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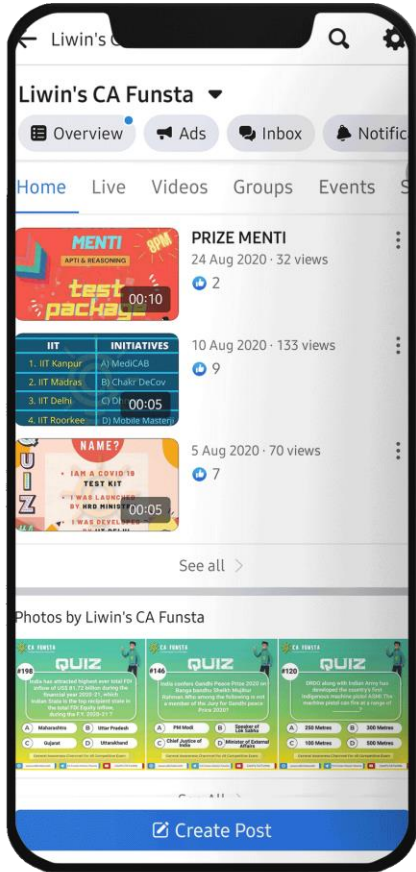
Current Affairs

August 06

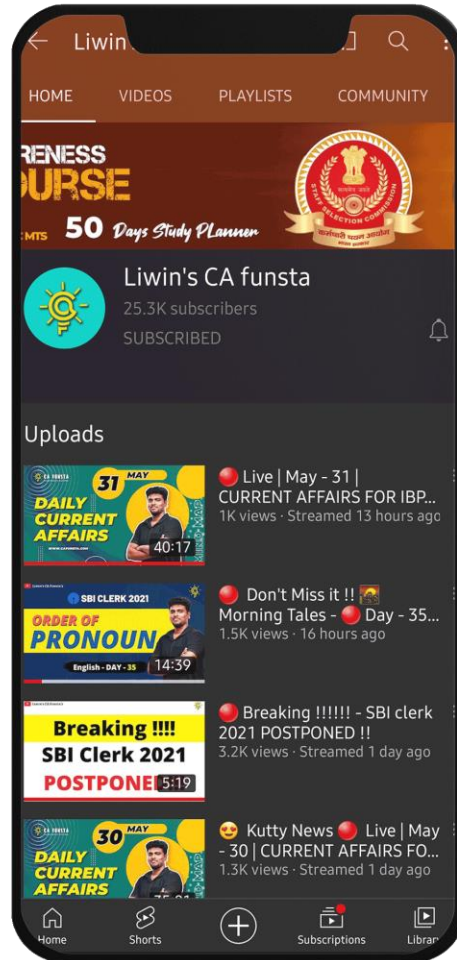
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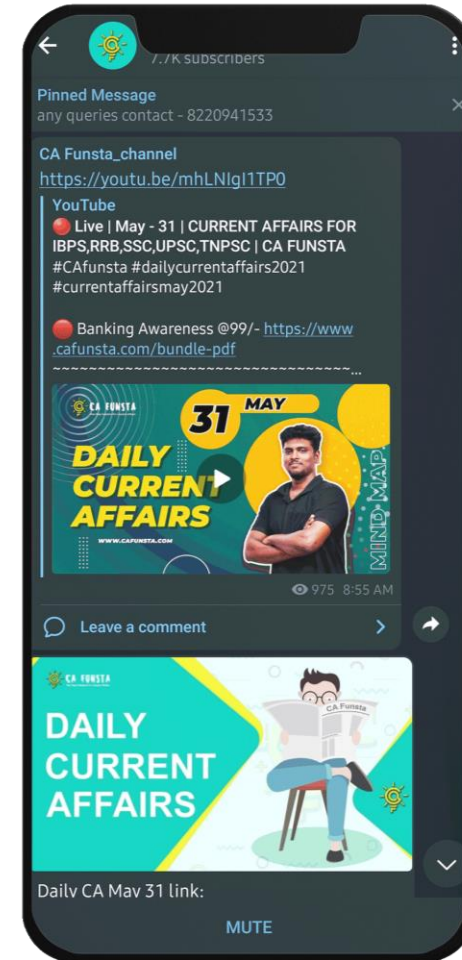
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Ruban
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Rajaganapathy A R
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Worth worth worth varma onnumae theriyama the course start pannan mudikum pothu avalo oru confidence ah kuduthu banking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

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

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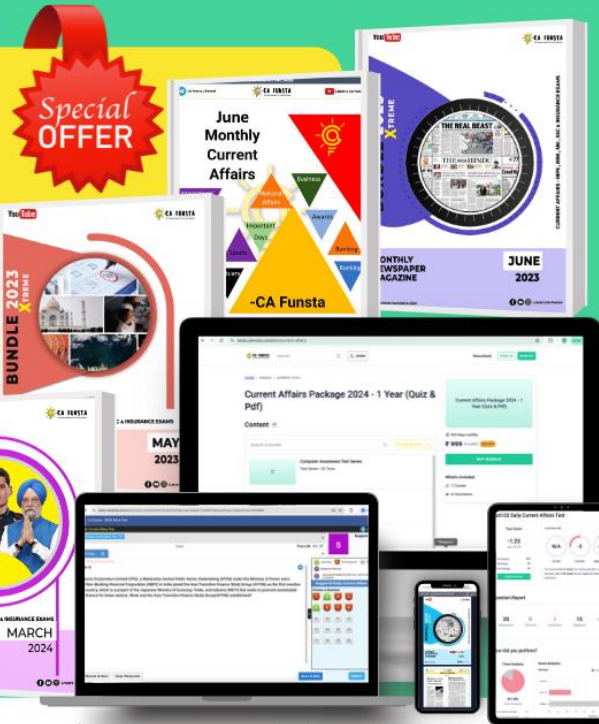


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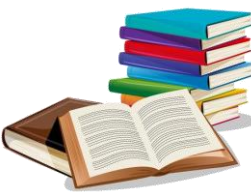
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➤ Which Indian pacer recently achieved his career-best 15th position in the ICC Test bowling rankings?

- A) Jasprit Bumrah
- B) Mohammed Shami
- C) Mohammed Siraj
- D) Umesh Yadav
- E) Arshdeep Singh

Answer

C) Mohammed Siraj



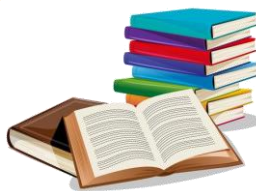
Event and Location:

- **Event:** Mohammed Siraj achieves career-best 15th ICC Test bowling rank
- **Location:** The Oval, London and Dubai (ICC Headquarters)
- **Date:** August 6, 2025



Mandates and Objectives:

- **Mandates:** Mohammed Siraj moved up 12 places in the ICC Test bowling rankings after a nine-wicket haul in the fifth Test against England at The Oval.
- **Objectives:** The objective of the ICC ranking system is to acknowledge and reward outstanding player performances globally through a performance-based points system.



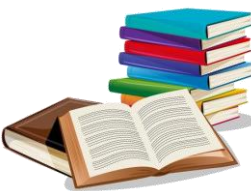
Important Terms Explained:

- **ICC Rankings:** A globally recognized system maintained by the International Cricket Council (ICC) to rank players based on recent match performances across formats.
- **Player of the Match:** An award given to the most impactful player in a match; Siraj received this for his decisive bowling in the fifth Test.
- **Five-for (Five-wicket haul):** A cricketing term for a bowler taking five wickets in a single innings, a notable performance milestone in Test cricket.



Tabular Summary:

Parameter	Details
Event name	Mohammed Siraj achieves career-best ICC Test bowling ranking
Announcement date	August 6, 2025
Location	The Oval, London & ICC Headquarters, Dubai
Issuing authority	International Cricket Council (ICC)
Policy/series name	ICC Men's Test Player Rankings
Key figures	Mohammed Siraj, Jasprit Bumrah
Purpose/reason	Recognition of Siraj's performance in the 5th Test vs England
Feature details	9 wickets in match, including 5-for; Player of the Match award
Validity or status	Updated ICC rankings effective from August 6, 2025
Strategic/significant value	Reinforces Siraj's role as a key Test bowler for India



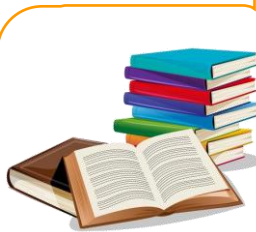
RANKING



➤ **What is the total recorded population of Nilgiri Tahr in the 2025 synchronised survey conducted across Tamil Nadu and Kerala?**

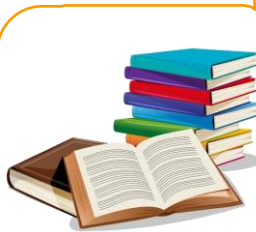
- A) 1,303
- B) 1,352
- C) 2,228
- D) 2,655
- E) 3,003

Answer
D) 2,655



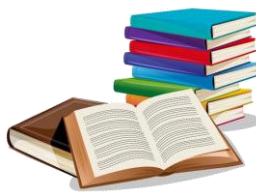
Event and Location:

- **Event:** Record Nilgiri Tahr population reported in Tamil Nadu and Kerala
- **Location:** Western Ghats (across TN and Kerala)
- **Date:** August 6, 2025 (reported)



Mandates and Objectives:

- **Mandates:** A synchronised population survey of the Nilgiri Tahr was conducted by the forest departments of Tamil Nadu and Kerala to assess conservation progress and population trends.
- **Objectives:** To monitor the species' population growth, identify core habitats and threatened zones, and address habitat fragmentation to prevent local extinctions.

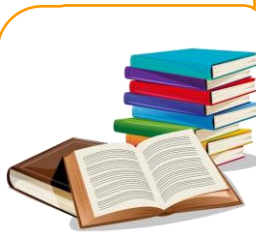


RANKING



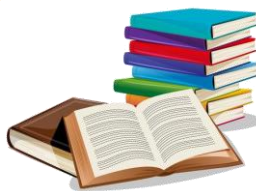
Important Terms Explained:

- **Nilgiri Tahr:** A mountain ungulate and the state animal of Tamil Nadu, endemic to the Western Ghats. It is a Schedule I species under the Wildlife Protection Act, 1972 and classified as Endangered by IUCN.
- **Synchronised Survey:** A coordinated wildlife census across regions using standard scientific techniques—here, Double Observer and Bounded Count methods—to avoid duplication and improve data accuracy.



Important Terms Explained:

- **Metapopulation:** A group of spatially separated populations of the same species that interact at some level. For Nilgiri Tahr, strongholds like Mukurthi and Grass Hills form metapopulations.
- **Habitat Fragmentation:** The process where large continuous habitats are broken into smaller, isolated patches, often due to human activity, threatening wildlife survival and gene flow.



RANKING



Tabular Summary:

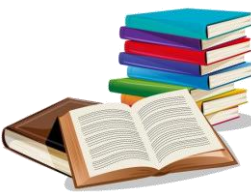
Parameter	Details
Event name	2025 Synchronised Nilgiri Tahr Population Survey
Announcement date	August 6, 2025
Location	Western Ghats, Tamil Nadu and Kerala
Issuing authority	Tamil Nadu & Kerala Forest Departments
Policy/series name	Nilgiri Tahr Conservation and Monitoring Initiative
Key figures	RS Rajakannappan (TN Forest Minister), 786 field staff in TN
Purpose/reason	To assess the current population and identify fragmented or declining habitats
Feature details	2,655 total Tahrs; 1,303 in TN, 1,352 in Kerala; density peaks in Grass Hills
Validity or status	Ongoing conservation concern despite population rise
Strategic/significant value	Highlights urgent need to reconnect isolated populations and protect habitats



➤ What is the repo rate decided by the RBI's Monetary Policy Committee in its August 2025 meeting?

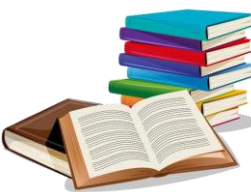
- A) 6.0%
- B) 5.25%
- C) 5.75%
- D) 5.5%
- E) 4.9%

Answer
D) 5.5%



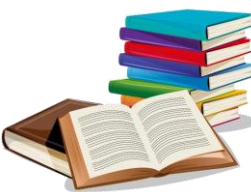
Event and Location:

- **Event:** RBI's Monetary Policy Committee meeting and policy announcement
- **Location:** India (Pan-India applicability)
- **Date:** August 6, 2025



Mandates and Objectives:

- **Mandates:** The MPC conducted its 56th meeting and voted unanimously to keep the repo rate unchanged at 5.5%. Associated policy rates like the SDF (5.25%), MSF, and Bank Rate (5.75%) were also maintained.
- **Objectives:** To achieve the medium-term CPI inflation target of 4% (+/-2%), support economic growth, and ensure effective transmission of the 100 basis point rate cuts since February 2025.



Important Terms Explained:

- **Repo Rate:** The interest rate at which RBI lends money to commercial banks; a key tool for controlling inflation and liquidity.
- **CPI Inflation:** Consumer Price Index-based inflation, used as the main inflation metric by RBI for targeting.
- **Monetary Policy Committee (MPC):** A six-member committee responsible for setting interest rates in India to manage inflation and economic growth.



