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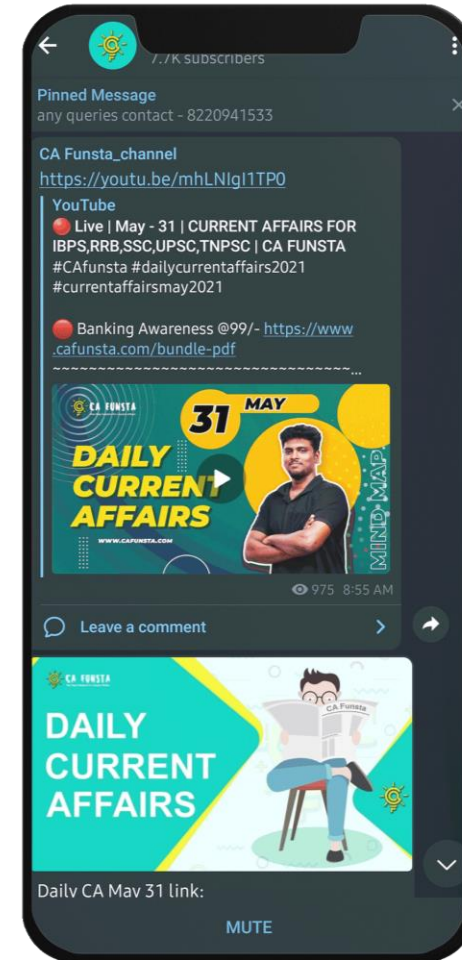
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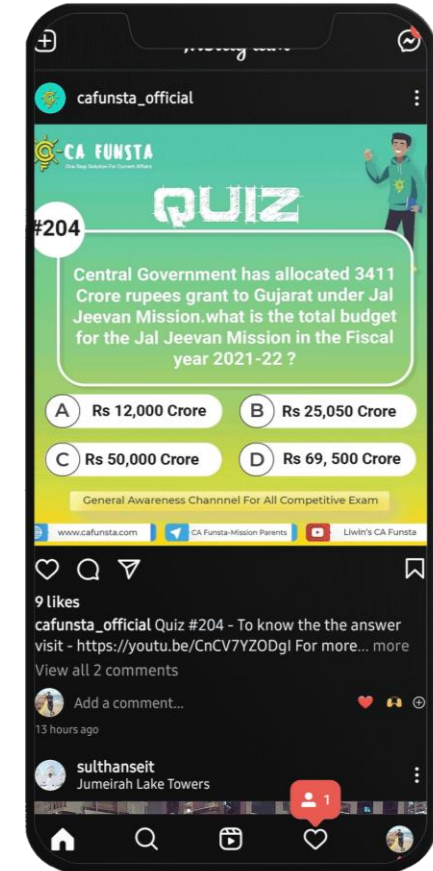
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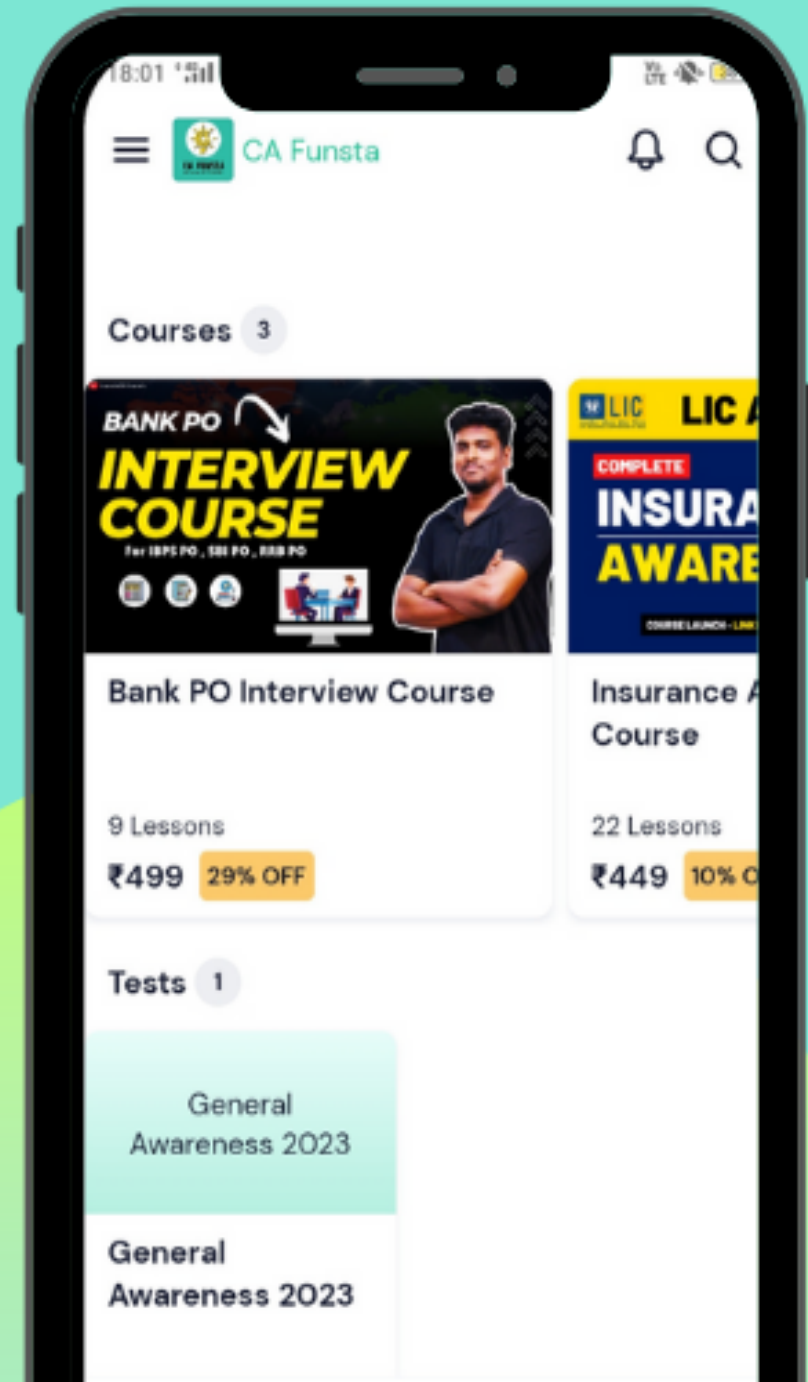
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Awesome classes and clear cut explanations.... Percent worth

