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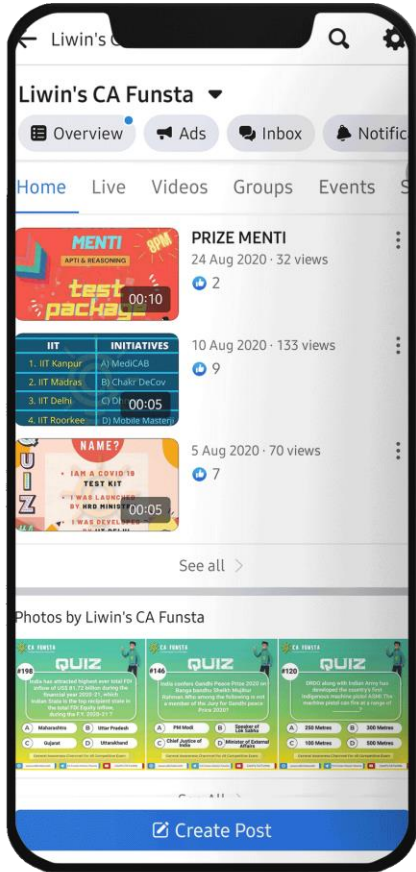
Current Affairs

August 20

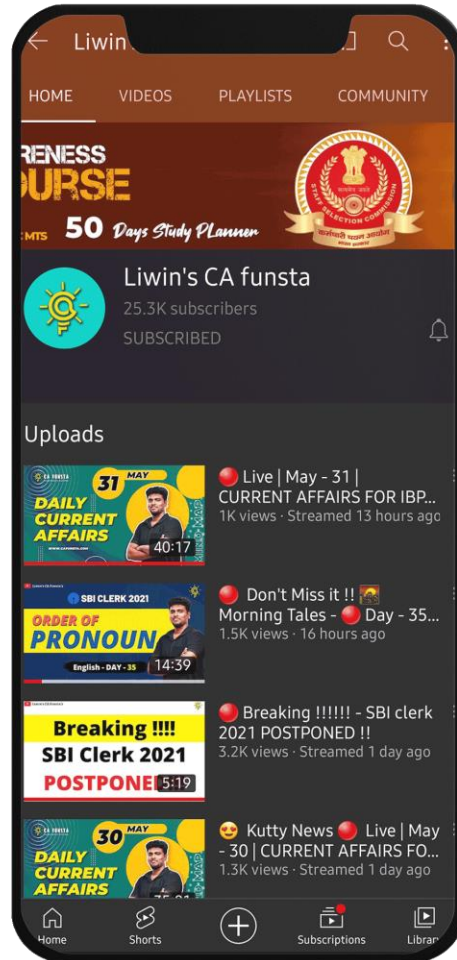
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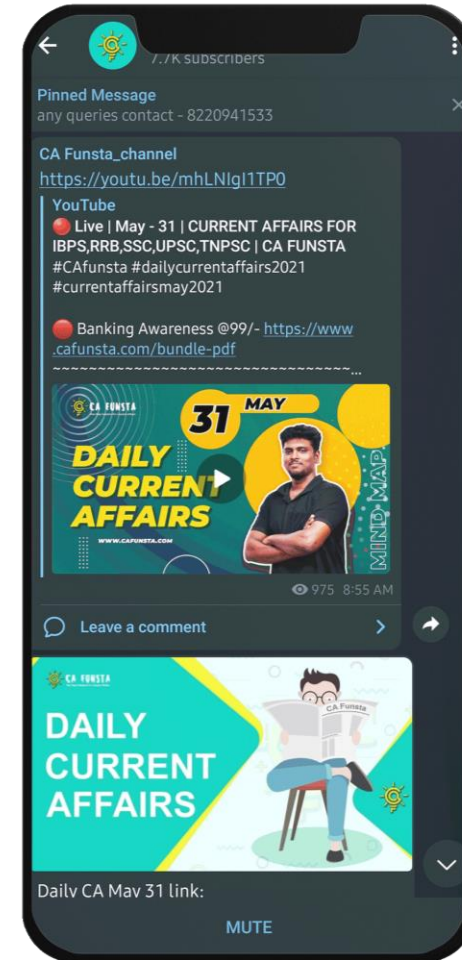
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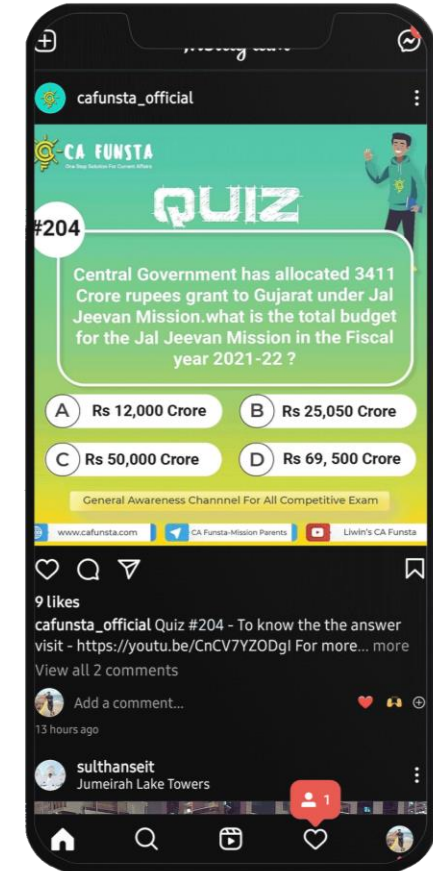
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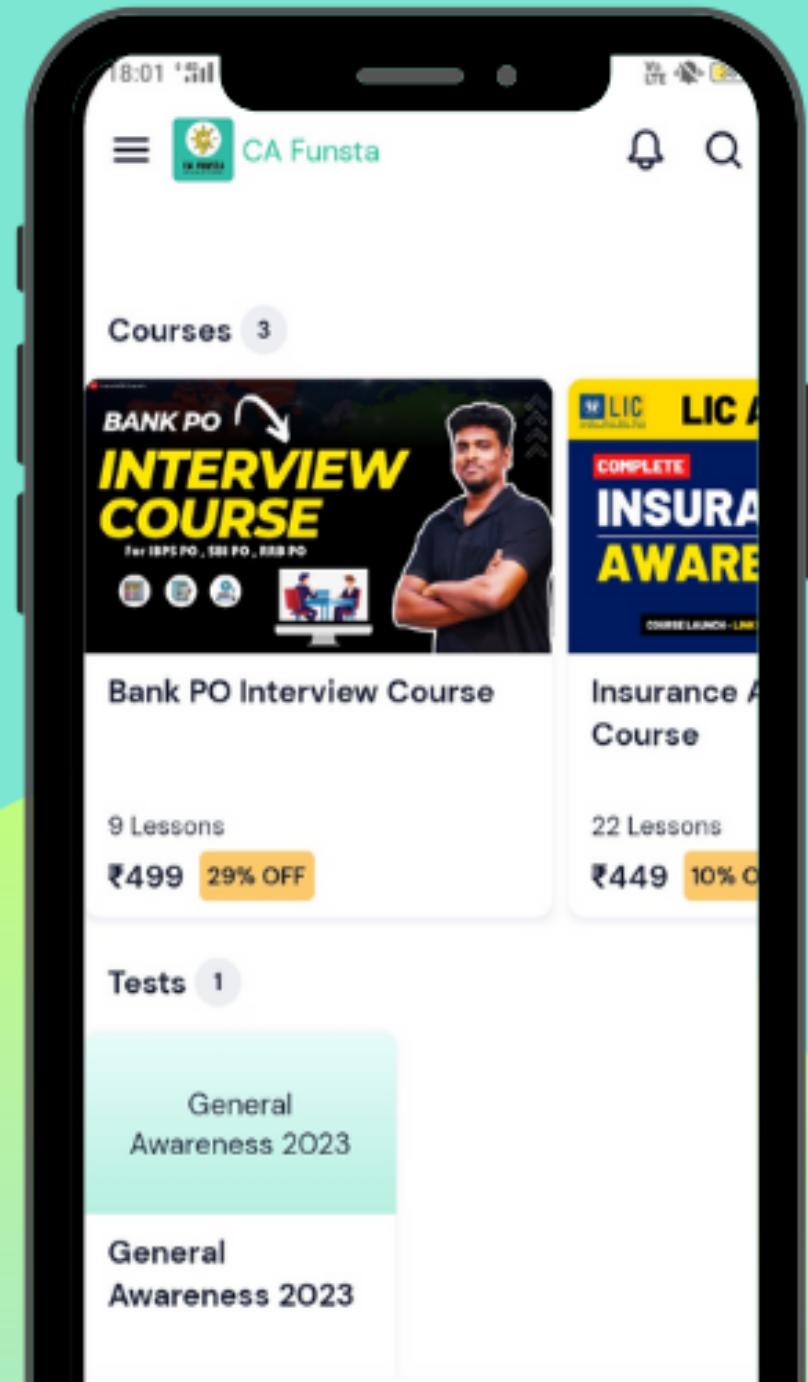
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Priyamurugesan
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My favorite banking awareness course

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Vaishu Chandran
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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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STUDENT REVIEW

Dharani
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Very clear explanation and most important topics. Thank you sir.

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Nirosha
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Banking awareness course romba romba useful la iruku omaka kadakara time illa na. Pathara iru when time la sharama undaradadadani padathara omaka romba easy nalla atha method. In last subject ku time spend panna mudhu oru var video pathara nalla nappagan vechha mudhu, inda omaka subject for romba romba. Romba full banking padathara. Kadakara sir u kadachathu god gift thank you sir for your teaching. Jai.

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Crystal clear explanation thank you so much sir

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STUDENT REVIEW

Ruban
★★★★★

No idea in banking awareness but ipo yarachu doubt keta clarify panra alavuku iruken. Thankyou@liwin sir #worthuhh Varma

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Mariappan B
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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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STUDENT REVIEW

Rajaganapathy A R
★★★★★

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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STUDENT REVIEW

Mega
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Got a clear cut view on banking awareness... I have refered many materials for the past 6 yrs and yours is the best one... Thank you sir

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STUDENT REVIEW

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★★★★★

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

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Vasanthakumarm
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Thank you Anna for your clear explanation

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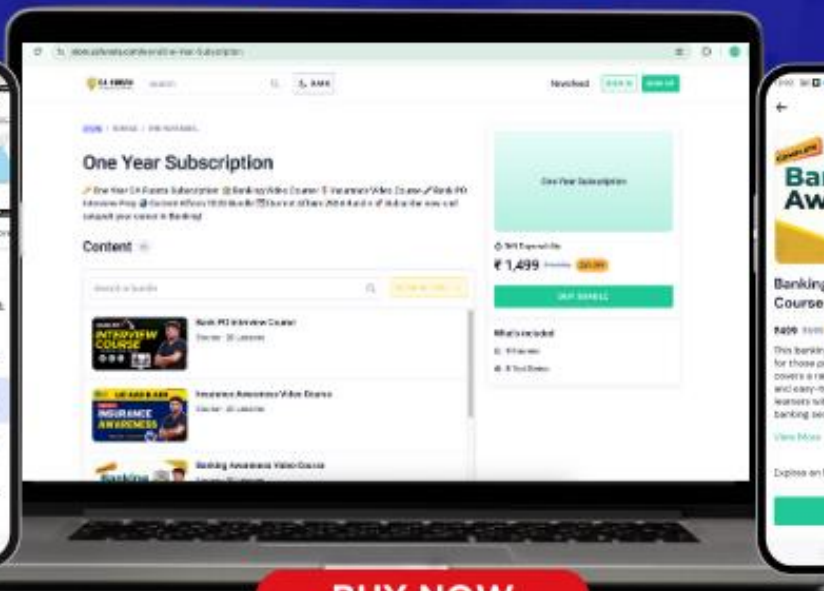
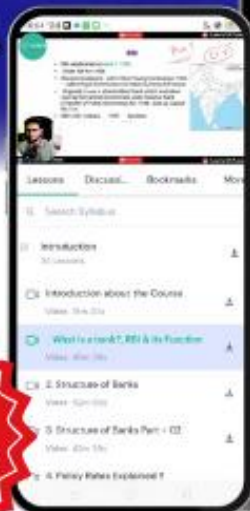