Tabular Summary:

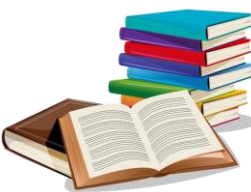
Parameter	Details
Event name	RBI Monetary Policy Committee – August 2025
Announcement date	August 6, 2025
Location	Pan-India (RBI Headquarters, Mumbai)
Issuing authority	Reserve Bank of India
Policy/series name	Monetary Policy Statement FY2025–26
Key figures	Sanjay Malhotra, Dr. Poonam Gupta, Dr. Nagesh Kumar, Saugata Bhattacharya
Purpose/reason	To maintain inflation within target while supporting growth
Feature details	Repo rate held at 5.5%, inflation projected at 3.1%, GDP growth at 6.5%
Validity or status	Effective till next MPC meeting (Sep 29 – Oct 1, 2025)
Strategic/significant value	Ensures monetary stability, boosts credit transmission, manages inflation



➤ **According to the RBI Governor's August 2025 statement, what is the real GDP growth projection for India for 2025-26?**

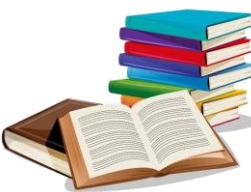
- A) 7.2 percent
- B) 6.8 percent
- C) 6.5 percent
- D) 5.9 percent
- E) 6.1 percent

Answer
C) 6.5 percent



Event and Location:

- **Event:** RBI Governor delivers Monetary Policy Statement with macroeconomic assessment and policy direction
- **Location:** India
- **Date:** August 6, 2025



Mandates and Objectives:

- **Mandates:**
 - RBI Governor Sanjay Malhotra presented a comprehensive overview of the economy and policy stance, including unchanged repo rate, liquidity review, inflation and GDP forecast, external sector resilience, and additional consumer-focused measures.
- **Objectives:**
 - To ensure price stability while supporting economic growth, enhance monetary transmission, maintain financial stability, and promote inclusive financial services through digital innovation and simplified processes.



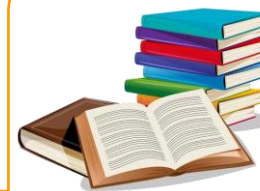
Important Terms Explained:

- **Repo Rate:** The rate at which the RBI lends money to commercial banks; it remains at 5.5% as per the August 2025 MPC decision.
- **CPI Inflation:** Consumer Price Index-based inflation, projected at 3.1% for 2025-26, with risks of edging up above 4% by Q4.
- **Liquidity Adjustment Facility (LAF):** RBI's tool to manage liquidity in the banking system through repo and reverse repo operations.



Tabular Summary:

Parameter	Details
Event name	RBI Governor's Statement – August 2025
Announcement date	August 6, 2025
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	Monetary Policy Statement & Governor's Address
Key figures	Sanjay Malhotra (RBI Governor), MPC Members
Purpose/reason	Review monetary policy stance and present growth and inflation outlook
Feature details	Repo rate unchanged at 5.5%; GDP growth at 6.5%; CPI inflation at 3.1%
Validity or status	Policy and projections for FY 2025-26 and Q1 FY 2026-27
Strategic/significant value	Maintains policy stability, enhances transmission, supports resilient economy



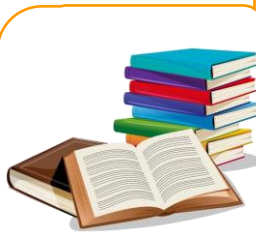
➤ What recent feature was added to RBI's Retail Direct platform to help retail investors in T-bills?

- A) SMS alerts for bids
- B) Auto-bidding facility
- C) UPI-based G-Sec purchase
- D) Mobile banking integration
- E) Real-time bidding analysis



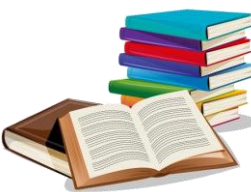
Answer

B) Auto-bidding facility



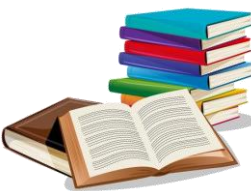
Event and Location:

- **Event:** RBI introduces auto-bidding in Retail Direct and announces standardisation of claim settlement
- **Location:** India
- **Date:** August 6, 2025



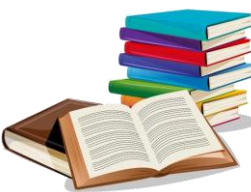
Mandates and Objectives:

- **Mandates:**
 - The Reserve Bank of India announced regulatory and financial market measures including standardising claim procedures for deceased bank customers and enabling auto-bidding for T-bills under the Retail Direct scheme.
- **Objectives:**
 - To enhance transparency and customer service in banks and streamline retail participation in government securities through simplified automation.



Important Terms Explained:

- **Retail Direct Scheme:** A platform launched by RBI in 2021 to allow retail investors to invest directly in government securities.
- **Auto-bidding Facility:** A feature enabling investors to automate placement of bids in T-bill auctions for both investment and reinvestment.
- **Nomination Facility:** A banking provision allowing account holders to nominate individuals for receiving account proceeds after death, facilitating easier claims.



BANKING AND FINANCE



Tabular Summary:

Parameter	Details
Event name	RBI Developmental and Regulatory Policy Statement – August 2025
Announcement date	August 6, 2025
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	Statement on Developmental and Regulatory Policies
Key figures	Sanjay Malhotra (Governor), MPC members
Purpose/reason	Improve efficiency in claim settlement and streamline retail investor access
Feature details	Auto-bidding in Retail Direct, standardisation of bank claim processes
Validity or status	Auto-bidding implemented; Draft circular for claims standardisation pending
Strategic/significant value	Enhances transparency, financial inclusion, and investor confidence



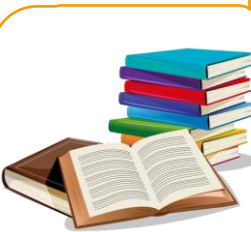
➤ What was the primary objective of the \$5 billion dollar-rupee swap conducted by the RBI in early 2025?

- A) To curb inflation
- B) To strengthen forex reserves
- C) To inject rupee liquidity into the banking system
- D) To stabilize crude oil prices
- E) To reduce fiscal deficit



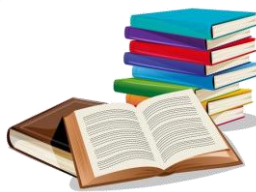
Answer

C) To inject rupee liquidity into the banking system



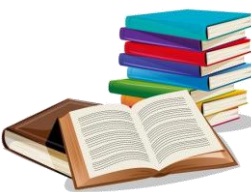
Event and Location:

- **Event:** RBI settles \$5 billion dollar-rupee swap without rollover
- **Location:** India (National Banking System)
- **Date:** August 4, 2025



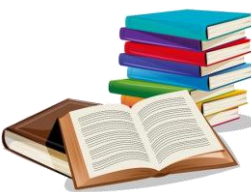
Mandates and Objectives:

- **Mandates:**
 - The Reserve Bank of India (RBI) allowed a \$5 billion dollar-rupee swap to mature without rollover, absorbing rupee liquidity from the system by selling dollars.
 - The move follows an improvement in rupee liquidity conditions, with the banking system currently running a significant surplus.



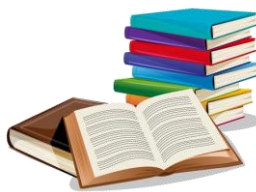
Mandates and Objectives:

- **Objectives:**
 - Originally aimed at injecting INR liquidity when initiated in January 2025 to ease tight market conditions.
 - The current decision helps maintain monetary balance without disrupting short-term money markets.
 - Aligns with RBI's intent to maintain liquidity surplus around 1% of total bank deposits.



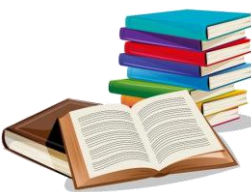
Important Terms Explained:

- **Dollar-Rupee Swap:** A financial operation where the RBI buys dollars and sells rupees (or vice versa) with a promise to reverse the transaction at a future date. Used as a liquidity management tool.
- **Liquidity Surplus:** A condition where banks have more cash than they need for daily operations, allowing central banks to absorb excess money without causing disruption.



Important Terms Explained:

- **Cash-Tomorrow Swap Rate:** The premium or discount on the dollar when traded today for delivery tomorrow—used to indicate short-term rupee liquidity and dollar demand.
- **Buy/Sell Swap:** A two-legged transaction where the central bank buys dollars now (injecting INR) and agrees to sell dollars at a later date (absorbing INR).



BANKING AND FINANCE



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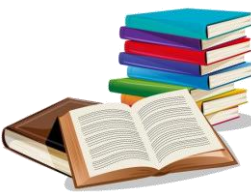
Parameter	Details
Event name	Settlement of \$5 billion RBI dollar-rupee swap
Announcement date	August 4, 2025
Location	India (RBI Operations)
Issuing authority	Reserve Bank of India
Policy/series name	Dollar-Rupee Buy/Sell Swap (Jan–Aug 2025)
Key figures	Sanjay Malhotra (RBI), VRC Reddy (Karur Vysya Bank)
Purpose/reason	Originally to inject INR liquidity; now absorbing surplus liquidity
Feature details	No rollover; liquidity surplus over ₹3.60 trillion (1.5% of deposits)
Validity or status	Settled; no market disruption noted
Strategic/significant value	Strengthens liquidity management without affecting forex or interbank markets



➤ What was Tamil Nadu's recorded real economic growth rate for the year 2024–25?

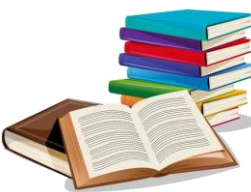
- A) 9.3%
- B) 10.5%
- C) 11.2%
- D) 11.9%
- E) 13.1%

Answer
D) 11.9%



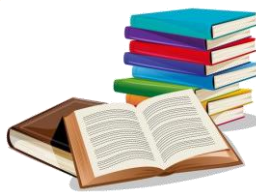
Event and Location:

- **Event:** Tamil Nadu records highest economic growth in 14 years
- **Location:** Tamil Nadu, India
- **Date:** August 6, 2025 (reported)



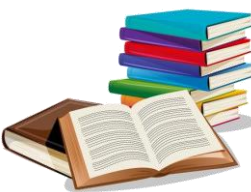
Mandates and Objectives:

- **Mandates:** Tamil Nadu achieved 11.9% real GDP growth in 2024–25, its highest since 2010–11, driven by strong performance in services and manufacturing sectors.
- **Objectives:** To accelerate progress toward the goal of becoming a \$1 trillion economy by 2031–32, improve per capita income, generate employment, and attract investments through sustained industrial growth and infrastructure development.



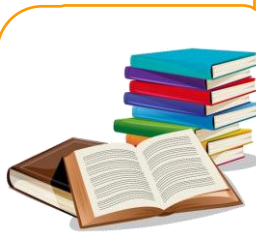
Important Terms Explained:

- **Real GDP Growth:** The increase in a state's Gross Domestic Product (GDP) after adjusting for inflation; reflects the true growth in economic output.
- **Per Capita Income:** The average income earned per person in a state or country in a given year; an important indicator of economic prosperity and standard of living.



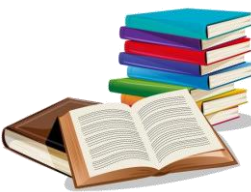
Important Terms Explained:

- **Trillion-Dollar Economy Goal:** Tamil Nadu's long-term economic vision to reach a \$1 trillion economy by 2031–32, requiring high annual growth rates and sectoral diversification.
- **Services and Manufacturing Sectors:** Key drivers of TN's growth, including IT, electronics, automobiles, and textiles, contributing significantly to employment and exports.



Tabular Summary:

Parameter	Details
Event name	Tamil Nadu achieves record economic growth in 2024–25
Announcement date	August 6, 2025
Location	Tamil Nadu
Issuing authority	Tamil Nadu State Government, Economic Affairs Division
Policy/series name	Tamil Nadu Vision 2030 / \$1 Trillion Economy Target
Key figures	M. K. Stalin (Chief Minister), State Planning Commission
Purpose/reason	To reflect the state's rapid economic progress and structural strength
Feature details	11.9% real growth rate, driven by manufacturing and services sectors
Validity or status	For FY 2024–25; confirmed by economic review
Strategic/significant value	Boosts TN's standing nationally, supports investment and employment generation

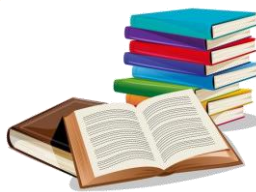


- What is the total amount of GST evasion detected by Indian authorities over the last five financial years (2020–21 to 2024–25)?

- A) ₹1.79 lakh crore
- B) ₹2.30 lakh crore
- C) ₹7.08 lakh crore
- D) ₹49,384 crore
- E) ₹1.29 lakh crore

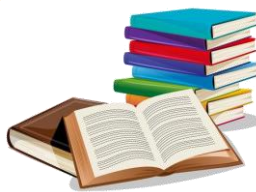
Answer

C) ₹7.08 lakh crore



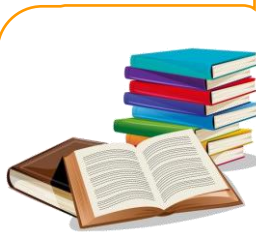
Event and Location:

- **Event:** Detection of ₹7.08 lakh crore GST evasion over five financial years
- **Location:** India (Reported in Lok Sabha)
- **Date:** August 5, 2025 (Reported in Parliament)



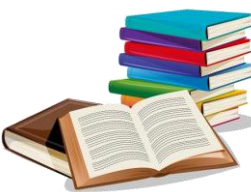
Mandates and Objectives:

- **Mandates:**
 - The Ministry of Finance reported to Parliament that ₹7.08 lakh crore worth of GST evasion was detected in 91,370 cases between FY 2020–21 and 2024–25.
 - Among these, ₹1.79 lakh crore was linked to Input Tax Credit (ITC) fraud in 44,938 cases.
 - In the current fiscal year alone, ₹2.23 lakh crore in GST evasion has been unearthed, with over ₹58,000 crore in ITC-related fraud.



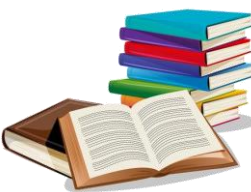
Mandates and Objectives:

- **Objectives:**
 - To highlight the scale of tax evasion and ITC fraud under the GST regime.
 - To emphasize enforcement efforts undertaken through system-based intelligence and analytics.
 - To reinforce anti-evasion measures such as Project Anveshan, e-invoicing, and advanced surveillance technologies.



