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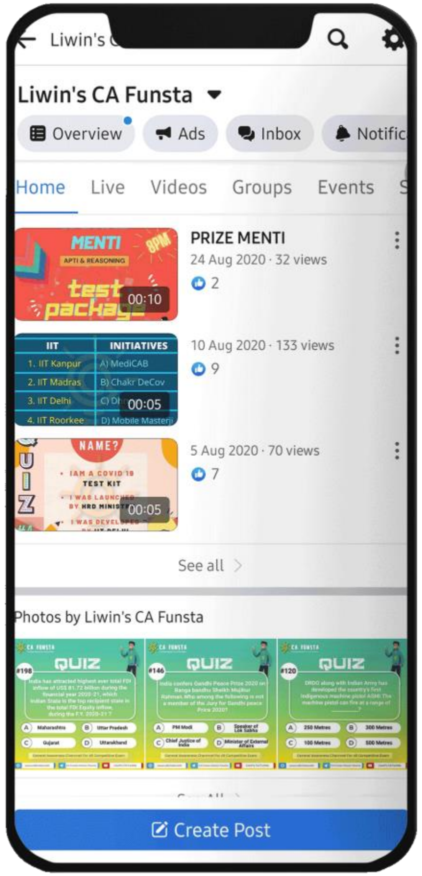

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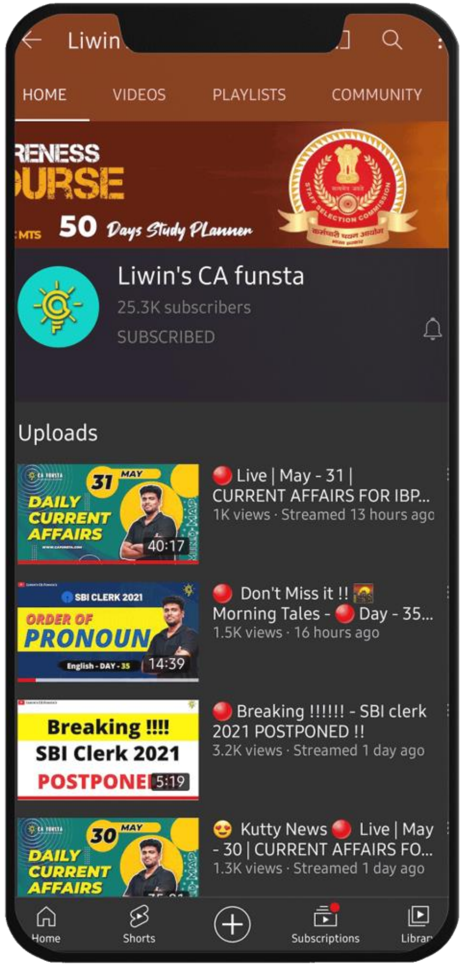

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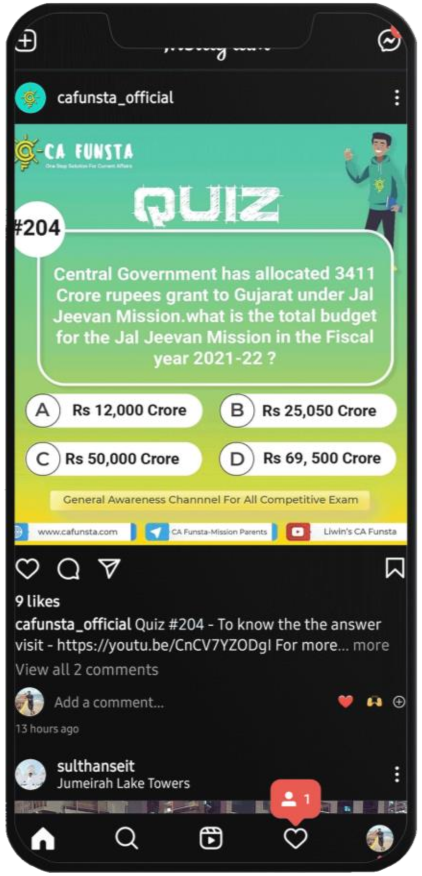

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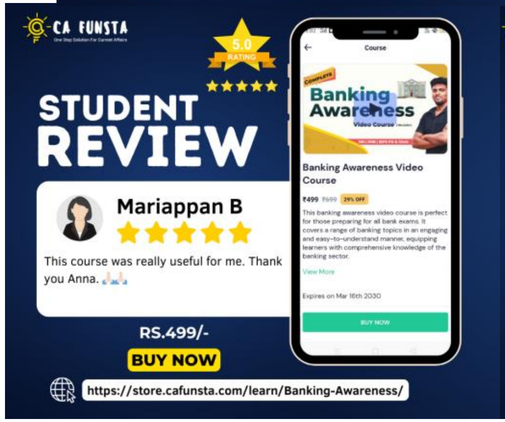
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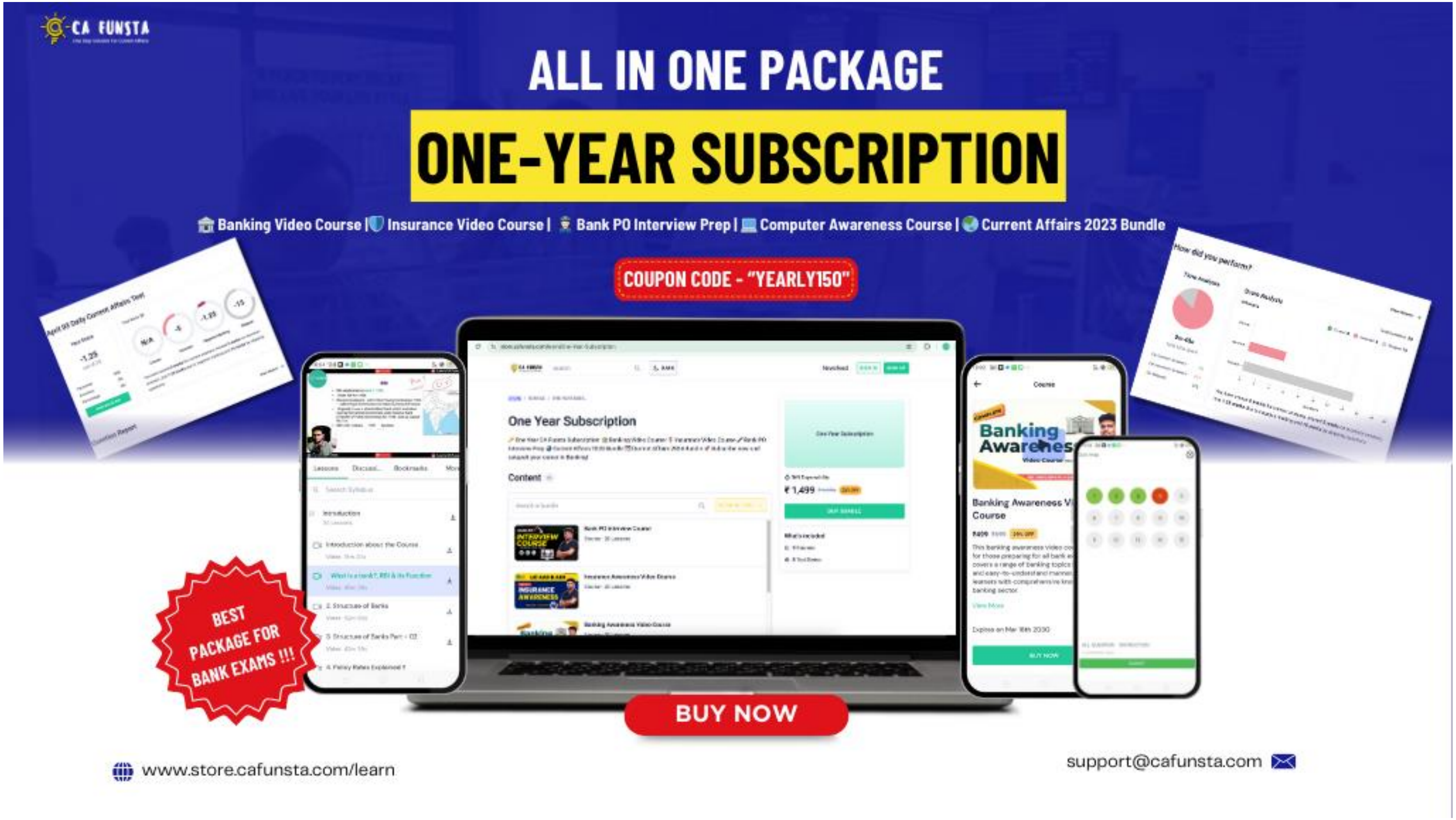
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- **What is the theme of the World Day Against Trafficking in Persons 2025?**

A) Save Lives, Stop Trafficking
B) Human Rights First – End Exploitation
C) Human Trafficking is Organized Crime – End the Exploitation
D) Victims First – Global Justice for All
E) Together Against Slavery

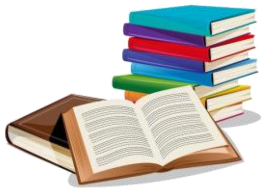
WORLD DAY AGAINST
TRAFFICKING
IN PERSONS

Answer
C) Human Trafficking is Organized Crime – End the Exploitation

Important Days

Event and Location:

- **Event:** Observance of World Day Against Trafficking in Persons 2025
- **Location:** Global (United Nations observance)
- **Date:** July 30, 2025



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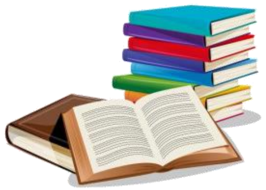
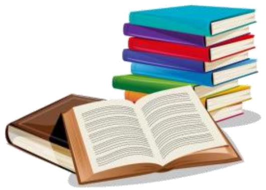
Mandates and Objectives:

- **Mandates:** The United Nations marked the World Day Against Trafficking in Persons 2025 to raise awareness of the growing threat of organized human trafficking, with a global campaign to promote victim protection and dismantle trafficking networks.
- **Objectives:** To ensure a victim-centred approach, strengthen law enforcement coordination, and combat forced criminality, while mobilizing global support for survivors and promoting justice under the UNTOC Protocol.



Important Terms Explained:

- **World Day Against Trafficking in Persons:** Observed every year on July 30, established by UN General Assembly Resolution A/RES/68/192 to combat trafficking and support victims.
- **Blue Heart Campaign:** A UN campaign symbolizing solidarity with victims and the cruelty of traffickers. It encourages public awareness and support for anti-trafficking initiatives.
- **UNTOC Protocol:** The Protocol to Prevent, Suppress and Punish Trafficking in Persons, part of the UN Convention against Transnational Organized Crime, defines trafficking and provides a framework for international legal cooperation and victim protection.



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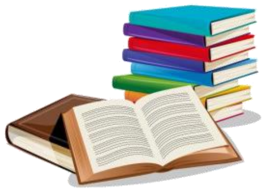
Tabular Summary:

Parameter	Details
Event name	World Day Against Trafficking in Persons 2025
Announcement date	July 30, 2025
Location	Global observance by the United Nations
Issuing authority	United Nations General Assembly, UNODC, IOM
Policy/series name	Blue Heart Campaign, UNTOC Protocol
Key figures	Ghada Waly (UNODC), Amy Pope (IOM), Member States
Purpose/reason	Raise awareness, support survivors, and dismantle organized trafficking networks
Feature details	Law enforcement reforms, victim-centered justice, non-punishment principle
Validity or status	Annual observance held on July 30
Strategic/significant value	Strengthens global cooperation to combat human trafficking and protect victims

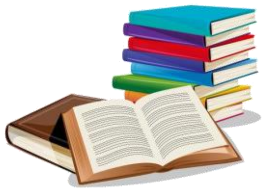


BANKING AND FINANCE

➢ **What was the cut-off rate in the RBI's 3-day VRRR auction held on July 29, 2025?**

A) 5.20%
B) 5.35%
C) 5.49%
D) 5.65%
E) 5.75%

Answer
C) 5.49%



Event and Location:

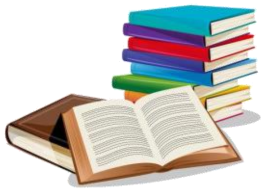
- **Event:** RBI conducted a 3-day Variable Rate Reverse Repo (VRRR) auction
- **Location:** India
- **Date:** July 29, 2025

Mandates and Objectives:

- **Mandates:**
  - The Reserve Bank of India (RBI) absorbed ₹46,058 crore through a 3-day Variable Rate Reverse Repo (VRRR) auction.
  - The auction was held against a notified amount of ₹50,000 crore with a cut-off rate of 5.49%.
- **Objectives:**
  - To manage surplus liquidity in the banking system.
  - To align short-term market rates with the policy repo rate.
  - To ensure effective monetary transmission and reduce volatility in the money markets.