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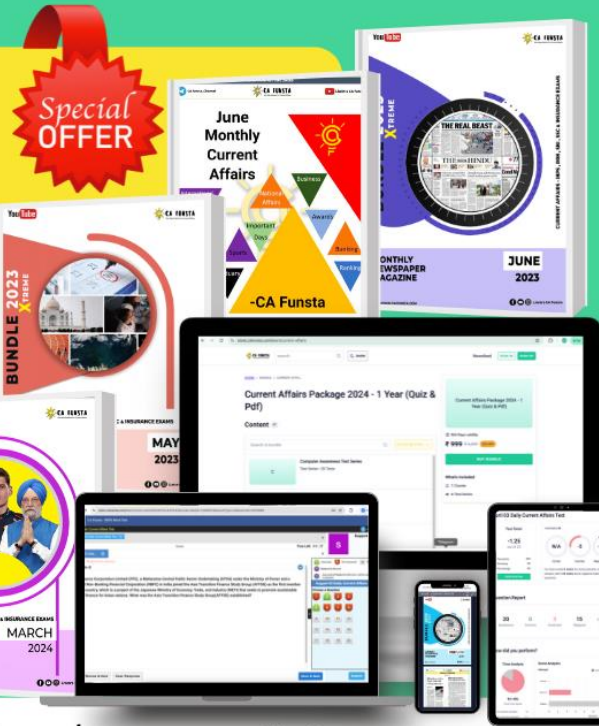


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Important Days

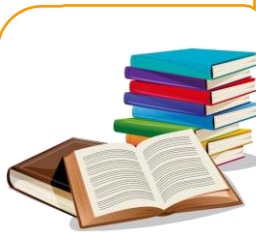


➤ **What is the primary objective of observing Akshay Urja Diwas every year on August 20?**

- A) Promote petroleum conservation
- B) Celebrate coal-based energy development
- C) Encourage the adoption of renewable energy sources
- D) Increase thermal power capacity
- E) Launch electric vehicle subsidies

Answer

C) Encourage the adoption of renewable energy sources

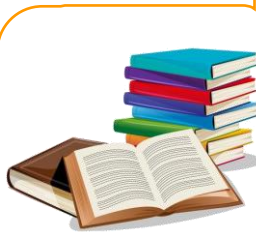


Important Days



Event and Location:

- **Event:** Akshay Urja Diwas (Renewable Energy Day) 2025 celebrations
- **Location:** Nationwide across India
- **Date:** August 20, 2025

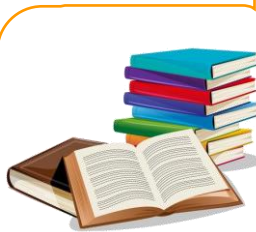


Important Days



Mandates and Objectives:

- **Mandates:** Akshay Urja Diwas, established by the Ministry of New and Renewable Energy (MNRE) in 2004, is celebrated annually to promote awareness and usage of renewable energy.
- **Objectives:** To reduce dependence on fossil fuels, inspire clean energy adoption, engage youth in sustainability, and support national energy goals under Atmanirbhar Bharat and climate change mitigation missions.

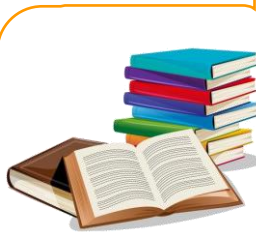


Important Days



Important Terms Explained:

- **Akshay Urja:** A Sanskrit term meaning “inexhaustible energy”, symbolizing sustainable energy sources like solar, wind, hydro, and biomass.
- **National Solar Mission:** A government initiative under India’s National Action Plan on Climate Change (NAPCC) aimed at promoting solar power development.
- **International Solar Alliance (ISA):** A treaty-based intergovernmental organization initiated by India to promote solar energy globally, especially in tropical countries.

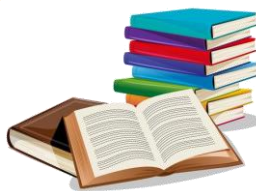


Important Days



Tabular Summary:

Parameter	Details
Event name	Akshay Urja Diwas 2025 (Renewable Energy Day)
Announcement date	August 20, 2025
Location	All over India
Issuing authority	Ministry of New and Renewable Energy (MNRE)
Policy/series name	Renewable Energy Awareness & Education Campaign
Key figures	R. K. Singh, Rajiv Gandhi (in memoriam)
Purpose/reason	Promote renewable energy adoption, reduce fossil fuel reliance
Feature details	Rallies, student competitions, solar tech demos, community clean energy drives
Validity or status	Celebrated annually on August 20 since 2004
Strategic/significant value	Supports sustainable development, climate goals, energy security



Important Days

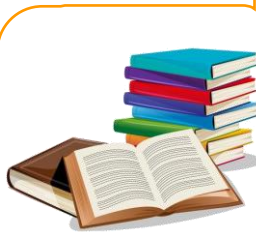


➤ **What is the main objective of observing Sadbhavana Diwas every year on August 20?**

- A) To celebrate India's independence
- B) To promote communal harmony and national unity
- C) To commemorate Constitution Day
- D) To recognize India's scientific achievements
- E) To observe Armed Forces Flag Day

Answer

B) To promote communal harmony and national unity

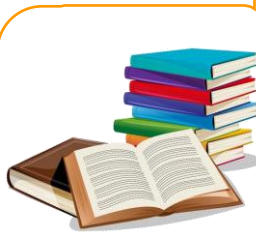


Important Days



Event and Location:

- **Event:** Sadbhavana Diwas 2025 – Observance of Peace and Harmony in India
- **Location:** Nationwide (India)
- **Date:** August 20, 2025

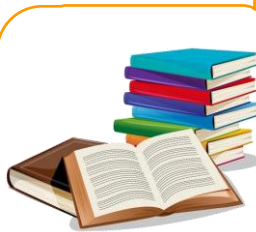


Important Days



Mandates and Objectives:

- **Mandates:** Sadbhavana Diwas, or Day of Harmony, is observed annually on August 20 to commemorate the birth anniversary of Rajiv Gandhi, India's youngest Prime Minister.
- **Objectives:**
 - Promote communal harmony, national integration, and peaceful coexistence among India's diverse communities
 - Encourage youth engagement, social responsibility, and secular values
 - Carry forward the ideals of tolerance, inclusivity, and technological progress championed by Rajiv Gandhi

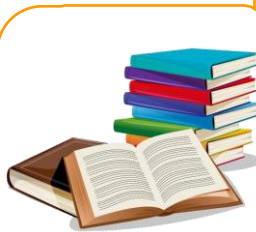


Important Days



Important Terms Explained:

- **Sadbhavana Diwas:** Literally means “Day of Goodwill”; observed to promote peace, tolerance, and harmony in memory of Rajiv Gandhi’s birth anniversary.
- **National Integration:** The process of uniting different religious, linguistic, and regional groups into one cohesive national identity.
- **Secularism in India:** A constitutional principle ensuring equal treatment of all religions and the separation of religion from state policies and laws.

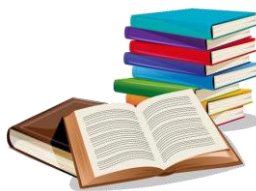


Important Days



Tabular Summary:

Parameter	Details
Event name	Sadbhavana Diwas (Day of Harmony)
Announcement date	August 20, 2025
Location	Nationwide (India)
Issuing authority	Government of India
Policy/series name	Communal Harmony & National Integration Observance
Key figures	Rajiv Gandhi (in memoriam), various state and central leaders
Purpose/reason	Promote harmony, unity, tolerance, and secularism across communities
Feature details	Pledge ceremonies, educational and cultural events, community awareness drives
Validity or status	Celebrated annually on August 20
Strategic/significant value	Reinforces national unity, combats divisiveness, honors Rajiv Gandhi's legacy

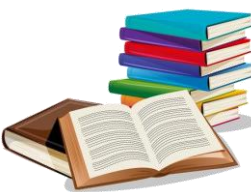


➤ **Which of the following is not a condition to use UPI for NRIs and OCIs?**

- A) Must have an NRE or NRO account
- B) Must use only Indian mobile number
- C) Must register international mobile number with Indian bank
- D) Must be an NRI, PIO, or OCI
- E) Must use a UPI-enabled app like Google Pay or PhonePe

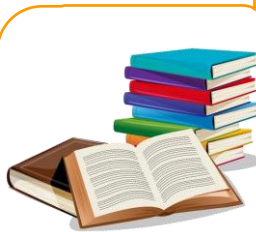
Answer

B) Must use only Indian mobile number



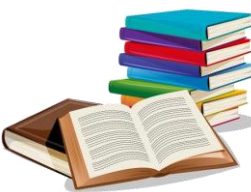
Event and Location:

- **Event:** UPI usage guidelines and eligibility extended to NRIs, PIOs, and OCIs
- **Location:** India and eligible international locations
- **Date:** Ongoing as of August 2025



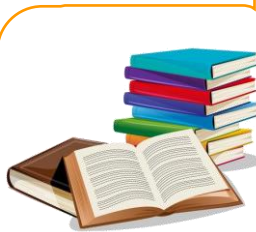
Mandates and Objectives:

- **Mandates:** The Unified Payments Interface (UPI) enables NRIs, OCIs, and PIOs with NRE/NRO accounts and registered international mobile numbers to transact digitally via UPI platforms.
- **Objectives:** To promote cashless transactions globally, enhance financial inclusion of the Indian diaspora, and facilitate seamless digital payments and remittances.



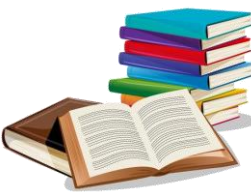
Important Terms Explained:

- **Unified Payments Interface (UPI):** A real-time payment system developed by NPCI that facilitates inter-bank peer-to-peer and person-to-merchant transactions via mobile apps.
- **NRE Account:** Non-Resident External account for depositing foreign earnings in India, maintained in Indian rupees and freely repatriable.
- **NRO Account:** Non-Resident Ordinary account for managing income earned in India (like rent, dividends), with restricted repatriability.



Tabular Summary:

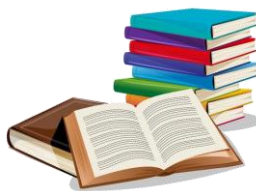
Parameter	Details
Event name	UPI availability extended to NRIs, PIOs, and OCIs
Announcement date	August 2025
Location	India + 12 specified countries
Issuing authority	NPCI and RBI
Policy/series name	UPI International Access Guidelines
Key figures	Biswamohan Mahapatra (Chairman, NPCI)
Purpose/reason	Promote global digital payments for Indian diaspora
Feature details	International mobile linking, debit/credit limits, multi-platform usage
Validity or status	Active and accessible across major UPI apps
Strategic/significant value	Boosts financial inclusion, enhances convenience for NRIs and OCIs



- **Which financial move has HUDCO recently undertaken to reduce borrowing costs and manage forex risks?**
- A) Issued new Eurobonds
 - B) Shifted to only foreign currency loans
 - C) Replaced rupee loans with external borrowings
 - D) Swapped foreign loans with cheaper rupee debt
 - E) Launched a new tax-saving bond series

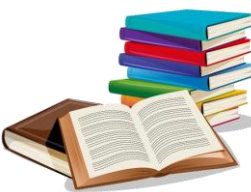
Answer

D) Swapped foreign loans with cheaper rupee debt



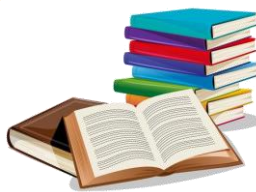
Event and Location:

- **Event:** HUDCO restructures borrowing strategy by replacing high-cost foreign loans with rupee debt
- **Location:** India
- **Date:** August 20, 2025



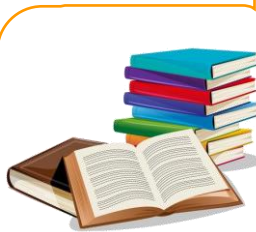
Mandates and Objectives:

- **Mandates:** HUDCO is refinancing expensive foreign currency loans with domestic borrowings and recalibrating its hedging strategy using historical currency benchmarks.
- **Objectives:** To reduce borrowing costs, manage forex volatility, and improve long-term financial sustainability amidst global uncertainties.



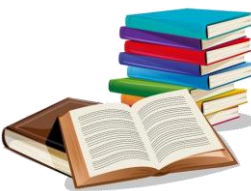
Important Terms Explained:

- **Refinancing:** A financial strategy where an existing high-interest loan is replaced with a new one at lower interest rates, aiming to reduce repayment burden and improve liquidity.
- **Hedging:** A risk management method used to protect against losses from currency or market fluctuations, typically through forward contracts or derivatives.
- **Mark-to-Market Losses:** Losses that arise when the current market value of an asset or liability falls below its book value, especially relevant in forex exposures.



