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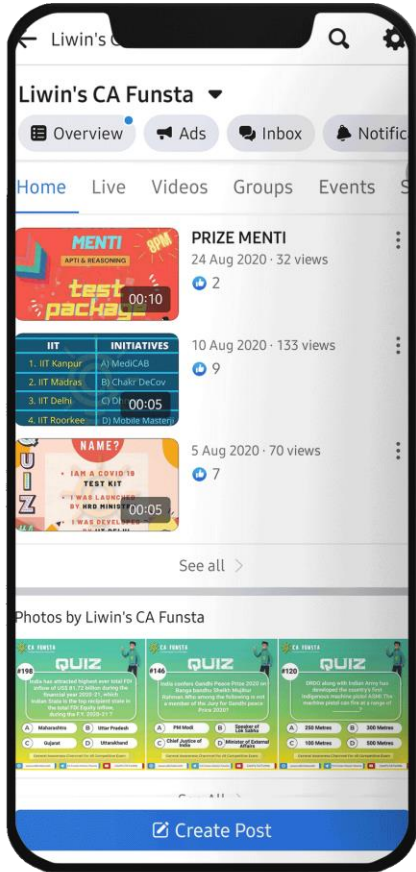
  

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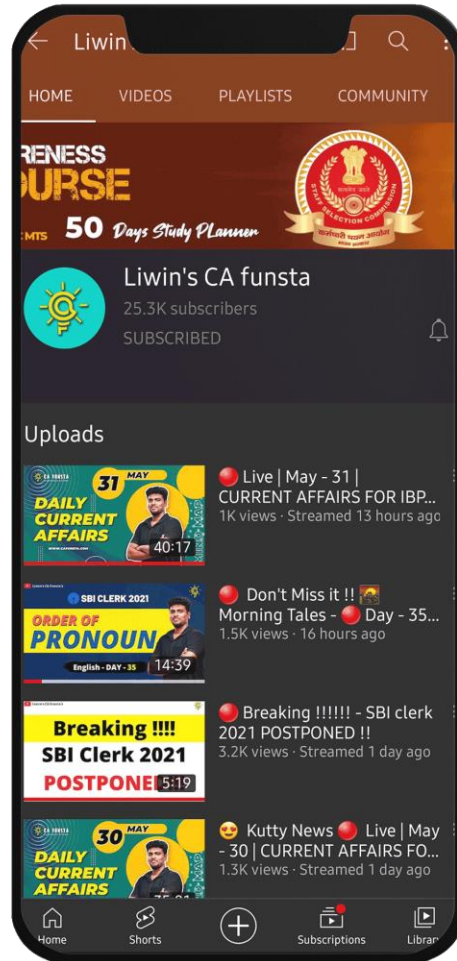
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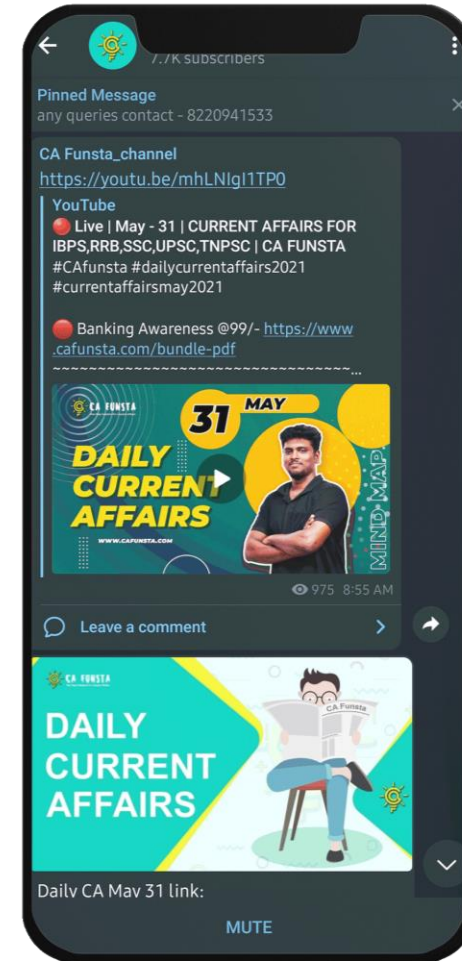
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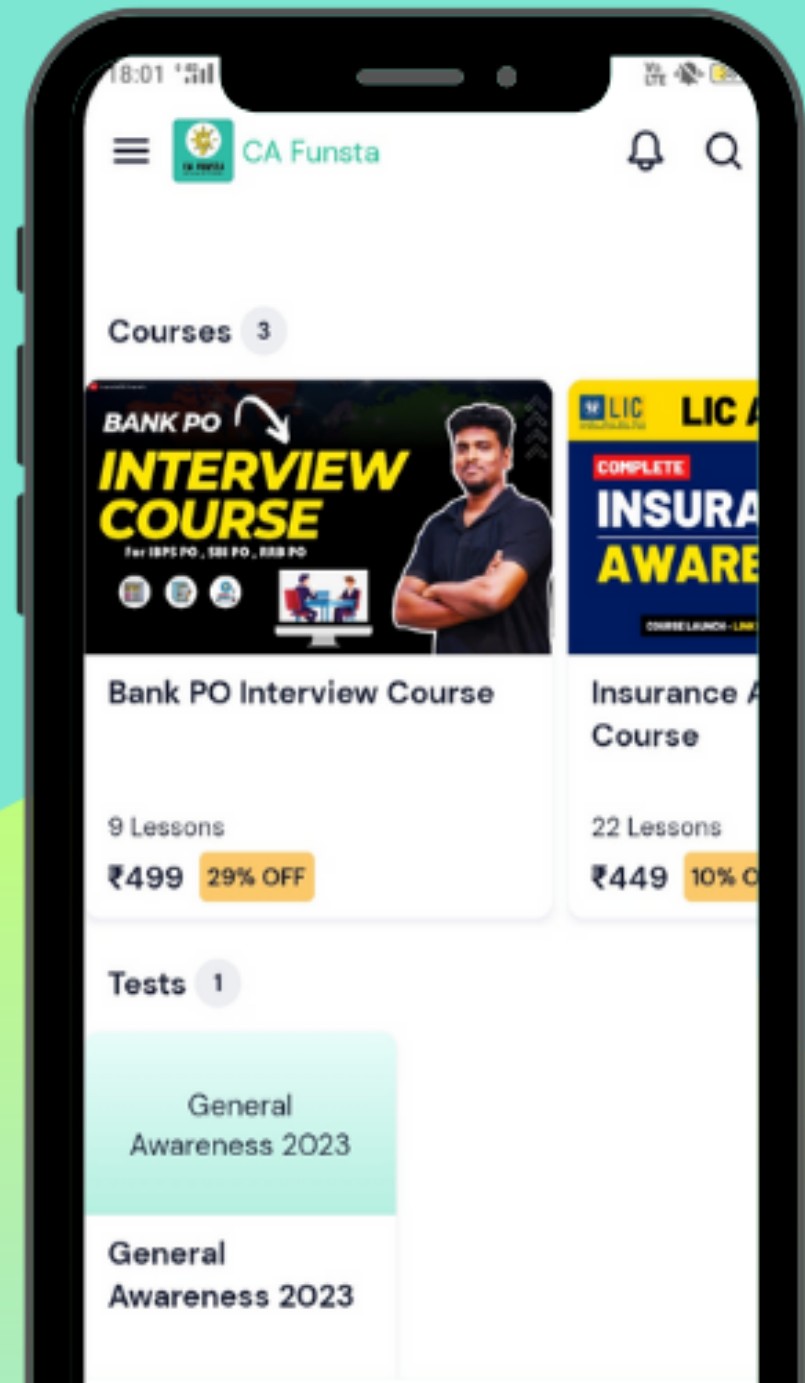
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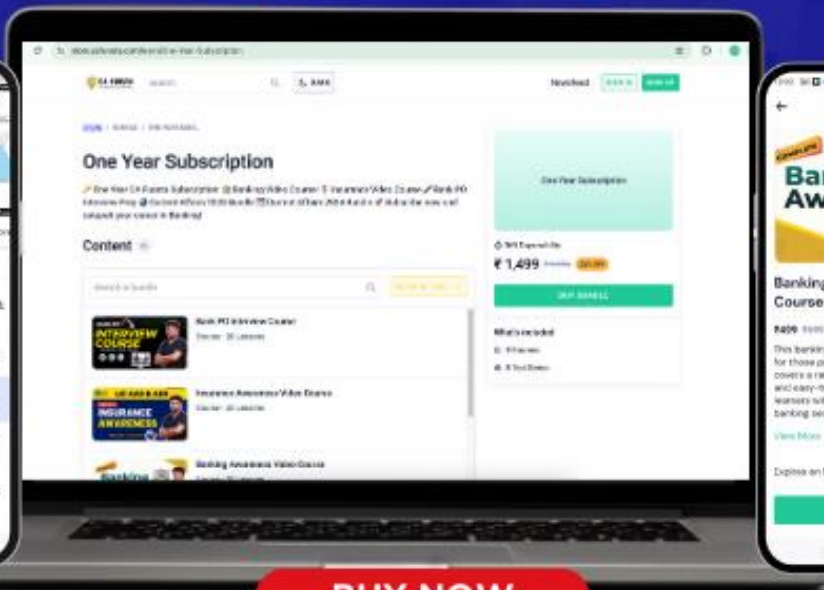
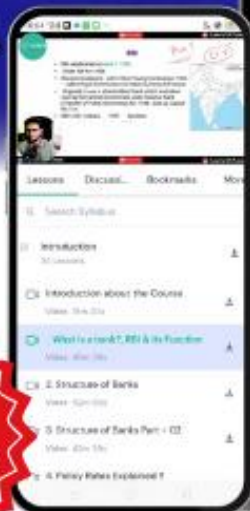


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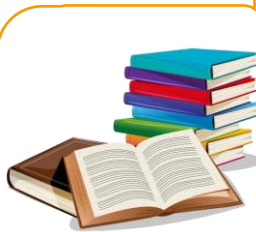
Important Days



➤ In which year was International Tiger Day first celebrated to promote awareness for wild tiger conservation?

- A) 2005
- B) 2010
- C) 2012
- D) 2015
- E) 2000

Answer
B) 2010

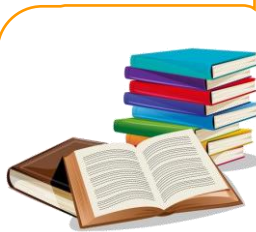


Important Days



Event and Location:

- **Event:** Observation of International Tiger Day 2025
- **Location:** Global
- **Date:** 29 July 2025

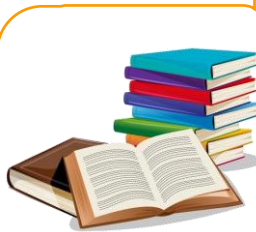


Important Days



Mandates and Objectives:

- **Mandates:** International Tiger Day is observed annually on July 29 to promote awareness about tiger conservation and to encourage international cooperation in protecting wild tiger populations.
- **Objectives:** The goal is to safeguard the rapidly declining wild tiger population through collaborative efforts, address the threats they face including poaching, habitat loss, and human-wildlife conflict, and to restore tiger populations in their natural habitats.

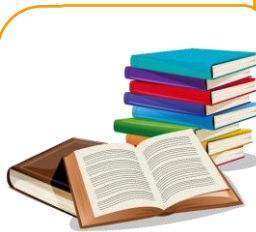


Important Days



Important Terms Explained:

- **International Tiger Day:** An annual global event celebrated on July 29, first established in 2010 at the Saint Petersburg Tiger Summit to raise awareness and promote tiger conservation across the 13 tiger range countries.
- **Global Tiger Initiative (GTI):** A collective launched in 2008, backed by the World Bank, to reduce the risk of extinction of wild tigers and to encourage tiger range countries to commit to sustainable conservation.

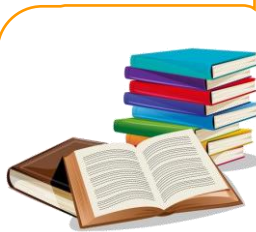


Important Days



Important Terms Explained:

- **Global Tiger Forum (GTF):** An intergovernmental international body established in 1994 to promote a worldwide campaign to protect the tiger. GTF sets the yearly theme and strategy for International Tiger Day.

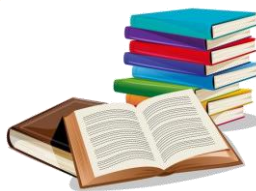


Important Days



Tabular Summary:

Parameter	Details
Event name	International Tiger Day 2025
Announcement date	29 July 2025
Location	Worldwide
Issuing authority	Global Tiger Forum (GTF)
Policy/series name	Global Tiger Initiative (GTI)
Key figures	13 tiger range countries, GTF, WWF, IFAW, Smithsonian Institute
Purpose/reason	To raise awareness and encourage action for tiger conservation
Feature details	Annual observance, theme-based awareness campaigns
Validity or status	Active and globally recognized conservation initiative
Strategic/significant value	Ecological balance, biodiversity conservation, global cooperation



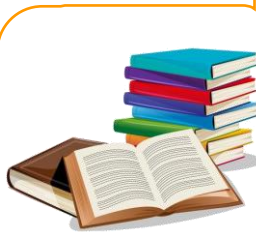
Important Days



➤ On which date is Income Tax Day celebrated annually in India?

