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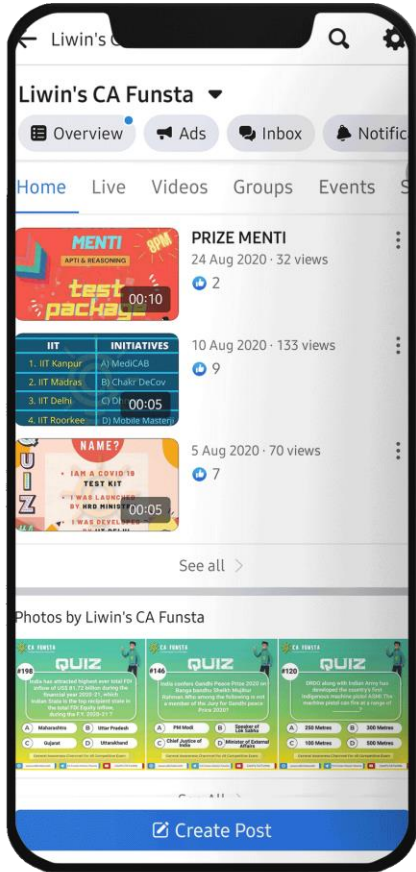
  

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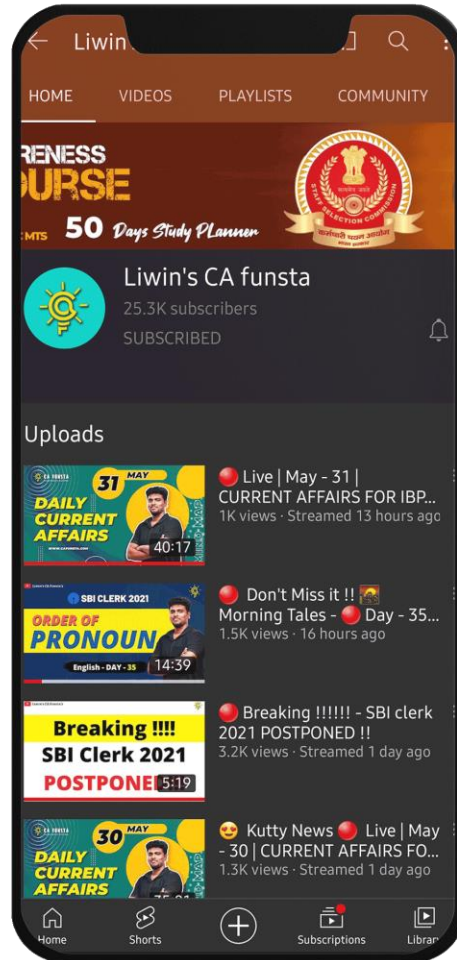
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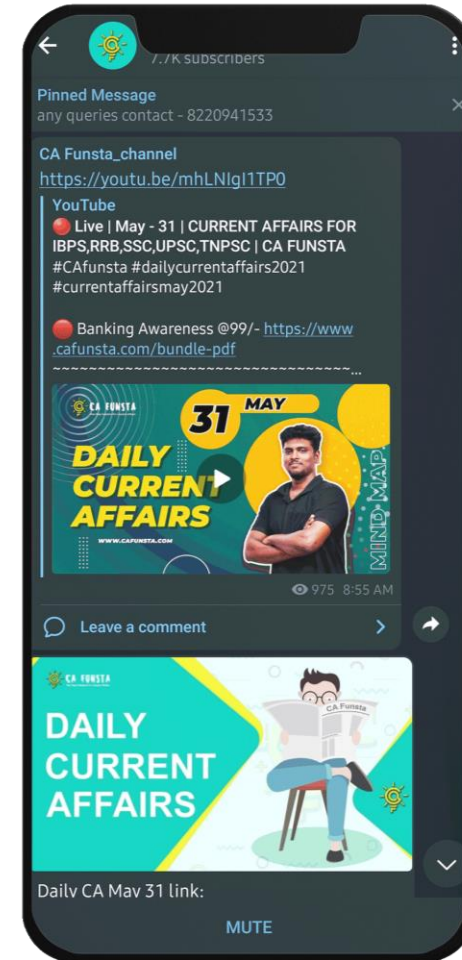
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Vaishu Chandran
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Banking awareness full video complete pannathuku apm oru confidence kidachi irukku sir. Zero lenthu start pannuna. Now master level kku ana feel irukku sir. Tng so much sir. Super content.

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Dharani
★★★★★

Very clear explanation and most important topics. Thank you sir.

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Nirosha
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Ruban
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No idea in banking awareness but ipo yarachu doubt keta clarify panra alavuku iruken. Thankyou@liwin sir #worthuhh Varma

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Mariappan B
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This course was really useful for me. Thank you Anna.

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STUDENT REVIEW

Benitta Robinson
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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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STUDENT REVIEW

Rajaganapathy A R
★★★★★

Worth 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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Vasanthakumarm
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Thank you Anna for your clear explanation

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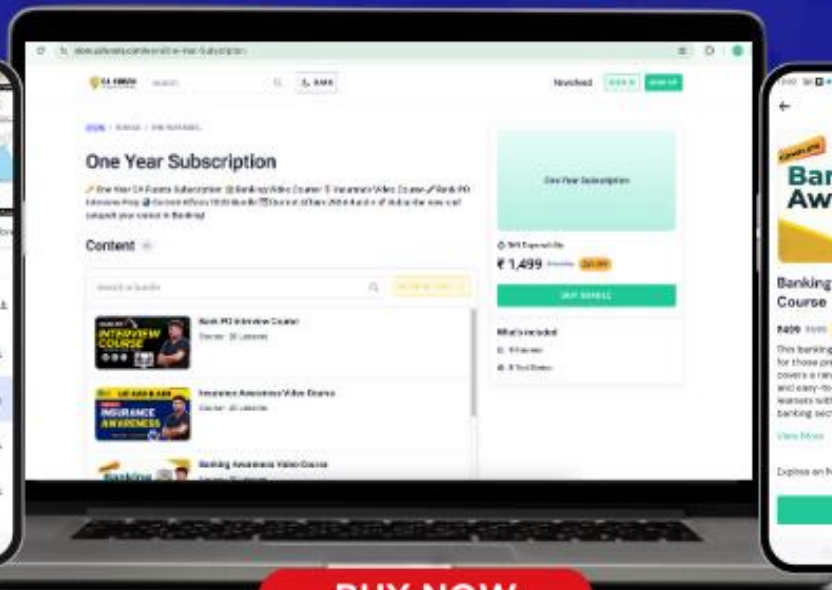
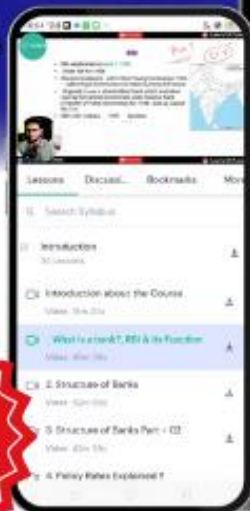
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Important Days

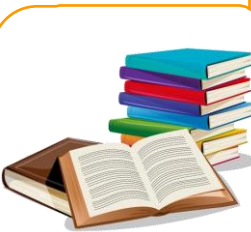
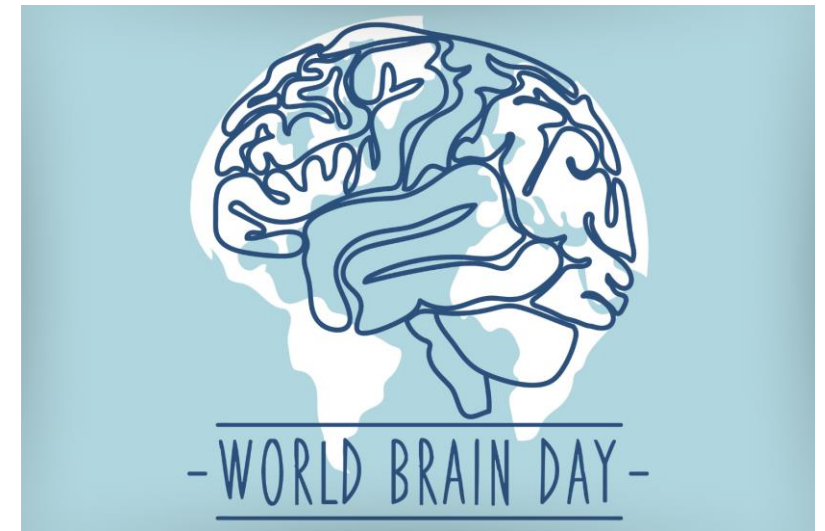


➤ **What is the official theme of World Brain Day 2025?**

- A) Brain Health and Equity
- B) Brain Health for All
- C) Brain Health for Ages
- D) Neurology for Future
- E) Healthy Brain, Healthy Life

Answer

C) Brain Health for Ages



Important Days



Event and Location:

- **Event:** World Brain Day 2025 observed globally
- **Location:** International (coordinated by the World Federation of Neurology)
- **Date:** July 22, 2025



Important Days



Mandates and Objectives:

- **Mandates:** World Brain Day is observed annually to raise awareness about neurological health, promote early intervention, and educate the global population about brain-related disorders and healthy brain practices.



Important Days



Mandates and Objectives:

- **Objectives:**
 - To encourage lifelong commitment to brain health across all ages
 - To improve awareness, care access, and funding for neurological disorders
 - To promote research and education in neurology and public health policy
 - To reduce the global burden of stroke, dementia, epilepsy, and Parkinson's through awareness and preventive action

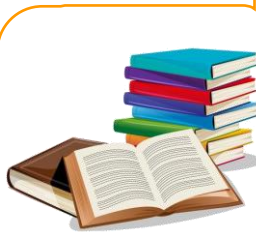


Important Days



Important Terms Explained:

- **World Brain Day:** An annual health awareness initiative started in 2014 by the World Federation of Neurology (WFN) to promote global brain health awareness.
- **Neurological Disorders:** Medical conditions affecting the brain, spinal cord, or nerves, including stroke, Alzheimer's disease, Parkinson's disease, epilepsy, and multiple sclerosis.
- **Brain Health for Ages (2025 Theme):** Emphasizes that brain care is important across all life stages — from maternal and childhood phases to adulthood and old age — and that early habits significantly impact lifelong cognitive function.

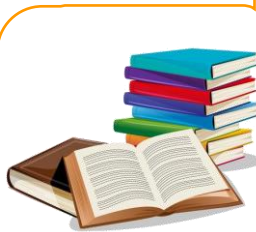


Important Days



Important Terms Explained:

- **Disability-Adjusted Life Years (DALYs):** A measure of overall disease burden expressed as the number of years lost due to ill health, disability, or early death. Neurological disorders are among the leading causes of DALYs globally.
- **Cognitive Decline:** The deterioration in memory and thinking skills, often linked to aging but preventable or manageable with lifestyle interventions and medical care.

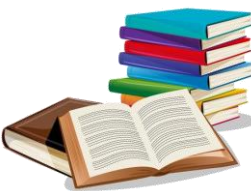


Important Days



Tabular Summary:

Parameter	Details
Event name	World Brain Day 2025
Announcement date	July 22, 2025
Location	Global (Observed internationally)
Issuing authority	World Federation of Neurology (WFN)
Policy/series name	Brain Health Awareness Campaign
Key figures	Prof. Wolfgang Grisold, David Dodick, Alla Guekht (Neurology leaders)
Purpose/reason	Raise awareness and advocate for better care of neurological health
Feature details	Theme: "Brain Health for Ages" focusing on lifespan care for cognitive health
Validity or status	Observed annually; active global engagement
Strategic/significant value	Reduces neurological disease burden and promotes early intervention and education



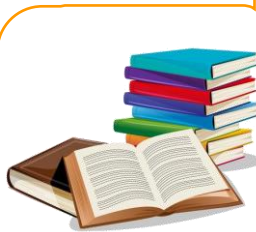
Important Days



➤ **When was the Indian National Flag officially adopted by the Constituent Assembly?**

- A) August 15 1947
- B) January 26 1950
- C) July 22 1947
- D) August 14 1947
- E) June 3 1947

Answer
C) July 22 1947

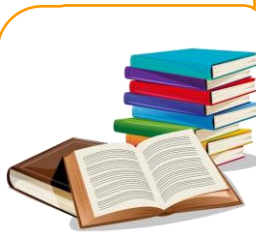


Important Days



Event and Location:

- **Event:** National Flag Day commemorating Tiranga Adoption Day
- **Location:** Nationwide, India
- **Date:** 22 July 2025

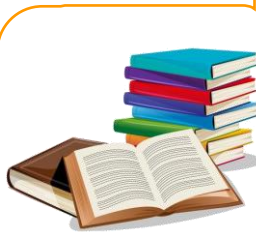


Important Days



Mandates and Objectives:

- **Mandates:**
 - India observes National Flag Day every year on July 22 to mark the adoption of the Tiranga by the Constituent Assembly in 1947.
 - Schools and institutions hold special events to spread awareness about the national flag's symbolism and the Flag Code of India.

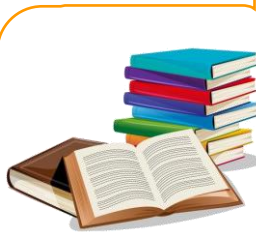


Important Days



Mandates and Objectives:

- **Objectives:**
 - To foster national pride, unity, and respect for the national flag.
 - To educate citizens about the flag's history, significance, and proper usage.
 - To honour the sacrifices of freedom fighters and reflect on civic duties.

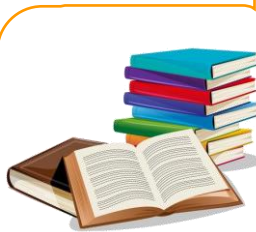


Important Days



Important Terms Explained:

- **Tiranga:**
 - Refers to the Indian National Flag, comprising three horizontal bands of saffron (courage and sacrifice), white (truth and peace), and green (prosperity and environment), with the Ashoka Chakra in navy blue at the centre.
- **Ashoka Chakra:**
 - A 24-spoke navy blue wheel in the centre of the flag, symbolising the wheel of law (Dharma Chakra) and continuous progress of the nation.

