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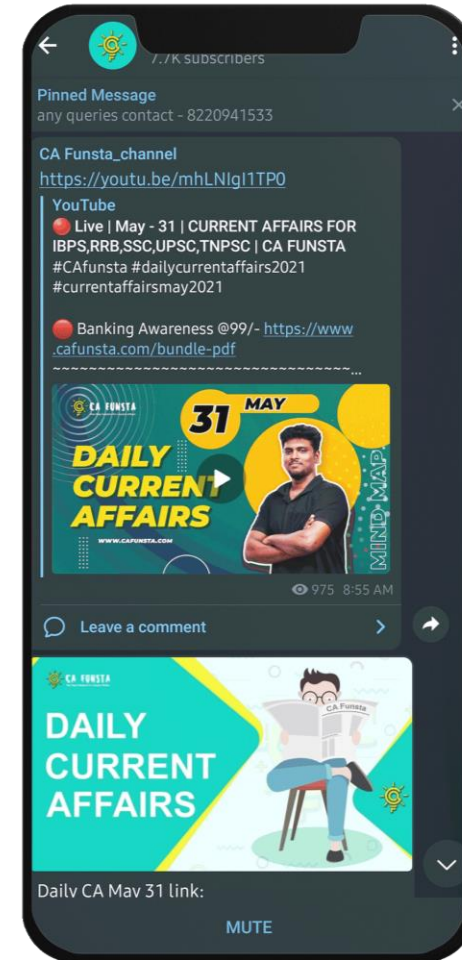
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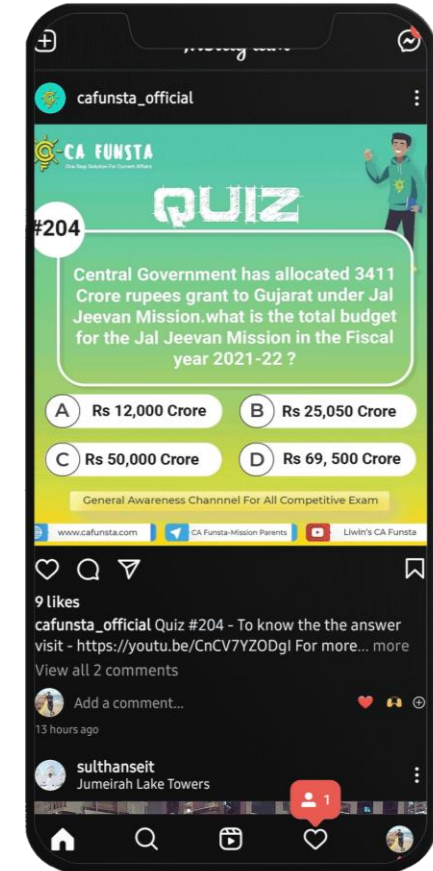
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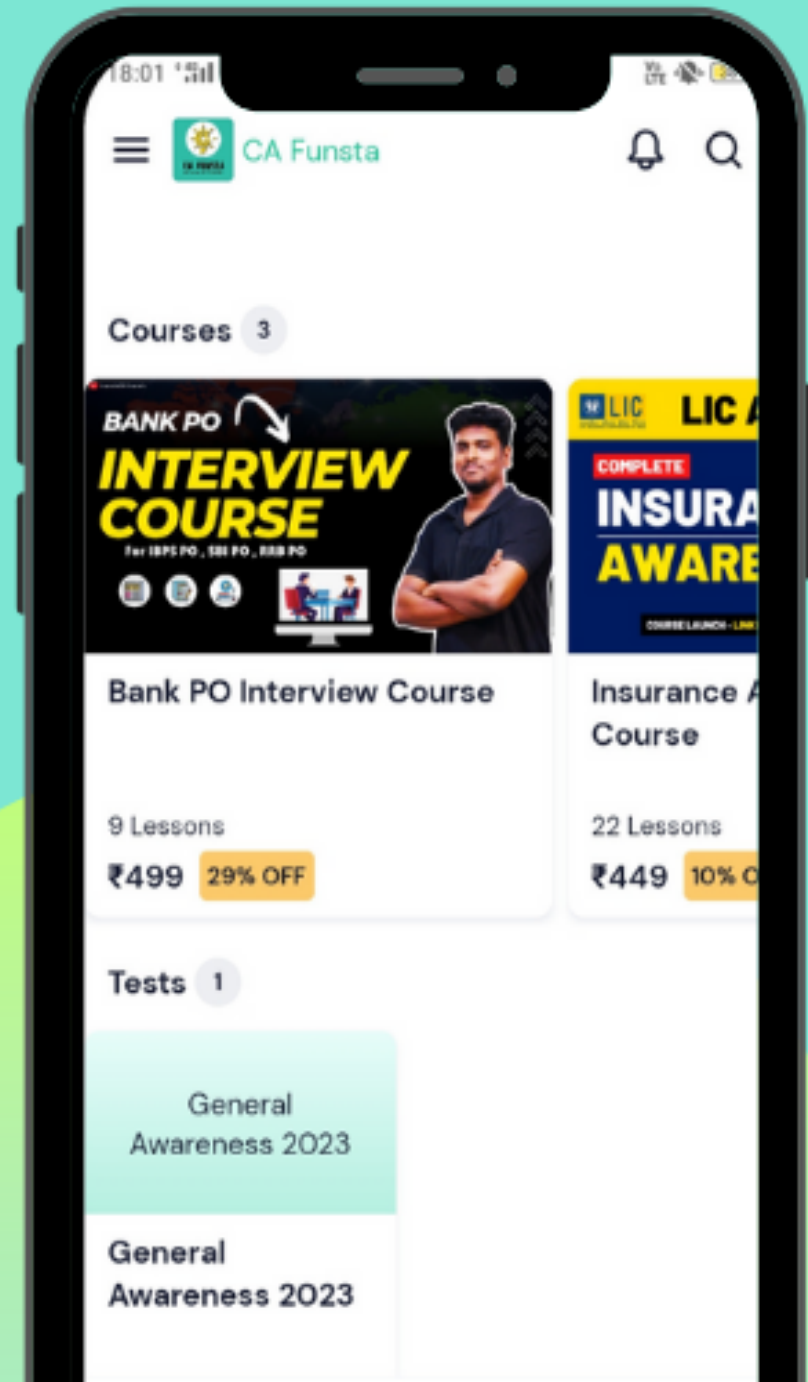
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Banking awareness full video complete pannathuku apm oru confidence kidachi irukku sir. Zero lenthu start pannuna. Now master level kku ana feel irukku sir. Tng so much sir. Super content.

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**Ruban**  
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**STUDENT REVIEW**

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

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**STUDENT REVIEW**

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

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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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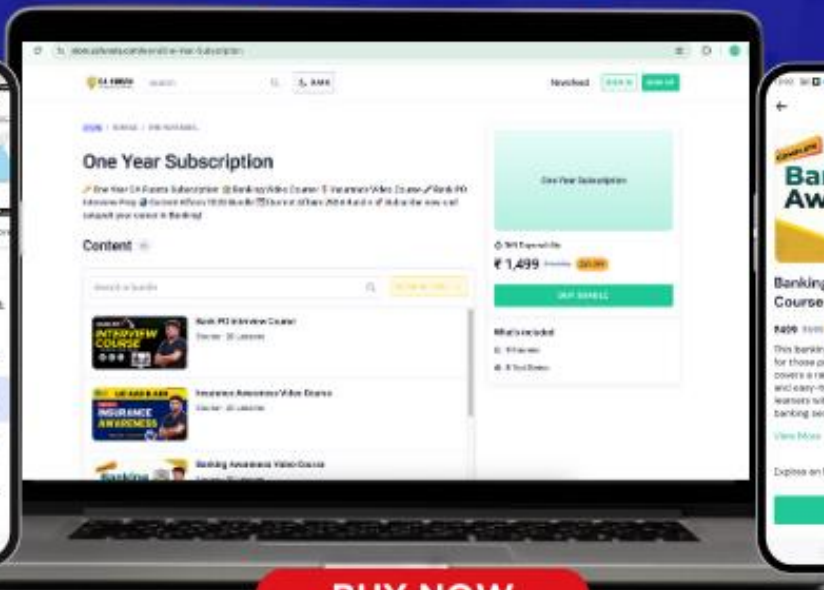


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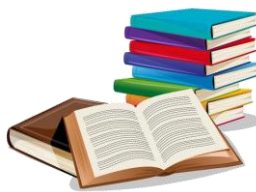


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➤ Which football club topped the Brand Finance Football 50–2025 list as the world's most valuable club?

- A) FC Barcelona
- B) Manchester City
- C) Paris Saint-Germain
- D) Real Madrid
- E) Bayern Munich

**Answer**  
**D) Real Madrid**



## Event and Location:

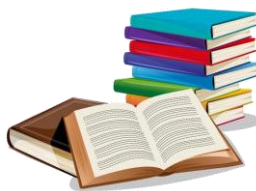
- **Event:** Real Madrid ranked world's most valuable football club in 2025
- **Location:** Global (Brand Finance Football 50–2025 Report)
- **Date:** August 2025 (as per Brand Finance release and media coverage)





## Mandates and Objectives:

- **Mandates:** Real Madrid has been declared the most valuable football club in the world by Brand Finance in its Football 50–2025 report, with a brand valuation of €1.921 billion.
- **Objectives:** The ranking assesses commercial strength, global fan engagement, sponsorship value, and competitive success of football clubs to reflect their global branding and market position.



## Important Terms Explained:

- **Brand Finance:** A UK-based brand valuation consultancy that annually publishes rankings of the most valuable global brands across various industries, including sports.
- **Brand Value:** The monetary worth of a brand based on factors like revenue potential, recognition, strength, and market presence. Real Madrid topped the list with €1.921 billion in brand value.
- **AAA+ Brand Rating:** The highest brand strength score in the Brand Finance system, indicating exceptional brand performance, global recognition, and trustworthiness.



