2025
Location	India
Issuing authority	Department of Financial Services, Government of India
Policy/series name	FY26 Capital and Disinvestment Plan
Key figures	SBI, IDBI Bank, LIC, other PSBs, shortlisted bidders (e.g., Kotak, Fairfax)
Purpose/reason	Boost Tier 1 capital, meet ₹47,000 crore disinvestment target
Feature details	₹45,000 Cr via QIPs, IDBI strategic disinvestment, LIC and PSB OFS plans
Validity or status	Scheduled for implementation in FY26
Strategic/significant value	Strengthens bank balance sheets and enhances government's fiscal space



➤ **Which of the following banks removed the minimum average balance (AMB) requirement across all or most savings accounts in July 2025?**

- A) Axis Bank
- B) HDFC Bank
- C) Punjab National Bank
- D) ICICI Bank
- E) CitiBank



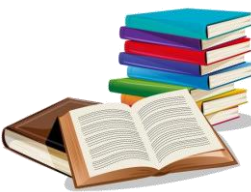
➤ Which of the following banks removed the minimum average balance (AMB) requirement across all or most savings accounts in July 2025?

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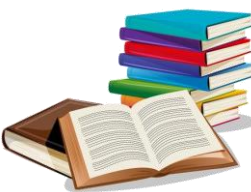
Answer

C) Punjab National Bank



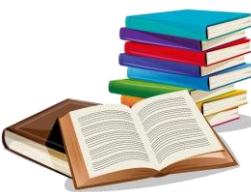
Event and Location:

- **Event:** Removal of minimum balance penalties across savings accounts by major public sector banks
- **Location:** Pan-India (Applicable to customers nationwide)
- **Date:** July 2025



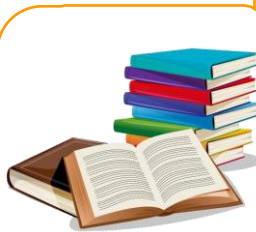
Mandates and Objectives:

- **Mandates:**
 - Several public sector banks (PSBs) including PNB, Bank of Baroda, Canara Bank, Indian Bank, and Bank of India have announced the waiver of Average Monthly Balance (AMB) requirements for savings bank accounts.
- **Objectives:**
 - To promote financial inclusion, ease banking for low-income customers, align with customer-centric banking reforms, and simplify account maintenance by removing penalties for non-maintenance of AMB.



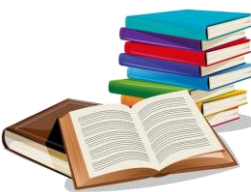
Important Terms Explained:

- **Average Monthly Balance (AMB):**
 - AMB is the minimum average balance that must be maintained by a customer in a savings account over a month. If not maintained, banks used to levy penalties depending on the shortfall.
- **Savings Account:**
 - A basic bank account that allows customers to deposit money, earn interest, and access funds. Now more inclusive as public banks remove balance requirements.



Important Terms Explained:

- **Public Sector Banks (PSBs):**
 - Banks where the majority stake is held by the government. Examples include PNB, SBI, Canara Bank, Bank of India, etc. These banks often lead inclusive banking reforms.
- **Penalty Waiver:**
 - In this context, banks have removed the charges previously levied when customers failed to maintain the required average monthly balance in their accounts.



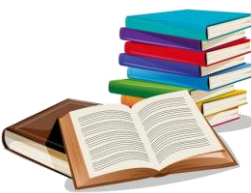
Tabular Summary:

Parameter	Details
Event name	Waiver of minimum balance penalty by 6 major Indian banks
Announcement date	July 2025
Location	Nationwide
Issuing authority	Respective public sector banks (PNB, BoB, Canara Bank, Indian Bank, etc.)
Policy/series name	AMB Waiver Policy (Savings Account category)
Key figures	PNB, BoB, Indian Bank, Canara Bank, Bank of India, SBI
Purpose/reason	To simplify banking and promote customer-friendly practices
Feature details	No penalty for non-maintenance of AMB in most or all savings accounts
Validity or status	Effective from July 2025 (some since May or earlier)
Strategic/significant value	Boosts financial inclusion, enhances flexibility, attracts more account holders



➤ Which country was newly added to the FATF's list of jurisdictions under Increased Monitoring in June 2025?

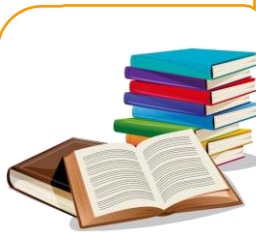
- A) Tanzania
- B) Croatia
- C) Bolivia
- D) Myanmar
- E) Mali



- Which country was newly added to the FATF's list of jurisdictions under Increased Monitoring in June 2025?

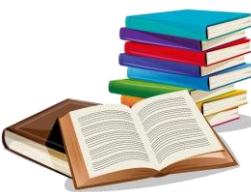
- A) Tanzania
- B) Croatia
- C) Bolivia
- D) Myanmar
- E) Mali

Answer
C) Bolivia



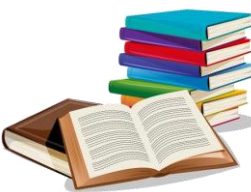
Event and Location:

- **Event:** FATF adds new countries to Increased Monitoring list and updates High-Risk jurisdictions
- **Location:** Global (FATF jurisdictions)
- **Date:** June 12–13, 2025



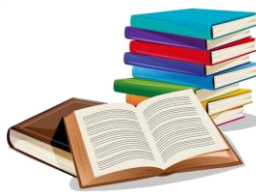
Mandates and Objectives:

- **Mandates:**
 - FATF released updated public documents identifying jurisdictions with strategic AML/CFT deficiencies and issued a call for enhanced due diligence on specific high-risk countries.
- **Objectives:**
 - To ensure financial systems are protected from misuse related to money laundering, terrorist financing, and proliferation financing by monitoring high-risk jurisdictions and supporting corrective action plans.



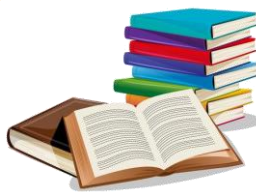
Important Terms Explained:

- **Financial Action Task Force (FATF):** An inter-governmental body founded in 1989 that sets global standards to combat money laundering, terrorist financing, and threats to the international financial system.
- **High-Risk Jurisdictions subject to a Call for Action (Black List):** Countries with critical AML/CFT deficiencies for which FATF calls for counter-measures. Includes DPRK, Iran, and Myanmar (status unchanged as of June 2025).



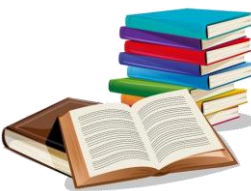
Important Terms Explained:

- **Jurisdictions under Increased Monitoring (Grey List):** Nations with strategic deficiencies but committed to resolving them with FATF support. In June 2025, Bolivia and Virgin Islands (UK) were added, while Croatia, Mali, and Tanzania were removed.



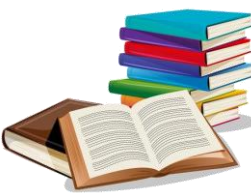
Tabular Summary:

Parameter	Details
Event name	FATF Public Statement on High-Risk and Monitored Jurisdictions
Announcement date	June 13, 2025
Location	Global
Issuing authority	Financial Action Task Force (FATF)
Policy/series name	High-Risk Jurisdictions & Jurisdictions Under Increased Monitoring
Key figures	T. Raja Kumar (President, FATF)
Purpose/reason	Identify jurisdictions with AML/CFT deficiencies and ensure corrective action
Feature details	Countries added or removed from grey list; black list reconfirmed
Validity or status	Ongoing monitoring and updates thrice yearly
Strategic/significant value	Helps safeguard global financial systems from illicit financial activities



➤ **What does the term 'Novation' refer to in the context of RBI's Draft Directions on OTC Derivative Contracts, 2025?**

- A) Cancelling derivative trades
- B) Switching from OTC to exchange-traded trades
- C) Replacing one counterparty with another in a derivative contract
- D) Settling derivatives through physical delivery
- E) Freezing of derivative exposure by RBI

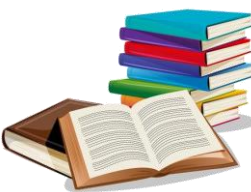


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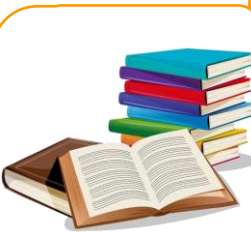
Answer

C) Replacing one counterparty with another in a derivative contract



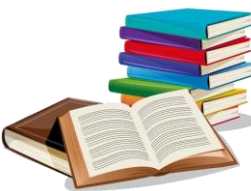
Event and Location:

- **Event:** RBI issued draft directions for novation of OTC Derivative Contracts
- **Location:** India (Applicable across financial institutions and derivative markets)
- **Date:** July 2025 (draft released)



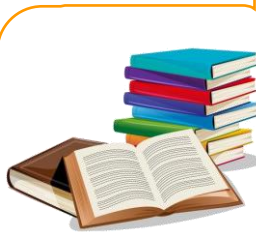
Mandates and Objectives:

- **Mandates:**
 - The RBI has released a draft of the Novation of OTC Derivative Contracts Directions, 2025, outlining regulatory procedures for replacing a counterparty in a derivative contract.
- **Objectives:**
 - To ensure risk-transfer transparency, enforce uniform novation procedures, and enhance market stability while adhering to Governing Directions under various RBI and FEMA frameworks.



Important Terms Explained:

- **Novation:** Replacement of an existing party in an OTC derivative contract by another, creating a new legally binding agreement, with the original one extinguished.
- **OTC Derivative:** A derivative contract not traded on a recognised exchange, including products on electronic trading platforms, often used for custom risk hedging.
- **Market-maker:** A regulated financial entity authorized to offer two-way quotes and provide liquidity in OTC derivative markets, as per RBI guidelines.

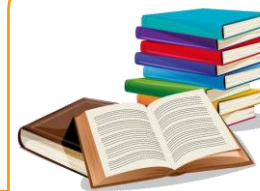


BANKING AND FINANCE



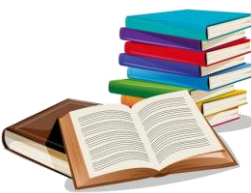
Tabular Summary:

Parameter	Details
Event name	Draft RBI Directions on Novation of OTC Derivative Contracts
Announcement date	July 2025
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	RBI (Novation of OTC Derivative Contracts) Directions, 2025
Key figures	RBI Governor: Shaktikanta Das
Purpose/reason	To establish a framework for novation of derivative contracts
Feature details	Tripartite novation process, mandatory reporting to CCIL, standard documents
Validity or status	Draft stage; open to feedback
Strategic/significant value	Promotes transparency, reduces counterparty risk, improves contract transferability



➤ Which new External Credit Assessment Institution (ECAI) has RBI permitted for risk weighting claims on non-resident corporates under Basel III regulations?

- A) Fitch Ratings
- B) Moody's
- C) S&P Global
- D) CareEdge Global IFSC Limited
- E) ICRA

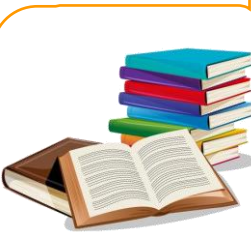


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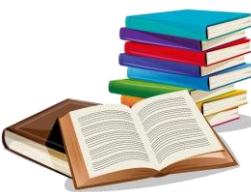
Answer

D) CareEdge Global IFSC Limited



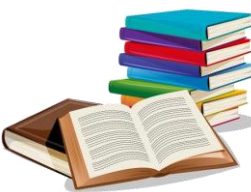
Event and Location:

- **Event:** RBI permits CareEdge Global IFSC Limited as eligible ECAI for Basel III risk weighting
- **Location:** India (Applicable to IFSC entities)
- **Date:** July 10, 2025



Mandates and Objectives:

- **Mandates:**
 - RBI has allowed banks to use CareEdge Global IFSC Limited's ratings for risk-weighting their claims on non-resident corporates from IFSCs under Basel III capital regulations.
- **Objectives:**
 - To expand the pool of recognized credit rating agencies for foreign exposures, enhance risk measurement accuracy, and streamline regulatory compliance for banks dealing with IFSC-originated claims.



Important Terms Explained:

- **Basel III Capital Regulations:** International banking regulations developed by the Basel Committee to improve the banking sector's ability to absorb shocks and strengthen risk management and capital adequacy.
- **ECAI (External Credit Assessment Institution):** Recognized credit rating agencies whose ratings can be used by banks to assign risk weights to assets for regulatory capital purposes.
- **IFSC (International Financial Services Centre):** A jurisdiction providing world-class financial services to non-residents and residents in foreign currency. GIFT City in Gujarat is India's first IFSC.



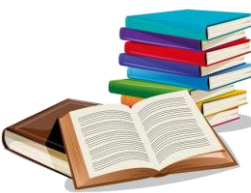
Tabular Summary:

Parameter	Details
Event name	RBI permits CareEdge Global IFSC as ECAI under Basel III
Announcement date	July 10, 2025
Location	India, especially applicable to IFSC exposures
Issuing authority	Reserve Bank of India
Policy/series name	Basel III Capital Regulations
Key figures	Vaibhav Chaturvedi (Chief General Manager, RBI)
Purpose/reason	To allow wider recognition of credit ratings for IFSC-based corporates
Feature details	Risk weight mapping: AAA – 20%, AA – 30%, A – 50%, BBB & below – 100/150%
Validity or status	Effective from July 2025
Strategic/significant value	Enhances flexibility and accuracy in capital computation for foreign exposures



➤ Which company briefly crossed a \$4 trillion market cap in July 2025 due to the AI boom?

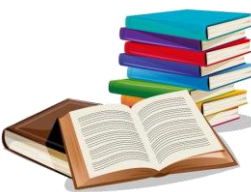
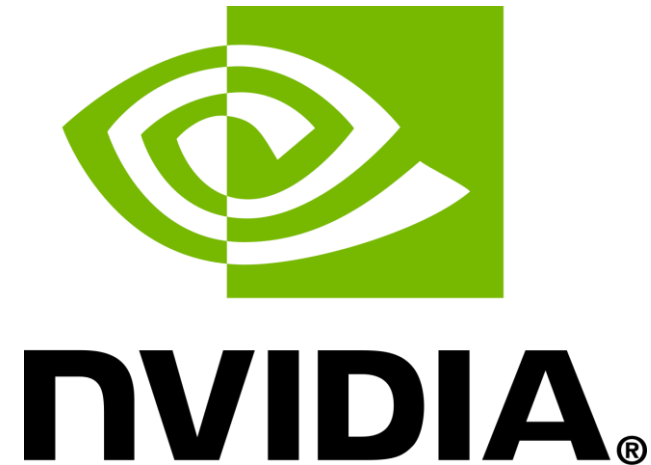
- A) Apple
- B) Microsoft
- C) Amazon
- D) Nvidia
- E) Alphabet



➤ Which company briefly crossed a \$4 trillion market cap in July 2025 due to the AI boom?