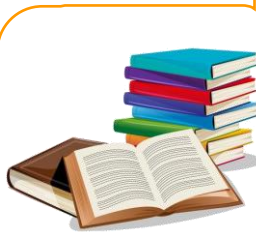


Important Days



Important Terms Explained:

- **Flag Code of India:**
 - A set of guidelines governing the usage, display, and hoisting of the Indian National Flag to uphold its dignity and sanctity.

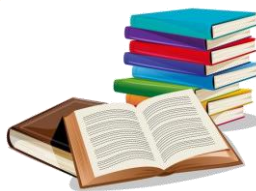


Important Days



Tabular Summary:

Parameter	Details
Event name	National Flag Day 2025 (Tiranga Adoption Day)
Announcement date	Originally adopted on 22 July 1947
Location	Nationwide, India
Issuing authority	Constituent Assembly of India (historically); Ministry of Culture (present)
Policy/series name	Flag Code of India
Key figures	Jawaharlal Nehru, Constituent Assembly members
Purpose/reason	Commemorate adoption of the Indian National Flag
Feature details	Educational events, flag hoisting, awareness campaigns
Validity or status	Observed annually on July 22
Strategic/significant value	Instills patriotism and national unity; promotes civic awareness



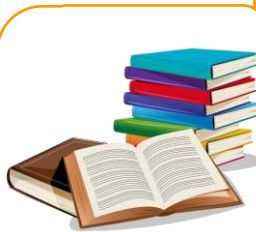
Important Days



➤ **Where did NABARD celebrate its 44th Foundation Day in 2025?**

- A) Mumbai
- B) Guwahati
- C) Ranchi
- D) Itanagar
- E) New Delhi

Answer
D) Itanagar

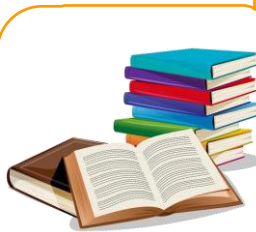


Important Days



Event and Location:

- **Event:** NABARD celebrates its 44th Foundation Day
- **Location:** Itanagar, Arunachal Pradesh
- **Date:** July 18, 2025

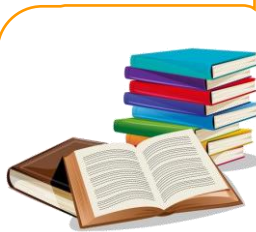


Important Days



Mandates and Objectives:

- **Mandates:**
 - NABARD commemorated its 44th anniversary with a focus on cooperative-led rural development aligned with the UN International Year of Cooperatives 2025.
 - The event highlighted NABARD's contributions in rural infrastructure, financial inclusion, and climate-resilient agriculture.

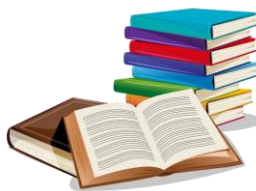


Important Days



Mandates and Objectives:

- **Objectives:**
 - Reaffirm commitment to cooperatives as instruments of rural empowerment
 - Promote green, inclusive growth and strengthen rural connectivity
 - Showcase NABARD's role in credit flow, PACS digitization, SHGs, and off-farm enterprises
 - Celebrate grassroots leadership in cooperatives through stakeholder interactions and felicitation

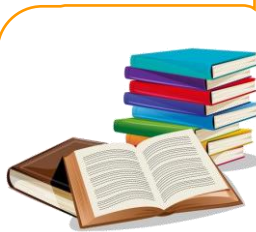


Important Days



Important Terms Explained:

- **NABARD (National Bank for Agriculture and Rural Development):** Apex development financial institution focused on rural infrastructure, agriculture credit, and financial inclusion in India, especially through cooperative structures.
- **RIDF (Rural Infrastructure Development Fund):** A NABARD-led fund created to finance infrastructure projects in rural areas such as roads, irrigation, and bridges. In Arunachal Pradesh alone, ₹4,613 crore has been sanctioned for 485 projects.

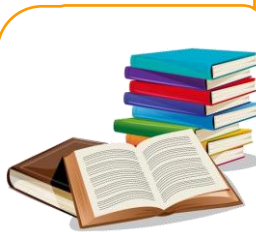


Important Days



Important Terms Explained:

- **PACS (Primary Agricultural Credit Societies):** Grassroots cooperative institutions that provide short-term and medium-term agricultural credit to farmers. NABARD is working to digitize these entities.
- **UN-IYC 2025 (UN International Year of Cooperatives):** A global campaign by the United Nations to highlight the role of cooperatives in building sustainable and inclusive economies.

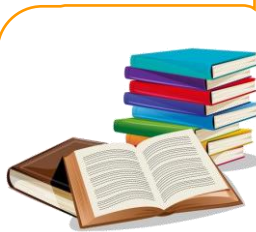


Important Days



Tabular Summary:

Parameter	Details
Event name	44th Foundation Day of NABARD
Announcement date	July 18, 2025
Location	Itanagar, Arunachal Pradesh
Issuing authority	NABARD (Arunachal RO)
Policy/series name	NABARD Foundation Day Celebrations / UN-IYC 2025 Alignment
Key figures	Prof. S.K. Nayak (Chief Guest), Damodar Mishra (GM, NABARD)
Purpose/reason	Celebrate NABARD's contribution to rural development and cooperative finance
Feature details	Booklet release, stakeholder sessions, ₹4,613 crore under RIDF
Validity or status	Event successfully conducted
Strategic/significant value	Supports UN-IYC 2025, promotes sustainable rural finance and infrastructure

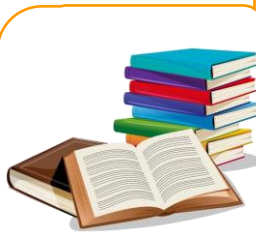


➤ **Who won the Freestyle Chess Grand Slam 2025 held in Las Vegas?**

- A) Magnus Carlsen
- B) Arjun Erigaisi
- C) Levon Aronian
- D) R Praggnanandhaa
- E) Hans Niemann

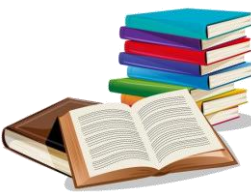
Answer

C) Levon Aronian



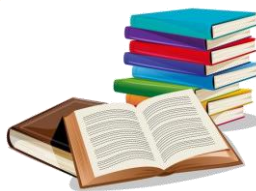
Event and Location:

- **Event:** Freestyle Chess Grand Slam 2025 – Final Standings
- **Location:** Las Vegas, Nevada, United States
- **Date:** July 21, 2025



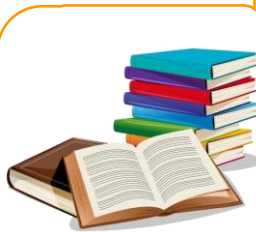
Mandates and Objectives:

- **Mandates:** The Freestyle Chess Grand Slam concluded in Las Vegas with international Grandmasters competing in a high-stakes, rapid-format tournament.
- **Objectives:** To promote Freestyle Chess as a competitive and audience-friendly variant, blending classical positional play with creative opening freedom and minimal theoretical preparation.



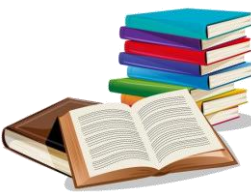
Important Terms Explained:

- **Freestyle Chess (also known as Fischer Random or Chess960):** A chess variant where the starting position of pieces is randomized, reducing reliance on memorized openings and emphasizing pure skill.
- **Grandmaster (GM):** The highest title awarded in chess by FIDE (World Chess Federation), held by all the players mentioned in the tournament.
- **Opposite-Coloured Bishop Ending:** A common endgame scenario where each player has bishops on different-colored squares; often leads to draws but can be decisive with precision.



Tabular Summary:

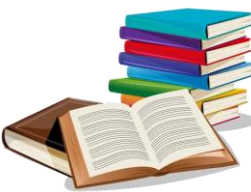
Parameter	Details
Event name	Freestyle Chess Grand Slam 2025
Announcement date	July 21, 2025
Location	Las Vegas, Nevada, USA
Issuing authority	Chess.com (organizing body), recognized by FIDE
Policy/series name	Freestyle Chess Grand Slam
Key figures	Levon Aronian (Champion), Arjun Erigaisi, R Praggnanandhaa, Carlsen, Niemann
Purpose/reason	Promote chess innovation and test adaptability of top players
Feature details	Aronian beat Niemann in the final; Indian GMs Arjun and Praggnanandhaa placed 6th and 7th
Validity or status	Concluded
Strategic/significant value	Highlights India's strong emerging presence in international freestyle chess formats



➤ Which country is set to host the FIDE World Cup 2025 from October 30 to November 27?

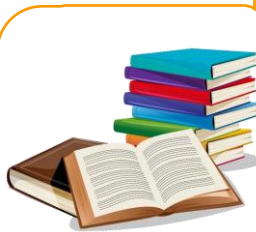
- A) Russia
- B) India
- C) Norway
- D) USA
- E) Armenia

Answer
B) India



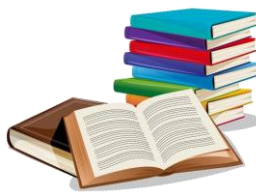
Event and Location:

- **Event:** India to host the FIDE World Cup 2025
- **Location:** India
- **Date:** Announced on 21 July 2025; tournament to be held from 30 October to 27 November 2025



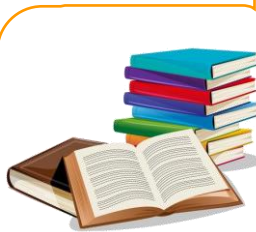
Mandates and Objectives:

- **Mandates:** India has been selected as the host for the FIDE World Cup 2025, a global knockout chess tournament featuring 206 players.
- **Objectives:** To advance global chess development, provide qualification paths for the 2026 FIDE Candidates Tournament, and strengthen India's position as a leading chess nation.



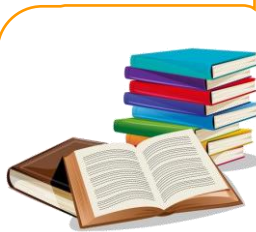
Important Terms Explained:

- **FIDE World Cup:** A biennial chess tournament organized by the International Chess Federation (FIDE) that serves as a qualifying event for the Candidates Tournament, ultimately leading to the World Chess Championship.
- **Candidates Tournament:** A prestigious tournament where top players compete to challenge the reigning World Chess Champion.
- **FIDE:** Fédération Internationale des Échecs (FIDE) is the governing body for international chess competitions. It organizes global championships and maintains official rating systems.



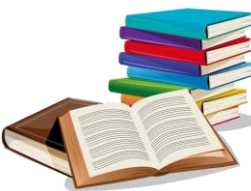
Important Terms Explained:

- **Knockout Format:** A tournament structure where the loser of each match is immediately eliminated, progressing towards a final winner.
- **Chess Olympiad:** A biennial team-based chess competition where nations compete for medals; India won gold in both the Open and Women's sections in 2024.



Tabular Summary:

Parameter	Details
Event name	FIDE World Cup 2025
Announcement date	21 July 2025
Location	India (host city to be announced)
Issuing authority	FIDE (International Chess Federation)
Policy/series name	FIDE Knockout Chess Tournament
Key figures	Viswanathan Anand, Gukesh D, R Praggnanandhaa, Arjun Erigaisi
Purpose/reason	To determine top qualifiers for the 2026 Candidates Tournament
Feature details	206 players, knockout format, top 3 qualify for Candidates
Validity or status	Scheduled from 30 October to 27 November 2025
Strategic/significant value	Strengthens India's image as a global chess powerhouse



OBITUARY

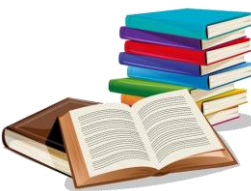


➤ **Which veteran Indian communist leader and former Kerala Chief Minister passed away in July 2025 at the age of 101?**

- A) EMS Namboodiripad
- B) Pinarayi Vijayan
- C) Prakash Karat
- D) VS Achuthanandan
- E) Sitaram Yechury

Answer

D) VS Achuthanandan

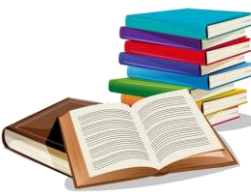


OBITUARY



Event and Location:

- **Event:** Former Kerala CM and veteran CPM leader VS Achuthanandan passes away
- **Location:** Thiruvananthapuram, Kerala
- **Date:** 21 July 2025

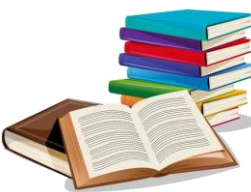


OBITUARY



Mandates and Objectives:

- **Mandates:**
 - VS Achuthanandan, veteran Communist Party of India (Marxist) leader and former Chief Minister of Kerala, passed away at the age of 101 due to prolonged illness.
 - His body will be kept for public homage at AKG Centre and Darbar Hall, followed by a state funeral at Valiya Chudukadu burial ground.

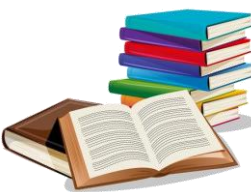


OBITUARY



Mandates and Objectives:

- **Objectives:**
 - To honour the legacy and contribution of a lifelong communist, trade unionist, and political stalwart who shaped Kerala's political and social reform landscape.
 - To recognize his dedication to people's movements, land reforms, and transparency during his tenure.