## Tabular Summary:

Parameter	Details
Event name	Real Madrid crowned world's most valuable football club
Announcement date	16 August 2025
Location	Global – Brand Finance Football 50–2025 report
Issuing authority	Brand Finance
Policy/series name	Football 50–2025
Key figures	€1.921 billion brand value, 94.9 strength score
Purpose/reason	Evaluate commercial, brand, and sporting strength of football clubs
Feature details	Topped the list for 4th straight year; 15th UEFA Champions League win
Validity or status	Current global ranking for 2025
Strategic/significant value	Reflects global brand dominance, commercial success, and fan engagement

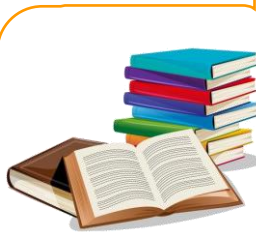




➤ Which company topped the BrandZ Top 100 Most Valuable Global Brands list in 2025?

- A) Microsoft
- B) Amazon
- C) Nvidia
- D) Apple
- E) Google

**Answer**  
**D) Apple**



# RANKING



## Event and Location:

- **Event:** Apple ranked as the world's most valuable brand for the fourth consecutive year
- **Location:** Global (BrandZ Top 100 Global Brands 2025 Report)
- **Date:** 16 August 2025



# RANKING



## Mandates and Objectives:

- **Mandates:** According to BrandZ's 2025 report, Apple Inc. retained its position as the world's most valuable brand for the fourth consecutive year, with a brand value of \$1.3 trillion, reflecting a 28% annual growth.
- **Objectives:** To rank the world's leading brands based on financial performance and consumer perception, highlighting brand equity, trust, and global reach.





# RANKING



## Important Terms Explained:

- **BrandZ:** A global brand valuation ranking developed by Kantar, combining financial data and consumer insights to assess brand value.
- **Brand Value:** A quantified estimate of a brand's financial worth, incorporating factors like sales, reputation, and future growth potential.
- **Kantar:** A global data and consulting firm that produces the BrandZ Top 100 ranking, using insights from over 4.5 million consumers worldwide.



# RANKING



## Tabular Summary:

Parameter	Details
Event name	Apple tops BrandZ's 2025 Most Valuable Global Brands ranking
Announcement date	16 August 2025
Location	Global
Issuing authority	Kantar (BrandZ)
Policy/series name	BrandZ Top 100 Most Valuable Global Brands
Key figures	Apple: \$1.3 trillion (+28%), Google: \$944.1B, Microsoft: \$884.8B
Purpose/reason	Rank brands based on value and global consumer perception
Feature details	Nvidia jumps to 5th; ChatGPT debuts at 60th with \$43.6B brand value
Validity or status	2025 ranking, based on latest financial and consumer data
Strategic/significant value	Highlights global brand strength, digital dominance, and innovation leadership

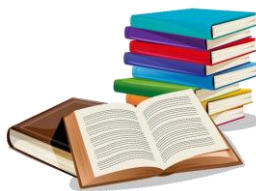


➤ What is the validity of the newly launched FASTag Annual Pass by NHAI for non-commercial vehicles?

- A) 6 months or 100 toll crossings
- B) 1 year or unlimited crossings
- C) 1 year or 200 toll crossings
- D) 2 years or 300 toll crossings
- E) Lifetime validity for registered users

**Answer**

**C) 1 year or 200 toll crossings**





## Event and Location:

- **Event:** Launch of FASTag Annual Pass for non-commercial highway travel
- **Location:** Nationwide across National Highways and Expressways
- **Date:** 15 August 2025



## Mandates and Objectives:

- **Mandates:** The National Highways Authority of India (NHAI) introduced the FASTag Annual Pass for non-commercial vehicles with a nationwide rollout across 1,150 toll plazas.
- **Objectives:** The objective is to enable economical, seamless, and tech-enabled highway travel by eliminating the need for frequent FASTag recharges and reducing congestion at toll plazas.



## Important Terms Explained:

- **FASTag Annual Pass:** A one-time fee-based digital toll solution that allows non-commercial vehicle owners to make up to 200 toll crossings or travel for one year without further deductions.
- **NHAI (National Highways Authority of India):** An autonomous agency under the Ministry of Road Transport and Highways, responsible for the development and maintenance of national highways in India.
- **Rajmargyatra App:** A mobile application developed by NHAI to offer services such as activation of FASTag Annual Pass, toll-related information, and grievance redressal.



## Tabular Summary:

Parameter	Details
Event name	Launch of FASTag Annual Pass
Announcement date	15 August 2025
Location	Nationwide (across NHs and Expressways)
Issuing authority	National Highways Authority of India (NHAI)
Policy/series name	FASTag Annual Pass
Key figures	Over 1.4 lakh passes activated on Day 1, 1.39 lakh toll transactions
Purpose/reason	Reduce toll payment hassle, boost ease of living, cut congestion
Feature details	₹3,000 pass valid for 1 year or 200 crossings, activated via app or website
Validity or status	Valid for 1 year or 200 toll plaza crossings
Strategic/significant value	Aligns with Digital India goals and increases efficiency in toll collection

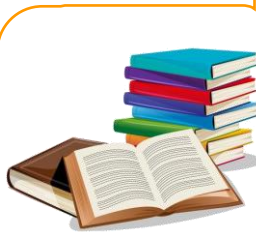


- As of March 31, 2025, how many Centres for Financial Literacy (CFLs) have been set up across India under the RBI initiative?

- A) 1,570
- B) 2,421
- C) 3,150
- D) 2,004
- E) 1,100

**Answer**

**B) 2,421**





## Event and Location:

- **Event:** RBI and NABARD expand financial literacy and borrower protection through rural initiatives and regulatory reforms
- **Location:** Nationwide (Rural India)
- **Date:** August 6, 2025



## Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) have implemented and expanded multiple rural financial literacy and borrower protection programs, including setting up 2,421 Centres for Financial Literacy (CFLs) and revising regulations for microfinance lending.
- **Objectives:** To enhance financial awareness among rural populations, improve credit access for microfinance borrowers, ensure fair lending practices, and prevent over-indebtedness through regulatory safeguards.



## Important Terms Explained:

- **NABARD (National Bank for Agriculture and Rural Development):** Apex development bank for rural and agricultural development in India, supporting financial inclusion through Village Level Programmes (VLPs) and financial literacy campaigns.
- **Centres for Financial Literacy (CFLs):** RBI-initiated centres promoting community-led financial awareness, operational since 2017, covering three blocks per CFL, with 2,421 centres as of March 31, 2025.



## Important Terms Explained:

- **Microfinance Loan (Revised Definition):** As per RBI, collateral-free loans to households earning up to ₹3 lakh annually now qualify as microfinance loans, with deregulated interest rates and protective repayment caps at 50% of household income.



# BANKING AND FINANCE



## Tabular Summary:

Parameter	Details
Event name	RBI & NABARD rural financial literacy and microfinance initiatives
Announcement date	6 August 2025
Location	Nationwide
Issuing authority	Reserve Bank of India (RBI), NABARD
Policy/series name	Centres for Financial Literacy (CFL), VLPs, Microfinance Regulatory Framework
Key figures	2,421 CFLs, ₹3 lakh income cap for microfinance loans
Purpose/reason	Boost financial awareness, borrower protection, and credit access in rural India
Feature details	Revised loan definitions, 50% repayment ceiling, SRO compliance, CIC reporting
Validity or status	Active as of March 2025 and ongoing
Strategic/significant value	Enhances financial inclusion, promotes responsible lending, curbs over-indebtedness



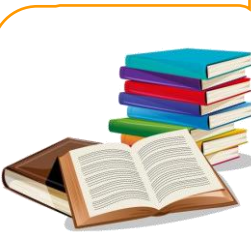


➤ What facility has the RBI expanded to allow banks and financial institutions to improve the creditworthiness of bonds?

- A) Asset Reconstruction Scheme
- B) Credit Guarantee Scheme
- C) Partial Credit Enhancement
- D) Collateral Risk Buffer
- E) Priority Sector Lending Certificate

**Answer**

**C) Partial Credit Enhancement**



## Event and Location:

- **Event:** RBI allows wider use of Partial Credit Enhancement (PCE) for bond market instruments
- **Location:** Nationwide (India – Financial Market Regulation)
- **Date:** Regulations announced on 6 August 2025; effective from 1 April 2026 (or earlier as per internal policy)



## Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) has permitted commercial banks, co-operative banks, NBFCs, and development financial institutions to extend partial credit enhancement to corporate bond issuances.
- **Objectives:** To improve the credit rating of bonds, reduce default risk for investors, and enable corporates to raise funds at better terms by enhancing market confidence and boosting infrastructure financing.



## Important Terms Explained:

- **Partial Credit Enhancement (PCE):** A financial mechanism where a lender offers a partial guarantee on bond repayment, improving the bond's credit rating and reducing the default risk perceived by investors.
- **Development Financial Institutions (DFIs):** Specialised institutions that provide long-term financing for sectors like infrastructure, housing, and industrial growth, often involved in promoting economic development.



## Important Terms Explained:

- **Credit Rating:** A formal evaluation of the creditworthiness of a borrower or financial instrument, typically assessed by independent agencies, influencing investor confidence and borrowing costs.





# BANKING AND FINANCE



## Tabular Summary:

Parameter	Details
Event name	RBI expands Partial Credit Enhancement facility
Announcement date	6 August 2025
Location	Nationwide – Financial Institutions in India
Issuing authority	Reserve Bank of India (RBI)
Policy/series name	Partial Credit Enhancement Regulations
Key figures	Applicable to banks, NBFCs, DFIs, and co-operative banks
Purpose/reason	To improve creditworthiness of bonds and boost infrastructure financing
Feature details	Provides partial guarantee to enhance credit ratings of bond issuances
Validity or status	Effective from 1 April 2026 or earlier as per lender's internal policy
Strategic/significant value	Facilitates corporate access to capital markets and reduces investor risk

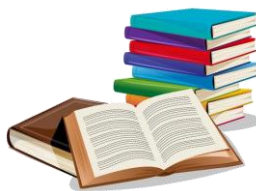


➤ Which bank has partnered with Gro Digital Platforms to launch FASTag services across India?