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Vaishu Chandran
★★★★★

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

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Dharani
★★★★★

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

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Nirosha
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Bhuvana K
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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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STUDENT REVIEW

Mariappan B
★★★★★

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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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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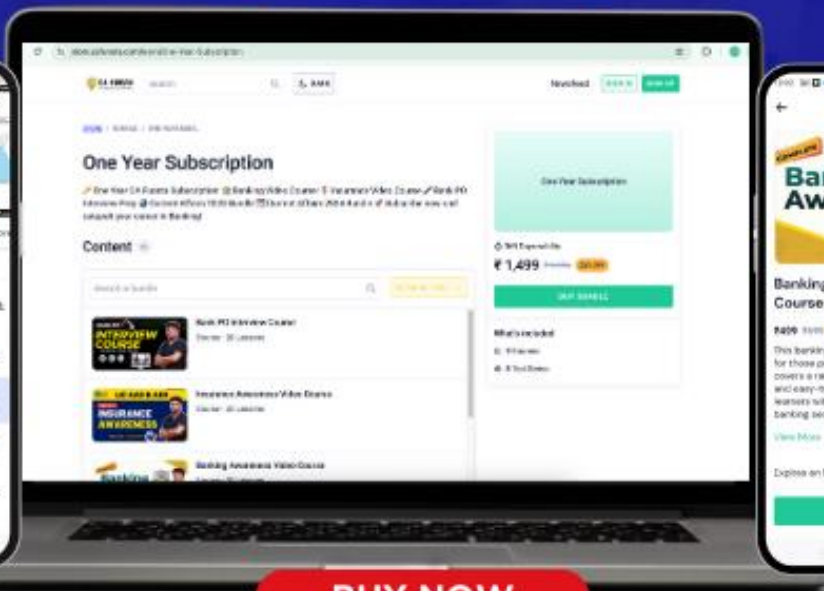