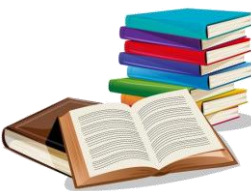


OBITUARY



Important Terms Explained:

- **CPM (Communist Party of India-Marxist):**
 - A major left-wing political party in India formed in 1964 after splitting from the CPI. It is based on Marxist-Leninist ideology and has significant influence in Kerala, Tripura, and West Bengal.
- **Punnapra-Vayalar Uprising:**
 - A major communist uprising in 1946 in Travancore (now Kerala) led by communist workers against the monarchy, which became a turning point in Kerala's leftist politics.

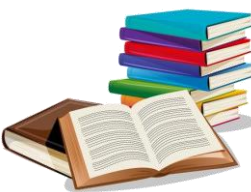


OBITUARY



Important Terms Explained:

- **Munnar Eviction Drive:**
 - A bold anti-encroachment initiative led by VS Achuthanandan during his CM tenure to reclaim illegally occupied government land in the Munnar hill station region.



OBITUARY



Tabular Summary:

Parameter	Details
Event name	Death of veteran CPM leader VS Achuthanandan
Announcement date	21 July 2025
Location	Thiruvananthapuram, Kerala
Issuing authority	Kerala State Government
Policy/series name	Public homage and state funeral process
Key figures	VS Achuthanandan, Pinarayi Vijayan, CPM leaders
Purpose/reason	Honouring the life and contributions of a major political leader
Feature details	Funeral procession, public homage, cremation at Valiya Chudukadu
Validity or status	State mourning observed; tributes pouring in nationwide
Strategic/significant value	Marks the passing of a historic figure who shaped Kerala's socio-political ethos

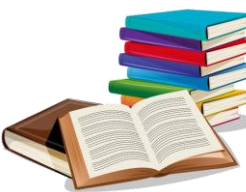


➤ Which IIT-incubated startup recently raised ₹6.5 crore to expand its Blockchain-AI solutions globally?



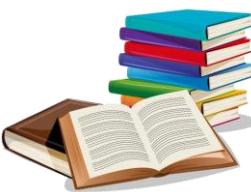
- A) Niramai
- B) Plenome
- C) Ather Energy
- D) Fasal
- E) Agnikul Cosmos

Answer
B) Plenome



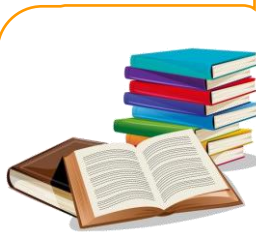
Event and Location:

- **Event:** Plenome raises ₹6.5 crore in seed funding to expand Blockchain-AI solutions
- **Location:** Chennai, India (IIT Madras-incubated)
- **Date:** July 22, 2025



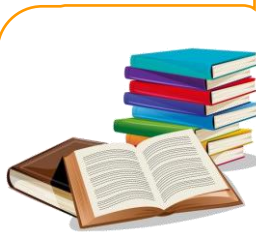
Mandates and Objectives:

- **Mandates:** Plenome has secured ₹6.5 crore in seed funding from domestic and international investors including Ovington Capital Partners, AADI, and Manish Gandhi.
- **Objectives:** To scale its Blockchain-AI based data security and remote voting solutions for sensitive domains such as healthcare and elections, and to expand into global markets.



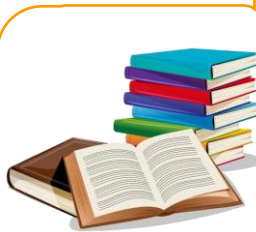
Important Terms Explained:

- **Plenome Technologies:** An IIT Madras-incubated startup focused on Blockchain and AI-based data security technologies in healthcare and voting.
- **BlockVote:** A Blockchain-powered software developed by Plenome for secure, remote voting in large organisations, already used in IIT Madras Student Elections.
- **Distributed Ledger Technology (DLT):** A decentralized digital system for recording transactions, often referred to as Blockchain, used for secure and tamper-proof data storage.



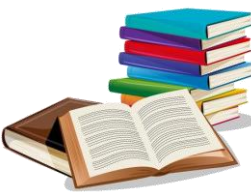
Important Terms Explained:

- **'OraganEase'**: A Plenome solution for secure, AI-enabled organ donation database management being trialed with a South Indian organ transplant authority.
- **Ashwin**: Plenome's AI-powered suite for healthcare data capture, maintenance, and analysis, under trial deployment.



Tabular Summary:

Parameter	Details
Event name	Plenome raises seed funding
Announcement date	July 22, 2025
Location	Chennai, India
Issuing authority	Plenome Technologies
Policy/series name	Blockchain-AI expansion strategy
Key figures	Prof. Prabhu Rajagopal, Vijayaraja Rathinasamy, Anirudh Varna
Purpose/reason	Funding secured for international expansion and tech deployment
Feature details	₹6.5 crore raised; tech for healthcare, elections, and organ database
Validity or status	Active with multiple pilot deployments underway
Strategic/significant value	Promotes secure, scalable data systems in critical sectors via Blockchain and AI

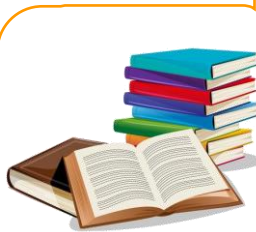


➤ **According to the World Bank, how much investment will India require by 2050 for climate-resilient urban infrastructure?**

- A) \$1.2 trillion
- B) \$4.0 trillion
- C) \$2.4 trillion
- D) \$5.8 trillion
- E) \$10.9 trillion

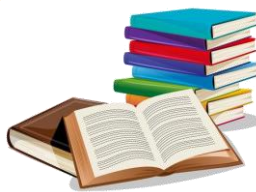


Answer
C) \$2.4 trillion



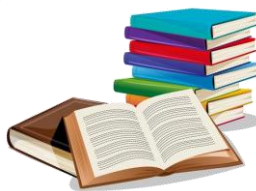
Event and Location:

- **Event:** World Bank projects India's climate-resilient urban infrastructure needs
- **Location:** India
- **Date:** July 22, 2025



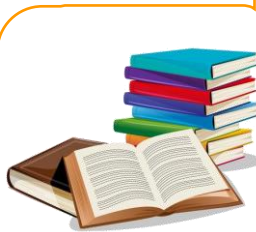
Mandates and Objectives:

- **Mandates:** The World Bank, in collaboration with India's Urban Development Ministry, released a report titled "Towards Resilient and Prosperous Cities in India", highlighting the investment requirements and risks associated with climate change in urban areas.
- **Objectives:** To quantify infrastructure investment needs and encourage timely policy and financial interventions to protect India's cities from climate-related risks such as flooding, heatwaves, and sea-level rise.



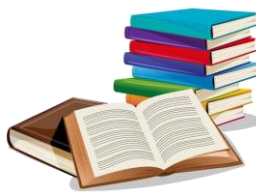
Important Terms Explained:

- **World Bank:** An international financial institution that provides loans and grants to the governments of low- and middle-income countries for development programs.
- **Climate-Resilient Urban Infrastructure:** Infrastructure systems (e.g., housing, transport, water, and waste) designed to withstand extreme weather events and long-term climate changes.
- **Urban Flooding:** A climate risk event caused by excessive rainfall overwhelming drainage systems, increasingly common due to poor infrastructure and climate change.



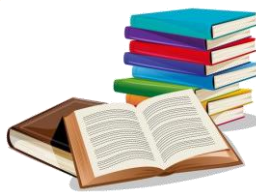
Important Terms Explained:

- **Green Building Initiatives:** Construction practices that reduce environmental impact through energy-efficient materials, water conservation, and sustainable resource use.
- **Climate-Linked Fiscal Transfers:** Funding mechanisms that allocate financial resources to regions or municipalities based on climate risk and adaptation needs.



Tabular Summary:

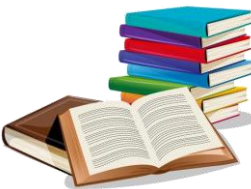
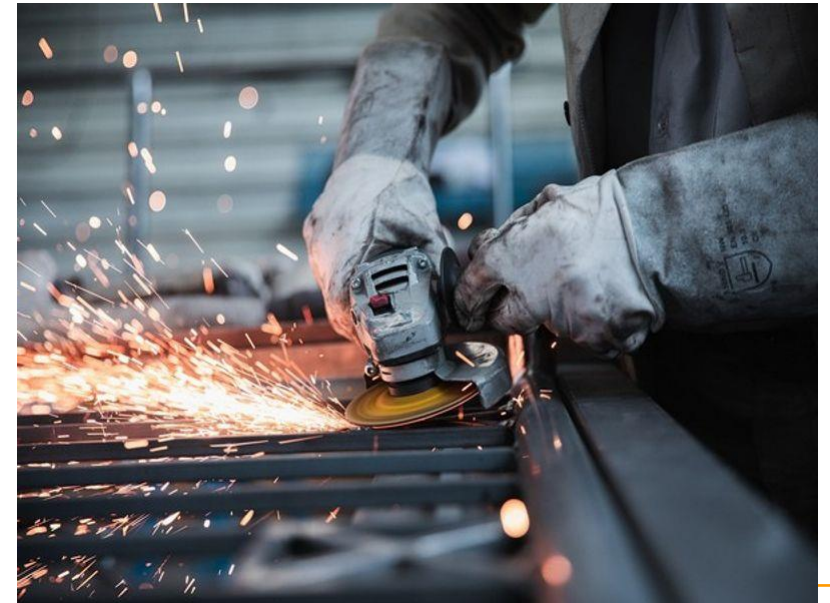
Parameter	Details
Event name	Investment projection for climate-resilient urban infrastructure in India
Announcement date	July 22, 2025
Location	India
Issuing authority	World Bank in collaboration with Ministry of Urban Development, India
Policy/series name	Towards Resilient and Prosperous Cities in India
Key figures	Auguste Tano Kouame (World Bank Country Director for India)
Purpose/reason	To estimate financial needs and risks for urban infrastructure under climate change
Feature details	Projected need of \$2.4 trillion by 2050; up to \$30 billion/year in urban flood losses by 2070
Validity or status	Forward-looking projection with strategic policy recommendations
Strategic/significant value	Emphasizes urgent investment for climate-adaptive, sustainable Indian cities



➤ Which sector recorded the highest positive growth among the core industries in June 2025?

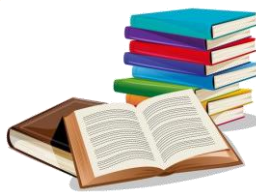
- A) Refinery products
- B) Electricity
- C) Steel
- D) Cement
- E) Fertilisers

Answer
C) Steel



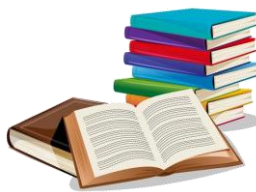
Event and Location:

- **Event:** Core sector output data released for June 2025
- **Location:** Pan-India (Data by Ministry of Commerce and Industry)
- **Date:** 21 July 2025



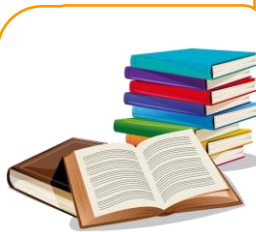
Mandates and Objectives:

- **Mandates:** The Ministry of Commerce and Industry released performance data of India's eight core infrastructure sectors for June 2025.
- **Objectives:** To assess the health of the industrial economy through sector-wise output data, which also forms a significant input for calculating the Index of Industrial Production (IIP).



Important Terms Explained:

- **Core Sector:** Refers to eight key industries — coal, crude oil, natural gas, refinery products, fertilisers, steel, cement, and electricity — that have a significant impact on the Indian economy and together hold a 40.27% weight in the IIP.
- **Index of Industrial Production (IIP):** A monthly economic indicator that measures the changes in the volume of production of industrial products during a given period.
- **Ministry of Commerce and Industry:** The nodal agency responsible for formulating and implementing policies relating to foreign trade, infrastructure, and industrial development in India.

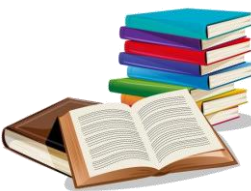


BUSINESS AND ECONOMY



Tabular Summary:

Parameter	Details
Event name	Core Sector Growth for June 2025
Announcement date	21 July 2025
Location	India (nationwide economic data)
Issuing authority	Ministry of Commerce and Industry
Policy/series name	Index of Core Industries
Key figures	Coal -6.8%, Steel +9.3%, Cement +9.2%, Electricity -2.8%
Purpose/reason	Monitor industrial performance and economic trends
Feature details	Monthly change in output of 8 core sectors
Validity or status	June 2025 data (latest available at time of release)
Strategic/significant value	Influences economic planning, IIP, and investment sentiment



APPOINTMENTS



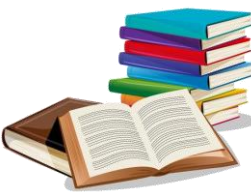
➤ **What is the primary reason Gita Gopinath is stepping down from the IMF in August 2025?**

- A) Health concerns
- B) Political appointment in the US
- C) To join Harvard University as a professor
- D) Retirement from public service
- E) To lead the World Bank



Answer

C) To join Harvard University as a professor

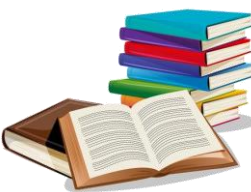


APPOINTMENTS



Event and Location:

- **Event:** Gita Gopinath resigns as First Deputy Managing Director of the International Monetary Fund (IMF)
- **Location:** Washington, D.C., USA (IMF HQ) / Cambridge, Massachusetts (Harvard University)
- **Date:** Announcement on July 22, 2025; effective end-August 2025

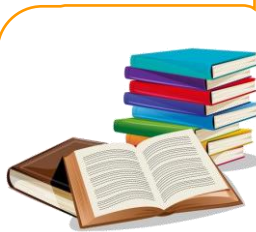


APPOINTMENTS



Mandates and Objectives:

- **Mandates:**
 - Gita Gopinath, the first woman Chief Economist and later the First Deputy Managing Director (FDMD) of the IMF, will resign in August 2025.
 - She is returning to Harvard University as the inaugural Gregory and Ania Coffey Professor of Economics.