Important Terms Explained:

- **Variable Rate Reverse Repo (VRRR):**
  - A short-term monetary policy tool used by the RBI to absorb surplus liquidity by allowing banks to park funds with the RBI at variable interest rates decided via auction.
- **Cut-off Rate:**
  - The highest rate accepted by the RBI during an auction. In this VRRR auction, the cut-off was 5.49%.



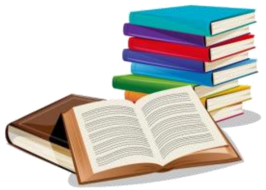
Important Terms Explained:

- **Monetary Transmission:**
  - The process through which changes in the RBI's policy rates affect interest rates in the broader economy, impacting lending, investment, and inflation.

BANKING AND FINANCE

Tabular Summary:

Parameter	Details
Event name	RBI conducts 3-day VRRR auction
Announcement date	July 29, 2025
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	Variable Rate Reverse Repo (VRRR) Auction
Key figures	₹46,058 crore absorbed, 5.49% cut-off rate
Purpose/reason	To absorb excess liquidity and align short-term rates with policy stance
Feature details	Auction conducted for ₹50,000 crore; weighted average rate was 5.48%
Validity or status	Executed as part of RBI’s ongoing liquidity management operations
Strategic/significant value	Supports monetary policy transmission and stabilises interbank market rates



- What is the revised threshold for defining 'substantial interest' under the Banking Laws (Amendment) Act, 2025?

A) ₹10 lakh
B) ₹25 lakh
C) ₹50 lakh
D) ₹1 crore
E) ₹2 crore

Answer
E) ₹2 crore

Event and Location:

- **Event:** Implementation of revised provisions under the Banking Laws (Amendment) Act, 2025
- **Location:** India
- **Date:** August 1, 2025

Mandates and Objectives:

- **Mandates:**
  - Implementation of revised norms related to substantial interest, director tenure, and transfer of unclaimed funds to IEPF
  - Empowerment of banks to decide auditor remuneration

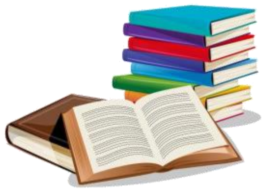
BANKING AND FINANCE

Mandates and Objectives:

- **Objectives:**
  - To modernize outdated monetary thresholds reflecting current values
  - To ensure improved governance and financial transparency in cooperative and commercial banking
  - To widen the scope of funds under the Investor Education and Protection Fund (IEPF)
  - To streamline the governance structure of co-operative banks

Important Terms Explained:

- **Substantial Interest:**
  - Earlier defined as shareholding of ₹5 lakh or 10% in a company; now revised to ₹2 crore to reflect inflation and current valuations.
- **Investor Education and Protection Fund (IEPF):**
  - A government-established fund under the Companies Act to which unclaimed dividends, matured deposits, and interest are transferred. Now includes unpaid dividend-linked shares and bond dues after 7 years.



Important Terms Explained:

- **Banking Laws (Amendment) Act, 2025:**
  - Legislation enacted to revise outdated provisions of existing banking laws, including Banking Regulation Act, SBI Act, and Banking Companies Acquisition Acts of 1970 & 1980.

BANKING AND FINANCE

Tabular Summary:

Parameter	Details
Event name	Enforcement of Banking Laws (Amendment) Act, 2025
Announcement date	July 30, 2025
Location	India
Issuing authority	Ministry of Finance
Policy/series name	Banking Laws (Amendment) Act, 2025
Key figures	₹2 crore substantial interest threshold; 10-year director tenure
Purpose/reason	Modernize outdated provisions and widen financial safeguards
Feature details	Substantial interest revised, IEPF scope expanded, co-op bank reforms
Validity or status	Effective from August 1, 2025
Strategic/significant value	Improves governance, financial inclusion, and investor protection measures

BANKING AND FINANCE

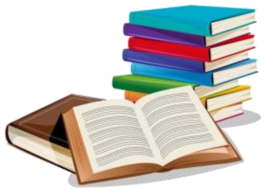
- **What strategy has Bandhan Bank adopted to improve its asset quality in FY25?**

A) Branch rationalisation
B) Disciplined credit appraisal
C) Reducing interest rates
D) Digital-only banking expansion
E) Merger with another bank

Answer

B) Disciplined credit appraisal

Bandhan Bank

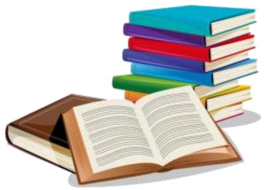


Event and Location:

- **Event:** Bandhan Bank outlines strategy to improve asset quality in FY25
- **Location:** Pan-India
- **Date:** July 30, 2025

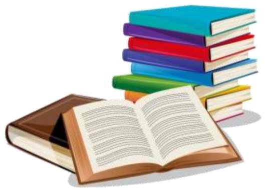
Mandates and Objectives:

- **Mandates:** Bandhan Bank aims to enhance its asset quality by adopting disciplined credit appraisal, proactive provisioning, and effective recovery mechanisms.
- **Objectives:** The goal is to address rising NPA levels, maintain conservative provisioning, and support long-term financial stability and inclusive geographic growth.



Important Terms Explained:

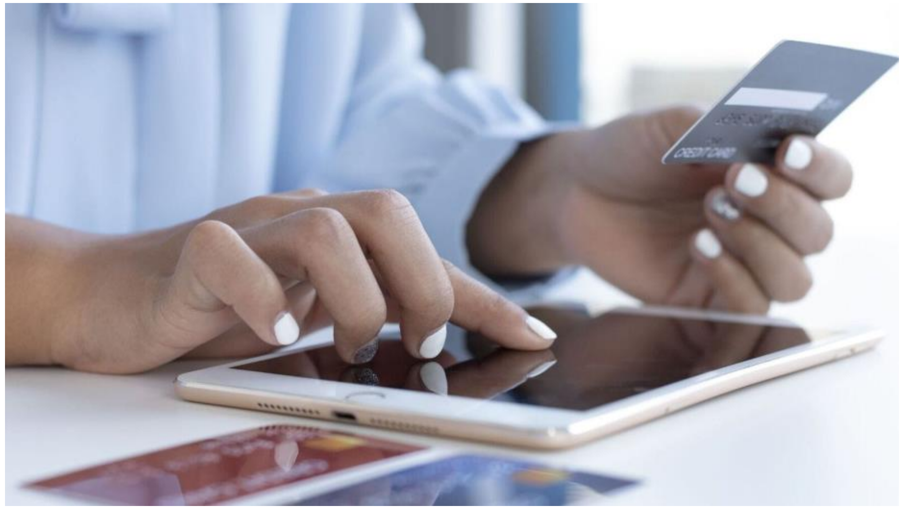
- **Gross NPA (Non-Performing Asset):** The total value of loans that are classified as non-performing, meaning the borrower has stopped making interest or principal payments for a specified period.
- **Provision Coverage Ratio (PCR):** The percentage of bad assets that a bank has provided for through provisions, indicating financial soundness and risk preparedness.
- **Credit Appraisal:** The process of evaluating a borrower's creditworthiness and risk before sanctioning a loan.



Tabular Summary:

Parameter	Details
Event name	Bandhan Bank’s Asset Quality Improvement Strategy
Announcement date	July 30, 2025
Location	Pan-India
Issuing authority	Bandhan Bank
Policy/series name	Asset Quality Enhancement in FY25
Key figures	Partha Pratim Sengupta (MD & CEO)
Purpose/reason	Address rising NPAs and improve provisioning
Feature details	Disciplined credit appraisal, provisioning, recovery
Validity or status	Ongoing in FY25
Strategic/significant value	Ensures financial stability, supports national outreach

➢ **Which bank has launched India's first biometric authentication solution for e-commerce card transactions, replacing OTPs with fingerprint or FaceID?**



A) HDFC Bank
B) ICICI Bank
C) Axis Bank
D) Federal Bank
E) SBI

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Answer
D) Federal Bank

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Event and Location:

- **Event:** Launch of biometric authentication solution for online card transactions
- **Location:** India (pan-India rollout in phases)
- **Date:** July 24, 2025

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Mandates and Objectives:

- **Mandates:**
  - Federal Bank, in partnership with M2P Fintech and MinkasuPay, launched a biometric authentication system for e-commerce debit and credit card transactions.
  - This solution allows users to authenticate transactions using fingerprint or FaceID instead of OTPs.

Mandates and Objectives:

- **Objectives:**
  - Enhance digital payment security and speed by complying with RBI's Two-Factor Authentication (TFA) norms.
  - Improve customer experience by reducing transaction time to 3–4 seconds and ensuring seamless authentication.

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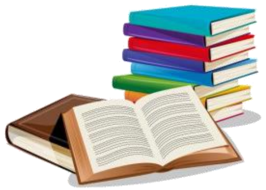
Important Terms Explained:

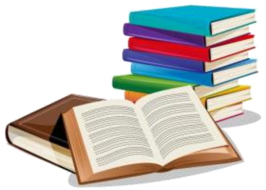
- **Biometric Authentication:** A method of verifying identity using biological traits like fingerprints or facial recognition, now used to validate e-commerce transactions.
- **Two-Factor Authentication (TFA):** A security process requiring two different forms of identification, often something the user knows (like a password/OTP) and something the user has (like a biometric).
- **MinkasuPay:** A fintech company that enables device-based biometric authentication for digital payments across platforms and apps.



BANKING AND FINANCE

Tabular Summary:

Parameter	Details
Event name	Launch of biometric authentication for e-commerce card payments
Announcement date	July 24, 2025
Location	India
Issuing authority	Federal Bank in partnership with M2P Fintech and MinkasuPay
Policy/series name	Biometric authentication for card payments
Key figures	Virat Sunil Diwanji (Federal Bank), Madhusudanan R (M2P), Anbu Gounder (MinkasuPay)
Purpose/reason	To enable faster, more secure card-based online transactions
Feature details	Replaces OTP with fingerprint/FaceID; works across Android/iOS; SDK-based integration
Validity or status	Live for select merchants; phased expansion ongoing
Strategic/significant value	First-of-its-kind in India; compliant with RBI TFA; boosts user trust and convenience



BUSINESS AND ECONOMY

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UNBOX THE NEW WAY OF LEARNING

- **According to Crisil Ratings, how much is the private sector expected to invest in India's thermal power sector by FY28?**

A) ₹1.2 lakh crore
B) ₹77,000 crore
C) ₹55,000 crore
D) ₹2.3 lakh crore
E) ₹60,000 crore

Answer
B) ₹77,000 crore

Event and Location:

- **Event:** Private sector investment surge in thermal power capacity as reported by Crisil Ratings
- **Location:** Pan-India (thermal power expansion across multiple states)
- **Date:** July 30, 2025

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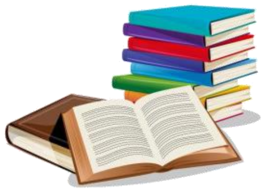
UNBOX THE NEW WAY OF LEARNING

Mandates and Objectives:

- **Mandates:** Private sector companies are set to invest ₹77,000 crore in thermal power projects between FY26 and FY28, focusing on brownfield expansions to augment India's electricity generation capacity.
- **Objectives:** To address the increasing base load power demand, ensure round-the-clock supply, and restore investor interest in coal-based thermal power through long-term PPAs and supportive government policies.



Important Terms Explained:

- **Thermal Power:** A method of power generation that uses heat energy—primarily from coal—to produce electricity. It provides a steady supply crucial for grid stability.
- **Brownfield Projects:** Expansion or redevelopment of existing power infrastructure to avoid land acquisition delays and make use of existing linkages and facilities.
- **Power Purchase Agreements (PPAs):** Long-term contracts between power producers and distributors (Discoms) that secure revenue flows and reduce investor risk in infrastructure projects.