- A) HDFC Bank
- B) Axis Bank
- C) SBI
- D) ICICI Bank
- E) IDFC FIRST Bank

**Answer**

**E) IDFC FIRST Bank**



## Event and Location:

- **Event:** Gro Digital Platforms partners with IDFC FIRST Bank to launch FASTag services for fleet operators
- **Location:** Nationwide (India – Transport & Mobility Sector)
- **Date:** 5 August 2025



## Mandates and Objectives:

- **Mandates:** Gro Digital Platforms, a joint venture between Ashok Leyland and Hinduja Leyland Finance, signed an MoU with IDFC FIRST Bank to roll out FASTag services pan-India, especially for fleet operators and transporters.
- **Objectives:** To enhance fleet efficiency, promote digital tolling, offer real-time tracking, and integrate value-added services like Sadak Ka Saathi roadside assistance into the commercial mobility ecosystem.



## Important Terms Explained:

- **FASTag:** An electronic toll collection system in India operated by the National Highway Authority of India (NHAI), enabling cashless toll payments using RFID technology.
- **Gro Digital Platforms:** A tech-enabled joint venture by Ashok Leyland and Hinduja Leyland Finance, offering a digital logistics platform that connects freight originators to fleet operators.
- **Sadak Ka Saathi (SKS):** A roadside assistance programme provided by Gro Digital, offering emergency and breakdown support services across its partner network.





## Tabular Summary:

Parameter	Details
Event name	Gro Digital-IDFC FIRST Bank FASTag partnership
Announcement date	5 August 2025
Location	Pan-India rollout
Issuing authority	Gro Digital Platforms and IDFC FIRST Bank
Policy/series name	Digital Tolling and Fleet Tech Partnership
Key figures	Mudasar Mohamed (CEO, Gro Digital), V. Vaidyanathan (MD & CEO, IDFC FIRST)
Purpose/reason	Promote digital tolling, reduce cash handling, and enhance transport efficiency
Feature details	FASTag distribution, SKS integration, dealer network-based rollout
Validity or status	MoU signed and implementation underway
Strategic/significant value	Strengthens India's road logistics digitization and commercial mobility growth

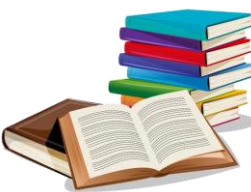


➤ **What is the purpose of the newly launched 'bob FxOne' platform by Bank of Baroda?**

- A) Retail loan disbursement
- B) Cryptocurrency trading
- C) Digital savings account onboarding
- D) Digital foreign exchange and derivatives platform
- E) Mutual fund investment tracking

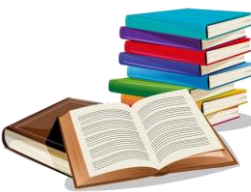
**Answer**

**D) Digital foreign exchange and derivatives platform**



## Event and Location:

- **Event:** Bank of Baroda launches bob FxOne, a digital forex and derivatives platform
- **Location:** Nationwide (India – Digital Banking Sector)
- **Date:** 5 August 2025



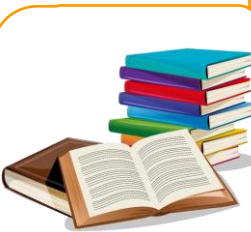
## Mandates and Objectives:

- **Mandates:** Bank of Baroda launched bob FxOne, a digital foreign exchange platform tailored for corporate and MSME clients to streamline FX and derivative transactions.
- **Objectives:** To enhance efficiency, control, and transparency in forex trading and treasury operations, while reducing dependency on manual intervention and branch visits.



## Important Terms Explained:

- **bob FxOne:** A digital forex platform by Bank of Baroda enabling real-time foreign exchange and derivative transactions, with features like One Click Trade (1CT), Request for Quote (RFQ), and personalised dashboards.
- **Forex (Foreign Exchange):** The process of buying and selling currencies across international borders, critical for corporate and trade finance operations.
- **Derivative Transactions:** Financial contracts whose value is linked to underlying assets like currencies, interest rates, or commodities, used by businesses to hedge risks.



## Tabular Summary:

Parameter	Details
Event name	Launch of bob FxOne by Bank of Baroda
Announcement date	5 August 2025
Location	Pan-India (Digital Banking Platform)
Issuing authority	Bank of Baroda
Policy/series name	bob FxOne – Digital FX Platform
Key figures	Lalit Tyagi (Executive Director, BoB)
Purpose/reason	Simplify forex and derivative transactions for MSMEs and corporates
Feature details	Real-time rates, 1CT, RFQ, spot/forward options, exposure tracking tools
Validity or status	Launched and operational from 5 August 2025
Strategic/significant value	Enhances digital treasury capabilities and supports businesses in FX hedging





➤ Which rate has RBI's internal panel recommended to continue as the operating target of India's monetary policy?

- A) Policy Repo Rate
- B) Bank Rate
- C) Standing Deposit Facility Rate
- D) Weighted Average Call Rate
- E) Marginal Standing Facility Rate

**Answer**

**D) Weighted Average Call Rate**



## Event and Location:

- **Event:** RBI panel recommends continuation of Weighted Average Call Rate (WACR) as the operating target of monetary policy
- **Location:** Nationwide (India – Monetary Policy Framework)
- **Date:** 6 August 2025



## Mandates and Objectives:

- **Mandates:** An Internal Working Group (IWG) of the Reserve Bank of India (RBI), led by Deputy Governor Poonam Gupta, has recommended the continuation of WACR as the operating target of monetary policy within the Liquidity Management Framework (LMF).
- **Objectives:** To ensure that short-term money market rates align closely with the policy repo rate, enabling effective monetary policy transmission, liquidity management, and fostering development of the money market.



## Important Terms Explained:

- **Weighted Average Call Rate (WACR):** The average interest rate of unsecured overnight interbank borrowings, used by RBI as the operating target to gauge short-term liquidity conditions in the financial system.
- **Liquidity Management Framework (LMF):** RBI's structured mechanism to control money supply and interest rates through instruments like Repo, Reverse Repo, Open Market Operations (OMOs), and FX swaps.



## Important Terms Explained:

- **LAF Corridor System:** A framework with Standing Deposit Facility (SDF) and Marginal Standing Facility (MSF) rates forming the floor and ceiling, respectively, around the policy repo rate, which lies at the midpoint.



# BANKING AND FINANCE



## Tabular Summary:

Parameter	Details
Event name	RBI panel recommends continuation of WACR as monetary policy target
Announcement date	6 August 2025
Location	India (Nationwide Monetary Policy Framework)
Issuing authority	Reserve Bank of India (RBI)
Policy/series name	Liquidity Management Framework (LMF)
Key figures	WACR, SDF, MSF, Policy Repo Rate
Purpose/reason	Strengthen liquidity control and improve monetary transmission
Feature details	Maintain WACR as target, retain corridor system with 25 bps symmetrical band
Validity or status	Recommendations open for public comments till 29 August 2025
Strategic/significant value	Helps maintain short-term interest rate stability and market predictability





- What is the new brand identity announced for the life and non-life insurance JV between Generali Group and Central Bank of India?

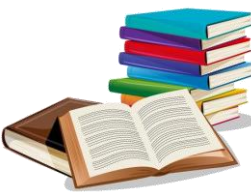


- A) Central Future Insurance
- B) Generali India Insurance
- C) Generali Central
- D) Central Generali Protect
- E) Generali-CBI Life



सेन्ट्रल बैंक ऑफ़ इंडिया  
*Central Bank of India*

**Answer**  
**C) Generali Central**



## Event and Location:

- **Event:** Generali Group and Central Bank of India unveil new brand identity for life and general insurance joint ventures
- **Location:** Mumbai, India
- **Date:** 4 August 2025



## Mandates and Objectives:

- **Mandates:** Generali Group and Central Bank of India have rebranded their life and non-life joint ventures as Generali Central Life Insurance and Generali Central Insurance, reflecting a unified identity and customer-centric vision.
- **Objectives:** To signal the strengthened partnership following Central Bank's equity acquisition and to align with the goal of protecting families, health, assets, and futures through comprehensive insurance solutions.



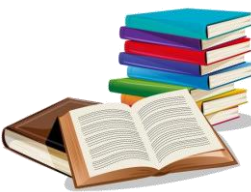
## Important Terms Explained:

- **Generali Central:** The new unified brand name for the life and general insurance joint ventures of Generali Group (Italy) and Central Bank of India, incorporating updated logos, visual identity, and online presence.
- **Joint Venture (JV):** A strategic alliance where two or more entities create a new business entity sharing ownership, returns, and risks. In this case, the JV focuses on insurance services.
- **Category 1 Assets (FEL):** High-value strategic holdings that were part of Future Enterprises Ltd (FEL), later auctioned during debt resolution, and acquired by Central Bank of India.



## Tabular Summary:

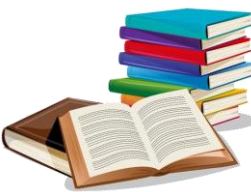
Parameter	Details
Event name	Launch of “Generali Central” brand identity
Announcement date	4 August 2025
Location	Mumbai, India
Issuing authority	Generali Group and Central Bank of India
Policy/series name	Generali Central Life & Generali Central Insurance
Key figures	Central Bank stake: 25.18% (Life), 24.91% (Non-Life)
Purpose/reason	Rebranding to reflect unified identity and customer focus
Feature details	New logo, website, social media presence, visual identity
Validity or status	Active from August 2025
Strategic/significant value	Strengthens public-private insurance collaboration; enhances brand trust



➤ What is the name of the RBI committee framework guiding responsible AI adoption in the financial sector?