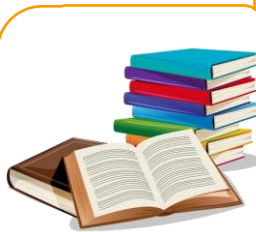


APPOINTMENTS



Mandates and Objectives:

- **Objectives:**
 - To resume her academic career and continue contributing to research in international finance and macroeconomics.
 - To train the next generation of economists and influence global policy through academic thought leadership.
 - To focus on global economic challenges in an academic setting amid changing international governance dynamics.

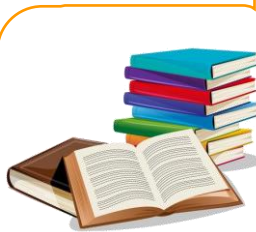


APPOINTMENTS



Important Terms Explained:

- **International Monetary Fund (IMF):** A global financial institution headquartered in Washington, D.C., providing financial assistance, economic analysis, and support to member countries facing balance of payments crises.
- **First Deputy Managing Director (FDMD):** The second-highest-ranking official at the IMF, overseeing day-to-day management of global financial programs and macroeconomic surveillance.

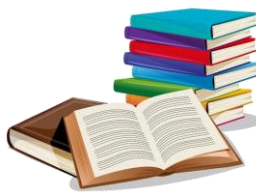


APPOINTMENTS



Important Terms Explained:

- **Harvard University – Gregory and Ania Coffey Professorship:** A newly created economics chair at Harvard, where Gita Gopinath will return to teaching and academic research.
- **Kristalina Georgieva:** The current Managing Director of the IMF who praised Gopinath's leadership during major global crises such as the COVID-19 pandemic and the Ukraine war.

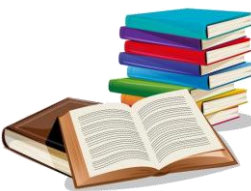


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Gita Gopinath's resignation from IMF
Announcement date	July 22, 2025
Location	IMF Headquarters, Washington D.C. / Harvard, Massachusetts
Issuing authority	IMF Managing Director Kristalina Georgieva
Policy/series name	Leadership transition at IMF
Key figures	Gita Gopinath, Kristalina Georgieva
Purpose/reason	To return to academia as a professor at Harvard University
Feature details	Gopinath served as Chief Economist (2019) and FDMD (2022–2025)
Validity or status	Effective end-August 2025
Strategic/significant value	Marks a major leadership change at IMF; highlights academic-policy interface



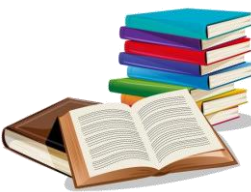
APPOINTMENTS



➤ Who has recently been appointed as the Managing Director and Group CEO of GIFT City?

- A) Tapan Ray
- B) Ajay Seth
- C) Rajiv Kumar
- D) Sanjay Kaul
- E) Arvind Subramanian

Answer
D) Sanjay Kaul

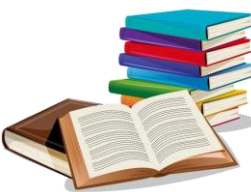


APPOINTMENTS



Event and Location:

- **Event:** Appointment of Sanjay Kaul as MD & Group CEO of GIFT City
- **Location:** GIFT City, Gandhinagar, Gujarat
- **Date:** July 21, 2025

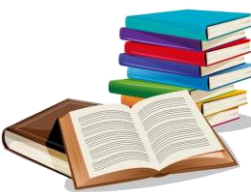


APPOINTMENTS



Mandates and Objectives:

- **Mandates:**
 - Sanjay Kaul, a 2001-batch IAS officer, has taken charge as Managing Director and Group CEO of Gujarat International Finance Tec-City (GIFT City).
 - He succeeds Tapan Ray, who served since 2019 and played a key role in the city's transformation into a global financial hub.

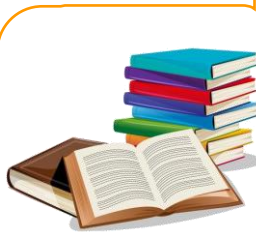


APPOINTMENTS



Mandates and Objectives:

- **Objectives:**
 - Strengthen GIFT City's international competitiveness in financial services.
 - Drive growth in IFSC (International Financial Services Centre), fintech, and global strategic partnerships.
 - Oversee infrastructure and policy development for cross-border financial ecosystems.

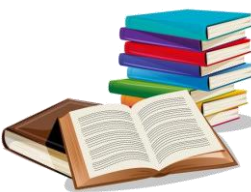


APPOINTMENTS



Important Terms Explained:

- **GIFT City:**
 - Gujarat International Finance Tec-City is India's first International Financial Services Centre (IFSC), aimed at attracting global investors and creating a world-class financial hub.
 - Developed as a joint initiative by the Government of India and the Government of Gujarat.

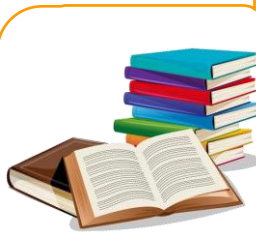


APPOINTMENTS



Important Terms Explained:

- **IFSC (International Financial Services Centre):**
 - A financial hub that allows companies to offer international banking, insurance, asset management, and capital market services under liberalised regulations.
 - GIFT IFSC operates under the IFSCA (International Financial Services Centres Authority).
- **Sanjay Kaul:**
 - Senior IAS officer with over two decades of experience in public policy, infrastructure, economic reforms, and financial regulation.
 - Expected to bring expertise for expansion and globalisation of GIFT City.

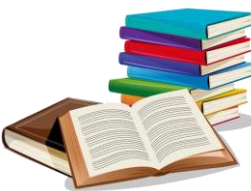


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Appointment of Sanjay Kaul as MD & CEO of GIFT City
Announcement date	July 21, 2025
Location	Gandhinagar, Gujarat
Issuing authority	GIFT City Administration
Policy/series name	Leadership transition in India's IFSC
Key figures	Sanjay Kaul (New CEO), Tapan Ray (Outgoing CEO)
Purpose/reason	To lead GIFT City's next phase of international expansion and fintech growth
Feature details	Focus on IFSC expansion, fintech innovation, and global financial partnerships
Validity or status	Official appointment made; role assumed July 21, 2025
Strategic/significant value	Reinforces India's positioning in global finance and fintech markets



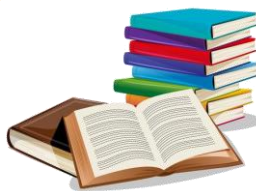
APPOINTMENTS



➤ **Who has recently taken charge as the Mission Director of Atal Innovation Mission (AIM) under NITI Aayog?**

- A) Amitabh Kant
- B) Ramesh Chand
- C) Deepak Bagla
- D) Arvind Panagariya
- E) Rajiv Kumar

Answer
C) Deepak Bagla

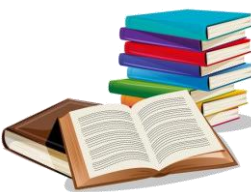


APPOINTMENTS



Event and Location:

- **Event:** Deepak Bagla assumes charge as Mission Director of Atal Innovation Mission
- **Location:** New Delhi, India
- **Date:** 22 July 2025

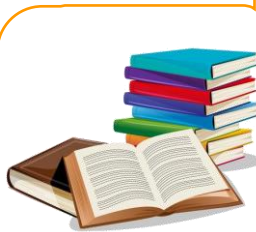


APPOINTMENTS



Mandates and Objectives:

- **Mandates:**
 - Deepak Bagla has officially assumed charge as the Mission Director of the Atal Innovation Mission (AIM) under NITI Aayog.
 - He succeeds the leadership of AIM during its transition into an expanded innovation mandate.
- **Objectives:**
 - To strengthen India's innovation and entrepreneurship ecosystem by leveraging Bagla's strategic and international expertise.
 - To promote self-employment, innovation-driven growth, and inclusive development aligned with the vision of Viksit Bharat.

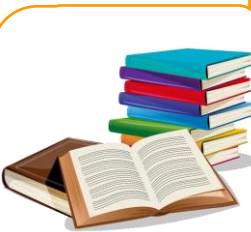


APPOINTMENTS



Important Terms Explained:

- **Atal Innovation Mission (AIM):**
 - A flagship initiative launched in 2016 by NITI Aayog to promote innovation, entrepreneurship, and startup culture across India through initiatives like Atal Tinkering Labs and Atal Incubation Centres.
- **NITI Aayog:**
 - The National Institution for Transforming India, a policy think tank of the Government of India that replaced the Planning Commission in 2015 to foster cooperative federalism and sustainable development.

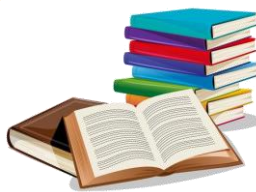


APPOINTMENTS



Important Terms Explained:

- **Invest India:**
 - India's national investment promotion and facilitation agency under DPIIT, known for assisting investors, startups, and facilitating foreign direct investment (FDI) in India.

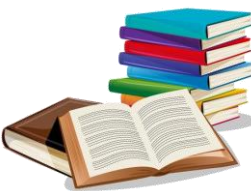


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Deepak Bagla appointed as MD of Atal Innovation Mission
Announcement date	22 July 2025
Location	New Delhi, India
Issuing authority	NITI Aayog
Policy/series name	Atal Innovation Mission (AIM)
Key figures	Deepak Bagla, NITI Aayog leadership
Purpose/reason	Strengthening India's innovation and entrepreneurship ecosystem
Feature details	Cross-sector collaboration, digital innovation, talent utilization
Validity or status	Active leadership transition
Strategic/significant value	Aligns with Viksit Bharat vision and promotes inclusive innovation growth



AWARDS



➤ **Which Indian digital governance initiative won the WSIS Champion Award 2025 under the category of cultural and linguistic diversity?**

- A) e-Gram Swaraj
- B) Jan Dhan App
- C) DigiGram Connect
- D) Meri Panchayat App
- E) Bharat Gram Mitra

Answer

D) Meri Panchayat App

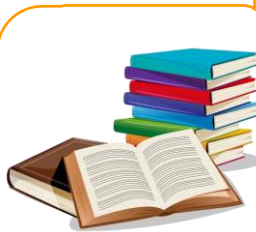


AWARDS



Event and Location:

- **Event:** Meri Panchayat App wins WSIS Champion Award 2025
- **Location:** Geneva, Switzerland (award event); India (project implementation)
- **Date:** 10 July 2025 (award handed over)

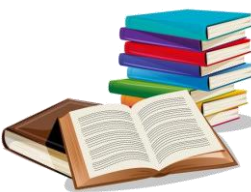


AWARDS



Mandates and Objectives:

- **Mandates:**
 - The Meri Panchayat App, developed by the Ministry of Panchayati Raj and National Informatics Centre, won the WSIS Champion Award 2025 under the Action Line Category on Cultural and Linguistic Diversity.
 - The app provides real-time access to panchayat-related data including budgets, projects, civic infrastructure, and governance tools.

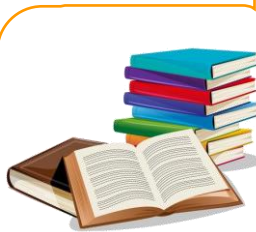


AWARDS



Mandates and Objectives:

- **Objectives:**
 - To empower rural citizens and elected representatives with digital access to governance data.
 - To enhance transparency, foster participatory democracy, promote cultural and linguistic inclusivity, and improve rural service delivery.

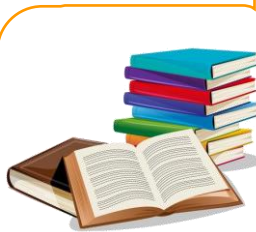


AWARDS



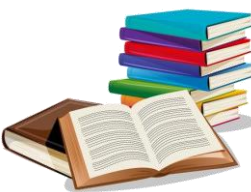
Important Terms Explained:

- **Meri Panchayat App:**
 - A multilingual mobile platform offering real-time, geo-tagged access to panchayat-level information, development plans, civic services, public audits, and grievances.
- **WSIS Champion Award:**
 - An international recognition presented under the World Summit on the Information Society (WSIS) by ITU and other UN bodies for exceptional digital projects impacting governance, education, diversity, and inclusion.



Important Terms Explained:

- **Gram Panchayat Development Plans (GPDPs):**
 - Structured planning tools that allow each Gram Panchayat to identify and implement its own development priorities through citizen participation.

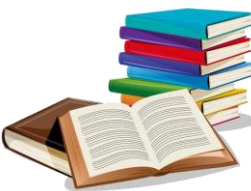


AWARDS



Tabular Summary:

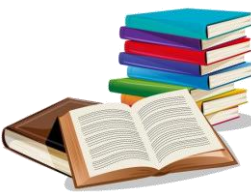
Parameter	Details
Event name	Meri Panchayat App wins WSIS Champion Award 2025
Announcement date	10 July 2025
Location	Geneva, Switzerland (WSIS+20); India (project impact)
Issuing authority	International Telecommunication Union (ITU)
Policy/series name	WSIS Prizes – Action Line Category on Cultural & Linguistic Diversity
Key figures	Rajiv Ranjan Singh, Prof. S. P. Singh Baghel, Vivek Bharadwaj, Sunita Jain
Purpose/reason	Recognizing India's digital excellence in grassroots governance
Feature details	Real-time panchayat data, multilingual access, civic engagement tools
Validity or status	Active app with 25 lakh+ users across 2.65 lakh Gram Panchayats
Strategic/significant value	Supports Digital India, grassroots democracy, and transparency



➤ What is the theme of the Bengaluru Tech Summit 2025 (BTS 2025)?