Tabular Summary:

Parameter	Details
Event name	HUDCO swaps foreign loans with rupee borrowings
Announcement date	August 20, 2025
Location	India
Issuing authority	Housing and Urban Development Corporation Ltd (HUDCO)
Policy/series name	Borrowing Strategy & Hedging Framework Update
Key figures	Sanjay Kulshrestha (Chairman and MD)
Purpose/reason	To reduce interest burden and forex risks
Feature details	Replacing foreign loans, tightening forward cover, new urban finance windows
Validity or status	Active implementation since Q1 FY26
Strategic/significant value	Strengthens financial position and supports multi-year infrastructure growth

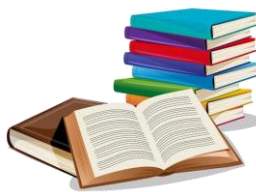


➤ **What is WATTSync, recently launched by Tata Technologies?**

- A) A new electric vehicle model
- B) A blockchain-based payment system
- C) A digital battery passport platform
- D) A government data security initiative
- E) A new AI-powered search engine

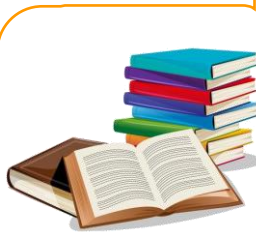
Answer

C) A digital battery passport platform



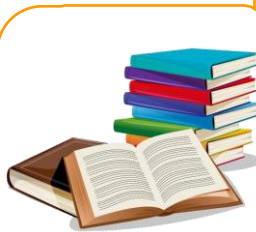
Event and Location:

- **Event:** Tata Technologies launches WATTSync digital battery passport
- **Location:** Mumbai, India (Global availability; aligned with EU and India regulations)
- **Date:** August 19, 2025



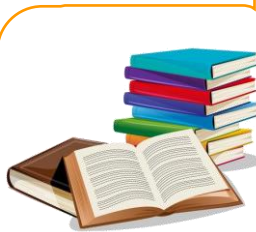
Mandates and Objectives:

- **Mandates:** Tata Technologies has introduced WATTSync, a cloud-based digital battery passport solution that enables lifecycle tracking, performance analysis, and regulatory compliance for batteries.
- **Objectives:** To support manufacturers in meeting EU's 2027 battery passport mandate, promote supply chain transparency, ensure battery traceability, and facilitate circular economy outcomes like second-life usage and recycling.



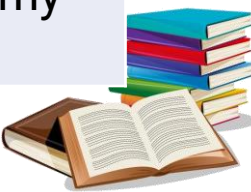
Important Terms Explained:

- **WATTSync:** A digital platform by Tata Technologies that uses AI and blockchain to track and verify battery data across its lifecycle for compliance, safety, and sustainability.
- **Digital Battery Passport:** A digital record required by the European Union by 2027 for electric and industrial batteries, containing key information about materials, carbon footprint, and end-of-life management.
- **Circular Economy:** An economic system aimed at eliminating waste and the continual use of resources through reuse, recycling, and second-life solutions for products like batteries.



Tabular Summary:

Parameter	Details
Event name	Launch of WATTSync digital battery passport
Announcement date	August 19, 2025
Location	Mumbai, India
Issuing authority	Tata Technologies
Policy/series name	EU Battery Passport Mandate (effective 2027)
Key figures	Warren Harris (CEO, Tata Technologies)
Purpose/reason	To help companies comply with battery regulations and enable lifecycle transparency
Feature details	AI for battery health, blockchain for security, multilingual audit support, integration with ERP/PLM/MES
Validity or status	Live platform available with expert consultation
Strategic/significant value	Prepares companies for global regulations and supports circular economy goals

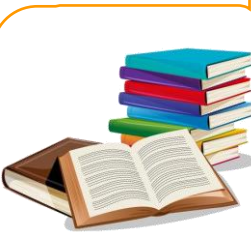


➤ Which mineral exploration license has Singareni Collieries Company Limited (SCCL) recently won through auction?

- A) Rare earth elements in Andhra Pradesh
- B) Platinum in Madhya Pradesh
- C) Iron ore in Chhattisgarh
- D) Gold and copper in Karnataka
- E) Bauxite in Odisha

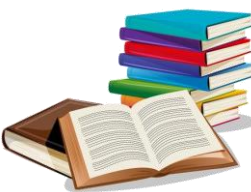
Answer

D) Gold and copper in Karnataka



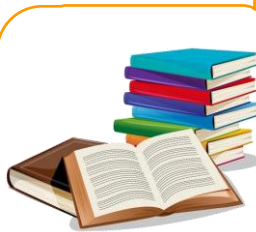
Event and Location:

- **Event:** SCCL wins exploration license for gold and copper mines in Karnataka
- **Location:** Deodurg region, Raichur district, Karnataka
- **Date:** August 20, 2025 (Auction conducted earlier in August)



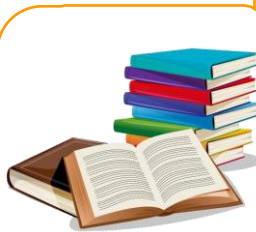
Mandates and Objectives:

- **Mandates:** Singareni Collieries Company Limited (SCCL) secured a mineral exploration license for gold and copper deposits in Deodurg, Karnataka, through a competitive bidding process conducted by the Central Government.
- **Objectives:** To evaluate the availability, quantity, and commercial viability of key minerals such as gold and copper over the next five years and submit a detailed report to the Centre for further mining rights allocation.



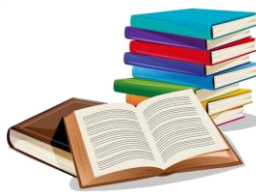
Important Terms Explained:

- **Exploration License:** A government-issued permit allowing entities to conduct geological surveys and feasibility studies for mineral deposits before commercial mining rights are granted.
- **SCCL (Singareni Collieries Company Limited):** A government-owned coal mining company under the joint ownership of the Government of Telangana and the Government of India, now diversifying into non-coal mineral exploration.



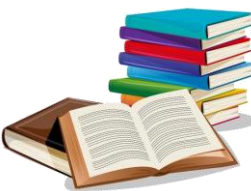
Important Terms Explained:

- **Royalty:** A share of revenue or profit paid to the license-holding company if the mining rights go to another firm. In this case, SCCL will receive 37.75% royalty if it does not win the mining license but exploration proves successful.



Tabular Summary:

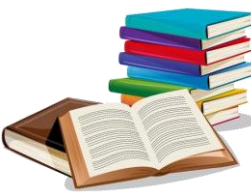
Parameter	Details
Event name	SCCL wins gold and copper exploration license through auction
Announcement date	August 20, 2025
Location	Deodurg, Raichur district, Karnataka
Issuing authority	Ministry of Mines, Government of India
Policy/series name	Key Mineral Exploration Licensing (2025 auctions)
Key figures	N. Balram (CMD, SCCL); CM Revanth Reddy; Deputy CM Mallu Bhatti Vikramarka
Purpose/reason	To assess gold and copper reserves and prepare a 5-year feasibility report
Feature details	₹90 crore estimated investment, ₹20 crore central subsidy, 37.75% royalty clause
Validity or status	License valid for exploration; mining auction to follow
Strategic/significant value	First non-coal mineral win for SCCL, marking diversification and resource expansion



➤ India's InvIT market is projected to reach what value by 2030, as per Knight Frank India?

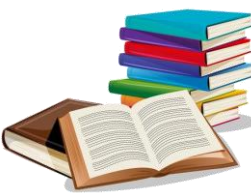
- A) \$120 billion
- B) \$185 billion
- C) \$258 billion
- D) \$300 billion
- E) \$400 billion

Answer
C) \$258 billion



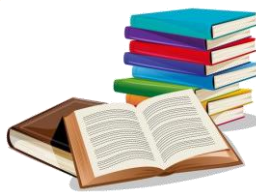
Event and Location:

- **Event:** India's InvIT market projected to grow 3.5 times by 2030
- **Location:** India
- **Date:** August 20, 2025



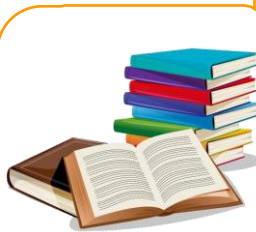
Mandates and Objectives:

- **Mandates:** Expansion of India's Infrastructure Investment Trusts (InvITs) to fund large-scale infrastructure development projects across transportation, energy, and logistics sectors.
- **Objectives:** To attract long-term domestic and global investments, bridge the infrastructure financing gap, reduce reliance on government funding, and support India's \$7 trillion economy goal by 2030.



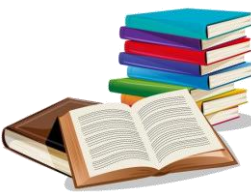
Important Terms Explained:

- **InvITs (Infrastructure Investment Trusts):** Investment vehicles allowing public and institutional investors to invest in revenue-generating infrastructure assets for long-term returns.
- **Assets Under Management (AUM):** The total market value of all assets that an InvIT manages on behalf of investors.
- **Capital Expenditure (Capex):** Funds used by the government or companies to build, upgrade, or maintain physical assets such as infrastructure and facilities.



Tabular Summary:

Parameter	Details
Event name	India's InvIT Market Growth Forecast
Announcement date	August 20, 2025
Location	India
Issuing authority	Knight Frank India
Policy/series name	Infrastructure Investment Trust (InvIT) Report 2025
Key figures	Shishir Baijal, SEBI, Central Government of India
Purpose/reason	To highlight projected growth and role of InvITs in India's economy
Feature details	Projected AUM growth from \$73B in FY25 to \$258B by 2030
Validity or status	Forecast period: FY2025 to FY2030
Strategic/significant value	Critical for achieving \$7 trillion GDP target and infrastructure expansion

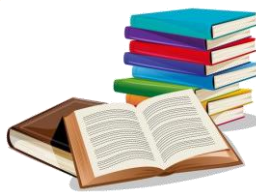


➤ **What is the primary focus of the newly launched FedEx SMART Centre at IIT Madras?**

- A) Electric vehicle manufacturing
- B) Defense technology research
- C) Logistics and supply chain innovation
- D) Financial auditing and compliance
- E) Online education systems

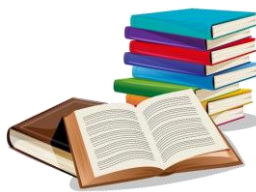
Answer

C) Logistics and supply chain innovation



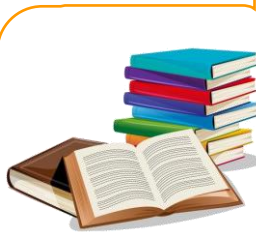
Event and Location:

- **Event:** Launch of FedEx SMART Centre for logistics and supply chain solutions
- **Location:** IIT Madras, Chennai, India
- **Date:** August 19, 2025



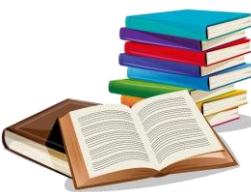
Mandates and Objectives:

- **Mandates:** Establishment of a dedicated research centre focused on logistics modelling, algorithms, and sustainable technology
- **Objectives:** Develop AI-driven, carbon-neutral, and efficient supply chain solutions while fostering nationwide talent through outreach and internships



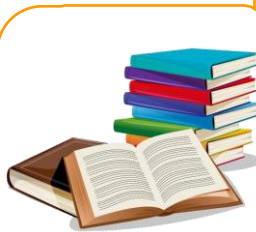
Important Terms Explained:

- **SMART Centre:** Supply Chain Modelling, Algorithms, Research and Technology Centre established by IIT Madras in collaboration with FedEx to drive innovation in sustainable logistics.
- **Autonomous Delivery Systems:** Use of self-driving vehicles or drones to transport goods without human intervention, enhancing delivery efficiency and safety.



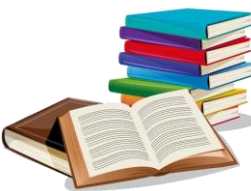
Important Terms Explained:

- **Predictive Analytics:** Advanced data techniques used to forecast logistics and supply chain behaviors, delays, and outcomes using AI and machine learning.
- **EV Infrastructure:** Electric vehicle charging and support systems necessary for sustainable logistics and fleet operations.



Tabular Summary:

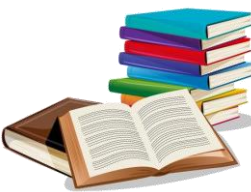
Parameter	Details
Event name	Launch of FedEx SMART Centre at IIT Madras
Announcement date	August 19, 2025
Location	IIT Madras, Chennai, India
Issuing authority	IIT Madras and FedEx
Policy/series name	FedEx SMART Centre (Supply Chain Modelling, Algorithms, Research and Technology)
Key figures	V Kamakoti (IIT-M Director), Kami Viswanathan (FedEx President, MEISA)
Purpose/reason	Foster sustainable, tech-driven logistics innovation
Feature details	Carbon-neutral ops, AI worker safety, EV infra, internships, predictive tools
Validity or status	Active with \$5 million grant from FedEx
Strategic/significant value	National talent development and supply chain modernization



➤ What is the post-merger valuation of Inox Renewable Solutions Ltd. after Inox Wind's stake sale?