- A) July 1
- B) July 15
- C) July 24
- D) August 1
- E) June 30

Answer
C) July 24

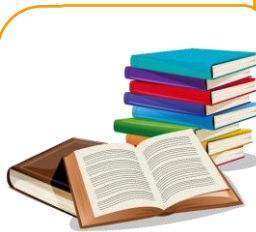


Important Days



Event and Location:

- **Event:** Celebration of Income Tax Day 2025
- **Location:** India
- **Date:** 24 July 2025

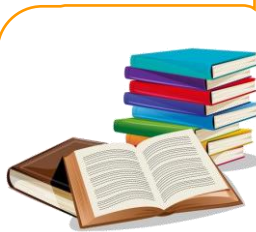


Important Days



Mandates and Objectives:

- **Mandates:** India is observing the 166th anniversary of the introduction of income tax in the country, commemorating its evolution from colonial rule to a digitally empowered, citizen-centric tax administration.
- **Objectives:** The aim is to acknowledge the digital transformation of the tax system, celebrate taxpayer empowerment, improve compliance, and foster transparency, ease of filing, and voluntary participation in nation-building through tax contribution.

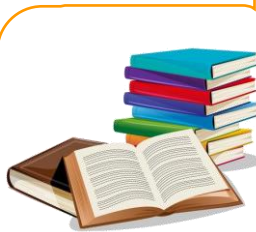


Important Days



Important Terms Explained:

- **Income Tax Act, 1961:** The comprehensive legislation governing the taxation of income in India, in force since April 1, 1962.
- **PAN (Permanent Account Number):** A unique identifier introduced in 1972 to track financial transactions and ensure compliance.
- **Faceless Assessment Scheme:** A 2019 reform to eliminate physical interface between taxpayers and officers, ensuring transparency and reducing corruption.
- **TIN & TIN 2.0 (Tax Information Network):** A centralized platform for tax-related services including credit verification and refund processing.

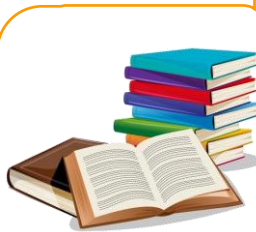


Important Days



Important Terms Explained:

- **Project Insight:** A data-driven intelligence platform that integrates financial data from multiple sources to monitor taxpayer activity.
- **AIS (Annual Information Statement):** A statement giving taxpayers a pre-filled summary of financial transactions to assist in error-free filing.
- **Finance Act, 2025:** Introduced changes like extending the time for filing updated returns to 48 months and easing compliance measures.
- **Income Tax Bill, 2025:** A proposed replacement for the Income Tax Act, 1961 aiming to simplify language, remove outdated provisions, and modernize tax laws.

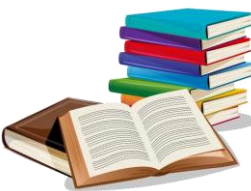


Important Days



Tabular Summary:

Parameter	Details
Event name	Income Tax Day 2025
Announcement date	24 July 2025
Location	India
Issuing authority	Income Tax Department (CBDT)
Policy/series name	Income Tax Day Commemoration
Key figures	Sir James Wilson (1860), CBDT, MoF, Finance Minister
Purpose/reason	Celebrate the evolution of income tax and digital transformation in tax system
Feature details	PAN reforms, CPC, TIN 2.0, AIS, Faceless Assessment, Project Insight
Validity or status	Annual celebration; Income Tax Bill 2025 under review
Strategic/significant value	Promotes transparency, taxpayer convenience, voluntary compliance, and reforms

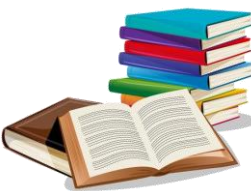


➤ **Which Indian airport has been ranked among the world's top 10 airports in Travel + Leisure's 2025 World's Best Awards?**

- A) Rajiv Gandhi International Airport
- B) Kempegowda International Airport
- C) Indira Gandhi International Airport
- D) Chhatrapati Shivaji Maharaj International Airport
- E) Netaji Subhas Chandra Bose International Airport

Answer

D) Chhatrapati Shivaji Maharaj International Airport

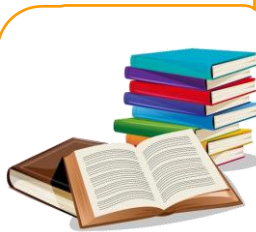


RANKING



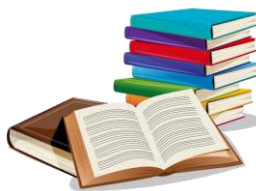
Event and Location:

- **Event:** Mumbai Airport ranked among the top 10 airports globally in Travel + Leisure's 2025 Awards
- **Location:** Mumbai, Maharashtra, India
- **Date:** 24 July 2025



Mandates and Objectives:

- **Mandates:** Chhatrapati Shivaji Maharaj International Airport (CSMIA) has been ranked 9th in the 'Readers' 10 Favourite International Airports of 2025' by Travel + Leisure for the third consecutive year.
- **Objectives:** The objective is to recognize airports that consistently deliver exceptional customer experience, operational efficiency, and global connectivity in line with international aviation standards.



RANKING



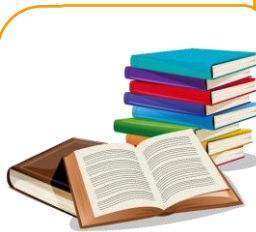
Top 10 Favourite International Airports – 2025 (Travel + Leisure Readers' Survey)

Rank	Airport Name	Location
1	Istanbul Airport	Istanbul, Turkey
2	Changi Airport	Singapore
3	Hamad International Airport	Doha, Qatar
9	Chhatrapati Shivaji Maharaj International Airport (CSMIA)	Mumbai, India



Important Terms Explained:

- **Travel + Leisure World's Best Awards:** An annual survey conducted by Travel + Leisure magazine in which readers vote on top travel experiences worldwide, including airports, hotels, airlines, and more.
- **Chhatrapati Shivaji Maharaj International Airport (CSMIA):** One of India's busiest and most advanced airports, known for its sustainability efforts, world-class infrastructure, and high daily air traffic movements.
- **Air Traffic Movements (ATMs):** The number of aircraft takeoffs and landings at an airport, a key indicator of airport capacity and activity level.



RANKING



Tabular Summary:

Parameter	Details
Event name	Mumbai Airport ranked in World's Top 10 Airports
Announcement date	24 July 2025
Location	Mumbai, Maharashtra, India
Issuing authority	Travel + Leisure (Readers' Survey)
Policy/series name	World's Best Awards 2025
Key figures	Rank 9th globally with a reader score of 84.23
Purpose/reason	To honor airports offering exceptional travel experience
Feature details	World-class amenities, tech-enabled ecosystem, 1,000+ daily ATMs
Validity or status	Recognized for 3rd year in a row
Strategic/significant value	Establishes India's global aviation presence; only Indian airport in Top 10

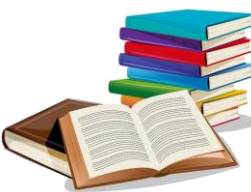


➤ **What is the name of the new savings account launched by Fino Payments Bank to enable instant UPI transactions?**

- A) MITRA
- B) SAARTHI
- C) GATI
- D) FASTpay
- E) DAKSH

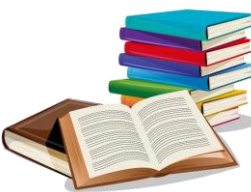


Answer
C) GATI



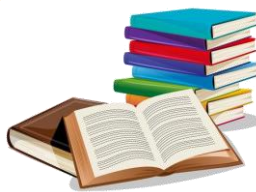
Event and Location:

- **Event:** Launch of 'GATI' savings account by Fino Payments Bank
- **Location:** Tamil Nadu, India
- **Date:** 21 July 2025



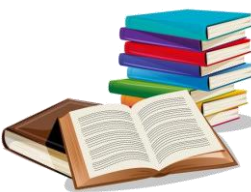
Mandates and Objectives:

- **Mandates:** Fino Payments Bank launched 'GATI', a zero-balance savings account enabling instant UPI transactions through eKYC authentication, available at over 19,000 merchant points in Tamil Nadu.
- **Objectives:** The objective is to promote digital banking adoption among underbanked rural and semi-urban populations by providing affordable, fast, and secure banking services, especially through UPI platforms.



Important Terms Explained:

- **GATI Savings Account:** A newly launched product by Fino Payments Bank, allowing instant account opening via eKYC and immediate UPI readiness, aimed at customers in rural and semi-urban India.
- **UPI (Unified Payments Interface):** A real-time payment system developed by the National Payments Corporation of India (NPCI) that allows users to instantly transfer funds between bank accounts using a mobile device.
- **eKYC (Electronic Know Your Customer):** A paperless, Aadhaar-based digital method of verifying a customer's identity to open bank accounts or use financial services.



Tabular Summary:

Parameter	Details
Event name	Launch of GATI savings account by Fino Payments Bank
Announcement date	21 July 2025
Location	Tamil Nadu, India
Issuing authority	Fino Payments Bank
Policy/series name	GATI Savings Account
Key figures	Darpan Anand (National Head, Channel Sales, Fino Payments Bank)
Purpose/reason	To promote digital financial inclusion using UPI among rural populations
Feature details	Zero-balance, ₹100 one-time fee, ₹50 quarterly maintenance, instant UPI ID
Validity or status	Available through 19,416 merchant outlets across Tamil Nadu
Strategic/significant value	Enhances access to fast, affordable digital banking for new and underserved users



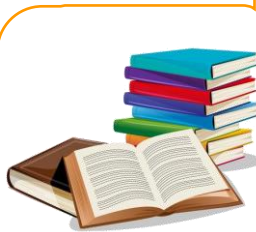
➤ **Why did the RBI conduct a surprise Variable Rate Repo (VRR) auction for ₹50,000 crore on July 23, 2025?**

- A) To control inflation
- B) To absorb excess liquidity
- C) To infuse liquidity due to GST-related outflows
- D) To raise interest rates
- E) To introduce a new monetary tool



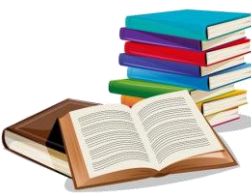
Answer

C) To infuse liquidity due to GST-related outflows



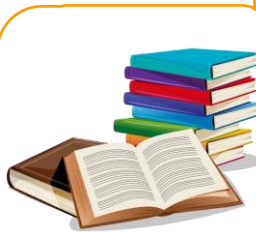
Event and Location:

- **Event:** RBI conducts a surprise VRR auction to inject liquidity
- **Location:** Mumbai, India
- **Date:** 23 July 2025



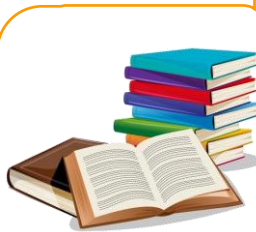
Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) conducted a two-day Variable Rate Repo (VRR) auction for ₹50,000 crore to infuse liquidity into the banking system, strained by GST-related outflows.
- **Objectives:** The move aims to address short-term liquidity shortages, maintain overnight money market stability, and reaffirm RBI's commitment to its current monetary policy stance without a shift in policy direction.



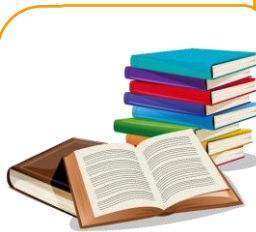
Important Terms Explained:

- **Variable Rate Repo (VRR):** A liquidity infusion tool where banks borrow funds from the RBI at rates determined through auction, typically to ease short-term liquidity shortages.
- **Variable Rate Reverse Repo (VRRR):** A liquidity absorption instrument where banks park surplus funds with RBI at variable interest rates, used when the system has excess liquidity.



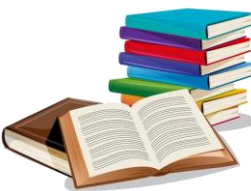
Important Terms Explained:

- **Liquidity Adjustment Facility (LAF):** A monetary policy tool used by RBI to inject or absorb liquidity into/from the banking system through repo and reverse repo operations.
- **Weighted Average Rate (WAR):** The average interest rate at which funds are allocated in the auction, weighted by the volume of successful bids.



Tabular Summary:

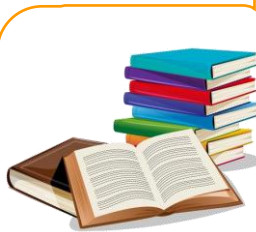
Parameter	Details
Event name	Surprise Variable Rate Repo Auction by RBI
Announcement date	23 July 2025
Location	Mumbai, India
Issuing authority	Reserve Bank of India (RBI)
Policy/series name	Variable Rate Repo (VRR) under Liquidity Adjustment Facility (LAF)
Key figures	₹50,000 crore notified; ₹71,902 crore bid; ₹50,001 crore accepted
Purpose/reason	Liquidity infusion due to GST outflows and high funds locked in VRRR
Feature details	5.58% weighted average rate; 2-day auction; banking liquidity at ₹2.43 lakh crore
Validity or status	Executed; liquidity effect till next Friday
Strategic/significant value	Reinforces RBI's flexibility and responsiveness to short-term liquidity stress



➤ What was the value of RBI's Financial Inclusion Index (FI-Index) for the financial year 2025?