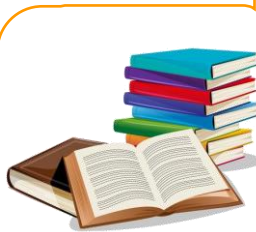
Important Terms Explained:

- **GST (Goods and Services Tax):** A comprehensive indirect tax levied on the manufacture, sale, and consumption of goods and services in India. Introduced in 2017, GST replaced various central and state taxes.
- **Input Tax Credit (ITC):** A mechanism that allows taxpayers to reduce the tax they have paid on inputs from their tax liability on output. ITC fraud occurs when this credit is wrongfully claimed without actual supply of goods/services.



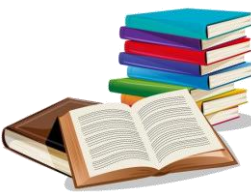
Important Terms Explained:

- **E-invoicing:** A digital system for generating and reporting B2B invoices to the GST portal to reduce fake invoicing and fraud.
- **Project Anveshan:** An advanced data analytics initiative under the GST Network (GSTN) that uses facial recognition, AI, e-way bill analysis, and other tools to flag high-risk GSTINs and generate actionable intelligence.



Tabular Summary:

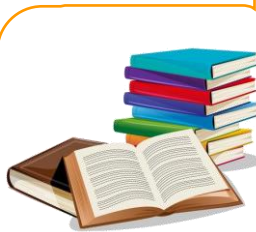
Parameter	Details
Event name	GST evasion of ₹7.08 lakh crore detected over five years
Announcement date	August 5, 2025
Location	Lok Sabha, New Delhi
Issuing authority	Ministry of Finance, Government of India
Policy/series name	GST Compliance and Enforcement Measures
Key figures	Pankaj Chaudhary (MoS for Finance)
Purpose/reason	To update Parliament on GST evasion trends and enforcement actions
Feature details	₹1.79 lakh crore in ITC fraud; ₹1.29 lakh crore recovered via voluntary deposits
Validity or status	Ongoing enforcement; real-time monitoring via Project Anveshan
Strategic/significant value	Strengthens GST compliance, reduces revenue leakage, boosts trust in tax system



- **What is the primary purpose of the ₹5,845 crore investment by JSW Steel and JFE Steel in India?**
- A) To expand aluminum production in Odisha
 - B) To set up a new automobile manufacturing unit
 - C) To boost cold rolled grain-oriented electrical steel production
 - D) To acquire coal mines for energy security
 - E) To construct a new steel port terminal

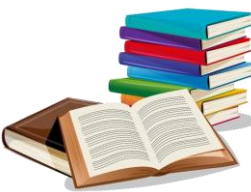
Answer

C) To boost cold rolled grain-oriented electrical steel production



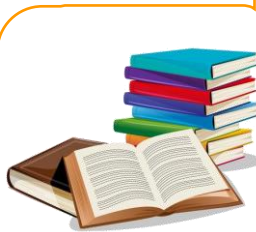
Event and Location:

- **Event:** JSW Steel and JFE Steel announce joint ₹5,845 crore investment in electrical steel capacity
- **Location:** India – Nashik (Maharashtra) and Vijayanagar (Karnataka)
- **Date:** August 4, 2025



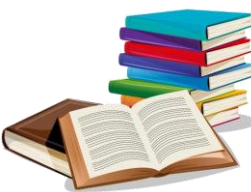
Mandates and Objectives:

- **Mandates:**
 - JSW Steel (India) and JFE Steel (Japan) will jointly invest ₹5,845 crore (~\$669 million) to expand cold rolled grain-oriented (CRGO) electrical steel production in India.
 - ₹1,966 crore will be funded equally by the two partners via equity



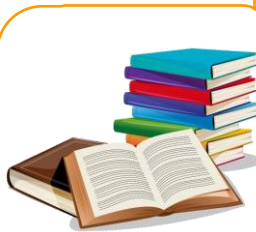
Mandates and Objectives:

- **Objectives:**
 - To meet rising domestic demand for energy-efficient electrical steel used in transformers and power equipment.
 - To reduce carbon emissions by promoting the use of energy-efficient steel in the power sector.
 - To scale up JSW JFE's presence in India's electrical steel segment and support national clean energy initiatives.



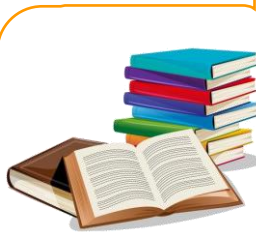
Important Terms Explained:

- **Cold Rolled Grain-Oriented (CRGO) Electrical Steel:** A specialty steel used primarily in transformers and electrical equipment for its high magnetic permeability and low energy loss—key to energy efficiency.
- **JSW Steel:** One of India's largest integrated steel manufacturers, part of the JSW Group.
- **JFE Steel:** A leading Japanese steel manufacturer and long-time strategic partner of JSW in various steel ventures.



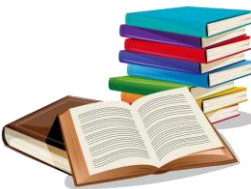
Important Terms Explained:

- **Joint Venture:** A business arrangement where two parties pool resources to accomplish a specific goal—in this case, increasing CRGO steel capacity.
- **TPA (Tons Per Annum):** A unit of production capacity indicating how much material is produced annually.



Tabular Summary:

Parameter	Details
Event name	JSW-JFE announce ₹5,845 crore investment in CRGO steel expansion
Announcement date	August 4, 2025
Location	Nashik, Maharashtra and Vijayanagar, Karnataka
Issuing authority	JSW Steel Ltd and JFE Steel Corporation
Policy/series name	Electrical Steel Expansion Strategy
Key figures	Sajjan Jindal (JSW), Yoshihisa Kitano (JFE)
Purpose/reason	To meet growing domestic demand for energy-efficient electrical steel
Feature details	Nashik capacity to rise from 50,000 TPA to 250,000 TPA; Vijayanagar from 62,000 to 100,000 TPA
Validity or status	Project commissioning in phases starting FY 2028
Strategic/significant value	Boosts India's self-reliance in transformer-grade steel, supports green energy goals

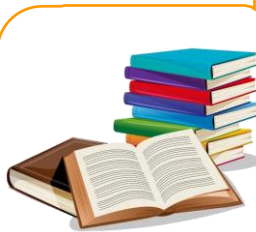


- According to NCAER, what was India's Business Confidence Index (BCI) for the April–June quarter of 2024–25?



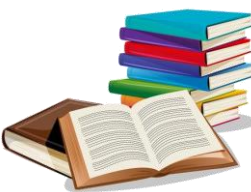
- A) 129.8
- B) 139.3
- C) 149.4
- D) 159.2
- E) 144.6

Answer
C) 149.4



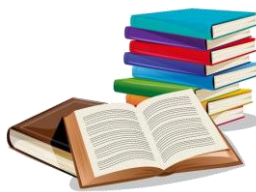
Event and Location:

- **Event:** NCAER reports rise in Business Confidence Index (BCI) to 149.4
- **Location:** India (Survey conducted in six major cities)
- **Date:** August 5, 2025 (survey published); April–June 2024–25 (data period)



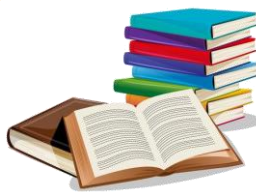
Mandates and Objectives:

- **Mandates:**
 - The National Council of Applied Economic Research (NCAER) released its quarterly Business Expectations Survey, showing a significant increase in BCI to 149.4 from 139.3.
 - The survey was conducted in June 2025, covering 479 firms across six cities.



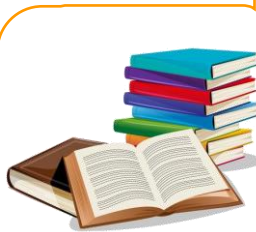
Mandates and Objectives:

- **Objectives:**
 - To assess corporate sentiment across four key parameters: economic outlook, financial health, investment climate, and capacity utilisation.
 - To gauge near-term expectations on production, sales, exports, imports, and profitability across Indian businesses.
 - To provide insights into macroeconomic optimism versus labour market trends.



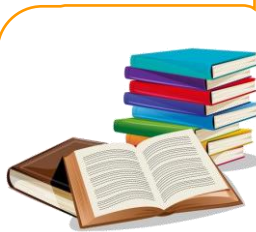
Important Terms Explained:

- **Business Confidence Index (BCI):** A forward-looking indicator compiled by NCAER to assess business sentiment across industries, based on expectations for economic and firm-level conditions in the next six months.
- **NCAER (National Council of Applied Economic Research):** An independent, non-profit economic policy research institution based in India, known for conducting economic surveys and forecasting reports.



Important Terms Explained:

- **Capacity Utilisation:** The extent to which an enterprise or a nation uses its installed productive capacity. High utilisation signals robust demand and business activity.
- **Business Expectations Survey:** A quarterly assessment by NCAER capturing firm-level optimism or concern across various economic dimensions.

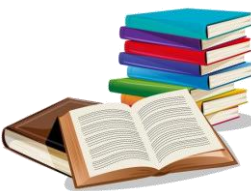


BUSINESS AND ECONOMY



Tabular Summary:

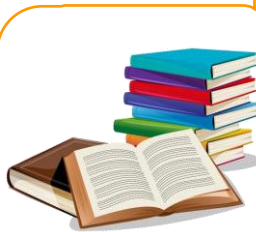
Parameter	Details
Event name	India's Business Confidence Index rises to 149.4
Announcement date	August 5, 2025
Location	India – 6 major cities (survey base)
Issuing authority	National Council of Applied Economic Research (NCAER)
Policy/series name	Business Expectations Survey (April–June 2024–25)
Key figures	Prof. Bornali Bhandari (Survey Head)
Purpose/reason	To evaluate corporate sentiment on economic and operational indicators
Feature details	78.7% expect production growth, 79.1% domestic sales growth, 61% pre-tax profit rise
Validity or status	Current quarter analysis (Q1 FY 2024–25); data collected in June 2025
Strategic/significant value	Signals growing economic optimism, but highlights stagnation in labour market trends



➤ What GDP growth rate has Deloitte India projected for FY 2025–26?

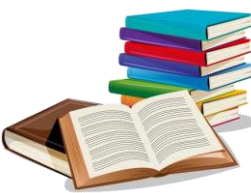
- A) 5.5–5.8%
- B) 6.1–6.3%
- C) 6.4–6.7%
- D) 6.8–7.0%
- E) 7.1–7.4%

Answer
C) 6.4–6.7%



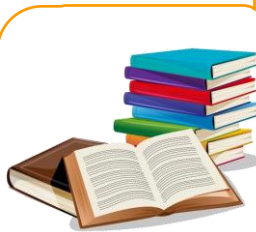
Event and Location:

- **Event:** Deloitte India projects India's GDP growth for FY 2025–26
- **Location:** India (National economic outlook)
- **Date:** August 5, 2025



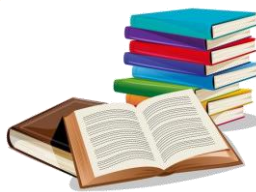
Mandates and Objectives:

- **Mandates:**
 - Deloitte India has projected a GDP growth rate of 6.4%–6.7% for FY 2025–26, citing strong domestic demand, capital market resilience, and strategic trade diplomacy.
 - The projection follows a 6.5% growth in FY 2024–25.



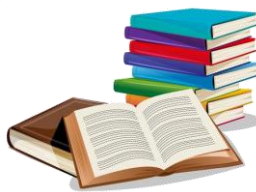
Mandates and Objectives:

- **Objectives:**
 - To provide an economic outlook for FY26 based on evolving domestic and global factors.
 - To highlight the importance of trade deals, innovation-led development, and policy reforms in boosting India's economy.
 - To caution about geopolitical risks, critical mineral restrictions, and trade exposure vulnerabilities.



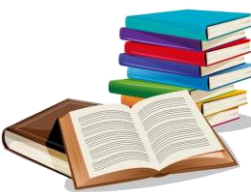
Important Terms Explained:

- **GDP (Gross Domestic Product):** A measure of the total economic output produced within a country's borders in a given fiscal year.
- **Domestic Demand:** Consumption, investment, and government spending within the country that drives economic activity.
- **Geopolitical Uncertainties:** Global political instability, including regional conflicts and resource trade restrictions, that can influence national economies.



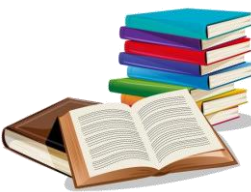
Important Terms Explained:

- **Strategic Trade Negotiations:** Bilateral/multilateral economic deals that aim to improve market access, jobs, and investment through tariff and non-tariff reforms.
- **Capital Markets:** Markets where savings and investments are channeled between investors and companies, playing a key role in economic development.



Tabular Summary:

Parameter	Details
Event name	Deloitte projects India's GDP growth for FY26
Announcement date	August 5, 2025
Location	India
Issuing authority	Deloitte India
Policy/series name	FY26 Economic Outlook
Key figures	Rumki Majumdar (Economist, Deloitte India)
Purpose/reason	To forecast India's economic growth based on domestic and global trends
Feature details	6.4–6.7% GDP growth expected; driven by domestic demand and trade diplomacy
Validity or status	For FY 2025–26; forward-looking projection
Strategic/significant value	Highlights India's resilience in a volatile global landscape and its global ambitions



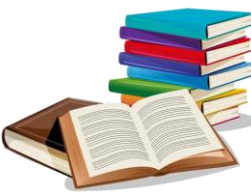
➤ What percentage stake did Antfin sell in Paytm, marking a complete exit of Chinese ownership?