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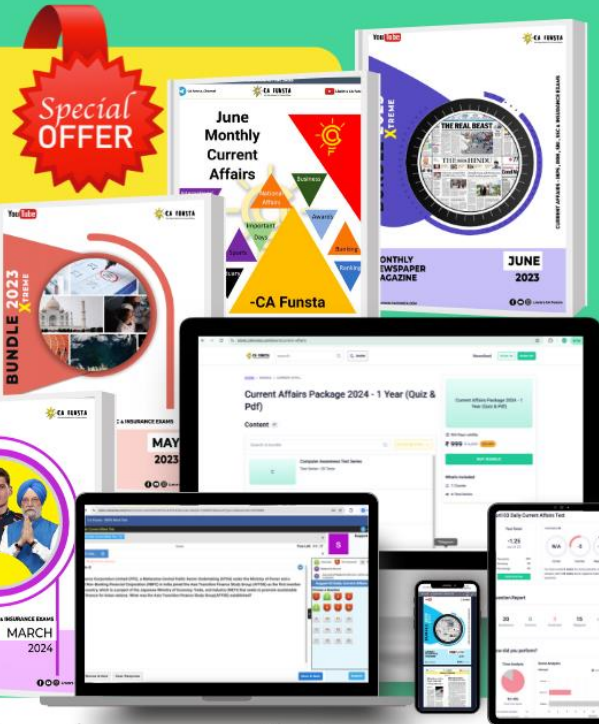


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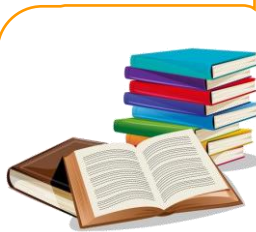
Important Days



➤ **World Entrepreneurs' Day is observed every year on which date to honour the efforts of innovators and startup founders?**

- A) July 15
- B) August 21
- C) September 5
- D) October 12
- E) November 19

Answer
B) August 21

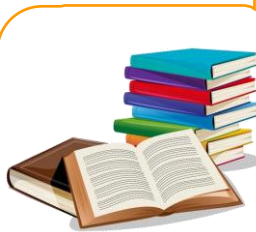


Important Days



Event and Location:

- **Event:** Celebration of World Entrepreneurs' Day 2025
- **Location:** Global (observed in over 170 countries)
- **Date:** August 21, 2025



Important Days



Mandates and Objectives:

- **Mandates:** To observe and celebrate the vision, innovation, and risk-taking spirit of entrepreneurs worldwide through events, social media campaigns, and educational initiatives.
- **Objectives:** To recognize entrepreneurs' contributions to economic growth, job creation, and societal advancement, while inspiring and educating the next generation of business leaders.



Important Days



Important Terms Explained:

- **World Entrepreneurs' Day:** An international day observed annually on August 21 to acknowledge the contributions of entrepreneurs and encourage entrepreneurial education.
- **Startup Founders:** Individuals who create and establish a new business venture, often involving innovation and high risk.
- **Social Entrepreneurship:** A form of entrepreneurship focused on solving social problems while maintaining a sustainable business model.