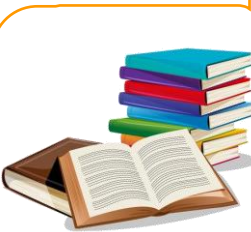
- A) Reimagine the Future
- B) Technology for Tomorrow
- C) Innovate for India
- D) Futurise
- E) Start Up and Scale

Answer
D) Futurise



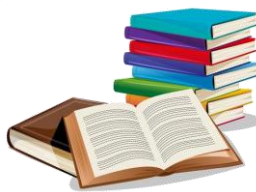
Event and Location:

- **Event:** Bengaluru Tech Summit 2025 to bring together 20,000 startup founders
- **Location:** Bengaluru, Karnataka (Bangalore International Exhibition Centre - BIEC)
- **Date:** Scheduled from November 18 to 20, 2025



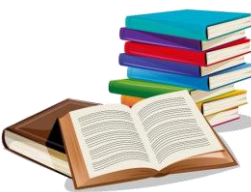
Mandates and Objectives:

- **Mandates:** The Department of Electronics, IT, BT, and S&T, Government of Karnataka, will host the 28th edition of BTS 2025 with a focus on innovation, sustainability, and global collaboration.



Mandates and Objectives:

- **Objectives:**
 - To showcase 10,000 startups and bring 20,000 startup founders on one platform
 - To promote sustainability and innovation in tech ecosystems
 - To expand tech outreach to tier-2 cities and attract global investors to local innovation clusters
 - To create a future-oriented and inclusive startup ecosystem through LEAP and the Startup Springboard initiatives



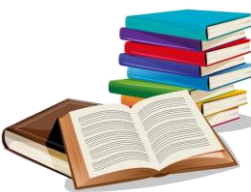
Important Terms Explained:

- **Bengaluru Tech Summit (BTS):** Karnataka's flagship annual technology event bringing together innovators, startups, investors, and industry leaders globally across sectors such as biotech, IT, semiconductors, fintech, and spacetech.
- **Startup Springboard:** A BTS 2025 program to connect high-potential startups with investors, mentors, and global networks via pitches, mentoring clinics, and awards.
- **LEAP (Local Economy Accelerator Program):** A ₹1,000 crore initiative by the Karnataka government to develop tech clusters in cities beyond Bengaluru by supporting infrastructure and entrepreneurship.



Important Terms Explained:

- **Futurise:** The official theme of BTS 2025, emphasizing futuristic thinking, innovation, sustainability, and global impact.
- **BIEC (Bangalore International Exhibition Centre):** The venue for BTS 2025, chosen to enable green energy use and minimize diesel dependence.

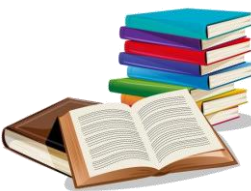


SCIENCE AND TECHNOLOGY



Tabular Summary:

Parameter	Details
Event name	Bengaluru Tech Summit (BTS) 2025
Announcement date	July 22, 2025 (promotion and planning update)
Location	Bangalore International Exhibition Centre (BIEC), Karnataka
Issuing authority	Dept. of Electronics, IT, BT, and S&T, Govt. of Karnataka
Policy/series name	BTS 2025 / Startup Springboard / LEAP
Key figures	Ekroop Caur (Secretary), 1,200 exhibitors, 600 speakers, 1 lakh attendees
Purpose/reason	Promote global startup collaboration, sustainability, and future technologies
Feature details	10 tracks, 20,000 founders, 10,000 startups, plastic-free, green-energy venue
Validity or status	Scheduled from Nov 18–20, 2025
Strategic/significant value	Sets Guinness record, boosts tier-2 city innovation, strengthens India-USA tech ties



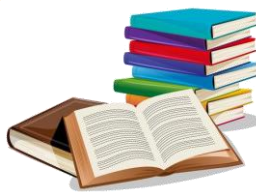
DEFENCE



➤ Where was the 13th High-Level Meeting between the Indian and Korean Coast Guards held?

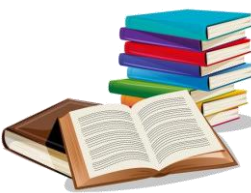
- A) Busan
- B) Mumbai
- C) Chennai
- D) Seoul
- E) New Delhi

Answer
E) New Delhi



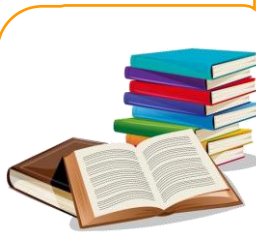
Event and Location:

- **Event:** 13th High-Level Meeting between Indian Coast Guard (ICG) and Korea Coast Guard (KCG)
- **Location:** New Delhi, India
- **Date:** July 22, 2025



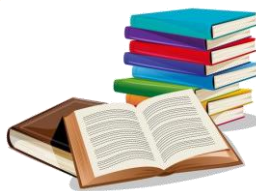
Mandates and Objectives:

- **Mandates:** India and South Korea held the 13th edition of their high-level maritime security meeting to discuss operational cooperation between their coast guards.



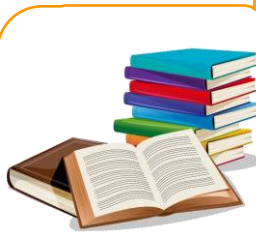
Mandates and Objectives:

- **Objectives:**
 - To strengthen collaboration in Maritime Search and Rescue (SAR), Pollution Response (PR), and Maritime Law Enforcement (MLE)
 - To reaffirm commitment under the 2006 Memorandum of Understanding (MoU)
 - To enhance interoperability and share best practices between ICG and KCG
 - To expand maritime industrial ties via visits to Indian defense shipyards



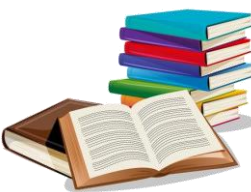
Important Terms Explained:

- **Maritime Search and Rescue (SAR):** Operations conducted to locate and help people in distress at sea, typically coordinated by maritime agencies like the Coast Guard.
- **Pollution Response (PR):** Measures and protocols implemented to manage and mitigate marine pollution incidents, including oil spills and hazardous discharges.
- **Maritime Law Enforcement (MLE):** Enforcement of laws at sea concerning illegal fishing, smuggling, piracy, and environmental violations.



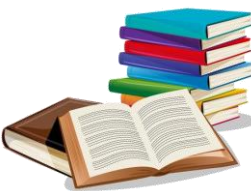
Important Terms Explained:

- **2006 MoU:** A Memorandum of Understanding signed between India and South Korea to institutionalize coast guard-level cooperation and joint maritime safety initiatives.
- **Mazagon Dock Shipbuilders Limited (MDL):** One of India's premier shipyards, located in Mumbai, known for building naval and coast guard vessels.



Tabular Summary:

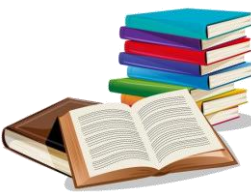
Parameter	Details
Event name	13th High-Level Meeting between ICG and KCG
Announcement date	July 22, 2025
Location	New Delhi, India
Issuing authority	Ministry of Defence, India
Policy/series name	India–Korea Coast Guard Cooperation under 2006 MoU
Key figures	DG Paramesh Sivamani (ICG), CG KIM Yong Jin (KCG)
Purpose/reason	Strengthen cooperation in maritime law, SAR, and pollution response
Feature details	KCG delegation visit includes MDL and patrol vessel inspection in Mumbai
Validity or status	Official delegation visit from July 20–24, 2025
Strategic/significant value	Enhances Indo-Korean maritime security ties and industrial collaboration



➤ Which region is the Indian Air Force focusing on for its major exercise scheduled from July 23–25, 2025?

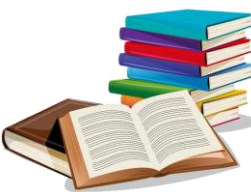
- A) Ladakh
- B) Sikkim
- C) Rajasthan
- D) Arunachal Pradesh
- E) Punjab

Answer
C) Rajasthan



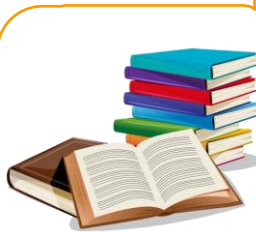
Event and Location:

- **Event:** Indian Air Force to conduct major combat preparedness exercise
- **Location:** Rajasthan (covering Barmer to Jodhpur)
- **Date:** July 23 to July 25, 2025



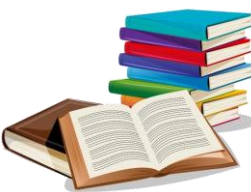
Mandates and Objectives:

- **Mandates:** The Indian Air Force (IAF) will conduct a large-scale aerial and ground training operation over Rajasthan to enhance combat preparedness in a strategically sensitive desert region.
- **Objectives:**
 - To simulate war-like scenarios in desert conditions
 - To rehearse aerial dominance operations, both daytime and night-time
 - To test combat aircraft and defense coordination near the international border
 - To ensure interception readiness in regions vulnerable to drone or missile intrusions



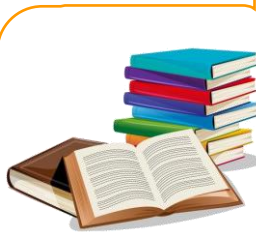
Important Terms Explained:

- **Indian Air Force (IAF):** The air arm of the Indian Armed Forces responsible for aerial defense and warfare.
- **NOTAM (Notice to Airmen):** A notice issued to alert civilian pilots and airlines about restricted or hazardous airspace due to military operations, ensuring safety and operational security.
- **Rafale and Sukhoi-30:** Advanced multi-role fighter jets in the IAF fleet used for both air-to-air and air-to-ground combat.



Important Terms Explained:

- **Mirage 2000 & Jaguar:** Tactical strike aircraft known for precision bombing and frontline deployment in wartime scenarios.
- **Desert Warfare:** A specialized combat strategy focusing on operations in hot, arid, and open terrains like Rajasthan, crucial for India's western border defense.

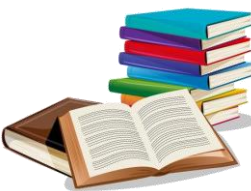


DEFENCE



Tabular Summary:

Parameter	Details
Event name	Indian Air Force Combat Exercise in Desert Region
Announcement date	July 21, 2025
Location	Rajasthan (Barmer to Jodhpur)
Issuing authority	Indian Air Force (IAF)
Policy/series name	Routine Combat Preparedness Exercise (Pre-planned training)
Key figures	IAF Operational Commands and Tactical Units
Purpose/reason	To enhance combat readiness and simulate war scenarios in desert terrain
Feature details	Rafale, Sukhoi-30, Mirage 2000, Jaguars to participate; night drills included
Validity or status	Scheduled from July 23 to 25, 2025
Strategic/significant value	Secures India's western border, improves airspace coordination, and deters threats

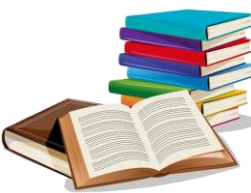


➤ **Where was the keel laid for the first Next Generation Offshore Patrol Vessel (NGOPV) of the Indian Coast Guard in July 2025?**

- A) Garden Reach Shipbuilders Kolkata
- B) Cochin Shipyard Limited
- C) Goa Shipyard Limited
- D) Mazagon Dock Shipbuilders Ltd Mumbai
- E) Hindustan Shipyard Ltd Visakhapatnam

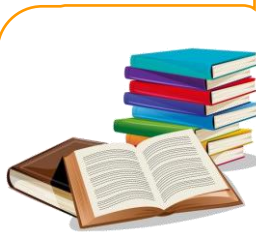
Answer

D) Mazagon Dock Shipbuilders Ltd Mumbai



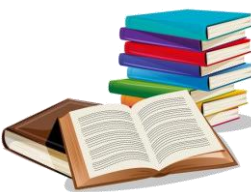
Event and Location:

- **Event:** Keel laying of first Next Generation Offshore Patrol Vessel (NGOPV) for Indian Coast Guard
- **Location:** Mazagon Dock Shipbuilders Ltd (MDL), Mumbai
- **Date:** 22 July 2025



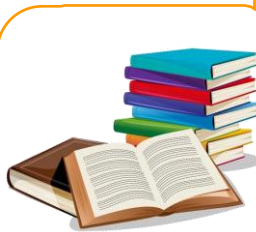
Mandates and Objectives:

- **Mandates:**
 - Construction of six Next Generation Offshore Patrol Vessels (NGOPVs) under a contract signed on 20 December 2023.
 - Keel of Yard 16401 (first vessel) laid at MDL Mumbai.
- **Objectives:**
 - Strengthen Indian Coast Guard's maritime capabilities with technologically advanced, indigenous patrol vessels.
 - Promote self-reliance in defense manufacturing under Buy (Indian-IDDMM) and Aatmanirbhar Bharat.



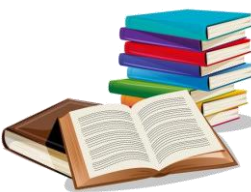
Important Terms Explained:

- **Next Generation Offshore Patrol Vessel (NGOPV):**
 - Advanced class of offshore patrol vessels for ICG with enhanced surveillance, endurance, and operational flexibility, featuring AI-based maintenance and remote piloting capabilities.
- **Integrated Bridge System (IBS):**
 - A navigation control system integrating multiple shipboard systems for safer, more efficient vessel operations.



Important Terms Explained:

- **Buy (Indian-IDDm):**
 - A defense procurement category referring to Indigenous Design, Development & Manufacturing, prioritizing Indian-made products with high local content.
- **Aatmanirbhar Bharat:**
 - A national mission aimed at achieving self-reliance in key sectors including defense by encouraging local production and innovation.