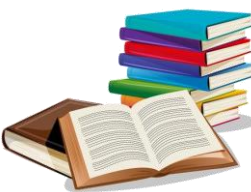
- A) ₹5,200 crore
- B) ₹6,000 crore
- C) ₹7,400 crore
- D) ₹8,500 crore
- E) ₹9,000 crore

Answer
C) ₹7,400 crore



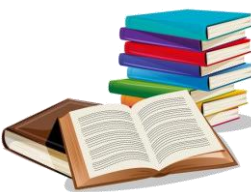
Event and Location:

- **Event:** Inox Wind sells ₹175 crore stake in EPC subsidiary
- **Location:** India (Company HQ: Noida, Operations Pan-India)
- **Date:** August 19, 2025



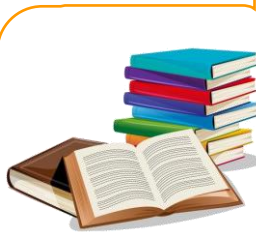
Mandates and Objectives:

- **Mandates:** Inox Wind sold a ₹175 crore stake in Inox Renewable Solutions Ltd. (IRSL) to investors post-corporate restructuring
- **Objectives:** To unlock value in its EPC business, strengthen investor confidence, and support large-scale renewable infrastructure projects



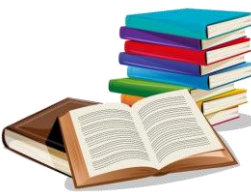
Important Terms Explained:

- **Inox Renewable Solutions Ltd. (IRSL):** The EPC subsidiary of Inox Wind, providing end-to-end renewable project services; formerly Resco Global Wind Services Pvt. Ltd.
- **EPC (Engineering, Procurement and Construction):**
A form of contracting where the contractor is responsible for all activities from design, procurement, to final construction and commissioning
- **Corporate Restructuring:** Refers to the merger of Inox Green's substation business into IRSL to consolidate renewable infrastructure operations under one entity



Tabular Summary:

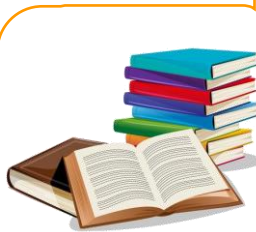
Parameter	Details
Event name	Inox Wind's ₹175 crore stake sale in EPC arm
Announcement date	August 19, 2025
Location	India (HQ: Noida)
Issuing authority	Inox Wind Limited
Policy/series name	Post-merger corporate restructuring and stake sale
Key figures	Valuation: ₹7,400 crore; Stake sale: ₹175 crore
Purpose/reason	Unlock subsidiary value, attract investors, expand infrastructure capacity
Feature details	IRSL offers turnkey renewable EPC services including transformers and cranes
Validity or status	Stake sale completed, restructuring approved by regulators
Strategic/significant value	Supports India's renewable push and investor trust in green energy



- What is the total worth of the IAF projects recently approved by the Cabinet Committee on Security (CCS) in August 2025?

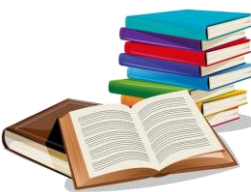
- A) ₹42,000 crore
- B) ₹62,000 crore
- C) ₹72,990 crore
- D) ₹80,000 crore
- E) ₹99,000 crore

Answer
C) ₹72,990 crore



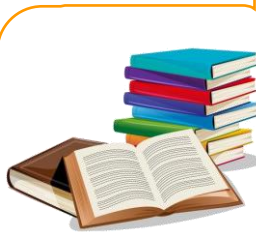
Event and Location:

- **Event:** CCS approves ₹72,990 crore for IAF's LCA Mk1A and AEW&C projects
- **Location:** New Delhi, India
- **Date:** August 19, 2025 (Announced August 20, 2025)



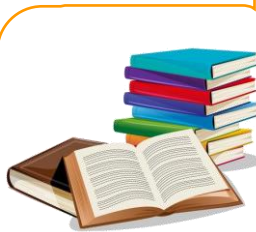
Mandates and Objectives:

- **Mandates:** The Cabinet Committee on Security (CCS) has cleared two high-value IAF projects — procurement of 97 LCA Mk1A fighter jets for ₹62,000 crore and development of 6 AEW&C aircraft for ₹10,990 crore.
- **Objectives:** To enhance the combat readiness and surveillance capabilities of the Indian Air Force, promote indigenous defence manufacturing, and replace the ageing MiG-21 fleet under India's self-reliance vision.



Important Terms Explained:

- **LCA Mk1A:** Light Combat Aircraft developed by HAL, upgraded with improved avionics, radars, weapon systems, and indigenous components; meant to replace MiG-21s.
- **AEW&C (Airborne Early Warning and Control):** A system for aerial surveillance and situational awareness, involving mounting of AESA radars on aircraft; enhances airspace control.
- **CCS (Cabinet Committee on Security):** The apex decision-making body in India for defence and security, chaired by the Prime Minister, responsible for approving strategic projects.



DEFENCE



Tabular Summary:

Parameter	Details
Event name	CCS approval for IAF projects worth ₹72,990 crore
Announcement date	August 20, 2025
Location	New Delhi
Issuing authority	Cabinet Committee on Security (CCS)
Policy/series name	LCA Mk1A Procurement and AEW&C Development
Key figures	Rajnath Singh (Defence Minister), PM Narendra Modi (CCS Chair), HAL, DRDO
Purpose/reason	Strengthen IAF's combat and surveillance capabilities
Feature details	97 LCA Mk1A jets by HAL; 6 AEW&C aircraft by DRDO using Airbus-321 platforms
Validity or status	Approved by CCS; production to begin FY 2026
Strategic/significant value	Supports Make in India, boosts aerospace self-reliance, replaces MiG-21 fleet

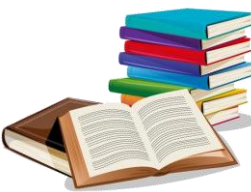


➤ **What is the primary benefit of Dubai's newly launched 'One Freezone Passport'?**

- A) Allows free travel between emirates
- B) Unifies business licensing across Dubai's free zones
- C) Reduces corporate tax to 0%
- D) Introduces a visa-free regime for investors
- E) Replaces all existing trade licenses in the UAE

Answer

B) Unifies business licensing across Dubai's free zones

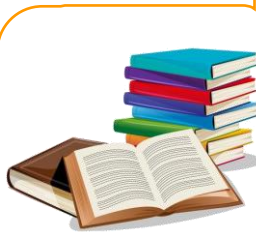


INTERNATIONAL AFFAIRS



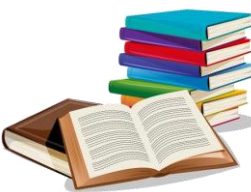
Event and Location:

- **Event:** Launch of the One Freezone Passport unified licensing system
- **Location:** Dubai, United Arab Emirates
- **Date:** August 20, 2025



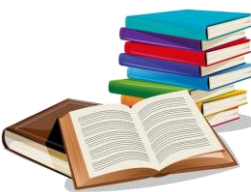
Mandates and Objectives:

- **Mandates:** Introduction of a single unified license for businesses to operate across all Dubai free zones without separate approvals
- **Objectives:** To reduce operational costs, simplify compliance, and attract global investment under the D33 Economic Agenda



Important Terms Explained:

- **One Freezone Passport:** A single business license enabling companies to operate across all free zones in Dubai without the need for multiple registrations or re-incorporation.
- **Dubai Free Zones Council (DFZC):** The regulatory body coordinating policies and development of Dubai's various economic free zones.
- **Dubai Economic Agenda D33:** A strategic roadmap launched to double Dubai's GDP by 2033 and position the city among the top three global economic hubs.

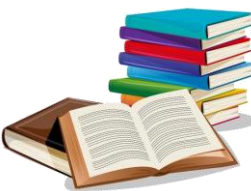


INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Launch of One Freezone Passport
Announcement date	August 20, 2025
Location	Dubai, United Arab Emirates
Issuing authority	Dubai Free Zones Council (DFZC)
Policy/series name	One Freezone Passport
Key figures	Sheikh Ahmed bin Saeed Al Maktoum (DFZC Chairman)
Purpose/reason	To unify business licensing and boost Dubai's competitiveness
Feature details	One license valid across all free zones; applicable to new and existing firms
Validity or status	Effective immediately
Strategic significance	Supports D33 Agenda; boosts FDI and innovation across sectors

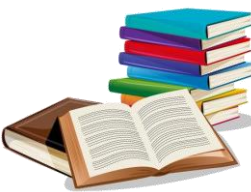


➤ **Which three key concerns did China assure to address during Wang Yi's 2025 visit to India?**

- A) Defence imports, water treaties, and tourism
- B) Rare earths, fertilisers, and tunnel boring machines
- C) River data, pharmaceutical trade, and education
- D) Border disputes, IT services, and steel supply
- E) Energy trade, pilgrimage visas, and textiles

Answer

B) Rare earths, fertilisers, and tunnel boring machines

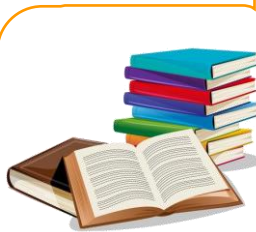


INTERNATIONAL AFFAIRS



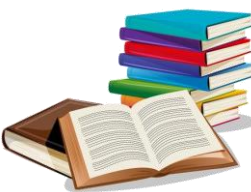
Event and Location:

- **Event:** China assures India of addressing key trade concerns during diplomatic visit
- **Location:** New Delhi, India
- **Date:** August 19, 2025



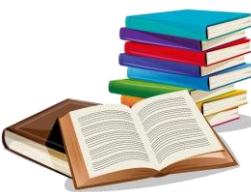
Mandates and Objectives:

- **Mandates:** Chinese Foreign Minister Wang Yi assured EAM Dr. S Jaishankar that China will address India's concerns over rare earths, fertilisers, and tunnel boring machines
- **Objectives:** To strengthen bilateral trade relations, remove restrictive trade barriers, and ensure mutual sensitivity in diplomatic and economic engagements



Important Terms Explained:

- **Rare Earths:** A group of 17 elements critical for manufacturing electronics, EVs, and defense systems; China is a major global supplier
- **Tunnel Boring Machines (TBMs):** Large machines used for infrastructure projects like metro tunnels, highways, and dams; India is dependent on imports
- **Fertilisers:** Agricultural inputs crucial for food production; India relies heavily on imports, especially from China, to meet domestic demand



INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	China assures India to resolve trade concerns
Announcement date	August 19, 2025
Location	New Delhi, India
Issuing authority	Ministry of External Affairs, India
Policy/series name	India-China bilateral diplomatic dialogue
Key figures	Dr. S Jaishankar, Wang Yi
Purpose/reason	Address trade concerns and strengthen India-China relations
Feature details	Support for rare earth supply, fertilisers, TBMs; broader economic dialogue
Validity or status	Ongoing diplomatic engagement
Strategic/significant value	Enhances bilateral trust, supports economic stability, improves supply chains

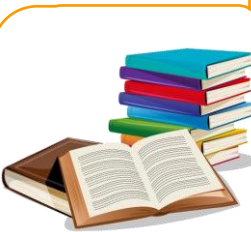


➤ Under the Stand-Up India Scheme, how much loan amount has been sanctioned by banks as of August 2025?

- A) ₹52,311 crore
- B) ₹67,902 crore
- C) ₹62,791 crore
- D) ₹58,100 crore
- E) ₹60,000 crore

Answer

C) ₹62,791 crore

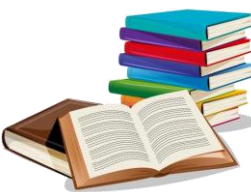


SCHEMES



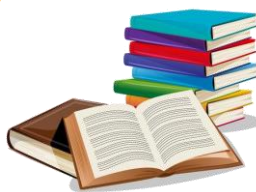
Event and Location:

- **Event:** Loan sanctions under the Stand-Up India Scheme reach ₹62,791 crore
- **Location:** Pan-India (applicable across all Scheduled Commercial Bank branches)
- **Date:** August 19, 2025



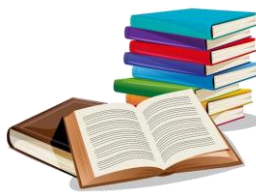
Mandates and Objectives:

- **Mandates:** Banks to provide loans between ₹10 lakh and ₹1 crore to at least one SC/ST borrower and one woman borrower per branch
- **Objectives:** To promote entrepreneurship, financial inclusion, and job creation among SC/ST and women through greenfield enterprises



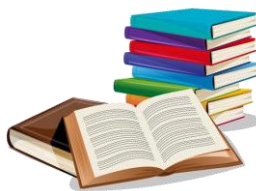
Important Terms Explained:

- **Stand-Up India Scheme:** A government initiative launched in April 2016 to support SC/ST and women entrepreneurs through institutional credit for starting new enterprises in trading, manufacturing, services, and allied agricultural sectors.
- **Greenfield Enterprise:** A new business venture started from scratch by first-time entrepreneurs, rather than purchasing or leasing an existing firm.