Important Days



Tabular Summary:

Parameter	Details
Event name	World Entrepreneurs' Day 2025
Announcement date	August 21, 2025
Location	Globally observed in 170+ countries
Issuing authority	Multiple including governments, startup incubators, academic institutions
Policy/series name	Entrepreneurial Celebration and Awareness
Key figures	Entrepreneurs, Innovators, Startup Founders
Purpose/reason	To honour entrepreneurs' economic and social contributions
Feature details	Motivational campaigns, workshops, social media drives, business showcases
Validity or status	Observed annually on August 21
Strategic/significant value	Promotes innovation, economic resilience, and youth engagement



Important Days

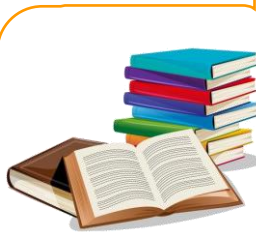


➤ **What is the theme of World Senior Citizens' Day 2025?**

- A) Ageing Gracefully Together
- B) Inclusion and Dignity for All Ages
- C) Empowering Elderly Voices for an Inclusive Future
- D) Silver Years, Golden Lives
- E) Honouring Wisdom, Ensuring Health

Answer

C) Empowering Elderly Voices for an Inclusive Future



Important Days

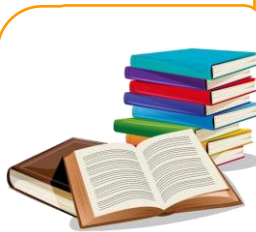


Event and Location:

- **Event:** World Senior Citizens' Day 2025 observed to recognise the contribution and needs of the elderly
- **Location:** Globally observed (including India)
- **Date:** August 21, 2025



August 21st is
**Senior
Citizens
Day**



Important Days



Mandates and Objectives:

- **Mandates:** Observance of World Senior Citizens' Day through health initiatives, awareness campaigns, and community engagement programs
- **Objectives:** To promote respect, health, social inclusion, and empowerment of senior citizens; to raise awareness about ageing-related challenges and promote active ageing



Important Days



Important Terms Explained:

- **World Senior Citizens' Day:** A global observance held annually on August 21 to honour the contributions and rights of elderly people
- **Active Ageing:** A concept that encourages senior citizens to stay physically active, socially engaged, and mentally alert to lead fulfilling lives
- **Polypharmacy:** The simultaneous use of multiple medications by a patient, especially common in older adults, which can increase risks of drug interactions and errors



Important Days



Tabular Summary:

Parameter	Details
Event name	World Senior Citizens' Day 2025
Announcement date	August 21, 2025
Location	Global (Recognised in over 100 countries)
Issuing authority	United Nations, National Health Bodies
Policy/series name	World Senior Citizens' Day Theme 2025
Key figures	Dr. Sushila Kataria (Medanta), Dr. Rakesh Gupta (Apollo Hospitals)
Purpose/reason	To celebrate the contributions and address the challenges of the elderly
Feature details	Health tips, emotional well-being, digital tools, physical activity, vaccinations
Validity or status	Annually observed on August 21
Strategic/significant value	Promotes inclusive development, intergenerational solidarity, and respect for the elderly



Important Days

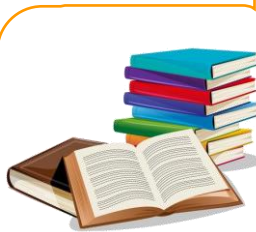


➤ **What is the theme of the International Day of Remembrance and Tribute to the Victims of Terrorism 2025?**

- A) Honoring the Fallen, Supporting the Living
- B) Together for Peace and Security
- C) Justice for All Victims
- D) United by Hope: Collective Action for Victims of Terrorism
- E) Global Unity Against Terror

Answer

D) United by Hope: Collective Action for Victims of Terrorism

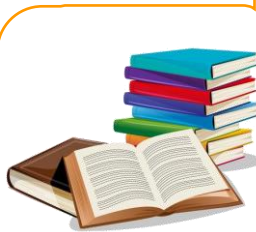


Important Days



Event and Location:

- **Event:** International Day of Remembrance and Tribute to the Victims of Terrorism
- **Location:** Globally observed (United Nations Member States)
- **Date:** August 21, 2025