- A) 3.5%
- B) 4.25%
- C) 5.84%
- D) 6.75%
- E) 7.2%

Answer
C) 5.84%

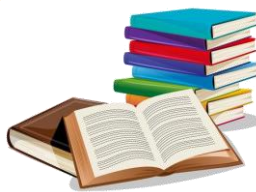


paytm



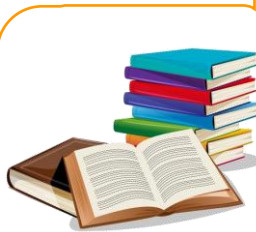
Event and Location:

- **Event:** Antfin exits Paytm, removing Chinese ownership completely
- **Location:** India (One97 Communications, listed on NSE and BSE)
- **Date:** August 5, 2025



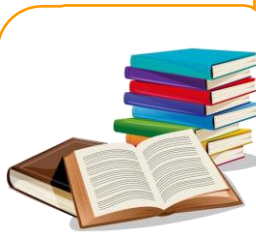
Mandates and Objectives:

- **Mandates:**
 - Antfin (Netherlands) Holding B.V., backed by Alibaba's Ant Group, sold its entire 5.84% stake in Paytm (One97 Communications) via bulk deals worth approximately ₹3,800 crore.
 - The deal was executed with the help of Goldman Sachs and Citigroup at a floor price of ₹1,020 per share.



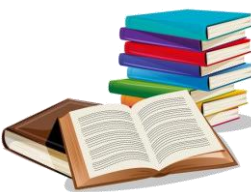
Mandates and Objectives:

- **Objectives:**
 - To eliminate Chinese ownership from Paytm amid rising regulatory and geopolitical concerns.
 - To position Paytm as a more attractive and strategically autonomous investment opportunity for institutional and retail investors.
 - To boost confidence in the Indian fintech ecosystem by ensuring foreign ownership aligns with national security and regulatory expectations.



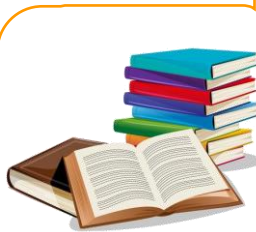
Important Terms Explained:

- **Ant Group:** A major Chinese fintech conglomerate and affiliate of Alibaba, known for operating Alipay and for global fintech investments.
- **Bulk Deal:** A transaction where a large number of shares (0.5% or more of a company's equity) are bought/sold in one or more trades on a single day.
- **Paytm (One97 Communications):** A major Indian digital payments and fintech company providing UPI, wallet, merchant services, and financial products.



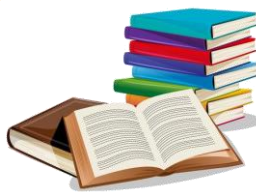
Important Terms Explained:

- **Strategic Autonomy:** The ability of a company to make decisions independently without external control or ownership influence—particularly from foreign entities.
- **Geopolitical Risk:** Risks arising from political and diplomatic tensions between countries that may affect cross-border investments or business operations.



Tabular Summary:

Parameter	Details
Event name	Antfin exits Paytm, ending Chinese ownership
Announcement date	August 5, 2025
Location	India
Issuing authority	One97 Communications, via stock exchange filings
Policy/series name	Shareholding Restructuring
Key figures	Antfin (Netherlands), Vijay Shekhar Sharma, Goldman Sachs, Citigroup
Purpose/reason	To remove Chinese ownership and attract broader investor interest
Feature details	5.84% stake sold (~37.3 million shares) worth ₹3,800 crore at ₹1,020 per share
Validity or status	Completed through bulk deals on NSE and BSE
Strategic/significant value	Boosts investor confidence, enables strategic autonomy, improves regulatory perception



BOOKS AND AUTHORS

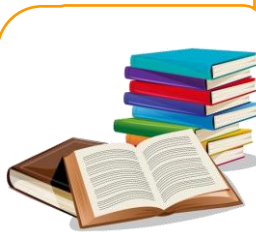


➤ **Who are the authors of the coffee table book titled 'Evolution of temple architecture in Tamil Nadu'?**

- A) Nirmala Lakshman and Shiv Das Meena
- B) M. Srinath and Vrinda Ramanan
- C) Vrinda Ramanan and J. Ramanan
- D) J. Ramanan and M. Srinath
- E) Shiv Das Meena and J. Ramanan

Answer

C) Vrinda Ramanan and J. Ramanan

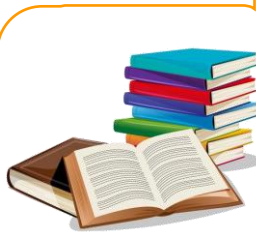


BOOKS AND AUTHORS



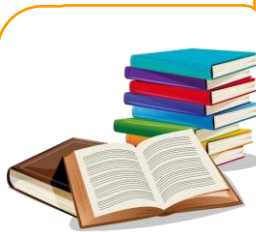
Event and Location:

- **Event:** Release of coffee table book on Tamil Nadu temple architecture
- **Location:** Chennai, Tamil Nadu
- **Date:** August 5, 2025



Mandates and Objectives:

- **Mandates:** Release of a coffee table book titled 'Evolution of temple architecture in Tamil Nadu' authored by Vrinda Ramanan and J. Ramanan, published by The Hindu Group.
- **Objectives:** To provide a richly visual and historical study on the evolution of Tamil Nadu's temple architecture, highlighting the transformation from rock-cut temples to structural marvels, and to promote awareness of the region's cultural and architectural legacy.

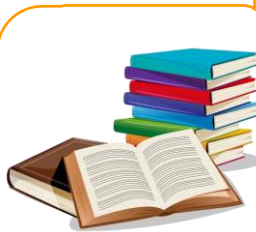


BOOKS AND AUTHORS



Important Terms Explained:

- **Coffee Table Book:** A large-format, photo-rich book designed for casual reading or display, often used to showcase art, culture, or design themes.
- **The Hindu Group:** A leading Indian publishing company known for its newspaper The Hindu and its affiliated publications and books.
- **Vimana:** A towering structure over the sanctum (garbhagriha) of a temple, often elaborately sculpted in Dravidian temple architecture.



BOOKS AND AUTHORS



Tabular Summary:

Parameter	Details
Event name	Release of Evolution of temple architecture in Tamil Nadu
Announcement date	August 5, 2025
Location	Chennai, Tamil Nadu
Issuing authority	The Hindu Group
Policy/series name	The Hindu Publications (Coffee Table Series)
Key figures	Vrinda Ramanan, J. Ramanan, Nirmala Lakshman, Shiv Das Meena
Purpose/reason	To document and visually portray the evolution of temple architecture
Feature details	358 pages, 250 photographs, 75 architectural sketches
Validity or status	Available for sale via The Hindu's online bookstore
Strategic/significant value	Promotes Tamil Nadu's heritage, art, and temple architecture globally



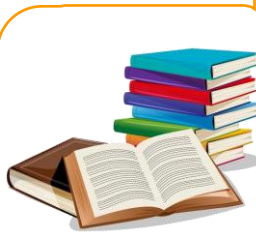
AWARDS



➤ Which Indian port won the “Major Port of the Year – Non-Containerised Cargo” award at the All India Maritime and Logistics Awards 2025?

- A) Kandla Port
- B) Ennore Port
- C) Paradip Port
- D) Visakhapatnam Port
- E) Cochin Port

Answer
C) Paradip Port

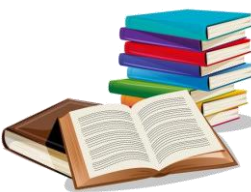


AWARDS



Event and Location:

- **Event:** Paradip Port wins “Major Port of the Year – Non-Containerised Cargo” award
- **Location:** Mumbai, Maharashtra (Award Ceremony); Paradip, Odisha (Awardee Port)
- **Date:** August 1, 2025 (award event); August 6, 2025 (reported)

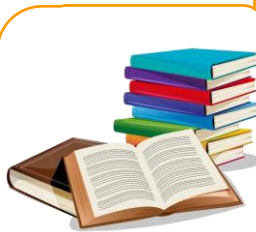


AWARDS



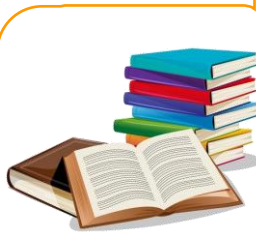
Mandates and Objectives:

- **Mandates:** Paradip Port received recognition at the 15th All India Maritime and Logistics Awards (MALA) 2025, organized by Exim India, for excellence in handling non-containerised cargo.
- **Objectives:** To acknowledge operational efficiency, infrastructure development, and the strategic contribution of Paradip Port to India's maritime trade, particularly in handling dry and liquid bulk cargo.



Important Terms Explained:

- **Paradip Port:** Located in Odisha, it is one of India's 12 major ports and the only major port in the state; known for its large-scale handling of non-containerised cargo, especially coal, crude oil, and fertilizer.
- **MALA (All India Maritime and Logistics Awards):** An annual award ceremony organized by Exim India to honor innovation, excellence, and performance in the Indian logistics and maritime sectors.
- **Non-Containerised Cargo:** Cargo transported in bulk (not in containers), such as dry bulk (coal, minerals, grains) or liquid bulk (oil, chemicals), requiring specialized port handling facilities.

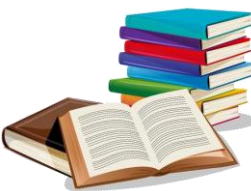


AWARDS



Tabular Summary:

Parameter	Details
Event name	Paradip Port awarded “Major Port of the Year – Non-Containerised Cargo”
Announcement date	August 6, 2025 (reported)
Location	Mumbai (award ceremony); Paradip, Odisha (port location)
Issuing authority	Exim India (Organizer of MALA)
Policy/series name	15th All India Maritime and Logistics Awards (MALA)
Key figures	G Edison (Traffic Manager), PL Haranadh (Chairman, PPA)
Purpose/reason	Recognizing operational excellence in bulk cargo handling
Feature details	Efficient management of dry and liquid bulk cargo, infrastructure upgrades
Validity or status	Awarded for FY 2024–25 performance
Strategic/significant value	Strengthens Paradip Port’s role in supporting India’s maritime trade and economy

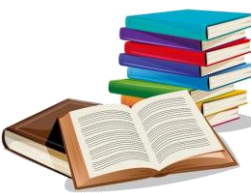


➤ **What is the primary purpose of Nepal's newly tested SAFE-RISCCS system?**

- A) Monitor air pollution levels
- B) Detect glacier melting
- C) Predict and warn about landslides
- D) Track wildlife migration
- E) Forecast crop yields

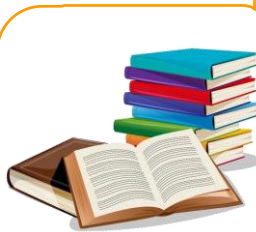
Answer

C) Predict and warn about landslides



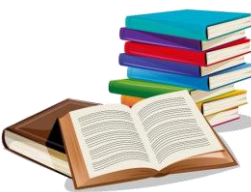
Event and Location:

- **Event:** Nepal pilots AI-based SAFE-RISCCS landslide early warning system
- **Location:** Nepal – Pilot in Kimtang (Nuwakot) & Jyotinagar (Dhading)
- **Date:** August 1, 2025 (reported)



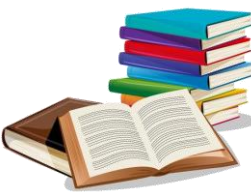
Mandates and Objectives:

- **Mandates:**
 - Nepal has initiated testing of the SAFE-RISCCS AI-powered platform to forecast landslides using rainfall, ground movement, local observations, and satellite data.
 - The system is being piloted in two high-risk districts and involves direct community participation in data collection and analysis.



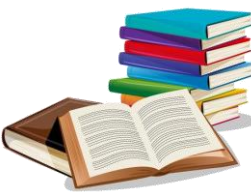
Mandates and Objectives:

- **Objectives:**
 - To save lives during the monsoon season by issuing timely and accurate landslide warnings.
 - To strengthen disaster preparedness using modern AI technology adapted to Nepal's mountainous terrain.
 - To combine scientific forecasting with community knowledge for sustainable disaster management.



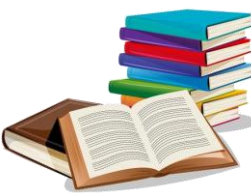
Important Terms Explained:

- **SAFE-RISCCS:** Acronym for Spatiotemporal Analytics, Forecasting and Estimation of Risks from Climate Change Systems. It is an AI-powered landslide forecasting platform developed with international collaboration, including experts from Australia, Nepal, UK, and Italy.
- **Early Warning System (EWS):** A technology-based framework to detect and alert about natural disasters such as floods or landslides, allowing timely evacuation and response.



Important Terms Explained:

- **Monsoon Hazards in Nepal:** Nepal is highly vulnerable to landslides and floods due to steep terrain, shifting rainfall patterns, and climate change, leading to a large number of annual fatalities.



Tabular Summary:

Parameter	Details
Event name	Testing of AI-powered SAFE-RISCCS landslide warning system
Announcement date	August 1, 2025
Location	Kimtang (Nuwakot) & Jyotinagar (Dhading), Nepal
Issuing authority	National Disaster Risk Reduction and Management Authority (Nepal)
Policy/series name	SAFE-RISCCS (AI Landslide Forecasting Platform)
Key figures	Prof. Antoinette Tordesillas, Prof. Basanta Adhikari, Sanjaya Devkota
Purpose/reason	To reduce monsoon-related deaths by providing real-time landslide alerts
Feature details	AI-based alerts, real-time rainfall monitoring, community involvement
Validity or status	Pilot stage; 2 months of data collected, full dataset to be built over 1–2 years
Strategic/significant value	Enhances resilience to climate-induced disasters in Himalayan regions

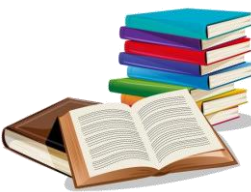


➤ **Where is ISRO's HOPE analog mission being conducted to simulate space-like conditions?**

- A) Pangong Lake
- B) Rohtang Pass
- C) Siachen Glacier
- D) Tso Kar Valley
- E) Nubra Valley

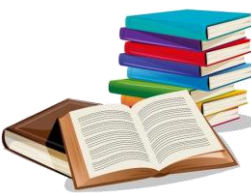
Answer

D) Tso Kar Valley



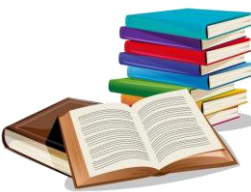
Event and Location:

- **Event:** ISRO launches HOPE analog mission to simulate space habitat conditions
- **Location:** Tso Kar Valley, Ladakh, India
- **Date:** August 1–10, 2025



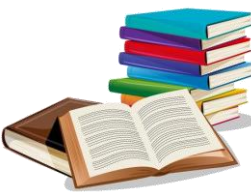
Mandates and Objectives:

- **Mandates:** ISRO initiated the HOPE (Himalayan Outpost for Planetary Exploration) analog mission to simulate human spaceflight conditions in Ladakh's high-altitude desert.
- **Objectives:** The mission aims to prepare Indian astronauts for the Gaganyaan mission and future lunar landing missions by 2040, test life support technologies, and assess psychological and physiological responses in simulated space conditions.



