



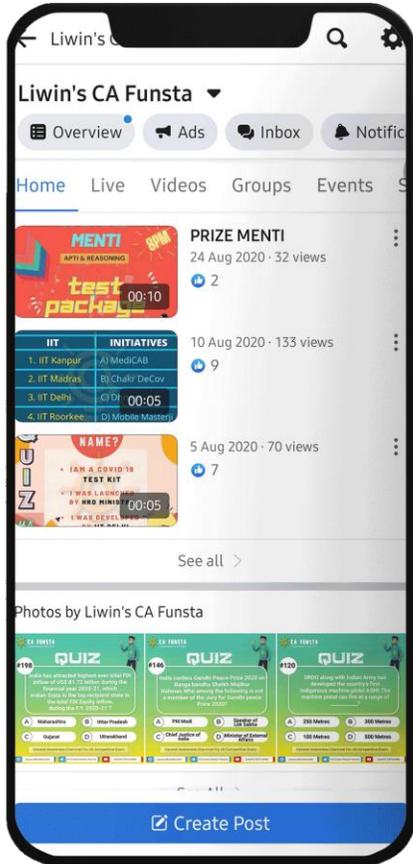
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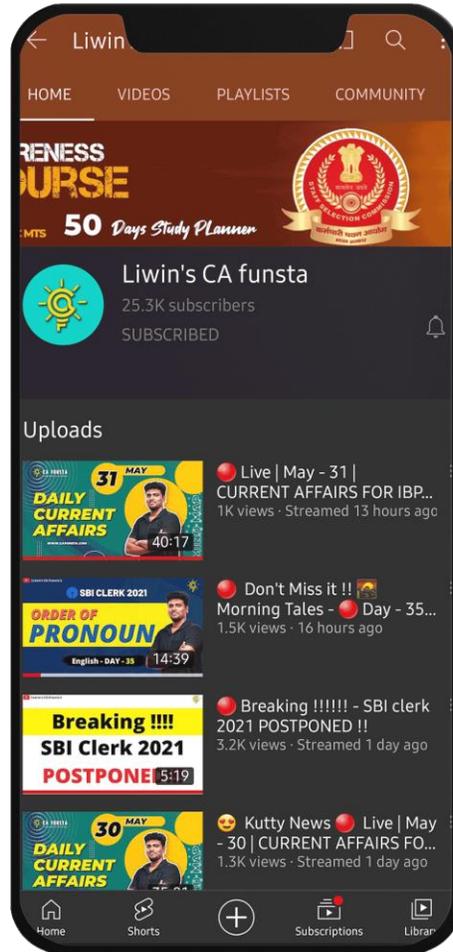
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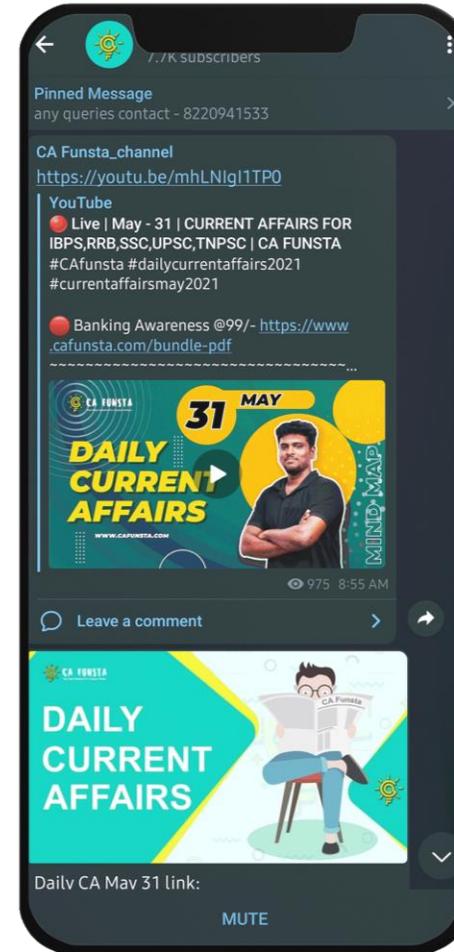
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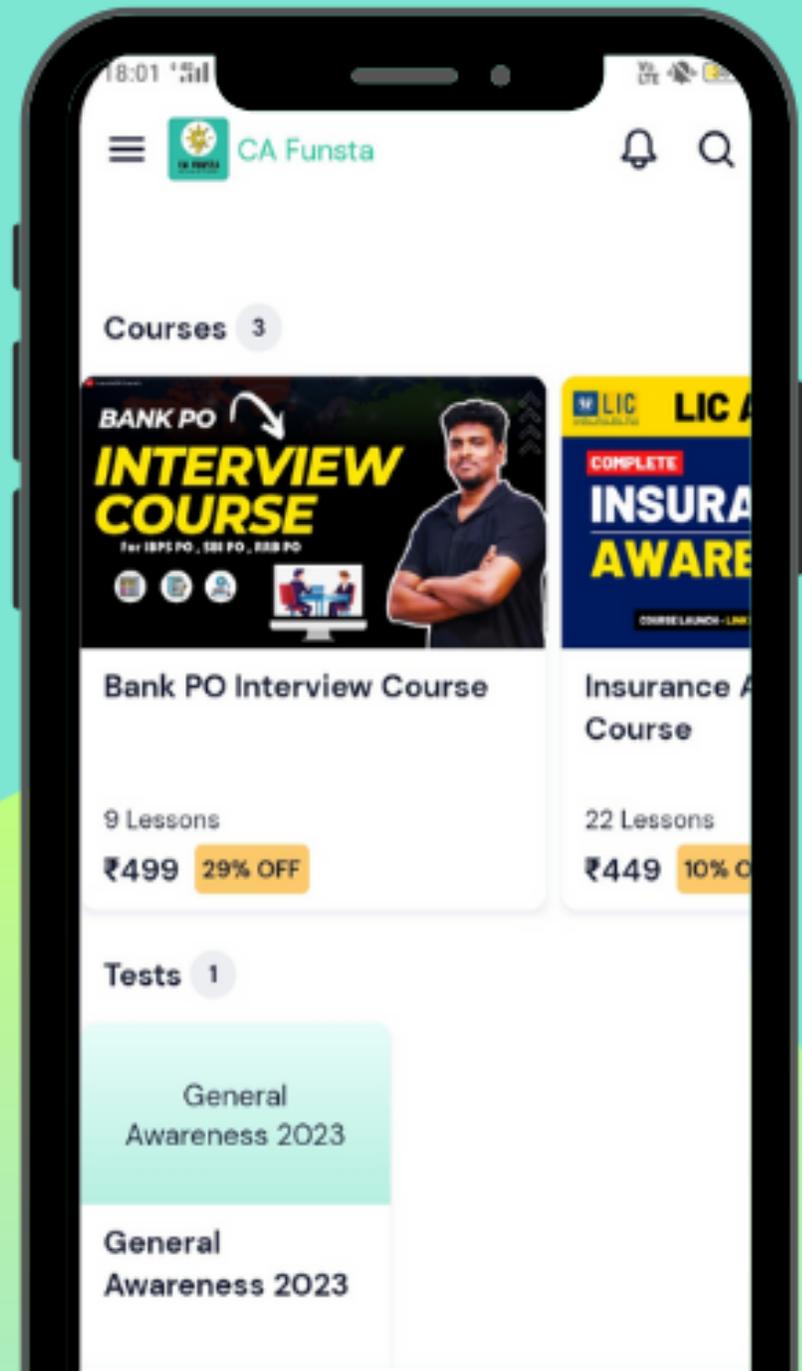
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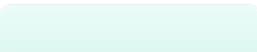


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"Such a great explanation for each and every topics of banking awareness. Easy to understand. Thank you Liwin sir."

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STUDENT REVIEW

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Worth worth varma unnamai theriyama the course start pannan mudikum pothu avalo oru confidence ah kudubachu banking awareness therinja naala financial awareness iam kula easy ah purinaku mudiyathu thanks liwin bro

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STUDENT REVIEW

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STUDENT REVIEW

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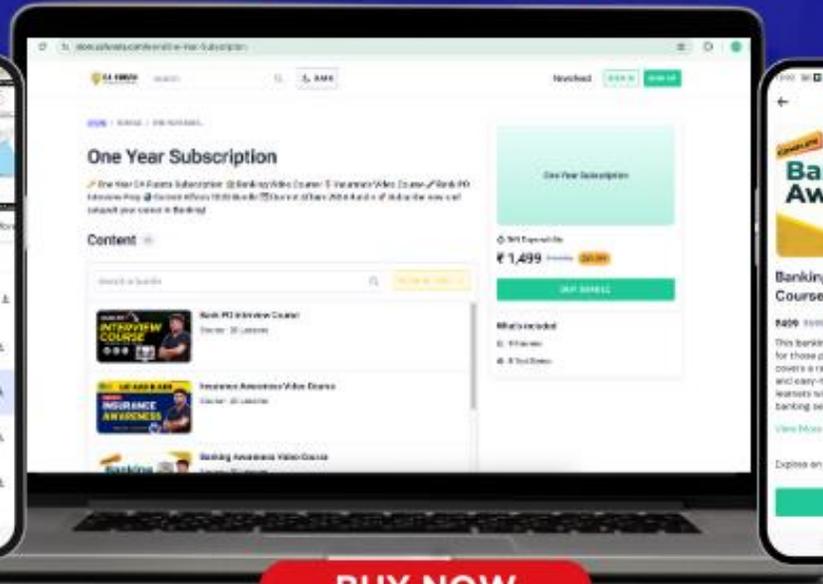
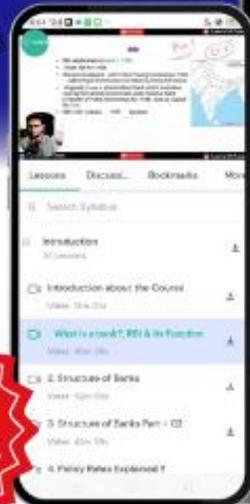
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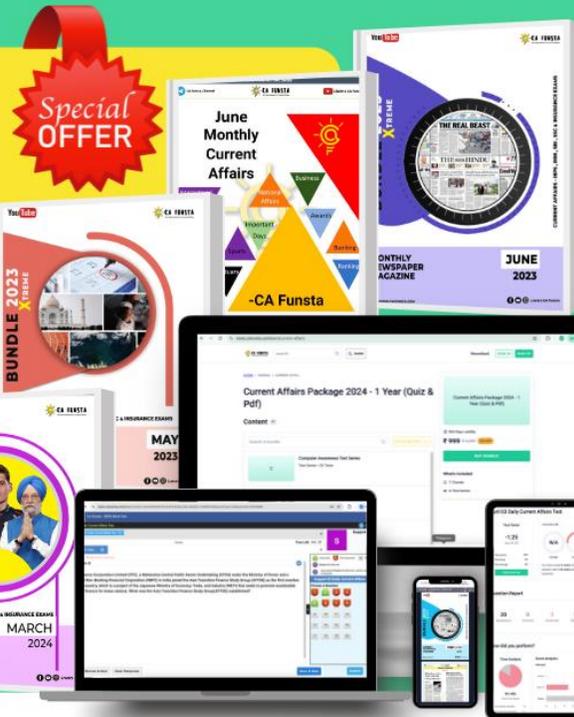
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Important Days

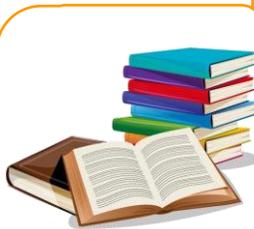


➤ **What date has been designated by the United Nations as the International Day for Judicial Well-being?**

- A) March 4
- B) June 15
- C) July 25
- D) October 10
- E) December 9



Answer
C) July 25

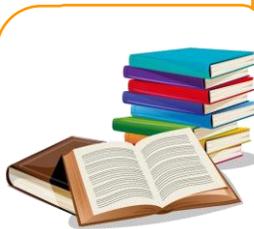


Important Days



Event and Location:

- **Event:** United Nations declares July 25 as International Day for Judicial Well-being
- **Location:** Global (Resolution submitted by the Republic of Nauru)
- **Date:** March 4, 2025 (Declaration adopted), observed annually on July 25

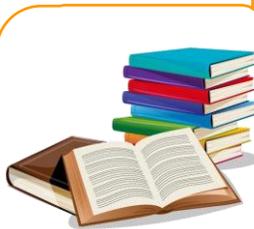


Important Days



Mandates and Objectives:

- **Mandates:**
 - The United Nations General Assembly adopted a resolution to establish July 25 as the International Day for Judicial Well-being following a proposal by the Republic of Nauru.
- **Objectives:**
 - To raise awareness about mental health and stress-related issues among judicial officers and to promote supportive mechanisms ensuring their well-being, which in turn upholds the integrity and efficiency of justice systems globally.