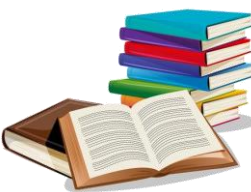
- A) Apple
- B) Microsoft
- C) Amazon
- D) Nvidia
- E) Alphabet

Answer
D) Nvidia



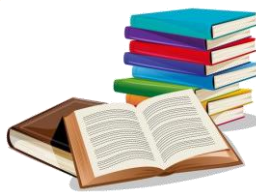
Event and Location:

- **Event:** Nvidia briefly crosses \$4 trillion market capitalization
- **Location:** Nasdaq Stock Exchange (United States)
- **Date:** July 9, 2025



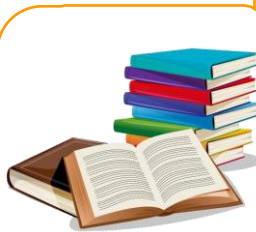
Mandates and Objectives:

- **Mandates:** Nvidia Corporation, a global chipmaking leader, crossed the \$4 trillion mark in market capitalization for the first time in intraday trading on July 9, 2025
- **Objectives:** To reflect investor confidence driven by Nvidia's dominant position in the generative AI hardware sector, particularly in graphics processing units (GPUs) used for large language models



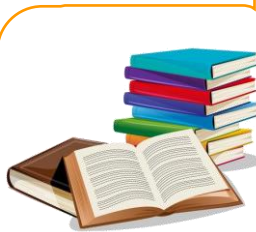
Important Terms Explained:

- **Market Capitalization:** The total market value of a company's outstanding shares; calculated by multiplying the stock price by the number of shares
- **Generative AI:** A form of artificial intelligence focused on generating text, images, or data using machine learning models; Nvidia supplies the GPUs that power such AI systems
- **GPU (Graphics Processing Unit):** A specialized chip designed for rendering graphics and performing high-speed computations, crucial for AI model training



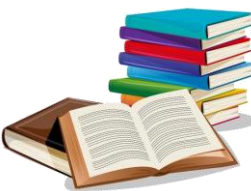
Important Terms Explained:

- **Chip Curbs:** U.S. export restrictions placed on semiconductor technology, particularly limiting sales to countries like China for national security reasons
- **Intraday Trading:** Trading activity that occurs within the same trading day, where the market cap reached \$4 trillion temporarily before settling below



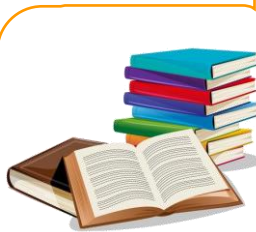
Tabular Summary:

Parameter	Details
Event name	Nvidia touches \$4 trillion market cap for the first time
Announcement date	July 9, 2025
Location	Nasdaq Stock Exchange, United States
Issuing authority	Nvidia Corporation
Policy/series name	Investor rally fueled by AI and GPU demand
Key figures	Jensen Huang (CEO), Microsoft (key customer)
Purpose/reason	Soaring demand for generative AI and GPU dominance
Feature details	Briefly hit \$4 trillion cap, settled at \$3.97 trillion by market close
Validity or status	Intraday peak reached on July 9, 2025
Strategic/significant value	Nvidia became the first company to cross \$4 trillion in market cap intraday



➤ **How much is the State Bank of India (SBI) planning to raise through a share sale as per July 2025 reports?**

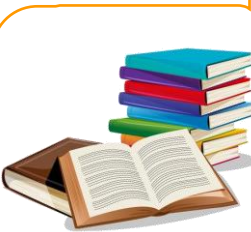
- A) \$1.5 billion
- B) ₹450 billion
- C) \$2.9 billion
- D) ₹150 billion
- E) \$4.5 billion



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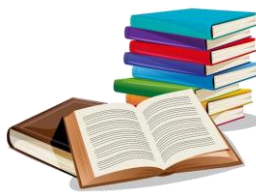
- A) \$1.5 billion
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Answer
C) \$2.9 billion



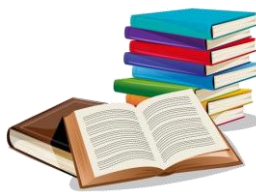
Event and Location:

- **Event:** SBI planning \$2.9 billion share sale via QIP
- **Location:** Mumbai, India
- **Date:** July 10, 2025



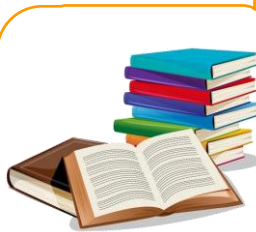
Mandates and Objectives:

- **Mandates:** State Bank of India (SBI) is preparing to raise ₹250 billion (~\$2.9 billion) through a Qualified Institutional Placement (QIP) as early as next week, as part of its approved capital-raising strategy
- **Objectives:** To strengthen Tier 1 capital, support future growth, and align with the government's FY26 target of raising ₹450 billion across PSBs through equity sales



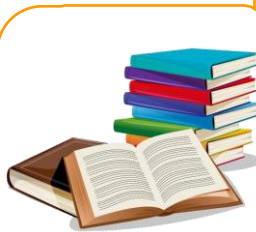
Important Terms Explained:

- **Qualified Institutional Placement (QIP):** A method by which listed companies can raise capital by issuing shares to qualified institutional buyers without undergoing extensive regulatory processes
- **Tier 1 Capital:** Core capital of a bank used to absorb losses and maintain financial stability; includes equity capital and disclosed reserves



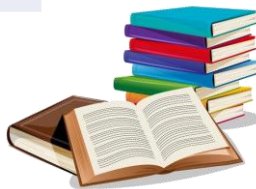
Important Terms Explained:

- **Institutional Investors:** Entities such as mutual funds, insurance companies, and pension funds that invest large sums in capital markets
- **Share Sale:** The process of selling equity shares to raise funds, which can dilute the ownership of existing shareholders but boosts the bank's capital base



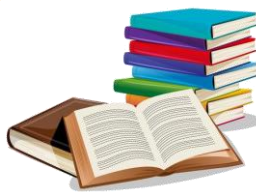
Tabular Summary:

Parameter	Details
Event name	SBI's planned \$2.9 billion share sale
Announcement date	July 10, 2025
Location	Mumbai, India
Issuing authority	State Bank of India
Policy/series name	FY26 Public Sector Bank Capital-Raising Plan
Key figures	SBI Board, Institutional Investors
Purpose/reason	Strengthen capital base, support lending growth, and comply with regulatory norms
Feature details	₹250 billion (~\$2.9 billion) to be raised via QIP in FY26
Validity or status	Approved in May 2025, execution likely next week
Strategic/significant value	Part of ₹450 billion overall PSB QIP drive to support financial health of state-owned banks



➤ Which aerospace startup received an undisclosed investment from IndiGo Ventures' maiden fund of ₹450 crore?

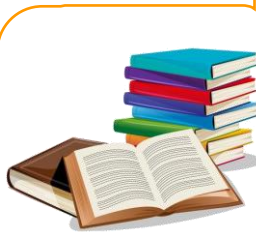
- A) Skyroot Aerospace
- B) AgniKul Cosmos
- C) Jeh Aerospace
- D) Bellatrix Aerospace
- E) Pixxel



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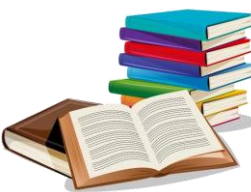
- A) Skyroot Aerospace
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Answer
C) Jeh Aerospace



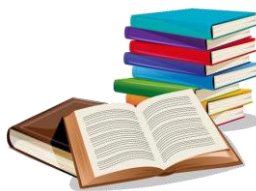
Event and Location:

- **Event:** IndiGo Ventures closes ₹450 crore maiden fund and announces investment in Jeh Aerospace
- **Location:** New Delhi, India
- **Date:** July 9, 2025



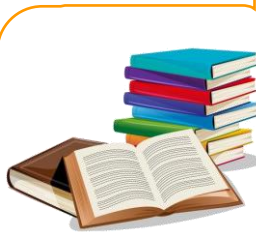
Mandates and Objectives:

- **Mandates:** IndiGo Ventures, the investment arm of IndiGo, closed its maiden fund of ₹450 crore and confirmed its first investment in Jeh Aerospace, a high-precision aerospace and defense startup
- **Objectives:** To support early-stage innovation in India's aviation and aerospace sectors, promote Make-in-India, and strengthen Indo-U.S. aerospace collaboration by building a globally competitive aviation hub



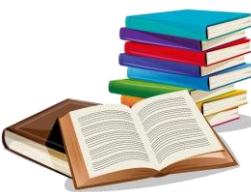
Important Terms Explained:

- **IndiGo Ventures:** The corporate venture capital arm of IndiGo, launched in August 2024 to invest in aviation and allied tech startups
- **Jeh Aerospace:** A rapidly growing aerospace startup focused on high-precision manufacturing for the aerospace and defense sectors; co-founded by Vishal R.
- **Maiden Fund:** Refers to the first fund launched by a venture capital firm for investment; in this case, IndiGo Ventures' initial corpus of ₹450 crore



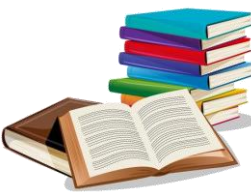
Important Terms Explained:

- **Make-in-India:** A flagship initiative of the Indian government promoting local manufacturing and reducing reliance on imports in key sectors like aerospace
- **Early-Stage Startups:** Startups in their initial stages of development; the fund targets such firms that bring innovation to aviation and allied technologies



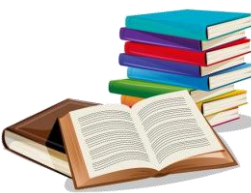
Tabular Summary:

Parameter	Details
Event name	IndiGo Ventures closes ₹450 crore maiden fund and invests in Jeh Aerospace
Announcement date	July 9, 2025
Location	New Delhi, India
Issuing authority	IndiGo Ventures (corporate arm of IndiGo Airlines)
Policy/series name	IndiGo Ventures Startup Investment Fund
Key figures	Pieter Elbers (CEO, IndiGo), Vishal R. (CEO, Jeh Aerospace)
Purpose/reason	To fund innovation in aviation, aerospace, and defense sectors
Feature details	₹450 crore fund closed; undisclosed amount invested in Jeh Aerospace
Validity or status	Active fund with ongoing early-stage investments
Strategic/significant value	Boosts Make-in-India, Indo-U.S. aerospace ties, and domestic aviation innovation



➤ What was the individual premium income collected by LIC in June 2025?

- A) ₹4,890 crore
- B) ₹5,000 crore
- C) ₹5,313 crore
- D) ₹5,700 crore
- E) ₹6,120 crore

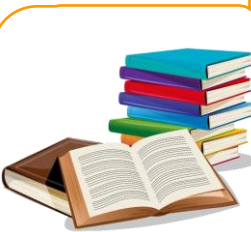


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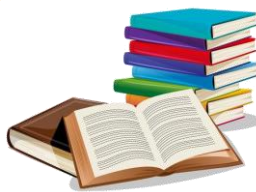
Answer

C) ₹5,313 crore



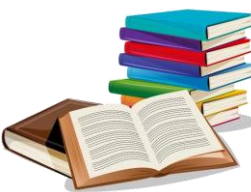
Event and Location:

- **Event:** LIC reports 14.6% growth in individual premium income
- **Location:** New Delhi, India
- **Date:** July 10, 2025



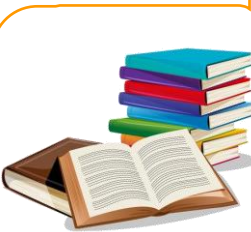
Mandates and Objectives:

- **Mandates:** Life Insurance Corporation of India (LIC) posted a 14.6% year-on-year growth in individual premium income for June 2025, collecting ₹5,313 crore, as per Life Insurance Council data
- **Objectives:** To highlight LIC's strong performance in the individual premium segment despite a decline in total policies issued and group premium collections



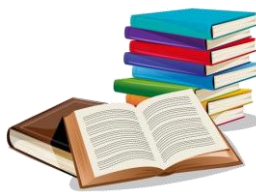
Important Terms Explained:

- **Individual Premium Income:** Revenue earned by insurance companies through premium payments made by individuals for their life insurance policies
- **Group Premium Income:** Premium collected from group insurance policies, usually provided by employers or institutions to employees/members
- **Life Insurance Council:** An industry body that represents life insurers in India and tracks performance metrics like policy issuance and premium growth
- **Year-on-Year (YoY) Growth:** A financial metric that compares the current performance to the same period in the previous year



Tabular Summary:

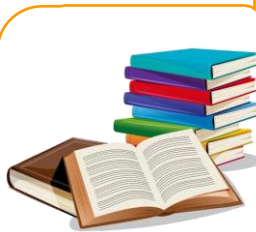
Parameter	Details
Event name	LIC reports 14.6% growth in June 2025 individual premium income
Announcement date	July 10, 2025
Location	New Delhi, India
Issuing authority	Life Insurance Corporation of India (LIC)
Policy/series name	Monthly Premium Collection Report – June 2025
Key figures	₹5,313 crore (individual premium), 12.49 lakh policies issued
Purpose/reason	Track LIC's performance in comparison with private life insurers
Feature details	Group premium: ₹22,087 crore (↓7%); Total premium: ₹27,395 crore (↓3.43%)
Validity or status	Monthly data for June 2025
Strategic/significant value	Demonstrates LIC's continued dominance in individual insurance segment despite policy volume decline



BOOKS AND AUTHORS



- **What is the title of the book released in Hyderabad in July 2025 that pays tribute to the postcard era?**
- A) Postcard Memories
 - B) Letters from the Heart
 - C) Das Paise Ka Postcard
 - D) Echoes of Ink
 - E) Lifelines of the 60s



BOOKS AND AUTHORS



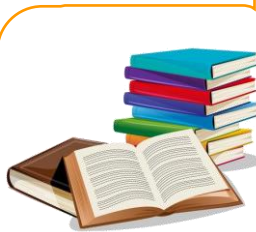
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- A) Postcard Memories
- B) Letters from the Heart
- C) Das Paise Ka Postcard
- D) Echoes of Ink
- E) Lifelines of the 60s

Answer

C) Das Paise Ka Postcard

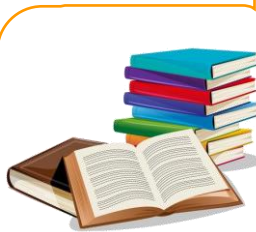


BOOKS AND AUTHORS



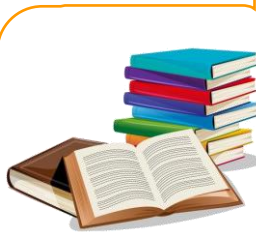
Event and Location:

- **Event:** Book release of Das Paise Ka Postcard
- **Location:** Hyderabad, Telangana
- **Date:** July 2, 2025



Mandates and Objectives:

- **Mandates:** Capt SN Ahmed, retired Army officer and theatre enthusiast, released his book “Das Paise Ka Postcard” in Hyderabad; the event was graced by actor-director Vinay Varma and Sanjana Shah, Executive Director of BNI Hyderabad
- **Objectives:** To celebrate and revive the emotional and cultural significance of handwritten letters and postcards from the 1960s, and to adapt the book into a nostalgic theatrical production

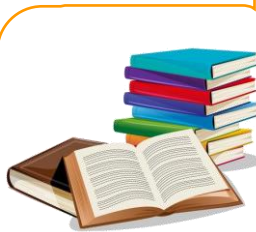


BOOKS AND AUTHORS



Important Terms Explained:

- **Das Paise Ka Postcard:** A book written by Capt SN Ahmed, symbolizing the emotional value of postcards that once served as the primary form of personal communication in India
- **Postcards (1960s):** Affordable, handwritten messages that conveyed deep human connections; cost just 10 paise and were vital to communication during that period
- **Vinay Varma:** Renowned Indian actor and director who participated in the book launch, known for supporting literary and theatrical works
- **BNI Hyderabad:** A business networking organization that often supports local entrepreneurship and community events



BOOKS AND AUTHORS



Tabular Summary:

Parameter	Details
Event name	Release of the book Das Paise Ka Postcard
Announcement date	July 2, 2025
Location	Hyderabad, Telangana
Issuing authority	Book authored by Capt SN Ahmed
Policy/series name	Literary and cultural revival of handwritten communication
Key figures	Capt SN Ahmed, Vinay Varma, Sanjana Shah
Purpose/reason	To honor the nostalgic era of handwritten letters and the postman's role
Feature details	Book to be adapted into a play evoking 1960s postcard-based storytelling
Validity or status	Released and to be staged as a theatrical performance
Strategic/significant value	Revives cultural memory and emotional depth of pre-digital communication

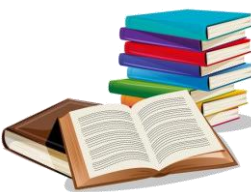


APPOINTMENTS



➤ **Who has been appointed as the first Pro-Vice Chancellor of IIST, Thiruvananthapuram?**

- A) G. Madhavan Nair
- B) M. Annadurai
- C) K. Radhakrishnan
- D) Kuruvilla Joseph
- E) S. Somanath



APPOINTMENTS

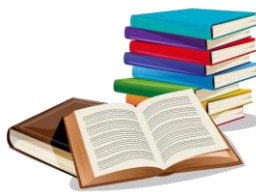


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- A) G. Madhavan Nair
- B) M. Annadurai
- C) K. Radhakrishnan
- D) Kuruvilla Joseph
- E) S. Somanath

Answer

D) Kuruvilla Joseph

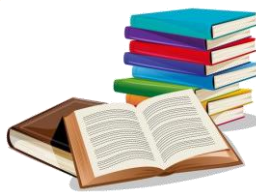


APPOINTMENTS



Event and Location:

- **Event:** Appointment of the first Pro-Vice Chancellor of IIST
- **Location:** Thiruvananthapuram, Kerala
- **Date:** July 9, 2025

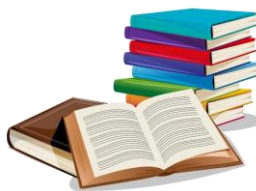


APPOINTMENTS



Mandates and Objectives:

- **Mandates:** Kuruville Joseph, a renowned scientist and academician, has been appointed as the first Pro-Vice Chancellor of the Indian Institute of Space Science and Technology (IIST)
- **Objectives:** To strengthen the leadership and academic excellence at IIST by leveraging Joseph's extensive experience in space science education, research, and administration

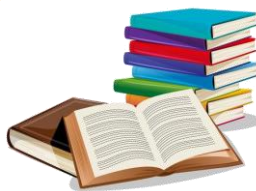


APPOINTMENTS



Important Terms Explained:

- **IIST (Indian Institute of Space Science and Technology):** India's premier space science institute, established under the Department of Space, focusing on education and research in space science and technology
- **Pro-Vice Chancellor (Pro-VC):** A senior academic officer who assists the Vice Chancellor in managing academic and administrative affairs of the institute

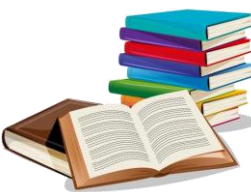


APPOINTMENTS



Important Terms Explained:

- **h-index:** A metric indicating the productivity and citation impact of a researcher's published work; Joseph's h-index of 66 reflects high scientific influence
- **Stanford / Elsevier Top 2% Scientist List:** An annual global list recognizing the world's most-cited researchers across disciplines; Joseph featured for five consecutive years (2020–2025)

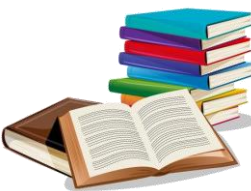


APPOINTMENTS



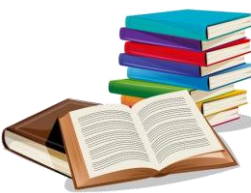
Tabular Summary:

Parameter	Details
Event name	Appointment of Kuruvilla Joseph as first Pro-Vice Chancellor of IIST
Announcement date	July 9, 2025
Location	Thiruvananthapuram, Kerala
Issuing authority	Indian Institute of Space Science and Technology (IIST)
Policy/series name	Institutional Academic Leadership Development
Key figures	Kuruvilla Joseph
Purpose/reason	Strengthen academic administration and scientific leadership at IIST
Feature details	Over 250 research papers, 9 books, patents, h-index of 66, 18,000+ citations
Validity or status	Appointment confirmed and active
Strategic/significant value	Enhances academic reputation and research excellence in space education



➤ **What is the name of the AI-powered mosquito surveillance system launched in Andhra Pradesh in 2025?**

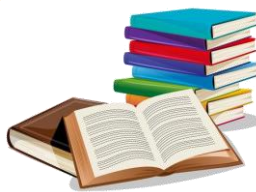
- A) SMoTrack
- B) VectorAI
- C) SMoSS
- D) FogGuard
- E) AI-Sentinel



➤ **What is the name of the AI-powered mosquito surveillance system launched in Andhra Pradesh in 2025?**

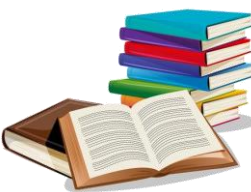
- A) SMoTrack
- B) VectorAI
- C) SMoSS
- D) FogGuard
- E) AI-Sentinel

Answer
C) SMoSS



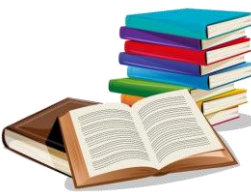
Event and Location:

- **Event:** Launch of AI-powered Smart Mosquito Surveillance System (SMoSS)
- **Location:** Andhra Pradesh, India
- **Date:** July 10, 2025 (Pilot project announcement)



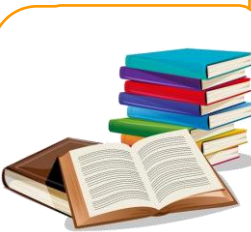
Mandates and Objectives:

- **Mandates:** The Municipal Administration and Urban Development (MAUD) Department of Andhra Pradesh is rolling out SMOSS, an AI- and IoT-enabled mosquito surveillance system across 66 locations in six major municipal corporations
- **Objectives:** To replace ineffective “blind spraying” with data-driven mosquito control, reduce the burden on civic workers, cut costs, enhance public health safety, and support early detection of vector-borne disease outbreaks



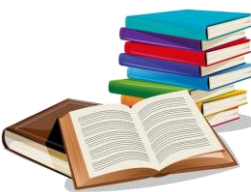
Important Terms Explained:

- **SMoSS (Smart Mosquito Surveillance System):** An AI- and IoT-based system that uses sensors, drones, and real-time dashboards to monitor mosquito density, trigger alerts, and enable targeted fumigation
- **MAUD (Municipal Administration and Urban Development):** A department of the Andhra Pradesh government overseeing urban governance, infrastructure, and municipal services
- **IoT (Internet of Things):** A network of interconnected smart devices (in this case, mosquito sensors and drones) that collect and share data in real time



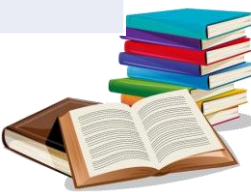
Important Terms Explained:

- **Vector Control:** The strategic process of controlling or eliminating organisms (like mosquitoes) that transmit diseases like malaria, dengue, and chikungunya
- **Puramitra:** A mobile application developed to enable real-time tracking and resolution of civic complaints, now integrated with vector control monitoring



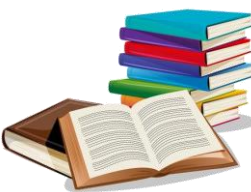
Tabular Summary:

Parameter	Details
Event name	Launch of Smart Mosquito Surveillance System (SMoSS)
Announcement date	July 10, 2025
Location	Andhra Pradesh (Visakhapatnam, Vijayawada, Kakinada, Rajamahendravaram, Nellore, Kurnool)
Issuing authority	MAUD Department, Andhra Pradesh Government
Policy/series name	Smart Public Health Surveillance – Vector Control
Key figures	CM N. Chandrababu Naidu, S. Suresh Kumar, P. Sampath Kumar
Purpose/reason	Combat vector-borne diseases using AI and IoT for targeted mosquito control
Feature details	Smart sensors, drones, heat maps, mobile apps, real-time dashboards
Validity or status	Pilot phase across 66 locations
Strategic/significant value	Boosts public health, reduces chemical usage, and brings accountability through digital tools



➤ **What is the name of India's first indigenously built deep-sea diving support vessel delivered to the Indian Navy in July 2025?**

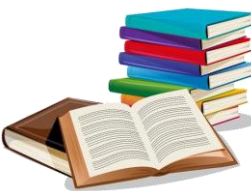
- A) Samarth
- B) Nistar
- C) Rakshak
- D) Suraksha
- E) Daksh



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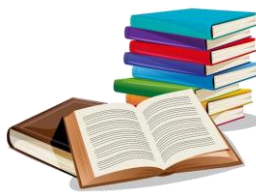
- A) Samarth
- B) Nistar
- C) Rakshak
- D) Suraksha
- E) Daksh

Answer
B) Nistar



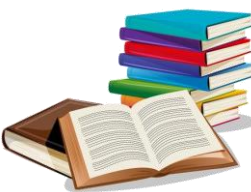
Event and Location:

- **Event:** Delivery of India's first indigenous deep-sea diving support vessel 'Nistar'
- **Location:** Visakhapatnam, India
- **Date:** July 8, 2025



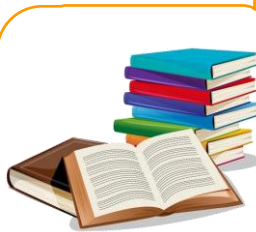
Mandates and Objectives:

- **Mandates:** Delivery of Nistar, the first indigenously designed and built Diving Support Vessel (DSV) by Hindustan Shipyard Limited (HSL) to the Indian Navy
- **Objectives:** To enhance the Navy's underwater rescue and salvage capabilities, support the Deep Submergence Rescue Vessel (DSRV) system, and strengthen indigenous shipbuilding under Aatmanirbhar Bharat and Make in India initiatives



Important Terms Explained:

- **Nistar:** India's first indigenously designed and constructed Diving Support Vessel (DSV), capable of conducting deep-sea saturation diving, rescue, and salvage operations up to 1000 m depth
- **DSRV (Deep Submergence Rescue Vessel):** A submersible system used for submarine crew rescue operations; Nistar serves as its 'Mother Ship'
- **Aatmanirbhar Bharat:** A government initiative focused on promoting self-reliance in manufacturing and defense
- **Make in India:** A national initiative encouraging indigenous production and innovation in all sectors, including defense

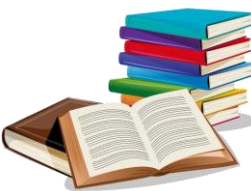


DEFENCE



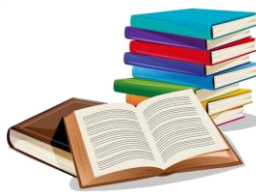
Tabular Summary:

Parameter	Details
Event name	Delivery of India's first indigenous Diving Support Vessel – Nistar
Announcement date	July 8, 2025
Location	Visakhapatnam, India
Issuing authority	Hindustan Shipyard Limited (HSL)
Policy/series name	Indigenous Naval Fleet Expansion under Aatmanirbhar Bharat
Key figures	Indian Navy, HSL Officials
Purpose/reason	To support deep-sea diving, submarine rescue, and salvage operations
Feature details	118 m long, 10,000-tonne ship with diving capabilities up to 1000 m
Validity or status	Delivered and operational as of July 8, 2025
Strategic/significant value	Enhances India's undersea rescue capabilities and indigenous defense production



➤ **Which Japanese Coast Guard ship arrived in Chennai in July 2025 to enhance maritime cooperation with India?**

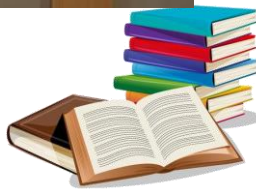
- A) Shirase
- B) Itsukushima
- C) Akizuki
- D) Shikishima
- E) Inazuma



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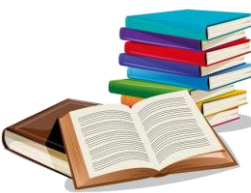
- A) Shirase
- B) Itsukushima
- C) Akizuki
- D) Shikishima
- E) Inazuma

Answer
B) Itsukushima



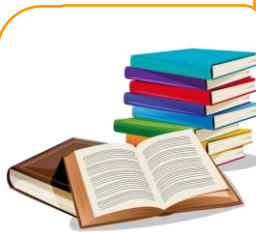
Event and Location:

- **Event:** Arrival of Japan Coast Guard Ship 'Itsukushima' in Chennai for bilateral maritime cooperation
- **Location:** Chennai Port, India
- **Date:** July 7, 2025



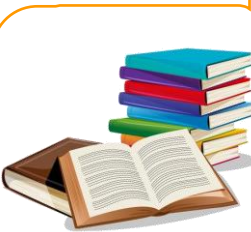
Mandates and Objectives:

- **Mandates:** The Japan Coast Guard Ship 'Itsukushima', commanded by Captain Naoki Mizoguchi, arrived at Chennai Port as part of its Global Ocean Voyage Training to enhance operational coordination with the Indian Coast Guard (ICG)
- **Objectives:** To reinforce strategic maritime partnership through joint exercises, professional and cultural exchanges, and promote interoperability under frameworks like SAGAR and the Indo-Pacific Oceans Initiative (IPOI)