Important Terms Explained:

- **Modified Interest Subvention Scheme (MISS):** A central government scheme offering subsidized interest rates and incentives for prompt repayment on short-term crop loans to reduce the financial burden on farmers.
- **Peer-to-Peer Lending (P2P):** A digital financial model regulated by RBI that enables individuals to lend or borrow money without traditional financial intermediaries, governed under NBFC-P2P guidelines.



SCHEMES



Tabular Summary:

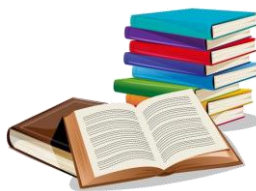
Parameter	Details
Event name	Loan sanctions under Stand-Up India Scheme
Announcement date	August 19, 2025
Location	Nationwide (India)
Issuing authority	Ministry of Finance, Government of India
Policy/series name	Stand-Up India Scheme
Key figures	₹62,791 crore sanctioned to 2.75 lakh beneficiaries
Purpose/reason	Promote SC/ST and women entrepreneurship
Feature details	Loans from ₹10 lakh to ₹1 crore for greenfield ventures
Validity or status	Ongoing since April 5, 2016
Strategic/significant value	Boosts financial inclusion, job creation, and rural enterprise support



➤ What is the NPA percentage of outstanding loans under the Pradhan Mantri Mudra Yojana (PMMY) as of March 2025?

- A) 5.47%
- B) 7.20%
- C) 9.81%
- D) 3.60%
- E) 2.19%

Answer
C) 9.81%

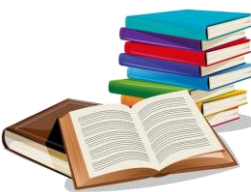


SCHEMES



Event and Location:

- **Event:** Surge in NPAs under Pradhan Mantri Mudra Yojana
- **Location:** India (nationwide implementation)
- **Date:** August 19, 2025 (data shared in Parliament)

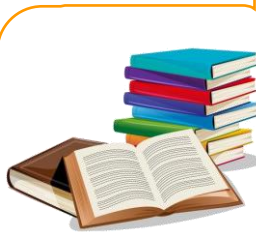


SCHEMES



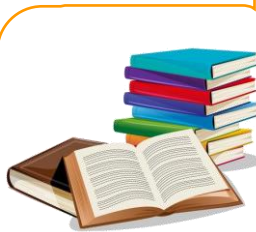
Mandates and Objectives:

- **Mandates:** Provide collateral-free loans to micro and small entrepreneurs under PMMY
- **Objectives:** Promote entrepreneurship, financial inclusion, and employment among first-time and small-scale borrowers



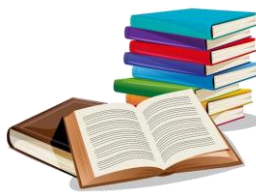
Important Terms Explained:

- **Pradhan Mantri Mudra Yojana (PMMY):** A flagship scheme launched in April 2015 to provide loans up to ₹10 lakh to non-corporate, non-farm small/micro enterprises without collateral, typically offered under Shishu, Kishor, and Tarun categories.
- **Non-Performing Assets (NPAs):** Loans or advances on which the borrower has stopped making interest or principal repayments for a specified period, typically 90 days in banking.



Important Terms Explained:

- **Credit Guarantee Scheme:** A mechanism under which the government backs loans issued by financial institutions, reducing the lending risk for banks in extending credit to small businesses.
- **Mahila Samriddhi Yojana:** A women-centric financial inclusion scheme aiming to provide affordable credit and promote saving habits among rural women.



SCHEMES



Tabular Summary:

Parameter	Details
Event name	NPA surge under PMMY
Announcement date	August 19, 2025
Location	India (pan-India scheme)
Issuing authority	Ministry of Finance, Government of India
Policy/series name	Pradhan Mantri Mudra Yojana (PMMY)
Key figures	NPA on outstanding loans: 9.81% as of March 2025
Purpose/reason	To provide collateral-free loans to small and first-time entrepreneurs
Feature details	Loan size: Up to ₹10 lakh; no collateral; for business start-ups
Validity or status	Active since April 2015
Strategic/significant value	Encourages entrepreneurship; rising NPAs may pose risk to financial health

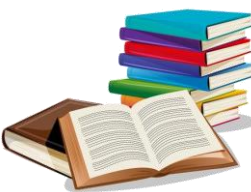


➤ **What recent clean energy milestone has India achieved ahead of its 2030 Paris Agreement target?**

- A) Achieved net-zero carbon emissions
- B) Became the world's largest energy exporter
- C) Non-fossil fuels now form 50% of installed energy capacity
- D) Completely phased out coal power
- E) Installed only nuclear power-based energy grid

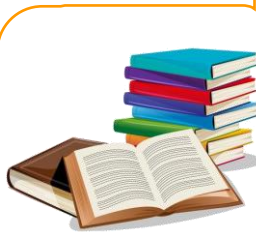
Answer

C) Non-fossil fuels now form 50% of installed energy capacity



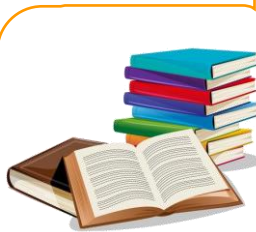
Event and Location:

- **Event:** India achieves 50% non-fossil fuel share in installed energy capacity
- **Location:** India
- **Date:** August 20, 2025



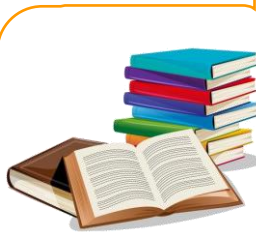
Mandates and Objectives:

- **Mandates:** India has reached a clean energy milestone where non-fossil fuel sources now contribute 50% of the total installed power capacity.
- **Objectives:** To accelerate the country's energy transition and meet its commitments under the Paris Agreement, while moving toward its net-zero emissions goal.



Important Terms Explained:

- **Non-fossil fuels:** Energy sources that do not involve the combustion of fossil fuels; includes solar, wind, hydro, nuclear, and biomass.
- **Paris Agreement:** A global treaty adopted in 2015 to limit global warming to well below 2°C; India pledged to reach 50% non-fossil fuel capacity by 2030.
- **Net-zero emissions:** A target to balance the amount of greenhouse gases emitted with an equivalent amount removed from the atmosphere, aiming for climate neutrality.

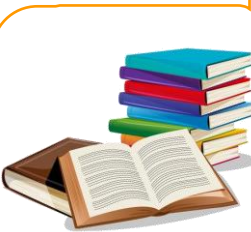


NATIONAL AFFAIRS



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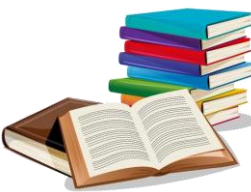
Parameter	Details
Event name	India achieves 50% non-fossil fuel energy capacity milestone
Announcement date	August 20, 2025
Location	India
Issuing authority	Ministry of New and Renewable Energy (MNRE)
Policy/series name	Paris Agreement 2030 Targets
Key figures	Pralhad Joshi (Minister of Renewable Energy)
Purpose/reason	To mark progress in India's clean energy transition
Feature details	Installed capacity now 50% non-fossil fuel; five years ahead of schedule
Validity or status	Active milestone reached
Strategic/significant value	Supports India's goal of achieving net-zero emissions and climate commitments



- Which northeastern city will soon host a new Indian Institute of Management (IIM) as per a bill passed by Lok Sabha in August 2025?

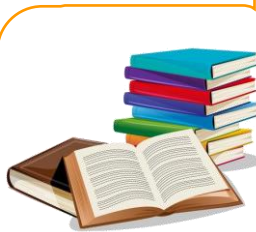
- A) Imphal
- B) Guwahati
- C) Aizawl
- D) Itanagar
- E) Kohima

Answer
B) Guwahati



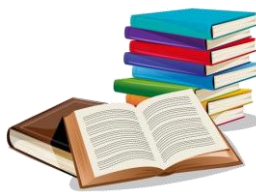
Event and Location:

- **Event:** Lok Sabha passes Bill to establish IIM in Guwahati
- **Location:** Guwahati, Assam (India)
- **Date:** August 19, 2025



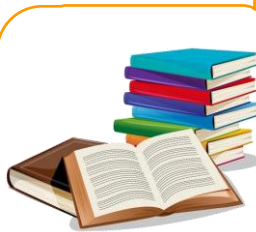
Mandates and Objectives:

- **Mandates:** The Lok Sabha has passed the Indian Institutes of Management (Amendment) Bill, 2025 to set up a new IIM in Guwahati with capital support of ₹550 crore.
- **Objectives:** To promote higher education, enhance management studies infrastructure in the Northeast, and support the Special Development Package (SDP) under the Memorandum of Settlement (MoS) with Assam stakeholders.



Important Terms Explained:

- **Indian Institutes of Management (IIM):** Premier management institutes in India established to provide world-class education in business and management, declared institutions of national importance.
- **Memorandum of Settlement (MoS):** A formal agreement between the Centre, Assam government, and ULFA aimed at achieving socio-economic development in Assam.
- **Special Development Package (SDP):** A targeted funding initiative by the Union Government to address regional developmental gaps, especially in areas with strategic or political sensitivity.

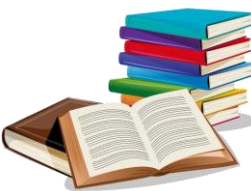


NATIONAL AFFAIRS



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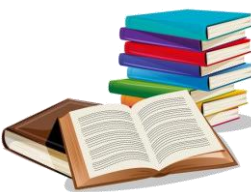
Parameter	Details
Event name	Lok Sabha passes Bill to establish IIM in Guwahati
Announcement date	August 19, 2025
Location	Guwahati, Assam
Issuing authority	Ministry of Education, Government of India
Policy/series name	Indian Institutes of Management (Amendment) Bill, 2025
Key figures	Dharmendra Pradhan (Union Education Minister)
Purpose/reason	To expand quality management education in the Northeast
Feature details	₹550 crore capital support; interim board powers to be held by government appointees
Validity or status	Passed in Lok Sabha; pending Rajya Sabha and implementation
Strategic/significant value	Supports Northeast development, aligns with MoS and SDP for Assam



- What is DEMCARES, which is celebrating its 10th anniversary on August 23, 2025?
- A) A medical insurance scheme
 - B) A rural education initiative
 - C) A government-funded cancer research project
 - D) A dementia care unit of SCARF
 - E) A startup accelerator program

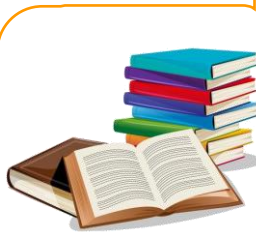
Answer

D) A dementia care unit of SCARF



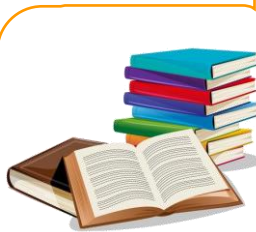
Event and Location:

- **Event:** DEMCARES 10th anniversary celebration
- **Location:** Chennai, Tamil Nadu (Alliance Française of Madras)
- **Date:** August 23, 2025



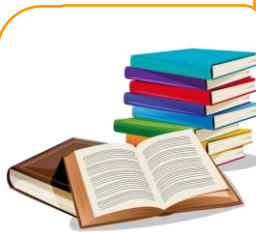
Mandates and Objectives:

- **Mandates:** The Schizophrenia Research Foundation (SCARF) will host a public event to mark 10 years of DEMCARES, its specialized dementia care unit.
- **Objectives:** To raise public awareness about dementia care, highlight the impact of DEMCARES over a decade, and foster compassion and understanding for people affected by dementia.