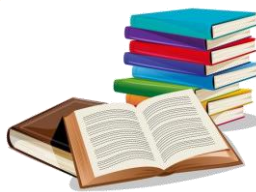
- A) 60.5
- B) 62.7
- C) 64.2
- D) 67.0
- E) 69.5

Answer
D) 67.0



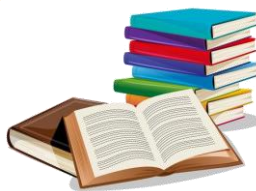
Event and Location:

- **Event:** RBI releases Financial Inclusion Index for FY25
- **Location:** India
- **Date:** 24 July 2025



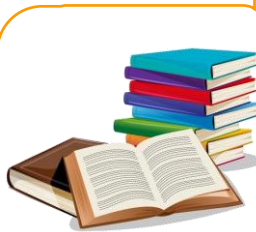
Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) released the Financial Inclusion Index (FI-Index) for FY25, showing a rise to 67.0 from 64.2 in FY24, reflecting overall progress in Access, Usage, and Quality of financial services.
- **Objectives:** The FI-Index aims to monitor, benchmark, and encourage financial inclusion across sectors and regions by identifying gaps in service access, usage frequency, and consumer empowerment mechanisms.



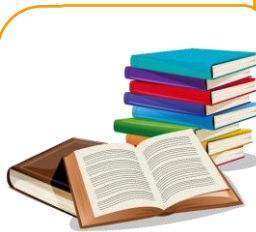
Important Terms Explained:

- **Financial Inclusion Index (FI-Index):** A composite index introduced by RBI in 2021 to measure the extent of financial inclusion across India. It ranges from 0 (total exclusion) to 100 (full inclusion), with FY2017 as the base year.
- **Access:** One of the three FI-Index components; it measures availability of financial service touchpoints like branches, ATMs, and correspondents.



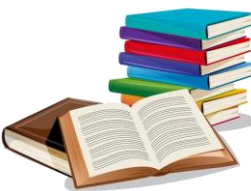
Important Terms Explained:

- **Usage:** Evaluates how actively financial services are used, including payments, savings, credit, and insurance.
- **Quality:** Covers service delivery elements like literacy, consumer protection, grievance redressal, and equality in service access.



Tabular Summary:

Parameter	Details
Event name	RBI Financial Inclusion Index FY25 Update
Announcement date	24 July 2025
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	Financial Inclusion Index (FI-Index)
Key figures	FY25 Index Value: 67.0; FY24 Value: 64.2
Purpose/reason	To measure and promote inclusive access to financial services
Feature details	Includes Access, Usage, and Quality dimensions across banking & allied sectors
Validity or status	Released annually; FY2025 update published
Strategic/significant value	Supports inclusive growth, policymaking, and equitable economic participation



ACQUISITIONS AND MERGERS

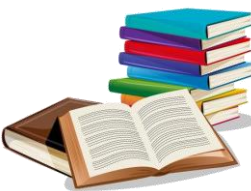


➤ Which global private equity firm's arm received RBI approval to acquire up to 9.99% stake in IDFC First Bank?

- A) KKR
- B) Blackstone
- C) Carlyle
- D) Warburg Pincus
- E) Bain Capital



Answer
D) Warburg Pincus

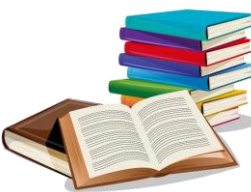


ACQUISITIONS AND MERGERS



Event and Location:

- **Event:** RBI approves Warburg Pincus arm to acquire stake in IDFC First Bank
- **Location:** India
- **Date:** 21 July 2025

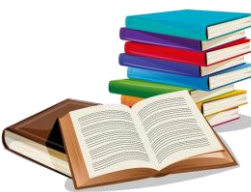


ACQUISITIONS AND MERGERS



Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) has approved Currant Sea Investments Ltd, an entity of Warburg Pincus, to acquire up to 9.99% stake in IDFC First Bank.
- **Objectives:** The move allows Warburg Pincus to invest in the Indian banking sector, signaling regulatory support for strategic foreign investment while maintaining oversight on ownership and governance standards.

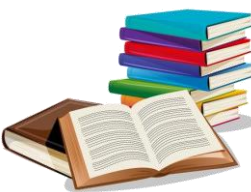


ACQUISITIONS AND MERGERS



Important Terms Explained:

- **Currant Sea Investments Ltd:** An investment arm of global private equity firm Warburg Pincus, registered to make strategic financial investments.
- **Warburg Pincus:** A leading global private equity firm with a focus on growth investing across sectors including financial services.

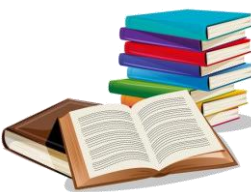


ACQUISITIONS AND MERGERS



Important Terms Explained:

- **IDFC First Bank:** A private sector bank in India offering retail and corporate banking services, formed from the merger of IDFC Bank and Capital First in 2018.
- **Stake Acquisition Approval (by RBI):** The RBI's formal regulatory consent required under banking norms for any entity acquiring more than 5% stake in a private bank.

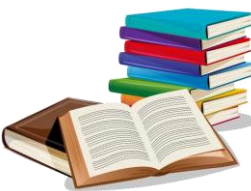


ACQUISITIONS AND MERGERS



Tabular Summary:

Parameter	Details
Event name	RBI approves 9.99% stake acquisition in IDFC First Bank
Announcement date	21 July 2025
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	FDI approval in Indian private banks
Key figures	Currant Sea Investments Ltd (Warburg Pincus), V. Vaidyanathan (CEO, IDFC First)
Purpose/reason	To allow strategic PE investment while upholding ownership regulations
Feature details	₹54,228 crore market cap; stock down 6% from 52-week high; P/E 36.49x
Validity or status	Regulatory approval granted; investment pending implementation
Strategic/significant value	Enhances investor confidence and capital strength in the Indian banking sector



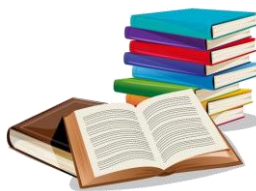
APPOINTMENTS



➤ **Who has been appointed as the Chairman of the Insurance Regulatory and Development Authority of India (IRDAI) for a term of three years?**

- A) T V Somanathan
- B) Sanjay Malhotra
- C) Ajay Seth
- D) Subhash Chandra Garg
- E) Arvind Subramanian

Answer
C) Ajay Seth

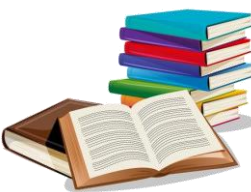


APPOINTMENTS



Event and Location:

- **Event:** Appointment of Ajay Seth as Chairman of IRDAI
- **Location:** India
- **Date:** 24 July 2025

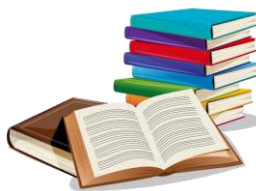


APPOINTMENTS



Mandates and Objectives:

- **Mandates:** The Government of India has appointed Ajay Seth, a retired IAS officer and former Finance and Economic Affairs Secretary, as the Chairman of IRDAI for a term of three years or until he turns 65 or until further orders, whichever comes earlier.
- **Objectives:** The objective of this appointment is to fill the vacant top leadership position at IRDAI and ensure continued regulatory oversight and development in the insurance sector.

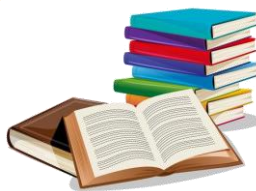


APPOINTMENTS



Important Terms Explained:

- **IRDAI (Insurance Regulatory and Development Authority of India):** A statutory body established under the IRDA Act, 1999, responsible for regulating, promoting, and ensuring the orderly growth of the insurance and reinsurance industry in India.
- **Appointments Committee of the Cabinet (ACC):** A high-level government committee chaired by the Prime Minister that approves appointments to top positions in various departments and autonomous bodies.

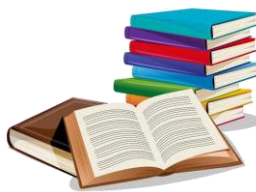


APPOINTMENTS



Important Terms Explained:

- **Finance and Economic Affairs Secretary:** A senior bureaucratic role within the Ministry of Finance, overseeing critical macroeconomic and fiscal matters including public finance, investment, and budgeting.

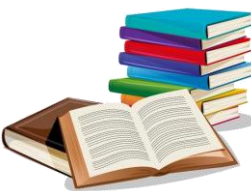


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Appointment of new IRDAI Chairman
Announcement date	24 July 2025
Location	India
Issuing authority	Appointments Committee of the Cabinet (ACC)
Policy/series name	Leadership appointment under regulatory authority
Key figures	Ajay Seth (New Chairman), Debasish Panda (Predecessor)
Purpose/reason	To fill the leadership vacancy and strengthen regulatory governance
Feature details	Appointment term of 3 years or until age 65
Validity or status	Effective from 24 July 2025
Strategic/significant value	Ensures regulatory stability and policy continuity in insurance sector



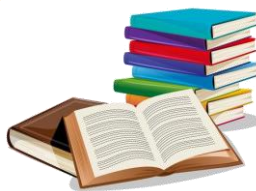
APPOINTMENTS



➤ Who has recently assumed charge as the new Chairperson of the National Financial Reporting Authority (NFRA)?

- A) P Daniel
- B) Sushil Kumar Jaiswal
- C) Smita Jhingran
- D) Nitin Gupta
- E) Alok Verma

Answer
D) Nitin Gupta

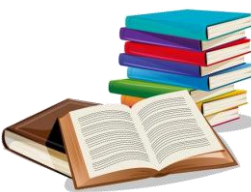


APPOINTMENTS



Event and Location:

- **Event:** Appointment of Shri Nitin Gupta as Chairperson of NFRA
- **Location:** Ministry of Corporate Affairs, New Delhi
- **Date:** July 23, 2025

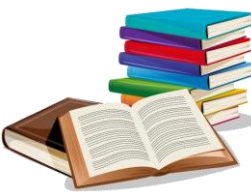


APPOINTMENTS



Mandates and Objectives:

- **Mandates:**
 - Shri Nitin Gupta, IRS (Retd.), assumed charge as Chairperson of the National Financial Reporting Authority (NFRA)
 - Appointment of three full-time members: Ms. Smita Jhingran, Shri P Daniel, and Shri Sushil Kumar Jaiswal

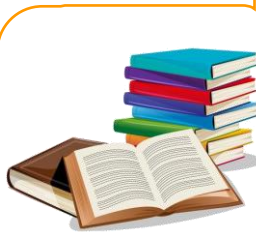


APPOINTMENTS



Mandates and Objectives:

- **Objectives:**
 - To enhance transparency, auditing standards, and financial reporting governance in India
 - To align Indian auditing and accounting standards with global best practices
 - To strengthen regulatory oversight in corporate financial reporting and improve audit quality

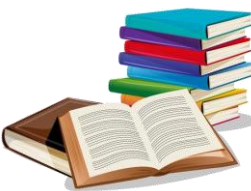


APPOINTMENTS



Important Terms Explained:

- **National Financial Reporting Authority (NFRA):**
 - An independent regulatory body set up under the Companies Act, 2013 to oversee auditing, accounting standards, and financial reporting for companies in India.
- **CBDT (Central Board of Direct Taxes):**
 - Apex body for direct tax administration in India. Shri Nitin Gupta was the former Chairman and introduced technology-driven reforms for compliance and transparency.

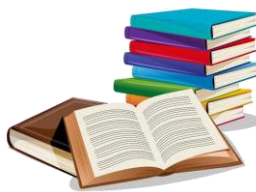


APPOINTMENTS



Important Terms Explained:

- **Faceless Assessments:**
 - A digital reform in income tax processing where assessments are done anonymously, improving efficiency and reducing corruption.
- **Vigilance Awareness:**
 - Promoting ethical behavior and transparency in governance through preventive and corrective actions in public administration.

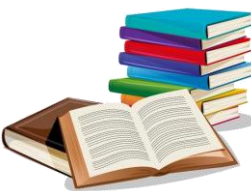


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Appointment of NFRA Chairperson and Full-Time Members
Announcement date	July 23, 2025
Location	Ministry of Corporate Affairs, New Delhi
Issuing authority	Government of India, Ministry of Corporate Affairs
Appointed Chairperson	Shri Nitin Gupta, IRS (Retd.)
New Full-Time Members	Ms. Smita Jhingran, Shri P Daniel, Shri Sushil Kumar Jaiswal
Purpose/reason	To strengthen financial reporting, audit governance, and global alignment
Feature details	Appointees bring vast expertise in taxation, auditing, vigilance, and reforms
Validity or status	Active as of July 23, 2025
Strategic/significant value	Enhances India's financial oversight and international credibility in accounting



AWARDS



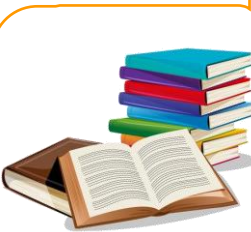
➤ **Which Indian bank was named the World's Best Consumer Bank for 2025 by Global Finance magazine?**

- A) HDFC Bank
- B) ICICI Bank
- C) Axis Bank
- D) State Bank of India
- E) Bank of Baroda



Answer

D) State Bank of India

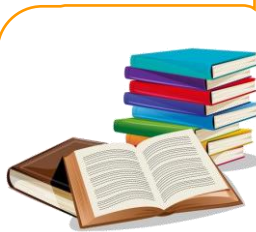


AWARDS



Event and Location:

- **Event:** SBI awarded World's Best Consumer Bank for 2025
- **Location:** Washington, D.C. (Award ceremony); India (Recipient)
- **Date:** 18 July 2025 (Announcement); 18 October 2025 (Award Ceremony)

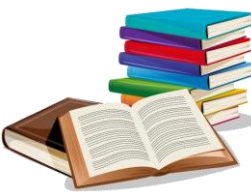


AWARDS



Mandates and Objectives:

- **Mandates:** The State Bank of India (SBI) has been named the World's Best Consumer Bank for 2025 by Global Finance magazine, based on extensive global research and insights from financial professionals.
- **Objectives:** The award recognizes SBI's efforts in enhancing customer experience, providing vernacular voice banking, 24/7 digital support, and AI-powered personalized services across rural, semi-urban, and urban segments.