- A) SAFE-AI
- B) AI-SECURE
- C) FREE-AI
- D) ETHIC-AI
- E) TRUST-AI

**Answer**  
**C) FREE-AI**





## Event and Location:

- **Event:** RBI committee proposes guidelines for ethical and responsible adoption of AI in the financial sector
- **Location:** Nationwide (India – Financial Sector & Regulatory Policy)
- **Date:** 14 August 2025



## Mandates and Objectives:

- **Mandates:** A committee formed by the Reserve Bank of India (RBI) in December 2024 submitted its recommendations under the Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI). The report outlines 26 recommendations under six strategic pillars.
- **Objectives:** To promote responsible, ethical, and secure adoption of AI in India's financial sector through robust data governance, regulatory frameworks, and institutional readiness.



## Important Terms Explained:

- **FREE-AI Framework:** RBI's proposed regulatory framework that addresses responsible AI enablement across six key pillars – infrastructure, policy, capacity, governance, protection, and assurance.
- **AI Innovation Sandbox:** A regulated test environment for experimenting with AI models and solutions in the financial sector, enabling innovation while maintaining safety and compliance.
- **AI Liability Framework:** A legal and regulatory guideline proposed to ensure accountability for outcomes and decisions generated by AI systems in the financial ecosystem.



## Tabular Summary:

Parameter	Details
Event name	RBI Committee on Responsible AI in Financial Sector
Announcement date	14 August 2025
Location	India – Nationwide
Issuing authority	Reserve Bank of India (RBI)
Policy/series name	Framework for Responsible and Ethical Enablement of AI (FREE-AI)
Key figures	26 recommendations; 6 framework pillars
Purpose/reason	Promote ethical AI usage, data security, consumer protection, governance
Feature details	AI sandbox, indigenous models, AI audit frameworks, board-level policies
Validity or status	Recommendations released; feedback window open
Strategic/significant value	Aligns AI deployment with responsible innovation and regulatory safeguards

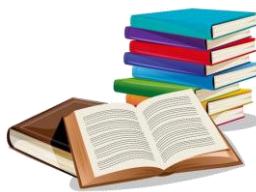
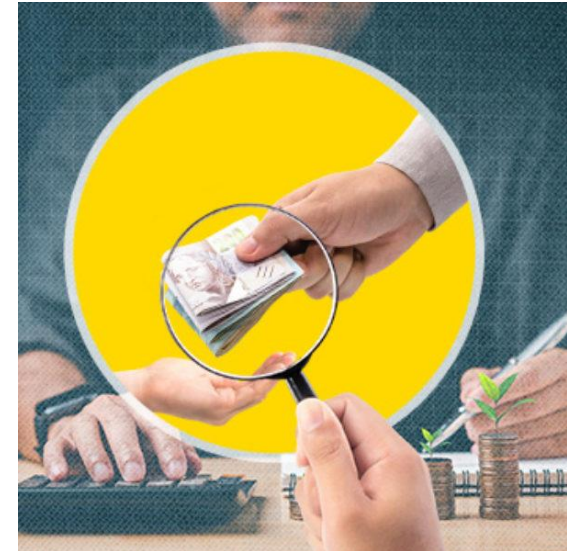


➤ What is the minimum loan retention requirement for each lender under RBI's final co-lending norms announced in August 2025?

- A) 20%
- B) 5%
- C) 15%
- D) 10%
- E) 25%

**Answer**

**D) 10%**



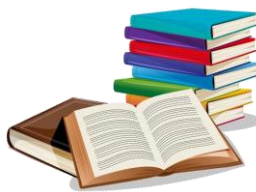
## Event and Location:

- **Event:** RBI issues final co-lending guidelines mandating 10% loan retention
- **Location:** India (Nationwide Banking Sector Regulation)
- **Date:** 6 August 2025



## Mandates and Objectives:

- **Mandates:** RBI has mandated that under co-lending arrangements, each regulated lender must retain at least 10% of every loan on its own books. The transfer of loan exposure must occur within 15 days of origination.
- **Objectives:** The aim is to expand credit access, allow flexible co-lending partnerships across banks, NBFCs, and housing finance companies, and standardize risk-sharing and transparency in co-lending operations.





## Important Terms Explained:

- **Co-lending Arrangement (CLA):** A credit partnership between two regulated entities (e.g., bank and NBFC) where both share the loan and associated risk.
- **Loan Retention:** The portion of a co-lent loan that must be held by each lending entity on its own balance sheet. Now mandated at minimum 10%.
- **Blended Interest Rate:** A borrower-facing rate calculated by averaging the interest rates of lending partners, weighted by each partner's share in the loan.



## Tabular Summary:

Parameter	Details
Event name	Final Guidelines on Co-Lending Arrangements by RBI
Announcement date	6 August 2025
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	Final Co-Lending Framework
Key figures	10% loan retention; 15-day transfer deadline
Purpose/reason	Expand access to credit, standardize risk-sharing, support smaller NBFCs
Feature details	Blended interest rate, 10% retention by each lender, joint NPA classification
Validity or status	Effective from 1 January 2026
Strategic/significant value	Opens lending ecosystem beyond banks–NBFCs to include HFCs, FIs

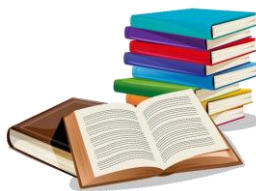


- Which organisation signed an MoU with Bank of Baroda to launch a customised web-based payment solution in August 2025?



- A) NABARD
- B) SEBI
- C) FSSAI
- D) RBI
- E) IRDAI

**Answer**  
**C) FSSAI**



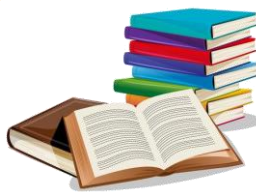
## Event and Location:

- **Event:** Launch of customised web-based digital payment solution for FSSAI
- **Location:** India
- **Date:** August 6, 2025



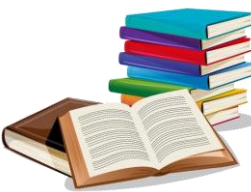
## Mandates and Objectives:

- **Mandates:** Bank of Baroda has signed an MoU with FSSAI to launch a customised web-based digital payment platform titled FSSAI Payment Solution.
- **Objectives:** To promote ease of doing business by automating grant disbursements, vendor payments, and enhancing financial transparency for FSSAI and its stakeholders.



## Important Terms Explained:

- **FSSAI Payment Solution:** A web-based digital platform launched by Bank of Baroda for streamlining financial transactions and MIS operations of FSSAI.
- **Ease of Doing Business:** Refers to regulatory and operational reforms that simplify processes for businesses and institutions.
- **Nodal Account System:** A structure for managing and overseeing fund flows across central, state, and district levels with transparency.



## Tabular Summary:

Parameter	Details
Event name	MoU between Bank of Baroda and FSSAI
Announcement date	August 6, 2025
Location	India
Issuing authority	Bank of Baroda and FSSAI
Policy/series name	FSSAI Payment Solution
Key figures	Cdr Sharad Aggarwal (FSSAI), Ms. Mini TM (Bank of Baroda)
Purpose/reason	To simplify financial transactions and enable seamless grant management
Feature details	Web-based platform, MIS integration, fund flow control, vendor payments
Validity or status	MoU signed and platform to be implemented
Strategic/significant value	Improves digital governance and financial transparency at national level



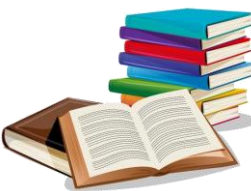


➤ **What facility has RBI enabled for retail investors on the Retail Direct platform as of August 2025?**

- A) SIP in corporate bonds
- B) SIP in Treasury Bills
- C) Mutual fund trading
- D) SIP in gold ETFs
- E) Trading in cryptocurrencies

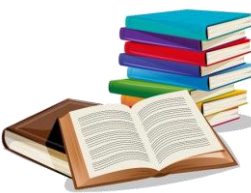
**Answer**

**B) SIP in Treasury Bills**



## Event and Location:

- **Event:** RBI enables SIP investment in Treasury Bills on Retail Direct portal
- **Location:** India (via RBI Retail Direct platform)
- **Date:** August 6, 2025



## Mandates and Objectives:

- **Mandates:** Retail investors can now invest in Treasury Bills through Systematic Investment Plans (SIPs) on the RBI Retail Direct platform.
- **Objectives:** To simplify and expand access to government securities and encourage direct participation of retail investors in short-term sovereign debt instruments.



## Important Terms Explained:

- **Retail Direct Scheme:** A platform launched by RBI allowing retail investors to open gilt accounts and directly invest in government securities (G-Secs).
- **Treasury Bills (T-bills):** Short-term debt instruments issued by the government with tenures up to one year. They are issued at a discount and redeemed at face value.
- **Systematic Investment Plan (SIP):** A mode of investing fixed amounts at regular intervals, now enabled for T-bills on the Retail Direct platform.



## Tabular Summary:

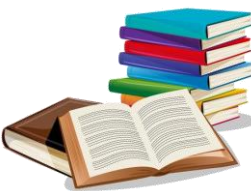
Parameter	Details
Event name	Launch of SIP facility in Treasury Bills on RBI Retail Direct
Announcement date	August 6, 2025
Location	India
Issuing authority	Reserve Bank of India
Policy/series name	Retail Direct Scheme
Key figures	Sanjay Malhotra – RBI Governor
Purpose/reason	Expand direct investment opportunities for retail investors
Feature details	SIP-enabled T-bill investment with auto-bid and reinvestment options
Validity or status	Active as of August 2025
Strategic/significant value	Empowers small investors, deepens retail participation in govt securities



➤ What was SBI's standalone net profit for Q1 FY26?