Important Days



Mandates and Objectives:

- **Mandates:** Annual global observance to remember and honor victims of terrorism, promote their rights, and encourage institutional support
- **Objectives:** To pay tribute to victims, raise awareness of their needs and rights, and promote international solidarity and healing



Important Days



Important Terms Explained:

- **International Day of Remembrance and Tribute to the Victims of Terrorism:** A UN-designated day observed annually on August 21 to honor and support terrorism victims
- **Victims of Terrorism Associations Network (VoTAN):** A global network of victim-led organizations fostering collaboration, healing, and advocacy
- **Collective Action:** A cooperative effort by individuals, communities, governments, and organizations to address victims' needs and promote justice and peace



Important Days



Tabular Summary:

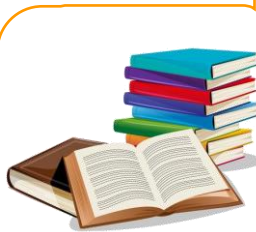
Parameter	Details
Event name	International Day of Remembrance and Tribute to the Victims of Terrorism
Announcement date	August 21, 2017
Location	Observed globally
Issuing authority	United Nations General Assembly
Policy/series name	UN Human Rights and Victims Support Mandate
Key figures	UN Secretary-General António Guterres, VoTAN
Purpose/reason	To honor terrorism victims, amplify their voices, and promote support systems
Feature details	Memorials, public forums, awareness campaigns, survivor testimonies
Validity or status	Eighth annual observance in 2025
Strategic/significant value	Reinforces solidarity, peace, justice, and human rights for terrorism victims



➤ **What was India's rank in its debut participation at the International Olympiad in Artificial Intelligence (IOAI) 2025?**

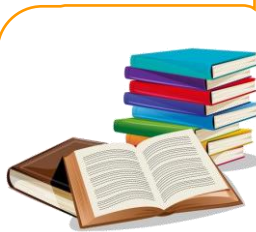
- A) First
- B) Second
- C) Third
- D) Fourth
- E) Fifth

Answer
C) Third



Event and Location:

- **Event:** India secures third position at International AI Olympiad 2025
- **Location:** Beijing, China
- **Date:** August 21, 2025



Mandates and Objectives:

- **Mandates:** Two teams comprising eight Indian high school students participated for the first time in the International Olympiad in Artificial Intelligence (IOAI) and achieved third place globally, ahead of the US (12th) and China (11th).
- **Objectives:** To foster AI/ML talent at the school level, offer global exposure through international competition, and support India's ambitions in STEM education and global tech leadership.



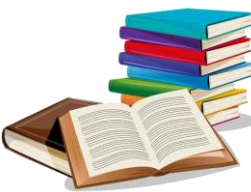
Important Terms Explained:

- **International Olympiad in Artificial Intelligence (IOAI):** A global competition where high school students solve advanced problems in AI domains like machine learning, NLP, computer vision, and robotics integration.
- **ACM India:** Indian chapter of the Association for Computing Machinery, a global professional body for computer science, responsible for organizing the national selection process for IOAI.
- **ACM IKDD:** Special Interest Group on Knowledge Discovery and Data Mining under ACM India, supporting AI education and Olympiad preparation through expert mentorship.



Tabular Summary:

Parameter	Details
Event name	International Olympiad in Artificial Intelligence (IOAI) 2025
Announcement date	August 21, 2025
Location	Beijing, China
Issuing authority	ACM India & ACM IKDD
Policy/series name	India AI Olympiad National Selection Program
Key figures	Arjun Tyagi, Roumak Das, Soham Sen (Gold); Rayan Banerjee, Samik Goyal (Silver); Himaneesh Sompalle (Bronze)
Purpose/reason	Foster global AI skills, prepare Indian students for STEM careers
Feature details	AI/ML challenges in CV, NLP, robotics; 310 students from 63 countries
Validity or status	Event concluded in August 2025; first-ever Indian participation
Strategic/significant value	Boosts India's global academic standing in AI and competitive coding fields