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UNBOX THE NEW WAY OF LEARNING

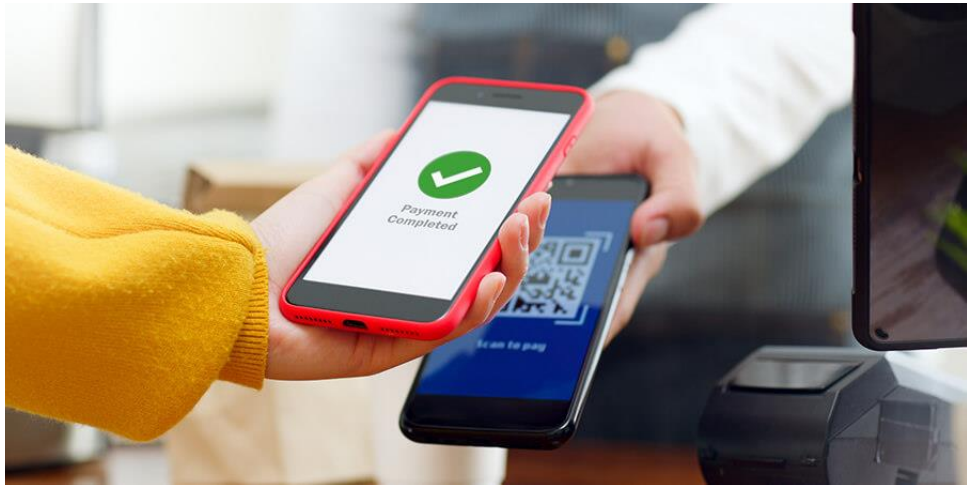
Tabular Summary:

Parameter	Details
Event name	₹77,000 crore private sector investment in thermal power by FY28
Announcement date	July 30, 2025
Location	Pan-India (thermal power development zones)
Issuing authority	Crisil Ratings
Policy/series name	FY26–FY28 Private Thermal Investment Initiative
Key figures	Adani Power, Tata Power, JSW Energy, Vedanta Power
Purpose/reason	To meet rising power demand and stabilize electricity supply
Feature details	Brownfield projects, long-term PPAs, 15 GW expansion, 2-part tariff model
Validity or status	Underway from FY26; targeted completion by FY28
Strategic/significant value	Strengthens base-load power reliability, revives coal sector investments

BUSINESS AND ECONOMY

➢ **According to government data, how many crore digital payment transactions were recorded in India from FY19 to FY25?**

A) 55,000 crore
B) 75,000 crore
C) 60,000 crore
D) 65,000 crore
E) 70,000 crore



Answer

D) 65,000 crore

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UNBOX THE NEW WAY OF LEARNING

Event and Location:

- **Event:** India recorded 65,000 crore digital payment transactions valued at ₹12,000 trillion from FY19 to FY25
- **Location:** Pan-India
- **Date:** July 30, 2025

CA FUNSTA
UNBOX THE NEW WAY OF LEARNING

Mandates and Objectives:

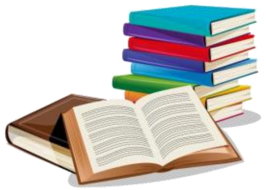
- **Mandates:** The Indian government, along with RBI and NPCI, facilitated the large-scale adoption of digital payments, focusing on infrastructure development, policy support, and incentivization for small-value and merchant transactions.
- **Objectives:** To enhance financial inclusion, reduce cash dependence, boost digital transaction penetration in rural and semi-urban areas, and provide credit access through transaction data trails.

Important Terms Explained:

- **Unified Payments Interface (UPI):** A real-time payment system developed by NPCI that allows users to link multiple bank accounts and perform seamless peer-to-peer or merchant transactions via a mobile interface.
- **Payments Infrastructure Development Fund (PIDF):** A fund launched by RBI in 2021 to promote the deployment of digital acceptance infrastructure, especially in underserved areas like the Northeast and J&K.

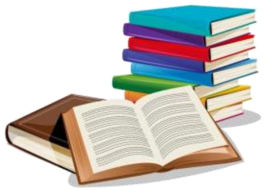
Important Terms Explained:

- **Digital Payments Index (RBI-DPI):** An index launched by RBI to measure the extent of digitization across India, with March 2018 as the base period (Index = 100). The index stood at 465.33 in September 2024, indicating strong adoption.



Tabular Summary:

Parameter	Details
Event name	65,000 crore digital payments recorded between FY19–FY25
Announcement date	July 30, 2025
Location	Pan-India
Issuing authority	Ministry of Finance, RBI, NPCI
Policy/series name	Digital Payments Expansion Initiative (FY19–FY25)
Key figures	Pankaj Chaudhary, RBI, NPCI, fintech firms
Purpose/reason	Promote financial inclusion and reduce cash dependency
Feature details	PIDF scheme, RBI-DPI index, UPI-led penetration, MSME support initiatives
Validity or status	Ongoing; results measured till May 2025
Strategic/significant value	Enhanced credit access, formalization of small businesses, digital economy growth



- **Which two organizations recently signed MoUs with ICAI to promote global investing education and financial reporting standardization?**

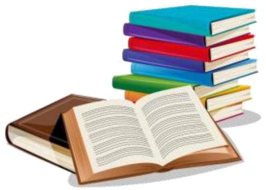
A) SEBI and NITI Aayog
B) NSE IFSC Ltd and IVCA
C) RBI and FICCI
D) BSE and SIDBI
E) IRDAI and NAFED

Answer
B) NSE IFSC Ltd and IVCA

BUSINESS AND ECONOMY

Event and Location:

- **Event:** ICAI signs MoUs with NSE IFSC Ltd and IVCA to promote global investing education and financial reporting
- **Location:** New Delhi
- **Date:** July 30, 2025



Mandates and Objectives:

- **Mandates:**
  - ICAI has signed two Memoranda of Understanding (MoUs) with NSE IFSC Ltd (NSE IX) and Indian Venture and Alternate Capital Association (IVCA).
  - These aim to facilitate investor awareness, professional development, and standardization of financial reporting frameworks.

Mandates and Objectives:

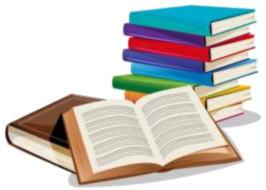
- **Objectives:**
  - Promote education in areas like global investing, derivatives, and financial innovation.
  - Establish expert groups on alternative capital issues.
  - Strengthen financial governance, transparency, and investor empowerment in India's capital markets.

Important Terms Explained:

- **ICAI (Institute of Chartered Accountants of India):** Apex statutory body regulating the profession of Chartered Accountancy in India under the Chartered Accountants Act, 1949.
- **NSE IFSC Ltd (NSE IX):** A wholly owned subsidiary of the National Stock Exchange of India, operating at the International Financial Services Centre (IFSC) at GIFT City, Gujarat, offering global trading platforms.
- **IVCA (Indian Venture and Alternate Capital Association):** An industry body representing India's private equity, venture capital, and alternative investment funds (AIFs), aiming to promote investment policy and governance.

Tabular Summary:

Parameter	Details
Event name	Signing of MoUs by ICAI with NSE IFSC and IVCA
Announcement date	July 30, 2025
Location	New Delhi
Issuing authority	Institute of Chartered Accountants of India (ICAI)
Policy/series name	Collaborative financial education and standardization initiative
Key figures	Charanjot Singh Nanda (President, ICAI)
Purpose/reason	Promote global investing awareness, investor education, and financial reforms
Feature details	Co-branded education, expert groups, standardization of reporting frameworks
Validity or status	Active (partnerships initiated)
Strategic/significant value	Empowers capital markets, supports economic transformation, boosts investor confidence



APPOINTMENTS

➢ **Who has been appointed as an ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI) to represent the Ministry of Law & Justice?**

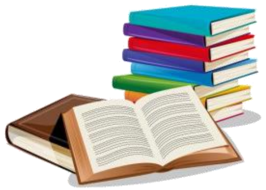
A) Alok Kumar Verma
B) Tushar Mehta
C) Anju Rathi Rana
D) Sunil Arora
E) Arvind Panagariya

Answer
C) Anju Rathi Rana

APPOINTMENTS

Event and Location:

- **Event:** Appointment of Anju Rathi Rana as ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI)
- **Location:** New Delhi
- **Date:** July 30, 2025



APPOINTMENTS

Mandates and Objectives:

- **Mandates:** The Ministry of Corporate Affairs (MCA) has appointed Anju Rathi Rana, the current Law Secretary, as the ex-officio member of IBBI under Section 189 of the Insolvency and Bankruptcy Code, 2016, to represent the Ministry of Law & Justice.

APPOINTMENTS

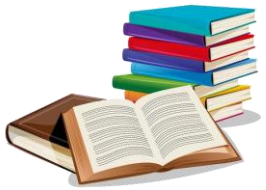
Mandates and Objectives:

- **Objectives:**
  - Ensure representation of the Ministry of Law & Justice in the regulatory framework of the Insolvency and Bankruptcy Board of India
  - Enhance legal oversight and support the effective implementation of the Insolvency and Bankruptcy Code (IBC)
  - Strengthen transparency and legal governance in India's insolvency resolution process

APPOINTMENTS

Important Terms Explained:

- **Insolvency and Bankruptcy Board of India (IBBI):** A statutory regulatory body established under the Insolvency and Bankruptcy Code, 2016, to oversee insolvency resolution in India. It regulates insolvency professionals, agencies, and utilities.
- **Ex-officio Member:** A member appointed by virtue of holding another office. In this case, the Law Secretary is appointed to IBBI without a separate selection process.



APPOINTMENTS

Important Terms Explained:

- **Insolvency and Bankruptcy Code (IBC), 2016:** A comprehensive legal framework for resolving insolvency and bankruptcy for companies, individuals, and partnerships in a time-bound manner.

APPOINTMENTS

Tabular Summary:

Parameter	Details
Event name	Appointment of Anju Rathi Rana as ex-officio member of IBBI
Announcement date	July 30, 2025
Location	New Delhi
Issuing authority	Ministry of Corporate Affairs
Policy/series name	Section 189, Insolvency and Bankruptcy Code (IBC), 2016
Key figures	Anju Rathi Rana – Law Secretary and ex-officio IBBI member
Purpose/reason	Legal representation on the Board of IBBI
Feature details	First woman Law Secretary; former public prosecutor; Indian Legal Service
Validity or status	Active (currently serving as IBBI Board member)
Strategic/significant value	Strengthens governance, legal insight in India's insolvency resolution ecosystem

- **What is the name of India's first indigenously developed low-cost carbon fibre foot prosthesis unveiled by DRDO and AIIMS Bibinagar?**

A) DRDO-BIBIFLEX
B) PRAGATI Prosthetic
C) ADIDOC
D) AROGYA Foot
E) BionicStride

Answer
C) ADIDOC

CA FUNSTA

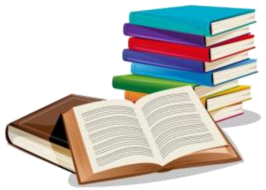
UNBOX THE NEW WAY OF LEARNING

Event and Location:

- **Event:** Launch of India's first indigenous low-cost carbon fibre foot prosthesis
- **Location:** AIIMS Bibinagar, Telangana
- **Date:** July 29, 2025

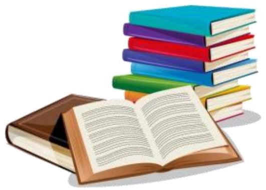
Mandates and Objectives:

- **Mandates:**
  - Launch of ADIDOC (AIIMS Bibinagar – DRDL, DRDO Indigenously Developed Optimised Carbon Foot Prosthesis)
  - Joint development by DRDO and AIIMS Bibinagar under Aatmanirbhar Bharat
- **Objectives:**
  - Provide affordable, high-performance prosthetic solutions to amputees in India
  - Reduce dependence on costly imported carbon fibre prosthetic limbs
  - Enhance mobility and social inclusion for people with disabilities



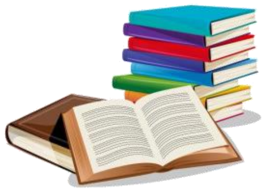
Important Terms Explained:

- **ADIDOC:** India's first indigenously developed advanced carbon fibre foot prosthesis, designed for affordability and durability.
- **Aatmanirbhar Bharat:** A government initiative promoting self-reliance in manufacturing and innovation across key sectors including defence and healthcare.
- **DRDL (Defence Research & Development Laboratory):** A key laboratory under DRDO focusing on advanced defence technologies, including dual-use innovations like prosthetics.