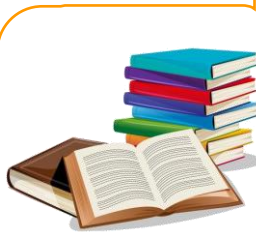


AWARDS



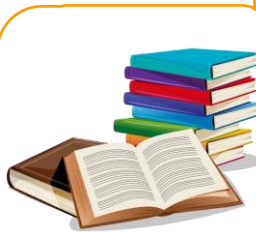
Important Terms Explained:

- **Global Finance Magazine:** A reputed international financial publication that annually ranks the world's best banks and financial institutions based on research, performance metrics, and expert insights.
- **Consumer Bank:** A bank that provides retail banking services to individuals, including savings accounts, loans, and digital banking facilities.



Important Terms Explained:

- **Omni-channel Banking:** A customer-centric model offering consistent banking services across physical branches, online platforms, and mobile applications.
- **AI-powered Hyper-Personalization:** The use of artificial intelligence to deliver customized products, services, and user experiences based on customer behavior and preferences.

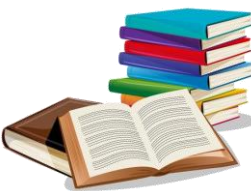


AWARDS



Tabular Summary:

Parameter	Details
Event name	SBI awarded World's Best Consumer Bank 2025
Announcement date	18 July 2025
Location	Washington, D.C. (award ceremony); India (recipient)
Issuing authority	Global Finance Magazine
Policy/series name	World's Best Bank Awards 2025
Key figures	CS Setty (Chairman, SBI)
Purpose/reason	To recognize excellence in consumer banking and customer-first innovation
Feature details	Vernacular voice banking, AI-driven personalization, omni-channel service
Validity or status	Award ceremony scheduled for 18 October 2025
Strategic/significant value	Reaffirms SBI's global position in inclusive, tech-enabled consumer banking

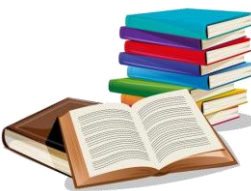


- Which country has introduced the world's first sanctions regime targeting gangs involved in smuggling illegal migrants?

- A) United States
- B) United Kingdom
- C) France
- D) Germany
- E) Canada

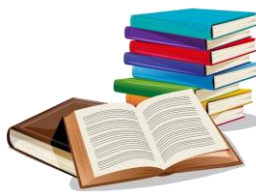
Answer

B) United Kingdom



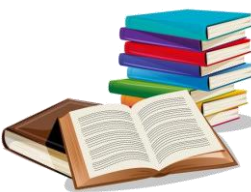
Event and Location:

- **Event:** Launch of global-first sanctions regime against illegal migrant smuggling gangs
- **Location:** United Kingdom
- **Date:** 23 July 2025



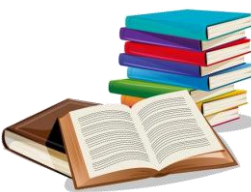
Mandates and Objectives:

- **Mandates:** The UK government has introduced sanctions targeting individuals and groups facilitating the smuggling of illegal migrants, including freezing of assets, bans on travel to the UK, and restrictions from the UK financial system.
- **Objectives:** The primary aim is to disrupt organized immigration crime, deter illegal Channel crossings, and make it harder for smugglers and their networks to operate through legal and financial systems.



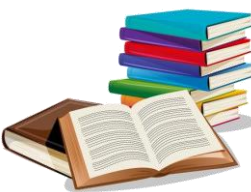
Important Terms Explained:

- **Sanctions Regime:** A system of penalties imposed by a government to restrict or punish specific individuals, organizations, or countries. In this context, sanctions include freezing assets and imposing travel and financial bans on those involved in smuggling.
- **People Smuggling:** The illegal practice of helping individuals cross borders without proper documentation, usually for financial gain, often involving dangerous methods like small boat crossings.



Important Terms Explained:

- **UK Financial System Restrictions:** Measures that prevent individuals or entities from accessing banking and business services within the United Kingdom.

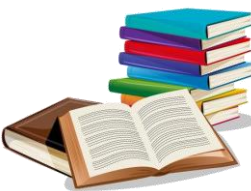


INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	UK's sanctions regime against migrant smuggling gangs
Announcement date	23 July 2025
Location	United Kingdom
Issuing authority	UK Government
Policy/series name	Sanctions regime targeting illegal immigration networks
Key figures	Dr Madeleine Sumption, MP Chris Philp
Purpose/reason	To disrupt illegal immigration crime and deter Channel crossings
Feature details	Sanctions include asset freezes, travel bans, and financial restrictions
Validity or status	First wave of sanctions implemented
Strategic/significant value	Aims to reduce illegal Channel crossings and weaken international smuggling networks

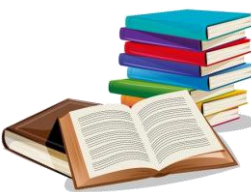


➤ **What is the key purpose of the India-UK Vision 2035 agreement announced in July 2025?**

- A) To enhance military exports between India and the UK
- B) To create a single visa policy for citizens of both nations
- C) To establish long-term bilateral cooperation in multiple strategic sectors
- D) To replace the India-EU trade agreement
- E) To expand cricket and sports diplomacy

Answer

C) To establish long-term bilateral cooperation in multiple strategic sectors

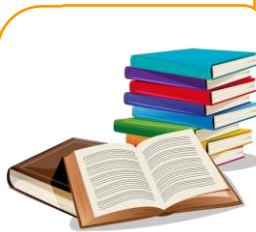


INTERNATIONAL AFFAIRS



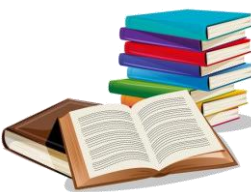
Event and Location:

- **Event:** India and the UK launch Vision 2035 Strategic Roadmap
- **Location:** London, United Kingdom
- **Date:** July 24, 2025



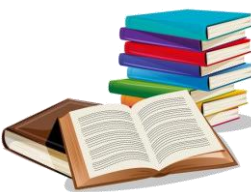
Mandates and Objectives:

- **Mandates:**
 - Launch of India-UK Vision 2035, a framework to guide bilateral cooperation over the next decade
 - Regular high-level meetings, joint reviews, and ministerial mechanisms to oversee implementation
 - Collaboration under six key pillars: Trade and Investment, Technology, Defence, Climate, Education, and People-to-People ties



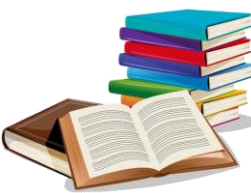
Mandates and Objectives:

- **Objectives:**
 - To deepen and diversify the Comprehensive Strategic Partnership
 - To promote inclusive economic growth, climate resilience, and security cooperation
 - To build a BRISK partnership based on Business, Research, Innovation, Science & Technology, and Knowledge



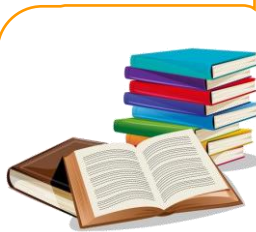
Important Terms Explained:

- **India-UK Vision 2035:**
 - A future-oriented roadmap to foster deep strategic and economic ties across multiple sectors, ensuring mutual prosperity and global relevance.
- **Comprehensive Economic and Trade Agreement (CETA):**
 - A key bilateral trade deal aimed at increasing trade in goods and services, supporting job creation, and strengthening regulatory alignment.



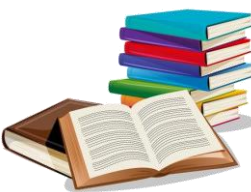
Important Terms Explained:

- **Technology Security Initiative (TSI):**
 - A collaborative framework to drive innovation in emerging technologies like AI, semiconductors, quantum tech, critical minerals, and telecoms.
- **Green Hydrogen Valley Declaration:**
 - A climate-focused initiative under Vision 2035 to accelerate clean hydrogen production and energy transition.



Important Terms Explained:

- **UK India Infrastructure Financing Bridge (UKIIFB):**
 - A joint mechanism to promote infrastructure investment in India with UK support.
- **Young Professionals Scheme:**
 - A cultural exchange initiative promoting youth mobility, skills development, and educational partnerships between the two nations.

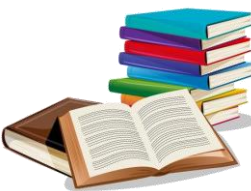


INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	India-UK Vision 2035 Strategic Partnership
Announcement date	July 24, 2025
Location	London, United Kingdom
Issuing authority	Prime Ministers of India and the UK
Policy/series name	Vision 2035; Comprehensive Strategic Partnership
Key figures	Narendra Modi (India), Keir Starmer (UK)
Purpose/reason	To build a long-term, multi-sectoral strategic alliance
Feature details	Trade, education, defence, climate, innovation, diaspora engagement
Validity or status	Active; reviewed annually by Indian EAM & UK Foreign Secretary
Strategic/significant value	Strengthens bilateral and global influence through joint initiatives

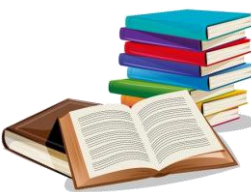


➤ Which of the following is a key feature of the India-UK Comprehensive Economic and Trade Agreement (CETA) signed in July 2025?

- A) Abolishing all tariffs on UK automobile exports to India
- B) Creating a common currency between India and UK
- C) Providing zero-duty access for 99% of Indian exports to the UK
- D) Merging the financial regulatory bodies of both countries
- E) Establishing a visa-free regime for all citizens

Answer

C) Providing zero-duty access for 99% of Indian exports to the UK

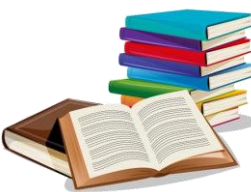


INTERNATIONAL AFFAIRS



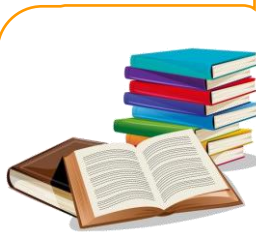
Event and Location:

- **Event:** Signing of Comprehensive Economic and Trade Agreement (CETA) between India and the UK
- **Location:** London, United Kingdom
- **Date:** July 24, 2025



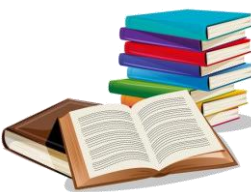
Mandates and Objectives:

- **Mandates:**
 - Signing of CETA to boost trade, investment, and mobility between India and the United Kingdom
 - Elimination of tariffs on 99% of Indian exports and enhanced access to UK services markets
 - Launch of Double Contribution Convention (DCC) to improve cost efficiency for Indian companies and workers
 - Liberalisation of movement for Indian professionals in sectors like IT, education, finance, architecture, yoga, and cuisine



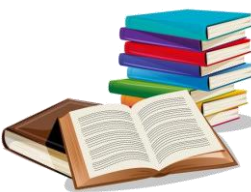
Mandates and Objectives:

- **Objectives:**
 - To double bilateral trade (currently at USD 56 billion) by 2030
 - To support labour-intensive sectors, MSMEs, and women-led enterprises through enhanced market access
 - To promote inclusive, sustainable, and innovation-driven trade growth
 - To reinforce India's vision of 'Make in India' and global economic leadership



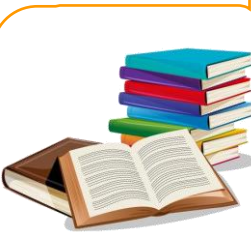
Important Terms Explained:

- **Comprehensive Economic and Trade Agreement (CETA):**
 - A wide-ranging bilateral Free Trade Agreement that removes trade barriers, increases market access for goods and services, and fosters investment between India and the UK.
- **Double Contribution Convention (DCC):**
 - A social security arrangement allowing Indian professionals working in the UK to avoid paying local social security contributions for up to three years, lowering costs for Indian firms.



Important Terms Explained:

- **Make in India:**
 - A flagship initiative launched by the Government of India in 2014 to encourage manufacturing, innovation, and investment within the country.
- **Zero-duty Access:**
 - Trade provision allowing goods to be imported without any tariffs; CETA provides this to 99% of Indian exports to the UK.
- **MSMEs:**
 - Micro, Small, and Medium Enterprises, which are vital to employment and innovation, are major beneficiaries of the agreement.