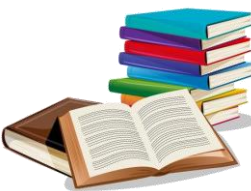


DEFENCE



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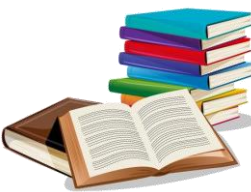
Parameter	Details
Event name	Keel laying of Yard 16401 (first NGOPV for ICG)
Announcement date	22 July 2025
Location	MDL, Mumbai
Issuing authority	Indian Coast Guard / Mazagon Dock Shipbuilders Ltd
Policy/series name	Next Generation Offshore Patrol Vessels (NGOPVs)
Key figures	DIG RH Nandodkar, A Vinod (MDL Executive Director)
Purpose/reason	To enhance ICG's maritime operational capability
Feature details	AI maintenance, Remote Piloted Drones, IBS, IPMS, 23 knots top speed
Validity or status	Under construction; keel laid for first vessel
Strategic/significant value	Boosts indigenous defense, aligns with Aatmanirbhar Bharat



➤ What is the incentive amount announced under PM Modi's new employment scheme for first-time private sector employees?

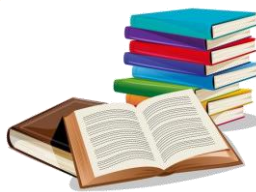
- A) ₹10,000
- B) ₹12,000
- C) ₹15,000
- D) ₹18,000
- E) ₹20,000

Answer
C) ₹15,000



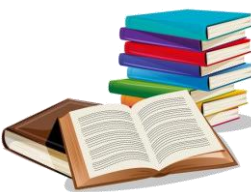
Event and Location:

- **Event:** Launch of ₹15,000 incentive scheme for first-time private sector employees
- **Location:** Motihari, East Champaran, Bihar
- **Date:** July 19, 2025



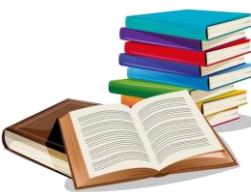
Mandates and Objectives:

- **Mandates:**
 - Prime Minister Narendra Modi announced a ₹15,000 incentive for individuals joining private sector jobs for the first time, during a public rally in Motihari.
 - The scheme will be implemented from August 1, 2025, and is backed by a ₹1 lakh crore budget.



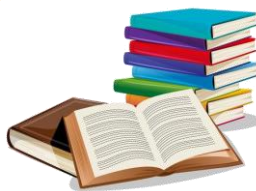
Mandates and Objectives:

- **Objectives:**
 - To reduce youth unemployment in Bihar and similar regions
 - To discourage outward migration by creating local job opportunities
 - To incentivize formal sector participation and build a self-reliant Bihar
 - To align youth with non-government employment avenues through direct financial support



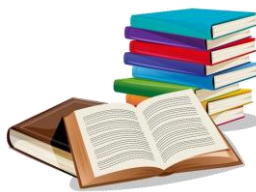
Important Terms Explained:

- **First-Time Private Sector Employment Scheme (₹15,000 Incentive):** A newly announced central government initiative offering direct financial support to youth entering private jobs for the first time, with a focus on eastern states like Bihar.
- **Formal Sector Employment:** Jobs that offer legal contracts, social security benefits, and are recorded in official labor systems, unlike informal or daily wage work.



Important Terms Explained:

- **Migration Reduction Policy:** Measures aimed at creating local employment to curb the need for youth to relocate to other states or urban centers for work.
- **Self-Reliant Bihar (Aatmanirbhar Bihar):** A regional adaptation of the national Aatmanirbhar Bharat vision to ensure economic development and job creation within the state.



SCHEMES



Tabular Summary:

Parameter	Details
Event name	Launch of ₹15,000 incentive scheme for private sector employment
Announcement date	July 19, 2025
Location	Motihari, East Champaran, Bihar
Issuing authority	Prime Minister's Office
Policy/series name	First-Time Private Sector Employment Incentive Scheme
Key figures	PM Narendra Modi
Purpose/reason	To boost youth employment and reduce migration
Feature details	₹15,000 incentive; rollout from August 1; ₹1 lakh crore budget
Validity or status	Effective from August 1, 2025
Strategic/significant value	Encourages formal employment, aids Bihar's development, curbs joblessness



SCHEMES

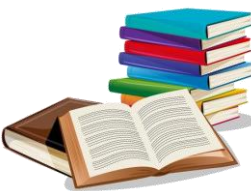


➤ From which date will Andhra Pradesh issue zero fare bus tickets to women under its new travel scheme?

- A) August 1, 2025
- B) August 10, 2025
- C) August 15, 2025
- D) September 1, 2025
- E) October 2, 2025

Answer

C) August 15, 2025

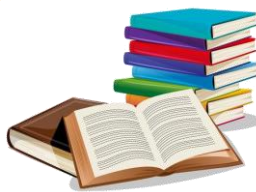


SCHEMES



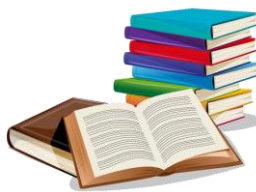
Event and Location:

- **Event:** Andhra Pradesh government to launch zero fare bus tickets for women
- **Location:** Andhra Pradesh
- **Date:** Scheme effective from August 15, 2025



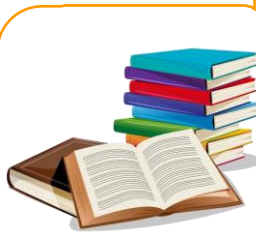
Mandates and Objectives:

- **Mandates:**
 - The Andhra Pradesh government will provide zero fare tickets to women passengers on APSRTC buses from August 15, 2025.
 - Tickets will include details of route, distance, subsidy, and savings.



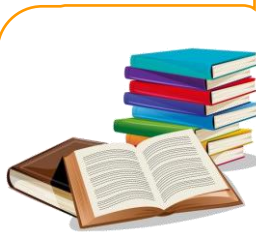
Mandates and Objectives:

- **Objectives:**
 - Promote gender equity in transportation by making travel affordable and accessible for women.
 - Implement a sustainable and data-driven model for subsidized transport without financially burdening APSRTC.
 - Encourage the transition to eco-friendly electric buses and develop supporting infrastructure like solar energy and EV charging.



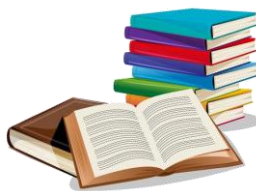
Important Terms Explained:

- **Zero Fare Ticket Scheme:** A government initiative offering free public bus travel to women passengers; in this case, through APSRTC buses in Andhra Pradesh.
- **APSRTC (Andhra Pradesh State Road Transport Corporation):** The state-run public transportation corporation managing bus services across Andhra Pradesh.
- **Electric Buses:** Environment-friendly buses powered by electricity; part of the state's plan to modernize and decarbonize public transport fleets.



Important Terms Explained:

- **Renewable Energy Model:** The proposed strategy to use solar and other renewable sources to power APSRTC operations and reduce costs.
- **Revenue-Generating Charging Infrastructure:** Charging stations for electric buses to be installed not just for APSRTC buses but also open to third parties to generate additional income.

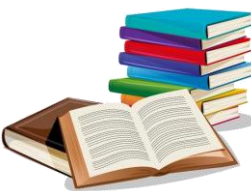


SCHEMES



Tabular Summary:

Parameter	Details
Event name	Launch of zero fare bus tickets for women
Announcement date	July 22, 2025
Location	Andhra Pradesh
Issuing authority	Government of Andhra Pradesh; APSRTC
Policy/series name	Zero Fare Ticket Scheme for Women
Key figures	CM N. Chandrababu Naidu
Purpose/reason	Provide free bus travel for women, reduce financial burden and ensure access
Feature details	Free travel from Aug 15; route, subsidy, savings printed on tickets
Validity or status	Scheme launches August 15, 2025
Strategic/significant value	Promotes gender equity, boosts public transport use, supports green mobility

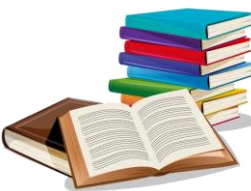


➤ **What is the purpose of Puducherry's One-Time Regularisation Scheme (OTRS) launched in 2025?**

- A) To build new affordable housing for all citizens
- B) To demolish unauthorised constructions in rural zones
- C) To regularise unauthorised buildings built between 1987 and 2025
- D) To promote green buildings across Puducherry
- E) To provide free land titles to encroachers

Answer

C) To regularise unauthorised buildings built between 1987 and 2025

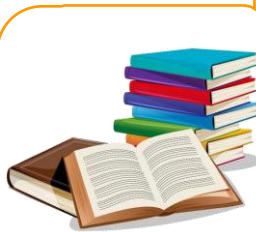


SCHEMES



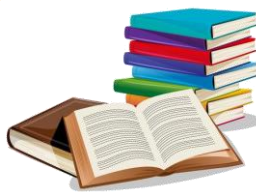
Event and Location:

- **Event:** Launch of One-Time Regularisation Scheme (OTRS) for unauthorised constructions
- **Location:** Puducherry
- **Date:** July 22, 2025



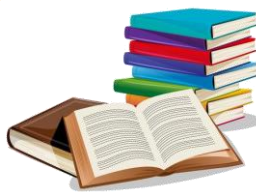
Mandates and Objectives:

- **Mandates:**
 - The Puducherry Government introduced OTRS 2025 to address building violations and unauthorised constructions across the Union Territory.
 - Applicable to buildings constructed between May 1, 1987 and July 16, 2025.



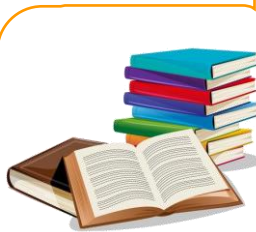
Mandates and Objectives:

- **Objectives:**
 - Provide legal recognition to existing unauthorised structures.
 - Prevent punitive actions like demolition and disconnection of public utilities.
 - Ensure compliance with urban planning laws.
 - Facilitate transparent and efficient processing via digital applications through OBPS.



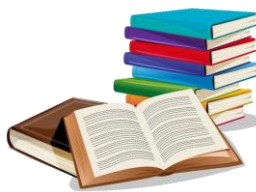
Important Terms Explained:

- **One-Time Regularisation Scheme (OTRS):**
 - A government initiative launched to legalise past construction violations and promote structured urban governance.
 - Offers fee-based regularisation of residential, mixed-use, and multi-storey buildings built over a 38-year period.
- **Online Building Permission System (OBPS):**
 - A digital platform developed by NIC to facilitate submission, scrutiny, and approval of building plans and regularisation applications.
 - Ensures transparency and efficiency in urban governance.



Important Terms Explained:

- **Regularisation Charges:**
 - Charges levied based on building use type:
 - ₹500/sq.m for residential
 - ₹750/sq.m for mixed-use/special buildings
 - ₹1,000/sq.m for multi-storeyed buildings



SCHEMES



Tabular Summary:

Parameter	Details
Event name	Launch of One-Time Regularisation Scheme (OTRS)
Announcement date	July 22, 2025
Location	Puducherry
Issuing authority	Government of Puducherry
Policy/series name	One-Time Regularisation Scheme (OTRS)
Key figures	Chief Minister N. Rangasamy; NIC for OBPS
Purpose/reason	To regularise unauthorised constructions and enforce planning compliance
Feature details	Digital-only applications; fees based on building type; Govt buildings exempt
Validity or status	Currently launched; applications open via OBPS
Strategic/significant value	Reduces urban planning violations, ensures legality, and improves service access

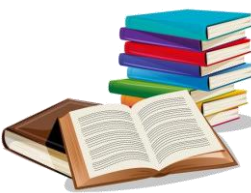


➤ **Which of the following statements is true about Captain Williamson Sangma State University (CWSSU)?**

- A) CWSSU requires CUET for all PG admissions
- B) CWSSU is a central university established in 2015
- C) CWSSU offers PG courses only at the Shillong campus
- D) CWSSU is Meghalaya's first state-run university offering PG courses for 2025–26
- E) CWSSU does not have UGC recognition

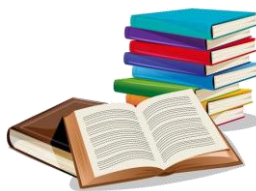
Answer

D) CWSSU is Meghalaya's first state-run university offering PG courses for 2025–26



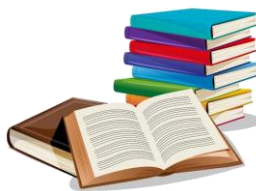
Event and Location:

- **Event:** Launch of PG admissions by Meghalaya's first state-run university
- **Location:** Meghalaya (Tura and Shillong campuses)
- **Date:** July 22, 2025



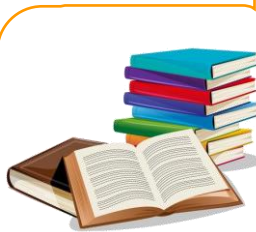
Mandates and Objectives:

- **Mandates:** The university has started accepting applications for postgraduate programmes across multiple disciplines for the academic session 2025–26.
- **Objectives:** To expand higher education access in Meghalaya by offering flexible, CUET-exempt postgraduate admissions through a state-run institution.