Tabular Summary:

Parameter	Details
Event name	Launch of ADIDOC – Indigenous Carbon Fibre Foot Prosthesis
Announcement date	July 29, 2025
Location	AIIMS Bibinagar, Telangana
Issuing authority	DRDO and AIIMS Bibinagar
Policy/series name	Aatmanirbhar Bharat Initiative
Key figures	Dr. GA Srinivasa Murthy, Dr. Ahanthem Santa Singh
Purpose/reason	Provide affordable prosthetic limbs and promote technological self-reliance
Feature details	3 weight variants, cost under ₹20,000, supports up to 125 kg
Validity or status	Officially launched and ready for implementation
Strategic/significant value	Reduces import dependency and enhances mobility access for disabled persons



DEFENCE

➢ **Which missile underwent two successful consecutive flight tests by DRDO in July 2025 from Dr APJ Abdul Kalam Island?**

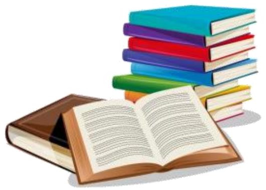
A) Agni Prime
B) Nirbhay
C) Shaurya
D) Pralay
E) BrahMos

Answer
D) Pralay

DEFENCE

Event and Location:

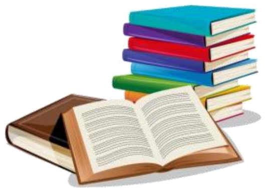
- **Event:** Two consecutive successful flight tests of Pralay missile by DRDO
- **Location:** Dr APJ Abdul Kalam Island, off the coast of Odisha
- **Date:** July 28 and 29, 2025



DEFENCE

Mandates and Objectives:

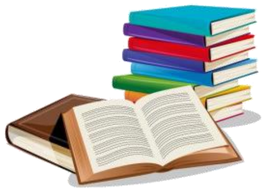
- **Mandates:** The Defence Research and Development Organisation (DRDO) conducted two back-to-back user evaluation trials of the Pralay missile system.
- **Objectives:** The goal was to validate both the missile's maximum and minimum range capabilities and demonstrate its high accuracy, reliability, and multi-warhead adaptability for future deployment.



DEFENCE

Important Terms Explained:

- **Pralay Missile:** A short-range, surface-to-surface, quasi-ballistic missile developed by DRDO using solid propellant and advanced guidance systems.
- **DRDO:** The Defence Research and Development Organisation is India’s primary R&D agency for defence technologies, operating under the Ministry of Defence.
- **ULPGM-V3:** The Unmanned Aerial Vehicle Launched Precision Guided Missile Version 3 is an upgraded precision strike missile tested by DRDO, featuring dual-channel seeker, modular warheads, and two-way data link.

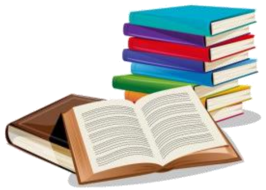


DEFENCE

CA FUNSTA

Tabular Summary:

Parameter	Details
Event name	Consecutive successful flight tests of Pralay missile
Announcement date	July 28 and 29, 2025
Location	Dr APJ Abdul Kalam Island, Odisha
Issuing authority	Defence Research and Development Organisation (DRDO)
Policy/series name	Pralay missile user evaluation trials
Key figures	DRDO scientists, Indian Army and Air Force officials, defence industry reps
Purpose/reason	Validate minimum and maximum range with high accuracy
Feature details	Advanced guidance, solid propulsion, multi-warhead capability
Validity or status	Successfully tested and ready for further induction
Strategic/significant value	Enhances India's short-range precision strike capabilities



DEFENCE

- **Which Fast Patrol Vessel was launched by the Indian Coast Guard in July 2025 at Goa Shipyard Limited?**

A) Shaurya
B) Veer
C) Atal
D) Vikram
E) Chetak

Answer
C) Atal

DEFENCE

Event and Location:

- **Event:** Launch of Fast Patrol Vessel ‘Atal’ by Indian Coast Guard
- **Location:** Goa Shipyard Limited (GSL), Vasco da Gama, Goa
- **Date:** July 30, 2025

DEFENCE

Mandates and Objectives:

- **Mandates:** The Indian Coast Guard, in collaboration with Goa Shipyard Limited (GSL), launched FPV Atal, the sixth vessel in a series of eight indigenously designed and constructed Fast Patrol Vessels.
- **Objectives:** To strengthen India's coastal surveillance, anti-smuggling, anti-piracy, and search and rescue capabilities while promoting Atmanirbharta (self-reliance) in maritime defense production.

Important Terms Explained:

- **Fast Patrol Vessel (FPV):** A small, fast, and agile maritime vessel designed for operations like coastal patrols, offshore asset protection, and anti-piracy missions.
- **Goa Shipyard Limited (GSL):** A Defence Public Sector Undertaking (DPSU) under the Ministry of Defence, responsible for designing and manufacturing modern naval vessels in India.
- **Atmanirbharta:** A national policy vision promoting self-reliance, particularly in defense and critical sectors, to reduce dependency on foreign imports.

DEFENCE

Tabular Summary:

Parameter	Details
Event name	Launch of Indian Coast Guard's Fast Patrol Vessel 'Atal'
Announcement date	July 30, 2025
Location	Goa Shipyard Limited, Vasco da Gama, Goa
Issuing authority	Indian Coast Guard in collaboration with Goa Shipyard Limited
Policy/series name	Series of eight indigenously built Fast Patrol Vessels
Key figures	Rozy Agarwal (Principal Internal Financial Advisor, Coast Guard HQ)
Purpose/reason	To enhance maritime domain awareness and ensure coastal security
Feature details	52m length, 320-tonne displacement, anti-smuggling and rescue capabilities
Validity or status	Sixth vessel launched; two more in series expected
Strategic/significant value	Enhances India's maritime defense and aligns with 'Atmanirbharta' goals

➢ **Which Indian naval ship arrived in Singapore to participate in the 32nd edition of SIMBEX in 2025?**

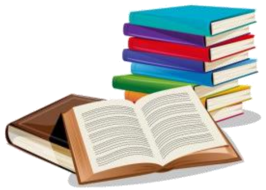
A) INS Kolkata
B) INS Vikrant
C) INS Shivalik
D) INS Satpura
E) INS Trikand

Answer
D) INS Satpura

DEFENCE

Event and Location:

- **Event:** Arrival of INS Satpura in Singapore for the 32nd edition of SIMBEX (SIMBEX-25)
- **Location:** Singapore (Harbour and Sea phases of SIMBEX)
- **Date:** July 30, 2025

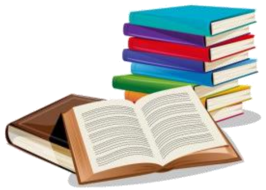


Mandates and Objectives:

- **Mandates:** Indian Navy's INS Satpura reached Singapore to participate in SIMBEX-25, conducted with the Republic of Singapore Navy (RSN) to strengthen bilateral maritime cooperation.
- **Objectives:**
  - Enhance interoperability and coordination between the two navies
  - Conduct joint naval operations including VBSS, air defence, and cross-deck helicopter missions
  - Reaffirm shared commitments to Indo-Pacific maritime security and a rules-based order
  - Promote professional exchanges and alignment of naval doctrines

Important Terms Explained:

- **SIMBEX (Singapore-India Maritime Bilateral Exercise):** An annual bilateral naval exercise held between India and Singapore since 1994, focusing on enhancing mutual cooperation and joint operational capability.
- **MAHASAGAR Vision:** India's maritime initiative focused on fostering Maritime Security and Growth for All in the Region, aligning with India's Act East Policy.
- **VBSS (Visit, Board, Search, and Seizure):** Naval operations aimed at boarding vessels suspected of piracy, smuggling, or hostile activity, a key skill in maritime security enforcement.



Tabular Summary:

Parameter	Details
Event name	32nd Edition of SIMBEX (SIMBEX-25)
Announcement date	July 30, 2025
Location	Singapore
Issuing authority	Indian Navy, Ministry of Defence, Government of India
Policy/series name	SIMBEX – Singapore-India Maritime Bilateral Exercise
Key figures	INS Satpura, RSN Vigilant, RSN Supreme
Purpose/reason	Strengthen bilateral naval cooperation and regional maritime security
Feature details	Harbour phase, SMEEs, Sea phase with VBSS, air defence, precision drills
Validity or status	Ongoing bilateral engagement since 1994
Strategic/significant value	Reinforces Indo-Pacific maritime stability, operational synergy, and India's MAHASAGAR vision

➢ **Where did the Indian Coast Guard commence construction of its first indigenous Air Cushion Vehicle (hovercraft) on July 30, 2025?**

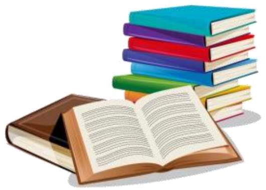
A) Cochin Shipyard
B) Hindustan Shipyard
C) Mazagon Dock
D) Chowgule Shipyard
E) L&T Shipyard

Answer
D) Chowgule Shipyard

DEFENCE

Event and Location:

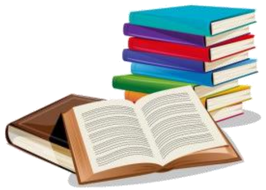
- **Event:** Commencement of indigenous hovercraft (Air Cushion Vehicle) construction for the Indian Coast Guard
- **Location:** Chowgule & Company Pvt. Ltd., Goa
- **Date:** July 30, 2025



DEFENCE

Mandates and Objectives:

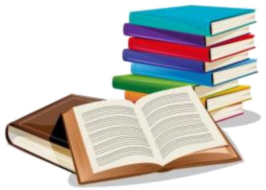
- **Mandates:** The Indian Coast Guard began construction of the first indigenous Air Cushion Vehicle (ACV) under a contract signed with the Ministry of Defence on October 24, 2024, for six hovercrafts based on Griffon Hoverwork designs.



DEFENCE

Mandates and Objectives:

- **Objectives:**
  - Enhance India’s coastal surveillance and shallow-water operational capabilities
  - Support missions like patrolling, interdiction, and search & rescue
  - Advance operational self-reliance under the Aatmanirbhar Bharat initiative
  - Build tactical and rapid-response capability for maritime security



DEFENCE

Important Terms Explained:

- **Air Cushion Vehicle (ACV):** Also known as hovercraft, these are high-speed craft capable of gliding over land and water surfaces, ideal for shallow and marshy terrains used in surveillance and rescue missions.
- **Griffon Hoverwork Design:** A globally recognized UK-based design known for producing reliable hovercraft platforms. Indian engineers are adapting these to suit local coastal needs.
- **Aatmanirbhar Bharat:** A national mission aimed at enhancing self-reliance in various sectors, including defence manufacturing, by promoting indigenous production and reducing import dependency.

DEFENCE

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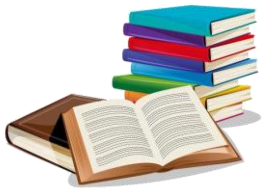
UNBOX THE NEW WAY OF LEARNING

Tabular Summary:

Parameter	Details
Event name	Commencement of indigenous hovercraft (ACV) construction for ICG
Announcement date	July 30, 2025
Location	Chowgule Shipyard, Goa
Issuing authority	Indian Coast Guard, Ministry of Defence
Policy/series name	Aatmanirbhar Bharat – Defence Manufacturing Drive
Key figures	IG Sudhir Sahni (ICG), Rakesh Pal (DG ICG), Rajnath Singh (Defence Minister)
Purpose/reason	Enhance ICG's coastal patrol and rapid response capability
Feature details	Six ACVs based on Griffon Hoverwork design with Indian customization
Validity or status	Construction commenced under 2024 contract
Strategic/significant value	Promotes defence self-reliance, strengthens shallow-water and SAR operations



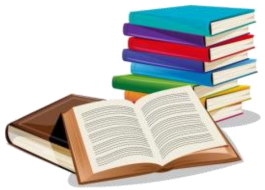
SCHEMES

➢ **Which major education reform policy in India completed five years of implementation in July 2025?**

A) RTE Act
B) Samagra Shiksha Abhiyan
C) National Education Policy 2020
D) Skill India Mission
E) NIPUN Bharat

Answer

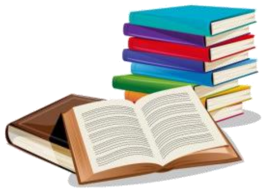
C) National Education Policy 2020



SCHEMES

Event and Location:

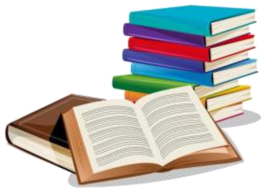
- **Event:** Completion of five years of implementation of the National Education Policy (NEP) 2020
- **Location:** Pan-India (with varied implementation across states)
- **Date:** July 30, 2025



SCHEMES

Mandates and Objectives:

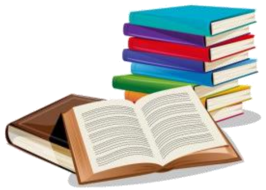
- **Mandates:** The NEP 2020 introduced a comprehensive overhaul of the Indian education system, covering school education, higher education, curriculum design, assessment reforms, and flexible learning pathways.
- **Objectives:** To modernize India's education system through a competency-based curriculum, foundational literacy, multidisciplinary education, flexible learning via credit systems, and mother tongue-based instruction.