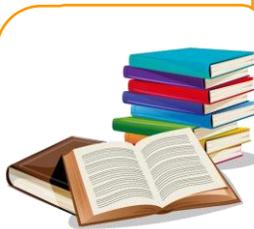


Important Days



Important Terms Explained:

- **Nauru Declaration on Judicial Well-being:**
 - A global framework drafted by judicial leaders from multiple continents, establishing seven core principles to promote mental and emotional health among judges.
- **Bangalore Principles of Judicial Conduct:**
 - A set of internationally recognized principles introduced to ensure independence, impartiality, integrity, propriety, equality, and competence among judicial officers.

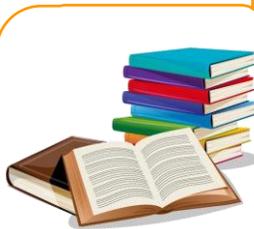


Important Days



Important Terms Explained:

- **Global Judicial Integrity Network:**
 - A UN-backed platform that conducted a global survey in 2021 on judicial well-being, highlighting that 69% of judges believed mental health remains a taboo subject, and 89% knew peers affected by stress or anxiety.

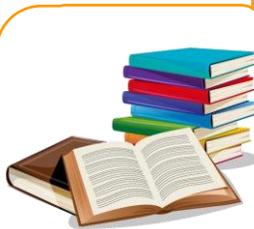


Important Days



Tabular Summary:

Parameter	Details
Event name	International Day for Judicial Well-being
Announcement date	March 4, 2025
Location	Global (led by Republic of Nauru)
Issuing authority	United Nations General Assembly
Policy/series name	Nauru Declaration on Judicial Well-being
Key figures	Justice Rangajeeva Wimalasena, 18 global judicial leaders
Purpose/reason	To address systemic judicial stress and improve performance in justice
Feature details	Seven principles for well-being, promotion of awareness, global adoption
Validity or status	Observed annually starting July 25, 2025
Strategic/significant value	Reinforces quality justice, mental health support, and judicial independence



Important Days

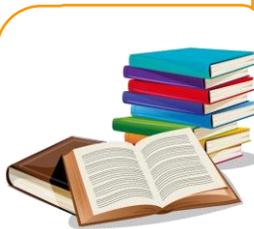


➤ **What was the theme of World Drowning Prevention Day 2025?**

- A) Saving Lives Through Action
- B) Drowning is Preventable
- C) Your Story Can Save a Life
- D) Safer Waters for All
- E) Resilience in Every Ripple

Answer

C) Your Story Can Save a Life

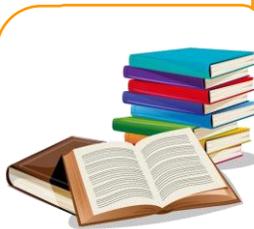


Important Days



Event and Location:

- **Event:** Observation of World Drowning Prevention Day 2025
- **Location:** Global, with a special focus on WHO South-East Asia Region
- **Date:** 25 July 2025

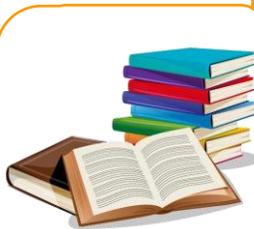


Important Days



Mandates and Objectives:

- **Mandates:**
 - The United Nations General Assembly declared 25 July as World Drowning Prevention Day and mandated WHO to coordinate global actions to prevent drowning.
- **Objectives:**
 - To raise awareness on drowning as a major public health issue, share successful community-based solutions, promote country-specific prevention initiatives, and integrate drowning prevention into national health strategies.

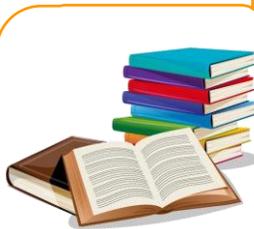


Important Days



Important Terms Explained:

- **World Drowning Prevention Day:**
 - An annual UN-designated observance on 25 July to recognize the devastating global burden of drowning and to advocate life-saving prevention efforts.
- **SwimSafe Program:**
 - A water safety and swim training program that equips children aged 6+ with essential water survival skills, implemented widely in rural Bangladesh.

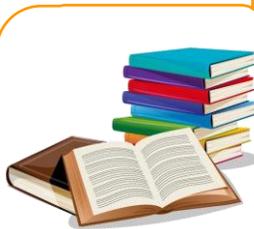


Important Days



Important Terms Explained:

- **Sayuru Alert System:**
 - A mobile SMS and voice-based weather alert platform in Sri Lanka, designed to notify coastal fishers in real time, significantly reducing storm-related fishing deaths.



Important Days



Tabular Summary:

Parameter	Details
Event name	World Drowning Prevention Day 2025
Announcement date	Declared in 2021 by UNGA; observed on 25 July annually
Location	Global (with WHO South-East Asia focus in 2025)
Issuing authority	United Nations General Assembly, coordinated by WHO
Policy/series name	Global Status Report on Drowning Prevention; regional programs
Key figures	Dr Catharina Boehme (SEARO), WHO, Member States
Purpose/reason	Raise awareness, promote community stories, embed drowning prevention
Feature details	Shared initiatives like SwimSafe, Anchal, Sayuru, Merit Maker, Nepal Assessments
Validity or status	Active international observance; global health advocacy
Strategic/significant value	Aims to reduce over 300,000 global drowning deaths annually through local solutions



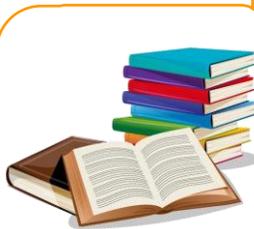
Important Days



➤ Which date has been designated by the UN as the International Day for Women and Girls of African Descent?

- A) 1 March
- B) 8 March
- C) 25 July
- D) 21 June
- E) 10 December

Answer
C) 25 July

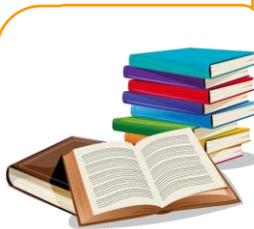


Important Days



Event and Location:

- **Event:** UN General Assembly designates 25 July to honor women and girls of African descent
- **Location:** Global
- **Date:** 25 July 2025

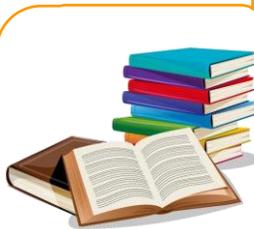


Important Days



Mandates and Objectives:

- **Mandates:**
 - UN General Assembly Resolution A/RES/78/323 declares 25 July as the International Day for Women and Girls of African Descent to promote their rights and visibility globally.
- **Objectives:**
 - To address systemic and intersecting discrimination based on race, gender, and socio-economic status and to promote equity in education, health, leadership, justice, and economic opportunity for women and girls of African descent.

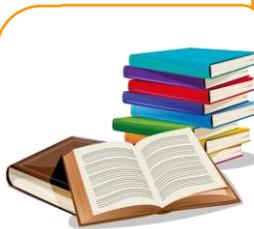


Important Days



Important Terms Explained:

- **UN General Assembly Resolution A/RES/78/323:**
 - A resolution adopted by the United Nations to recognize and promote the rights of women and girls of African descent by observing 25 July annually.
- **Disaggregated Data:**
 - Data that is broken down by categories such as race and gender to reveal disparities and inform equitable policy-making.

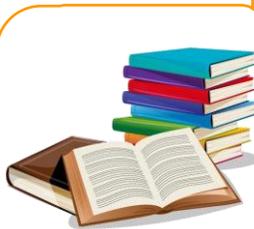


Important Days



Important Terms Explained:

- **SDGs (Sustainable Development Goals):**
 - Global goals adopted by the UN to address various global challenges. This observance directly supports SDG 1 (No Poverty), SDG 3 (Good Health), SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 10 (Reduced Inequalities), and SDG 16 (Peace, Justice, and Strong Institutions).



Important Days



Tabular Summary:

Parameter	Details
Event name	International Day for Women and Girls of African Descent
Announcement date	2024 (Resolution A/RES/78/323), observed from 25 July 2025
Location	Global
Issuing authority	United Nations General Assembly
Policy/series name	UNGA Resolution A/RES/78/323
Key figures	UNGA Member States, Civil Society, Human Rights Defenders
Purpose/reason	To honor and empower women and girls of African descent
Feature details	Emphasis on education, leadership, health, data collection, representation
Validity or status	Annually observed beginning in 2025
Strategic/significant value	Supports SDGs and strengthens racial and gender justice frameworks globally



Important Days



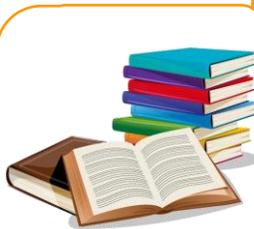
➤ Which of the following is not one of the three projects launched by the Indian Army on Kargil Vijay Diwas 2025?

- A) e-Shradhanjali portal
- B) QR code-based audio application
- C) Operation Tiger Climb
- D) Indus Viewpoint in Batalik
- E) Digital Kargil Memory Archive



Answer

C) Operation Tiger Climb

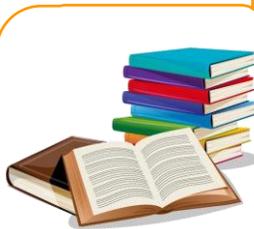


Important Days



Event and Location:

- **Event:** Indian Army launches three tribute projects on Kargil Vijay Diwas 2025
- **Location:** Nationwide (projects connected to Batalik sector and digital platforms)
- **Date:** 26 July 2025

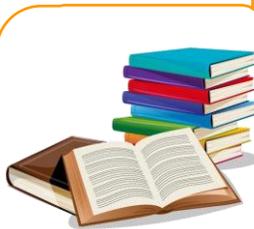


Important Days



Mandates and Objectives:

- **Mandates:**
 - Launch of three new initiatives: e-Shradhanjali portal, QR code-based audio application, and Indus Viewpoint.
 - Commemoration of the 26th anniversary of Kargil Vijay Diwas.

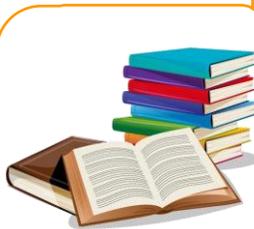


Important Days



Mandates and Objectives:

- **Objectives:**
 - Honour the valour and sacrifices of Indian soldiers during the 1999 Kargil War.
 - Enhance public engagement and awareness about the armed forces and their operational challenges.
 - Encourage patriotism and national pride through immersive experiences and digital platforms.

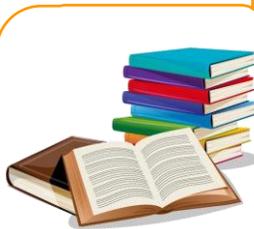


Important Days



Important Terms Explained:

- **Kargil Vijay Diwas:**
 - Observed on 26 July each year to commemorate India's victory in the 1999 Kargil War under Operation Vijay.
- **e-Shradhanjali Portal:**
 - A digital platform allowing citizens to pay respects to fallen soldiers virtually, enhancing accessibility and national remembrance.
- **Indus Viewpoint:**
 - A new tourist site in the Batalik sector, offering civilians a view of the Line of Control and insight into soldier life on the front lines.

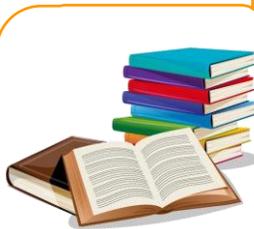


Important Days



Tabular Summary:

Parameter	Details
Event name	Kargil Vijay Diwas 2025 – Launch of 3 tribute projects
Announcement date	25 July 2025
Location	India (Batalik sector for Indus Viewpoint)
Issuing authority	Indian Army
Policy/series name	Kargil Vijay Diwas Commemorative Initiatives
Key figures	Indian Army Officials, Citizens of India
Purpose/reason	Honour martyrs and create awareness among public
Feature details	e-Shradhanjali portal, QR-based audio app, Indus Viewpoint
Validity or status	Launch aligned with 26th anniversary of Operation Vijay
Strategic/significant value	Promotes patriotism, educates civilians, honours defence sacrifice



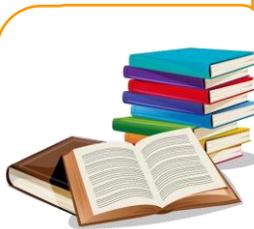
➤ **According to RBI Governor Sanjay Malhotra, what will primarily guide future interest rate cuts in India?**

- A) Current CPI data
- B) Core WPI numbers
- C) Political stability
- D) Inflation and growth outlook
- E) Foreign trade balance



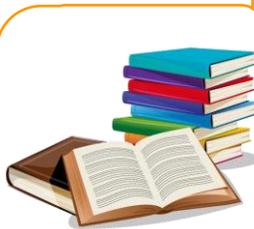
Answer

D) Inflation and growth outlook



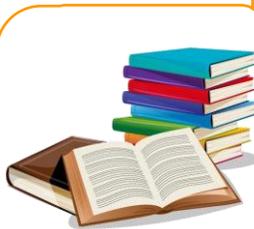
Event and Location:

- **Event:** RBI Governor Sanjay Malhotra clarifies stance on future rate cuts
- **Location:** Mumbai, India (FE Modern BFSI Summit)
- **Date:** July 25, 2025



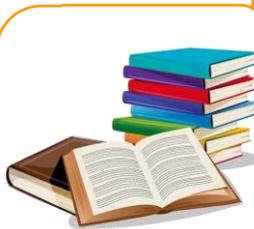
Mandates and Objectives:

- **Mandates:** RBI Governor Sanjay Malhotra announced that future interest rate cuts will depend on inflation and growth outlook, not just current CPI numbers. He emphasized that the central bank still has more tools to support the economy and is working to simplify financial regulations.
- **Objectives:** The primary goal is to ensure macroeconomic stability by aligning monetary policy with forward-looking inflation and growth projections, simplify regulatory frameworks, and enhance financial inclusion through better outreach and modernised regulations.