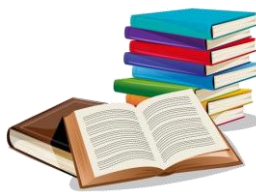
Important Terms Explained:

- **Japan Coast Guard (JCG):** Japan's maritime law enforcement and search and rescue agency responsible for ensuring maritime safety and security
- **SAGAR (Security and Growth for All in the Region):** India's maritime policy vision promoting regional cooperation, maritime security, and shared growth across the Indian Ocean Region
- **Indo-Pacific Oceans Initiative (IPOI):** A multilateral initiative launched by India in 2019 to foster cooperation in maritime security, trade, and environmental preservation in the Indo-Pacific region



Important Terms Explained:

- **Jaa Mata Exercise:** A bilateral joint sea exercise planned during the visit, aimed at enhancing operational synergy between ICG and JCG
- **Sea Riders Program:** A professional exchange initiative where ICG officers sail onboard JCG ships to promote training and interoperability



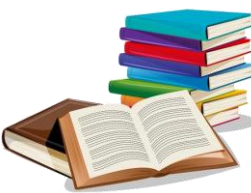
Tabular Summary:

Parameter	Details
Event name	Visit of JCG Ship 'Itsukushima' to Chennai
Announcement date	July 7, 2025
Location	Chennai Port, India
Issuing authority	Japan Coast Guard (JCG), Indian Coast Guard (ICG)
Policy/series name	Global Ocean Voyage Training; SAGAR and IPOI frameworks
Key figures	Captain Naoki Mizoguchi, 4 ICG Sea Riders
Purpose/reason	Enhance Indo-Japan maritime cooperation and operational coordination
Feature details	Courtesy calls, yoga, sports, joint sea exercise 'Jaa Mata', officer exchange
Validity or status	Week-long visit ending with joint exercise on July 12, 2025
Strategic/significant value	Strengthens Indo-Pacific security, bilateral relations, and maritime readiness



➤ **What percentage tariff on copper imports did Donald Trump announce, effective from August 1, 2025?**

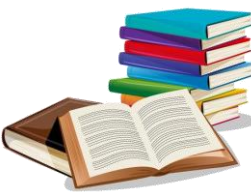
- A) 25%
- B) 30%
- C) 40%
- D) 50%
- E) 60%



➤ **What percentage tariff on copper imports did Donald Trump announce, effective from August 1, 2025?**

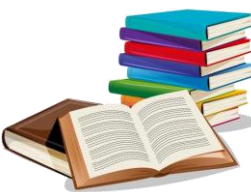
- A) 25%
- B) 30%
- C) 40%
- D) 50%
- E) 60%

Answer
D) 50%



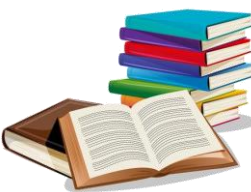
Event and Location:

- **Event:** Announcement of 50% tariff on copper imports by Donald Trump
- **Location:** United States of America
- **Date:** July 10, 2025 (Announcement); Effective from August 1, 2025



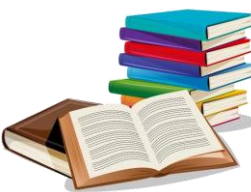
Mandates and Objectives:

- **Mandates:** US President Donald Trump announced a 50% tariff on copper imports, citing national security concerns, and aimed at revitalizing the domestic copper industry
- **Objectives:** To protect America's strategic interests, reduce dependency on foreign copper supplies, boost domestic copper production, and position the US as a global leader in copper essential for defense, semiconductor, and clean energy sectors



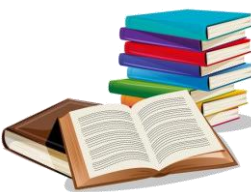
Important Terms Explained:

- **Tariff:** A government-imposed tax on imported goods, used as a tool for economic protection, trade strategy, or national security
- **National Security Assessment:** An internal evaluation conducted to determine if foreign dependence on key materials (like copper) threatens a nation's safety and industrial self-reliance
- **Copper's Strategic Uses:** Copper is critical in semiconductors, aircraft, radar systems, missile defense, lithium-ion batteries, hypersonic weapons, and data infrastructure



Important Terms Explained:

- **Trump Administration's Strategy:** The move is part of a larger tariff policy to raise revenue and incentivize domestic manufacturing
- **Biden Administration Reference:** Trump criticized the previous administration's approach as "thoughtless," blaming it for weakening domestic industry

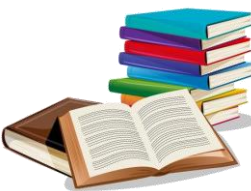


INTERNATIONAL AFFAIRS

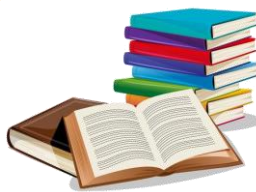


Tabular Summary:

Parameter	Details
Event name	Announcement of 50% tariff on copper imports by US President Donald Trump
Announcement date	July 10, 2025
Location	United States
Issuing authority	US Government, Office of the President
Policy/series name	National Security Tariff Strategy
Key figures	Donald Trump, Scott Bessent, Howard Lutnick
Purpose/reason	To protect national security, revive copper industry, reduce import reliance
Feature details	50% tariff on copper, effective August 1, 2025
Validity or status	Announced and scheduled for implementation
Strategic/significant value	Strengthens defense supply chains, raises tariff revenue, supports US jobs



- **Which title was conferred on PM Narendra Modi by the President of Ghana during his 2025 visit?**
- A) Order of National Merit
 - B) Officer of the Order of the Star of Ghana
 - C) Order of the Volta
 - D) Golden Jubilee Honour
 - E) Honorary Citizen of Ghana

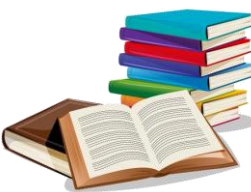


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- A) Order of National Merit
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Answer

B) Officer of the Order of the Star of Ghana

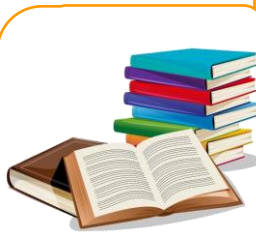


INTERNATIONAL AFFAIRS



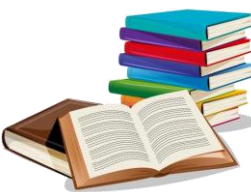
Event and Location:

- **Event:** PM Narendra Modi's state visit to Ghana and bilateral agreements
- **Location:** Accra, Ghana
- **Date:** July 3, 2025



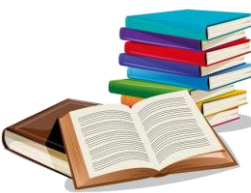
Mandates and Objectives:

- **Mandates:**
 - PM Modi held delegation-level talks with Ghanaian President John Dramani Mahama, addressed Ghana's Parliament, and signed 4 MoUs to strengthen bilateral relations.
 - India committed to setting up a Skill Development Centre, enhancing bilateral trade, and institutionalizing cooperation in health, education, and standardisation.



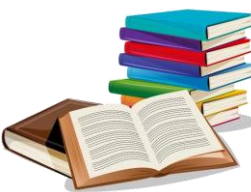
Mandates and Objectives:

- **Objectives:**
 - To upgrade India-Ghana ties to a Comprehensive Partnership, boost cultural, economic, and technological cooperation, and deepen India's engagement with West Africa.



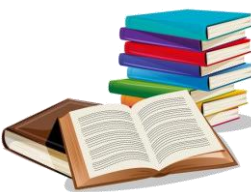
Important Terms Explained:

- **Unified Payments Interface (UPI):** A real-time payment system developed by NPCI that facilitates instant transfer of funds between two bank accounts on a mobile platform.
- **Skill Development Centre:** An institution providing vocational training and skill enhancement to enhance employability, especially among youth.



Important Terms Explained:

- **Cultural Exchange Programme (CEP):** A formal agreement between two nations to promote understanding through exchanges in fields like art, music, literature, and heritage.
- **Joint Commission Meeting (JCM):** A diplomatic mechanism for periodic high-level consultations to review bilateral relations and cooperation frameworks.



INTERNATIONAL AFFAIRS



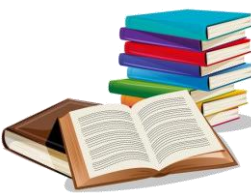
Tabular Summary:

Parameter	Details
Event name	PM Modi's state visit to Ghana and bilateral cooperation
Announcement date	July 3, 2025
Location	Accra, Ghana
Issuing authority	Government of India and Government of Ghana
Policy/series name	Comprehensive Partnership between India and Ghana
Key figures	PM Narendra Modi, President John Dramani Mahama
Purpose/reason	Strengthen India-Ghana ties and expand cooperation across key sectors
Feature details	4 MoUs signed, state honour conferred, symbolic gifts exchanged
Validity or status	Effective immediately; long-term diplomatic commitment
Strategic/significant value	Promotes India's presence in West Africa; fosters cultural and economic links



➤ **Which honour was conferred on PM Modi during his 2025 visit to Trinidad & Tobago?**

- A) Knight of the Caribbean Order
- B) Republic Honour of Unity
- C) Order of the Star of the Republic of Trinidad & Tobago
- D) Caribbean Order of Leadership
- E) Honorary President of Trinidad

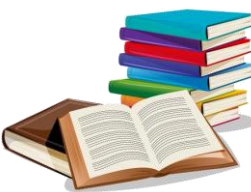


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- C) Order of the Star of the Republic of Trinidad & Tobago
- D) Caribbean Order of Leadership
- E) Honorary President of Trinidad

Answer

C) Order of the Star of the Republic of Trinidad & Tobago

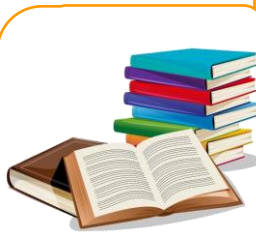


INTERNATIONAL AFFAIRS



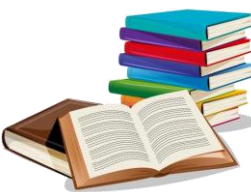
Event and Location:

- **Event:** PM Modi's official bilateral visit to Trinidad & Tobago
- **Location:** Port of Spain, Trinidad & Tobago
- **Date:** July 3–4, 2025



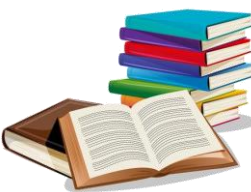
Mandates and Objectives:

- **Mandates:**
 - PM Modi visited T&T to commemorate 180 years of Indian diaspora in the Caribbean and signed 6 MoUs in key sectors including pharma, culture, and diplomacy.
 - He also held bilateral discussions with PM Kamla Persad-Bissessar and addressed the Indian diaspora at Couva.
- **Objectives:**
 - To deepen bilateral ties, boost cultural and economic cooperation, strengthen diaspora engagement, and promote India's digital tools like UPI and policy platforms like CDRI and GBA.



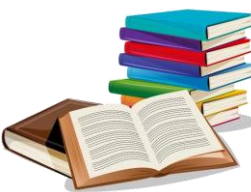
Important Terms Explained:

- **Unified Payments Interface (UPI):** India's real-time digital payment system developed by NPCI to facilitate secure and instant money transfers across banks.
- **Coalition for Disaster Resilient Infrastructure (CDRI):** A global initiative by India to promote infrastructure systems resilient to climate and disaster risks.



Important Terms Explained:

- **Global Biofuel Alliance (GBA):** An India-led platform promoting adoption and cooperation in biofuel technologies and trade.
- **Quick Impact Projects (QIPs):** Government-supported small projects with quick results aimed at community-level development in partner nations.
- **Order of the Star of the Republic of Trinidad & Tobago (ORTT):** The highest civilian honour in Trinidad & Tobago, awarded for outstanding global leadership and humanitarian efforts.



INTERNATIONAL AFFAIRS



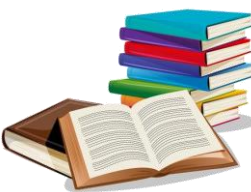
Tabular Summary:

Parameter	Details
Event name	PM Modi's official visit to Trinidad & Tobago
Announcement date	July 3–4, 2025
Location	Port of Spain, Trinidad & Tobago
Issuing authority	Government of India and Government of Trinidad & Tobago
Policy/series name	Comprehensive India–T&T Bilateral Engagement
Key figures	PM Narendra Modi, PM Kamla Persad-Bissessar, President Christine Kangaloo
Purpose/reason	To mark 180 years of Indian diaspora and strengthen multifaceted cooperation
Feature details	6 MoUs signed, diaspora outreach, conferred ORTT award, UPI adoption
Validity or status	Ongoing strategic partnership
Strategic/significant value	First Indian PM visit to T&T in 26 years; major diaspora and trade initiatives



➤ **Which symbolic gift did PM Modi present to the Vice President of Argentina during his 2025 visit?**

- A) Silver Kalash from Sangam
- B) Bidriware Vase
- C) Madhubani painting of the Sun
- D) Ram Mandir Replica
- E) Kashmir Pashmina Shawl

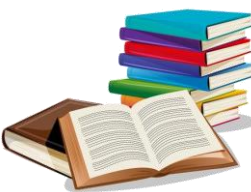


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Answer

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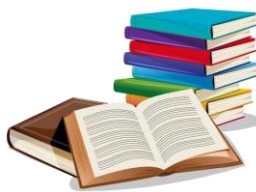


INTERNATIONAL AFFAIRS



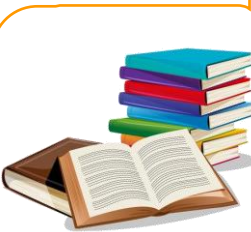
Event and Location:

- **Event:** PM Modi's official bilateral visit to Argentina
- **Location:** Buenos Aires, Argentina
- **Date:** July 4–5, 2025



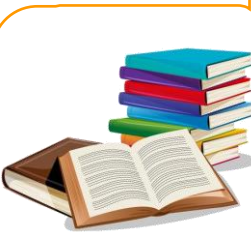
Mandates and Objectives:

- **Mandates:**
 - PM Modi undertook a 2-day official visit to Argentina and held bilateral talks with President Javier Milei.
 - He was accorded a ceremonial welcome and paid tributes at San Martin Memorial and Indian cultural landmarks in Buenos Aires.
- **Objectives:**
 - To diversify bilateral trade, enhance cooperation in sectors like pharmaceuticals, energy, critical minerals, and to seek Argentina's support for expanding the India-MERCOSUR Preferential Trade Agreement (PTA).



Important Terms Explained:

- **India-MERCOSUR Preferential Trade Agreement (PTA):**
 - A trade pact between India and MERCOSUR bloc (Argentina, Brazil, Paraguay, Uruguay) aimed at reducing tariffs and boosting trade.
- **Madhubani painting:**
 - A traditional Indian folk art form from the Mithila region of Bihar, often depicting nature, deities, and celestial bodies with vibrant natural colors.
- **Key to the City of Buenos Aires:**
 - An honorary symbol representing trust and friendship, awarded by the city's government to distinguished foreign dignitaries.