Tabular Summary:

Parameter	Details
Event name	Signing of India-UK Comprehensive Economic and Trade Agreement (CETA)
Announcement date	July 24, 2025
Location	London, United Kingdom
Issuing authority	Government of India and Government of the United Kingdom
Policy/series name	CETA (Comprehensive Economic and Trade Agreement)
Key figures	PM Narendra Modi, PM Keir Starmer, Piyush Goyal, Jonathan Reynolds
Purpose/reason	To expand trade, investment, and mobility while reducing tariff barriers
Feature details	Zero-duty access for 99% of exports, services liberalisation, DCC
Validity or status	Signed and Active
Strategic/significant value	Accelerates inclusive growth, boosts MSMEs and India's global competitiveness



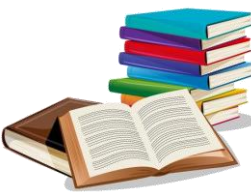
SCHEMES



➤ Which organization is implementing the Bima Sakhi (Mahila Career Agent) Scheme in India?

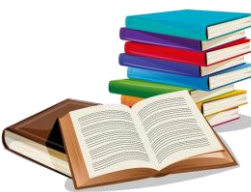
- A) IRDAI
- B) LIC
- C) NABARD
- D) SIDBI
- E) SEBI

Answer
B) LIC



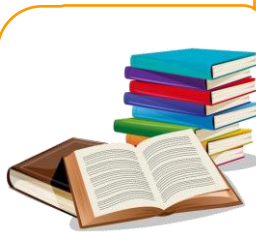
Event and Location:

- **Event:** Bima Sakhi Scheme enrolls over 2 lakh women in FY25-26
- **Location:** India
- **Date:** 21 July 2025



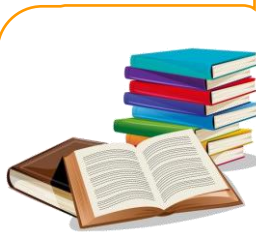
Mandates and Objectives:

- **Mandates:** The Life Insurance Corporation (LIC) under the Bima Sakhi – Mahila Career Agent (MCA) Scheme has enrolled 2,05,896 women agents as of July 2025. LIC has paid out over ₹62.36 crore in FY24-25 and ₹115.13 crore in FY25-26 (till July 14).
- **Objectives:** The scheme aims to empower rural and semi-urban women by enabling them to start a career in life insurance sales, with financial support, performance-based incentives, and career progression opportunities, including eligibility for LIC's Apprentice Development Officer (ADO) post after 5 years.



Important Terms Explained:

- **Bima Sakhi – Mahila Career Agent (MCA) Scheme:**
A LIC initiative launched on 9 December 2024 to recruit and empower women agents through training, stipends, and long-term career incentives.
- **Apprentice Development Officer (ADO):** A mid-level managerial post in LIC, which Bima Sakhis can aspire to after 5 years, provided they meet the eligibility norms.
- **Stipend Scheme:** LIC pays monthly stipends of ₹7,000 in Year 1, ₹6,000 in Year 2, and ₹5,000 in Year 3, apart from commissions, to support early-stage income and retention of Bima Sakhis.



SCHEMES



Tabular Summary:

Parameter	Details
Event name	Enrollment of over 2 lakh women under Bima Sakhi Scheme
Announcement date	21 July 2025
Location	India
Issuing authority	Ministry of Finance / LIC
Policy/series name	Bima Sakhi – Mahila Career Agent (MCA) Scheme
Key figures	2,05,896 women enrolled; ₹115.13 crore paid till July 14, 2025
Purpose/reason	Women empowerment, career development in life insurance sector
Feature details	Monthly stipend (₹7,000–₹5,000), commission, ADO recruitment pathway
Validity or status	Ongoing with FY25-26 budget of ₹520 crore
Strategic/significant value	Promotes financial independence and gender inclusion in insurance workforce



SCHEMES

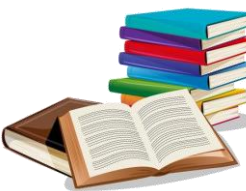


➤ **What is the primary eligibility criteria for a farmer to receive benefits under the PM-KISAN scheme?**

- A) Age below 60 years
- B) Cultivation of vegetables only
- C) Cultivable landholding
- D) Membership in an FPO
- E) KYC completed through CSC



Answer
C) Cultivable landholding

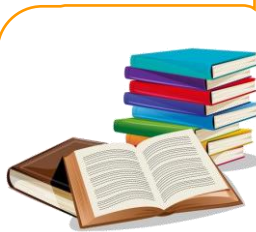


SCHEMES



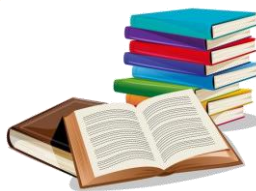
Event and Location:

- **Event:** Update on eligibility and outreach under PM-KISAN Scheme
- **Location:** India
- **Date:** 22 July 2025



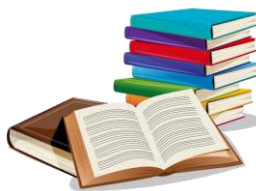
Mandates and Objectives:

- **Mandates:** PM-KISAN, a central sector scheme, provides ₹6,000 per year to cultivable landholding farmers in three equal instalments through Direct Benefit Transfer (DBT). As of the 19th instalment released on 24 February 2025, more than ₹3.69 lakh crore has been disbursed to over 10 crore farmers.
- **Objectives:** The scheme aims to support the financial needs of farmers, especially for inputs and investment in agricultural activities, while improving farmers' ease of access, inclusion, and grievance redressal.



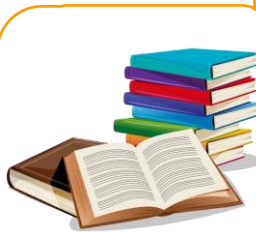
Important Terms Explained:

- **PM-KISAN (Pradhan Mantri Kisan Samman Nidhi):**
Launched in February 2019, this scheme provides income support to eligible farmers by crediting ₹6,000 annually into their Aadhaar-linked bank accounts.
- **Direct Benefit Transfer (DBT):** A mechanism that ensures government subsidies and welfare payments reach beneficiaries directly in their bank accounts, eliminating leakages.



Important Terms Explained:

- **Viksit Bharat Sankalp Yatra (VBSY):** A government-led saturation drive initiative aimed at enrolling all eligible beneficiaries under various central schemes, including PM-KISAN.
- **Kisan e-Mitra Chatbot:** An AI-powered multilingual virtual assistant developed for PM-KISAN beneficiaries to resolve queries and grievances quickly and accurately in 11 Indian languages.



SCHEMES



Tabular Summary:

Parameter	Details
Event name	PM-KISAN Scheme: Eligibility and Implementation Update
Announcement date	22 July 2025
Location	India
Issuing authority	Ministry of Agriculture & Farmers' Welfare
Policy/series name	PM-KISAN Scheme
Key figures	₹3.69 lakh crore disbursed, 19th instalment released to 10+ crore farmers
Purpose/reason	Provide direct income support to small and marginal cultivable landholding farmers
Feature details	₹6,000/year in 3 instalments, Aadhaar-seeded DBT, 11-language chatbot, grievance module
Validity or status	Active; Special drives conducted to reach all eligible farmers
Strategic/significant value	Enhances rural financial stability, agricultural productivity, and inclusion



SCHEMES

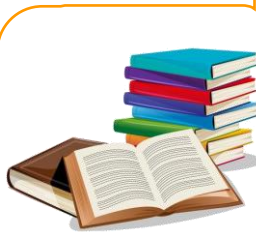


➤ Which scheme has been launched with an outlay of ₹5,000 crore to promote innovation in India's Pharma MedTech sector?

- A) PLI Scheme for Pharmaceuticals
- B) Strengthening of Pharmaceutical Industry Scheme
- C) Pradhan Mantri Bhartiya Janaushadhi Pariyojana
- D) PRIP Scheme
- E) RPTUAS



Answer
D) PRIP Scheme

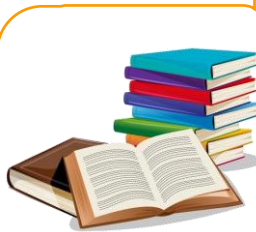


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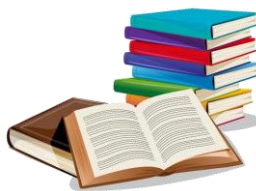
Event and Location:

- **Event:** Implementation of schemes to promote self-reliance and innovation in the pharmaceutical sector
- **Location:** India
- **Date:** 22 July 2025



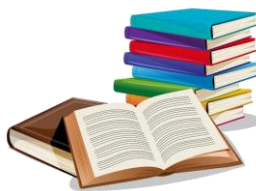
Mandates and Objectives:

- **Mandates:** The Government of India is implementing multiple schemes to realise the vision of Atmanirbhar Bharat in the pharmaceutical sector, boost domestic innovation, reduce import dependency, and enhance export capabilities.
- **Objectives:** These schemes aim to promote research, manufacturing, infrastructure, affordability, and global competitiveness in the pharma and MedTech sectors.



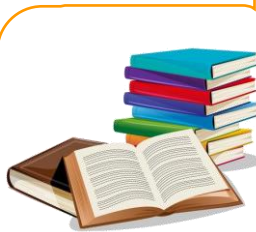
Important Terms Explained:

- **PRIP Scheme (Promotion of Research and Innovation in Pharma MedTech Sector):** Launched with an outlay of ₹5,000 crore to support innovation and academia-industry collaboration; includes ₹700 crore for 7 CoEs and ₹4,250 crore for industry/startups.
- **PLI Scheme for Pharmaceuticals:** Incentivizes manufacturing of high-value drugs including biopharmaceuticals, complex generics, and APIs; has already seen ₹37,306 crore in investment by FY2025.



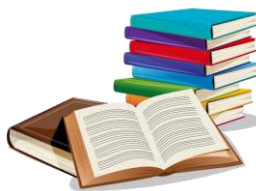
Important Terms Explained:

- **PLI Scheme for Bulk Drugs:** Focuses on reducing import dependency in critical KSMs, DIs, and APIs with ₹4,570 crore investment and capacity created for 25 products.
- **Bulk Drug Parks Scheme:** Supports common infrastructure in Andhra Pradesh, Gujarat, and Himachal Pradesh with ₹1,000 crore assistance per park.
- **API-CF (Assistance to Pharmaceutical Industry for Common Facilities):** Offers grant-in-aid for creating shared R&D, testing, and training infrastructure in pharma clusters.



Important Terms Explained:

- **RPTUAS (Revamped Pharmaceutical Technology Upgradation Assistance Scheme):** Assists MSME pharma firms with turnover <₹500 crore in upgrading to WHO-GMP standards.
- **PM Bhartiya Janaushadhi Pariyojana (PMBJP):** Enables availability of low-cost generic medicines through 16,912 Jan Aushadhi Kendras, saving citizens approx. ₹38,000 crore to date.



SCHEMES



Tabular Summary:

Parameter	Details
Event name	Government schemes to boost innovation and self-reliance in pharmaceuticals
Announcement date	22 July 2025
Location	India
Issuing authority	Ministry of Chemicals and Fertilizers
Policy/series name	PRIP, PLI Schemes, Bulk Drug Parks, Strengthening of Pharma Industry, PMBJP
Key figures	₹5,000 Cr (PRIP), ₹37,306 Cr (PLI), ₹38,000 Cr savings via PMBJP
Purpose/reason	Promote innovation, reduce import dependence, improve infrastructure
Feature details	CoEs at 7 NIPERs, 16,912 Jan Aushadhi Kendras, 25 APIs with new capacity
Validity or status	All schemes actively under implementation
Strategic/significant value	Enhances export potential, improves access to affordable medicines



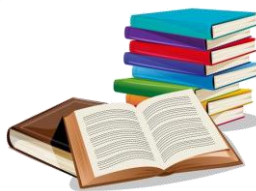
SCHEMES



➤ Which centrally sponsored scheme is the Lakhpati Didi initiative a part of?

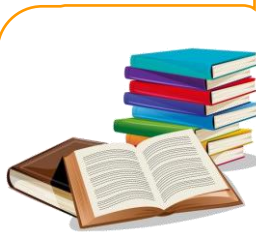
- A) PMAY-G
- B) PM-KISAN
- C) DAY-NRLM
- D) PMEGP
- E) Deen Dayal Upadhyaya
Grameen Kaushalya Yojana

Answer
C) DAY-NRLM



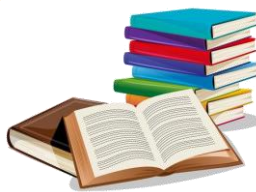
Event and Location:

- **Event:** Implementation progress of Lakhpati Didi Initiative under DAY-NRLM
- **Location:** India (across all States/UTs except Delhi and Chandigarh)
- **Date:** 22 July 2025



Mandates and Objectives:

- **Mandates:** The Lakhpatti Didi initiative is part of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), aimed at enabling SHG women to earn a minimum of ₹1 lakh per year sustainably.
- **Objectives:** The initiative seeks to promote financial empowerment, build entrepreneurial skills, ensure sustained income generation, and drive social and financial inclusion among rural women through SHGs.