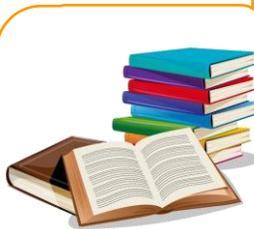
Important Terms Explained:

- **CPI (Consumer Price Index):** A measure that examines the weighted average of prices of a basket of consumer goods and services. It's a key inflation metric used by the RBI for monetary policy decisions.
- **Cash Reserve Ratio (CRR):** The minimum percentage of a bank's total deposits that must be held in reserve with the central bank. A cut in CRR releases liquidity into the banking system and helps reduce borrowing costs.



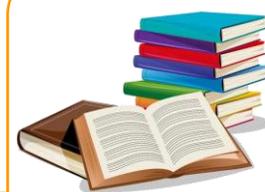
Important Terms Explained:

- **Transmission of Monetary Policy:** Refers to how effectively policy rate changes by the RBI affect the interest rates across the banking system, particularly lending and deposit rates.
- **Neutral Monetary Policy Stance:** A central bank position indicating that the next move could be either a rate cut or a hike, depending on economic data, thus increasing the threshold for any rate action.
- **Master Regulations:** RBI's initiative to consolidate and simplify its regulatory framework by integrating relevant laws into a uniform, comprehensible structure of 33 master regulations.



Tabular Summary:

Parameter	Details
Event name	RBI Governor clarifies rate cut criteria
Announcement date	July 25, 2025
Location	Mumbai, India
Issuing authority	Reserve Bank of India (RBI)
Policy/series name	Monetary Policy Outlook and Regulatory Simplification
Key figures	RBI Governor Sanjay Malhotra
Purpose/reason	Align monetary policy with growth and inflation forecasts
Feature details	CPI at 2.1%, outlook at 4.4%; 1% rate cuts already made in 2025
Validity or status	Ongoing; RBI has adopted a “neutral” policy stance
Strategic/significant value	Helps manage inflation, deepen financial inclusion, and avoid asset bubbles

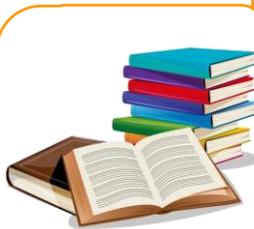


➤ What was Canara Bank's net profit for Q1FY26 as reported in July 2025?

- A) ₹3,905 crore
- B) ₹6,765 crore
- C) ₹4,752 crore
- D) ₹7,060 crore
- E) ₹8,553 crore

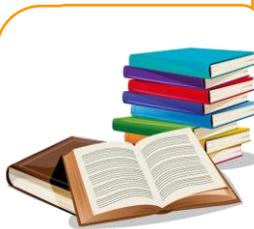
Answer

C) ₹4,752 crore



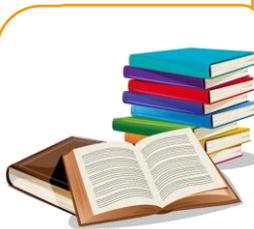
Event and Location:

- **Event:** Canara Bank announces Q1FY26 financial results showing 21.7% YoY profit growth
- **Location:** India (Headquarters in Bengaluru)
- **Date:** July 24, 2025



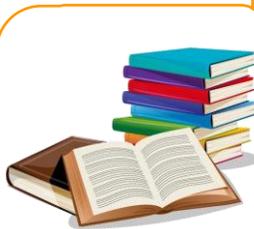
Mandates and Objectives:

- **Mandates:** Canara Bank released its Q1FY26 results, reporting a net profit of ₹4,752 crore, a YoY growth of 21.7%, driven by higher other income and improved asset quality.
- **Objectives:** To report quarterly performance, highlight financial health, showcase improvements in asset quality, and strengthen investor and stakeholder confidence.



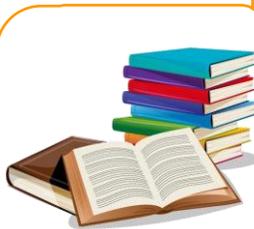
Important Terms Explained:

- **Net Interest Income (NII):** The difference between interest earned on loans and interest paid on deposits. It declined 1.7% YoY to ₹9,009 crore in Q1FY26.
- **Gross & Net NPA (Non-Performing Assets):** NPAs indicate bad loans. Canara Bank's gross NPA ratio improved to 2.69%, and net NPA fell to 0.63%, showing better loan recovery.
- **Pre-Provision Operating Profit (PPOP):** Operational profit before accounting for provisions; rose 12.32% YoY to ₹8,553.59 crore in Q1FY26.



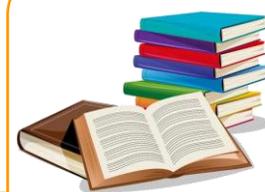
Important Terms Explained:

- **Credit Cost:** Cost incurred by the bank for provisioning against bad loans; it improved to 0.72%, indicating stronger credit quality.
- **Slippage Ratio:** Measures new NPAs as a percentage of total advances. Canara Bank's ratio improved by 52 bps to 0.80%.



Tabular Summary:

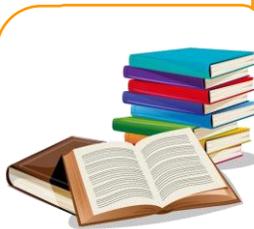
Parameter	Details
Event name	Canara Bank Q1FY26 financial results announcement
Announcement date	July 24, 2025
Location	India (Headquarters in Bengaluru)
Issuing authority	Canara Bank
Policy/series name	Q1FY26 Results
Key figures	Net Profit ₹4,752 Cr; NII ₹9,009 Cr; Other Income ₹7,060 Cr
Purpose/reason	Quarterly performance disclosure
Feature details	Gross NPA: 2.69%, Net NPA: 0.63%, PPOP: ₹8,553 Cr, Slippages reduced
Validity or status	FY26 Q1 results, continuing operational performance
Strategic/significant value	Reflects strong profitability, improving credit quality, and robust retail growth



➤ **What was India's net FDI inflow in May 2025, as per the RBI Bulletin?**

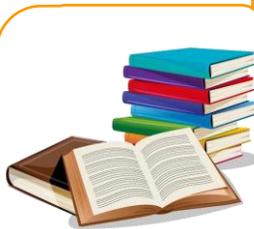
- A) \$7.2 billion
- B) \$2.1 billion
- C) \$35 million
- D) \$5 billion
- E) \$1.6 billion

Answer
C) \$35 million



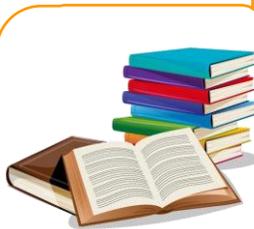
Event and Location:

- **Event:** Net FDI inflows to India fell 98% in May 2025
- **Location:** India
- **Date:** July 24, 2025 (as per RBI Monthly Bulletin)



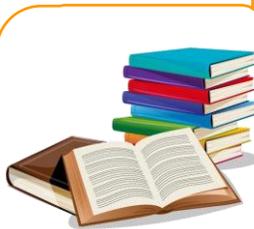
Mandates and Objectives:

- **Mandates:**
 - The Reserve Bank of India (RBI) released data indicating a sharp fall in net foreign direct investment (FDI) for May 2025.
 - Gross FDI inflows declined by 11% YoY to \$7.2 billion, while FDI repatriation rose by 24% to \$5 billion.
 - Outward FDI rose to \$2.1 billion, compared to \$1.8 billion in May 2024.



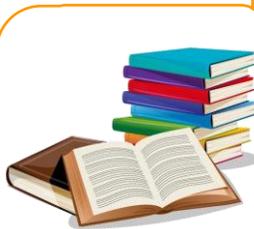
Mandates and Objectives:

- **Objectives:**
 - To provide a comprehensive view of India's foreign investment trends and highlight the impact on the country's foreign exchange position.
 - To monitor the stability of external capital flows and identify top source countries and sectors receiving FDI.



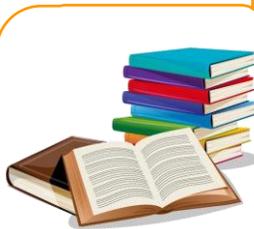
Important Terms Explained:

- **Foreign Direct Investment (FDI):**
 - Long-term investment from a foreign entity into a domestic business or sector, often considered stable capital.
- **Repatriation:**
 - Return of FDI or profits by foreign investors back to their home countries, reducing the net FDI inflow.



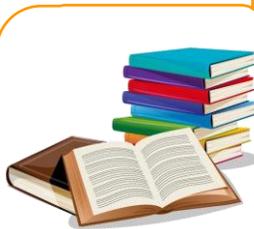
Important Terms Explained:

- **Net FDI:**
 - The difference between gross FDI inflows and repatriations. It reflects actual retained investment in the economy.
- **Foreign Exchange Reserves (FX Reserves):**
 - Holdings of foreign currencies by a central bank used to back liabilities and influence monetary policy.



Tabular Summary:

Parameter	Details
Event name	Net FDI inflows dropped by 98% in May 2025
Announcement date	July 24, 2025
Location	India
Issuing authority	Reserve Bank of India (RBI)
Policy/series name	RBI Monthly Bulletin
Key figures	Shaktikanta Das (RBI Governor)
Purpose/reason	Track FDI trends and FX reserve impact
Feature details	\$7.2B gross inflow, \$5B repatriation, \$35M net FDI
Validity or status	Reflects May 2025 data
Strategic/significant value	Highlights capital flow stability and economic trends



APPOINTMENTS

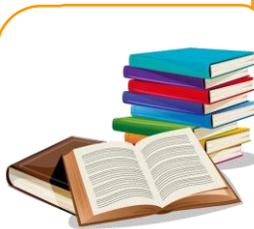


➤ **Who has recently been appointed as the first woman Vice-Chancellor of IGNOU?**

- A) Vagisha Kaushik
- B) Neena Gupta
- C) Uma Kanjilal
- D) Rekha Sharma
- E) Meenakshi Lekhi

Answer

C) Uma Kanjilal

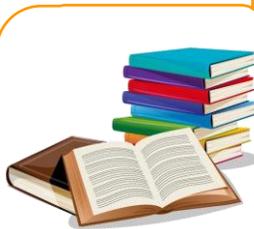


APPOINTMENTS



Event and Location:

- **Event:** Appointment of Uma Kanjilal as the first woman Vice-Chancellor of IGNOU
- **Location:** New Delhi, India
- **Date:** July 25, 2025

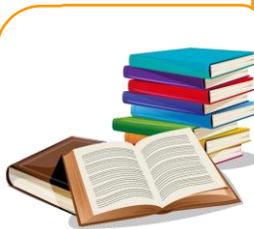


APPOINTMENTS



Mandates and Objectives:

- **Mandates:** Professor Uma Kanjilal has been appointed as the Vice-Chancellor of Indira Gandhi National Open University (IGNOU), becoming the first woman to hold this position in the university's history.
- **Objectives:** The appointment aims to strengthen academic leadership and innovation in digital and open distance learning (ODL), while continuing IGNOU's mission of accessible and inclusive education.

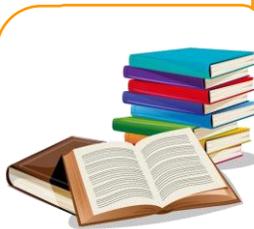


APPOINTMENTS



Important Terms Explained:

- **IGNOU (Indira Gandhi National Open University):** India's largest open university, focused on distance and online education, established to promote inclusive higher education through the Open and Distance Learning (ODL) system.
- **SWAYAM (Study Webs of Active-Learning for Young Aspiring Minds):** A national platform for online education initiated by the Government of India to offer free online courses by top Indian institutions.