INTERNATIONAL AFFAIRS



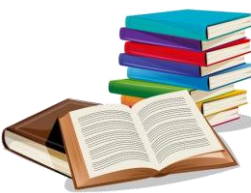
Tabular Summary:

Parameter	Details
Event name	PM Modi's official visit to Argentina
Announcement date	July 4–5, 2025
Location	Buenos Aires, Argentina
Issuing authority	Government of India & Government of Argentina
Policy/series name	India–Argentina Bilateral Cooperation Framework
Key figures	PM Narendra Modi, President Javier Milei, VP Victoria Villarruel
Purpose/reason	Strengthen economic, cultural and strategic ties between India and Argentina
Feature details	Key bilateral meeting, MERCOSUR PTA push, trade and pharma dialogue
Validity or status	Ongoing diplomatic and economic partnership
Strategic/significant value	First bilateral PM-level visit in 57 years; PTA expansion & mutual pharma goals



➤ **What is the name of Brazil's highest civilian honour conferred upon PM Narendra Modi during his 2025 visit?**

- A) Order of the Star of the Republic
- B) Officer of the Order of the Star
- C) National Order of Merit
- D) Grand Collar of the National Order of the Southern Cross
- E) Key to the City of Rio de Janeiro

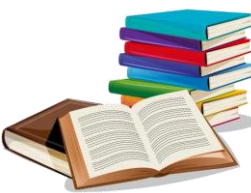


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Answer

D) Grand Collar of the National Order of the Southern Cross

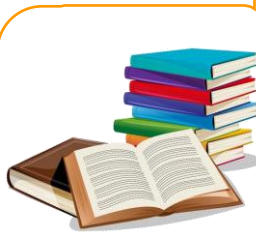


INTERNATIONAL AFFAIRS



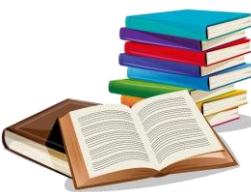
Event and Location:

- **Event:** PM Modi's official bilateral visit to Brazil
- **Location:** Brasília, Brazil
- **Date:** July 2025



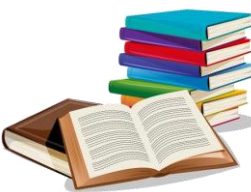
Mandates and Objectives:

- **Mandates:**
 - PM Modi visited Brazil and held bilateral talks with President Luiz Inácio Lula da Silva to enhance cooperation across multiple sectors.
 - India and Brazil signed 6 MoUs and issued a joint commitment to enhance trade, energy security, cyber cooperation, and agriculture research.
- **Objectives:**
 - To boost bilateral trade to USD 20 billion in five years, strengthen cooperation in climate change, digital infrastructure, RE, and push support for the India-MERCOSUR PTA and UNFCCC COP30.



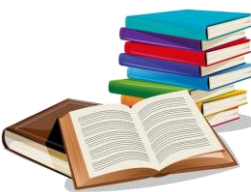
Important Terms Explained:

- **India-MERCOSUR Preferential Trade Agreement (PTA):**
 - A regional trade agreement aimed at boosting trade between India and the MERCOSUR bloc (Brazil, Argentina, Paraguay, Uruguay).
- **UNFCCC COP30:**
 - 30th Conference of the Parties to the United Nations Framework Convention on Climate Change, scheduled for November 2025 in Belém, Brazil.



Important Terms Explained:

- **Grand Collar of the National Order of the Southern Cross:**
 - Brazil's highest civilian honour, awarded to foreign dignitaries for strengthening bilateral relations and cooperation on global platforms.
- **DPIIT:**
 - Department for Promotion of Industry and Internal Trade, Ministry of Commerce & Industry, Government of India, promotes innovation and trade policies.



INTERNATIONAL AFFAIRS



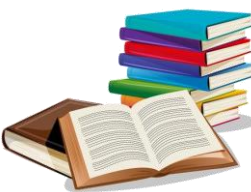
Tabular Summary:

Parameter	Details
Event name	PM Modi's official visit to Brazil
Announcement date	July 2025
Location	Brasília, Brazil
Issuing authority	Government of India and Government of Brazil
Policy/series name	India–Brazil Bilateral Cooperation Framework
Key figures	PM Narendra Modi, President Lula da Silva
Purpose/reason	To deepen cooperation in trade, defence, agriculture, AI, and climate change
Feature details	MoUs signed, high-level discussions, support for PTA, COP30 & UNSC candidacy
Validity or status	Ongoing strategic bilateral partnership
Strategic/significant value	Strengthening India's South-South ties and leadership in global sustainability forums



➤ Which honour was conferred on PM Narendra Modi during his 2025 visit to Namibia?

- A) Order of the Star of Africa
- B) Grand Collar of the Southern Cross
- C) Officer of the Order of the Star
- D) Order of the Most Ancient Welwitschia Mirabilis
- E) Key to the City of Windhoek

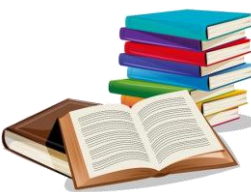


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Answer

D) Order of the Most Ancient Welwitschia Mirabilis

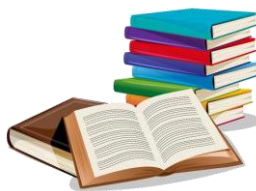
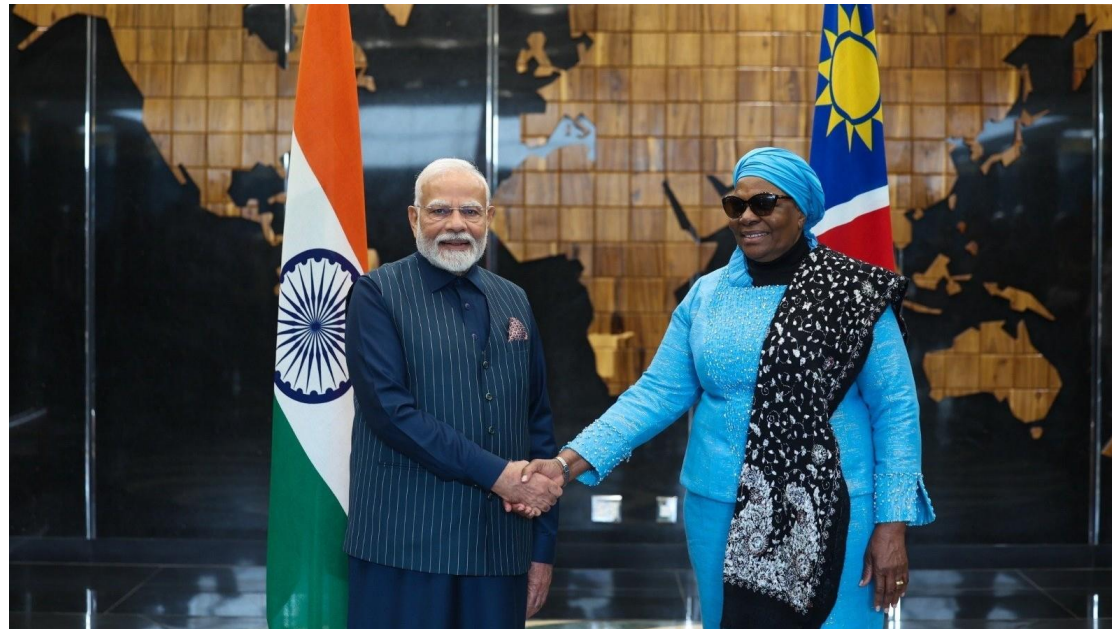


INTERNATIONAL AFFAIRS



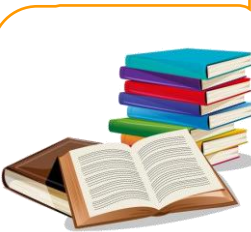
Event and Location:

- **Event:** PM Modi's official visit to Namibia – concluding leg of 5-nation tour
- **Location:** Windhoek, Namibia
- **Date:** July 09, 2025



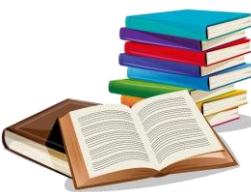
Mandates and Objectives:

- **Mandates:**
 - PM Narendra Modi held bilateral talks with Namibian President Netumbo Nandi-Ndaitwah and signed 4 MoUs in key sectors.
 - He offered India's support for QID projects, addressed the Namibian Parliament, and promoted India's initiatives in digital payments, critical minerals, and cheetah conservation.
- **Objectives:**
 - To strengthen cooperation in energy, healthcare, digital infrastructure, maritime security, critical minerals, and promote India's digital public infrastructure through UPI in Africa.



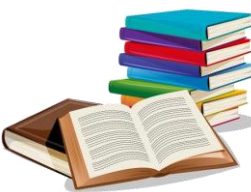
Important Terms Explained:

- **Unified Payments Interface (UPI):**
 - A real-time payment system developed by NPCI enabling inter-bank transactions via a single platform.
- **NIPL (NPCI International Payments Ltd):**
 - International arm of NPCI that expands UPI and RuPay abroad via licensing and partnerships.
- **Quick Impact Development (QID) Projects:**
 - Short-duration, high-impact development projects aimed at socio-economic upliftment in priority sectors like health, education, IT, and child welfare.



Important Terms Explained:

- **Critical Minerals Mission:**
 - India's strategic initiative to secure supply chains for essential minerals critical to energy transition, electronics, and defence industries.
- **Order of the Most Ancient Welwitschia Mirabilis:**
 - Namibia's highest civilian honour named after an ancient desert plant symbolizing resilience and awarded for contributions to bilateral relations.

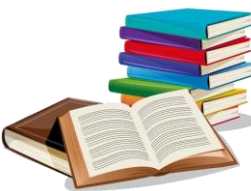


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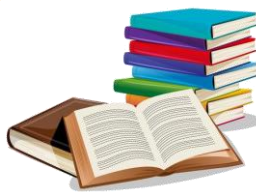
Tabular Summary:

Parameter	Details
Event name	PM Modi's official visit to Namibia
Announcement date	July 09, 2025
Location	Windhoek, Namibia
Issuing authority	Government of India and Government of Namibia
Policy/series name	India–Namibia Bilateral Cooperation Agreements
Key figures	PM Narendra Modi, President Netumbo Nandi-Ndaitwah
Purpose/reason	Strengthen collaboration in energy, healthcare, digital, and critical minerals
Feature details	4 MoUs signed; India's UPI adopted; QID project support; Order of Honour
Validity or status	Ongoing diplomatic engagement and strategic partnership
Strategic/significant value	India's first UPI deployment in Africa; critical minerals cooperation; global leadership recognition



➤ **What is the name of the new smart card launched by the Delhi government for women and transgender persons to avail free bus travel?**

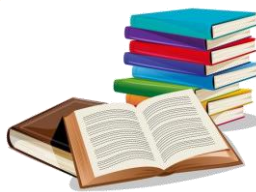
- A) Dilli Card
- B) Travel Suraksha Card
- C) Saheli Card
- D) Pink Pass
- E) Raksha Card



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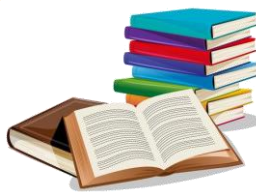
- A) Dilli Card
- B) Travel Suraksha Card
- C) Saheli Card
- D) Pink Pass
- E) Raksha Card

Answer
C) Saheli Card



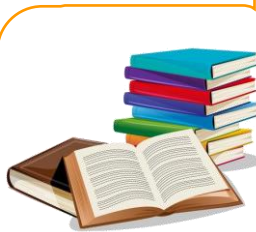
Event and Location:

- **Event:** Launch of Saheli Cards for free bus travel for women and transgender persons
- **Location:** Delhi, India
- **Date:** July 9, 2025 (Announced); Likely implementation by August 15, 2025



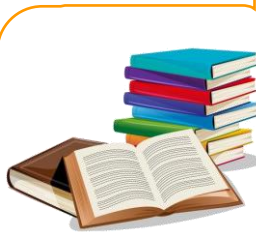
Mandates and Objectives:

- **Mandates:** Introduction of Saheli Cards, replacing the 2019 Pink Ticket scheme, allowing only women and transgender persons residing in Delhi to travel for free on public buses run by DTC and cluster services
- **Objectives:** To ensure targeted subsidy by providing free bus travel only to Delhi residents, improve transparency, reduce misuse, and simplify public transport ticketing using NCMC-compliant smart cards



Important Terms Explained:

- **Saheli Card:** A smart travel card being introduced for women and transgender persons residing in Delhi to travel for free in DTC and cluster buses; comes in KYC and non-KYC formats, both compliant with NCMC
- **Pink Ticket Scheme:** A 2019 initiative by the AAP government allowing all women to travel for free in Delhi buses without needing proof of residence
- **National Common Mobility Card (NCMC):** A standard travel card system enabling seamless public transport access across India, including buses and Metro systems, allowing interoperable use

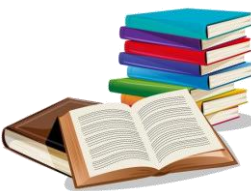


NATIONAL AFFAIRS



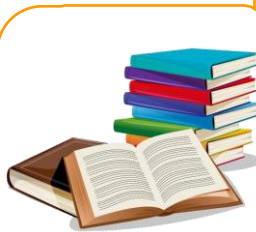
Tabular Summary:

Parameter	Details
Event name	Launch of Saheli Cards for free travel
Announcement date	July 9, 2025
Location	Delhi
Issuing authority	Delhi Transport Corporation (DTC)
Policy/series name	Saheli Card initiative
Key figures	CM Rekha Gupta
Purpose/reason	To restrict free travel benefits to only Delhi residents
Feature details	KYC and non-KYC cards; NCMC-compliant; free in buses; Metro fare applicable
Validity or status	Expected rollout by August 15, 2025
Strategic/significant value	Promotes targeted subsidies, gender inclusivity, and digitization in transport



➤ Who was honored with a commemorative postage stamp on his 125th birth anniversary by the Government of India in July 2025?