Important Terms Explained:

- **DEMCARES:** A specialized dementia care unit under SCARF, providing support, research, and awareness on dementia-related conditions.
- **SCARF (Schizophrenia Research Foundation):** A non-profit mental health research and care organization based in Chennai, focusing on psychiatric disorders like schizophrenia and dementia.
- **Alliance Française of Madras:** A cultural and educational institution promoting Indo-French collaborations, hosting the 10th anniversary event.

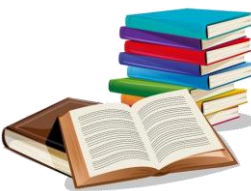


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	10th Anniversary of DEMCARES
Announcement date	August 20, 2025
Location	Alliance Française of Madras, Chennai
Issuing authority	Schizophrenia Research Foundation (SCARF)
Policy/series name	DEMCARES (Dementia Care Support Unit)
Key figures	Dr. R. Thara (Founder of SCARF)
Purpose/reason	To raise dementia awareness and celebrate 10 years of care and support
Feature details	Public engagement stalls, a play, panel discussions, immersive experiences
Validity or status	Event scheduled for August 23, 2025
Strategic/significant value	Enhances public understanding of dementia and promotes mental health initiatives

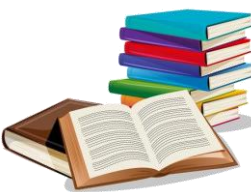


➤ **What is the main objective of the three Bills introduced by Union Minister Amit Shah in Lok Sabha on August 20, 2025?**

- A) To increase the tenure of ministers to 7 years
- B) To allow ministers to continue in office despite arrest
- C) To mandate removal of PMs, CMs, or ministers detained for 30 days on serious charges
- D) To give more power to state assemblies
- E) To abolish the post of Chief Minister in UTs

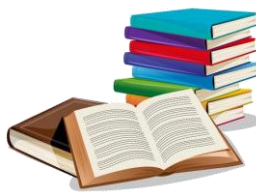
Answer

C) To mandate removal of PMs, CMs, or ministers detained for 30 days on serious charges



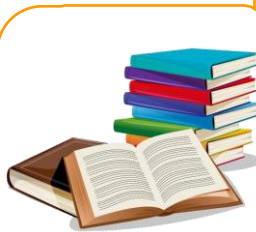
Event and Location:

- **Event:** Introduction of three Bills for removal of arrested ministers after 30 days of detention
- **Location:** Lok Sabha, New Delhi
- **Date:** August 20, 2025



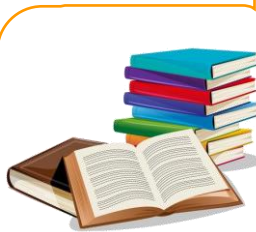
Mandates and Objectives:

- **Mandates:** Three new bills – Government of Union Territories (Amendment) Bill, 2025, Jammu and Kashmir Reorganisation (Amendment) Bill, 2025, and Constitution (130th Amendment) Bill, 2025 – were introduced to provide legal grounds for the removal of Prime Minister, Union Ministers, Chief Ministers, or ministers detained on serious criminal charges for over 30 days.
- **Objectives:** To uphold constitutional morality by preventing individuals under serious criminal investigation from holding constitutional offices, while aiming to establish a uniform legal framework across India, including Union Territories.



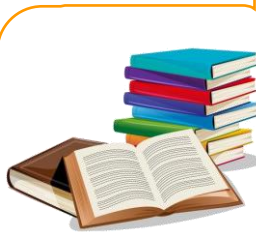
Important Terms Explained:

- **Joint Committee of Parliament:** A parliamentary body composed of members from both Lok Sabha and Rajya Sabha to scrutinize Bills in detail before final passage. In this case, a 31-member committee (21 LS + 10 RS) will examine the three Bills.
- **Constitution (130th Amendment) Bill, 2025:** A proposed amendment to define legal provisions for disqualification/removal of ministers arrested for serious offences.



Important Terms Explained:

- **Government of Union Territories Act, 1963:** An Act governing the functioning of Union Territories in India. The amendment seeks to include removal provisions for UT Chief Ministers and ministers facing criminal detention.



NATIONAL AFFAIRS



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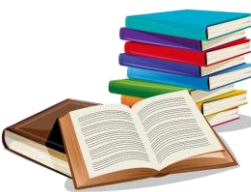
Parameter	Details
Event name	Introduction of Bills for disqualification of arrested ministers
Announcement date	August 20, 2025
Location	Lok Sabha, New Delhi
Issuing authority	Ministry of Home Affairs, Government of India
Policy/series name	Constitution (130th Amendment), Govt of UTs Amendment, J&K Reorganisation Amendment
Key figures	Amit Shah (Union Home Minister), Om Birla (Speaker), Asaduddin Owaisi, Manish Tewari
Purpose/reason	Legal disqualification of constitutional post-holders under criminal detention
Feature details	Removal after 30-day detention for crimes attracting ≥ 5 years jail, applicable nationwide
Validity or status	Bills referred to Joint Committee of Parliament
Strategic/significant value	Aims to reinforce political accountability, sparks debate on constitutionality and federalism



- **What is the primary goal of the Adi Karmayogi Abhiyan launched in August 2025?**
- A) To promote tribal art and culture globally
 - B) To implement digital voting in tribal areas
 - C) To empower tribal communities through grassroots leadership and governance
 - D) To privatize forest land in tribal regions
 - E) To provide urban housing to tribal populations

Answer

C) To empower tribal communities through grassroots leadership and governance

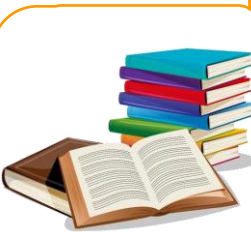


NATIONAL AFFAIRS



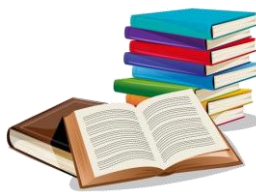
Event and Location:

- **Event:** Launch of Adi Karmayogi Abhiyan – World's Largest Tribal Leadership Programme
- **Location:** Nationwide (Tribal-dominated regions across 30 States/UTs)
- **Date:** August 19, 2025



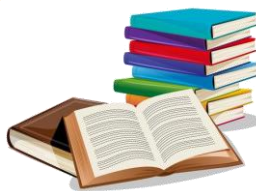
Mandates and Objectives:

- **Mandates:** The Ministry of Tribal Affairs launched the Adi Karmayogi Abhiyan, envisioned as the world's largest grassroots tribal leadership initiative, covering 1 lakh tribal villages and mobilizing 20 lakh change leaders.



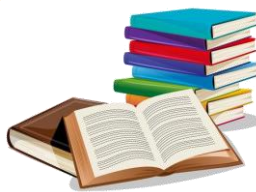
Mandates and Objectives:

- **Objectives:**
 - Promote responsive, people-centric governance in tribal areas
 - Facilitate community-led development planning through “Tribal Village Vision 2030”
 - Build capacity among tribal youth, women, and local leaders
 - Establish a structured volunteer network to support implementation and outreach
 - Align grassroots development with SDGs and Viksit Bharat by 2047



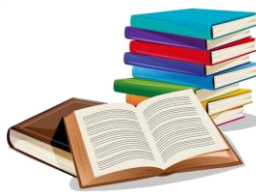
Important Terms Explained:

- **Adi Karmayogi Abhiyan:** A nationwide initiative to create a network of grassroots tribal leaders for implementing community-driven governance and development plans.
- **Adi Sewa Kendra:** Village-level service hubs where officers and locals collaborate during 'Adi Sewa Samay' to resolve issues and support development.
- **Governance Lab Workshops:** Capacity-building labs involving multiple departments to train state, district, and block-level officers and trainers for tribal area development.



Important Terms Explained:

- **Tribal Village Vision 2030:** A strategic roadmap co-created by communities and officials to ensure sustainable, inclusive growth in tribal regions.
- **Adi Sahyogi and Adi Saathi:** Volunteer categories for professionals and local influencers respectively, guiding and implementing development at the grassroots.

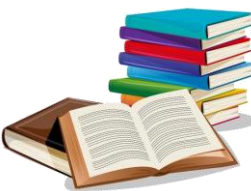


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Launch of Adi Karmayogi Abhiyan
Announcement date	August 19, 2025
Location	Tribal regions across 30 States/UTs
Issuing authority	Ministry of Tribal Affairs
Policy/series name	Janjatiya Gaurav Varsh, Vision 2047
Key figures	PM Narendra Modi, Minister Jual Oram, MoS Durga Das Uikey, Secretary Vibhu Nayar
Purpose/reason	Grassroots leadership, community empowerment, and responsive governance
Feature details	1 lakh villages, 20 lakh leaders, Sewa Kendras, Vision 2030, volunteer network
Validity or status	Nationwide implementation underway since July 10, 2025
Strategic/significant value	Enhances inclusive governance, supports SDGs, empowers tribal communities at scale

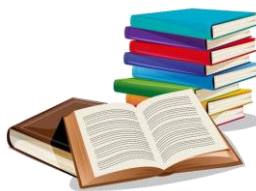


➤ **What is the primary purpose of the newly launched Press Sewa portal?**

- A) To publish digital newspapers
- B) To monitor fake news
- C) To simplify newspaper and periodical registration
- D) To issue broadcast licenses
- E) To regulate TV advertising rates

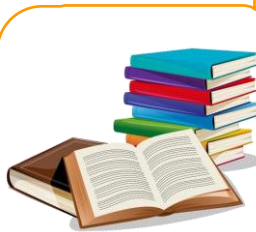
Answer

C) To simplify newspaper and periodical registration



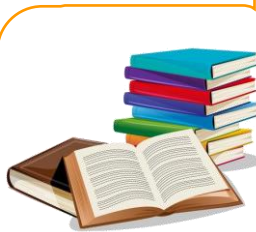
Event and Location:

- **Event:** Launch of Press Sewa portal for media registration
- **Location:** Hyderabad, Telangana (First interactive session by PIB Hyderabad)
- **Date:** August 20, 2025



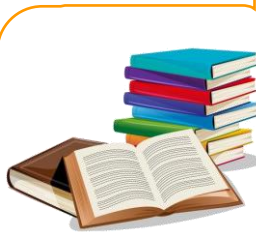
Mandates and Objectives:

- **Mandates:** The Press Registrar General of India (PRGI) launched the Press Sewa portal as a single-window online platform for the registration of newspapers and periodicals under the new Registration of Periodicals Act (PRP Act).
- **Objectives:**
 - Digitize and simplify the newspaper/periodical registration process
 - Improve ease of doing business for publishers
 - Ensure faster approvals and eliminate middlemen
 - Enhance transparency and accountability in the media registration system



Important Terms Explained:

- **Press Sewa Portal:** A centralized digital portal launched by PRGI to streamline the registration of print media publications by allowing direct online submissions, status tracking, and deemed approvals after 60 days.
- **Press Registrar General of India (PRGI):** The statutory authority responsible for overseeing the registration of newspapers and periodicals in India.
- **PRP Act (Registration of Periodicals Act):** A revised regulatory framework aimed at modernizing and replacing the earlier Press and Registration of Books Act, 1867, with simplified procedures and digital processes.

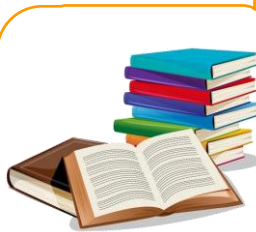


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Launch of Press Sewa Portal
Announcement date	August 20, 2025
Location	Hyderabad, Telangana (PIB Vartalap session)
Issuing authority	Press Registrar General of India (PRGI)
Policy/series name	Registration of Periodicals Act (PRP Act), 2023
Key figures	Yogesh Baweja (PRGI), Shruti Patil (PIB), Ashutosh Mohle (Dy. Registrar)
Purpose/reason	Simplify and digitize the newspaper/periodical registration process
Feature details	Single-window portal, 60-day deemed approval, helpline for publishers
Validity or status	Portal live and operational
Strategic/significant value	Enhances media governance, transparency, and ease of doing business

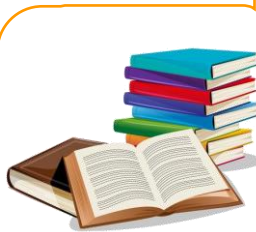


➤ **What is a key objective of the Mines and Minerals (Amendment) Bill, 2025 passed by Parliament?**

- A) Promote coal-based energy exports
- B) Prohibit private sector participation in mining
- C) Boost domestic production of critical minerals
- D) Reduce mining lease duration
- E) Shift all mining activities offshore

Answer

C) Boost domestic production of critical minerals

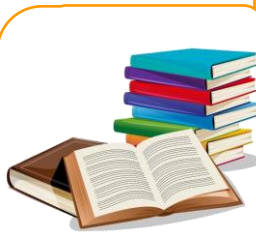


NATIONAL AFFAIRS



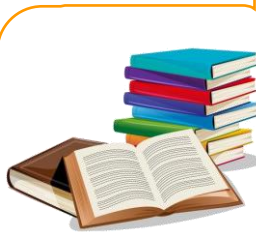
Event and Location:

- **Event:** Parliament passes Mines and Minerals (Development and Regulation) Amendment Bill, 2025
- **Location:** New Delhi, India
- **Date:** August 19, 2025



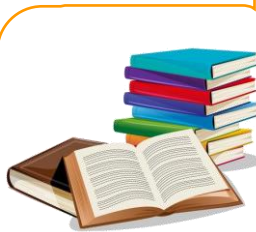
Mandates and Objectives:

- **Mandates:**
 - The Mines and Minerals (Development and Regulation) Amendment Bill, 2025 seeks to modernise India's mining framework by expanding access to critical and strategic minerals, encouraging sustainable mining, and simplifying lease and trading rules.