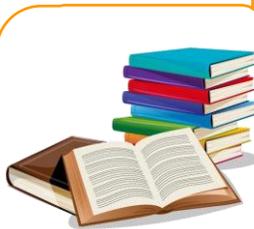


APPOINTMENTS



Important Terms Explained:

- **SWAYAM PRABHA:** A group of 40 DTH (Direct-to-Home) channels devoted to telecasting high-quality educational content 24x7, coordinated nationally to enhance reach and accessibility in remote areas.
- **NMEICT (National Mission on Education through ICT):** A centrally sponsored initiative aimed at leveraging technology for improving the quality of education and expanding digital access in higher education institutions.

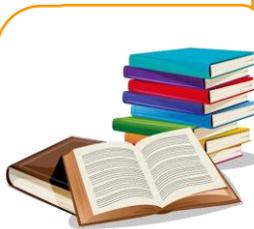


APPOINTMENTS



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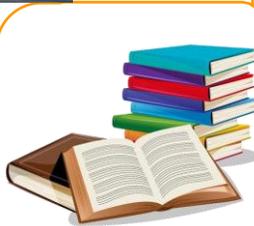
Parameter	Details
Event name	Appointment of first woman Vice-Chancellor of IGNOU
Announcement date	July 25, 2025
Location	New Delhi, India
Issuing authority	Ministry of Education / IGNOU Governing Body
Policy/series name	Leadership Appointment – IGNOU
Key figures	Prof. Uma Kanjilal
Purpose/reason	To provide academic and digital leadership in India's largest open university
Feature details	36 years of experience in ODL, e-learning, ICT; previous pro-VC and director roles
Validity or status	Active as of July 2025
Strategic/significant value	Boosts female leadership and digital transformation in higher education



➤ India has recently achieved the 20% ethanol blending target with petrol, ahead of schedule. What was the original target year for achieving this milestone?

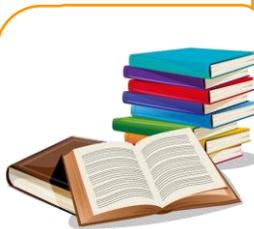
- A) 2022
- B) 2025
- C) 2030
- D) 2027
- E) 2035

Answer
C) 2030



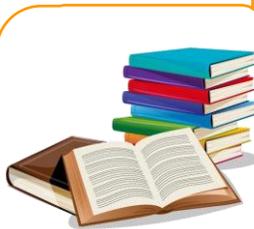
Event and Location:

- **Event:** India achieves 20% ethanol blending with petrol
- **Location:** India (Nationwide)
- **Date:** July 25, 2025



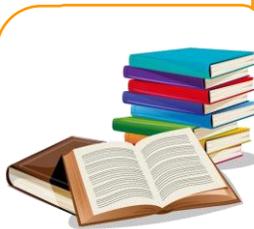
Mandates and Objectives:

- **Mandates:** The Government of India has achieved 20% ethanol blending in petrol, reaching the target five years ahead of the originally scheduled timeline.
- **Objectives:** The primary goal is to reduce dependency on fossil fuel imports, lower carbon emissions, and boost financial returns for farmers and distilleries through the production and sale of ethanol-based biofuels.



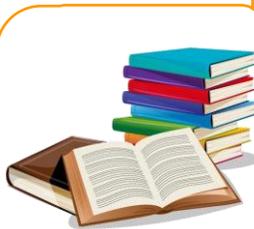
Important Terms Explained:

- **Ethanol Blending Programme (EBP):** A government initiative to mix ethanol with petrol to reduce environmental pollution, save foreign exchange, and promote energy independence.
- **Indian Sugar & Bio-energy Manufacturers Association (ISMA):** The apex industry body representing sugar and bio-energy manufacturers in India, which monitors ethanol production and blending achievements.
- **Carbon Dioxide Emission Reductions:** Refers to the reduction in CO₂ emissions through cleaner-burning fuels like ethanol; in this case, 698 lakh tonnes of CO₂ emissions were avoided.



Tabular Summary:

Parameter	Details
Event name	India achieves 20% ethanol blending target
Announcement date	July 25, 2025
Location	India (Nationwide)
Issuing authority	Indian Sugar & Bio-energy Manufacturers Association (ISMA)
Policy/series name	Ethanol Blending Programme
Key figures	Deepak Ballani, Prime Minister Narendra Modi
Purpose/reason	To reduce oil import, promote green energy, and support farmers
Feature details	Blending reached 661 crore litres; 698 lakh tonnes CO ₂ saved
Validity or status	Achieved 5 years ahead of 2030 schedule
Strategic/significant value	Energy independence, rural economy growth, forex savings

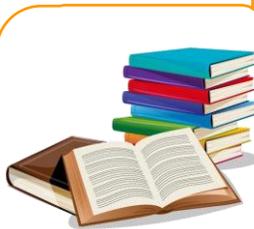


➤ **What is the name of the Indian Railways initiative under which hydrogen-powered trains will run on heritage routes?**

- A) Green Rail Bharat
- B) Hydrogen Express
- C) Mission H2 Mobility
- D) Hydrogen for Heritage
- E) Eco Rail Mission

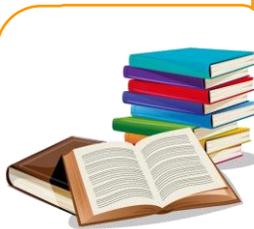
Answer

D) Hydrogen for Heritage



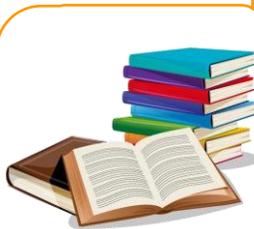
Event and Location:

- **Event:** Successful testing of India's first hydrogen-powered train coach
- **Location:** Integral Coach Factory (ICF), Chennai, India
- **Date:** July 25, 2025



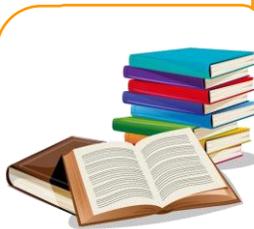
Mandates and Objectives:

- **Mandates:** Indian Railways successfully tested the first hydrogen-powered Driving Power Car and announced the development of a 1,200 HP hydrogen train under the Hydrogen for Heritage initiative.
- **Objectives:** The initiative aims to deploy hydrogen-powered trains to reduce carbon emissions, promote clean energy adoption in transportation, and operate environment-friendly trains on heritage and hill routes.



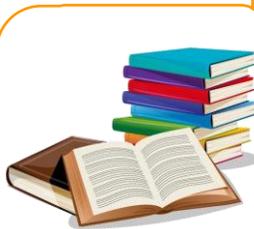
Important Terms Explained:

- **Hydrogen for Heritage:** An Indian Railways program that envisions the deployment of 35 hydrogen-powered trains on heritage and hill routes, with the goal of advancing green mobility and preserving tourism routes sustainably.
- **Integral Coach Factory (ICF):** A premier railway coach manufacturing facility under Indian Railways located in Chennai, responsible for producing and testing innovative train technologies, including the hydrogen coach.



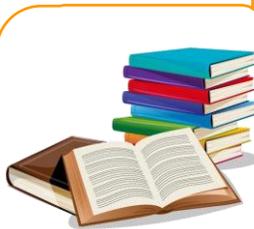
Important Terms Explained:

- **Hydrogen Fuel Cell:** A clean energy technology that converts hydrogen into electricity, producing only water as a by-product, thus making it a zero-emission alternative to diesel engines.
- **DEMU (Diesel Electric Multiple Unit):** A self-propelled diesel-powered trainset commonly used in regional and suburban railway services, which Indian Railways is now attempting to retrofit with hydrogen fuel cells.



Tabular Summary:

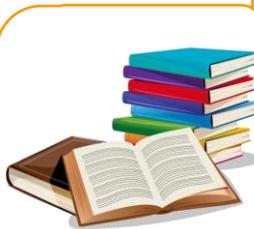
Parameter	Details
Event name	Testing of India's first hydrogen-powered train coach
Announcement date	July 25, 2025
Location	ICF, Chennai
Issuing authority	Ministry of Railways, Government of India
Policy/series name	Hydrogen for Heritage
Key figures	Railway Minister Ashwini Vaishnaw
Purpose/reason	Promote clean energy transport and decarbonize heritage rail routes
Feature details	1,200 HP hydrogen train, 35 trains planned, ₹80 crore/train + ₹70 crore/route
Validity or status	Pilot test completed; broader deployment in progress
Strategic/significant value	Supports India's green energy transition and sustainable rail tourism



➤ **How much total funding has Google committed to AI and digital skills development across Africa in 2025?**

- A) \$25 million
- B) \$37 million
- C) \$5.8 million
- D) \$10 million
- E) \$50 million

Answer
B) \$37 million

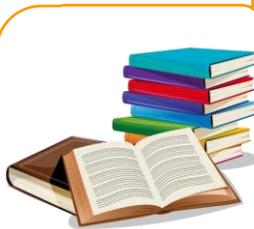


SCIENCE AND TECHNOLOGY



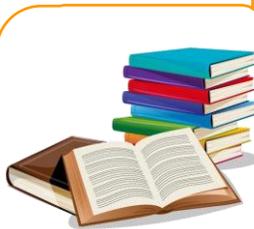
Event and Location:

- **Event:** Google commits \$37 million to advance AI and digital skills in Africa
- **Location:** Accra, Ghana (Africa-wide initiative)
- **Date:** July 24, 2025



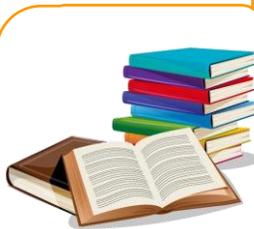
Mandates and Objectives:

- **Mandates:** Google has committed \$37 million in grants, partnerships, and infrastructure to support AI innovation, local language tools, food systems, digital skills training, and research capacity across Africa.
- **Objectives:** The initiative aims to support African-led AI solutions, improve food security, promote AI in local languages, create job-ready digital skills, and ensure inclusive development aligned with Africa's unique socio-economic challenges.



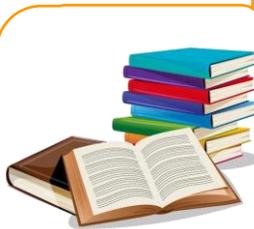
Important Terms Explained:

- **AI Collaborative for Food Security:** A \$25 million Google.org initiative using AI to enhance hunger forecasting, crop resilience, and support for smallholder farmers across Africa.
- **Masakhane:** An open-source research collective developing AI tools in 40+ African languages, receiving \$3 million to create datasets, translation models, and speech tools for language inclusion.
- **AI Community Center (Accra):** A newly launched physical space by Google in Ghana for local collaboration, experimentation, and responsible development of AI innovations in Africa.



Important Terms Explained:

- **Google Career Certificates:** Fully-funded training programs designed to equip African students with in-demand skills in AI, IT support, data analytics, cybersecurity, and prompt engineering.
- **One Million Coders Initiative:** A Ghanaian government initiative (launched April 2025) aiming to equip youth with essential digital skills for future employment in the global digital economy.

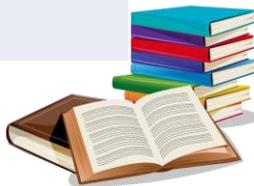


SCIENCE AND TECHNOLOGY



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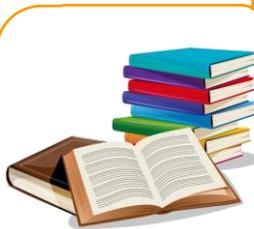
Parameter	Details
Event name	Google's \$37M commitment to AI and digital growth in Africa
Announcement date	July 24, 2025
Location	Accra, Ghana (with projects across Africa)
Issuing authority	Google and Google.org
Policy/series name	Africa AI Investment and Education Strategy
Key figures	James Manyika, Yossi Matias, Minister Samuel Nartey George
Purpose/reason	To foster African-led AI solutions, improve food systems, boost language tools, and train youth
Feature details	\$25M AI for Food Security, \$3M for Masakhane, AI Centers, Career Certificates, research grants
Validity or status	Actively implemented; AI Center launched, grants announced
Strategic/significant value	Promotes inclusive AI, addresses hunger, empowers local talent, and supports sustainable tech



- **What is the primary scientific goal of NASA's newly launched TRACERS mission?**
- A) Studying Mars's surface temperature
 - B) Observing the Van Allen radiation belts
 - C) Investigating Earth's magnetic reconnection process
 - D) Exploring lunar mineral composition
 - E) Testing satellite-based GPS upgrades

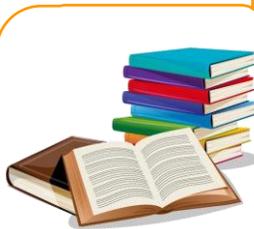
Answer

C) Investigating Earth's magnetic reconnection process



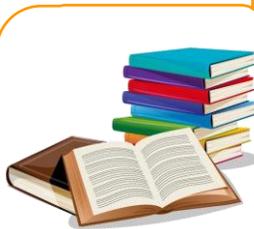
Event and Location:

- **Event:** NASA launched TRACERS mission to study Earth's magnetic reconnection
- **Location:** Space Launch Complex 4 East, Vandenberg Space Force Base, California
- **Date:** 23 July 2025



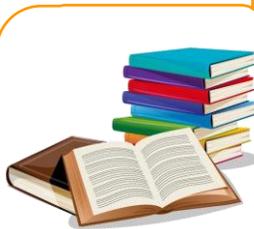
Mandates and Objectives:

- **Mandates:**
 - Launch and deployment of TRACERS twin satellites aboard a SpaceX Falcon 9 rocket.
 - Conduct a 12-month study of magnetic reconnection in Earth's magnetosphere.
- **Objectives:**
 - Understand how Earth's magnetic field interacts with solar wind via magnetic reconnection.
 - Enhance predictive capability for space weather events that affect satellites, astronauts, and power grids.