- A) Vallabhbhai Patel
- B) Rajendra Prasad
- C) Syama Prasad Mookerjee
- D) B R Ambedkar
- E) C Rajagopalachari

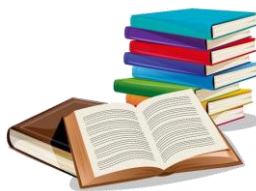
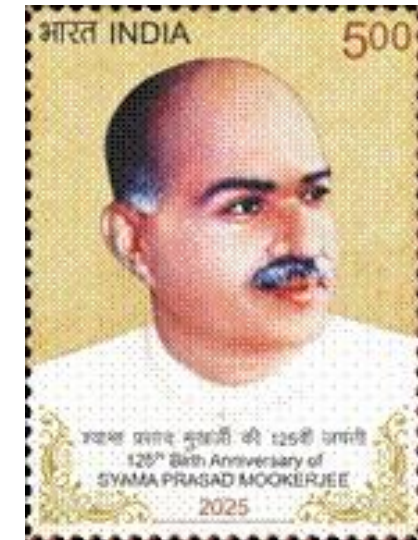


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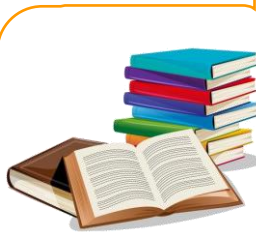
Answer

C) Syama Prasad Mookerjee



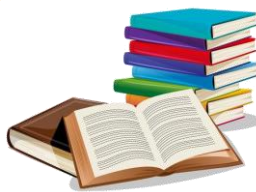
Event and Location:

- **Event:** Release of commemorative postage stamp on Syama Prasad Mookerjee's 125th birth anniversary
- **Location:** Siri Fort Auditorium, New Delhi
- **Date:** July 9, 2025



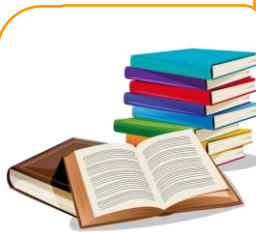
Mandates and Objectives:

- **Mandates:** The Department of Posts, in collaboration with the Ministry of Culture, released a commemorative postage stamp on the 125th birth anniversary of Syama Prasad Mookerjee
- **Objectives:** To honor Mookerjee's contributions to education, industry, national unity, and the Indian freedom movement, and to preserve his legacy through philately and cultural engagement



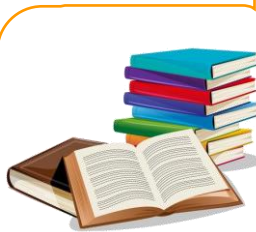
Important Terms Explained:

- **Commemorative Postage Stamp:** A special type of postage stamp issued to honor or commemorate a person, event, or subject of national or international significance
- **First Day Cover:** A specially designed envelope bearing a stamp canceled on the first day of the stamp's issue, often collected as a philatelic item



Important Terms Explained:

- **Ministry of Culture:** The Government of India ministry responsible for preservation and promotion of Indian cultural heritage
- **National School of Drama (NSD):** India's premier theatre training institution, under the Ministry of Culture, known for its theatrical performances and actor training

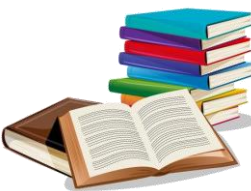


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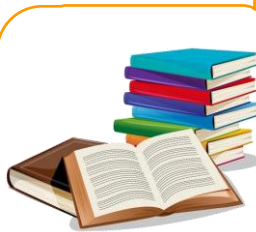
Tabular Summary:

Parameter	Details
Event name	Release of Commemorative Stamp on 125th Birth Anniversary of S P Mookerjee
Announcement date	July 9, 2025
Location	Siri Fort Auditorium, New Delhi
Issuing authority	Department of Posts, Government of India
Policy/series name	125th Birth Anniversary Philatelic Tribute
Key figures	Gajendra Singh Shekhawat, Jitendra Singh
Purpose/reason	To honor Syama Prasad Mookerjee's legacy in education, industry, and unity
Feature details	Stamp, First Day Cover, Brochure; performances by NSD; exhibition and film
Validity or status	Stamp available at Philatelic Bureaus and online via epostoffice.gov.in
Strategic/significant value	Celebrates national heritage and raises public awareness of key historical figures



➤ **Who inaugurated the India Energy Storage Week 2025 in Delhi, focusing on EVs and clean energy?**

- A) Nitin Gadkari
- B) R K Singh
- C) Harsh Malhotra
- D) Amit Shah
- E) Hardeep Singh Puri



NATIONAL AFFAIRS



- Who inaugurated the India Energy Storage Week 2025 in Delhi, focusing on EVs and clean energy?

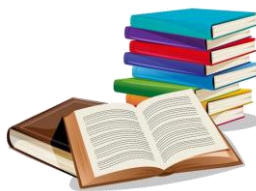


IESW²⁰²⁵
India Energy Storage Week

- A) Nitin Gadkari
- B) R K Singh
- C) Harsh Malhotra
- D) Amit Shah
- E) Hardeep Singh Puri

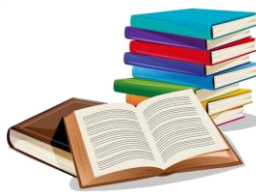
Answer

C) Harsh Malhotra



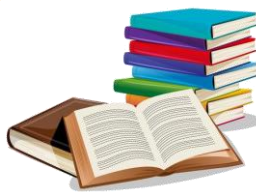
Event and Location:

- **Event:** Inauguration of India Energy Storage Week 2025
- **Location:** Yashobhoomi, New Delhi
- **Date:** July 10, 2025



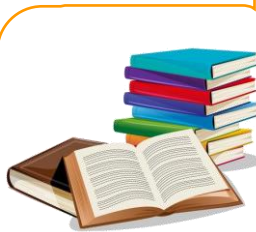
Mandates and Objectives:

- **Mandates:** Minister of State Harsh Malhotra inaugurated India Energy Storage Week 2025, highlighting India's policies promoting electric vehicles and clean energy infrastructure
- **Objectives:** To advance India's roadmap for vehicle electrification, support the EV ecosystem, boost battery innovation, promote green mobility, and achieve Net Zero by 2070 and 500 GW renewable energy by 2030



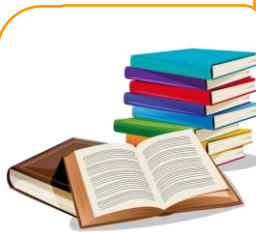
Important Terms Explained:

- **FAME-II (Faster Adoption and Manufacturing of Hybrid and Electric Vehicles):** A Government of India scheme launched to encourage electric vehicle adoption through subsidies and support for charging infrastructure
- **PM e-Drive:** A central initiative aimed at accelerating the development and adoption of electric mobility solutions in India



Important Terms Explained:

- **Multi-Modal Logistics Parks:** Integrated logistics hubs combining road, rail, and storage facilities to enhance freight efficiency and reduce emissions
- **Net Zero Carbon Target:** India's national goal to achieve net-zero carbon emissions by 2070, aligning with global climate commitments
- **EV Retrofitting Rules:** Regulatory framework enabling conversion of conventional vehicles into electric vehicles for broader EV inclusion

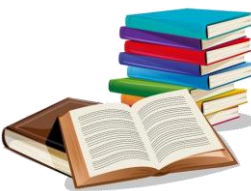


NATIONAL AFFAIRS

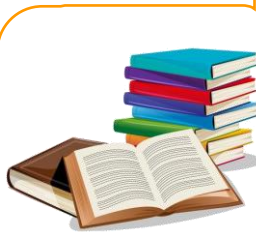


Tabular Summary:

Parameter	Details
Event name	India Energy Storage Week 2025
Announcement date	July 10, 2025
Location	Yashobhoomi, New Delhi
Issuing authority	Ministry of Heavy Industries, Government of India
Policy/series name	Vehicle Electrification Roadmap & EV Storage Policy
Key figures	MoS Harsh Malhotra
Purpose/reason	Promote clean mobility, EV infrastructure, and energy storage innovation
Feature details	Focus on EV retrofitting, toll exemptions, logistics parks with green features
Validity or status	Ongoing as part of India's green transport agenda
Strategic/significant value	Supports Net Zero by 2070 and 500 GW renewable energy goal by 2030



- **At the 11th India Maize Summit 2025, what did Agriculture Minister Shivraj Singh Chouhan assert about maize production in India?**
- A) India must switch to GM maize for higher yields
 - B) Maize production is declining due to climate change
 - C) India can improve maize yields without using GM seeds
 - D) India should stop cultivating maize in water-stressed areas
 - E) GM crops are now approved for maize in India

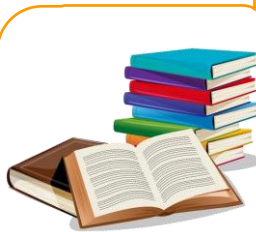


➤ **At the 11th India Maize Summit 2025, what did Agriculture Minister Shivraj Singh Chouhan assert about maize production in India?**

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Answer

C) India can improve maize yields without using GM seeds

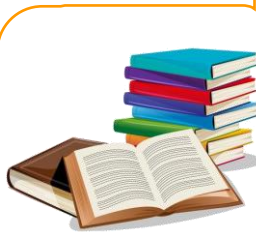


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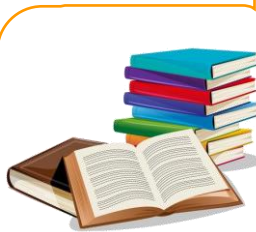
Event and Location:

- **Event:** Inauguration of 11th India Maize Summit 2025
- **Location:** New Delhi, India
- **Date:** July 8, 2025



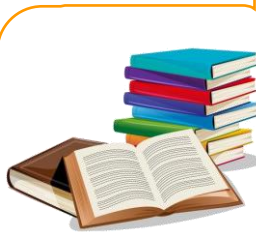
Mandates and Objectives:

- **Mandates:** Union Agriculture Minister Shivraj Singh Chouhan inaugurated the 11th India Maize Summit, emphasizing non-GM-based yield improvement and sustainable maize farming
- **Objectives:** To recognize progressive farmers, promote sustainable practices, encourage research-driven productivity gains, address price volatility, and highlight maize's role in crop diversification and climate resilience



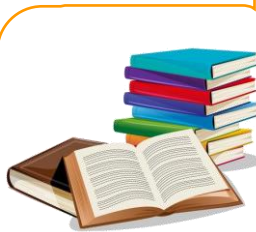
Important Terms Explained:

- **GM (Genetically Modified) Seeds:** Seeds that have had their DNA altered for desired traits such as pest resistance or increased yield; India currently does not use GM maize
- **FICCI (Federation of Indian Chambers of Commerce and Industry):** A major Indian industry association that organized the summit to promote dialogue in the maize sector
- **ICAR (Indian Council of Agricultural Research):** India's apex body for agricultural research, credited with developing over 265 maize varieties, including hybrids and biofortified strains



Important Terms Explained:

- **MSP (Minimum Support Price):** Government-fixed price to ensure farmers receive fair compensation for their produce
- **DDGS (Distillers Dried Grains with Solubles):** A protein-rich byproduct of ethanol production from maize, used as animal feed

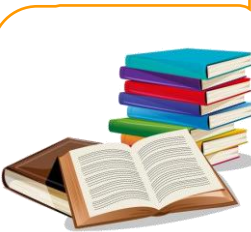


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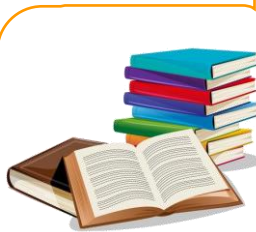
Tabular Summary:

Parameter	Details
Event name	11th India Maize Summit 2025
Announcement date	July 8, 2025
Location	New Delhi
Issuing authority	FICCI (with support from Ministry of Agriculture & Farmers' Welfare)
Policy/series name	National Maize Promotion and Innovation Strategy
Key figures	Shivraj Singh Chouhan, ICAR scientists, progressive farmers
Purpose/reason	Promote sustainable maize cultivation, recognize farmer contributions
Feature details	Yield enhancement without GM, price stabilization, support for ethanol use
Validity or status	Active policy direction under current government
Strategic/significant value	Boosts food security, climate resilience, and income through crop diversification



➤ **Which company received approval for the first malaria medicine specifically for newborns and young infants in July 2025?**

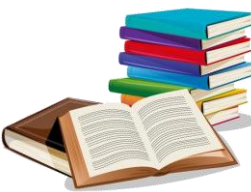
- A) GSK
- B) Pfizer
- C) Sanofi
- D) Novartis
- E) Johnson & Johnson



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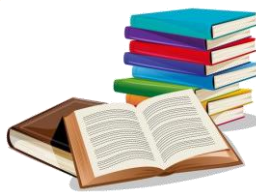
- A) GSK
- B) Pfizer
- C) Sanofi
- D) Novartis
- E) Johnson & Johnson

Answer
D) Novartis



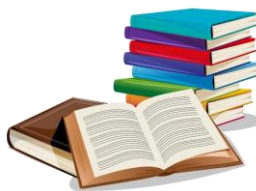
Event and Location:

- **Event:** Approval of first malaria treatment for newborns and young infants
- **Location:** Basel, Switzerland (Swissmedic approval); Eight African countries for rapid rollout
- **Date:** July 8, 2025



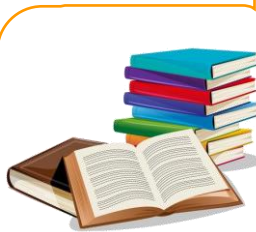
Mandates and Objectives:

- **Mandates:** Novartis, with support from MMV (Medicines for Malaria Venture), received approval from Swissmedic for Coartem® (artemether-lumefantrine) Baby, the first malaria drug specifically formulated for infants under 5 kilograms
- **Objectives:** To close the treatment gap for malaria in neonates and young infants, ensure safer dosing, enhance health access in malaria-endemic regions, and contribute to the global goal of malaria elimination



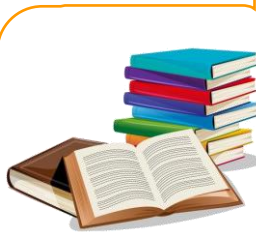
Important Terms Explained:

- **Coartem® (artemether-lumefantrine) Baby:** The first approved malaria medicine for newborns and young infants weighing between 2 and less than 5 kg, developed to treat uncomplicated Plasmodium falciparum infections
- **Swissmedic:** Switzerland's national regulatory authority for therapeutic products; granted approval under the Marketing Authorization for Global Health Products (MAGHP) procedure
- **MMV (Medicines for Malaria Venture):** A Swiss-based not-for-profit focused on delivering affordable antimalarial solutions; co-developed Coartem Baby with Novartis



Important Terms Explained:

- **CALINA Study:** The Phase II/III clinical trial on which the approval was based, testing the new dose formulation and metabolic appropriateness for neonates
- **MAGHP Procedure:** A Swissmedic-led international framework that accelerates access to vital medicines in low-income countries, involving joint reviews and fast-track approvals

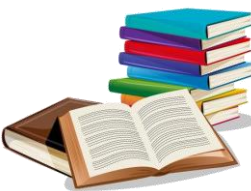


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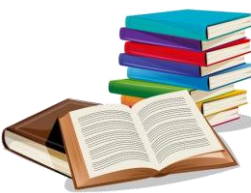
Tabular Summary:

Parameter	Details
Event name	Approval of Coartem® Baby for malaria in newborns and infants
Announcement date	July 8, 2025
Location	Basel, Switzerland; 8 African nations participating in fast-track rollout
Issuing authority	Swissmedic, under MAGHP procedure
Policy/series name	Marketing Authorization for Global Health Products (MAGHP)
Key figures	Novartis CEO Vas Narasimhan, MMV CEO Martin Fitchet
Purpose/reason	Provide safe, effective malaria treatment for infants under 5 kg
Feature details	Cherry-flavored, breastmilk-soluble, low-dose formulation for infants
Validity or status	Approved in Switzerland; pending rapid approvals in 8 African nations
Strategic/significant value	Closes critical treatment gap for 30 million infants born in malaria-risk zones annually



➤ What is the total estimated value of power transmission projects undertaken by Andhra Pradesh TRANSCO as stated by Chief Secretary K. Vijayanand in July 2025?