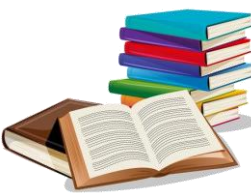
- A) ₹17,840 crore
- B) ₹18,500 crore
- C) ₹19,160 crore
- D) ₹20,050 crore
- E) ₹21,125 crore

**Answer**  
**C) ₹19,160 crore**



## Event and Location:

- **Event:** SBI reports Q1 FY26 results with YoY profit increase and asset quality improvement
- **Location:** India
- **Date:** August 8, 2025





## Mandates and Objectives:

- **Mandates:** State Bank of India released its quarterly financial report for Q1 FY26, indicating significant YoY growth in profit and asset quality enhancement.
- **Objectives:** To highlight SBI's financial performance, improved operational efficiency, and progress in digital banking initiatives for Q1 FY26.



## Important Terms Explained:

- **Net Interest Income (NII):** The difference between the revenue a bank earns from its interest-bearing assets and the expenses of its interest-bearing liabilities.
- **Net NPA Ratio:** Proportion of non-performing assets to total loans, indicating the actual burden on the bank. A lower ratio means better asset quality.
- **CASA Ratio:** The proportion of a bank's deposits in current and savings accounts. A higher CASA indicates a lower cost of funds.



## Important Terms Explained:

- **YONO:** SBI's digital banking app—You Only Need One—used for opening accounts, transactions, loans, and lifestyle services.
- **Slippages:** New accounts added to NPAs during the period. Lower slippages signal better credit monitoring.



## Tabular Summary:

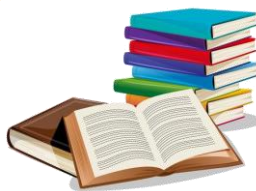
Parameter	Details
Event name	SBI Q1 FY26 Financial Results
Announcement date	August 8, 2025
Location	India
Issuing authority	State Bank of India
Policy/series name	Quarterly Results FY26
Key figures	₹19,160 crore net profit, Dinesh Kumar Khara
Purpose/reason	Report financial performance, growth in profits and digital adoption
Feature details	12.5% profit growth, 15.49% rise in operating profit, improved asset quality
Validity or status	Results for Q1 FY26
Strategic/significant value	Reflects strong operational resilience, digital focus, and stable credit performance



➤ What was India's merchandise export value for July 2025, as per data from the Ministry of Commerce and Industry?

- A) \$27.35 billion
- B) \$44.81 billion
- C) \$64.59 billion
- D) \$37.24 billion
- E) \$149.20 billion

**Answer**  
**D) \$37.24 billion**



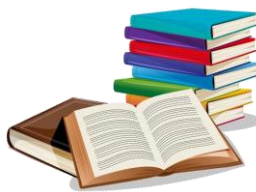
## Event and Location:

- **Event:** India's merchandise exports rose by 7.3% in July 2025, but trade deficit widened
- **Location:** Nationwide (India's external trade performance)
- **Date:** July 2025 (data released 16 August 2025)



## Mandates and Objectives:

- **Mandates:** The Ministry of Commerce and Industry reported a 7.3% rise in India's merchandise exports to \$37.24 billion in July 2025, with major growth in electronics, engineering goods, and pharmaceuticals.
- **Objectives:** To assess the performance of India's trade sector, understand sectoral contributions to export growth, and evaluate the implications of the widened trade deficit due to increased imports.





## Important Terms Explained:

- **Merchandise Exports:** Refers to the export of tangible goods such as electronics, pharmaceuticals, chemicals, and engineering products, contributing directly to a country's foreign trade earnings.
- **Trade Deficit:** The negative difference between a country's imports and exports. In July 2025, India's trade deficit widened to \$27.35 billion due to rising imports.



## Important Terms Explained:

- **PLI Scheme (Production Linked Incentive):** A government initiative to boost domestic manufacturing by offering performance-based financial incentives to manufacturers in high-potential sectors like electronics, pharmaceuticals, and chemicals.



## Tabular Summary:

Parameter	Details
Event name	India's Merchandise Export Growth – July 2025
Announcement date	16 August 2025
Location	India (National Data – External Trade)
Issuing authority	Ministry of Commerce and Industry
Policy/series name	Monthly Trade Data
Key figures	\$37.24B exports (+7.3%), \$64.59B imports (+8.6%), \$27.35B trade deficit
Purpose/reason	Evaluate trade health, sectoral performance, and external sector balance
Feature details	Electronics exports rose 34% YoY, total exports for Apr–Jul: \$149.2B
Validity or status	Provisional monthly data for July 2025
Strategic/significant value	Indicates India's growing export capabilities and ongoing import dependency

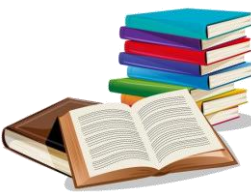


➤ As of August 8, 2025, what was the total value of India's foreign exchange reserves?

- A) \$704.88 billion
- B) \$688.87 billion
- C) \$693.62 billion
- D) \$686.24 billion
- E) \$678.49 billion

**Answer**

**C) \$693.62 billion**



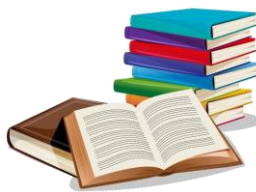
## Event and Location:

- **Event:** India's forex reserves rise by \$4.74 billion, reaching \$693.62 billion
- **Location:** Nationwide (Reserve Bank of India – Forex Data)
- **Date:** Week ending August 8, 2025 (data released on August 16, 2025)



## Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) reported a \$4.74 billion increase in India's foreign exchange reserves, bringing the total to \$693.62 billion due to higher foreign currency assets and gold holdings.
- **Objectives:** The aim is to strengthen external sector stability, manage currency volatility, and ensure adequacy of reserves to meet external obligations.



## Important Terms Explained:

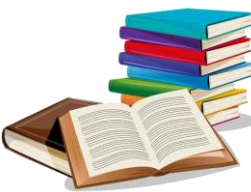
- **Foreign Exchange Reserves (Forex Reserves):** A country's total holdings of foreign currencies, gold, SDRs, and IMF reserve positions, used for exchange rate stabilization and external payments.
- **Foreign Currency Assets (FCA):** The largest component of forex reserves, comprising foreign currencies held in various forms, valued in USD terms.
- **Special Drawing Rights (SDRs):** International reserve assets created by the IMF, valued based on a basket of major global currencies, used to supplement a country's official reserves.





## Tabular Summary:

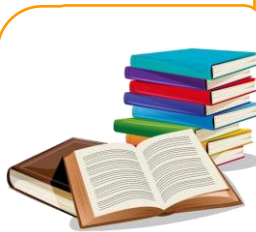
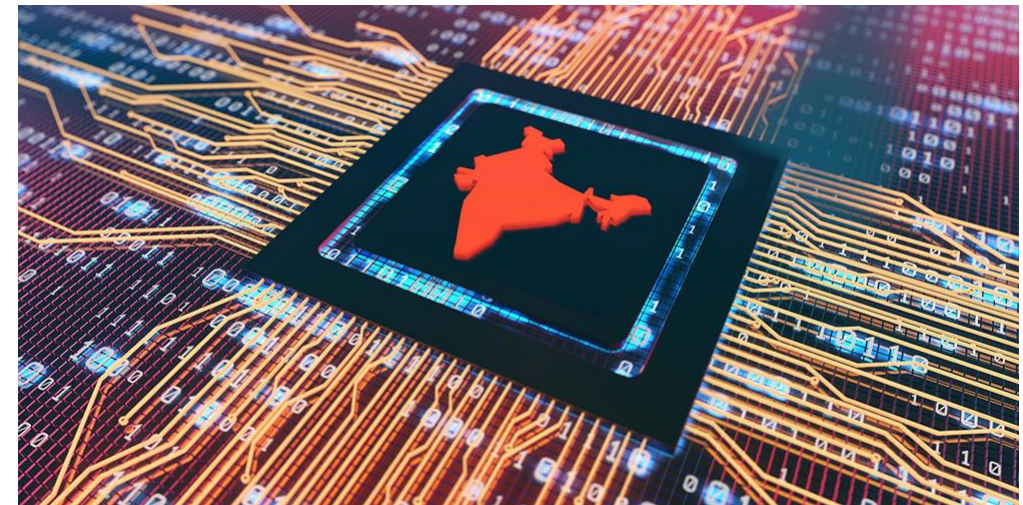
Parameter	Details
Event name	India's Forex Reserves Surge – August 2025
Announcement date	16 August 2025 (data for week ending 8 August 2025)
Location	India (RBI Data – National Level)
Issuing authority	Reserve Bank of India (RBI)
Policy/series name	Weekly Foreign Exchange Reserve Report
Key figures	\$693.62B total reserves; \$2.37B rise in FCA; \$2.16B in gold; \$169M in SDRs
Purpose/reason	Strengthen external buffer, stabilize rupee, meet external obligations
Feature details	Recovery from previous \$9.32B drop; near all-time high of \$704.88B (Sept 2024)
Validity or status	Current as of week ending August 8, 2025
Strategic/significant value	Ensures macroeconomic stability, boosts investor confidence, aids import payments



➤ As per RBI's latest data, what is India's Financial Inclusion Index (FI-Index) value as of March 2025?

- A) 58.7
- B) 67.0
- C) 71.2
- D) 63.5
- E) 65.4

**Answer**  
**B) 67.0**



## Event and Location:

- **Event:** India's financial inclusion progress marked by growth in FI-Index and expansion of digital finance infrastructure
- **Location:** Nationwide (India)
- **Date:** 15 August 2025



## Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) released India's Financial Inclusion Index (FI-Index) at 67.0 as of March 2025, marking a 24.3% rise since 2021, while multiple initiatives including Jan Dhan Yojana, UPI, and CHOTI SIP contributed to deepening access to formal finance.
- **Objectives:** To promote inclusive economic empowerment, ensure universal access to savings, credit, insurance, and pension services, and digitally enable rural and urban populations to become financially self-reliant.