SCHEMES

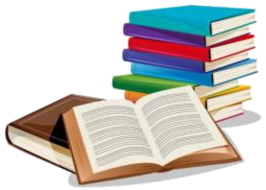
Important Terms Explained:

- **National Education Policy (NEP) 2020:** A comprehensive policy reform that replaced the 1986 NEP, aimed at transforming education across all levels through a new school structure, CUET, and multilingual instruction.
- **NIPUN Bharat Mission:** Launched in 2021 to ensure universal foundational literacy and numeracy in children up to class 3 by 2026–27.
- **Academic Bank of Credits (ABC):** A digital repository enabling students to store, transfer, and redeem academic credits across institutions for flexible learning and multiple exit options.



Important Terms Explained:

- **Common University Entrance Test (CUET):** A standardized entrance exam introduced in 2022 for undergraduate admissions to central and selected state universities.
- **National Credit Framework (NCrF):** A framework integrating academic and vocational learning across school and higher education through credit recognition of skill hours.



SCHEMES

Tabular Summary:

Parameter	Details
Event name	Five years of implementation of National Education Policy (NEP) 2020
Announcement date	July 30, 2025
Location	Nationwide rollout (partial state-level implementation)
Issuing authority	Ministry of Education, Government of India
Policy/series name	NEP 2020 reforms and initiatives
Key figures	NCERT, CBSE, UGC, Ministry of Education
Purpose/reason	To overhaul education system for 21st-century needs
Feature details	New school structure, NIPUN Bharat, CUET, ECCE, ABC, 4-year UG programmes
Validity or status	Ongoing; partial implementation; pending reforms like HECI and teacher education
Strategic/significant value	Aims to build a flexible, inclusive, skill-integrated and student-centric education system

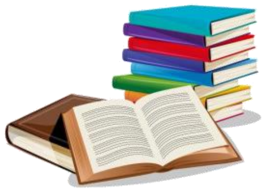
SCHEMES

- **Which of the following schemes is exclusively aimed at supporting women cooperatives through business development and credit assistance (excluding urban housing)?**

A) Mahila Samman Yojna
B) Nari Shakti Kendra
C) Nandini Sahakar
D) Udyam Stree Scheme
E) Swayam Shakti Credit Yojna

Answer

C) Nandini Sahakar



CA FUNSTA
UNBOX THE NEW WAY OF LEARNING

Event and Location:

- **Event:** Implementation of dedicated schemes for women cooperatives by NCDC
- **Location:** Pan-India (multiple state-wise disbursements reported)
- **Date:** July 30, 2025

SCHEMES

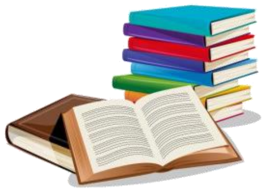
Mandates and Objectives:

- **Mandates:** The National Cooperative Development Corporation (NCDC) is implementing Swayamshakti Sahakar Yojna and Nandini Sahakar schemes to financially empower women cooperatives across India.

SCHEMES

Mandates and Objectives:

- **Objectives:**
  - Provide affordable and reliable credit access to women SHGs and cooperatives.
  - Support enterprise development, capacity building, and livelihood generation.
  - Promote women entrepreneurship aligned with the Atmanirbhar Bharat vision.
  - Extend financial assistance, including interest subvention, and promote inclusive cooperative growth.



SCHEMES

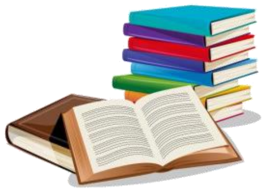
Important Terms Explained:

- **Swayamshakti Sahakar Yojna**: A financial inclusion scheme for SHGs and women cooperatives that facilitates access to affordable credit and promotes collective socio-economic activities and sustainable livelihood.
- **Nandini Sahakar:** A comprehensive support framework offering credit, project planning, training, and handholding to women cooperatives for setting up viable enterprises (excluding urban housing).
- **NCDC:** The National Cooperative Development Corporation, a statutory body under the Ministry of Cooperation, which provides financial and technical assistance for cooperative development in India.

SCHEMES

Tabular Summary:

Parameter	Details
Event name	Implementation of Swayamshakti Sahakar Yojna and Nandini Sahakar
Announcement date	July 30, 2025
Location	Nationwide, with major disbursement in Andhra Pradesh and Telangana
Issuing authority	National Cooperative Development Corporation (NCDC)
Policy/series name	Women Cooperative Empowerment Schemes
Key figures	Amit Shah (Minister of Cooperation), Pankaj Kumar Bansal
Purpose/reason	Provide credit and entrepreneurial support to women-led cooperatives
Feature details	Interest subvention, R&D exposure, enterprise training, credit linkage
Validity or status	Ongoing; ₹3504.4 crore disbursed in 3 years
Strategic/significant value	Supports financial independence, livelihood security, and inclusive cooperative growth



SCHEMES

- What is the total budgetary outlay for the PM-JANMAN scheme launched for the socio-economic development of PVTGs?

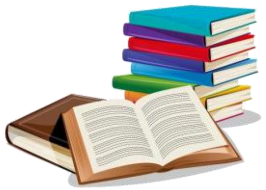
A) ₹15,336 crore
B) ₹24,104 crore
C) ₹18,750 crore
D) ₹12,500 crore
E) ₹30,000 crore

Answer
B) ₹24,104 crore

SCHEMES

Event and Location:

- **Event:** Review of progress and achievements under PM-JANMAN (Pradhan Mantri Janjati Adivasi Nyaya MahaAbhiyaN)
- **Location:** Rajya Sabha, Government of India
- **Date**: July 30, 2025



SCHEMES

CA FUNSTA
UNBOX THE NEW WAY OF LEARNING

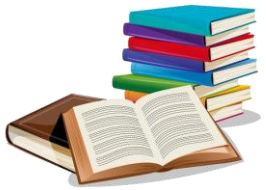
Mandates and Objectives:

- **Mandates:** The PM-JANMAN scheme, launched on 15 November 2023, aims to uplift 75 Particularly Vulnerable Tribal Groups (PVTGs) in 18 States and 1 Union Territory by ensuring access to housing, water, health, nutrition, education, and livelihood over a 3-year period.

SCHEMES

Mandates and Objectives:

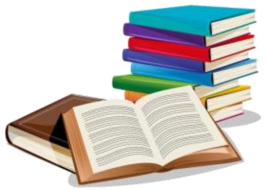
- **Objectives:**
  - Provide pucca houses, piped water supply, road and telecom connectivity, electrification, and solar energy
  - Improve nutrition, healthcare access, Anganwadi services, and education infrastructure
  - Strengthen sustainable livelihoods via VDVKs, skill development, and entrepreneurship training
  - Achieve inter-ministerial convergence via 11 interventions by 9 line Ministries



SCHEMES

Important Terms Explained:

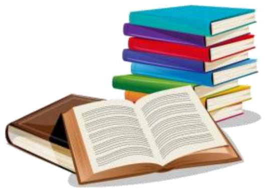
- **PM-JANMAN:** Stands for Pradhan Mantri Janjati Adivasi Nyaya MahaAbhiyaN, launched in 2023 for integrated development of PVTG communities.
- **PVTGs (Particularly Vulnerable Tribal Groups):** The most marginalized tribal groups in India with low development indicators and high dependency on forests and natural resources.



SCHEMES

Important Terms Explained:

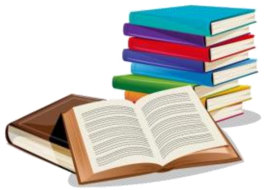
- **VDVKs (Van Dhan Vikas Kendras):** Tribal entrepreneurship units that focus on value addition, training, and skill-building in forest-based and rural products.
- **NIESBUD:** National Institute for Entrepreneurship and Small Business Development, under the Ministry of Skill Development and Entrepreneurship, which provides training and capacity building for beneficiaries.



SCHEMES

Tabular Summary:

Parameter	Details
Event name	Review of PM-JANMAN Achievements
Announcement date	July 30, 2025
Location	Rajya Sabha
Issuing authority	Ministry of Tribal Affairs
Policy/series name	PM-JANMAN
Key figures	Shri Durgadas Uikey, Shri Neeraj Dangi
Purpose/reason	Holistic development of 75 PVTG communities
Feature details	Housing, health, education, water, energy, telecom, livelihoods
Validity or status	Ongoing (3-year target from Nov 2023 to 2026)
Strategic/significant value	Reduces inequality and enhances access to basic services for marginalized tribes



SCHEMES

➢ **Which two institutions are implementing the Swavalambini Women Entrepreneurship Programme as part of its pilot phase?**

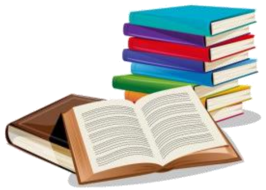
A) IIM Bangalore and NSDC
B) NIESBUD and IIE
C) AICTE and SIDBI
D) NCW and MSME-DI
E) IGNOU and NI-MSME

Answer
B) NIESBUD and IIE

SCHEMES

Event and Location:

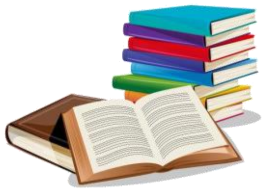
- **Event:** Launch of Swavalambini Women Entrepreneurship Programme (pilot project)
- **Location:** Six HEIs/Universities across Assam, Meghalaya, Mizoram, Uttar Pradesh, and Telangana
- **Date:** February 2025 (Launched), progress reported on July 30, 2025



SCHEMES

Mandates and Objectives:

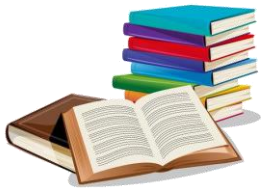
- **Mandates:** The Ministry of Skill Development and Entrepreneurship (MSDE), in collaboration with NITI Aayog’s Women Entrepreneurship Platform, launched the Swavalambini Women Entrepreneurship Programme in select Higher Educational Institutions (HEIs) to promote entrepreneurship among young women students.



SCHEMES

Mandates and Objectives:

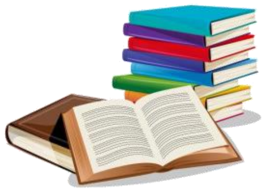
- **Objectives:**
  - Build entrepreneurial mindset in women students
  - Provide structured, multi-stage training from ideation to enterprise creation
  - Equip participants with access to resources, finance, mentorship, and networks
  - Train faculty to mentor future women entrepreneurs within their institutions



SCHEMES

Important Terms Explained:

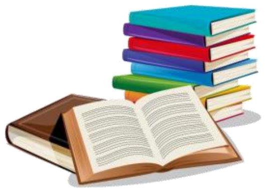
- **Swavalambini Programme:** A structured women entrepreneurship initiative launched by MSDE to empower female students through entrepreneurial training, mentorship, and startup support.
- NIESBUD (National Institute for Entrepreneurship **and Small Business Development):** An autonomous institute under MSDE, responsible for entrepreneurship promotion and training.



SCHEMES

Important Terms Explained:

- **IIE (Indian Institute of Entrepreneurship):** Guwahati-based institute under MSDE focused on fostering entrepreneurship in northeastern India.
- **Entrepreneurship Development Programme (EDP):** Intensive training phase covering business planning, finance, marketing, compliance, and legal processes.
- **Award to Reward (ATR) Initiative:** NITI Aayog-led programme to recognize successful entrepreneurs and promote role models among youth.