- A) ₹6,500 crore
- B) ₹12,000 crore
- C) ₹8,131 crore
- D) ₹3,614 crore
- E) ₹156 crore

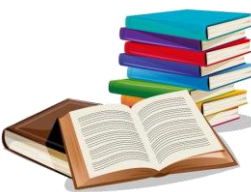


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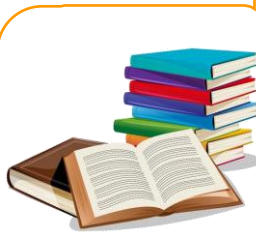
Answer

B) ₹12,000 crore



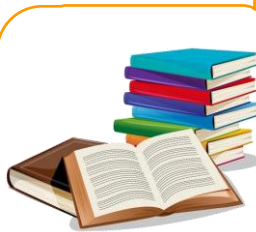
Event and Location:

- **Event:** Andhra Pradesh TRANSCO undertakes power transmission projects worth ₹12,000 crore
- **Location:** Vijayawada, Andhra Pradesh
- **Date:** July 10, 2025



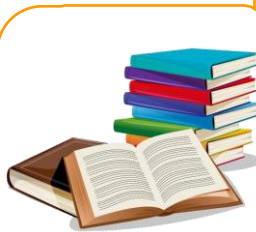
Mandates and Objectives:

- **Mandates:** Andhra Pradesh TRANSCO is executing power transmission infrastructure projects valued at over ₹12,000 crore to enhance the reliability and coverage of the state's electricity network
- **Objectives:** To meet rising power demand, provide uninterrupted power supply to all consumer categories, and modernize the state's grid infrastructure under multiple government schemes



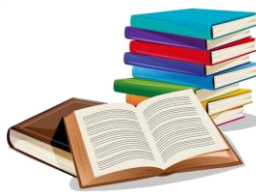
Important Terms Explained:

- **TRANSCO (Transmission Corporation):** A government-owned utility responsible for building and maintaining power transmission infrastructure in the state
- **Commissioned Projects:** Projects that have been completed and are operational, enhancing the live electricity grid



Important Terms Explained:

- **Upcoming Projects:** Projects that are planned and allocated funds but are yet to commence implementation
- **Special CS (Energy):** A senior bureaucratic role held by Chief Secretary K. Vijayanand, overseeing energy and power-related policy and infrastructure in Andhra Pradesh



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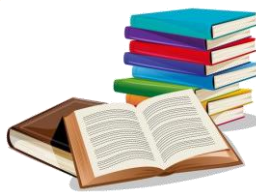


Tabular Summary:

Parameter	Details
Event name	Execution of ₹12,000 crore power transmission projects by APTRANSCO
Announcement date	July 10, 2025
Location	Vijayawada, Andhra Pradesh
Issuing authority	Andhra Pradesh TRANSCO, Chief Secretary K. Vijayanand
Policy/series name	State Electricity Grid Strengthening Projects
Key figures	K. Vijayanand (Chief Secretary & Special CS - Energy)
Purpose/reason	To improve grid stability, meet rising electricity demand, and ensure reliability
Feature details	62 ongoing projects worth ₹8,131 Cr, ₹364 Cr worth newly awarded, ₹3,614 Cr allocated for future
Validity or status	Ongoing and planned infrastructure execution
Strategic/significant value	Strengthens power reliability and supports state industrial and economic growth



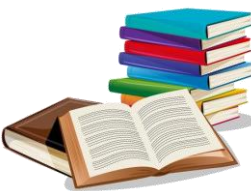
- **What is the primary objective of the “Kalaa Setu” initiative launched by WaveX?**
- A) Promote classical Indian arts globally
 - B) Generate revenue for AI startups through international markets
 - C) Enable real-time multilingual multimedia content creation using AI
 - D) Launch an AI-powered search engine for government portals
 - E) Translate Indian content into English for global outreach



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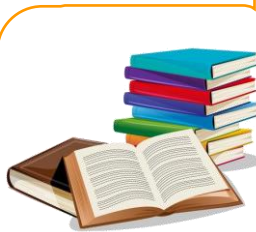
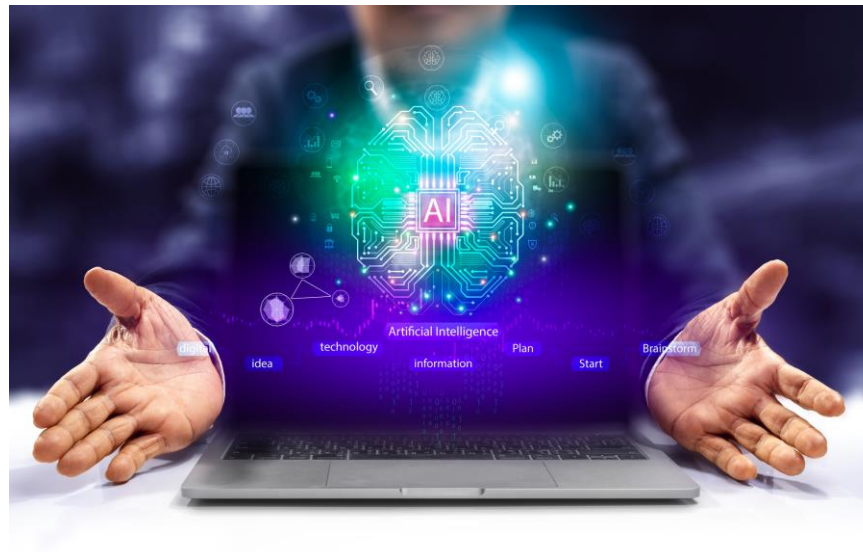
Answer

C) Enable real-time multilingual multimedia content creation using AI



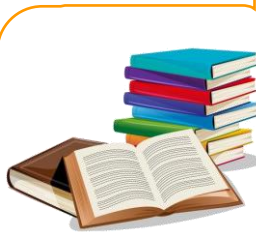
Event and Location:

- **Event:** Launch of Kalaa Setu Challenge under WaveX for real-time multilingual multimedia content generation
- **Location:** Nationwide, India
- **Date:** July 8, 2025



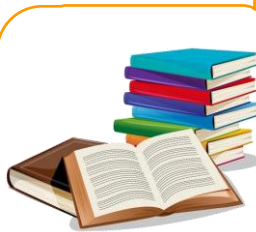
Mandates and Objectives:

- **Mandates:**
 - Kalaa Setu is a national challenge launched by the Ministry of Information & Broadcasting through the WaveX Startup Accelerator, inviting AI startups to develop real-time, scalable multimedia content solutions from text inputs in Indian languages.
- **Objectives:**
 - To bridge the digital and linguistic divide by using AI to transform textual content into audio, video, and graphic content in multiple Indian languages, thereby enhancing citizen communication and inclusive governance.



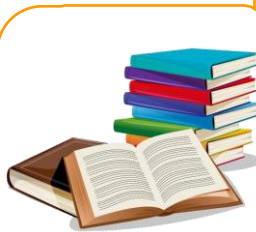
Important Terms Explained:

- **Kalaa Setu:**
 - A WaveX-led challenge for AI startups to develop indigenous solutions that convert text to real-time audio, video, and graphics in Indian languages for effective citizen outreach.
- **WaveX:**
 - A startup accelerator platform under the Ministry of Information & Broadcasting's WAVES initiative, supporting innovation in media, entertainment, and language technology.



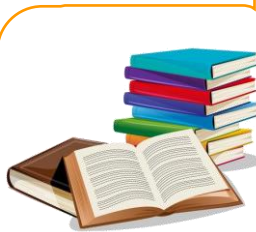
Important Terms Explained:

- **Text-to-Video/Audio/Graphics Generation:**
 - AI-based processes that automatically convert written content into customized video, expressive audio, and informative graphics, helping in fast, multilingual public communication.
- **Minimum Viable Concept (MVC):**
 - An early-stage functional demo submitted by startups as proof of capability to be evaluated by a national jury.



Important Terms Explained:

- **Bhasha Setu:**
 - A parallel WaveX challenge launched on June 30, 2025, focused on real-time language translation to enhance accessibility across India's linguistic landscape.

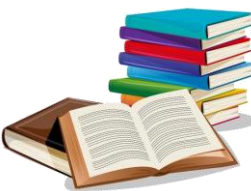


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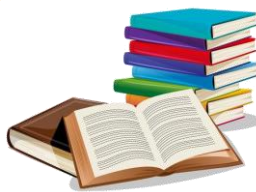
Tabular Summary:

Parameter	Details
Event name	Launch of Kalaa Setu Challenge by WaveX
Announcement date	July 8, 2025
Location	Nationwide (India)
Issuing authority	Ministry of Information & Broadcasting (through WaveX)
Policy/series name	Kalaa Setu & Bhasha Setu under WAVES initiative
Key figures	Startups to present Minimum Viable Concept (MVC) by July 30, 2025
Purpose/reason	Promote AI-based multilingual content creation for inclusive governance
Feature details	AI solutions for text-to-video, text-to-audio, and text-to-graphics creation
Validity or status	Applications open till July 30 (Kalaa Setu); July 22 (Bhasha Setu)
Strategic/significant value	Empowers local language communication, drives indigenous AI innovation, and supports Digital India mission



➤ **Which of the following states emerged as top performers in the PARAKH RS Survey 2025 for Grade 3 students?**

- A) Bihar, Jharkhand, Assam
- B) Kerala, Punjab, Himachal Pradesh
- C) Gujarat, Maharashtra, West Bengal
- D) Karnataka, Tamil Nadu, Andhra Pradesh
- E) Sikkim, Tripura, Odisha

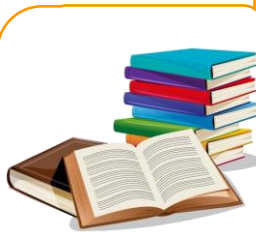


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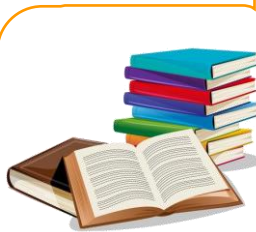
Answer

B) Kerala, Punjab, Himachal Pradesh



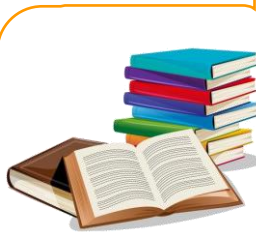
Event and Location:

- **Event:** Release of the 2025 PARAKH RS Survey results on learning outcomes
- **Location:** Pan-India (survey conducted across 781 districts)
- **Date:** July 9, 2025



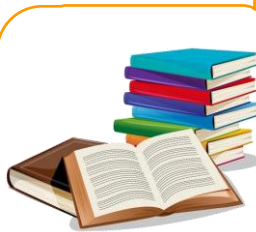
Mandates and Objectives:

- **Mandates:**
 - The PARAKH Rashtriya Sarvekshan (RS) survey was conducted to evaluate learning levels across Grades 3, 6, and 9 in core academic subjects among over 21 lakh students from 74,000+ schools across India.
- **Objectives:**
 - To assess foundational literacy, numeracy, and subject-wise comprehension; identify district/state-wise performance gaps; and provide data-driven guidance for reforms in pedagogy, curriculum design, and teacher training.



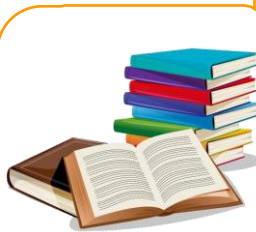
Important Terms Explained:

- **PARAKH RS:**
 - PARAKH Rashtriya Sarvekshan is a national-level student assessment survey replacing the National Achievement Survey (NAS), conducted by PARAKH, an autonomous body under NCERT. It evaluates academic proficiency in Grades 3, 6, and 9.
- **Foundational Literacy and Numeracy (FLN):**
 - Refers to basic reading, writing, and arithmetic skills expected at the primary school level. Weak FLN often leads to cumulative learning deficits.



Important Terms Explained:

- **Formative Assessment Tools:**
 - These are ongoing assessments (as opposed to final exams) used by teachers to monitor student progress and identify learning gaps early on.
- **Kendriya Vidyalayas (KVs):**
 - Central government-run schools under the Ministry of Education, known for their national-level standardized curriculum and student quality.

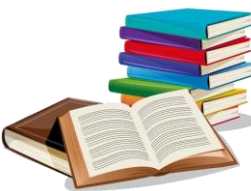


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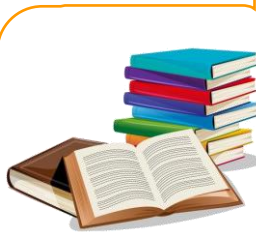
Tabular Summary:

Parameter	Details
Event name	Release of PARAKH RS Survey 2025 Results
Announcement date	July 9, 2025
Location	Nationwide (India)
Issuing authority	PARAKH under NCERT, Ministry of Education
Policy/series name	PARAKH Rashtriya Sarvekshan (formerly NAS)
Key figures	21.15 lakh students, 74,229 schools, 781 districts
Purpose/reason	To evaluate academic proficiency and identify learning deficits
Feature details	Assessed students in Grades 3, 6, 9 across core subjects
Validity or status	2025 edition; survey completed and results published
Strategic/significant value	Revealed widening learning gaps, informing educational reforms at national level



➤ **Under the PM e-Drive initiative, which city is set to receive the largest number of electric buses by 2026?**

- A) Delhi
- B) Hyderabad
- C) Mumbai
- D) Bengaluru
- E) Kolkata



➤ Under the PM e-Drive initiative, which city is set to receive the largest number of electric buses by 2026?