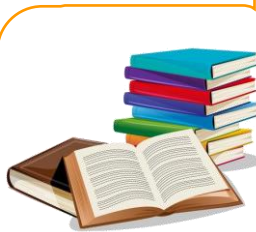
Mandates and Objectives:

- **Objectives:**
 - Promote domestic production of critical minerals like lithium, cobalt, nickel, and rare earths
 - Support the National Critical Mineral Mission
 - Enable zero-waste mining, improve transparency, and reduce dependence on imports
 - Empower private and public sector players through liberalised rules and mineral trading platforms



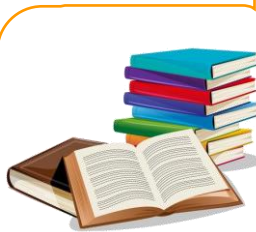
Important Terms Explained:

- **Critical Minerals:** Minerals essential for technologies such as EVs, electronics, defense systems, and renewable energy—e.g., lithium, cobalt, and rare earth elements.
- **National Critical Mineral Mission:** A government initiative to secure access to essential minerals via exploration, domestic development, and international collaborations.
- **Captive Mining:** Mining activity where the mineral is used by the company itself; the amendment removes the 50% cap on sale of surplus minerals from captive mines.



Important Terms Explained:

- **Mineral Exchanges:** Formal, digital platforms enabling transparent trade of minerals with real-time pricing and supply-demand tracking.
- **National Mineral Exploration and Development Trust (NMEDT):** The upgraded version of the earlier trust, now empowered to fund both domestic and international mining projects.



NATIONAL AFFAIRS



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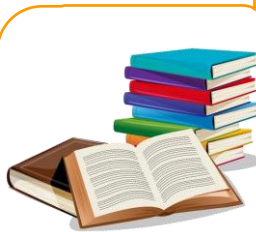
Parameter	Details
Event name	Passage of Mines and Minerals (Amendment) Bill, 2025
Announcement date	August 19, 2025
Location	Parliament of India, New Delhi
Issuing authority	Ministry of Mines
Policy/series name	National Critical Mineral Mission
Key figures	G. Kishan Reddy (Union Minister for Mines & Coal)
Purpose/reason	Boost critical mineral output, modernise mining framework
Feature details	Liberalised leases, mineral exchanges, expanded Trust mandate, 0-waste mining
Validity or status	Passed by both Lok Sabha and Rajya Sabha
Strategic/significant value	Reduces import dependency, promotes Make in India, supports green & high-tech sectors



- Which digital platform was launched by the Election Commission of India as part of its 28 reform initiatives to integrate election-related services?

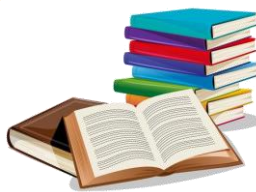
- A) VoterLink
- B) E-Vote India
- C) ECINET
- D) MyBallot
- E) PollWatch

Answer
C) ECINET



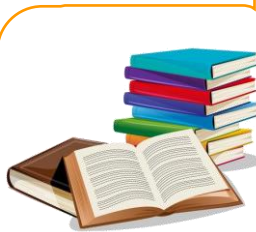
Event and Location:

- **Event:** ECI launches 28 reform initiatives to strengthen the electoral process
- **Location:** Nationwide (India)
- **Date:** August 20, 2025 (Reform period: last 6 months)



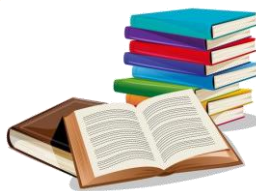
Mandates and Objectives:

- **Mandates:**
 - The Election Commission of India (ECI) introduced 28 major reform initiatives in the past six months, guided by six core pillars to improve transparency, efficiency, inclusivity, and voter convenience.



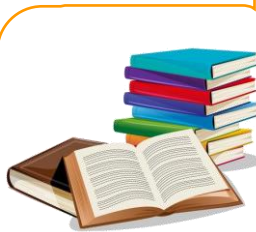
Mandates and Objectives:

- **Objectives:**
 - Streamline the electoral process
 - Increase public trust and transparency
 - Enhance voter roll accuracy and reduce fraud
 - Digitally integrate election management and voter services
 - Build capacity among election personnel and stakeholders



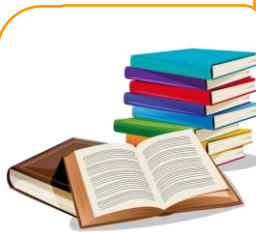
Important Terms Explained:

- **ECINET:** A unified digital platform launched by ECI integrating 40+ applications related to voters, polling officials, and political parties, enhancing digital governance in elections.
- **VVPAT (Voter Verifiable Paper Audit Trail):** A mechanism that allows voters to verify their vote and enables auditability of the EVM system.



Important Terms Explained:

- **Booth Level Officer (BLO):** A grassroots field official responsible for maintaining accurate electoral rolls and supporting voter registration and awareness at the booth level.
- **IIIDEM (India International Institute of Democracy and Election Management):** A premier training institute under the ECI, focused on capacity building of election officials and stakeholders.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Launch of 28 Electoral Reforms by ECI
Announcement date	August 20, 2025
Location	Nationwide (India)
Issuing authority	Election Commission of India (ECI)
Policy/series name	Electoral Reform Initiatives (2025)
Key figures	Rajiv Kumar (CEC), Shruti Patil (PIB Hyderabad)
Purpose/reason	Strengthen transparency, voting ease, tech integration, and electoral integrity
Feature details	ECINET, VVPAT audit protocols, voter roll purification, capacity building
Validity or status	Reforms rolled out over past 6 months
Strategic/significant value	Enhances electoral credibility, supports Digital India, promotes voter inclusivity

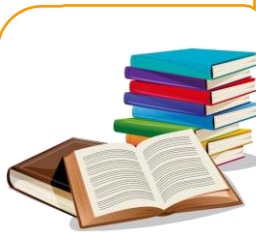


➤ **What key action does the Online Gaming Bill, 2025 propose regarding online money gaming in India?**

- A) Legalises all forms of online gaming
- B) Regulates online money games under the RBI
- C) Bans online money gaming and related advertisements
- D) Declares eSports as illegal in India
- E) Allows unrestricted transactions for betting

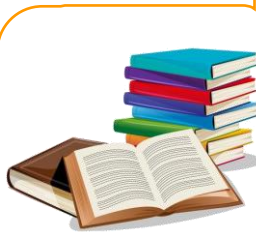
Answer

C) Bans online money gaming and related advertisements



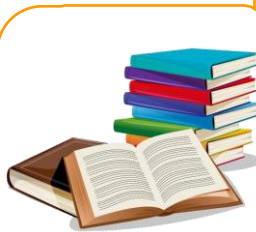
Event and Location:

- **Event:** Cabinet approves Online Gaming Bill to regulate e-sports and prohibit online betting
- **Location:** India
- **Date:** August 19, 2025



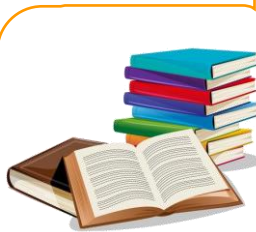
Mandates and Objectives:

- **Mandates:** To prohibit online money gaming, restrict associated advertisements, and establish a regulatory authority for oversight of online gaming platforms.
- **Objectives:** To prevent financial frauds, protect users from psychological risks, distinguish between eSports and gambling, and support the growth of India's digital gaming industry.



Important Terms Explained:

- **Online Money Gaming:** Any online game played by paying a fee, deposit, or stake, in expectation of a monetary reward, regardless of whether it is based on skill or chance.
- **eSports:** Competitive digital games that involve organized tournaments and skill-based gameplay, recognized as legitimate sporting activity under the bill.
- **Regulatory Authority:** A proposed statutory body under the bill responsible for overseeing online gaming, identifying illegal platforms, and enforcing compliance.

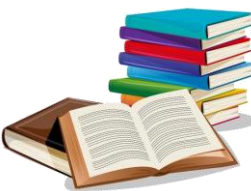


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Approval of Online Gaming Bill
Announcement date	August 19, 2025
Location	India
Issuing authority	Union Cabinet of India
Policy/series name	Online Gaming (Promotion and Regulation) Bill, 2025
Key figures	PM Narendra Modi, MeitY, Ministry of Law
Purpose/reason	To regulate online gaming, ban online betting
Feature details	Bans money-based games, promotes eSports, sets penalties
Validity or status	Bill to be tabled in Parliament on August 20, 2025
Strategic/significant value	Supports safe gaming ecosystem and curbs digital gambling



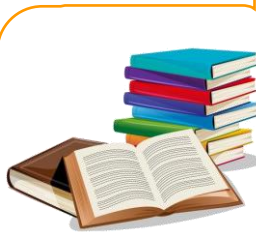
➤ **Where has Indian Railways commissioned India's first removable solar panel system between railway tracks?**

- A) Secunderabad Railway Station
- B) Banaras Locomotive Works Varanasi
- C) Howrah Junction
- D) Ratlam Division
- E) Chennai Egmore



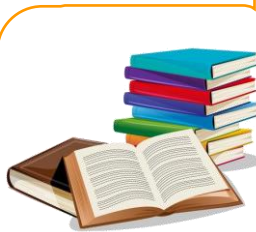
Answer

B) Banaras Locomotive Works Varanasi



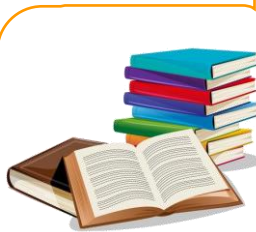
Event and Location:

- **Event:** Commissioning of India's first removable solar panel system between railway tracks
- **Location:** Banaras Locomotive Works (BLW), Varanasi, Uttar Pradesh
- **Date:** August 19, 2025



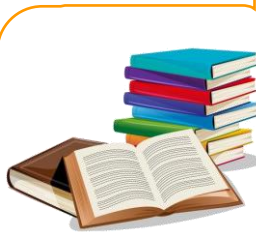
Mandates and Objectives:

- **Mandates:** Installation and commissioning of a 70-metre removable solar panel system between railway tracks at BLW, Varanasi.
- **Objectives:** Promote renewable energy usage, enable sustainable rail operations, and support green transport infrastructure under Indian Railways' carbon-neutral goals.



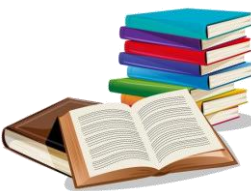
Important Terms Explained:

- **Removable Solar Panel System:** A solar power setup designed to be temporarily installed and easily removed between railway tracks, allowing for both power generation and easy maintenance.
- **Scott Transformer Technology:** A power transformer configuration used to convert three-phase electrical supply into two-phase, reducing power loss in railway electrification systems.
- **2×25 kV Electric Traction System:** A high-capacity power delivery system that enhances the efficiency of railway electrification by delivering dual voltage levels, allowing broader and faster electrification coverage.