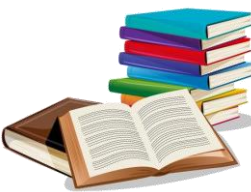


➤ **As per RBI data, what was the difference between deposit accretion and credit disbursement for banks in FY26 so far (April to August 2025)?**

- A) ₹34,270 crore
- B) ₹1,97,546 crore
- C) ₹3,54,321 crore
- D) ₹1,56,774 crore
- E) ₹2,78,783 crore

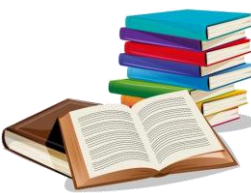
Answer

D) ₹1,56,774 crore



Event and Location:

- **Event:** Widening gap between deposit accretion and credit disbursement in FY26
- **Location:** Pan-India (Banking sector)
- **Date:** August 21, 2025 (data as of August 9, 2025)



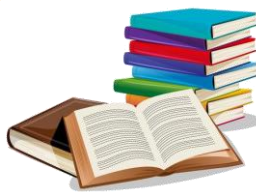
Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) data shows that the gap between deposit growth and credit disbursement has widened significantly in FY26 (April–August 2025), with banks witnessing higher deposit inflows despite rate cuts, while credit growth remains muted.
- **Objectives:** To analyze the monetary transmission, changing credit demand patterns, and implications of liquidity surplus and interest rate adjustments on both retail deposits and bank lending activity.



Important Terms Explained:

- **Deposit Accretion:** The increase in deposits held by banks over a given period, indicating investor or depositor confidence and liquidity availability.
- **Credit Disbursement:** The total volume of loans extended by banks to customers, including retail, MSME, and corporate borrowers.
- **MCLR (Marginal Cost of Funds-Based Lending Rate):** The minimum interest rate below which a bank cannot lend, used as a benchmark for pricing new loans.



Tabular Summary:

Parameter	Details
Event name	Widening of deposit-credit gap in FY26
Announcement date	August 21, 2025
Location	India (banking sector)
Issuing authority	Reserve Bank of India (RBI)
Policy/series name	Scheduled Banks' Statement of Position in India
Key figures	Nagesh Kumar, Saugata Bhattacharya
Purpose/reason	Analyze credit slowdown despite monetary easing and rising deposit inflows
Feature details	Deposit growth: ₹3.54 lakh crore; Credit growth: ₹1.97 lakh crore (Apr–Aug 2025)
Validity or status	Data valid up to August 9, 2025
Strategic/significant value	Signals possible weak investment demand and implications for monetary policy transmission

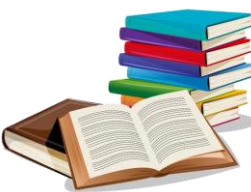


➤ **What is the significance of EPFO's performance in June 2025?**

- A) It saw the lowest subscriber addition since 2018
- B) Net addition of EPFO members declined by 9.14%
- C) EPFO recorded an all-time high net addition of 21.89 lakh members
- D) Only senior citizens enrolled in large numbers
- E) EPFO announced closure of several regional offices

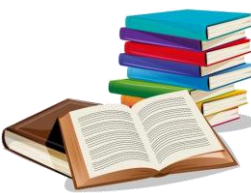
Answer

C) EPFO recorded an all-time high net addition of 21.89 lakh members



Event and Location:

- **Event:** EPFO achieves highest-ever net member addition
- **Location:** Pan India
- **Date:** June 2025 (data released in August 2025)



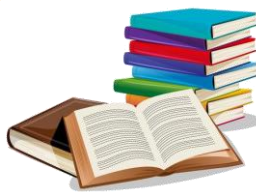
Mandates and Objectives:

- **Mandates:**
 - The Employees' Provident Fund Organisation (EPFO) reported net addition of 21.89 lakh members, the highest since the payroll data series began in April 2018.
 - The report highlighted strong enrollment across age and gender demographics.