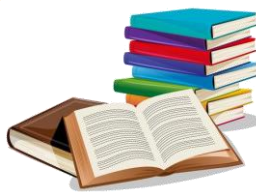
- A) Delhi
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- C) Mumbai
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- E) Kolkata

Answer
D) Bengaluru



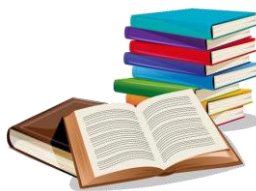
Event and Location:

- **Event:** Bengaluru to receive India's largest electric bus fleet under PM e-Drive initiative
- **Location:** Bengaluru, Karnataka
- **Date:** July 7, 2025



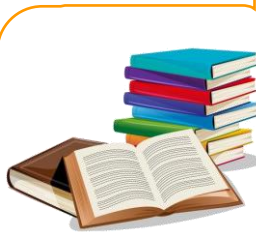
Mandates and Objectives:

- **Mandates:**
 - Under the PM e-Drive initiative, 4,500 electric buses are being allocated to Bengaluru through a central procurement process led by Convergence Energy Services Ltd (CESL).
- **Objectives:**
 - To strengthen sustainable public transport, reduce urban pollution, ease traffic pressure, and support large-scale electric vehicle adoption in major Indian cities by introducing e-bus fleets and EV infrastructure.



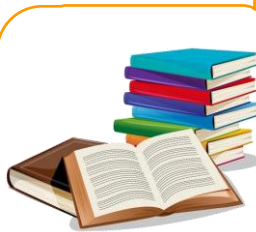
Important Terms Explained:

- **PM e-Drive Initiative:**
 - A centrally funded scheme launched in 2024 to deploy 14,028 electric buses and establish over 72,000 charging points in major cities to promote clean mobility and reduce vehicular emissions.
- **Convergence Energy Services Ltd (CESL):**
 - A public sector undertaking under the Ministry of Heavy Industries, responsible for implementing clean energy programs including the procurement of electric buses and infrastructure deployment.



Important Terms Explained:

- **EV Charging Infrastructure:**
 - A key component of electric vehicle deployment; includes fast-charging stations at depots, terminals, and public areas to mitigate range anxiety and ensure operational efficiency of EV fleets.
- **Range Anxiety:**
 - A common concern among EV users regarding the vehicle running out of charge before reaching the next charging point. The PM e-Drive scheme directly addresses this with a planned EV charging network.

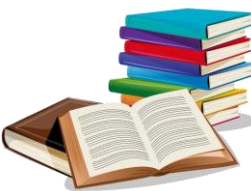


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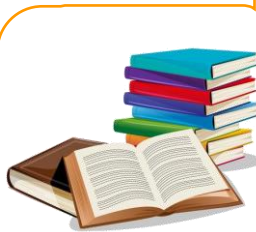
Parameter	Details
Event name	Bengaluru receives largest electric bus fleet under PM e-Drive
Announcement date	July 7, 2025
Location	Bengaluru, Karnataka
Issuing authority	Convergence Energy Services Ltd (CESL) under Ministry of Heavy Industries
Policy/series name	PM e-Drive
Key figures	Transport Minister Ramalinga Reddy, Union Minister H. D. Kumaraswamy
Purpose/reason	To promote clean, efficient, and sustainable public transport in Bengaluru
Feature details	Allocation of 4,500 e-buses, EV hubs, depots, charging infrastructure
Validity or status	Implementation in phases till 2026
Strategic/significant value	Supports India's net-zero target, boosts EV adoption, reduces pollution



QUICK RECALL



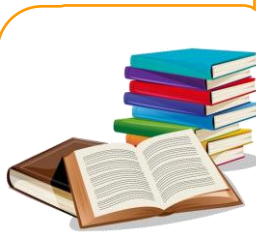
- Chola Investment has launched the Chola Chess Academy in Chennai to support young chess talent across India.
- India's public sector banks are set to raise ₹45,000 crore through Qualified Institutional Placements in FY26.
- From July 2025, Punjab National Bank has removed the minimum balance penalty across all savings accounts.
- The Financial Action Task Force (FATF) held its plenary on June 12–13, 2025, and updated its lists of high-risk and monitored jurisdictions.
- The Reserve Bank of India released the draft Directions on Novation of OTC Derivative Contracts in July 2025.
- RBI has recognised CareEdge Global IFSC Limited as an eligible credit rating agency for Basel III risk assessments.
- Nvidia briefly crossed a \$4 trillion market cap on July 9, 2025, becoming the first company to do so.
- State Bank of India plans to raise \$2.9 billion through a Qualified Institutional Placement (QIP).
- IndiGo Ventures has closed its maiden fund with a corpus of ₹450 crore to support aviation and aerospace innovation.



QUICK RECALL



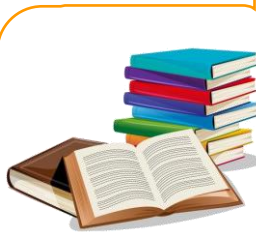
- LIC reported a 14.6% year-on-year growth in individual premium income, collecting ₹5,313 crore in June 2025.
- Capt SN Ahmed released his book Das Paise Ka Postcard in Hyderabad on July 2, 2025.
- Kuruvilla Joseph has been appointed as the first Pro-Vice Chancellor of IIST, Thiruvananthapuram.
- Andhra Pradesh has launched SMOSS, an AI-driven mosquito surveillance system to tackle vector-borne diseases more effectively.
- India has officially inducted 'Nistar', its first indigenous Diving Support Vessel, into the Navy fleet.
- Japan Coast Guard Ship 'Itsukushima' arrived at Chennai Port on July 7, 2025, for a week-long bilateral engagement.
- Donald Trump announced a 50% tariff on copper imports effective August 1, 2025, citing national security concerns.
- PM Narendra Modi became the first Indian PM in 30 years to visit a West African nation with his 2025 visit to Ghana.
- PM Modi visited Trinidad & Tobago from July 3–4, 2025, marking the first Indian PM visit to the country in 26 years.



QUICK RECALL



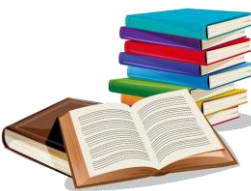
- **PM Narendra Modi visited Argentina from July 4–5, 2025, marking the first bilateral visit by an Indian PM to the country in 57 years.**
- **PM Narendra Modi received a ceremonial welcome in Brasília and held bilateral talks with Brazilian President Luiz Inácio Lula da Silva.**
- **PM Modi's 2025 visit to Namibia was his first and concluded his 5-nation diplomatic tour across Africa and Latin America.**
- **The Delhi government has announced the launch of Saheli Cards to replace the Pink Ticket scheme.**
- **The Government of India released a commemorative postage stamp on July 9, 2025, to mark the 125th birth anniversary of Syama Prasad Mookerjee.**
- **India Energy Storage Week 2025 was inaugurated by MoS Harsh Malhotra on July 10 at Yashobhoomi in Delhi.**



QUICK RECALL



- **Union Agriculture Minister Shivraj Singh Chouhan inaugurated the 11th India Maize Summit 2025 in New Delhi.**
- **Novartis has received Swissmedic approval for Coartem Baby, the first-ever malaria medicine for newborns and young infants.**
- **Andhra Pradesh TRANSCO has undertaken power transmission projects worth over ₹12,000 crore as of July 2025.**
- **The Ministry of Information & Broadcasting has launched the Kalaa Setu Challenge through WaveX to promote AI-based real-time multilingual content generation.**
- **The 2025 PARAKH RS Survey assessed over 21 lakh students across Grades 3, 6, and 9 in 781 districts nationwide.**
- **Bengaluru will receive 4,500 electric buses under the PM e-Drive scheme, the largest allocation among Indian cities.**



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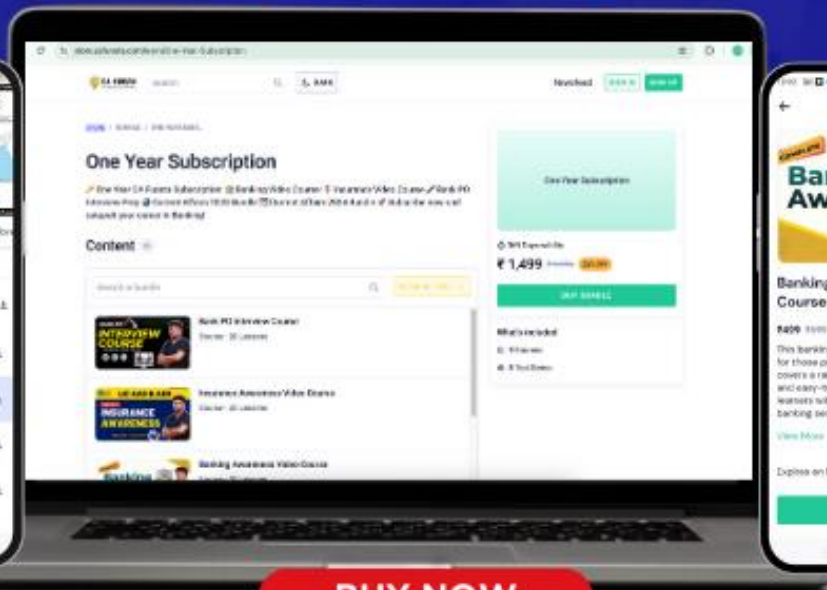
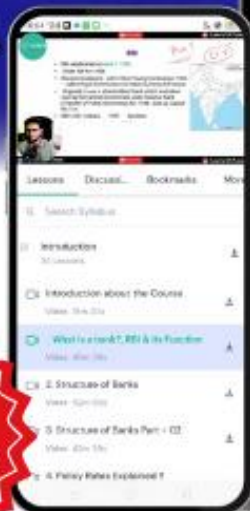
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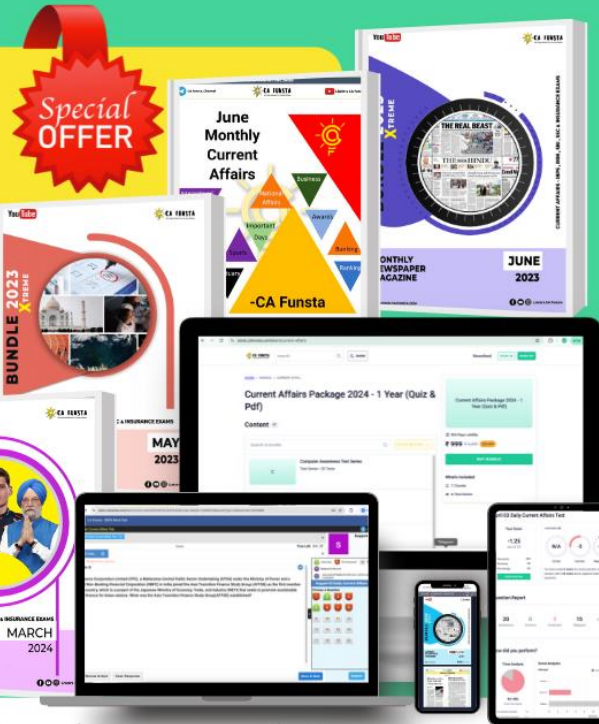


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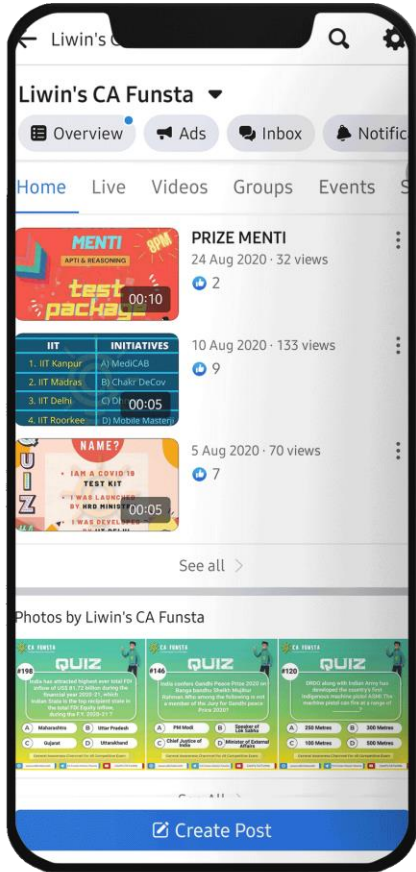
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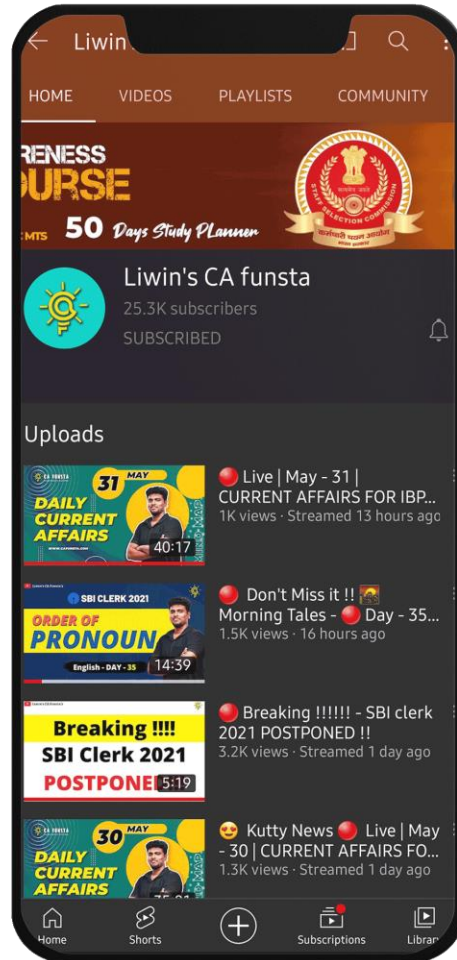


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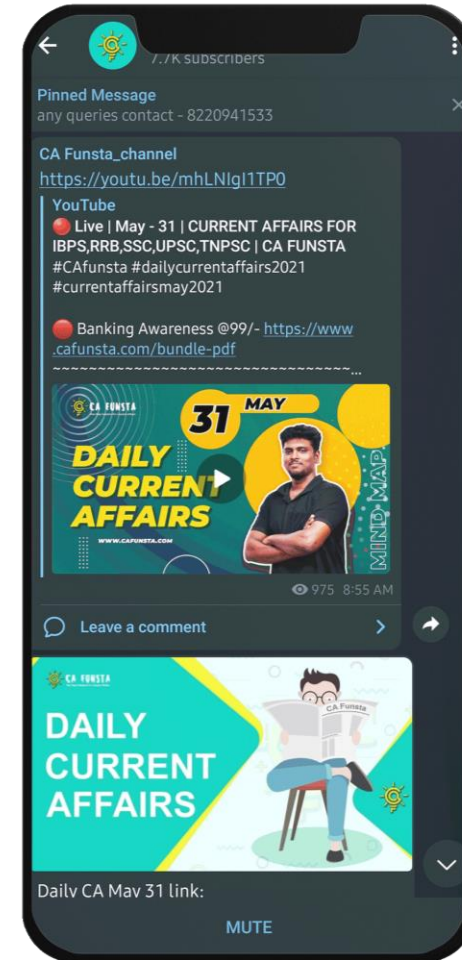
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