Important Terms Explained:

- **Captain Williamson Sangma State University (CWSSU):** A state-run university established in 2011, officially recognised by the UGC under Section 2(f) of the UGC Act, and operational from 2025.
- **CUET (Common University Entrance Test):** A national-level entrance test mandated by NEP 2020 for admissions to central universities, which is not required for PG admissions at CWSSU.
- **Special Plan Assistance:** A funding mechanism through which CWSSU's permanent campus in Tura was developed with an allocation of ₹16.96 crore.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Start of PG admissions at CWSSU
Announcement date	July 22, 2025
Location	Tura and Shillong, Meghalaya
Issuing authority	Captain Williamson Sangma State University (CWSSU)
Policy/series name	State-run university postgraduate admission
Key figures	A Ch Marak (Registrar)
Purpose/reason	Enhance access to PG education without CUET
Feature details	PG courses across 13 disciplines in Tura and Shillong campuses
Validity or status	Admissions open for 2–3 weeks (academic session 2025–26)
Strategic/significant value	Boosts higher education accessibility and regional academic infrastructure

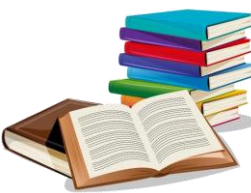


➤ **What is the approved Market Intervention Price (MIP) for Totapuri mangoes under the 2025–26 scheme?**

- A) ₹1,290.50 per quintal
- B) ₹1,650.00 per quintal
- C) ₹1,490.73 per quintal
- D) ₹1,320.00 per quintal
- E) ₹1,430.25 per quintal

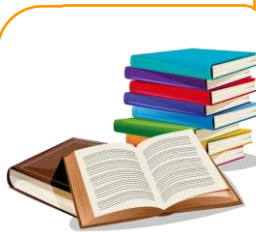
Answer

C) ₹1,490.73 per quintal



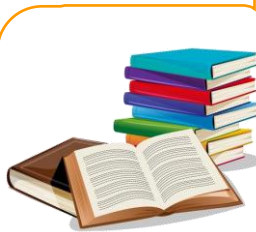
Event and Location:

- **Event:** Centre approves Market Intervention Price (MIP) and Price Deficiency Payment (PDP) for Totapuri mangoes
- **Location:** Andhra Pradesh (Totapuri mango growing areas, mainly Chittoor district)
- **Date:** July 22, 2025



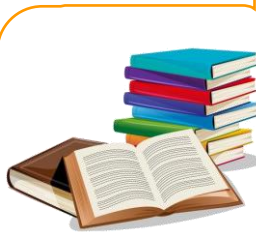
Mandates and Objectives:

- **Mandates:** The Ministry of Agriculture and Farmers Welfare has approved Price Deficiency Payment (PDP) under the Market Intervention Scheme (MIS) for 1.62 lakh tonnes of Totapuri mangoes at a fixed Market Intervention Price (MIP) of ₹1,490.73 per quintal for the 2025–26 season.
- **Objectives:** To protect mango farmers from distress sales and market crashes by ensuring remunerative prices through direct support and shared funding between the Centre and State governments.



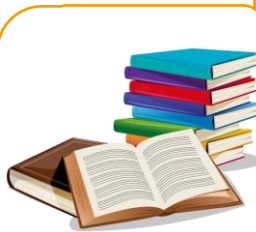
Important Terms Explained:

- **Market Intervention Scheme (MIS):** A Central Government scheme implemented during the peak harvest season to protect perishable commodities' prices, like fruits and vegetables, by offering government-supported procurement when market prices fall below a threshold.
- **Price Deficiency Payment (PDP):** A component under MIS that provides direct compensation to farmers when market prices fall below the government-declared MIP, without needing physical procurement.



Important Terms Explained:

- **Market Intervention Price (MIP):** The support price declared under MIS to ensure minimum revenue to farmers. For Totapuri mangoes in 2025–26, it is fixed at ₹1,490.73 per quintal.
- **Direct Benefit Transfer (DBT):** A government mechanism to directly transfer subsidies or payments (like PDP) into farmers' bank accounts to ensure transparency and reduce delays.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Approval of Market Intervention Price for Totapuri mangoes
Announcement date	July 22, 2025
Location	Andhra Pradesh (mainly Chittoor region)
Issuing authority	Ministry of Agriculture and Farmers Welfare
Policy/series name	Market Intervention Scheme (MIS) – Price Deficiency Payment (PDP)
Key figures	PM Narendra Modi, Shivraj Singh Chouhan, Chandra Sekhar Pemmasani
Purpose/reason	To compensate mango farmers for market losses and ensure fair returns
Feature details	₹1,490.73 per quintal MIP; 1.62 lakh tonnes covered; ₹260 crore state relief
Validity or status	Applicable for mango season 2025–26
Strategic/significant value	Prevents distress sales, sustains mango cultivation, and supports rural economy



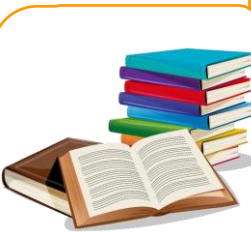
➤ Where is India's first Centre of Excellence for Hornbill Conservation being established?

- A) Sunderbans Tiger Reserve
- B) Periyar Wildlife Sanctuary
- C) Annamalai Tiger Reserve
- D) Kaziranga National Park
- E) Satpura Tiger Reserve



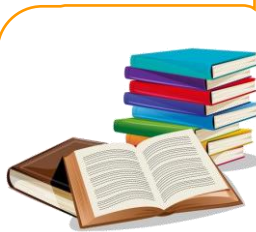
Answer

C) Annamalai Tiger Reserve



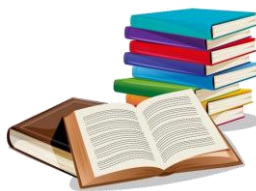
Event and Location:

- **Event:** India's first hornbill conservation centre to be established
- **Location:** Annamalai Tiger Reserve (ATR), Coimbatore district, Tamil Nadu
- **Date:** Announcement made on July 22, 2025



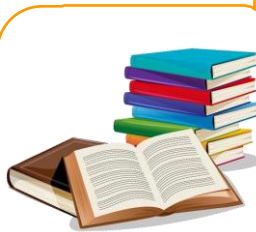
Mandates and Objectives:

- **Mandates:**
 - Establishment of a Centre of Excellence for Hornbill Conservation at ATR under Tamil Nadu's Department of Environment, Climate Change, and Forests.
 - Funded through ₹1 crore from the Endangered Species Conservation Corpus Fund.



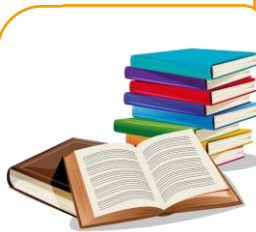
Mandates and Objectives:

- **Objectives:**
 - Protect and conserve four hornbill species native to the Western Ghats
 - Conduct scientific research, habitat mapping, and climate impact studies
 - Promote community-based conservation models
 - Facilitate education, awareness, and training on hornbill ecology and biodiversity



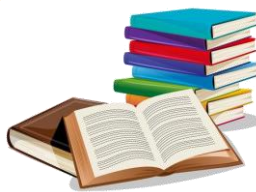
Important Terms Explained:

- **Hornbills ("Farmers of the Forest"):** Large birds known for their vital role in seed dispersal and forest regeneration, making them critical to ecosystem health.
- **Annamalai Tiger Reserve (ATR):** A key biodiversity hotspot in Tamil Nadu known for its conservation successes involving tigers, elephants, and lion-tailed macaques.
- **Centre of Excellence for Hornbill Conservation:** A first-of-its-kind facility focusing on hornbill research, habitat restoration, and conservation awareness in India.



Important Terms Explained:

- **Endangered Species Conservation Corpus Fund:** A dedicated state fund to support conservation efforts for threatened species and their habitats.
- **Phenological Studies:** Scientific studies that monitor seasonal biological events (like fruiting and flowering), crucial for understanding hornbill feeding ecology.

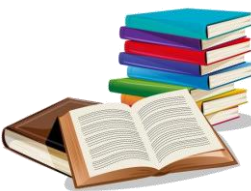


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Establishment of Centre of Excellence for Hornbill Conservation
Announcement date	July 22, 2025
Location	Annamalai Tiger Reserve, Coimbatore, Tamil Nadu
Issuing authority	Tamil Nadu Department of Environment, Climate Change, and Forests
Policy/series name	Hornbill Conservation Initiative
Key figures	Supriya Sahu (Additional Chief Secretary)
Purpose/reason	Conserve hornbill species and restore forest ecosystems
Feature details	Habitat mapping, nesting site monitoring, reforestation, community involvement
Validity or status	Officially announced, setup to begin with ₹1 crore allocation
Strategic/significant value	First of its kind in India; boosts biodiversity protection and community participation

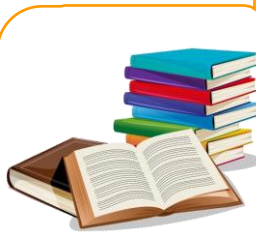


➤ Which initiative was recently launched at the Delhi Legislative Assembly to promote paperless governance?

- A) Digi Sabha Portal
- B) e-Vidhan Connect
- C) NeVA Seva Centre
- D) Bharat e-Samvidhan Hub
- E) LokPath Portal

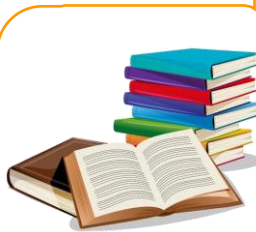
Answer

C) NeVA Seva Centre



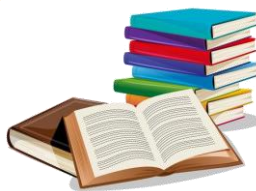
Event and Location:

- **Event:** Inauguration of NeVA Seva Centre and completion of Phase 1 of NeVA Project
- **Location:** Delhi Legislative Assembly Complex, New Delhi
- **Date:** July 21, 2025



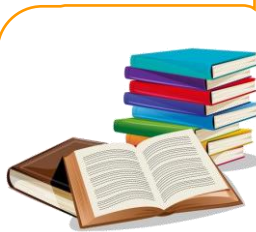
Mandates and Objectives:

- **Mandates:**
 - Launch of the NeVA (National e-Vidhan Application) Seva Centre as part of India's digital legislative transformation.
 - Successful completion of Phase 1 of the NeVA project in Delhi, moving towards a paperless legislative assembly.



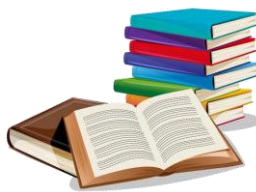
Mandates and Objectives:

- **Objectives:**
 - Improve efficiency, transparency, and accountability in legislative procedures.
 - Provide MLAs with digital access to House business, questions, and session documents via the NeVA app.
 - Enable training and digital support through a dedicated NeVA training centre to ensure a smooth tech transition.
 - Align with Digital India and the One Nation, One Application mission.



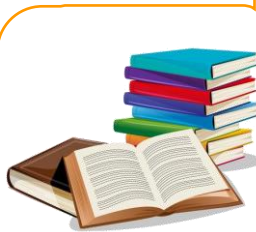
Important Terms Explained:

- **NeVA (National e-Vidhan Application):** A digital platform developed by the Ministry of Parliamentary Affairs to automate and digitize legislative processes in Indian assemblies and the Parliament.
- **One Nation, One Application:** A government initiative to integrate all legislative houses across India onto a single digital platform to streamline legislative functioning.



Important Terms Explained:

- **Digital India Mission:** A flagship program launched in 2015 aimed at transforming India into a digitally empowered society and knowledge economy.
- **NeVA Seva Centre:** A digital training and support facility inaugurated within legislative assemblies to help legislators adopt NeVA effectively.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Inauguration of NeVA Seva Centre in Delhi Assembly
Announcement date	July 21, 2025
Location	Delhi Legislative Assembly Complex
Issuing authority	Speaker Vijender Gupta; Ministry of Parliamentary Affairs
Policy/series name	National e-Vidhan Application (NeVA)
Key figures	Vijender Gupta (Speaker), Abhay Verma (Chief Whip)
Purpose/reason	Promote paperless, transparent, and digital legislative governance
Feature details	Smartphone app for MLAs, 3-day training, 18-system digital training centre
Validity or status	Phase 1 completed; training ongoing from July 21–23
Strategic/significant value	Supports Digital India and One Nation, One Application for legislative digitization



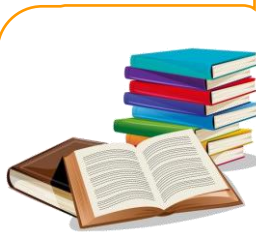
➤ **What is the key objective of the Bima Sakhi Yojana launched by LIC in partnership with the Rural Development Ministry?**

- A) Provide free life insurance to farmers
- B) Train rural women for insurance agent careers
- C) Fund microfinance institutions
- D) Offer pension to women above 60
- E) Promote financial literacy in urban schools



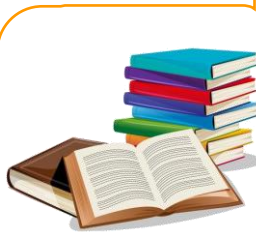
Answer

B) Train rural women for insurance agent careers



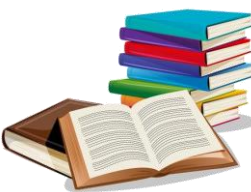
Event and Location:

- **Event:** LIC signs MoU with Rural Development Ministry to promote Bima Sakhi Yojana
- **Location:** Goa (at the 'Anubhuti' National Conclave on Financial Inclusion)
- **Date:** MoU signed during July 8–10, 2025; announced on July 21, 2025



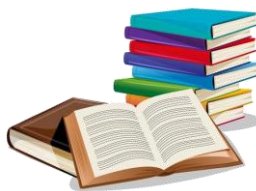
Mandates and Objectives:

- **Mandates:**
 - Life Insurance Corporation of India (LIC) and the Ministry of Rural Development signed an MoU to scale up the Bima Sakhi Yojana.
 - The scheme was introduced at the 'Anubhuti' conclave organized by the Ministry.



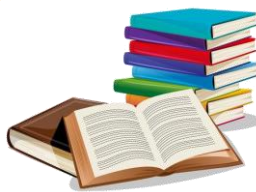
Mandates and Objectives:

- **Objectives:**
 - To empower rural women by offering them an insurance distribution career path.
 - Align the program with the goals of DAY-NRLM to boost household income and financial independence.
 - Support financial inclusion and increase insurance penetration in rural India.



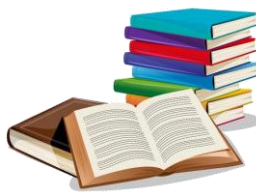
Important Terms Explained:

- **Bima Sakhi Yojana:** A women-exclusive, performance-based agency model by LIC offering monthly stipends (₹7,000 in Year 1, ₹6,000 in Year 2, ₹5,000 in Year 3) and career opportunities in insurance sales with full LIC agent benefits.
- **LIC (Life Insurance Corporation of India):** India's largest insurance company providing life and health insurance products, with a significant rural reach.