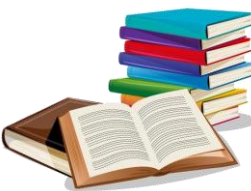
Important Terms Explained:

- **HOPE:** Himalayan Outpost for Planetary Exploration is ISRO's Earth-based analog mission to simulate Martian and lunar environments.
- **Gaganyaan:** India's first human spaceflight programme aiming to send astronauts into Low Earth Orbit (LEO).
- **Analog Mission:** A ground-based simulation that mimics space conditions to test human response, life support systems, and mission protocols.



Tabular Summary:

Parameter	Details
Event name	HOPE (Himalayan Outpost for Planetary Exploration)
Announcement date	August 1, 2025
Location	Tso Kar Valley, Ladakh
Issuing authority	ISRO Human Space Flight Centre (HSFC)
Policy/series name	Indian Human Spaceflight Programme
Key figures	Dr. V. Narayanan, Dr. S. Somanath
Purpose/reason	To simulate extraterrestrial conditions for astronaut training
Feature details	Two-module analog habitat, life support testing, crew isolation studies
Validity or status	Active (August 1–10, 2025)
Strategic/significant value	Supports Gaganyaan and India's manned moon mission by 2040



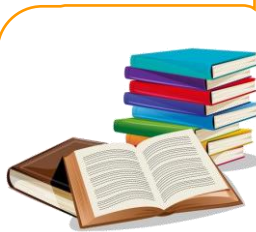
➤ Which of the following systems was approved for upgradation by the DAC under the recent ₹67,000 crore defence proposal?

- A) Akash Missile System
- B) Prithvi Missile System
- C) BrahMos-NG
- D) BARAK-1 Missile System
- E) Agni-V



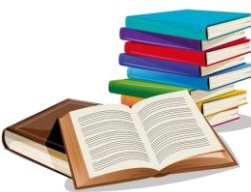
Answer

D) BARAK-1 Missile System



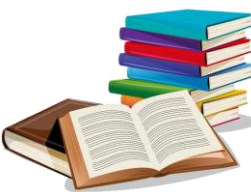
Event and Location:

- **Event:** Approval of defence proposals worth ₹67,000 crore by DAC
- **Location:** New Delhi, India
- **Date:** August 5, 2025



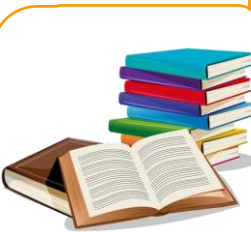
Mandates and Objectives:

- **Mandates:** The Defence Acquisition Council (DAC) approved proposals for the procurement and upgradation of various weapon systems, platforms, and surveillance assets for the Army, Navy, and Air Force.
- **Objectives:** The objective is to enhance India's combat readiness, surveillance capabilities, air defence integration, and support long-term maintenance of high-value strategic platforms.



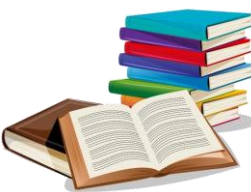
Important Terms Explained:

- **Defence Acquisition Council (DAC):** The apex body under the Ministry of Defence that clears capital acquisition proposals for defence forces. It is chaired by the Defence Minister.
- **Compact Autonomous Surface Craft:** Unmanned naval systems capable of detecting, classifying, and neutralising threats in anti-submarine warfare missions.
- **BARAK-1 Point Defence Missile System:** A short-range surface-to-air missile system used for defence against aircraft and anti-ship missiles; its upgradation enhances defensive capabilities of Indian Navy ships.



Important Terms Explained:

- **SAKSHAM/SPYDER Weapon System:** An air defence system operated by the Indian Air Force for neutralising aerial threats; the current approval aims at its integration with the Integrated Air Command and Control System (IACCS).
- **MALE RPAs (Medium Altitude Long Endurance Remotely Piloted Aircraft):** Drones capable of extended surveillance and combat missions with multi-payload capability; aimed at enhancing round-the-clock surveillance and strike operations.



DEFENCE



Tabular Summary:

Parameter	Details
Event name	Approval of ₹67,000 crore tri-services proposals
Announcement date	August 5, 2025
Location	New Delhi, India
Issuing authority	Defence Acquisition Council (DAC)
Policy/series name	Tri-services Modernization and Procurement Approval
Key figures	Rajnath Singh (Chairman of DAC), Chiefs of Army, Navy, Air Force
Purpose/reason	To strengthen India's defence preparedness and integrate advanced systems
Feature details	Procurement of autonomous craft, missile upgrades, drones, and maintenance
Validity or status	Approved and in pipeline for implementation
Strategic/significant value	Boosts surveillance, defence integration, and tri-service capabilities



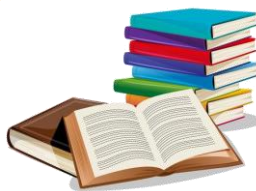
INTERNATIONAL AFFAIRS



➤ **According to the WHO, which region bears nearly half of the global TB burden and requires urgent research scale-up?**

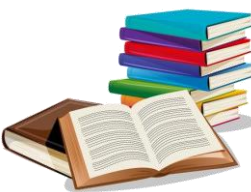
- A) Western Pacific
- B) South-East Asia
- C) Sub-Saharan Africa
- D) Central Europe
- E) Middle East

Answer
B) South-East Asia



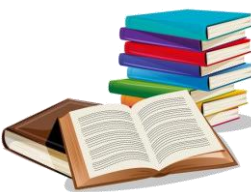
Event and Location:

- **Event:** WHO calls for urgent research and innovation scale-up to end TB
- **Location:** WHO South-East Asia Region (Virtual workshop coordinated from New Delhi)
- **Date:** August 5, 2025



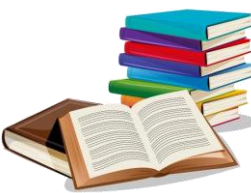
Mandates and Objectives:

- **Mandates:** The World Health Organization (WHO) initiated a three-day virtual consultation with national TB programme managers, researchers, civil society members, and partners to strengthen TB research and innovation capacity in the South-East Asia Region.
- **Objectives:** To accelerate progress toward achieving the End TB Strategy targets by promoting equitable access to new tools, improving research collaboration, and addressing socio-economic and systemic barriers that hinder TB elimination.



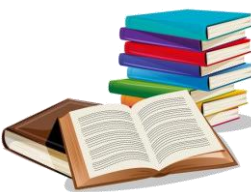
Important Terms Explained:

- **End TB Strategy:** A global initiative by WHO that aims to reduce TB deaths by 90% and incidence by 80% by 2030 (compared to 2015 levels), aligned with the Sustainable Development Goals (SDGs).
- **Catastrophic Costs:** Economic burdens that TB-affected households face, often leading to financial ruin; affects up to 80% of such households in the South-East Asia region.



Important Terms Explained:

- **Digital Adherence Tools:** Technological tools (e.g., mobile apps, smart pill boxes) used to help patients consistently follow TB treatment regimens, increasing treatment success rates.
- **RATIONS Study (India):** A research project examining the role of nutrition support in TB prevention and recovery; findings contributed to global policy guidance.

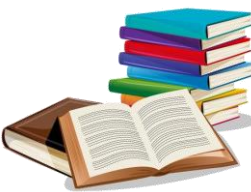


INTERNATIONAL AFFAIRS



Tabular Summary:

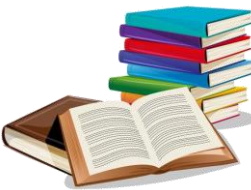
Parameter	Details
Event name	WHO workshop on advancing TB research and innovation
Announcement date	August 5, 2025
Location	WHO South-East Asia Region (Virtual – led from India)
Issuing authority	World Health Organization (WHO)
Policy/series name	End TB Strategy / South-East Asia Regional TB Research Initiative
Key figures	Dr Catharina Boehme (Officer-in-Charge, WHO SEAR)
Purpose/reason	Address research gaps and improve innovation adoption to end TB
Feature details	AI in diagnosis, digital tools, nutrition studies, vaccine preparedness
Validity or status	Ongoing workshop and policy recommendation platform
Strategic/significant value	Strengthens regional TB elimination efforts through equitable, research-driven approaches



➤ **Where was the WHO–IRCH international workshop on herbal medicines hosted in August 2025?**

- A) New Delhi
- B) Bengaluru
- C) Ghaziabad
- D) Hyderabad
- E) Pune

Answer
C) Ghaziabad

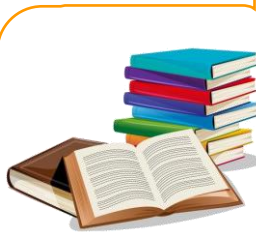


INTERNATIONAL AFFAIRS



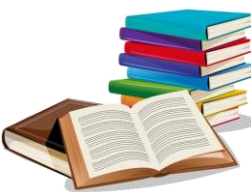
Event and Location:

- **Event:** WHO–IRCH International Workshop on Safety and Regulation of Herbal Medicines
- **Location:** Ghaziabad, Uttar Pradesh, India
- **Date:** August 6–8, 2025



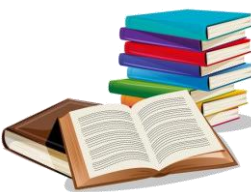
Mandates and Objectives:

- **Mandates:** The Pharmacopoeia Commission for Indian Medicine and Homoeopathy (PCIM&H) is hosting global experts for a three-day workshop in collaboration with the World Health Organization (WHO) under the WHO–IRCH framework.
- **Objectives:** To promote regulatory convergence, quality assurance, and scientific validation of herbal medicines while enhancing global collaboration in traditional and integrative healthcare systems.



Important Terms Explained:

- **WHO–IRCH (International Regulatory Cooperation for Herbal Medicines):** A WHO-supported platform fostering international collaboration on the regulation of herbal medicines among member states.
- **PCIM&H (Pharmacopoeia Commission for Indian Medicine and Homoeopathy):** The Indian regulatory body under the Ministry of Ayush responsible for pharmacopoeial standards of Indian medicine and homeopathy.
- **Ayush Systems:** Traditional systems of healthcare practiced in India including Ayurveda, Yoga & Naturopathy, Unani, Siddha, and Homeopathy.

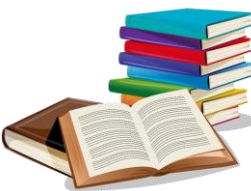


INTERNATIONAL AFFAIRS



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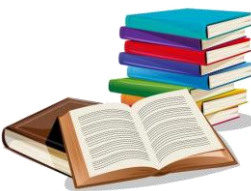
Parameter	Details
Event name	WHO–IRCH International Workshop on Herbal Medicine
Announcement date	August 6, 2025
Location	PCIM&H, Ghaziabad, Uttar Pradesh
Issuing authority	Ministry of Ayush, in collaboration with WHO
Policy/series name	WHO–IRCH Working Group 1 and 3 Workshops
Key figures	Vaidya Rajesh Kotecha, Dr. Kim Sungchol, Ms. Monalisa Das
Purpose/reason	To strengthen global cooperation on safety, efficacy, and regulation of herbal medicines
Feature details	Hands-on training, site visits, technical sessions, and policy alignment
Validity or status	Ongoing (6–8 August 2025)
Strategic value	Reinforces India's leadership in traditional medicine regulation and global cooperation



- **Where was the 11th Session of the India-Russia Working Group on Modernization and Industrial Cooperation held in August 2025?**

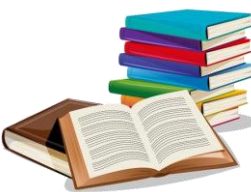
- A) St. Petersburg
- B) Bengaluru
- C) Moscow
- D) New Delhi
- E) Vladivostok

Answer
D) New Delhi



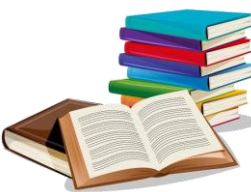
Event and Location:

- **Event:** 11th Session of the India-Russia Working Group on Modernization and Industrial Cooperation
- **Location:** Vanijya Bhawan, New Delhi, India
- **Date:** August 6, 2025



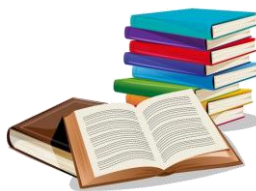
Mandates and Objectives:

- **Mandates:** India and Russia held discussions to review industrial collaboration, share sectoral progress, and sign a bilateral protocol to promote modernization.
- **Objectives:** To deepen strategic industrial cooperation between India and Russia in sectors such as aluminium, fertilizers, railways, mining, and advanced manufacturing technologies.



Important Terms Explained:

- **India-Russia Intergovernmental Commission:** A bilateral platform for cooperation in trade, economic, scientific, technological, and cultural fields.
- **Additive Manufacturing:** Also known as 3D printing, it refers to technologies that build 3D objects by adding layer upon layer of material.
- **Underground Coal Gasification (UCG):** A method of converting coal into gas while it is still underground, offering an alternative energy extraction solution.



INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	11th Session of India-Russia Working Group on Modernization & Industrial Cooperation
Announcement date	August 6, 2025
Location	Vaniya Bhawan, New Delhi
Issuing authority	DPIIT, Ministry of Commerce and Industry
Policy/series name	India-Russia Intergovernmental Commission
Key figures	Amardeep Singh Bhatia (India), Alexey Gruzdev (Russia)
Purpose/reason	To enhance industrial and technological cooperation between India and Russia
Feature details	Protocol signing, sub-group reviews, tech transfer, critical minerals, aerospace R&D
Validity or status	Protocol signed; implementation in progress
Strategic value	Strengthens India-Russia bilateral ties and industrial modernization efforts

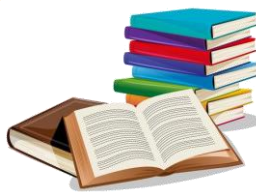


➤ **What is the core aim of the P4 scheme recently announced by the Andhra Pradesh government?**

- A) Promote organic farming
- B) Strengthen rural road networks
- C) Eradicate poverty through public mentorship and support
- D) Improve literacy rates in tribal belts
- E) Provide subsidies for MSMEs

Answer

C) Eradicate poverty through public mentorship and support

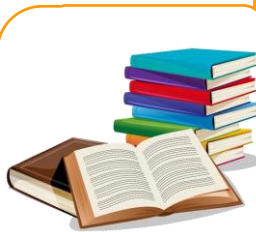


SCHEMES



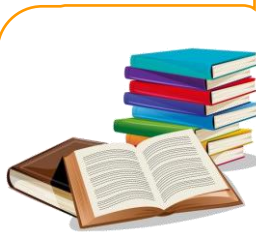
Event and Location:

- **Event:** Launch announcement of the P4 Scheme to eradicate poverty
- **Location:** Andhra Pradesh
- **Date:** August 5, 2025 (announced); August 19, 2025 (rollout date)



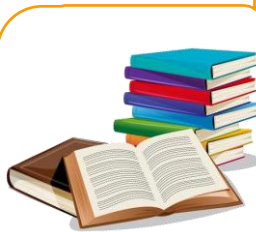
Mandates and Objectives:

- **Mandates:**
 - The P4 Scheme (People's Participation for Poverty-free Andhra Pradesh) will be launched to target the eradication of poverty by 2029 through voluntary mentorship and community-led support.
 - Identification of Bangaru Kutumbams (beneficiary families) and Margadarshis (mentors/role models) who will adopt and support these families.
 - The initiative will incorporate public donations, voluntary participation, and a "Fund a Need" model to address specific family requirements.



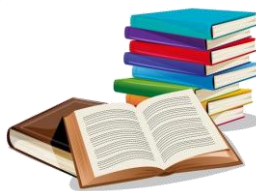
Mandates and Objectives:

- **Objectives:**
 - To achieve zero poverty in the state by creating a socially compassionate model where well-off individuals uplift economically weaker families.
 - To personalize welfare efforts by directly matching mentors with families based on needs determined through AI-analyzed surveys.
 - To enable emotional bonding, social equity, and community responsibility as tools for sustainable development.



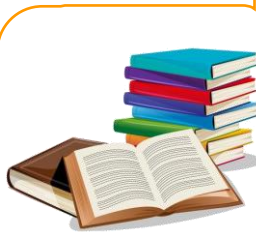
Important Terms Explained:

- **P4 Scheme (People's Participation for Poverty-free AP):** A flagship anti-poverty initiative led by the Andhra Pradesh government, encouraging voluntary mentorship, public donations, and personalized family support for poverty eradication.
- **Bangaru Kutumbams:** Literally meaning "Golden Families"; these are identified poor families in need of various forms of support, such as employment, health aid, or small business expansion.



Important Terms Explained:

- **Margadarshis:** Volunteer mentors or role models (individuals, NGOs, or public representatives) who provide direct support to Bangaru Kutumbams through adoption or financial/social assistance.
- **Fund a Need:** A new micro-donation mechanism under P4, enabling contributors to support specific needs (e.g., medical expenses, skill training) of individual families.



SCHEMES



Tabular Summary:

Parameter	Details
Event name	Launch of P4 Scheme – People's Participation for Poverty-free AP
Announcement date	August 5, 2025
Location	Andhra Pradesh
Issuing authority	Government of Andhra Pradesh
Policy/series name	P4 Scheme / Zero Poverty Mission
Key figures	CM N. Chandrababu Naidu, CS K. Vijayanand, Finance Minister Payyavula Keshav
Purpose/reason	To eradicate poverty through social mentorship, support, and public donations
Feature details	9.37 lakh families identified, 1.03 lakh mentors enrolled, AI survey used
Validity or status	Launching on August 19, 2025
Strategic/significant value	Sets a national model for community-led poverty eradication and social equity



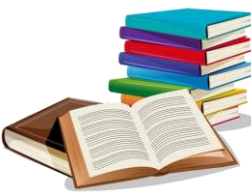
SCHEMES



➤ What was the percentage of female applicants in the second pilot round of the PM Internship Scheme?

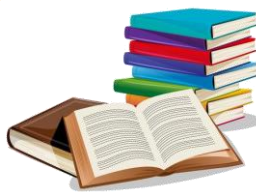
- A) 31%
- B) 28%
- C) 41%
- D) 45%
- E) 35%

Answer
C) 41%



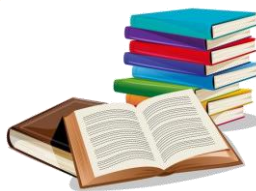
Event and Location:

- **Event:** Surge in female applicants in second pilot of PM Internship Scheme
- **Location:** Nationwide (India)
- **Date:** August 5, 2025



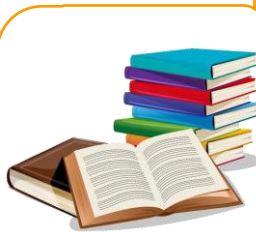
Mandates and Objectives:

- **Mandates:** The government modified the PM Internship Scheme to enhance participation and reduce gender disparity by increasing transparency about company details and internship locations.
- **Objectives:** The goal is to provide one crore internships over five years to youth in top 500 companies, ensure better gender balance, align internships with candidate interests, and improve conversion to employment.



Important Terms Explained:

- **PM Internship Scheme (PMIS):** A flagship scheme under the Prime Minister's Employment & Skilling Package aiming to provide structured internships to youth with financial and career support.
- **Direct Benefit Transfer (DBT):** A system where benefits (e.g., ₹4,500/month internship stipend) are transferred directly to beneficiaries' bank accounts.
- **Corporate Social Responsibility (CSR):** A company's initiative to contribute to social causes, in this case providing an additional ₹500/month to interns as part of the stipend.



SCHEMES



Tabular Summary:

Parameter	Details
Event name	PM Internship Scheme (Second Pilot Round)
Announcement date	August 5, 2025
Location	Nationwide
Issuing authority	Ministry of Corporate Affairs
Policy/series name	PM Internship Scheme
Key figures	Parliament Standing Committee on Finance, MCA
Purpose/reason	To increase participation and reduce gender disparity
Feature details	Transparency on company details, age relaxation requests, stipend via DBT
Validity or status	Second pilot round ongoing
Strategic/significant value	Aims to provide one crore internships and improve employability

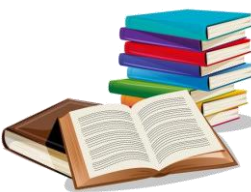


➤ **What is the primary objective of the recently conducted 'Operation Kumki' in Chittoor, Andhra Pradesh?**

- A) Capturing poachers in tiger reserves
- B) Tagging migratory birds for research
- C) Relocating wild elephants to a sanctuary
- D) Planting trees in deforested regions
- E) Building fences along reserve forest borders

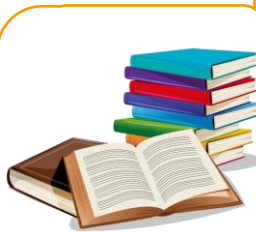
Answer

C) Relocating wild elephants to a sanctuary



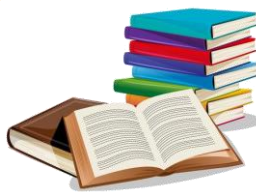
Event and Location:

- **Event:** Successful execution of 'Operation Kumki' to relocate wild elephants
- **Location:** Chittoor district, Andhra Pradesh
- **Date:** August 3–4, 2025 (operation conducted overnight Saturday to Sunday)



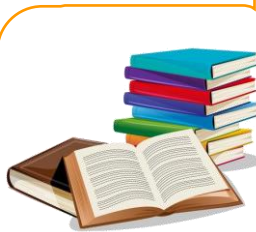
Mandates and Objectives:

- **Mandates:** Chittoor forest officials, with the help of trained Kumki elephants, successfully relocated a herd of 14 wild elephants from farmlands in Palamaner Range to Koundinya Wildlife Sanctuary.
- **Objectives:** To ensure the safety of both humans and elephants, prevent further crop damage, and reduce human-wildlife conflict in the affected agricultural areas.



Important Terms Explained:

- **Operation Kumki:** A strategic wildlife operation involving trained captive elephants (Kumkis) to guide and control the movement of wild elephants to avoid human-animal conflict.
- **Kumki Elephants:** Specially trained elephants used in forest operations to control and manage wild elephants without causing harm; in this case, named Jayanth, Vinayak, and Krishna.
- **Koundinya Wildlife Sanctuary:** A protected forest area in Chittoor, Andhra Pradesh, serving as a natural habitat for elephants and the target location for relocation under Operation Kumki.

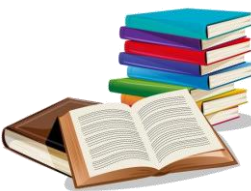


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Operation Kumki
Announcement date	August 5, 2025 (reported)
Location	Palamaner Range, Chittoor district, Andhra Pradesh
Issuing authority	Andhra Pradesh Forest Department
Policy/series name	Wildlife conflict mitigation and elephant relocation initiative
Key figures	Bharani (DFO), Pawan Kalyan (Dy CM), Siddaramaiah (Karnataka CM)
Purpose/reason	Prevent crop damage and protect human and elephant lives
Feature details	14 elephants relocated using 3 Kumki elephants through forest compartments
Validity or status	Successfully completed; future operations planned in Punganur
Strategic/significant value	Reduces human-wildlife conflict and promotes safe wildlife management

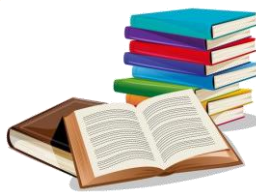


➤ **What is the main objective of the Merchant Shipping Bill, 2024 passed by the Lok Sabha?**

- A) Promote river cruise tourism in India
- B) Provide subsidies to private shipbuilders
- C) Align Indian maritime laws with global standards
- D) Increase taxes on foreign shipping companies
- E) Privatize major ports in India

Answer

C) Align Indian maritime laws with global standards

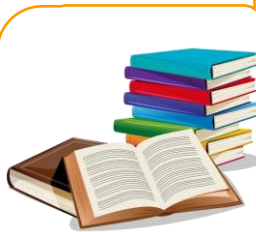


NATIONAL AFFAIRS



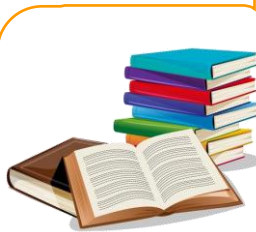
Event and Location:

- **Event:** Lok Sabha passes the Merchant Shipping Bill, 2024
- **Location:** New Delhi, India (Parliament of India)
- **Date:** August 6, 2025



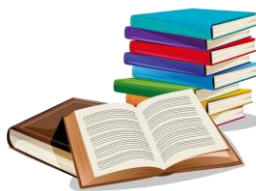
Mandates and Objectives:

- **Mandates:** The Merchant Shipping Bill, 2024 replaces the outdated Merchant Shipping Act, 1958 to bring Indian maritime law in line with current international maritime conventions and practices.
- **Objectives:** To modernize shipping laws, reduce compliance burden, promote maritime safety and environmental protection, and support India's global maritime commitments and trade interests.



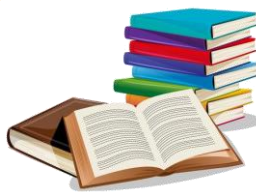
Important Terms Explained:

- **Merchant Shipping Bill, 2024:** A legislative reform that modernizes India's maritime regulatory framework, expands vessel definitions, enables temporary registration for ship recycling, and aligns Indian law with international maritime conventions.
- **International Maritime Organization (IMO):** A United Nations specialized agency responsible for regulating shipping safety, marine pollution, and maritime security through international conventions.



Important Terms Explained:

- **Shipbreaking (Alang):** The dismantling of ships for recycling, with Alang (Gujarat) being one of the world's largest shipbreaking hubs; the bill promotes safe and legal ship recycling practices.
- **Tonnage under Indian Flag:** Refers to the total registered shipping capacity (in tonnage) under India's registry; increasing it boosts India's share in global shipping and benefits trade logistics.



NATIONAL AFFAIRS



Tabular Summary:

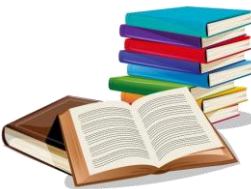
Parameter	Details
Event name	Passage of the Merchant Shipping Bill, 2024
Announcement date	August 6, 2025
Location	Parliament, New Delhi
Issuing authority	Lok Sabha / Ministry of Ports, Shipping and Waterways
Policy/series name	Maritime Legal Reform under Merchant Shipping Framework
Key figures	Sarbananda Sonowal (Union Minister), Indian Parliament
Purpose/reason	To comply with global maritime conventions and modernize Indian shipping
Feature details	Vessel detention powers, updated definitions, ship recycling, marine liability
Validity or status	Passed in Lok Sabha; replaces Merchant Shipping Act, 1958
Strategic/significant value	Aligns India with global maritime laws, strengthens shipping safety and trade



➤ Under the newly approved Bihar domicile policy for teacher recruitment, what percentage of positions are effectively expected to be filled by state residents?