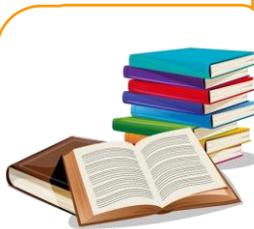
Important Terms Explained:

- **TRACERS (Tandem Reconnection and Cusp Electrodynamics Reconnaissance Satellites):**
 - A NASA mission consisting of twin satellites studying magnetic reconnection near the polar cusp of Earth's magnetosphere.
- **Magnetic Reconnection:**
 - A physical process where magnetic field lines break and reconnect, releasing large amounts of energy, influencing space weather near Earth.
- **Space Weather:**
 - Conditions on the Sun and in space that can influence the performance of space-borne and ground-based technological systems.



Tabular Summary:

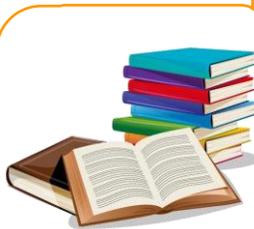
Parameter	Details
Event name	Launch of NASA's TRACERS Mission
Announcement date	23 July 2025
Location	Vandenberg Space Force Base, California
Issuing authority	NASA, in partnership with SpaceX
Policy/series name	TRACERS (Tandem Reconnection and Cusp Electrodynamics Reconnaissance Satellites)
Key figures	David Miles (PI), Joe Westlake (NASA HQ), Sean Duffy (Acting Administrator)
Purpose/reason	To study magnetic reconnection and its impact on Earth's magnetosphere
Feature details	Twin satellites, 3,000 measurements/year, 12-month mission, polar cusp orbit
Validity or status	Successfully launched and in commissioning phase
Strategic/significant value	Supports space weather prediction, satellite safety, and Mars exploration roadmap



➤ **What is the name of the precision-guided missile successfully tested by DRDO from an unmanned aerial vehicle in July 2025?**

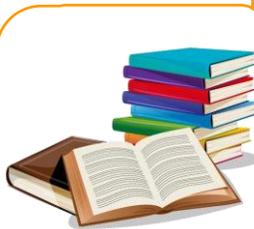
- A) Astra-V2
- B) BrahMos-NG
- C) ULPGM-V3
- D) Akash-NG
- E) Nag-MK2

Answer
C) ULPGM-V3



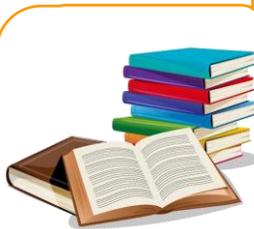
Event and Location:

- **Event:** DRDO conducts successful flight trials of ULPGM-V3 from a UAV
- **Location:** National Open Area Range (NOAR), Kurnool, Andhra Pradesh
- **Date:** July 25, 2025



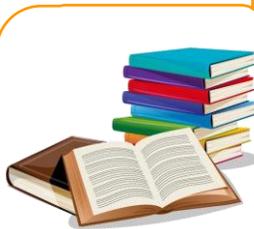
Mandates and Objectives:

- **Mandates:** DRDO successfully tested the Unmanned Aerial Vehicle Launched Precision Guided Missile (ULPGM)-V3, an upgraded missile designed for air-to-ground precision strikes, with day-night and high-altitude operational capability.
- **Objectives:** The objective is to enhance India's indigenous defence capability through precision-strike technologies launched from UAVs, support modular warfare needs, and integrate next-generation munitions with Indian-made drones.



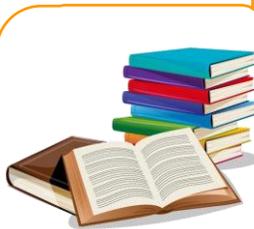
Important Terms Explained:

- **ULPGM-V3 (Unmanned Aerial Vehicle Launched Precision Guided Missile – Version 3):** An advanced, air-launched missile equipped with dual-channel seekers, modular warheads (anti-armour, anti-bunker, fragmentation), day-night capabilities, and a two-way data link for post-launch guidance updates.
- **Rolled Homogeneous Armour (RHA) & Explosive Reactive Armour (ERA):** Armouring standards used in modern tanks and military vehicles; RHA is a solid steel type, while ERA uses explosive blocks to disrupt incoming projectiles.



Important Terms Explained:

- **Newspace Research Technologies:** A Bengaluru-based Indian startup that developed the indigenous UAV platform used to launch ULPGM-V3 during testing.
- **Development cum Production Partners (DcPPs):** Industry partners such as Adani Defence and Bharat Dynamics Limited, alongside 30+ MSMEs/startups, that co-develop and produce defence technologies in partnership with DRDO.

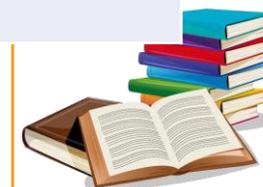


DEFENCE



Tabular Summary:

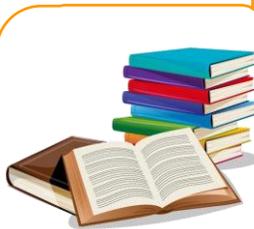
Parameter	Details
Event name	DRDO's successful test of ULPGM-V3 precision missile
Announcement date	July 25, 2025
Location	NOAR Test Range, Kurnool, Andhra Pradesh
Issuing authority	Defence Research and Development Organisation (DRDO)
Policy/series name	Indigenous Precision-Guided Weapon Development
Key figures	Defence Minister Rajnath Singh, DRDO Chairman Dr. Samir V Kamat
Purpose/reason	To enhance India's UAV-launched precision strike capabilities with modular warhead options
Feature details	Dual-channel seeker, 2-way datalink, anti-armour/bunker/fragmentation modes, UAV-launched
Validity or status	Successfully tested; further integration underway with long-range UAVs
Strategic/significant value	Boosts Make-in-India in defence and enables indigenous high-precision airstrike capabilities



➤ Which country has formed a dedicated panel to manage preparations for hosting COP33 in 2028?

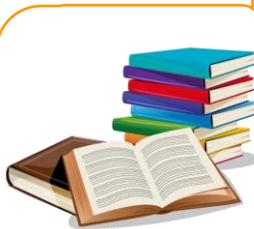
- A) Brazil
- B) China
- C) India
- D) South Africa
- E) Germany

Answer
C) India



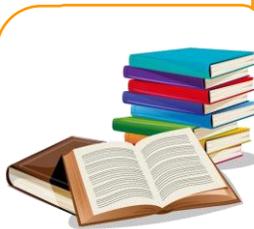
Event and Location:

- **Event:** India establishes COP33 cell to prepare for hosting the UN Climate Conference
- **Location:** New Delhi, India
- **Date:** July 15, 2025 (order issued)



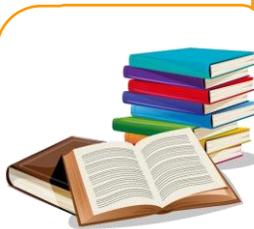
Mandates and Objectives:

- **Mandates:** The Ministry of Environment, Forest and Climate Change (MoEFCC) has formed an 11-member COP33 cell under its Climate Change Division to manage the planning and technical requirements for India's proposed hosting of COP33 in 2028.
- **Objectives:** The goal is to ensure early-stage planning and coordination for successfully hosting COP33, including infrastructure, logistics, policy positioning, and inter-governmental collaboration in line with UNFCCC mandates.



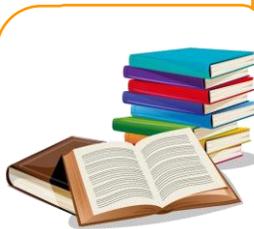
Important Terms Explained:

- **COP33 (Conference of the Parties – 33rd edition):** A proposed future session of the UN Climate Change Conference, scheduled for 2028, where countries assess progress on climate action under the Paris Agreement and UNFCCC.
- **UNFCCC (United Nations Framework Convention on Climate Change):** A global environmental treaty adopted in 1992 to stabilize greenhouse gas concentrations and manage global responses to climate change. COPs are held under its framework.



Important Terms Explained:

- **Paris Agreement:** A legally binding international treaty under the UNFCCC adopted in 2015, aiming to limit global warming to well below 2°C, preferably to 1.5°C, compared to pre-industrial levels.
- **MoEFCC (Ministry of Environment, Forest and Climate Change):** India's central agency for planning, promoting, and coordinating environmental and climate change policies.

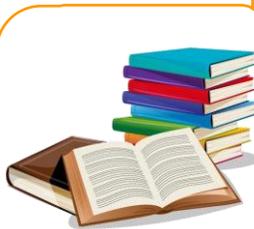


INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Formation of COP33 cell by Government of India
Announcement date	July 15, 2025 (order issued)
Location	New Delhi, India
Issuing authority	Ministry of Environment, Forest and Climate Change (MoEFCC)
Policy/series name	COP33 Preparatory Framework
Key figures	Joint Secretary (Climate Change), 11-member panel, Chiranjib Mridha (signatory)
Purpose/reason	Early preparation and coordination to host COP33 in 2028
Feature details	Dedicated COP33 cell, BRICS endorsement, aligned with UN regional hosting rotation
Validity or status	Cell established; formal hosting rights yet to be confirmed by UNFCCC
Strategic/significant value	Strengthens India's global climate leadership and multilateral engagement

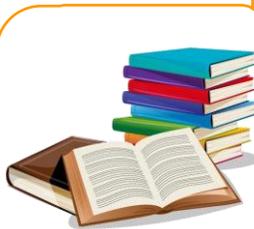
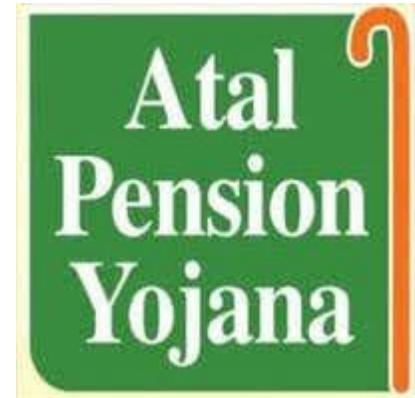


➤ Which major milestone has the Atal Pension Yojana (APY) achieved as of FY 2025-26?

- A) 5 crore subscribers
- B) 6 crore total investments
- C) 8 crore gross enrolments
- D) 10 lakh pension disbursements
- E) ₹10,000 monthly pension cap

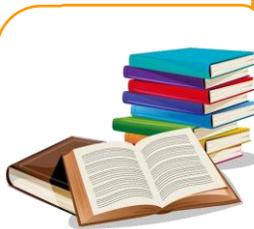
Answer

C) 8 crore gross enrolments



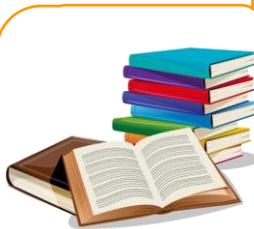
Event and Location:

- **Event:** Atal Pension Yojana surpasses 8 crore gross enrolments
- **Location:** Nationwide (India)
- **Date:** 25 July 2025



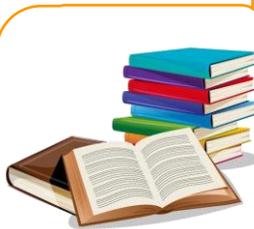
Mandates and Objectives:

- **Mandates:**
 - Crossed 8 crore total gross enrolments under APY
 - Added 39 lakh new subscribers in FY 2025–26
 - Marked the 10th anniversary of the scheme's launch
- **Objectives:**
 - To provide universal social security coverage
 - To ensure a guaranteed monthly pension for the unorganized sector
 - To offer financial protection and old-age income security to the economically weaker sections



Important Terms Explained:

- **Atal Pension Yojana (APY):**
 - A voluntary and contributory pension scheme launched by the Government of India in 2015, targeted at workers in the unorganized sector.
- **PFRDA (Pension Fund Regulatory and Development Authority):**
 - The regulatory body responsible for administering APY and other pension schemes in India.
- **Sampurna Suraksha Kavach:**
 - The term used to describe the comprehensive financial protection provided by APY through assured pensions and benefits for spouses and nominees.