SCHEMES

Tabular Summary:

Parameter	Details
Event name	Launch of Swavalambini Women Entrepreneurship Programme
Announcement date	February 2025 (launch); July 30, 2025 (progress update)
Location	6 HEIs across Assam, Meghalaya, Mizoram, UP, and Telangana
Issuing authority	Ministry of Skill Development and Entrepreneurship (MSDE)
Policy/series name	Swavalambini Women Entrepreneurship Programme
Key figures	Shri Jayant Chaudhary (Minister), NIESBUD, IIE, NITI Aayog
Purpose/reason	Promote entrepreneurship among women students in higher education
Feature details	EAP, EDP, 21-week mentorship, FDP, Award to Reward (ATR) initiative
Validity or status	Pilot project completed; potential national scale-up under assessment
Strategic/significant value	Empowers women as job creators, strengthens innovation ecosystem in higher education

➢ **Which EV manufacturer recently signed an MoU with DPIIT under the 'Build in Bharat' initiative to strengthen India's clean mobility ecosystem?**

A) Ola Electric
B) Tata Motors
C) Ather Energy
D) Mahindra Electric
E) Hero Electric

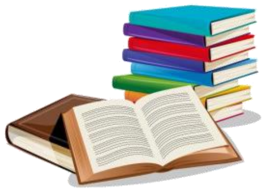
Answer

C) Ather Energy

NATIONAL AFFAIRS

Event and Location:

- **Event:** Signing of MoU between DPIIT and Ather Energy to promote EV manufacturing and startup support
- **Location:** India (MoU signed under the Ministry of Commerce and Industry)
- **Date:** July 30, 2025

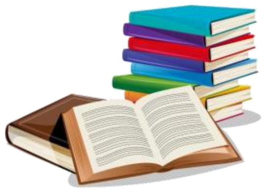


Mandates and Objectives:

- **Mandates:** The Department for Promotion of Industry and Internal Trade (DPIIT) signed an MoU with Ather Energy under the Startup Policy Forum's Build in Bharat initiative to develop a comprehensive support system for EV startups.
- **Objectives:** To support deep-tech startups in the EV sector through mentorship, infrastructure, innovation programs, skills development, and exposure opportunities aimed at building a sustainable, clean mobility ecosystem in India.

Important Terms Explained:

- **DPIIT:** The Department for Promotion of Industry and Internal Trade under the Ministry of Commerce and Industry is responsible for formulating policies to boost industrial development, startups, and innovation.
- **Build in Bharat Initiative:** A flagship program under the Startup Policy Forum aimed at empowering startups and entrepreneurs to innovate and manufacture high-quality products within India.
- **Ather Energy:** A prominent electric vehicle manufacturer in India, known for its innovation in electric two-wheelers and active involvement in building a domestic EV ecosystem.



Tabular Summary:

Parameter	Details
Event name	MoU signing between DPIIT and Ather Energy
Announcement date	July 30, 2025
Location	India (national scope)
Issuing authority	DPIIT, Ministry of Commerce and Industry
Policy/series name	Build in Bharat Initiative under Startup Policy Forum
Key figures	Shri Sanjiv Singh (DPIIT), Tarun Mehta (Ather Energy)
Purpose/reason	Boost clean mobility and support EV manufacturing startups
Feature details	Mentorship, infrastructure, skill training, Bharat Startup Grand Challenge
Validity or status	Ongoing collaboration
Strategic/significant value	Strengthens India’s EV innovation ecosystem and supports self-reliance goals

NATIONAL AFFAIRS

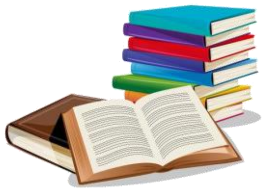
- How many total languages is the Sanchar Saathi mobile app now available in as of July 2025?

A) 12
B) 15
C) 22
D) 18
E) 5

Answer
C) 22

Event and Location:

- **Event:** Launch of Sanchar Saathi mobile app in Hindi and 21 regional languages
- **Location:** New Delhi (Stakeholders Meeting)
- **Date:** July 30, 2025

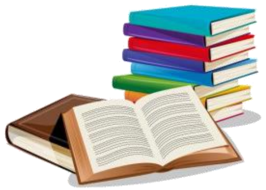


Mandates and Objectives:

- **Mandates:** Communications Minister Jyotiraditya Scindia launched the Sanchar Saathi mobile app in Hindi and 21 regional languages to increase its reach across India's diverse population.
- **Objectives:** To combat telecom-related cyber frauds, empower mobile users to block or trace lost phones, report fraudulent activity, and ensure inclusive digital access through regional language support.

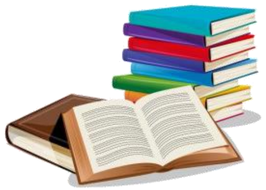
Important Terms Explained:

- **Sanchar Saathi Mobile App:** A citizen-centric app developed under the Department of Telecommunications (DoT) that allows users to report suspicious calls/messages, block or trace stolen phones, and check for unauthorized SIMs issued under their name.
- **C-DOT:** The Centre for Development of Telematics is the R&D arm of the DoT responsible for telecom innovation and the technical backbone of initiatives like Sanchar Saathi.



Important Terms Explained:

- **Telecom Cyber Frauds:** Includes crimes like phishing, identity theft, and SIM misuse, where fraudsters exploit telecom networks for financial or data theft.



Tabular Summary:

Parameter	Details
Event name	Launch of Sanchar Saathi app in Hindi and 21 regional languages
Announcement date	July 30, 2025
Location	New Delhi
Issuing authority	Department of Telecommunications, Ministry of Communications
Policy/series name	Sanchar Saathi Initiative
Key figures	Jyotiraditya Scindia, Neeraj Mittal, C-DOT, RPF officials
Purpose/reason	Combat telecom-related cyber frauds and ensure wider digital access
Feature details	Report scams, trace/block lost phones, check unauthorized mobile connections
Validity or status	Active; over 46 lakh downloads as of July 2025
Strategic/significant value	Empowers citizens, reduces fraud, and strengthens national telecom security

- On which date will Prime Minister Narendra Modi release the 20th installment of the PM-KISAN scheme in 2025?

A) August 15
B) July 31
C) August 2
D) September 5
E) August 10

Answer
C) August 2

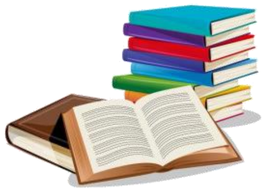
NATIONAL AFFAIRS

Event and Location:

- **Event:** Release of the 20th installment of PM-KISAN Samman Nidhi Scheme
- **Location:** Varanasi, Uttar Pradesh (led by PM Narendra Modi)
- **Date:** August 2, 2025

Mandates and Objectives:

- **Mandates:** Prime Minister Narendra Modi will release the 20th installment of PM-KISAN, transferring ₹20,500 crore to 9.7 crore farmers via Direct Benefit Transfer (DBT). A nationwide awareness and outreach campaign has been launched to maximize reach.

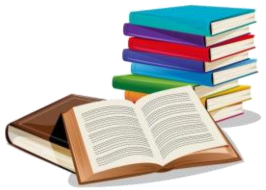


Mandates and Objectives:

- **Objectives:**
  - Ensure seamless and transparent benefit transfer to eligible farmers
  - Promote awareness of government agricultural schemes
  - Mobilize support and engagement through KVKs, grassroots workers, and Gram Panchayats
  - Celebrate the installment disbursal as a national event highlighting support for farmers

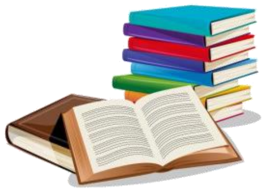
Important Terms Explained:

- **PM-KISAN (Pradhan Mantri Kisan Samman Nidhi):** A central sector scheme launched in 2019 under which eligible farmers receive ₹6,000 annually in three equal installments directly into their bank accounts to support their income.
- **Krishi Vigyan Kendras (KVKs):** Agricultural extension centres created by ICAR to provide practical training and knowledge dissemination to farmers across India.
- **Direct Benefit Transfer (DBT):** A government mechanism for transferring subsidies and benefits directly to citizens' accounts to ensure transparency and reduce leakages.



Tabular Summary:

Parameter	Details
Event name	Release of 20th installment of PM-KISAN Samman Nidhi
Announcement date	July 30, 2025
Disbursal date	August 2, 2025
Location	Varanasi, Uttar Pradesh
Issuing authority	Ministry of Agriculture and Farmers' Welfare
Policy/series name	PM-KISAN Samman Nidhi Scheme
Key figures	PM Narendra Modi, Shivraj Singh Chouhan, Dr. M. L. Jat, Devesh Chaturvedi
Purpose/reason	Support farmers' income and promote awareness of agricultural programmes
Feature details	DBT to 9.7 crore farmers, nationwide campaign via KVKs and local workers
Validity or status	20th installment worth ₹20,500 crore to be disbursed
Strategic/significant value	Promotes transparency, boosts rural income, and enhances scheme visibility



NATIONAL AFFAIRS

➢ **Who delivered the keynote address at EPFO's 20th RGDE session hosted by PDUNASS in July 2025?**

A) Naseeruddin Shah
B) Anupam Kher
C) Adil Hussain
D) Rajkummar Rao
E) Manoj Bajpayee

Answer
C) Adil Hussain

Event and Location:

- **Event:** 20th edition of Re-imagining Governance: Discourse for Excellence (RGDE)
- **Location:** PDUNASS, New Delhi (Hybrid Mode)
- **Date:** July 28, 2025

CA FUNSTA

Mandates and Objectives:

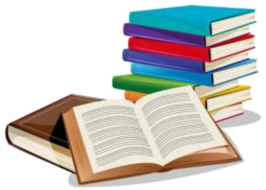
- **Mandates:** The Employees' Provident Fund Organisation (EPFO), under the Ministry of Labour & Employment, hosted the 20th RGDE session at PDUNASS, featuring actor Adil Hussain as the keynote speaker.
- **Objectives:**
  - Promote thought leadership and excellence in governance
  - Foster cross-sectoral learning for public servants
  - Encourage empathetic and authentic communication in administration
  - Engage experts from arts, civil society, and academia to enrich public service perspectives

CA FUNSTA

UNBOX THE NEW WAY OF LEARNING

Important Terms Explained:

- **RGDE (Re-imagining Governance: Discourse for Excellence):** A monthly thought leadership series launched on Good Governance Day (25 December 2023), designed to spark innovation and excellence in public sector governance.
- **PDUNASS:** Pandit Deendayal Upadhyaya National Academy of Social Security, the training arm of EPFO, responsible for skill-building and strategic leadership in social security administration.
- **EPFO (Employees' Provident Fund Organisation):** A statutory body under the Ministry of Labour & Employment, overseeing the administration of provident fund schemes for India's workforce.



Tabular Summary:

Parameter	Details
Event name	20th RGDE (Re-imagining Governance: Discourse for Excellence)
Announcement date	July 28, 2025
Location	PDUNASS, New Delhi (Hybrid Format)
Issuing authority	EPFO, Ministry of Labour & Employment
Policy/series name	RGDE – Re-imagining Governance Series
Key figures	Adil Hussain, Ramesh Krishnamurthi, Kumar Rohit
Purpose/reason	Promote communication, empathy, and excellence in public administration
Feature details	Theatre-based insights, emotional intelligence, storytelling in governance
Validity or status	20th session completed; part of an ongoing monthly series
Strategic/significant value	Enhances leadership capacity and emotional engagement in public governance

NATIONAL AFFAIRS

- Which Indian state recently launched the 'Har Ghar Fibre' initiative to ensure high-speed internet connectivity for all households?

A) Kerala
B) Karnataka
C) Goa
D) Gujarat
E) Telangana

Answer
C) Goa

Event and Location:

- **Event:** Launch of 'Har Ghar Fibre' initiative for high-speed household internet
- **Location:** Goa (pilot in Porvorim, Sankhalim, and Bicholim)
- **Date:** July 30, 2025

Mandates and Objectives:

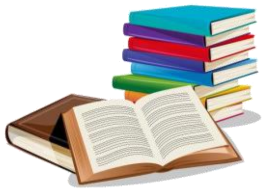
- **Mandates:**
  - Rollout of 'Har Ghar Fibre' initiative to ensure high-speed internet to every household in Goa.
  - Establishment of four new Common Service Centres (CSCs) in Darbandora, Valpoi, Panjim, and Porvorim.
  - Expansion of Goa Broadband Network (GBBN) coverage to connect panchayats, offices, and government institutions.

Mandates and Objectives:

- **Objectives:**
  - Enable digital inclusion and last-mile connectivity across rural and urban Goa.
  - Strengthen access to digital public services and boost e-governance through CSCs.
  - Support start-up growth and digital entrepreneurship through infrastructure and financial support.