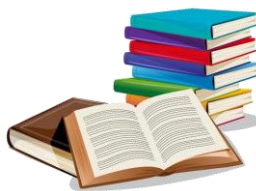


SCHEMES



Top 5 States – Lakhpati Didis:

Rank	State	No. of Lakhpati Didis
1	Maharashtra	22,69,981
2	Andhra Pradesh	17,41,362
3	Bihar	14,47,750
4	Madhya Pradesh	12,84,957
5	West Bengal	11,59,682



SCHEMES



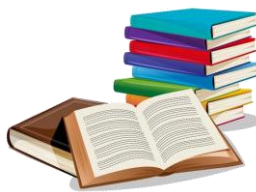
Top 5 States – NRLM Allocation:

Rank	State	Central Allocation (₹ in lakhs)
1	Uttar Pradesh	₹2,43,100.19
2	Bihar	₹1,68,858.74
3	Maharashtra	₹1,05,956.75
4	West Bengal	₹90,224.95
5	Odisha	₹81,188.62



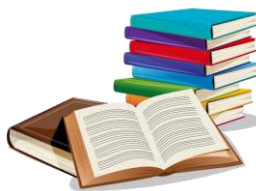
Important Terms Explained:

- **Lakhpati Didi:** An SHG woman who earns at least ₹1 lakh per annum (approx. ₹10,000/month) over at least 4 agricultural/business cycles.
- **DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission):** A centrally sponsored scheme launched to mobilize rural poor into SHGs and provide them with sustainable livelihood opportunities.



Important Terms Explained:

- **SHG (Self-Help Group):** A group of 10–20 rural women formed under NRLM to promote savings, access to credit, and entrepreneurship through community institutions.
- **CRP (Community Resource Person):** A trained SHG member or local individual who supports training, mentoring, and monitoring of other SHG members and groups.



SCHEMES



Tabular Summary:

Parameter	Details
Event name	Implementation of Lakhpati Didi Initiative under DAY-NRLM
Announcement date	22 July 2025
Location	India (except Chandigarh and Delhi)
Issuing authority	Ministry of Rural Development
Policy/series name	Lakhpati Didi Initiative under DAY-NRLM
Key figures	1.48 crore+ women became Lakhpati Didis; 90.90 lakh SHGs formed
Purpose/reason	To ensure SHG women earn ₹1 lakh annually through sustainable livelihoods
Feature details	Training, skill-building, financial linkage, entrepreneurial support
Validity or status	Active and integrated within NRLM's national framework
Strategic/significant value	Promotes women-led rural development, job creation, financial inclusion



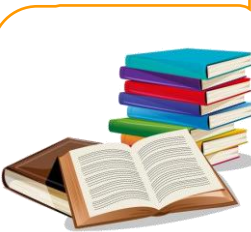
SCHEMES



➤ Which state received the highest fund release under the Indira Gandhi National Widow Pension Scheme (IGNWPS) in FY 2024–25?

- A) Bihar
- B) Tamil Nadu
- C) Uttar Pradesh
- D) West Bengal
- E) Rajasthan

Answer
C) Uttar Pradesh

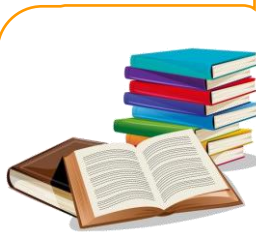


SCHEMES



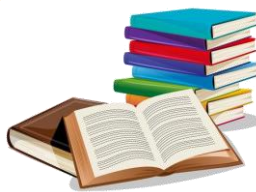
Event and Location:

- **Event:** Fund disbursement under Indira Gandhi National Widow and Disability Pension Schemes
- **Location:** All States and Union Territories of India
- **Date:** 22 July 2025



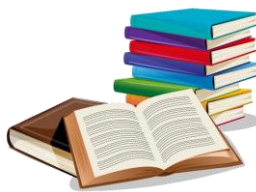
Mandates and Objectives:

- **Mandates:**
 - Funds were released to states and UTs under the National Social Assistance Programme (NSAP) for implementation of the Indira Gandhi National Widow Pension Scheme (IGNWPS) and the Indira Gandhi National Disability Pension Scheme (IGNDPS), based on digitized beneficiaries or state-wise cap.



Mandates and Objectives:

- **Objectives:**
 - To provide minimum financial security to widows and disabled persons below the poverty line, ensure timely delivery through Direct Benefit Transfer (DBT), and promote inclusion and awareness through initiatives like Pension Diwas.



SCHEMES



Top 5 States by Fund Release under IGNWPS (FY 2024–25)

Rank	State	Fund Released (₹ Crore)
1	Uttar Pradesh	341.55
2	West Bengal	271.22
3	Tamil Nadu	197.37
4	Rajasthan	195.46
5	Odisha	180.43



SCHEMES



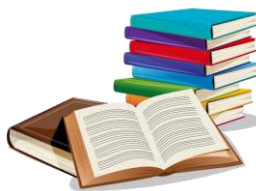
Top 5 States by Fund Release under IGNDPS (FY 2024–25)

Rank	State	Fund Released (₹ Crore)
1	Madhya Pradesh	37.96
2	Odisha	33.27
3	Tamil Nadu	21.59
4	West Bengal	20.26
5	Chhattisgarh	14.89



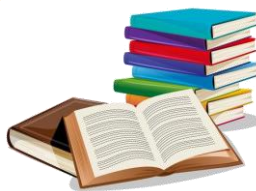
Important Terms Explained:

- **National Social Assistance Programme (NSAP):**
 - A centrally sponsored scheme aimed at providing financial support to elderly persons, widows, and disabled citizens belonging to BPL households.
- **Indira Gandhi National Widow Pension Scheme (IGNWPS):**
 - Provides ₹300/month to widows aged 40–79 years from BPL families, which can be topped up by the states.



Important Terms Explained:

- **Indira Gandhi National Disability Pension Scheme (IGNDPS):**
 - Offers ₹300/month to persons aged 18–59 years with more than 80% disability belonging to BPL households.



SCHEMES



Tabular Summary:

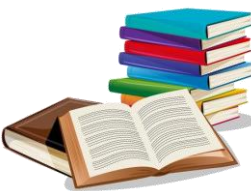
Parameter	Details
Event name	Fund release under IGNWPS and IGNDPS
Announcement date	22 July 2025
Location	All States and UTs across India
Issuing authority	Ministry of Rural Development
Policy/series name	National Social Assistance Programme (NSAP)
Key figures	Shri Kamlesh Paswan (MoS, Rural Development)
Purpose/reason	To provide pensions to poor widows and persons with disabilities
Feature details	DBT mode, quarterly Pension Diwas, IEC activities
Validity or status	Funds released for FY 2024–25
Strategic/significant value	Supports income security and inclusion of vulnerable groups



➤ Which state has implemented the most number of projects under the Sagarmala Programme with a total project cost of ₹1238 crore?

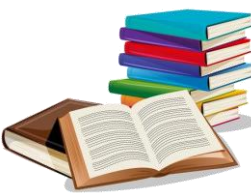
- A) Gujarat
- B) Andhra Pradesh
- C) Tamil Nadu
- D) Maharashtra
- E) West Bengal

Answer
C) Tamil Nadu



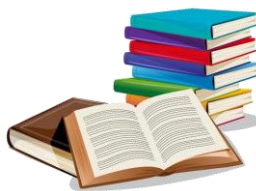
Event and Location:

- **Event:** Implementation of Sagarmala Projects across Tamil Nadu
- **Location:** Tamil Nadu, India
- **Date:** July 22, 2025



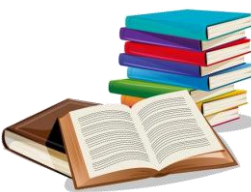
Mandates and Objectives:

- **Mandates:**
 - The Sagarmala Scheme supports port-led development through financial assistance for port infrastructure, coastal berth development, roads, rail, skill building, and community-based initiatives in Tamil Nadu.
 - A total of 22 projects with a combined cost of ₹1238 crore are being implemented in Tamil Nadu.



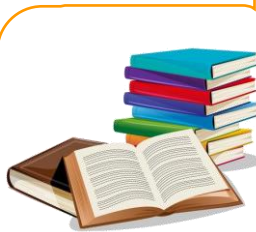
Mandates and Objectives:

- **Objectives:**
 - To harness India's coastline and navigable waterways for economic growth and trade expansion
 - Improve logistics and reduce cost through better port connectivity
 - Create employment and promote regional economic development
 - Develop tourism, ferry, fishing harbours and skill development facilities in coastal districts



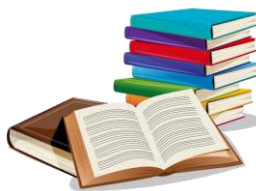
Important Terms Explained:

- **Sagarmala Scheme:**
 - A Central Sector Scheme by the Ministry of Ports, Shipping and Waterways launched for port-led development of India.
 - It aims to improve port connectivity, reduce logistics costs, and boost infrastructure through government-funded projects.
- **Ro-Pax Ferry Services:**
 - These are Roll-on/Roll-off Passenger ferries, designed to carry both passengers and vehicles (cargo), improving transport across coastal and river routes.



Important Terms Explained:

- **National Technology Centre for Ports, Waterways and Coasts (NTCPWC):**
 - A technical arm of the Ministry of Ports established at IIT Chennai, responsible for research and innovation in port and coastal infrastructure.



SCHEMES



Tabular Summary:

Parameter	Details
Event name	Sagarmala Projects in Tamil Nadu
Announcement date	22 July 2025
Location	Tamil Nadu
Issuing authority	Ministry of Ports, Shipping and Waterways
Policy/series name	Sagarmala Programme
Key figures	Sarbananda Sonowal, Union Minister
Purpose/reason	Port-led development and coastal infrastructure expansion
Feature details	22 projects worth ₹1238 Cr; 16 completed, 6 under execution
Validity or status	Ongoing across different districts of Tamil Nadu
Strategic/significant value	Boosts logistics, employment, regional connectivity



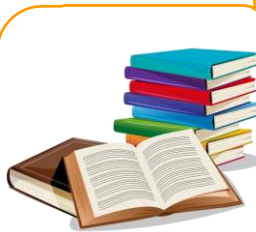
➤ Which ministry is developing an exclusive online train ticket booking portal for Members of Parliament in India?

- A) Ministry of Home Affairs
- B) Ministry of Electronics and IT
- C) Ministry of Transport
- D) Ministry of Parliamentary Affairs
- E) Ministry of Railways

Answer
E) Ministry of Railways

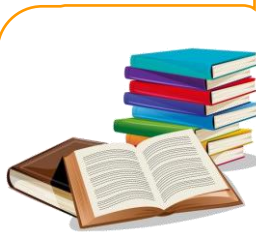


रेल मंत्रालय
MINISTRY OF
RAILWAYS



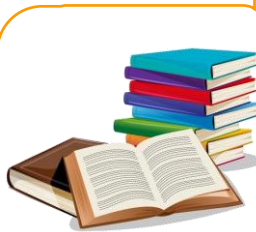
Event and Location:

- **Event:** Launch of an exclusive online train ticket booking portal for MPs
- **Location:** India
- **Date:** 23 July 2025



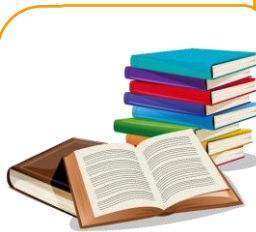
Mandates and Objectives:

- **Mandates:** The Ministry of Railways has confirmed the development of a new online portal for booking reserved train tickets exclusively for sitting and former Members of Parliament (MPs), including both Lok Sabha and Rajya Sabha members.
- **Objectives:** The objective is to simplify travel arrangements for MPs, enable online booking and cancellation of train tickets, and improve convenience and efficiency in the travel booking process for Parliamentarians.



Important Terms Explained:

- **Indian Railways:** The state-owned national railway system of India operated by the Ministry of Railways, responsible for most of the rail transport in the country.
- **Members of Parliament (MPs):** Elected or nominated individuals serving in the Lok Sabha (lower house) or Rajya Sabha (upper house) of the Indian Parliament.
- **Reserved Train Tickets:** Pre-booked train seats allocated through a computerized reservation system ensuring confirmed travel accommodation.

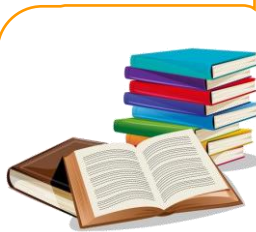


NATIONAL AFFAIRS



Tabular Summary:

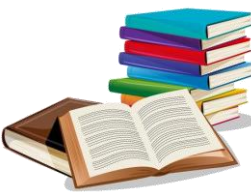
Parameter	Details
Event name	Launch of exclusive online ticket booking for MPs
Announcement date	23 July 2025
Location	India
Issuing authority	Ministry of Railways
Policy/series name	Online Train Ticket Portal for Parliamentarians
Key figures	Ashwini Vaishnaw (Railway Minister), MK Raghavan (Congress MP)
Purpose/reason	To simplify and digitize the train travel booking process for MPs
Feature details	Portal to allow online reservation and cancellation by MPs
Validity or status	Development stage confirmed
Strategic/significant value	Enhances digital services and travel convenience for Parliamentarians



- From which station will the 'Ambedkar Yatra with Panch Jyotirlinga Darshan' Bharat Gaurav tourist train depart on August 16, 2025?