Mandates and Objectives:

- **Objectives:**
 - To reflect the growing formal employment in the country.
 - To ensure greater social security coverage, especially among the youth and female workforce.
 - To support employment policy formulation and track workforce trends effectively.



Important Terms Explained:

- **EPFO (Employees' Provident Fund Organisation):**
 - A statutory body under the Ministry of Labour and Employment, EPFO manages the social security of workers in India through schemes such as Provident Fund, Pension, and Insurance.
- **Payroll Data:**
 - It refers to employment-related data, including the number of new subscribers, exits, and net additions. It helps assess trends in formal employment.



Important Terms Explained:

- **Provident Fund (PF):**
 - A compulsory savings scheme for employees in the organised sector. Contributions are made both by the employee and employer, and the fund can be used after retirement or under specific conditions.



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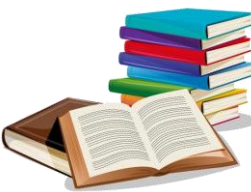
Parameter	Details
Event name	All-time high EPFO net member addition
Announcement date	August 2025
Data period	June 2025
Issuing authority	Ministry of Labour and Employment
Policy/series name	Monthly EPFO Payroll Data
Key figures	21.89 lakh net additions; 10.62 lakh new subscribers
Youth participation	6.39 lakh new subscribers in the 18–25 age group
Female participation	Over 3 lakh new female subscribers, 15% rise from May
Significance	Highest EPFO additions since payroll data began in 2018
Trend comparison	9.14% increase vs May 2025, 3.61% vs June 2024



➤ How much capital are Indian green energy companies expected to raise through IPOs in the latest wave?

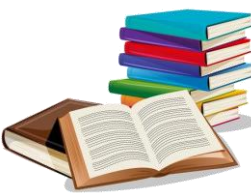
- A) \$2.4 billion
- B) ₹50 billion
- C) \$4 billion
- D) ₹20.8 billion
- E) \$500 million

Answer
C) \$4 billion



Event and Location:

- **Event:** Surge in green energy IPOs in India totaling \$4 billion
- **Location:** India (national coverage)
- **Date:** August 21, 2025



Mandates and Objectives:

- **Mandates:** Over a dozen green-energy companies, including Vikram Solar, Clean Max Enviro, and Hero Future Energies, are launching or preparing for IPOs, with capital raise targets exceeding \$4 billion, as reported by primedatabase.com and other sources.
- **Objectives:** To leverage India's growing clean-energy market, capitalize on government incentives, and attract global ESG capital to fund large-scale renewable energy infrastructure in alignment with India's 2030 and 2070 clean-energy targets.



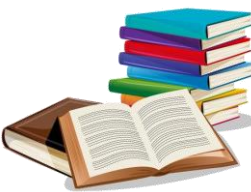
Important Terms Explained:

- **Green IPOs:** Initial public offerings by companies operating in the renewable energy or sustainability sectors, aiming to raise capital for clean, climate-friendly business models.
- **Net-Zero Emissions Target:** India's commitment to reach net-zero carbon emissions by 2070, announced by PM Modi during COP26 in 2021, aiming to decarbonize the economy through long-term clean-energy strategies.
- **ESG Capital:** Investments made based on Environmental, Social, and Governance factors, increasingly relevant in global financial markets to support sustainable and ethical practices.