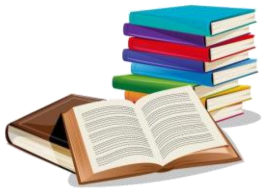
Important Terms Explained:

- **Har Ghar Fibre:**
  - A government-backed initiative to connect every household with high-speed fiber-based internet, ensuring digital empowerment at the grassroots level.
- **Common Service Centres (CSCs):**
  - Digital access points established by the government to provide online services, including e-governance, banking, education, and public utility services in rural and urban areas.



Important Terms Explained:

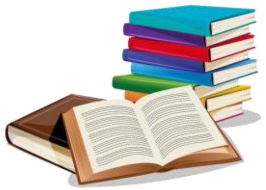
- **Goa Broadband Network (GBBN):**
  - A state-run broadband infrastructure network that provides secure and high-speed internet connectivity to village panchayats, government offices, and institutions across Goa.
- **Goa Online Portal:**
  - A digital service delivery platform offering 247 end-to-end online services from 41 government departments to citizens of Goa.
- **Goa Start-up Policy:**
  - A government initiative to encourage entrepreneurship and start-ups through financial incentives, mentorship, and infrastructural support.



NATIONAL AFFAIRS

Tabular Summary:

Parameter	Details
Event name	Launch of 'Har Ghar Fibre' and expansion of digital infrastructure in Goa
Announcement date	July 30, 2025
Location	Goa (initial rollout in Porvorim, Sankhalim, Bicholim)
Issuing authority	Department of Information and Technology, Goa
Policy/series name	Har Ghar Fibre, Goa Broadband Network, Goa Online Portal
Key figures	Rohan Khaunte (Minister of IT, Goa)
Purpose/reason	Expand digital access, improve service delivery, support start-up ecosystem
Feature details	CSCs in 4 towns, free Wi-Fi in all constituencies, 31 lakh transactions
Validity or status	Pilot phase underway
Strategic/significant value	Enhances digital empowerment and state-wide tech inclusivity



NATIONAL AFFAIRS

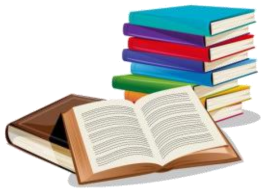
- Which state has the highest outstanding default in premium settlement under the PM Fasal Bima Yojana (PMFBY) over the past five years?

Pradhanmantri Fasal Bima Yojana

A) Madhya Pradesh
B) Tamil Nadu
C) Andhra Pradesh
D) Rajasthan
E) Uttar Pradesh

Answer

C) Andhra Pradesh



Event and Location:

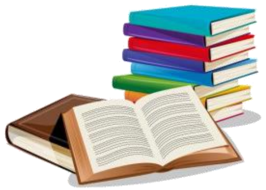
- **Event:** State defaults under the PM Fasal Bima Yojana (PMFBY) exceed ₹6,450 crore
- **Location:** India (scheme implemented in 23 states/UTs)
- **Date:** July 26, 2025

Mandates and Objectives:

- **Mandates:**
  - States have defaulted in paying their share of crop insurance premiums under PMFBY, with five major defaulters: Andhra Pradesh, Rajasthan, Madhya Pradesh, Tamil Nadu, and Uttar Pradesh.
  - The Centre has mandated the use of escrow accounts for advance premium deposits by states starting from Kharif 2025.
  - Introduction of a 12% automatic penalty on insurance companies for delay in claim settlement.
  - Implementation of Yes-Tech, a tech-based yield tracking system with a mandatory 50% weightage in yield estimation.

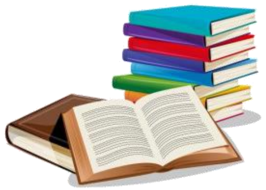
Mandates and Objectives:

- **Objectives:**
  - Ensure timely crop insurance claims to protect farmer interests.
  - Strengthen transparency and accountability in premium and claim settlements.
  - Enhance participation and trust in the scheme through technology-backed solutions.



Important Terms Explained:

- **Pradhan Mantri Fasal Bima Yojana (PMFBY):**
  - A crop insurance scheme launched in 2016 offering comprehensive risk coverage from pre-sowing to post-harvest stages.
  - Farmers pay only 1.5% for rabi, 2% for kharif, and 5% for cash crops, while the remaining premium is shared by Centre and State.
- **Escrow Account:**
  - A third-party account used to hold funds securely before they are transferred. Now mandatory for states to deposit PMFBY premiums in advance.



Important Terms Explained:

- **Yes-Tech:**
  - A technology-driven system that estimates crop yield using satellite and AI data. Now assigned 50% weightage for claim determination.

Tabular Summary:

Parameter	Details
Event name	Crop insurance premium defaults under PMFBY
Announcement date	July 26, 2025
Location	Implemented across 23 states/UTs in India
Issuing authority	Ministry of Agriculture and Farmers' Welfare
Policy/series name	Pradhan Mantri Fasal Bima Yojana (PMFBY)
Key figures	Andhra Pradesh: ₹2,565 Cr, Rajasthan: ₹1,525 Cr, Madhya Pradesh: ₹1,468 Cr
Purpose/reason	Address defaults and improve timeliness of crop insurance payouts
Feature details	Escrow accounts, 12% penalty, Yes-Tech based yield tracking
Validity or status	Active with new mandates from Kharif 2025
Strategic/significant value	Enhances claim reliability and supports risk mitigation for farmers

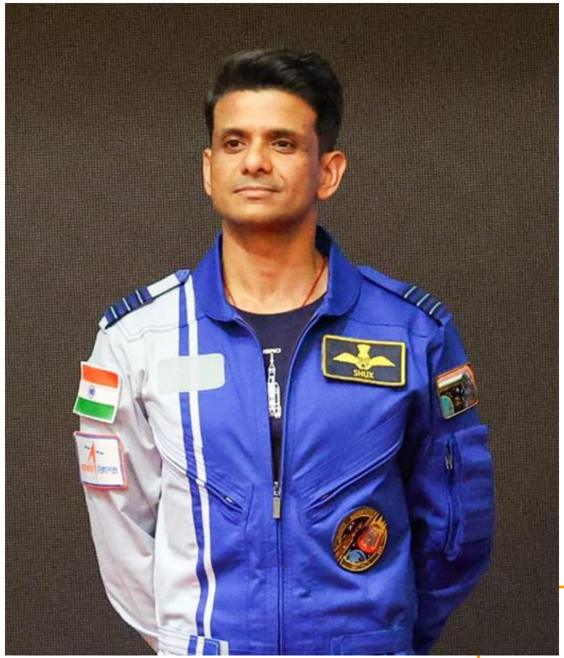
- **Which Indian astronaut will be featured in NCERT's new curriculum modules as the first Indian to reach the International Space Station?**

विद्यया ऽमृतमश्नुते

एन सी ई आर टी
NCERT

A) Rakesh Sharma
B) Sunita Williams
C) Shubhanshu Shukla
D) Kalpana Chawla
E) Gaganyaan Crew

Answer
C) Shubhanshu Shukla



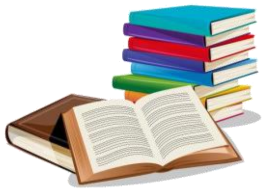
Event and Location:

- **Event:** NCERT to introduce new curriculum modules featuring Captain Shubhanshu Shukla and Operation Sindoor
- **Location:** Nationwide (Indian schools)
- **Date:** July 27, 2025

CA FUNSTA
UNBOX THE NEW WAY OF LEARNING

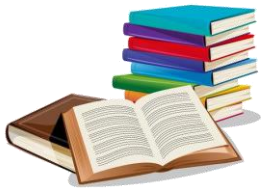
Mandates and Objectives:

- **Mandates:**
  - NCERT is developing two new educational modules featuring Group Captain Shubhanshu Shukla’s space journey and Operation Sindoor, to be introduced in school curricula for Classes 3 to 12.
  - The modules will also highlight India's defence strategy, space exploration milestones, and sustainability efforts under Mission LiFE.
  - Educational focus includes topics on diplomacy, inter-ministerial coordination, and national resilience.



Mandates and Objectives:

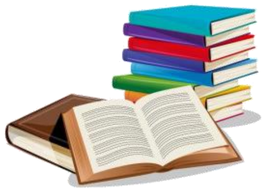
- **Objectives:**
  - To promote awareness among students about India’s rising global presence in space, defence, and environment.
  - To inspire scientific curiosity and career aspirations in aerospace, defence, and ecology.
  - To root education in national identity, values of sovereignty, and sustainability awareness.



NATIONAL AFFAIRS

Important Terms Explained:

- **Group Captain Shubhanshu Shukla:**
  - Indian Air Force officer who became the first Indian to reach the International Space Station (ISS) aboard Axiom Mission 4, symbolising India’s entry into commercial spaceflight.
- **Operation Sindoor:**
  - A classified military operation referenced in the curriculum to illustrate India’s swift and strategic defence actions, aiming to teach students about national security and military decision-making.



Important Terms Explained:

- **Mission LiFE (Lifestyle for Environment):**
  - A flagship sustainable living initiative by the Ministry of Environment, Forest and Climate Change, focusing on climate-conscious behaviour and ecological responsibility.

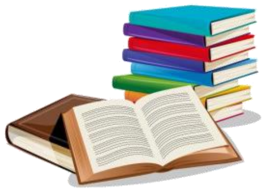
NATIONAL AFFAIRS

Tabular Summary:

Parameter	Details
Event name	Inclusion of new NCERT curriculum modules featuring Captain Shubhanshu Shukla & Operation Sindoor
Announcement date	July 27, 2025
Location	Nationwide (India – Classes 3 to 12)
Issuing authority	NCERT and Ministry of Education
Policy/series name	Curriculum Reforms under NEP 2020
Key figures	Group Captain Shubhanshu Shukla, Ministry of Education
Purpose/reason	To teach national strength, scientific achievements, and sustainability
Feature details	Space missions, Operation Sindoor, Mission LiFE, Partition module
Validity or status	Modules under development; rollout expected post-completion
Strategic/significant value	Encourages scientific curiosity, patriotism, and environmental consciousness

QUICK RECALL

- The World Day Against Trafficking in Persons is observed annually on July 30 to raise global awareness against human trafficking.
- The RBI absorbed ₹46,058 crore in a 3-day VRRR auction held on July 29, 2025.
- The Banking Laws (Amendment) Act, 2025 will come into force on August 1, 2025, as per the Finance Ministry notification.
- Bandhan Bank reported a rise in Gross NPA to 4.71% and Net NPA to 1.28% in FY25.
- Federal Bank has launched a biometric authentication solution for online card payments in collaboration with M2P and MinkasuPay.
- The private sector will invest ₹77,000 crore in India's thermal power sector between FY26 and FY28, as per Crisil Ratings.
- India recorded over 65,000 crore digital payment transactions worth ₹12,000 trillion from FY19 to FY25.
- ICAI has signed MoUs with NSE IFSC Ltd and IVCA to promote investor education and financial reporting standards.
- Anju Rathi Rana has been appointed as an ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI).
- DRDO and AIIMS Bibinagar jointly unveiled ADIDOC, India's first indigenous carbon fibre foot prosthesis.