Important Terms Explained:

- **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM):** A flagship rural poverty alleviation program aimed at enhancing household income and livelihoods through self-employment and women's collectives (SHGs).
- **Anubhuti Conclave:** A national-level event organized by the Ministry of Rural Development to showcase successful initiatives in financial inclusion and rural empowerment.

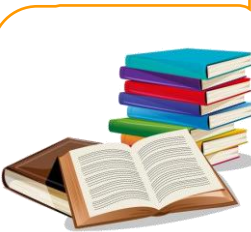


NATIONAL AFFAIRS



Tabular Summary:

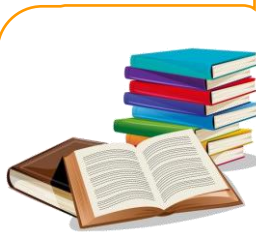
Parameter	Details
Event name	Signing of MoU for Bima Sakhi Yojana
Announcement date	July 21, 2025
Location	Goa (Anubhuti Financial Inclusion Conclave)
Issuing authority	LIC & Ministry of Rural Development
Policy/series name	Bima Sakhi Yojana under DAY-NRLM
Key figures	LIC Chairman Siddhartha Mohanty; Rural Development Ministry Officials
Purpose/reason	To empower women in rural areas via career-based insurance opportunities
Feature details	Monthly stipend ₹7,000 (Yr 1), ₹6,000 (Yr 2), ₹5,000 (Yr 3); full LIC agent benefits
Validity or status	MoU signed; rollout aligned with DAY-NRLM across rural India
Strategic/significant value	Empowers women, boosts rural income, enhances insurance access and inclusion



QUICK RECALL



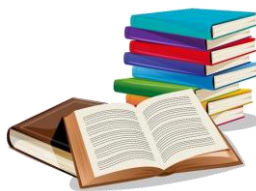
- **World Brain Day 2025 was observed globally on July 22 with the theme "Brain Health for Ages."**
- **India celebrates National Flag Day every year on July 22 to mark the adoption of the national flag by the Constituent Assembly in 1947.**
- **NABARD celebrated its 44th Foundation Day in Itanagar, Arunachal Pradesh, on July 18, 2025.**
- **Levon Aronian of the United States won the 2025 Freestyle Chess Grand Slam in Las Vegas, defeating Hans Niemann in the final.**
- **India will host the FIDE World Cup 2025 from October 30 to November 27, featuring 206 players in a knockout format.**
- **VS Achuthanandan, former Chief Minister of Kerala and veteran CPM leader, passed away at the age of 101.**
- **Plenome Technologies, incubated at IIT Madras, has raised ₹6.5 crore in seed funding to expand globally.**
- **The World Bank has estimated that India needs over \$2.4 trillion by 2050 for climate-resilient urban infrastructure.**
- **India's eight core sectors grew by 1.7% in June 2025, marking a three-month high in output.**



QUICK RECALL



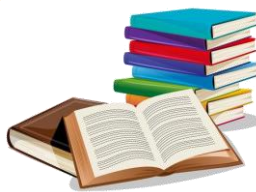
- Gita Gopinath will step down as First Deputy Managing Director of the IMF at the end of August 2025.
- Sanjay Kaul, a 2001-batch IAS officer, has been appointed as the new MD & Group CEO of GIFT City.
- Deepak Bagla has been appointed as the new Mission Director of the Atal Innovation Mission under NITI Aayog.
- The Meri Panchayat App was awarded the WSIS Champion Award 2025 for its excellence in digital governance and local content inclusion.
- The 28th edition of Bengaluru Tech Summit 2025 will host 20,000 startup founders, aiming for a Guinness World Record.
- The 13th High-Level Meeting between the Indian and Korean Coast Guards took place in New Delhi on July 22, 2025.
- The Indian Air Force will conduct a high-level military exercise in Rajasthan from July 23 to 25, 2025.
- The keel for the first of six Next Generation Offshore Patrol Vessels (NGOPVs) was laid at Mazagon Dock Shipbuilders Ltd, Mumbai on 22 July 2025.
- PM Modi announced a ₹15,000 incentive scheme for youth entering private jobs for the first time during a rally in Motihari.



QUICK RECALL



- **Andhra Pradesh will launch a zero fare ticket scheme for women passengers from August 15, 2025.**
- **The Government of Puducherry launched a One-Time Regularisation Scheme (OTRS) on July 22, 2025, to address unauthorised constructions.**
- **Captain Williamson Sangma State University has begun postgraduate admissions for the 2025–26 academic year.**
- **The Central Government has approved a Market Intervention Price of ₹1,490.73 per quintal for Totapuri mangoes in Andhra Pradesh.**
- **Tamil Nadu will establish India's first Centre of Excellence for Hornbill Conservation at Annamalai Tiger Reserve.**
- **Delhi Legislative Assembly inaugurated the NeVA Seva Centre on July 21, marking its shift toward paperless governance.**
- **LIC has partnered with the Rural Development Ministry to promote Bima Sakhi Yojana across rural India.**



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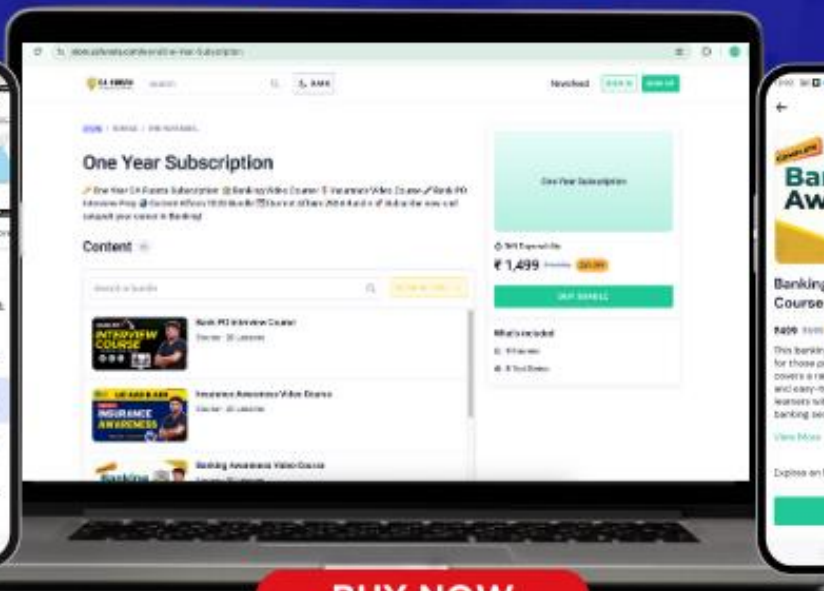
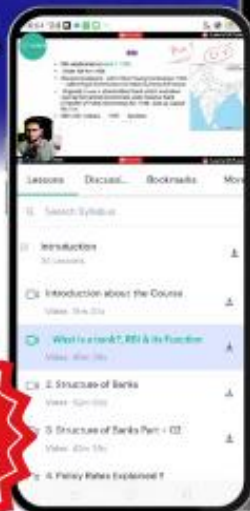


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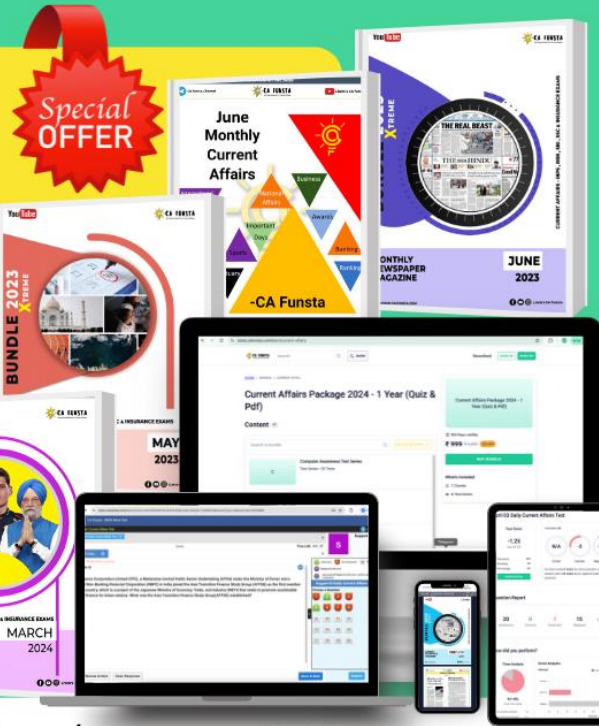


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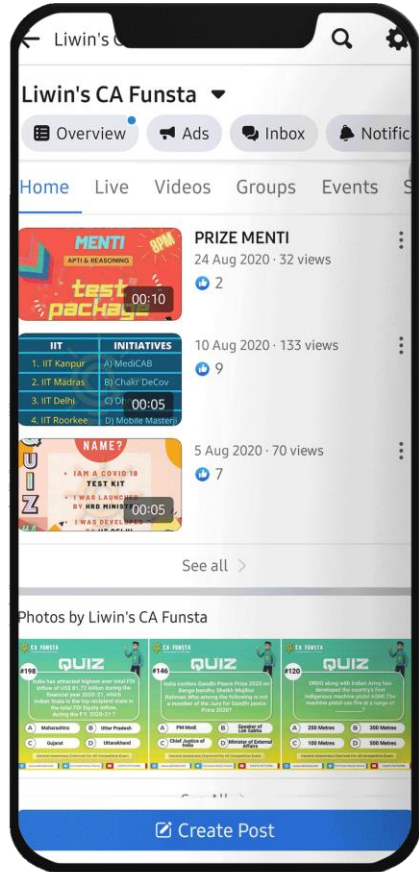
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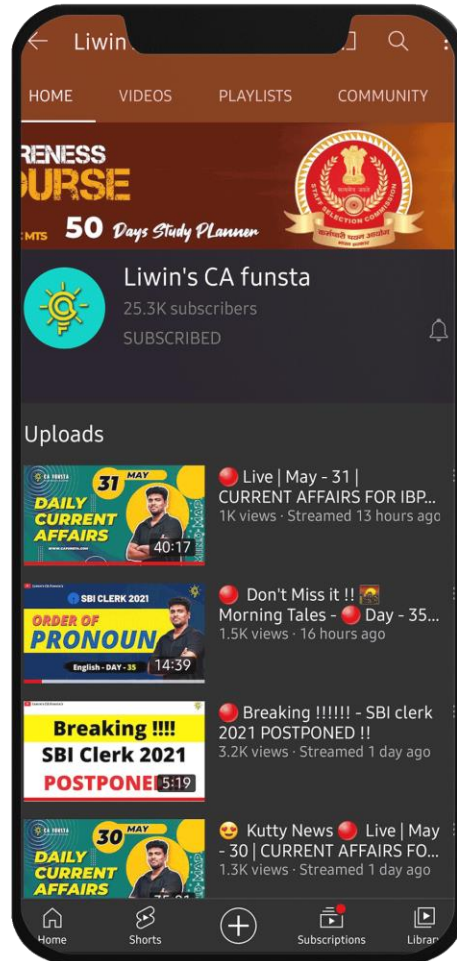


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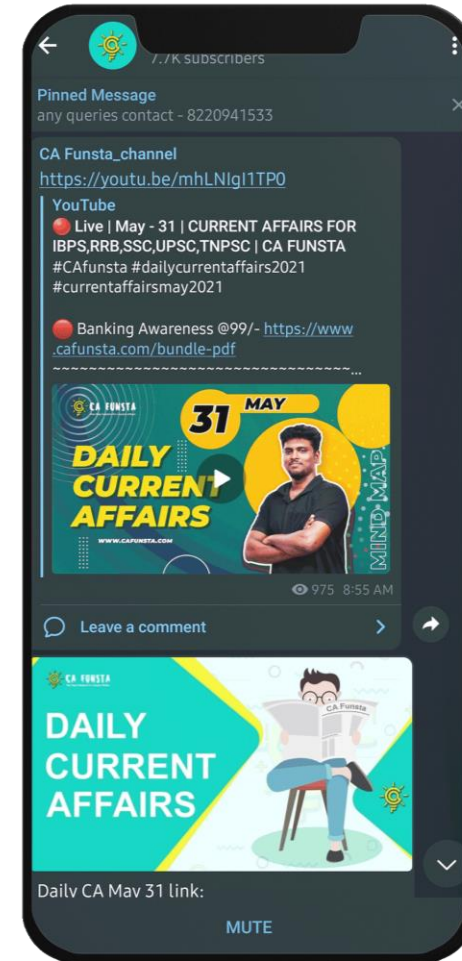
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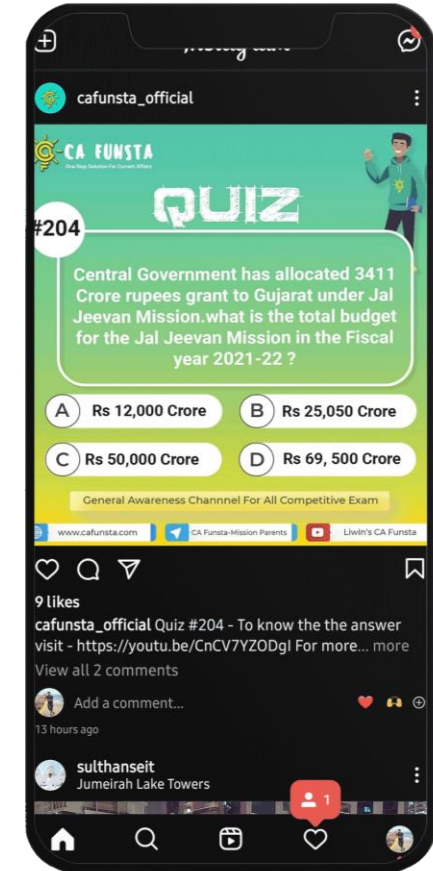
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