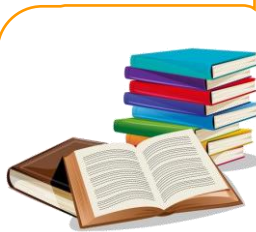
- A) 75%
- B) 85%
- C) 90%
- D) 95%
- E) 98.5%

Answer
E) 98.5%



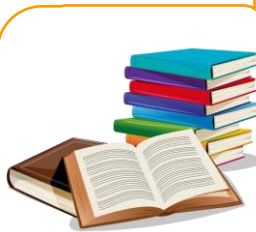
Event and Location:

- **Event:** Bihar Cabinet approves Domicile Policy for teacher recruitment and hikes honorariums for support staff
- **Location:** Patna, Bihar
- **Date:** August 5, 2025



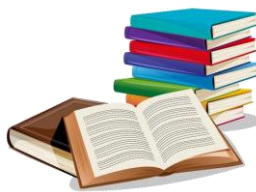
Mandates and Objectives:

- **Mandates:**
 - Approval of amended Bihar State School Teacher (Appointment, Transfer, Disciplinary Action & Service Conditions) Rules, 2025 to implement a domicile-based reservation policy for teacher recruitment.
 - Salary hikes for support staff across education, health, and rural development departments.
 - Change in eligibility window for DBT-linked school attendance benefits.



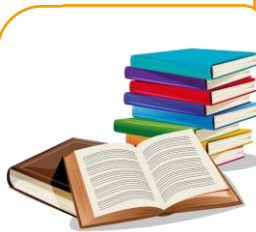
Mandates and Objectives:

- **Objectives:**
 - To provide more public sector job opportunities to Bihar residents.
 - To improve working conditions and compensation for frontline support workers.
 - To streamline welfare scheme implementation through DBT reforms.



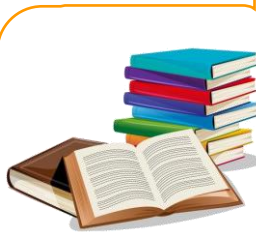
Important Terms Explained:

- **Domicile Policy:** A recruitment policy that prioritizes residents of a particular state—in this case, Bihar—by mandating education qualifications (matric and inter) to be from within the state.
- **TRE-4 and TRE-5:** Upcoming Teacher Recruitment Examinations to be held in 2025 and 2026, where the new domicile rules will apply.



Important Terms Explained:

- **Honorarium:** A fixed amount paid to support or part-time staff (e.g., cooks, ASHA workers) for their services, usually outside formal salaried employment.
- **DBT (Direct Benefit Transfer):** A government scheme where subsidies and welfare benefits are directly transferred to eligible citizens' bank accounts, reducing leakages.



NATIONAL AFFAIRS



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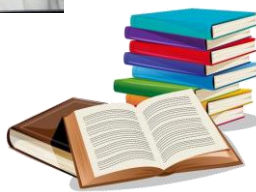
Parameter	Details
Event name	Bihar Cabinet approves domicile policy and honorarium hike
Announcement date	August 5, 2025
Location	Patna, Bihar
Issuing authority	Bihar State Cabinet, led by CM Nitish Kumar
Policy/series name	Bihar State School Teacher Rules (Amendment), 2025
Key figures	CM Nitish Kumar, ACS S Siddharth
Purpose/reason	To prioritize state residents in teacher recruitment and support workers' welfare
Feature details	85% positions reserved; TRE-4 & TRE-5 to implement policy; salary hikes for cooks, ASHAs, instructors
Validity or status	Approved; TRE-4 (2025) and TRE-5 (2026) under new rules
Strategic/significant value	Enhances state employment, incentivizes frontline workers, improves scheme delivery



➤ Which highway's expansion from 4 to 6 lanes was discussed between the Telangana R&B Minister and Union Minister Nitin Gadkari?

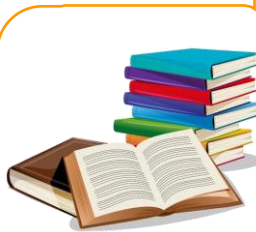
- A) NH-765
- B) NH-44
- C) NH-163
- D) NH-65
- E) NH-44A

Answer
D) NH-65



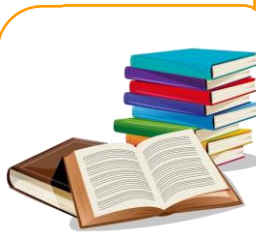
Event and Location:

- **Event:** Telangana R&B Minister discusses key road infrastructure projects with Union Minister Nitin Gadkari
- **Location:** New Delhi (meeting); Telangana (project implementation)
- **Date:** August 5, 2025



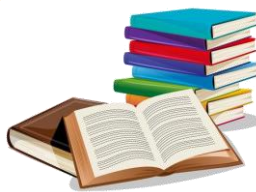
Mandates and Objectives:

- **Mandates:**
 - Telangana Roads & Buildings Minister Komatireddy Venkat Reddy met Union Minister Nitin Gadkari to request approval and acceleration of key highway and road infrastructure projects in Telangana.
 - Projects discussed include expansion of NH-65, Regional Ring Road (RRR), elevated corridors in urban stretches, and progress on NH-765 through Amrabad Tiger Reserve.



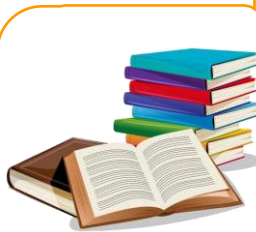
Mandates and Objectives:

- **Objectives:**
 - To enhance road safety, reduce traffic congestion, improve industrial connectivity, and accelerate highway development in Telangana.
 - To secure funding and fast-track approvals under CRIF and Sethu Bandhan schemes.



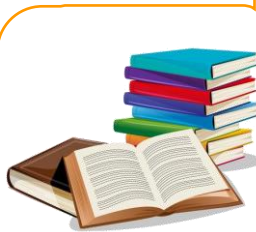
Important Terms Explained:

- **NH-65:** A National Highway connecting Hyderabad and Vijayawada, currently 4 lanes wide and proposed to be expanded to 6 lanes with service roads to reduce accidents.
- **Regional Ring Road (RRR):** A major proposed ring road around Hyderabad; land acquisition for the northern segment is complete, and six-lane expansion is under proposal.
- **Sethu Bandhan Scheme:** A central government programme for constructing road bridges in rural and urban areas, improving connectivity.



Important Terms Explained:

- **CRIF (Central Road Infrastructure Fund):** A central funding mechanism to support state road projects, including maintenance, upgradation, and new construction.
- **NGT (National Green Tribunal):** A statutory body in India that handles environmental protection and conservation-related legal matters.

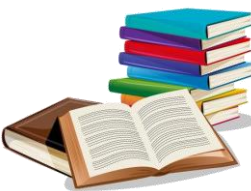


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Telangana R&B Minister meets Nitin Gadkari on NH expansion
Announcement date	August 5, 2025
Location	New Delhi (MoRTH Office); Telangana (project sites)
Issuing authority	Ministry of Road Transport and Highways (MoRTH)
Policy/series name	NH Expansion, RRR Plan, CRIF, Sethu Bandhan
Key figures	Komatireddy Venkat Reddy, Nitin Gadkari
Purpose/reason	To improve national highways and ring road infrastructure in Telangana
Feature details	NH-65 to be expanded, RRR northern segment completed, NH-765 alignment changes
Validity or status	Proposals under review; Finance Committee meet scheduled for August 15, 2025
Strategic/significant value	Improves traffic safety, supports industrial growth, addresses ecological concerns

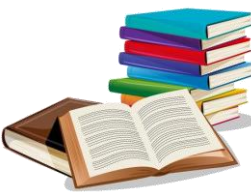


➤ Which institution signed an MoU with SAP Labs India to digitally skill professionals in India's logistics and transport sector?

- A) IIM Bangalore
- B) Indian Railways
- C) NITI Aayog
- D) Gati Shakti Vishwavidyalaya
- E) IIT Hyderabad

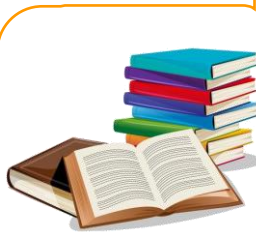
Answer

D) Gati Shakti Vishwavidyalaya



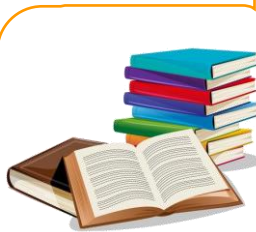
Event and Location:

- **Event:** SAP and Gati Shakti Vishwavidyalaya sign MoU to digitally skill logistics professionals
- **Location:** SAP Labs India Innovation Park, Devanahalli, Bengaluru, Karnataka
- **Date:** August 5, 2025



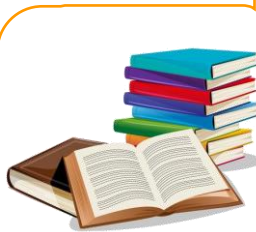
Mandates and Objectives:

- **Mandates:**
 - SAP Labs India and Gati Shakti Vishwavidyalaya (GSV) signed an MoU during the inauguration of SAP's new Innovation Park.
 - The partnership will advance digital skilling and research collaboration in India's logistics and transport sector.
 - The Innovation Park will serve as SAP's largest and most advanced R&D facility in India, aimed at scaling AI, logistics, and customer service innovation.



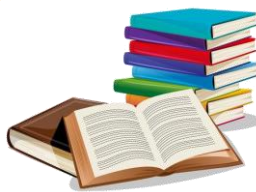
Mandates and Objectives:

- **Objectives:**
 - To align with Skill India, Digital India, and PM Gati Shakti Master Plan by creating a digitally skilled workforce.
 - To enhance curriculum, enable industry-relevant employment, and promote joint innovation in logistics and supply chain education.
 - To strengthen academia-industry linkages for sustainable infrastructure and national logistics capabilities.



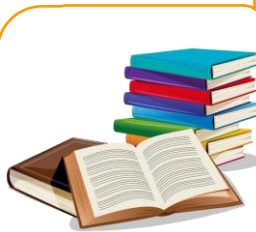
Important Terms Explained:

- **Gati Shakti Vishwavidyalaya (GSV):** A Central University under the Ministry of Railways established to promote transport infrastructure education and research aligned with PM Gati Shakti objectives.
- **SAP Labs India:** Indian R&D and innovation arm of German tech giant SAP, focused on developing enterprise software, digital logistics, and AI-based industry solutions.



Important Terms Explained:

- **Digital India & Skill India:** Flagship government missions aiming to digitally empower citizens and equip the workforce with future-ready skills.
- **Joule's Agentic AI:** SAP's advanced AI capability to automate enterprise decisions and logistics management through intelligent software agents.
- **Public-Private Partnership in Compute Power:** Government initiative providing 34,000+ GPUs to students, researchers, and startups for AI research and training access.

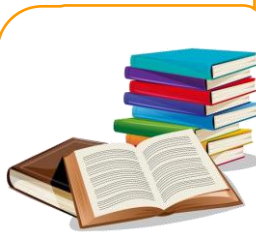


NATIONAL AFFAIRS



Tabular Summary:

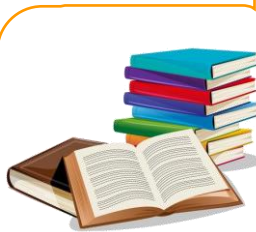
Parameter	Details
Event name	MoU between GSV and SAP to digitally skill logistics professionals
Announcement date	August 5, 2025
Location	SAP Labs India Innovation Park, Bengaluru, Karnataka
Issuing authority	Ministry of Railways & SAP Labs India
Policy/series name	Skill India Mission, Digital India, PM Gati Shakti
Key figures	Ashwini Vaishnaw, Siddaramaiah, Priyank Kharge, Clas Neumann
Purpose/reason	To integrate digital tools into logistics curriculum and boost employability
Feature details	Curriculum redesign, industry mentorship, AI labs, innovation and R&D hub
Validity or status	MoU signed; execution to be rolled out in phased manner
Strategic/significant value	Boosts industry-academia collaboration, AI-based learning, logistics innovation



- **What is the primary purpose of the eSAKSHI portal launched by the Ministry of Statistics & Programme Implementation?**
- A) To enable digital payments to farmers
 - B) To track district-level election results
 - C) To digitally manage MPLADS recommendations and implementation
 - D) To provide scholarships for higher education
 - E) To track foreign direct investment inflows

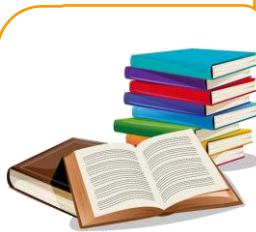
Answer

C) To digitally manage MPLADS recommendations and implementation



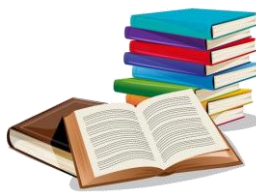
Event and Location:

- **Event:** Launch of eSAKSHI Portal for streamlined MPLADS implementation
- **Location:** Pan India (applicable across all States and UTs)
- **Date:** April 1, 2023 (launch); update provided on August 6, 2025



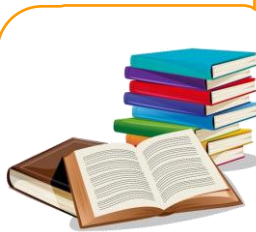
Mandates and Objectives:

- **Mandates:** Launch of the eSAKSHI web portal and mobile application to integrate MP recommendations, district authority sanctions, and implementing agency execution digitally.
- **Objectives:** To ensure efficiency, transparency, real-time tracking, and accountability in the execution of MPLADS works through a unified digital workflow.