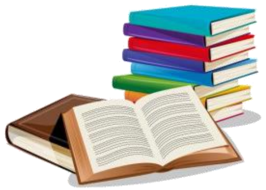


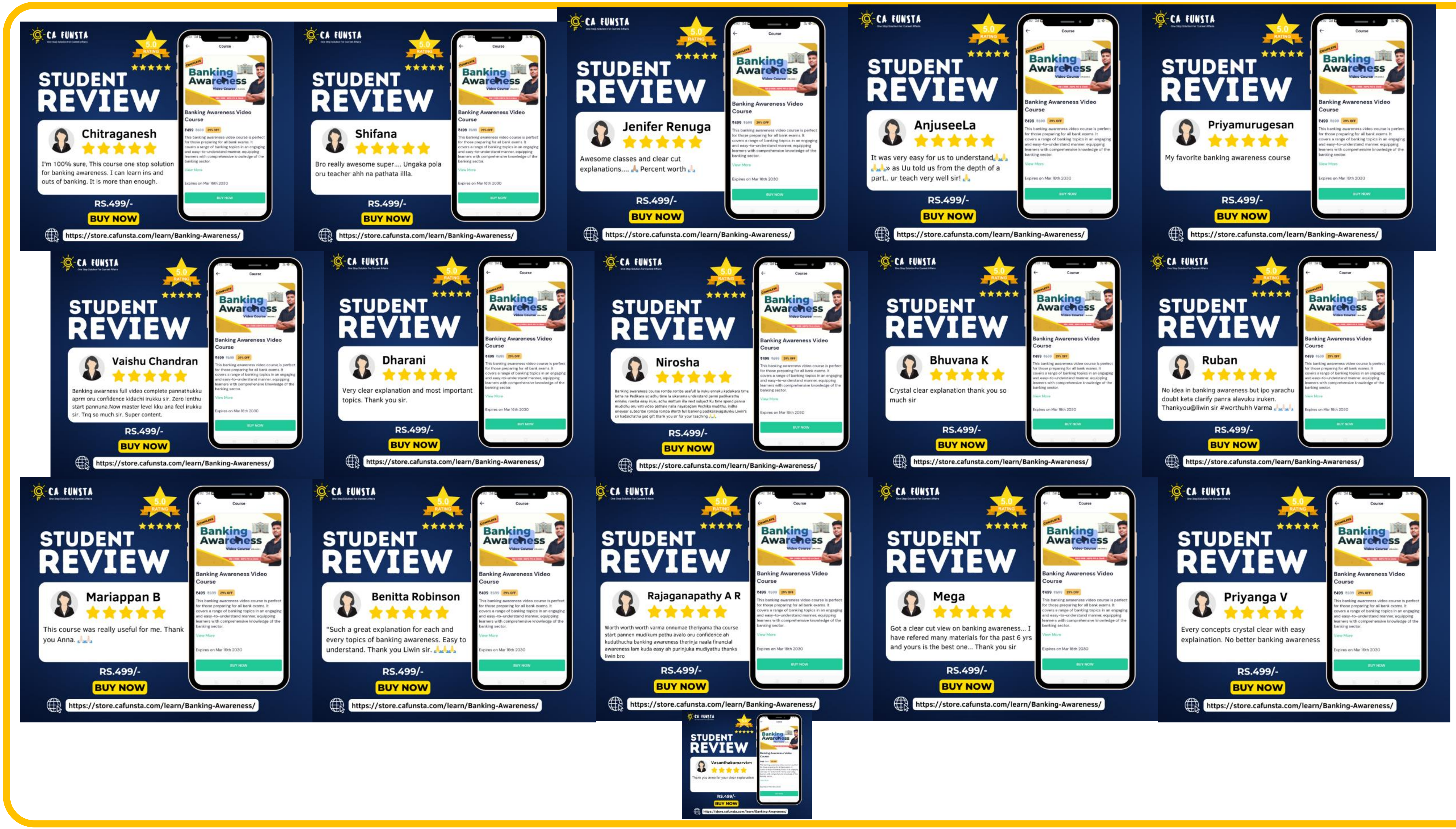
QUICK RECALL

- **DRDO successfully conducted two consecutive flight tests of the Pralay missile on July 28 and 29, 2025.**
- **The Indian Coast Guard launched Fast Patrol Vessel ‘Atal’ on July 30, 2025, at Goa Shipyard Limited.**
- **INS Satpura arrived in Singapore on July 30, 2025, to participate in the 32nd edition of SIMBEX.**
- **The Indian Coast Guard began construction of its first indigenous hovercraft at Chowgule Shipyard in Goa on July 30, 2025.**
- **The NEP 2020 completed five years in July 2025, marking progress in school and higher education reforms.**
- **NCDC is implementing two key schemes — Swayamshakti Sahakar Yojna and Nandini Sahakar — exclusively for women cooperatives.**
- **The PM-JANMAN scheme was launched on 15 November 2023 to support the holistic development of 75 PVTG communities.**
- **The Swavalambini Women Entrepreneurship Programme was launched in February 2025 across six HEIs as a pilot project.**

QUICK RECALL

- DPIIT signed an MoU with Ather Energy on July 30, 2025, to support India's clean mobility ecosystem under the Build in Bharat initiative.
- Communications Minister Jyotiraditya Scindia launched the Sanchar Saathi app in Hindi and 21 regional languages on July 30, 2025.
- Prime Minister Narendra Modi will release the 20th installment of PM-KISAN from Varanasi on August 2, 2025.
- Adil Hussain delivered the keynote address at EPFO's 20th RGDE session on July 28, 2025.
- Goa launched the 'Har Ghar Fibre' initiative to provide high-speed internet to every household in the state.
- States have defaulted over ₹6,450 crore in crop insurance premium payments under the PMFBY between FY21 and FY25.
- NCERT is introducing two curriculum modules featuring Captain Shubhanshu Shukla's space journey and Operation Sindoor for Classes 3 to 12.

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Bhuvana K
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Mariappan B
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Benitta Robinson
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Mega
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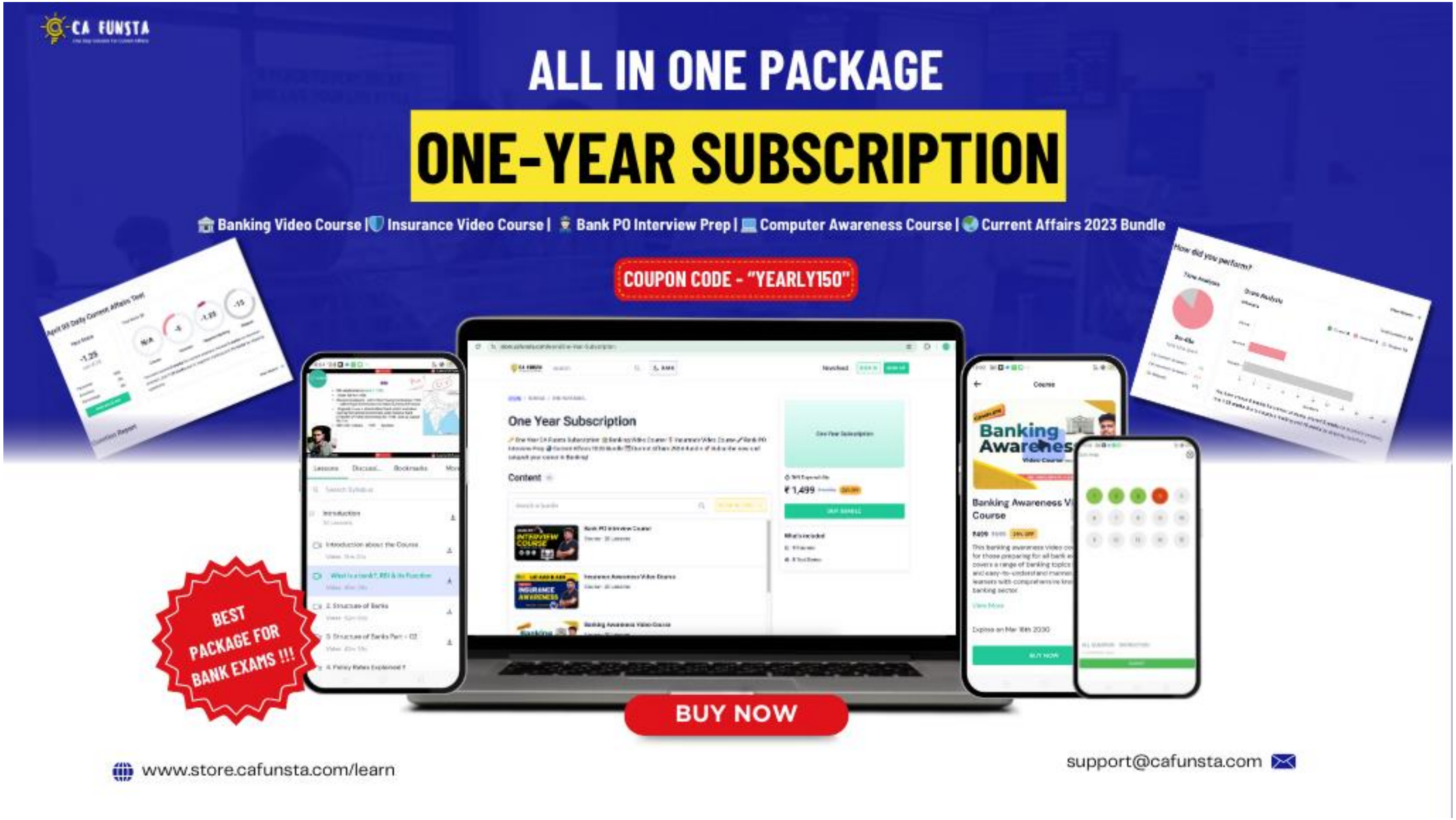
Priyanga V
Every concepts crystal clear with easy explaination. No better banking awareness
Vasanthakumarvkm
Thank you Anna for your clear explanation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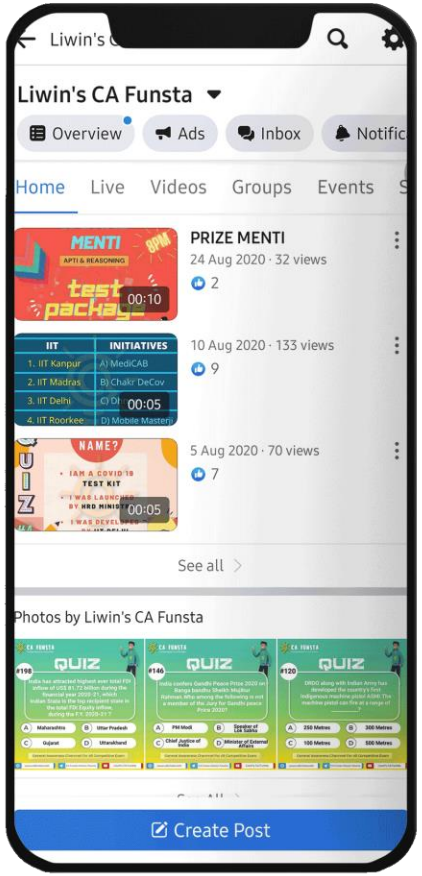

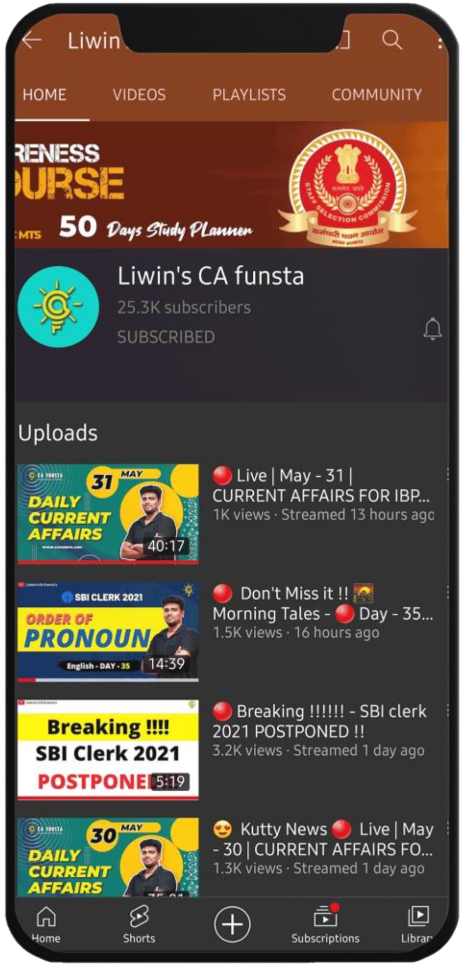

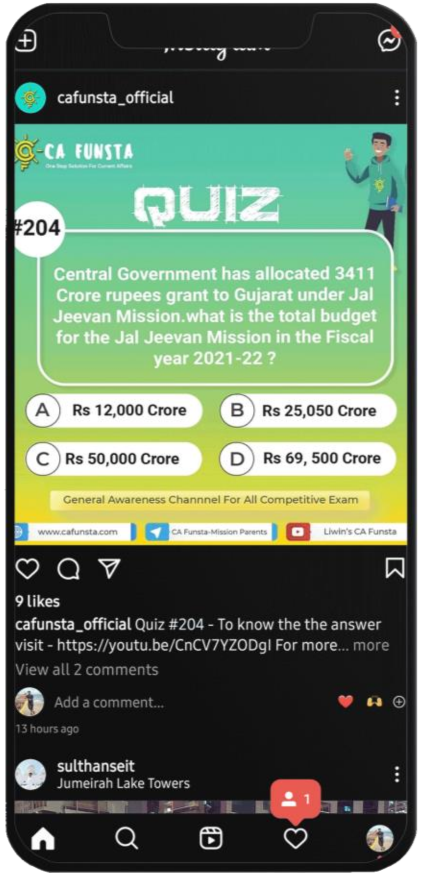

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