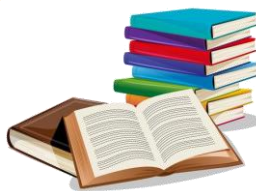
## Important Terms Explained:

- **Financial Inclusion Index (FI-Index):** A composite measure by RBI reflecting the extent of access, usage, and quality of financial services across India.
- **Jan Dhan Yojana (PMJDY):** A flagship scheme offering zero-balance savings accounts, insurance, overdraft, and direct benefit transfer (DBT) access to unbanked citizens.
- **JAM Trinity:** The integration of Jan Dhan (banking), Aadhaar (identity), and Mobile (access) to streamline and target welfare transfers and financial services.



## Important Terms Explained:

- **UPI (Unified Payments Interface):** An instant, interoperable digital payment system operated by NPCI, now handling over 1,946.79 crore monthly transactions (as of July 2025).
- **CHOTI SIP:** A SEBI-backed initiative allowing investors to begin mutual fund SIPs with ₹250, fostering financial inclusion for small savers and first-time investors.

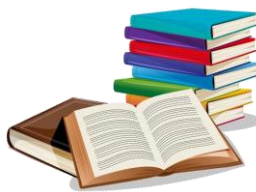


# BUSINESS AND ECONOMY



## Tabular Summary:

Parameter	Details
Event name	India's Financial Inclusion Milestone – 2025
Announcement date	15 August 2025
Location	Nationwide
Issuing authority	RBI, SEBI, NPCI, Ministry of Finance
Policy/series name	Financial Inclusion Index, JAM Trinity, UPI, PMJDY, CHOTI SIP
Key figures	FI-Index: 67.0; Jan Dhan accounts: 56.04 Cr; DBT: ₹45.70 Lakh Cr; UPI: 18,587 Cr txn/year
Purpose/reason	Empower citizens with access to digital finance, savings, insurance, credit
Feature details	PMJDY, DBT, UPI, PMSBY, PMJJBY, PMMY, APY, Stand Up India, CHOTI SIP
Validity or status	Ongoing nationwide rollout with continued scale-up
Strategic/significant value	Aligns with SDGs; drives Atmanirbhar Bharat through inclusive finance



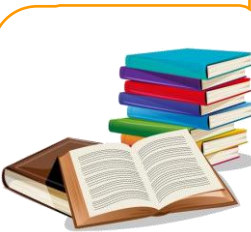
➤ **What is the objective of SEBI's proposed SWAGAT-FI initiative?**

- A) To simplify retail investor registration
- B) To regulate cryptocurrency transactions
- C) To enable a single-window entry for trusted foreign investors
- D) To reduce interest rates for foreign loans
- E) To ban NRI investments in mutual funds



**Answer**

**C) To enable a single-window entry for trusted foreign investors**





## Event and Location:

- **Event:** SEBI proposes SWAGAT-FI initiative for trusted foreign investors
- **Location:** India
- **Date:** August 9, 2025



## Mandates and Objectives:

- **Mandates:** SEBI has proposed the SWAGAT-FI (Single Window Automatic & Generalised Access for Trusted Foreign Investors) initiative to simplify the registration and compliance process for foreign investors. It includes a streamlined registration window for FPIs and FVCIs, an extended 10-year KYC review cycle, and optional single demat account access.



## Mandates and Objectives:

- **Objectives:** The aim is to promote foreign capital inflows by offering a lighter regulatory framework to low-risk, globally recognized investors such as sovereign wealth funds, central banks, and multilateral institutions while aligning with international best practices.



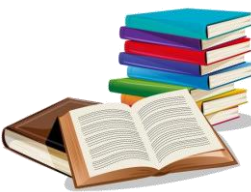
## Important Terms Explained:

- **SWAGAT-FI:** A proposed initiative by SEBI providing a simplified, single-window access for objectively verified, low-risk foreign investors to invest in Indian capital markets.
- **Foreign Portfolio Investors (FPIs):** Investors registered with SEBI who invest in securities like shares, government bonds, and corporate debt in Indian markets without gaining control of companies.
- **Know Your Customer (KYC):** A mandatory process of verifying the identity and financial background of investors; under SWAGAT-FI, the KYC review cycle is proposed to be extended to 10 years.



## Tabular Summary:

Parameter	Details
Event name	SEBI proposes SWAGAT-FI for trusted foreign investors
Announcement date	August 9, 2025
Location	India
Issuing authority	SEBI (Securities and Exchange Board of India)
Policy/series name	SWAGAT-FI (Single Window Automatic & Generalised Access for Trusted FIs)
Key figures	Madhabi Puri Buch (Chairperson of SEBI)
Purpose/reason	To ease regulatory entry and participation for low-risk global investors
Feature details	10-year KYC cycle, single demat account, FPI/FVCI eligibility, relaxed norms
Validity or status	Proposal stage (as of August 2025)
Strategic/significant value	Enhances India's attractiveness as a global investment hub

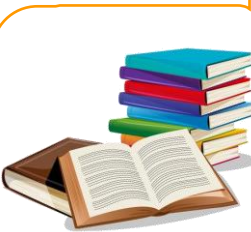


➤ What was Life Insurance Corporation of India's (LIC) standalone net profit for Q1FY26?

- A) ₹10,461 crore
- B) ₹12,001 crore
- C) ₹10,987 crore
- D) ₹11,570 crore
- E) ₹10,210 crore

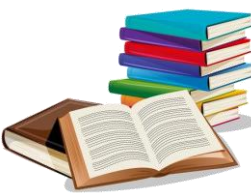


**Answer**  
**C) ₹10,987 crore**



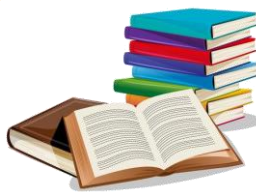
## Event and Location:

- **Event:** LIC reports 5% year-on-year rise in Q1FY26 net profit
- **Location:** India
- **Date:** August 8, 2025



## Mandates and Objectives:

- **Mandates:** LIC announced its Q1FY26 financial results showing a 5% increase in net profit, improved value of new business margin, and reduced operating expenses.
- **Objectives:** The aim is to highlight LIC's improved financial performance, driven by strong investment income and strategic product modifications.





## Important Terms Explained:

- **Annualized Premium Equivalent (APE):** A measure of new business written, calculated as the sum of annualized first-year premiums and 10% of single premiums for a given period.
- **Net Value of New Business (VNB) Margin:** A profitability metric showing the percentage of profit earned on new policies sold; for LIC, it rose from 13.9% to 15.4%.
- **13th Month Persistency Ratio:** The percentage of policyholders who continue their policies after 13 months; LIC reported a slight drop to 64.35% from 67.81%.



## Tabular Summary:

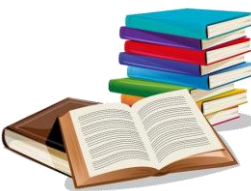
Parameter	Details
Event name	LIC Q1FY26 Financial Results
Announcement date	August 8, 2025
Location	India
Issuing authority	Life Insurance Corporation of India (LIC)
Policy/series name	Q1FY26 Financial Disclosure
Key figures	R. Doraiswamy (MD & CEO), Siddhartha Mohanty (Chairman)
Purpose/reason	Report quarterly financial performance
Feature details	₹10,987 crore profit, 5% net premium growth, reduced expenses
Validity or status	For Q1 of FY2025-26
Strategic/significant value	Indicates LIC's financial stability and product evolution impact



➤ **What is the name of the women-focused term insurance plan launched by Tata AIA in August 2025?**

- A) Shakti Suraksha
- B) Nari Raksha
- C) Shubh Shakti
- D) Mahila Jeevan
- E) Arogya Saathi

**Answer**  
**C) Shubh Shakti**



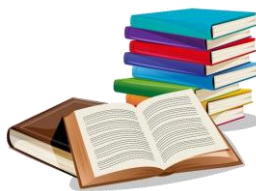
## Event and Location:

- **Event:** Launch of a women-focused term insurance plan 'Shubh Shakti' by Tata AIA
- **Location:** India
- **Date:** August 5, 2025



## Mandates and Objectives:

- **Mandates:** Tata AIA Life Insurance has launched Shubh Shakti, a dedicated term insurance product offering women-specific benefits including lower premiums, health coverage, and child support features.
- **Objectives:** The plan aims to enhance financial protection for Indian women by addressing gaps in insurance penetration, supporting maternal health, and promoting financial independence.



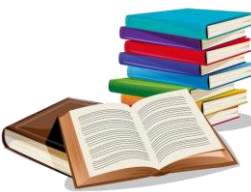
## Important Terms Explained:

- **Shubh Shakti:** A term insurance plan by Tata AIA tailored for women with lower premiums, health-related benefits, and financial support features for single mothers and children.
- **Premium Holiday:** A feature that allows policyholders to pause premium payments, especially offered during pregnancy or childbirth under this plan.
- **Tata AIA Health Buddy:** A wellness integration offering policyholders rewards and health tracking tools for better lifestyle management.



## Tabular Summary:

Parameter	Details
Event name	Launch of Shubh Shakti Term Insurance Plan
Announcement date	August 5, 2025
Location	India
Issuing authority	Tata AIA Life Insurance
Policy/series name	Shubh Shakti
Key figures	Naveen Tahilyani (CEO & MD, Tata AIA)
Purpose/reason	Financial empowerment and insurance inclusion for women
Feature details	15% lower premiums, health support, child education benefits
Validity or status	Available to all eligible female applicants
Strategic/significant value	Promotes insurance inclusion for working women and single mothers



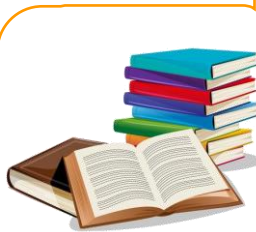
# AWARDS



➤ Which film won both Best Film and Best Director awards at the Indian Film Festival of Melbourne (IFFM) 2025?