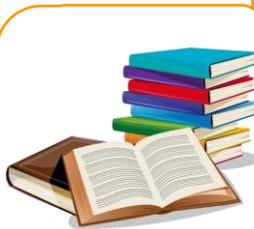


SCHEMES



Tabular Summary:

Parameter	Details
Event name	APY enrolments cross 8 crore milestone
Announcement date	25 July 2025
Location	India-wide
Issuing authority	Pension Fund Regulatory and Development Authority (PFRDA)
Policy/series name	Atal Pension Yojana (APY)
Key figures	8 crore total enrolments, 39 lakh new in FY26
Purpose/reason	Financial inclusion and old-age pension security
Feature details	₹1,000–₹5,000 monthly pension post-60, benefits for spouse and nominee
Validity or status	Active; celebrating 10 years in 2025
Strategic/significant value	Supports unorganized sector, enhances pension penetration

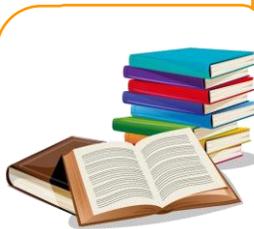


➤ **Which three major healthcare initiatives were digitally launched by Delhi CM Rekha Gupta in July 2025?**

- A) HIMS, Mohalla Clinics, AIIMS extension units
- B) ABHA IDs, Pradhan Mantri Jan Arogya Yojana, Jan Aushadhi Kendras
- C) Jan Aushadhi Kendras, Health Kiosks, ABHA Portal
- D) HIMS, Ayushman Arogya Mandirs, Jan Aushadhi Kendras
- E) HIMS, Niramaya Kendras, PMJAY clinics

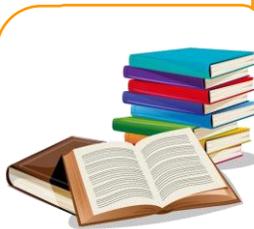
Answer

D) HIMS, Ayushman Arogya Mandirs, Jan Aushadhi Kendras



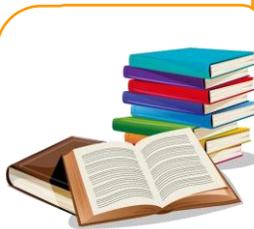
Event and Location:

- **Event:** Launch of major healthcare reforms including HIMS, Ayushman Arogya Mandirs, and Jan Aushadhi Kendras
- **Location:** Delhi, India
- **Date:** July 24, 2025



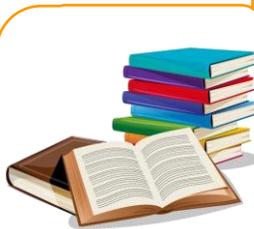
Mandates and Objectives:

- **Mandates:** Delhi Chief Minister Rekha Gupta inaugurated three key healthcare initiatives – Hospital Information Management System (HIMS), 34 Ayushman Arogya Mandirs, and 8 Jan Aushadhi Kendras to enhance healthcare delivery.
- **Objectives:** The reforms aim to digitize healthcare delivery, ensure affordable medicine access, and provide primary healthcare services at the community level through a technology-driven, inclusive system.



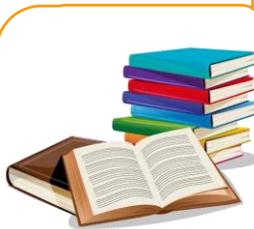
Important Terms Explained:

- **Hospital Information Management System (HIMS):** A centralized digital platform that allows patients to book OPD appointments, view lab reports, and access medical records and billing online, enhancing transparency and reducing wait times.
- **Ayushman Arogya Mandirs:** Delhi's localized primary health centers offering essential diagnostic services and consultations; part of a broader vision to create 1,139 centers for community-based healthcare.



Important Terms Explained:

- **Jan Aushadhi Kendras (JAKs):** Government-run medicine outlets offering generic medicines at affordable prices under the Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) to reduce out-of-pocket medical expenses.

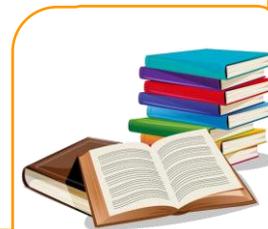


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Launch of HIMS, Ayushman Arogya Mandirs, and Jan Aushadhi Kendras
Announcement date	July 24, 2025
Location	Delhi, India
Issuing authority	Government of Delhi
Policy/series name	Digital and Inclusive Healthcare Reforms
Key figures	CM Rekha Gupta, PM Narendra Modi, Health Minister Dr Pankaj Kumar Singh
Purpose/reason	To modernize healthcare, promote accessibility, and ensure affordability
Feature details	34 new Arogya Mandirs, 8 new JAKs, HIMS digital portal launched
Validity or status	Active and being expanded (total target: 1,139 Arogya Mandirs)
Strategic/significant value	Builds a three-tier healthcare system; model for national healthcare

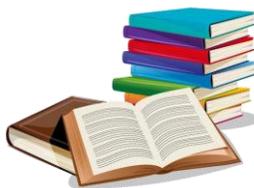


➤ How much total funding has been announced by CM Chandrababu Naidu for road upgrades and repairs in Andhra Pradesh?

- A) ₹1,000 crore
- B) ₹1,200 crore
- C) ₹1,500 crore
- D) ₹2,000 crore
- E) ₹1,800 crore

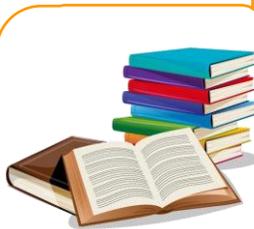
Answer

C) ₹1,500 crore



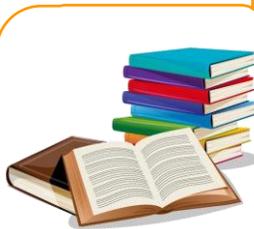
Event and Location:

- **Event:** CM Naidu announces ₹1,500 crore road upgrade and monitoring plan
- **Location:** Andhra Pradesh, India
- **Date:** July 25, 2025



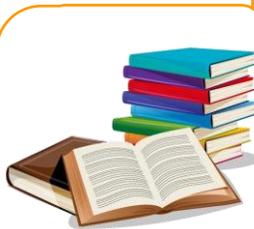
Mandates and Objectives:

- **Mandates:** Chief Minister N. Chandrababu Naidu directed the installation of CCTV cameras every 50 km on roads and announced the construction of 2,000 km of new roads with ₹1,000 crore and ₹500 crore for monsoon-related road repairs.
- **Objectives:** The aim is to modernize road infrastructure, ensure continuous monitoring of vehicular movement, implement quality standards, and adopt PPP models for efficient road construction and maintenance across Andhra Pradesh.



Important Terms Explained:

- **Public-Private Partnership (PPP) Model:** A collaborative investment model in which private companies partner with the government to develop and maintain public infrastructure such as roads, bringing efficiency, expertise, and cost savings.
- **CCTV Monitoring:** Surveillance system involving closed-circuit television cameras installed at intervals (in this case, every 50 km) to monitor traffic flow, road conditions, and safety compliance.
- **State Highways:** Roads maintained by the state government connecting major cities and districts, totaling 12,653 km in Andhra Pradesh and now prioritized for quality upgrades.

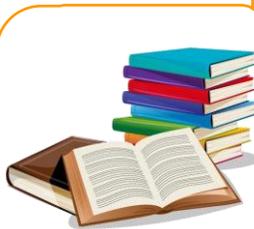


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Andhra Pradesh road upgrade and surveillance announcement
Announcement date	July 25, 2025
Location	Andhra Pradesh, India
Issuing authority	Government of Andhra Pradesh
Policy/series name	State Road Infrastructure Modernisation Plan
Key figures	CM N. Chandrababu Naidu
Purpose/reason	Upgrade roads, ensure quality, monitor traffic, and modernize road network
Feature details	₹1,000 crore for 2,000 km new roads; ₹500 crore for monsoon repairs; CCTV every 50 km
Validity or status	Implementation initiated; tenders and reporting in progress
Strategic/significant value	Preventive maintenance, traffic safety, public-private investment in roads



➤ **What initiative has the Karnataka government launched to support the education of construction workers' children?**

- A) Vidya Vahini Scheme
- B) Labour Literacy Drive
- C) Free Residential Schools
- D) Sarva Shiksha Path
- E) Shramik Shiksha Abhiyan

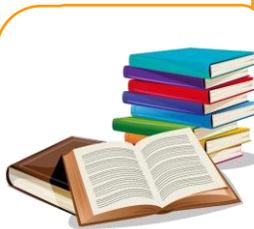
Answer

C) Free Residential Schools



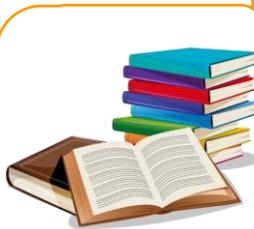
Event and Location:

- **Event:** Karnataka government announces free residential schools and mobile medical units for labourers
- **Location:** Bengaluru, Karnataka
- **Date:** March 12, 2025



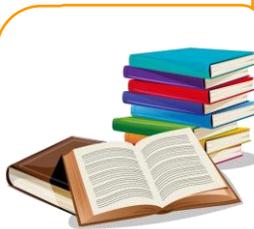
Mandates and Objectives:

- **Mandates:** Chief Minister Siddaramaiah announced the establishment of free residential schools for children of construction workers and launched 135 hi-tech mobile medical units across the state.
- **Objectives:** The initiative aims to provide education, nutrition, and healthcare access to labourers and their children, reduce social inequality, and promote inclusive development based on the philosophy of Kayaka (work) and Dasoha (selfless service).



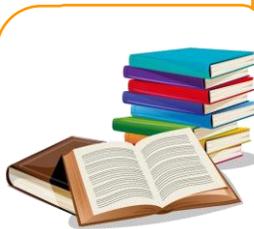
Important Terms Explained:

- **Free Residential Schools:** Government-run institutions offering free education, accommodation, and food to the children of economically disadvantaged groups, particularly labourers in this initiative.
- **Mobile Medical Units:** Specially equipped vehicles deployed to construction sites and labour zones to provide on-field healthcare, staffed with doctors, nurses, pharmacists, and lab technicians.



Important Terms Explained:

- **Kayaka and Dasoha:** Ethical and social principles from Basavanna's philosophy – Kayaka meaning productive work as duty, and Dasoha meaning giving or selfless service without expectation of return.
- **Labour Cess:** A statutory levy collected from construction projects to fund welfare programs for labourers under the Building and Other Construction Workers Welfare Board.

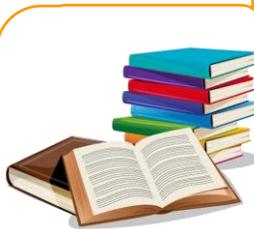


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Launch of free residential schools and mobile health units for labourers
Announcement date	March 12, 2025
Location	Bengaluru, Karnataka
Issuing authority	Government of Karnataka
Policy/series name	Labour Welfare and Education Initiatives
Key figures	CM Siddaramaiah, Labour Minister Santosh Lad
Purpose/reason	To ensure educational and healthcare support for children and workers
Feature details	135 mobile medical units; schools with food and residence for children
Validity or status	Implementation phase; vehicles deployed statewide
Strategic/significant value	Promotes equity, health, and education among labour communities



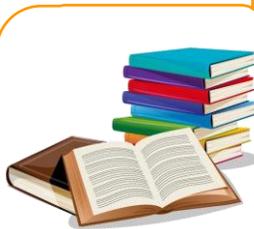
➤ Which city is implementing an AI-driven traffic system to manage traffic violations and identify criminals using technologies like ANPR and FRCs?

- A) Hyderabad
- B) Mumbai
- C) Bengaluru
- D) Visakhapatnam
- E) Pune



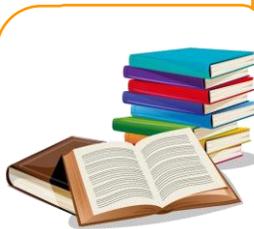
Answer

D) Visakhapatnam



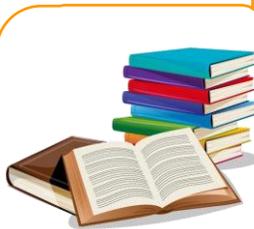
Event and Location:

- **Event:** AI-powered traffic and surveillance system launched to enhance enforcement and criminal identification
- **Location:** Visakhapatnam, Andhra Pradesh
- **Date:** July 25, 2025



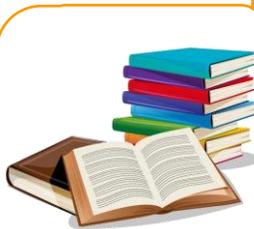
Mandates and Objectives:

- **Mandates:** The Visakhapatnam city police, led by Police Commissioner Shankabratha Bagchi, have initiated an AI-driven traffic management and enforcement system featuring Automatic Number Plate Recognition (ANPR) and Facial Recognition Cameras (FRCs).
- **Objectives:** The initiative aims to enforce traffic regulations efficiently, reduce congestion, identify criminals in real time, predict traffic patterns, and improve public safety through AI-enabled decision-making and automation.