Tabular Summary:

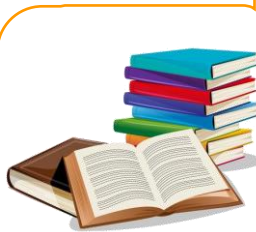
Parameter	Details
Event name	Commissioning of India's first removable solar panel system
Announcement date	August 19, 2025
Location	Banaras Locomotive Works, Varanasi, Uttar Pradesh
Issuing authority	Ministry of Railways
Policy/series name	Green Railways Initiative
Key figures	Ashwini Vaishnaw, Railway Minister
Purpose/reason	To enhance clean energy generation and sustainable rail ops
Feature details	70-metre system, 28 panels, 15 kWp, removable infrastructure
Validity or status	Commissioned and operational
Strategic significance	Promotes India's carbon neutrality and electrification goals



QUICK RECALL



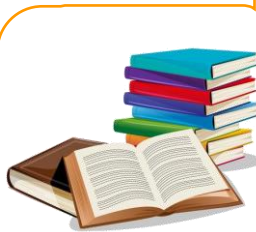
- **Akshay Urja Diwas is celebrated every year on August 20 to raise awareness about the importance of renewable energy in India.**
- **Sadbhavana Diwas is celebrated every year on August 20 to commemorate the birth anniversary of former Prime Minister Rajiv Gandhi.**
- **UPI can now be accessed by NRIs, PIOs, and OCIs holding NRE or NRO accounts linked with international mobile numbers.**
- **HUDCO has initiated a strategic move to replace costly foreign loans with cheaper rupee borrowings in response to forex volatility.**
- **Tata Technologies has launched WATTSync, a digital battery passport to help industries meet upcoming EU and Indian regulations.**
- **Singareni Collieries Company Limited has won its first gold and copper exploration license in Karnataka through a central government auction.**
- **India's InvIT market is projected to reach \$258 billion by 2030, a 3.5 times increase from FY2025's \$73 billion.**
- **IIT Madras and FedEx have launched the FedEx SMART Centre to drive innovation in logistics and supply chain management.**
- **Inox Wind Limited has sold a ₹175 crore stake in its EPC subsidiary Inox Renewable Solutions Ltd., valuing it at ₹7,400 crore post-merger.**



QUICK RECALL



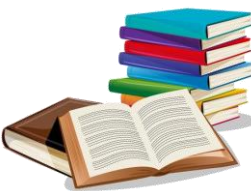
- The CCS has approved two critical Indian Air Force projects worth ₹72,990 crore to enhance national defence capability.
- The Indian Government has approved a ₹62,000 crore deal to procure 97 Tejas Mark 1A fighter jets from HAL.
- Dubai has launched the One Freezone Passport, allowing businesses to operate across all of its free zones under a single license.
- Chinese Foreign Minister Wang Yi assured India of support in rare earths, fertilisers, and tunnel boring machine supplies during his 2025 diplomatic visit.
- As of August 2025, banks have sanctioned ₹62,791 crore in loans under the Stand-Up India Scheme to over 2.75 lakh SC/ST and women entrepreneurs.
- The Pradhan Mantri Mudra Yojana (PMMY) has reported an NPA rate of 9.81% on outstanding loans as of March 2025, significantly higher than the MSME sector average of 3.60%.
- India has achieved a significant milestone with non-fossil fuel sources now contributing 50% of its installed energy capacity.
- The Lok Sabha passed the Indian Institutes of Management (Amendment) Bill, 2025 to set up an IIM in Guwahati.



QUICK RECALL



- **SCARF will celebrate the 10th anniversary of its dementia care unit DEMCARES with a public event in Chennai on August 23, 2025.**
- **Union Home Minister Amit Shah introduced three Bills in Lok Sabha to remove PMs, CMs, and ministers arrested for serious crimes after 30 days of detention.**
- **The Ministry of Tribal Affairs launched the Adi Karmayogi Abhiyan on August 19, 2025, to create a leadership ecosystem across 1 lakh tribal villages.**
- **The Press Registrar General of India launched the Press Sewa portal to streamline the registration of newspapers and periodicals.**
- **The Parliament has passed the Mines and Minerals Amendment Bill, 2025 to liberalise mining and boost India's domestic production of critical minerals.**
- **The Election Commission of India has launched 28 new reform initiatives within six months to modernize and improve the electoral process.**
- **The Union Cabinet approved the Online Gaming Bill, 2025 to prohibit money-based online gaming and related advertisements.**
- **Indian Railways commissioned the country's first 70-metre removable solar panel system between railway tracks at BLW Varanasi on August 19, 2025.**



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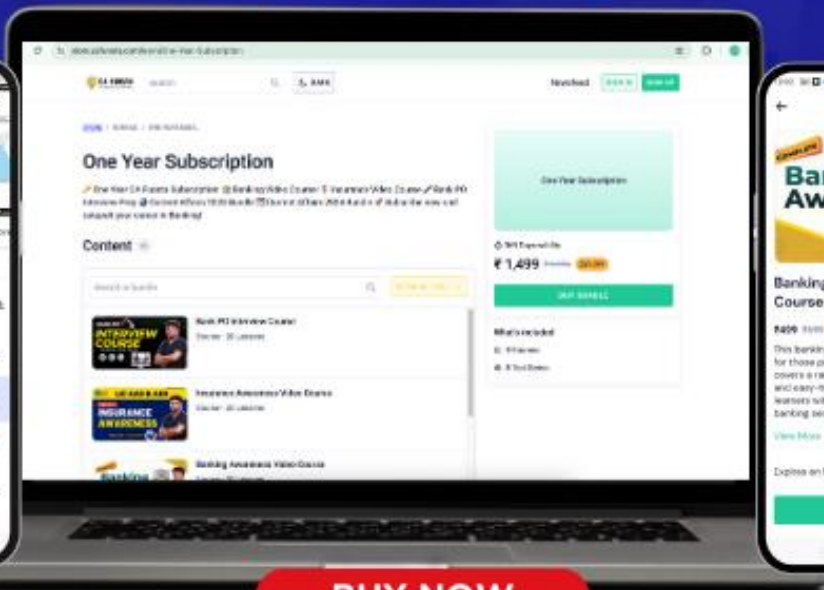
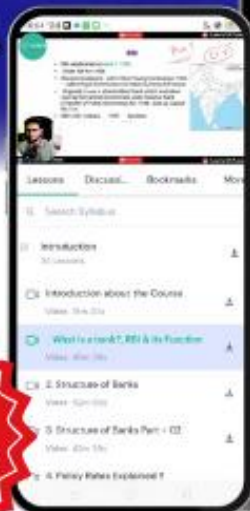


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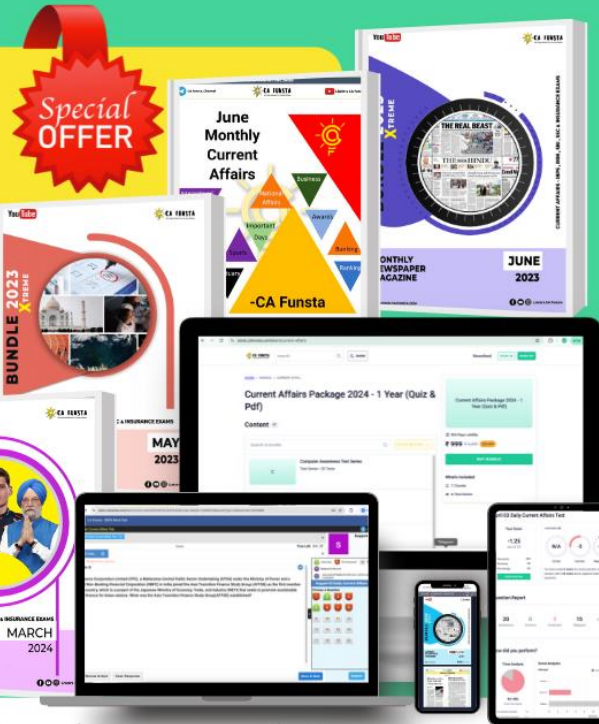
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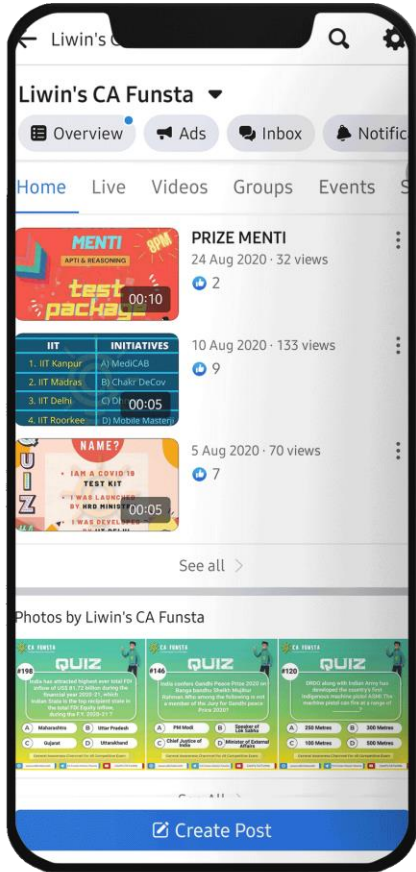
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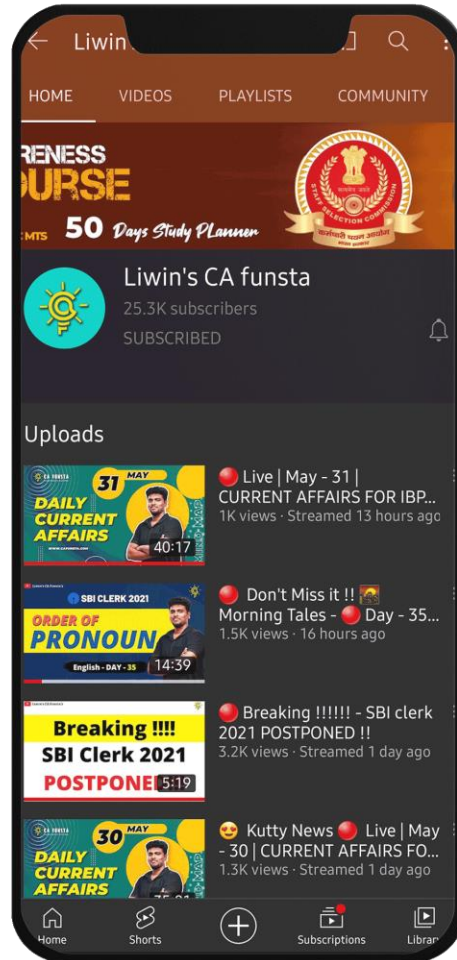


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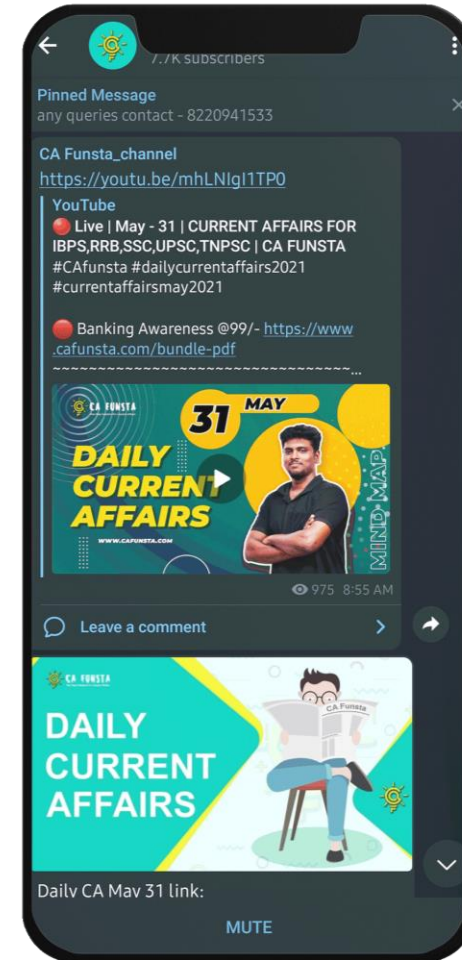
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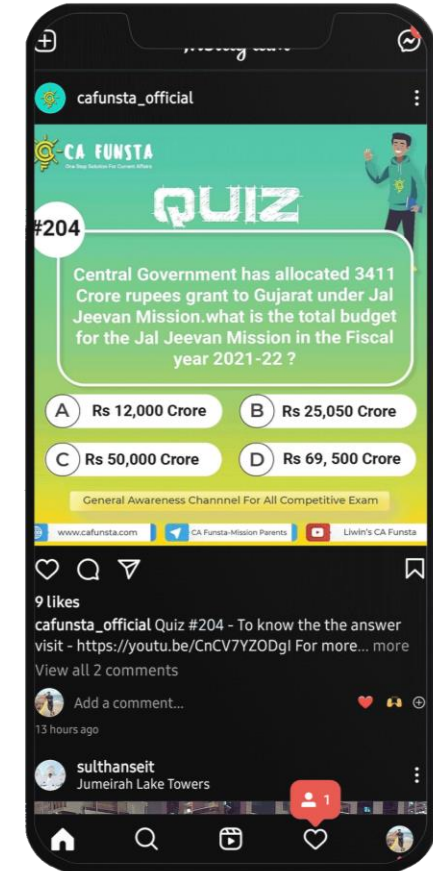
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