- A) I Want to Talk
- B) Angammal
- C) Dabba Cartel
- D) Homebound
- E) Sitaare Zameen Par

**Answer**  
**D) Homebound**





# AWARDS



## Event and Location:

- **Event:** Neeraj Ghaywan's Homebound wins Best Film and Best Director at IFFM 2025
- **Location:** Melbourne, Australia
- **Date:** 16 August 2025 (Awards night); Festival concludes on 24 August 2025

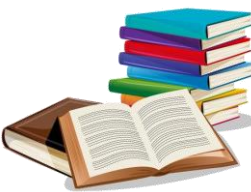


# AWARDS



## Mandates and Objectives:

- **Mandates:** The Indian Film Festival of Melbourne (IFFM) 2025 awarded Best Film and Best Director to Neeraj Ghaywan for Homebound, a film exploring themes of displacement, belonging, and returning home.
- **Objectives:** To celebrate the best of Indian cinema on a global platform, recognising cinematic excellence, diversity, and storytelling impact across feature films, series, and short films.



# AWARDS



## Important Terms Explained:

- **Indian Film Festival of Melbourne (IFFM):** The largest Indian film festival held outside India, now in its 16th year, showcasing films and talent from India across genres and languages.
- **Excellence in Cinema Award:** A prestigious lifetime achievement recognition awarded to individuals for outstanding contributions to Indian cinema, received this year by Aamir Khan.
- **Disruptor Award:** An award that recognises individuals who bring innovation, change, and impact in film or entertainment, presented this year to Vir Das.



# AWARDS



## Tabular Summary:

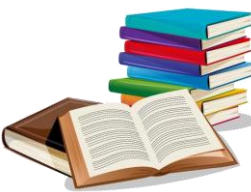
Parameter	Details
Event name	Indian Film Festival of Melbourne (IFFM) 2025
Announcement date	16 August 2025 (Awards Night)
Location	Melbourne, Australia
Issuing authority	IFFM and Victorian Government
Policy/series name	IFFM Awards
Key figures	Neeraj Ghaywan, Aamir Khan, Abhishek Bachchan, Geetha Kailasam
Purpose/reason	Recognise excellence in Indian cinema and storytelling
Feature details	Homebound wins Best Film & Director; Aamir Khan gets Excellence in Cinema
Validity or status	Festival runs until 24 August 2025
Strategic/significant value	Elevates Indian cinema globally and celebrates creative excellence abroad



➤ **Where was the Pasang Wangchuk Sona ISRO Space Laboratory inaugurated in August 2025?**

- A) Tawang
- B) Mechuka
- C) Ziro
- D) Roing
- E) Bomdila

**Answer**  
**B) Mechuka**



## Event and Location:

- **Event:** Inauguration of Pasang Wangchuk Sona ISRO Space Laboratory in Arunachal Pradesh
- **Location:** Mechuka, Shi-Yomi District, Arunachal Pradesh
- **Date:** 16 August 2025



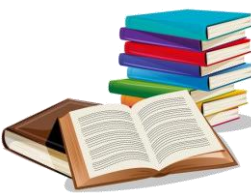
## Mandates and Objectives:

- **Mandates:** A new state-of-the-art space science laboratory was inaugurated at Mechuka Government Higher Secondary School by Arunachal Pradesh Education Minister Pasang Dorjee Sona, in collaboration with ISRO and the Muskaan Foundation.
- **Objectives:** To foster curiosity and scientific thinking among students in remote regions through hands-on exposure to space science and technology, and to inspire young minds to pursue careers in STEM fields.



## Important Terms Explained:

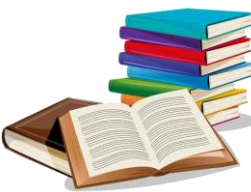
- **ISRO (Indian Space Research Organisation):** India's premier space agency responsible for space research, satellite launches, and promoting science education across the country.
- **Pasang Wangchuk Sona ISRO Space Laboratory:** A tribute to the late father of Education Minister Pasang Dorjee Sona, symbolizing his belief in the power of education and innovation.
- **Muskaan Foundation:** A non-profit organization collaborating with ISRO to promote educational infrastructure and STEM learning in under-served communities.





## Tabular Summary:

Parameter	Details
Event name	Inauguration of ISRO Space Lab at Mechuka
Announcement date	16 August 2025
Location	Mechuka, Shi-Yomi District, Arunachal Pradesh
Issuing authority	Arunachal Pradesh Govt. with ISRO and Muskaan Foundation
Policy/series name	Space Education Outreach Initiative
Key figures	Pasang Dorjee Sona (Education Minister), Liyi Bagra, Pranesh Debnath
Purpose/reason	Promote STEM education and curiosity among rural students
Feature details	Named after Pasang Wangchuk Sona; equipped with modern learning tools
Validity or status	Operational from 16 August 2025
Strategic/significant value	Promotes scientific temperament and innovation in remote tribal areas

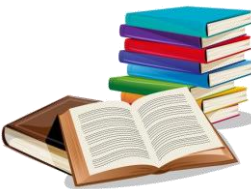


➤ Which Indian naval ships are participating in the SLINEX 25 exercise held in Colombo?

- A) INS Vikrant and INS Shakti
- B) INS Delhi and INS Shivalik
- C) INS Rana and INS Jyoti
- D) INS Kolkata and INS Kiltan
- E) INS Talwar and INS Trikand

**Answer**

**C) INS Rana and INS Jyoti**



## Event and Location:

- **Event:** Bilateral maritime exercise SLINEX 25 between India and Sri Lanka
- **Location:** Colombo and adjoining waters of Sri Lanka
- **Date:** 14–18 August 2025



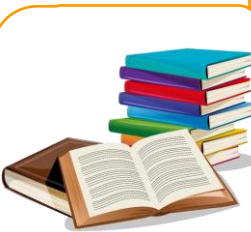
## Mandates and Objectives:

- **Mandates:** Indian naval ships INS Rana and INS Jyoti arrived in Colombo to participate in SLINEX 25 along with Sri Lankan naval vessels and air assets, featuring both Harbour and Sea phases.
- **Objectives:** The goal is to strengthen maritime interoperability, share best practices, enhance operational coordination, and build mutual trust under the broader framework of regional maritime cooperation.



## Important Terms Explained:

- **SLINEX:** A Sri Lanka–India Naval Exercise first conducted in 2005 to improve maritime coordination, joint operations capability, and naval diplomacy.
- **MAHASAGAR Initiative:** A strategic Indian vision called Mutual and Holistic Advancement for Security and Growth Across Regions, aimed at strengthening security and maritime collaboration across the Indian Ocean Region.
- **VBSS Operations:** Visit Board Search Seizure exercises conducted at sea to simulate anti-piracy, counterterrorism, and maritime law enforcement operations during naval exercises.

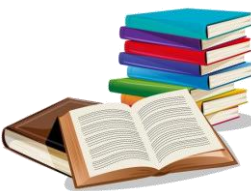


# DEFENCE



## Tabular Summary:

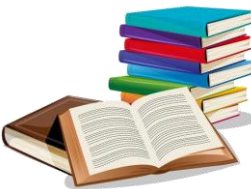
Parameter	Details
Event name	SLINEX-25 (Sri Lanka–India Naval Exercise)
Announcement date	14 August 2025
Location	Colombo and adjoining waters of Sri Lanka
Issuing authority	Indian Navy and Sri Lanka Navy
Policy/series name	MAHASAGAR Initiative
Key figures	INS Rana, INS Jyoti, SLNS Gajabahu, SLNS Vijayabahu
Purpose/reason	Enhance operational coordination and maritime cooperation
Feature details	Harbour and Sea phases, VBSS, gunnery, navigation drills
Validity or status	12th edition, ongoing from 14–18 August 2025
Strategic/significant value	Reinforces Indo–Sri Lankan defence ties in Indian Ocean Region



➤ **INS Tamal conducted a PASSEX exercise with which Italian naval vessel during its port call at Naples?**

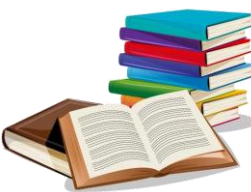
- A) ITS Cavour
- B) ITS Giuseppe Garibaldi
- C) ITS Trieste
- D) ITS Andrea Doria
- E) ITS San Giorgio

**Answer**  
**C) ITS Trieste**



## Event and Location:

- **Event:** INS Tamal concludes port call at Naples, Italy, with PASSEX and bilateral engagements
- **Location:** Naples, Italy
- **Date:** 13–16 August 2025





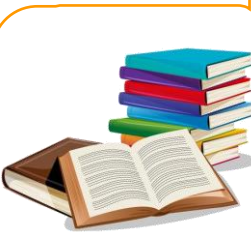
## Mandates and Objectives:

- **Mandates:** INS Tamal, the Indian Navy's latest stealth frigate, visited Naples, Italy, and conducted a Passage Exercise (PASSEX) with ITS Trieste of the Italian Navy during its return journey to India.
- **Objectives:** To enhance defence cooperation, share best naval practices, and strengthen the India-Italy Strategic Partnership through professional and diplomatic engagements.



## Important Terms Explained:

- **INS Tamal:** A modern stealth frigate of the Indian Navy, designed for multi-role maritime operations with reduced radar signature.
- **PASSEX (Passage Exercise):** A naval drill conducted between ships of different navies to ensure interoperability and coordination through communication, manoeuvres, and operational exchanges.
- **India-Italy Strategic Action Plan 2025–2029:** A bilateral roadmap agreed upon to deepen cooperation in areas like defence, trade, innovation, and cultural exchange, following the elevation of ties to a Strategic Partnership in 2023.