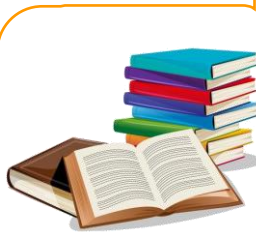
- A) Pune
- B) Nagpur
- C) Hyderabad
- D) Secunderabad
- E) Aurangabad

Answer
D) Secunderabad



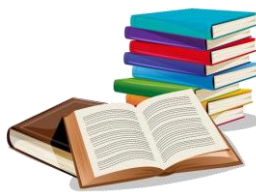
Event and Location:

- **Event:** Launch of 'Ambedkar Yatra with Panch Jyotirlinga Darshan' Bharat Gaurav Tourist Train
- **Location:** India (originating from Secunderabad)
- **Date:** 16 August 2025



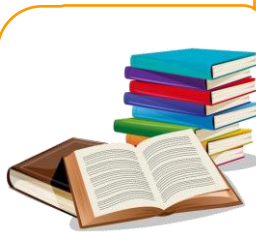
Mandates and Objectives:

- **Mandates:** The IRCTC is launching a special Bharat Gaurav tourist train titled 'Ambedkar Yatra with Panch Jyotirlinga Darshan', covering major religious and historical locations over a 9-day period.
- **Objectives:** The initiative aims to promote religious tourism and cultural heritage by providing pilgrims and tourists a comfortable, all-inclusive travel experience across prominent Jyotirlinga sites and Ambedkar-associated landmarks.



Important Terms Explained:

- **Bharat Gaurav Train:** A scheme launched by the Ministry of Railways to boost theme-based tourism across India, allowing private operators to run special tourist trains on important cultural routes.
- **IRCTC (Indian Railway Catering and Tourism Corporation):** A public sector undertaking under the Ministry of Railways, responsible for online ticketing, catering, and tourism operations.
- **Jyotirlinga:** Sacred shrines of Lord Shiva spread across India, considered highly revered pilgrimage destinations in Hinduism.

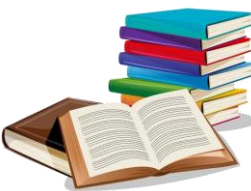


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Ambedkar Yatra with Panch Jyotirlinga Darshan Bharat Gaurav Train
Announcement date	23 July 2025
Location	India (Secunderabad origin)
Issuing authority	Indian Railway Catering and Tourism Corporation (IRCTC)
Policy/series name	Bharat Gaurav Tourist Train Scheme
Key figures	Jyotirlingas in Ujjain, Nasik, Pune, Aurangabad; Deeksha Bhoomi, Mhow sites
Purpose/reason	Promote cultural, religious and heritage tourism
Feature details	9-day journey including travel, stay, meals, and road transfers
Validity or status	Scheduled to begin from 16 August 2025
Strategic/significant value	Enhances spiritual tourism and celebrates Ambedkar's legacy



➤ Which digital platform launched in 2016 enables farmers to sell their produce electronically to a large number of buyers?



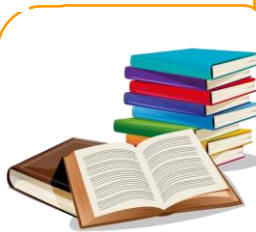
- A) GeM
- B) e-RaKAM
- C) e-MITRA
- D) e-NAM
- E) Agri-ONDC

Answer
D) e-NAM



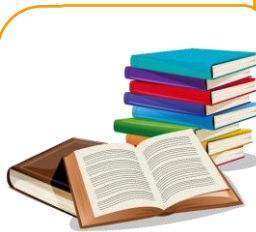
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NATIONAL AGRICULTURE MARKET



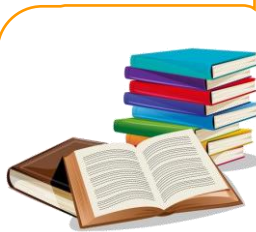
Event and Location:

- **Event:** Government initiatives to increase farmers' income through digital platforms and marketing reforms
- **Location:** India
- **Date:** 22 July 2025



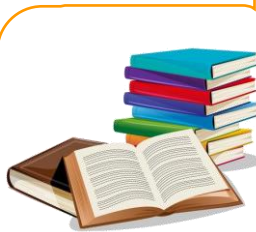
Mandates and Objectives:

- **Mandates:** The Government of India has emphasized increasing farmers' income through digital market platforms like e-NAM, ONDC, and GeM, supported by infrastructure schemes like AIF and MIDH.
- **Objectives:** The goal is to improve market access, reduce post-harvest losses, boost price realization, and ensure remunerative income for farmers by integrating technology, research, and infrastructure support.



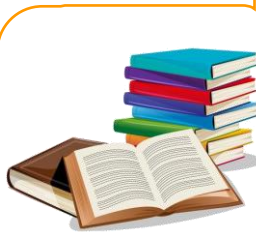
Important Terms Explained:

- **e-NAM (National Agriculture Market):** A pan-India electronic trading portal launched in 2016 to connect APMCs across states, providing farmers a transparent and unified online market.
- **ONDC (Open Network for Digital Commerce):** A government-backed digital network that allows buyers and sellers in agriculture to connect transparently and efficiently.
- **GeM (Government e-Marketplace):** A digital platform for procurement of goods and services by government departments, also allowing FPOs to participate.



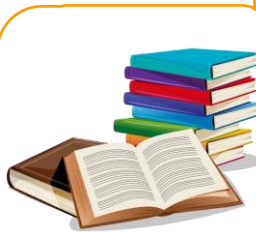
Important Terms Explained:

- **Agriculture Infrastructure Fund (AIF):** A central sector scheme launched in 2020 to provide medium-to-long term debt financing for post-harvest management infrastructure and community farming assets.
- **MIDH (Mission for Integrated Development of Horticulture):** A scheme promoting holistic development of the horticulture sector, including subsidy support for post-harvest infrastructure.



Important Terms Explained:

- **Farmers' Share in Consumer Rupee:** Refers to the percentage of the final price paid by consumers that is received by the farmer; RBI estimates it to range from 31% to 43% depending on the crop.
- **RBI Working Paper Series:** Research publications by RBI staff aimed at analysis and policy debate; includes studies on price dynamics in TOP crops and fruits.

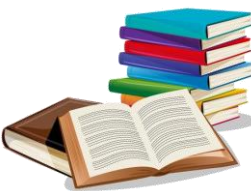


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Tabular Summary:

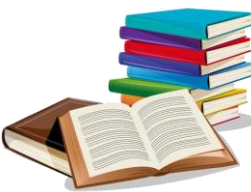
Parameter	Details
Event name	Government pushes digital platforms to increase farmers' income
Announcement date	22 July 2025
Location	India
Issuing authority	Ministry of Agriculture & Farmers' Welfare
Policy/series name	e-NAM, ONDC, GeM, AIF, MIDH
Key figures	Farmers' share: 33%-43% (RBI study); 2,454 cold storage projects approved
Purpose/reason	Improve market access, reduce losses, and enhance income via tech & infra
Feature details	Use of digital platforms, cold chain infra, financial assistance via subsidies
Validity or status	Active initiatives under implementation
Strategic/significant value	Empowers farmers economically; supports digital and inclusive agri-marketing



➤ How much incentive per acre per year is provided to farmers under the National Mission on Natural Farming (NMNF)?

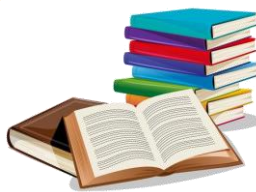
- A) ₹2000
- B) ₹3000
- C) ₹4000
- D) ₹5000
- E) ₹6000

Answer
C) ₹4000



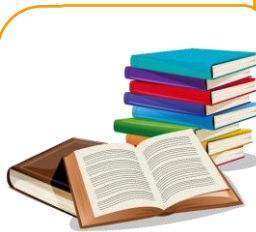
Event and Location:

- **Event:** Implementation progress of National Mission on Natural Farming (NMNF)
- **Location:** India
- **Date:** 22 July 2025



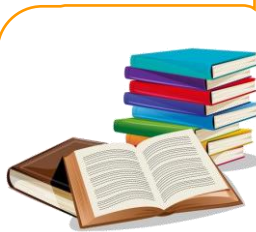
Mandates and Objectives:

- **Mandates:** The National Mission on Natural Farming (NMNF) is being implemented in 15,000 clusters covering 7.5 lakh hectares with over 10 lakh farmers enrolled. It includes capacity-building, model farms, and financial incentives.
- **Objectives:** The mission aims to promote chemical-free, sustainable farming, reduce input costs, boost soil health, and provide farmers with training, support systems, and market access through simplified certification mechanisms.



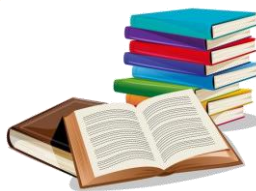
Important Terms Explained:

- **National Mission on Natural Farming (NMNF):** A government initiative focused on promoting natural, eco-friendly farming practices through training, handholding, and incentives.
- **Participatory Guarantee System (PGS) – India:** A locally focused quality assurance system for certifying organic and natural farming products, ensuring low-cost certification and enhanced market access.



Important Terms Explained:

- **Bio-input Resource Centre (BRC):** Local cluster-level units providing pre-prepared natural farming inputs and training to farmers; 2045 BRCs have already been established.
- **Community Resource Persons (CRPs):** Trained individuals supporting field-level implementation, training, and awareness for natural farming practices within local communities.



NATIONAL AFFAIRS



Tabular Summary:

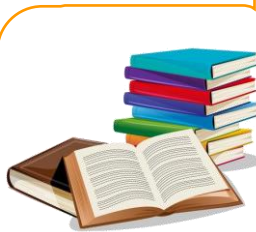
Parameter	Details
Event name	Implementation of National Mission on Natural Farming (NMNF)
Announcement date	22 July 2025
Location	India
Issuing authority	Ministry of Agriculture & Farmers' Welfare
Policy/series name	National Mission on Natural Farming
Key figures	15,000 clusters, 7.5 lakh ha area, over 10 lakh farmers enrolled
Purpose/reason	To promote sustainable and chemical-free natural farming practices
Feature details	₹4000/acre/year incentive, model farms, CRPs, certification via PGS India
Validity or status	Ongoing implementation; monitored via dedicated NMNF portal
Strategic/significant value	Supports organic transition, soil health, cost reduction, and inclusive agriculture



➤ What is the total investment outlay approved by the Andhra Pradesh Cabinet in July 2025?

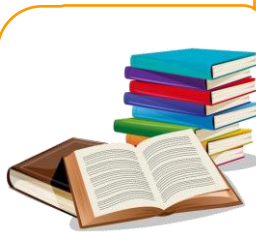
- A) ₹50,000 crore
- B) ₹60,000 crore
- C) ₹70,000 crore
- D) ₹80,000 crore
- E) ₹90,000 crore

Answer
D) ₹80,000 crore



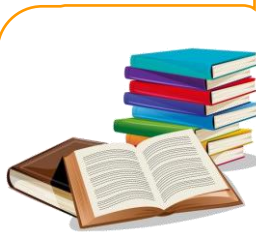
Event and Location:

- **Event:** Andhra Cabinet clears ₹80,000 crore investment proposals and approves metro projects
- **Location:** Andhra Pradesh, India
- **Date:** July 24, 2025



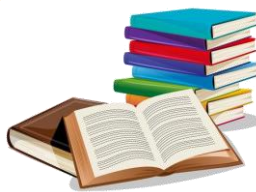
Mandates and Objectives:

- **Mandates:**
 - Approval of ₹80,000 crore worth of investments across industrial, IT, and infrastructure sectors
 - Tendering initiated for Visakhapatnam Metro Phase I and in-principle approval for Vijayawada Metro
 - Allocation of land and incentives for IT, manufacturing, data hubs, and hotel projects



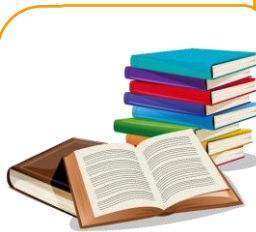
Mandates and Objectives:

- **Objectives:**
 - To generate 1.5 lakh new jobs and strengthen Andhra's industrial and digital economy
 - Position Visakhapatnam as a data hub and boost infrastructure with metro connectivity
 - Promote sustainable energy with pumped storage and Green Hydrogen Valley initiatives



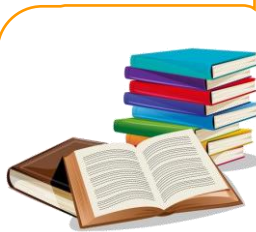
Important Terms Explained:

- **Andhra Pradesh Electronic Components Manufacturing Policy 4.0:**
 - Aimed at building a robust electronics manufacturing ecosystem by encouraging private investment and job creation in the sector.
- **Green Hydrogen Valley Declaration:**
 - A strategic move to position Andhra Pradesh in the green hydrogen economy for decarbonization of industry and mobility.



Important Terms Explained:

- **Metro Rail Projects (Visakhapatnam & Vijayawada):**
 - Large-scale urban infrastructure developments with 50:50 joint venture funding between state and central governments.
- **Pumped Storage Power Project:**
 - A renewable energy initiative utilizing stored water to generate electricity during peak demand, enhancing grid stability.