Important Terms Explained:

- **eSAKSHI Portal:** A digital platform developed for end-to-end management of MPLADS funds, integrating all stakeholders including MPs, District Authorities, and Implementing Agencies.
- **MPLADS:** Members of Parliament Local Area Development Scheme, which enables MPs to recommend development works in their constituencies.
- **Direct Benefit Transfer (DBT):** A mechanism for transferring subsidies or financial benefits directly to citizens' bank accounts, ensuring transparency.



NATIONAL AFFAIRS



Tabular Summary:

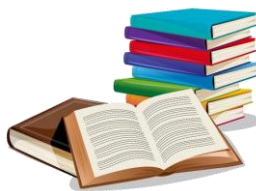
Parameter	Details
Event name	Launch of eSAKSHI Portal under MPLADS
Announcement date	April 1, 2023 (launched); status reviewed August 6, 2025
Location	Across all States and Union Territories in India
Issuing authority	Ministry of Statistics & Programme Implementation (MoSPI)
Policy/series name	MPLADS – Revised Fund Flow Procedure
Key figures	Rao Inderjit Singh (MoS, MoSPI); collaboration with State Bank of India
Purpose/reason	To digitize the entire MPLADS workflow and eliminate physical processes
Feature details	Real-time tracking, dashboard access, mobile app, secure verification, user manuals
Validity or status	Fully operational; implemented across all States and UTs
Strategic/significant value	Enhances transparency, improves project monitoring, strengthens accountability mechanisms



QUICK RECALL



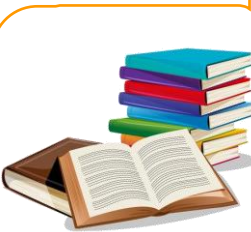
- Mohammed Siraj jumped 12 spots to reach a career-best 15th place in the ICC Test bowling rankings.
- The combined Nilgiri Tahr population in Tamil Nadu and Kerala has reached 2,655, the highest in recent decades.
- The RBI's Monetary Policy Committee maintained the repo rate at 5.5% in its August 2025 policy review.
- RBI Governor Sanjay Malhotra reaffirmed the policy repo rate at 5.5% during the MPC meeting held from August 4–6, 2025.
- RBI has announced standardisation of procedures and documentation for claim settlements related to deceased bank customers.
- The RBI settled a \$5 billion dollar-rupee swap on August 4, 2025, without rolling it over.
- Tamil Nadu recorded an 11.9% real GDP growth in 2024–25, its highest in 14 years.
- India detected ₹7.08 lakh crore in GST evasion across 91,370 cases between FY 2020–21 and 2024–25.
- JSW Steel and Japan's JFE Steel will invest ₹5,845 crore to expand electrical steel output across two Indian plants.
- India's Business Confidence Index rose to 149.4 in April–June 2024–25 from 139.3 in the previous quarter, per NCAER data.



QUICK RECALL



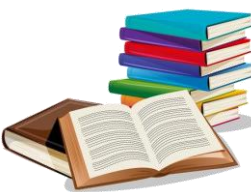
- Deloitte India has projected GDP growth of 6.4%–6.7% for FY 2025–26, backed by strong domestic fundamentals.
- Antfin, backed by Alibaba's Ant Group, has completely exited Paytm by selling its 5.84% stake in bulk deals worth ₹3,800 crore.
- The Hindu Group has released a coffee table book titled Evolution of temple architecture in Tamil Nadu authored by Vrinda Ramanan and J. Ramanan.
- Paradip Port has been awarded "Major Port of the Year – Non-Containerised Cargo" at the 15th MALA 2025 held in Mumbai.
- Nepal has begun testing an AI-powered early warning system called SAFE-RISCCS to predict landslides and improve community safety.
- The Indian Space Research Organisation launched its HOPE analog mission in Ladakh's Tso Kar Valley to simulate lunar and Martian environments.
- The Defence Acquisition Council approved capital acquisition proposals worth ₹67,000 crore for the Indian Army, Navy, and Air Force.
- WHO has called for urgent action to scale up TB research and innovation in the South-East Asia Region, which holds nearly half of the global TB burden.
- India is hosting the WHO–IRCH International Workshop on herbal medicines from August 6 to 8, 2025, in Ghaziabad.



QUICK RECALL



- India and Russia held the 11th session of their Working Group on Modernization and Industrial Cooperation in New Delhi.
- Andhra Pradesh will launch the P4 Scheme on August 19, 2025, with the goal of eradicating poverty from the state by 2029.
- The second pilot round of the PM Internship Scheme saw a rise in female applicants to 41%, up from 31% in the first round.
- Operation Kumki successfully relocated a herd of 14 wild elephants from farmland in Chittoor to the Koundinya Wildlife Sanctuary.
- The Lok Sabha passed the Merchant Shipping Bill, 2024, aligning Indian maritime laws with global standards.
- The Bihar Cabinet has approved a new domicile policy reserving 85% of school teacher posts for residents, with 98.5% expected to be filled by locals.
- Telangana R&B Minister Komatireddy Venkat Reddy met Union Minister Nitin Gadkari to seek approvals for major highway expansions in the state.
- Gati Shakti Vishwavidyalaya signed an MoU with SAP Labs India to digitally skill professionals in India's logistics sector.
- The eSAKSHI portal was launched by the Ministry of Statistics & Programme Implementation in April 2023 to digitize the MPLADS fund flow and monitoring.



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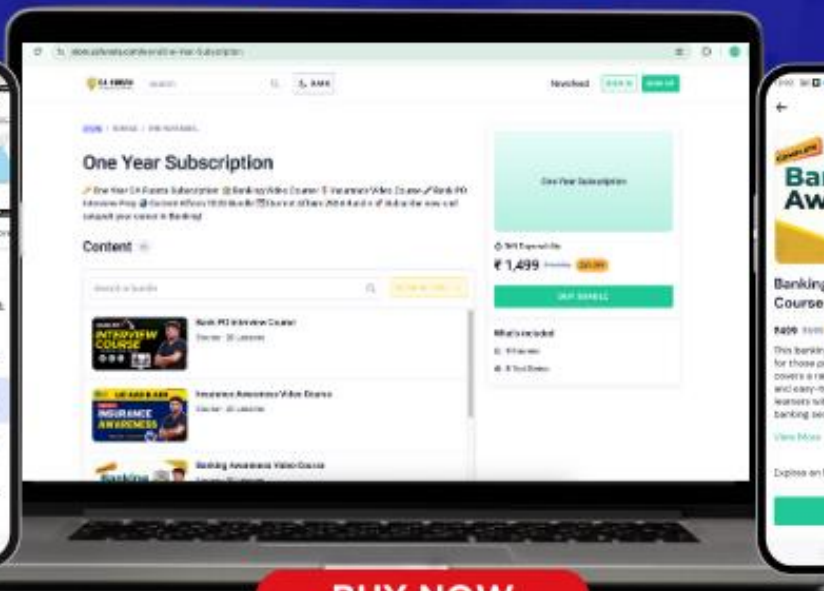
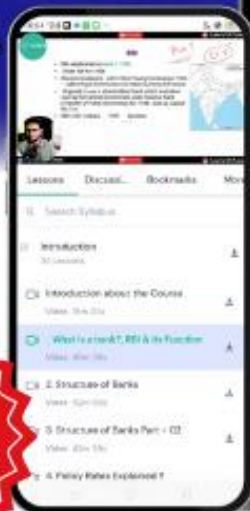


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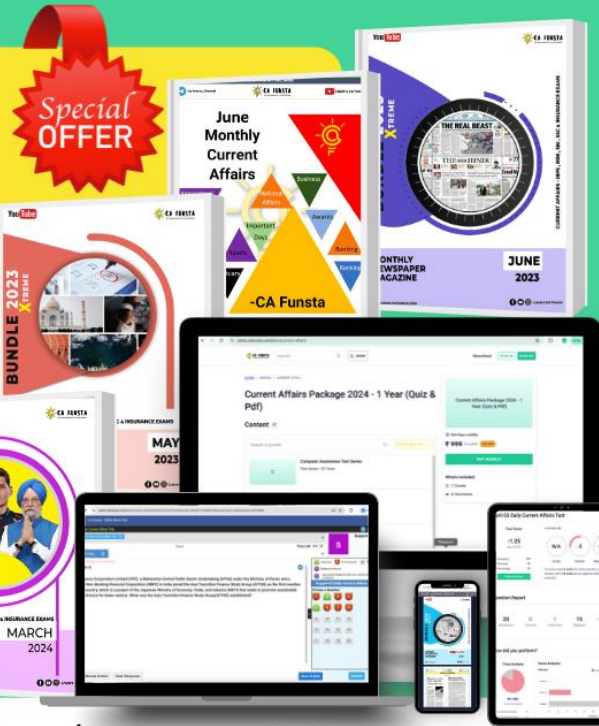


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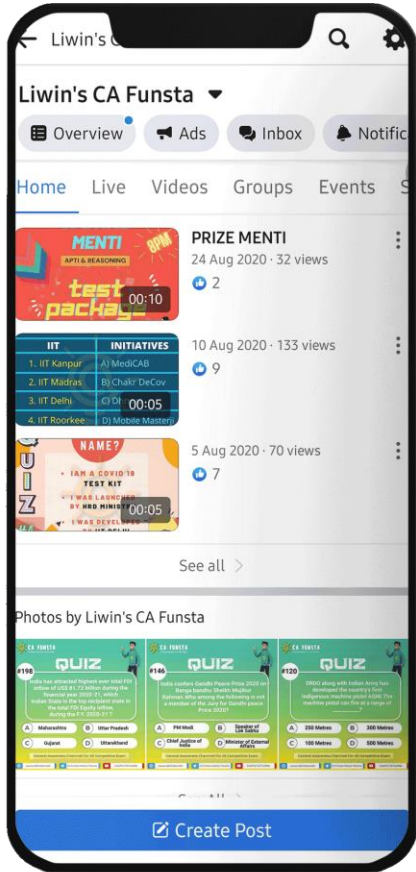
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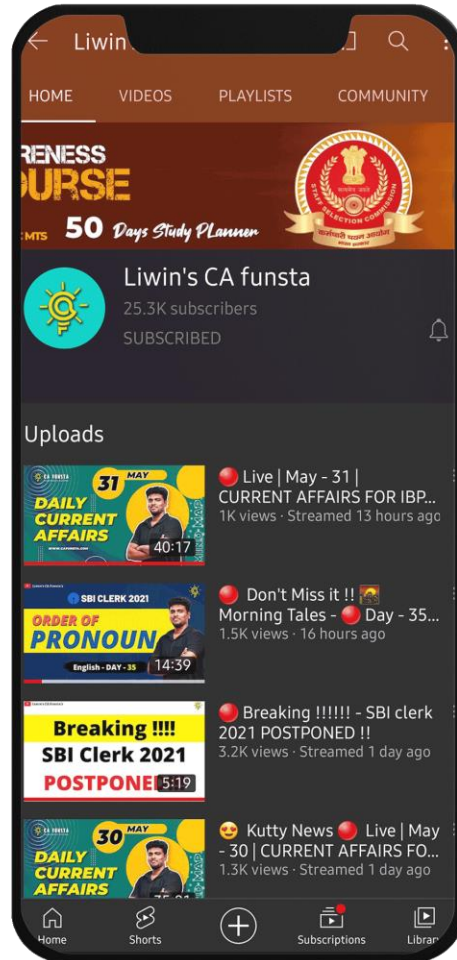


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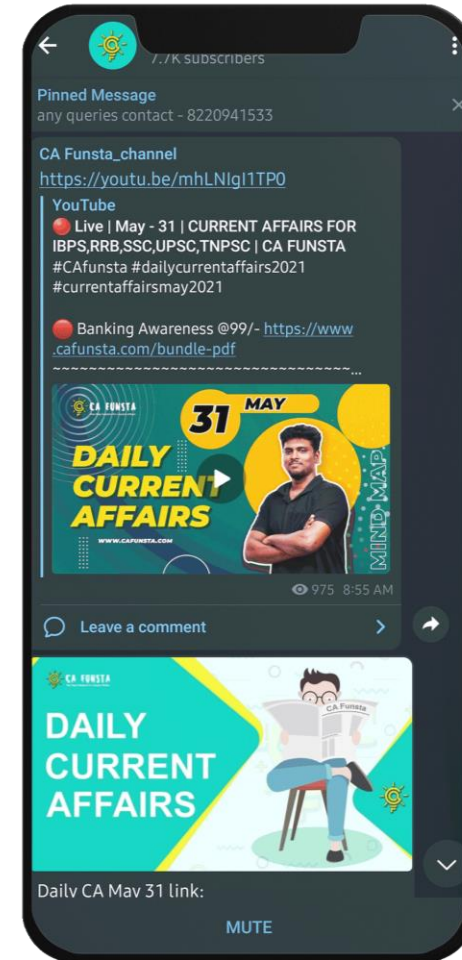
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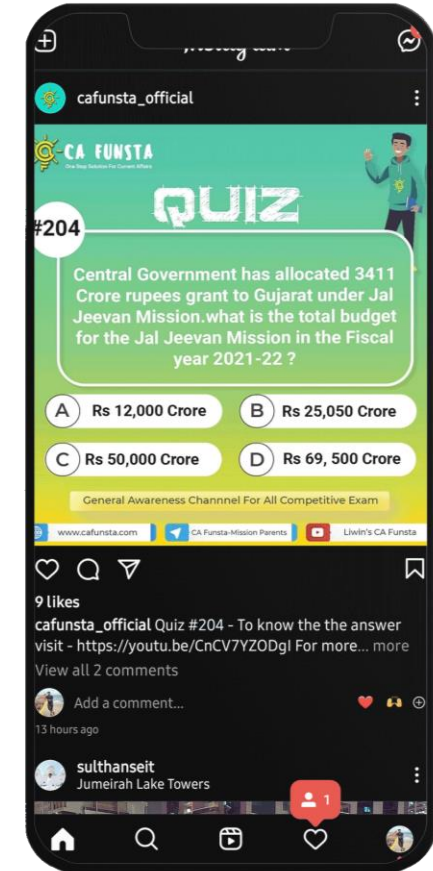
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