# DEFENCE



## Tabular Summary:

Parameter	Details
Event name	Port call of INS Tamal at Naples, Italy
Announcement date	17 August 2025
Location	Naples, Italy
Issuing authority	Indian Navy
Policy/series name	India-Italy Strategic Action Plan 2025–2029
Key figures	H.E. Vani Rao (Ambassador), Vice Admiral Pierpaolo Budri, Ms Laura Lieto
Purpose/reason	Strengthen defence ties and pursue naval cooperation
Feature details	PASSEX with ITS Trieste, bilateral meetings, cultural event, Independence Day parade
Validity or status	Part of ongoing return deployment
Strategic/significant value	Reinforces India–Italy defence partnership and maritime diplomacy

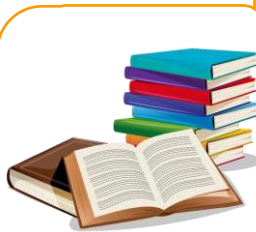


➤ **Which two major infrastructure projects worth ₹11,000 crore are being inaugurated by PM Modi in Delhi on 17 August 2025?**

- A) Eastern Peripheral Expressway and Delhi-Meerut Expressway
- B) Dwarka Expressway and Western Bypass Road
- C) Delhi–Mumbai Expressway and Yamuna Expressway
- D) Dwarka Expressway (Delhi section) and Urban Extension Road-II
- E) Ring Road Phase-III and DMRC Phase-V

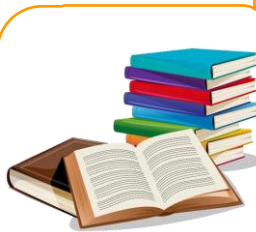
**Answer**

**D) Dwarka Expressway (Delhi section) and Urban Extension Road-II**



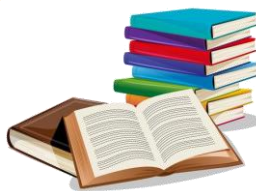
## Event and Location:

- **Event:** Inauguration of ₹11,000 crore highway infrastructure projects in Delhi
- **Location:** Rohini, Delhi
- **Date:** 17 August 2025



## Mandates and Objectives:

- **Mandates:** The Prime Minister will inaugurate two key highway projects — the Delhi section of Dwarka Expressway and Urban Extension Road-II (UER-II), built at a combined cost of nearly ₹11,000 crore.
- **Objectives:** The projects aim to decongest Delhi, improve multi-modal connectivity, reduce travel time, support industrial and freight movement, and promote ease of living and seamless urban mobility.



## Important Terms Explained:

- **Dwarka Expressway:** A critical expressway project connecting Delhi to Gurugram via Dwarka; developed in packages, with the 10.1 km Delhi section offering key intermodal connectivity and direct access to UER-II.
- **Urban Extension Road-II (UER-II):** A new bypass corridor in the NCR connecting Alipur to Dichaon Kalan with spurs to Bahadurgarh and Sonipat, designed to ease traffic pressure from Delhi's major arterial roads.



## Important Terms Explained:

- **Multi-modal connectivity:** Integration of various modes of transport (metro, bus, rail) to facilitate seamless commuter movement across Delhi and NCR.





# NATIONAL AFFAIRS



## Tabular Summary:

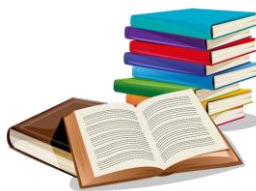
Parameter	Details
Event name	Inauguration of Dwarka Expressway (Delhi section) and Urban Extension Road-II
Announcement date	16 August 2025
Location	Rohini, Delhi
Issuing authority	Prime Minister's Office, NHAI
Policy/series name	National Highway Development Plan
Key figures	PM Narendra Modi
Purpose/reason	Improve connectivity, reduce congestion, and enhance mobility in Delhi NCR
Feature details	Dwarka Expressway Delhi section (10.1 km), UER-II with Bahadurgarh and Sonipat links
Validity or status	Inauguration scheduled for 17 August 2025 at 12:30 PM
Strategic/significant value	Will boost industrial freight movement, decongest traffic hubs, and promote ease of living



# QUICK RECALL



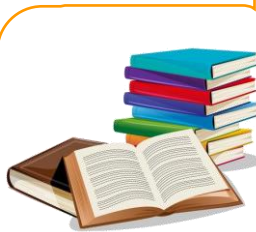
- Real Madrid topped the Brand Finance Football 50–2025 list with a brand value of €1.921 billion.
- Apple has been named the world's most valuable brand for the fourth straight year with a value of \$1.3 trillion in 2025.
- NHAI launched the FASTag Annual Pass on 15 August 2025 for non-commercial vehicles across 1,150 toll plazas.
- RBI and NABARD have jointly set up 2,421 Centres for Financial Literacy across India to promote rural financial awareness.
- The RBI has allowed wider use of partial credit enhancement by banks, NBFCs, and DFIs to support corporate bond issuance.
- Gro Digital Platforms has partnered with IDFC FIRST Bank to launch FASTag services for fleet operators across India.
- Bank of Baroda has launched bob FxOne, a digital foreign exchange platform for corporate and MSME clients.
- RBI's internal working group has recommended retaining the Weighted Average Call Rate (WACR) as the operating target of monetary policy.
- Generali Group and Central Bank of India have rebranded their life and general insurance joint ventures as Generali Central.



# QUICK RECALL



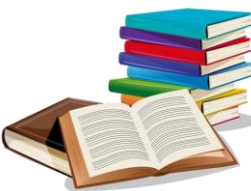
- **RBI's committee under the FREE-AI framework has proposed 26 measures for responsible AI adoption in the financial sector.**
- **RBI has released final co-lending norms mandating each lender retain at least 10% of the loan on its own books.**
- **Bank of Baroda signed an MoU with FSSAI to launch a customised web-based digital payment solution named FSSAI Payment Solution.**
- **The RBI has enabled SIP investment in Treasury Bills on its Retail Direct platform from August 2025.**
- **State Bank of India reported a 12.5% year-on-year increase in Q1 FY26 standalone net profit to ₹19,160 crore.**
- **India's merchandise exports rose by 7.3% to \$37.24 billion in July 2025, led by electronics, pharmaceuticals, and engineering goods.**
- **India's forex reserves rose by \$4.74 billion to reach \$693.62 billion as of August 8, 2025.**
- **India's Financial Inclusion Index rose to 67.0 in March 2025, showing a 24.3% increase since 2021.**
- **The International Finance Corporation (IFC) has committed \$150 million to HDFC Capital's H-DREAM Fund aimed at building affordable green-certified homes in India.**



# QUICK RECALL



- LIC reported a standalone net profit of ₹10,987 crore in Q1FY26, a 5% increase from the same quarter last year.
- Tata AIA Life Insurance launched “Shubh Shakti,” a term insurance product designed exclusively for women with reduced premiums and tailored benefits.
- Neeraj Ghaywan’s Homebound won Best Film and Best Director at the Indian Film Festival of Melbourne 2025.
- A new ISRO-backed space lab was inaugurated in Mechuka, Arunachal Pradesh, on 16 August 2025.
- INS Rana and INS Jyoti arrived in Colombo to participate in the 12th edition of SLINEX, a bilateral naval exercise with Sri Lanka.
- INS Tamal visited Naples, Italy, from 13 to 16 August 2025, as part of its return passage to India.
- Prime Minister Narendra Modi will inaugurate highway projects worth nearly ₹11,000 crore in Delhi on 17 August 2025.





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Thank you Anna for your clear explanation

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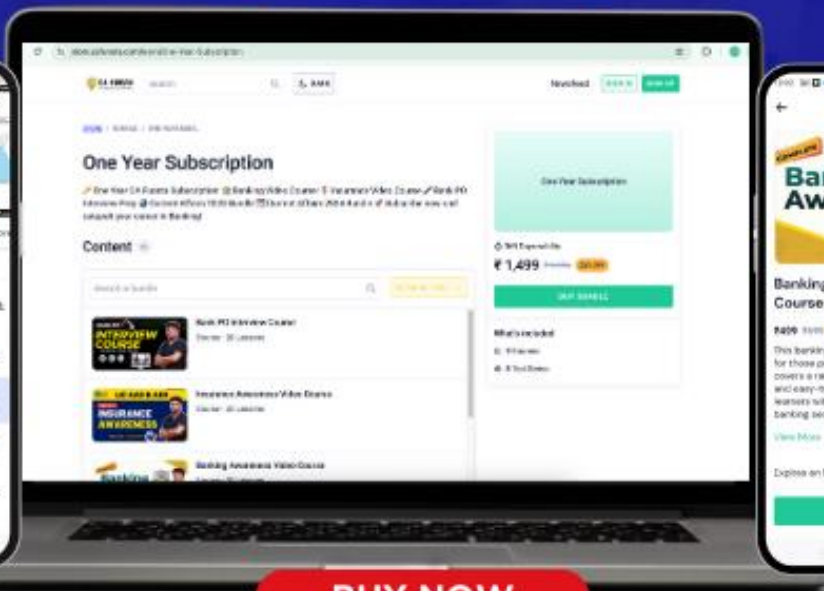


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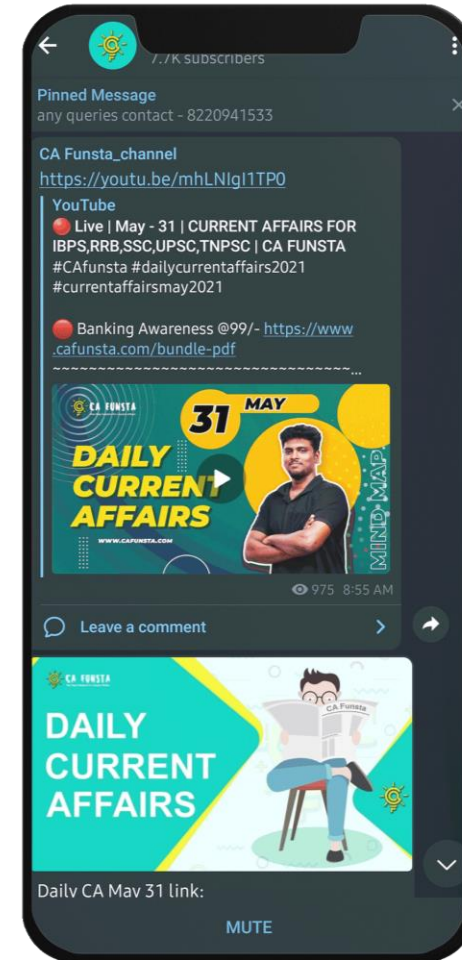
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