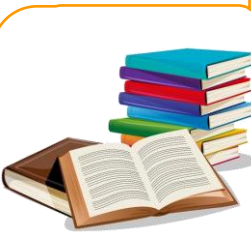


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Andhra Pradesh Cabinet's ₹80,000 Cr Investment Approvals
Announcement date	July 24, 2025
Location	Andhra Pradesh
Issuing authority	Government of Andhra Pradesh
Policy/series name	AP Electronic Components Manufacturing Policy 4.0
Key figures	K Parthasarathy (I&PR Minister), CM Chandrababu Naidu
Purpose/reason	Economic development and employment generation
Feature details	Metro, data centers, power storage, green hydrogen, hospitality
Validity or status	Approved; tendering and project initiation underway
Strategic/significant value	Enhances Andhra's image as an investment hub and strengthens infrastructure

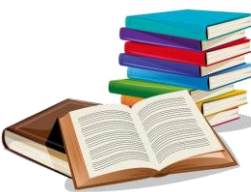


➤ **What is the primary goal of the recent collaboration between the Department of Posts and NPCI International Payments Limited?**

- A) Launch a joint postal insurance scheme
- B) Facilitate real-time cross-border remittances via UPI
- C) Start an international savings account program
- D) Replace all international couriers with UPI delivery
- E) Merge NPCI and India Post into one entity

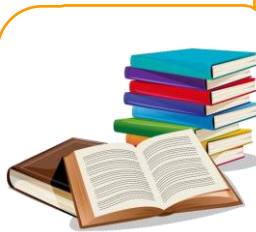
Answer

B) Facilitate real-time cross-border remittances via UPI



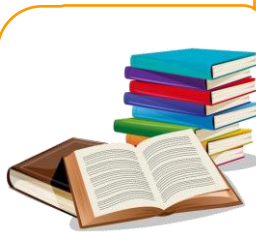
Event and Location:

- **Event:** Signing of NDA between Department of Posts and NPCI International to boost inward remittances
- **Location:** New Delhi, India (Global operational scope)
- **Date:** July 24, 2025



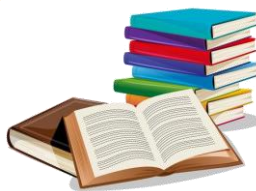
Mandates and Objectives:

- **Mandates:**
 - Signing of a Non-Disclosure Agreement (NDA) between Department of Posts (DoP) and NPCI International Payments Limited (NIPL)
 - Integration of Unified Payments Interface (UPI) with Universal Postal Union's Interconnection Platform (UPU-IP)
 - Creation of a seamless, secure, and affordable cross-border remittance ecosystem for the Indian diaspora



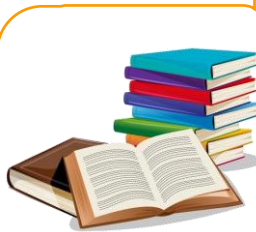
Mandates and Objectives:

- **Objectives:**
 - To reduce remittance costs and enhance accessibility in remote regions
 - To provide real-time transaction capabilities for inward payments
 - To promote financial inclusion and convenience for Indian families dependent on diaspora remittances



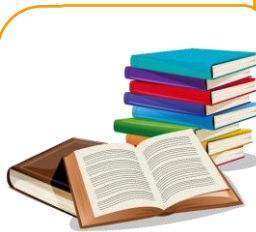
Important Terms Explained:

- **Unified Payments Interface (UPI):**
 - A real-time payment system developed by NPCI that enables instant money transfers between bank accounts using mobile apps.
- **NPCI International Payments Limited (NIPL):**
 - The global arm of NPCI focused on expanding the reach of UPI and RuPay outside India by forming strategic international partnerships.
- **Universal Postal Union – Interconnection Platform (UPU-IP):**
 - A digital infrastructure developed under UPU for enabling efficient cross-border postal financial services among member countries.



Important Terms Explained:

- **Remittance:**
 - The act of transferring money, typically by a foreign worker to individuals in their home country, often critical for household income.
- **Non-Disclosure Agreement (NDA):**
 - A legal contract between parties that outlines confidentiality of shared information during collaborative projects.

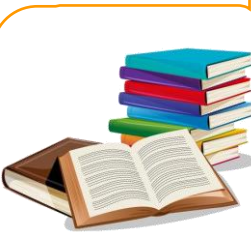


NATIONAL AFFAIRS



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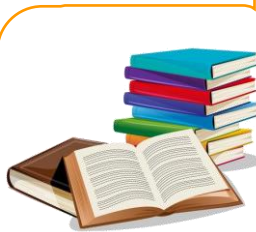
Parameter	Details
Event name	NDA signed between DoP and NPCI International for cross-border remittances
Announcement date	July 24, 2025
Location	India (with global diaspora reach)
Issuing authority	Department of Posts & NPCI International Payments Limited
Policy/series name	UPI-UPU-IP Integrated Remittance Project
Key figures	LK Dash (DDG – DoP), Ritesh Shukla (CEO – NIPL)
Purpose/reason	To reduce remittance costs and boost financial inclusion
Feature details	Real-time, secure, low-cost, and widely accessible remittance services
Validity or status	NDA signed, project in implementation phase
Strategic/significant value	Will improve lives of diaspora families, and enhance India's global fintech reach



QUICK RECALL



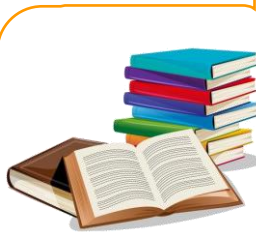
- **International Tiger Day 2025 will be observed on July 29 as a global call for tiger conservation.**
- **India is celebrating 166 years of income tax since its introduction by Sir James Wilson on July 24, 1860.**
- **Chhatrapati Shivaji Maharaj International Airport in Mumbai has been ranked 9th among the world's best airports in Travel + Leisure's 2025 Readers' Awards.**
- **Fino Payments Bank has launched the 'GATI' savings account in Tamil Nadu to enable instant digital transactions through UPI.**
- **The RBI conducted a surprise Variable Rate Repo (VRR) auction on July 23, 2025, to inject ₹50,000 crore into the banking system.**
- **RBI's Financial Inclusion Index for FY25 rose to 67.0 from 64.2 in FY24, marking significant progress.**
- **RBI has approved Warburg Pincus' arm, Currant Sea Investments Ltd, to acquire up to 9.99% stake in IDFC First Bank.**
- **Ajay Seth, a 1987 batch Karnataka cadre IAS officer, has been appointed as the new Chairman of IRDAI.**
- **Shri Nitin Gupta has been appointed as the new Chairperson of the National Financial Reporting Authority (NFRA).**



QUICK RECALL



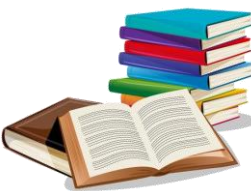
- State Bank of India has been adjudged the World's Best Consumer Bank for 2025 by Global Finance magazine.
- The UK has launched the world's first sanctions regime targeting gangs smuggling illegal migrants to Britain.
- India and the United Kingdom launched the "India-UK Vision 2035" to define strategic cooperation across six key pillars including trade, climate, defence, and innovation.
- India and the UK signed the CETA, a historic free trade agreement granting zero-duty access on 99% of Indian exports.
- LIC's Bima Sakhi Scheme has enrolled over 2.05 lakh women across India as of July 2025.
- PM-KISAN provides ₹6,000 annually to cultivable landholding farmers via Direct Benefit Transfer.
- The PRIP Scheme with ₹5,000 crore outlay aims to shift India's pharma sector from cost-based to innovation-based growth.
- The Lakhpati Didi initiative under DAY-NRLM has enabled over 1.48 crore SHG women to earn ₹1 lakh per annum.
- Uttar Pradesh received the highest pension fund release of ₹341.55 crore under IGNWPS for FY 2024–25.



QUICK RECALL



- A total of 22 projects worth ₹1238 crore have been sanctioned in Tamil Nadu under the Sagarmala Programme.
- The Ministry of Railways has announced the development of an online train ticket booking portal exclusively for Parliamentarians.
- IRCTC will launch the 'Ambedkar Yatra with Panch Jyotirlinga Darshan' Bharat Gaurav train from Secunderabad on August 16, 2025.
- The Government of India is leveraging platforms like e-NAM, ONDC, and GeM to boost farmers' access to digital markets.
- The National Mission on Natural Farming has covered 15,000 clusters and 7.5 lakh hectares across India.
- The Andhra Pradesh Cabinet has approved investment proposals worth ₹80,000 crore aimed at generating 1.5 lakh jobs across sectors.
- The Department of Posts and NPCI International have signed an NDA to revolutionize inward remittances to India using UPI.



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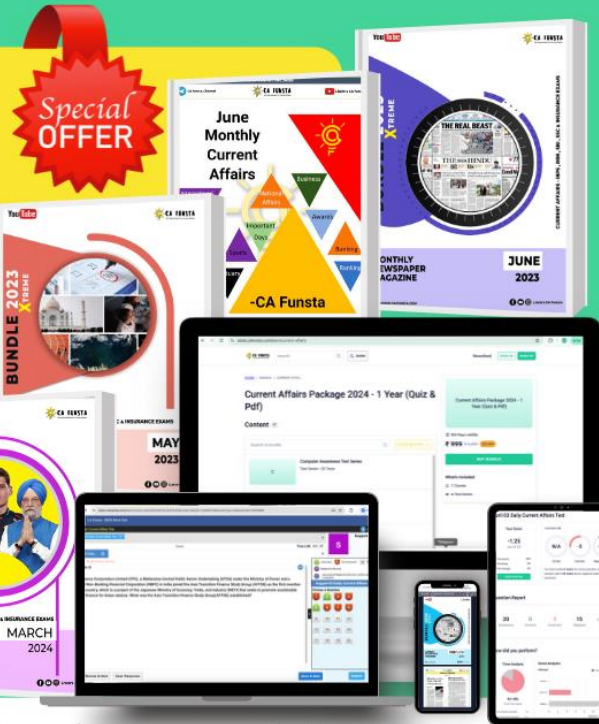
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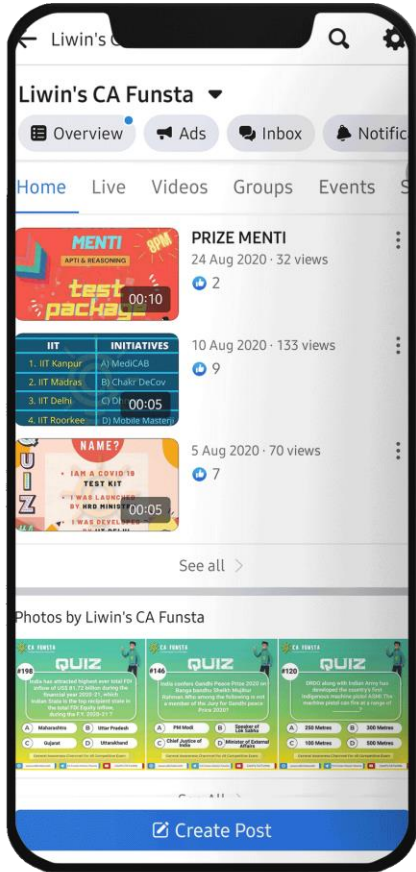
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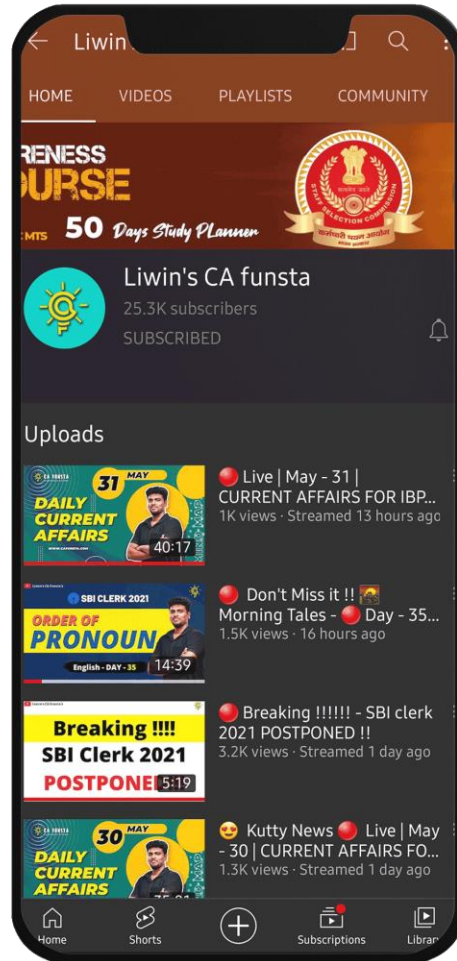


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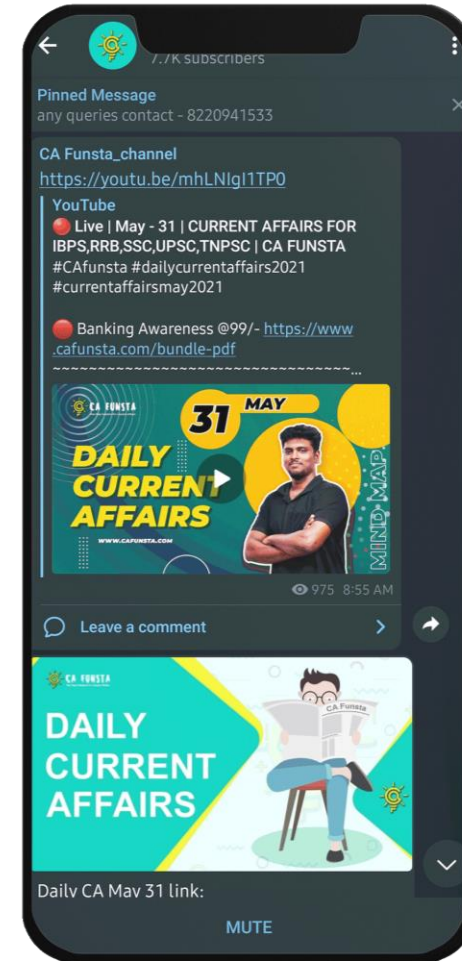
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