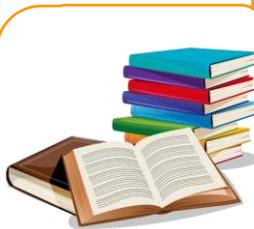
Important Terms Explained:

- **AI-Driven Traffic System:** A digital framework using artificial intelligence to manage traffic flow, detect violations, and enhance law enforcement through real-time data analysis and automation.
- **Automatic Number Plate Recognition (ANPR):** Technology used to capture vehicle registration numbers and generate e-challans automatically for violations like overspeeding, wrong-lane driving, and signal jumping.



Important Terms Explained:

- **Facial Recognition Cameras (FRCs):** Surveillance tools installed at traffic junctions to capture and match faces against criminal databases like NCRB, SCRB, and CCRB to enable proactive law enforcement.
- **Smart Traffic Signal Coordination:** AI-based adaptive traffic lights that modify signal durations based on traffic volume and coordinate with nearby junctions to optimize flow and reduce wait time.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	AI-powered traffic enforcement and criminal identification system launched
Announcement date	July 25, 2025
Location	Visakhapatnam, Andhra Pradesh
Issuing authority	Visakhapatnam City Police Department
Policy/series name	AI-Driven Traffic Monitoring and Crime Detection Program
Key figures	Commissioner Shankabratha Bagchi, MP M.P. Sribharat, Collector M.N. Harendhira Prasad
Purpose/reason	To automate traffic rule enforcement and identify criminals through advanced AI systems
Feature details	ANPR, FRCs, smart traffic signals, congestion prediction, rerouting suggestions
Validity or status	Financials under finalization; phased implementation starting with Beach Road and NH16 junctions
Strategic/significant value	Enhances public safety, reduces traffic delays, boosts efficiency in enforcement and detection

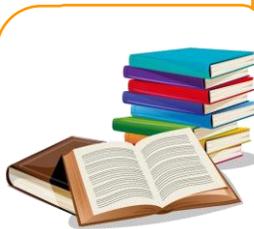


➤ **What is the total estimated value of investment proposals cleared by the Andhra Pradesh Cabinet in July 2025?**

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

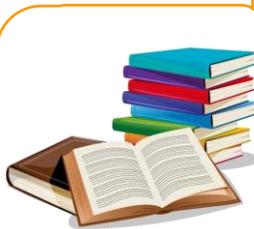
Answer

B) ₹80,000 crore



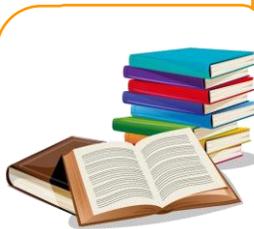
Event and Location:

- **Event:** Andhra Pradesh Cabinet clears investment proposals and metro rail projects
- **Location:** Andhra Pradesh, India
- **Date:** July 25, 2025



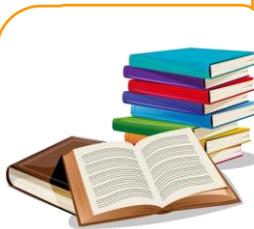
Mandates and Objectives:

- **Mandates:** The Andhra Pradesh Cabinet, chaired by CM N. Chandrababu Naidu, cleared investment proposals worth ₹80,000 crore, approved metro rail projects in Vijayawada and Visakhapatnam, and gave nod to multiple infrastructure and energy-related projects.
- **Objectives:** To attract domestic and foreign investments, generate 1.5 lakh jobs, develop smart urban infrastructure, and position Andhra Pradesh as a leading hub for IT, renewable energy, tourism, and electronics manufacturing.



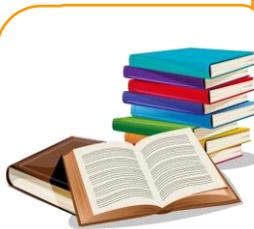
Important Terms Explained:

- **SIPB (State Investment Promotion Board):** A key policy-making body that evaluates investment proposals and recommends incentives to companies investing in Andhra Pradesh.
- **AP IT & GCC Policy 4.0 (2024–29):** A policy framework offering incentives and infrastructure to boost IT services and Global Capability Centers, with a focus on job creation, talent development, and regional tech growth.



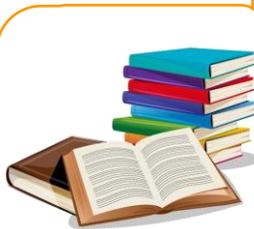
Important Terms Explained:

- **Metro Rail Projects (Visakhapatnam & Vijayawada):**
 - **Vijayawada Metro (Phase-I):** ₹10,118 crore project with two corridors, under a 50:50 JV model.
 - **Visakhapatnam Metro (Phase-I):** ₹11,498 crore project with tendering for 40% of work approved.
- **Battery Energy Storage System (BESS):** An energy storage initiative under Power Sector Development Fund (PSDF) to enhance grid efficiency and energy reliability.



Important Terms Explained:

- **APMDC Bonds:** ₹5,526.18 crore raised through bonds by the Andhra Pradesh Mineral Development Corporation at a 9.3% coupon rate, part of the second tranche for FY26.

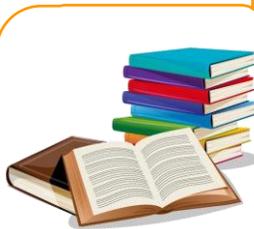


NATIONAL AFFAIRS



Tabular Summary:

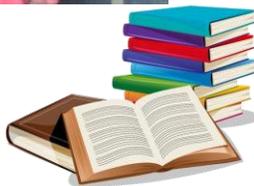
Parameter	Details
Event name	AP Cabinet clears ₹80,000 crore worth investments and metro projects
Announcement date	July 25, 2025
Location	Andhra Pradesh
Issuing authority	Andhra Pradesh Cabinet
Policy/series name	Investment Promotion, AP IT & GCC Policy 4.0, Electronics Policy 4.0
Key figures	CM N. Chandrababu Naidu, I&PR Minister K Parthsarathy
Purpose/reason	To generate 1.5 lakh jobs and boost infrastructure, IT, tourism, energy, and manufacturing
Feature details	Metro Rail, 5-star hotels, IT hubs, solar projects, data centers, BESS, APMDC bonds
Validity or status	Approved by e-Cabinet; implementation across multiple sectors begins soon
Strategic/significant value	Strengthens AP's industrial base, urban connectivity, and global investment appeal



➤ Under the Palna Scheme, how many Anganwadi-cum-Crèches (AWCCs) have been approved by the Ministry till date?

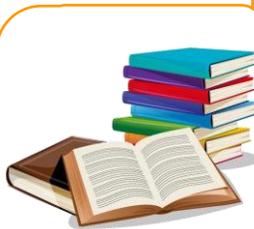
- A) 11,000
- B) 14,599
- C) 17,000
- D) 12,850
- E) 9,650

Answer
B) 14,599



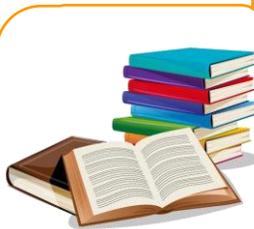
Event and Location:

- **Event:** Approval of 14,599 Anganwadi-cum-Crèches under Palna Scheme
- **Location:** Pan-India (All States and Union Territories)
- **Date:** 23 July 2025



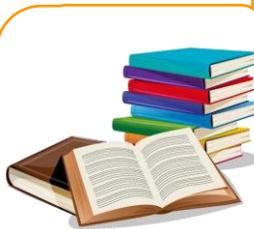
Mandates and Objectives:

- **Mandates:**
 - The Ministry of Women and Child Development approved 14,599 Anganwadi-cum-Crèches (AWCCs) under the Palna Scheme.
 - The scheme operates under the Samarthya vertical of Mission Shakti and is active since 1 April 2022.



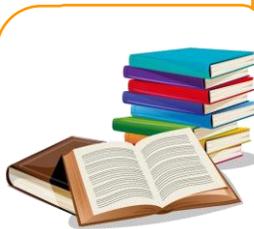
Mandates and Objectives:

- **Objectives:**
 - To provide whole-day childcare support to children aged 6 months to 6 years in a safe and secure environment.
 - To support working mothers across all sectors by formalizing childcare and increasing women workforce participation.
 - To promote child health, nutrition, cognitive development, and immunization support.



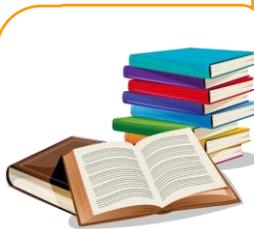
Important Terms Explained:

- **Palna Scheme:**
 - A childcare initiative under the Samarthya vertical of Mission Shakti aimed at providing formal, quality day-care support to children (6 months – 6 years), enabling mothers to pursue employment.
- **Anganwadi-cum-Crèches (AWCCs):**
 - Integrated centres offering full-day childcare services, nutrition, health care, and early learning, especially for children of working women.



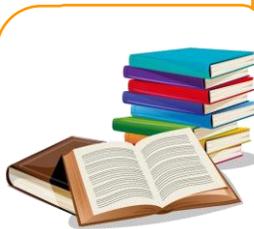
Important Terms Explained:

- **Mission Shakti:**
 - An umbrella scheme of the Government of India for the safety, security, and empowerment of women, including verticals like Samarthya (capacity building and support).



Tabular Summary:

Parameter	Details
Event name	Approval of Anganwadi-cum-Crèches under Palna Scheme
Announcement date	23 July 2025
Location	Across India
Issuing authority	Ministry of Women and Child Development
Policy/series name	Palna Scheme under Mission Shakti (Samarthya vertical)
Key figures	Smt. Savitri Thakur (MoS WCD)
Purpose/reason	To provide full-day crèche services to working women
Feature details	14,599 AWCCs approved; services include health, nutrition, and education
Validity or status	Ongoing; total 17,000 AWCCs planned till FY 2025–26
Strategic/significant value	Enhances women's employment and early childhood development

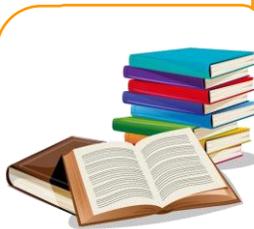


➤ **Which major event will PM Modi attend during his visit to Tamil Nadu on 27 July 2025?**

- A) Release of new India Semiconductor Policy
- B) Inauguration of Chandrayaan-4
- C) Commemoration of Rajendra Chola I's anniversary
- D) Celebration of Tamil New Year
- E) Launch of India-Sri Lanka Highway

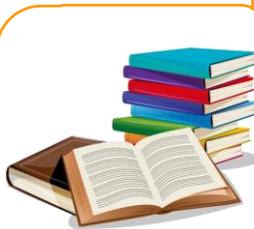
Answer

C) Commemoration of Rajendra Chola I's anniversary



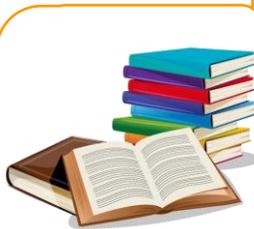
Event and Location:

- **Event:** PM Modi's visit to Tamil Nadu to inaugurate development projects and attend cultural celebrations
- **Location:** Tuticorin, Gangaikonda Cholapuram, and other regions of Tamil Nadu
- **Date:** 26–27 July 2025



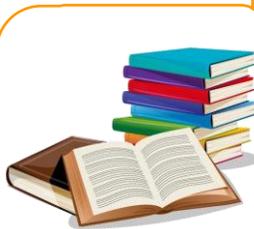
Mandates and Objectives:

- **Mandates:**
 - Inauguration and dedication of development projects worth over ₹4,800 crore across sectors like transport, clean energy, port infrastructure, aviation, and power transmission
 - Participation in Aadi Thiruvathirai Festival to honour Rajendra Chola I and release of a commemorative coin



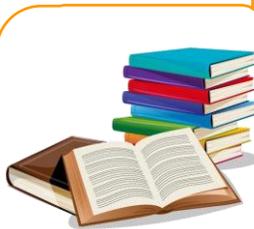
Mandates and Objectives:

- **Objectives:**
 - Enhance regional connectivity and logistics
 - Promote sustainable energy and infrastructure
 - Honour Tamil heritage and commemorate 1000 years of Rajendra Chola I's maritime achievements and temple construction



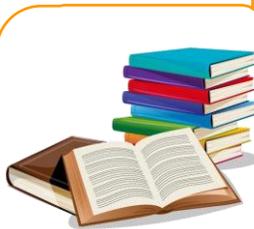
Important Terms Explained:

- **Aadi Thiruvathirai Festival:**
 - A major Tamil festival celebrating Lord Shiva and Rajendra Chola I's birth star Thiruvathirai (Ardra), reflecting the Shaiva Bhakti movement.
- **Rajendra Chola I:**
 - One of India's most visionary emperors (1014–1044 CE), known for expanding Chola maritime power and building Gangaikonda Cholapuram, a UNESCO World Heritage Site.
- **Gangaikonda Cholapuram Temple:**
 - A symbolic architectural marvel of the Chola dynasty, built by Rajendra Chola I to commemorate his conquests in Southeast Asia.



Important Terms Explained:

- **V.O. Chidambaranar Port:**
 - A major port in Tuticorin, Tamil Nadu, enhanced under this project with a new North Cargo Berth– III for dry bulk cargo handling.
- **ISTS Project (Kudankulam Evacuation):**
 - An Inter-State Transmission System to carry clean nuclear energy from Kudankulam Units 3 & 4 to the grid, boosting Tamil Nadu's power supply.

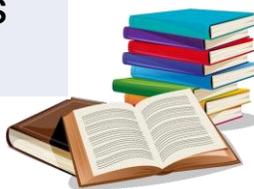


NATIONAL AFFAIRS



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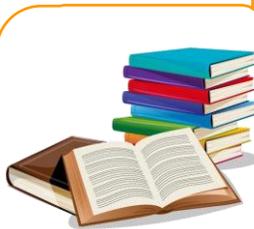
Parameter	Details
Event name	PM Modi's visit to Tamil Nadu for inaugurating development projects and cultural celebration
Announcement date	25 July 2025
Location	Tuticorin, Gangaikonda Cholapuram, Tamil Nadu
Issuing authority	Prime Minister's Office (PMO)
Policy/series name	Various central projects across infrastructure, energy, culture
Key figures	PM Narendra Modi, Rajendra Chola I
Purpose/reason	Infrastructure development, port modernization, heritage tribute
Feature details	Airport terminal, national highways, rail electrification, port cargo berth, ISTS project
Validity or status	Projects are either inaugurated or foundation laid
Strategic/significant value	Enhances Tamil Nadu's connectivity, energy capacity, and celebrates 1000 years of Chola legacy



QUICK RECALL



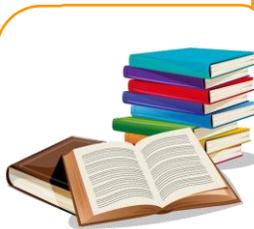
- **The United Nations has officially declared July 25 as the International Day for Judicial Well-being.**
- **World Drowning Prevention Day is observed annually on 25 July as per the 2021 UN General Assembly declaration.**
- **The UN General Assembly officially designated 25 July as the International Day for Women and Girls of African Descent through Resolution A/RES/78/323.**
- **The Indian Army will mark Kargil Vijay Diwas 2025 by launching three projects to honour soldiers' sacrifices.**
- **RBI Governor Sanjay Malhotra stated that interest rate decisions will be guided by future inflation and growth outlook, not current CPI data.**
- **Canara Bank reported a Q1FY26 net profit of ₹4,752 crore, up 21.7% year-on-year, led by a rise in other income.**
- **India's net FDI inflows fell sharply to just \$35 million in May 2025, marking a 98% decline year-on-year.**
- **Professor Uma Kanjilal has become the first woman Vice-Chancellor of IGNOU as of July 25, 2025.**
- **India has achieved 20% ethanol blending in petrol five years before the original 2030 target.**



QUICK RECALL



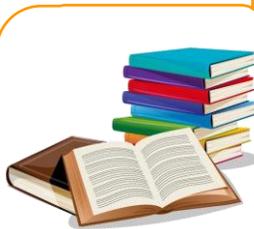
- India has successfully tested its first hydrogen-powered coach at the Integral Coach Factory in Chennai on July 25, 2025.
- Google has announced a \$37 million AI investment package to support innovation, language inclusion, and skills development across Africa.
- NASA launched the TRACERS mission from California to study Earth's magnetic reconnection using twin satellites.
- DRDO successfully tested the ULPGM-V3, an advanced air-launched precision-guided missile from an indigenous UAV.
- DRDO successfully conducted the flight trials of ULPGM-V3 missile at the National Open Area Range in Andhra Pradesh.
- India has formed an 11-member COP33 cell under MoEFCC to manage preparations for hosting the UN climate summit in 2028.
- Atal Pension Yojana has surpassed 8 crore gross enrolments across India as of FY 2025-26.
- Delhi Chief Minister Rekha Gupta launched HIMS, 34 Ayushman Arogya Mandirs, and 8 Jan Aushadhi Kendras as part of a major healthcare reform.
- Andhra Pradesh CM N. Chandrababu Naidu announced ₹1,500 crore for road development and repairs across the state.



QUICK RECALL



- **Karnataka CM Siddaramaiah announced free residential schools for children of construction workers to ensure education and nutrition.**
- **Visakhapatnam city police have launched an AI-driven traffic system to manage traffic flow and detect rule violations.**
- **The Andhra Pradesh Cabinet has approved investment proposals worth ₹80,000 crore expected to generate 1.5 lakh jobs.**
- **The Ministry of Women and Child Development has approved 14,599 Anganwadi-cum-Crèches under the Palna Scheme till date.**
- **PM Modi will inaugurate and dedicate ₹4,800 crore worth of projects across Tamil Nadu on 26 July 2025.**

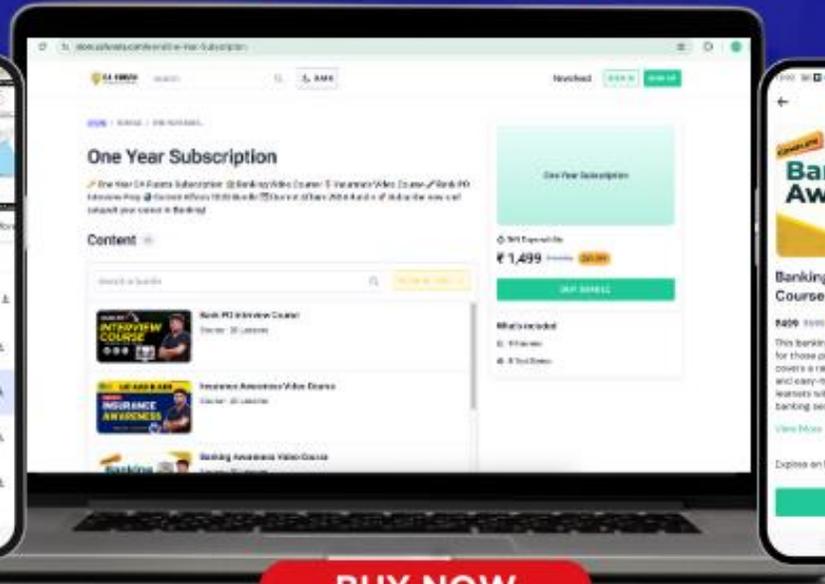
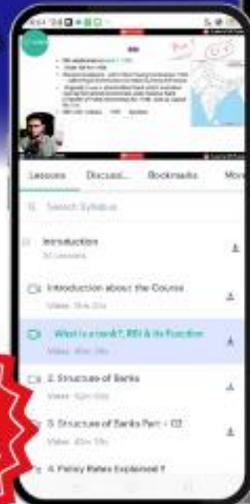


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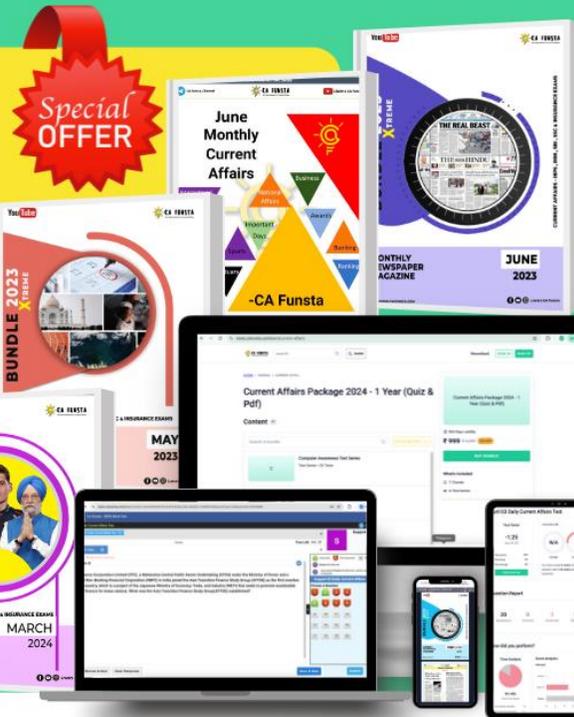
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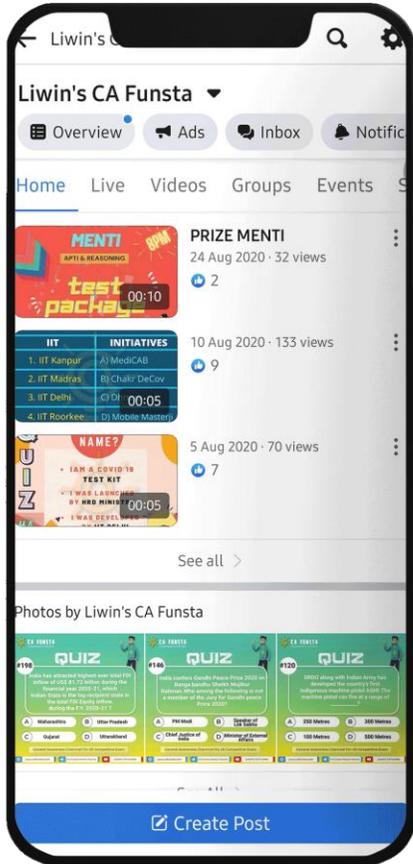
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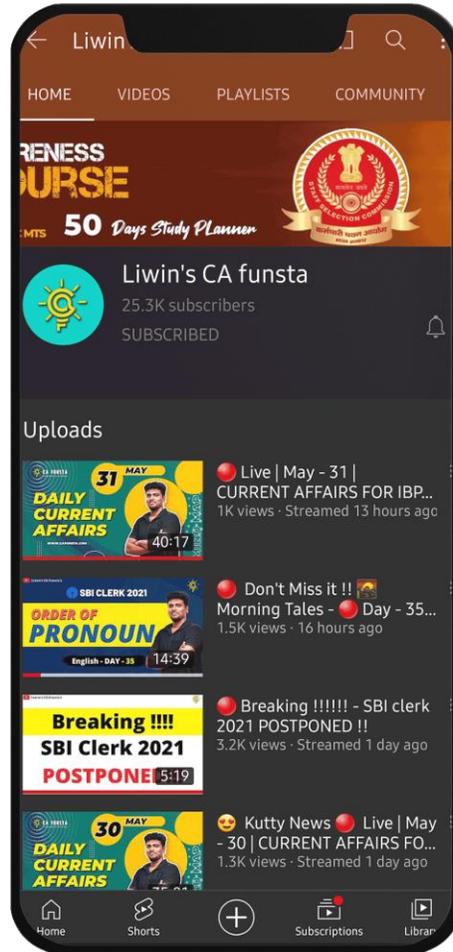


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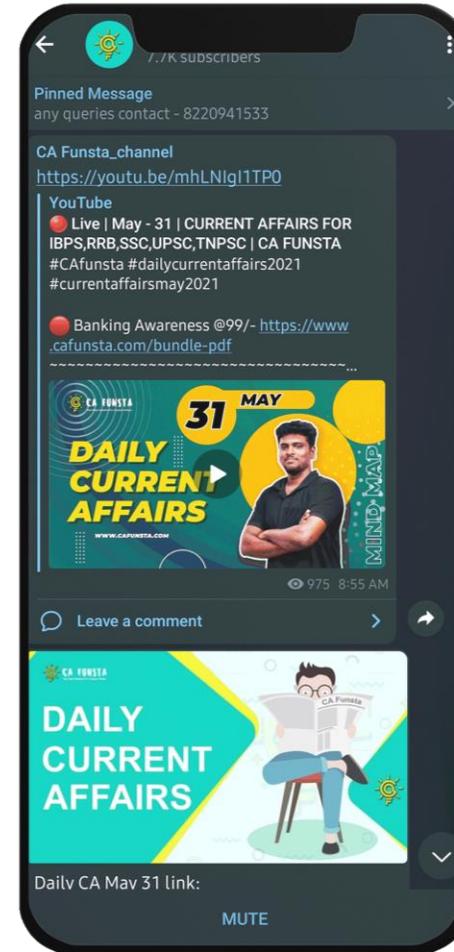
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