Tabular Summary:

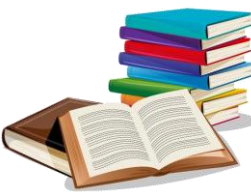
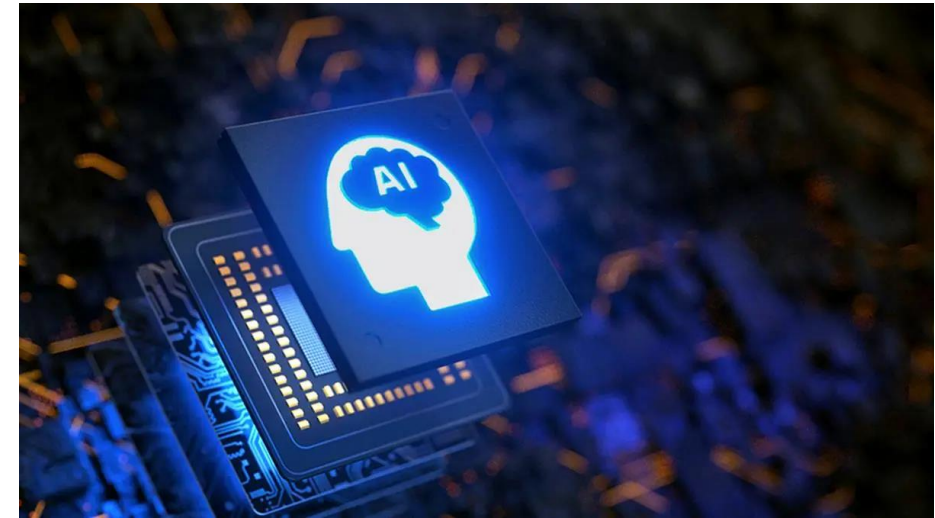
Parameter	Details
Event name	Green energy IPO surge in India
Announcement date	August 21, 2025
Location	India (National)
Issuing authority	Multiple companies; overseen by SEBI and supported by MNRE
Policy/series name	India's Clean Energy IPO Drive
Key figures	Vikram Solar, Clean Max Enviro, Hero Future Energies, Kotak Mahindra Capital
Purpose/reason	Raise over \$4 billion to fuel renewable energy growth and innovation
Feature details	IPOs from solar, wind, EV-related firms; aligned with national climate goals
Validity or status	Ongoing; multiple IPOs lined up through 2025–2026
Strategic/significant value	Positions India as a global clean-energy investment hub amidst global IPO slowdown



➤ What is the name of the AI-generated audio summary service launched by Axis Capital in August 2025?

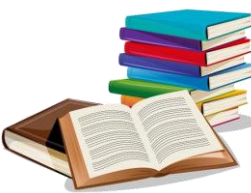
- A) Axis Listen
- B) Quick Audio Research
- C) AI Echo
- D) Sound Bytes
- E) InvestCast

Answer
D) Sound Bytes



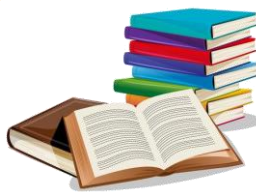
Event and Location:

- **Event:** Launch of AI-generated audio summaries for research reports by Axis Capital
- **Location:** India (National)
- **Date:** August 21, 2025



Mandates and Objectives:

- **Mandates:** Axis Capital launched Sound Bytes, a new AI-powered service that provides short audio summaries of securities research reports.
- **Objectives:** To reduce information overload for institutional investors by delivering key investment insights in a convenient audio format, enabling faster decision-making without the need to immediately read lengthy reports.



Important Terms Explained:

- **Sound Bytes:** An AI-generated audio briefing tool launched by Axis Capital that condenses research reports into two-minute voice summaries, optimized for mobile consumption and time efficiency.
- **Artificial Intelligence in Investment Banking:** The integration of AI technologies to automate tasks such as report summarization, trend analysis, and client engagement – improving efficiency and personalization.
- **Non-text Intelligence Formats:** Alternative research formats such as audio, video, or interactive dashboards aimed at delivering complex insights in more digestible and accessible ways.



BUSINESS AND ECONOMY



Tabular Summary:

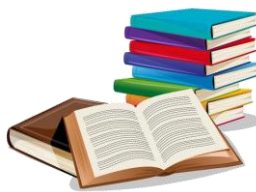
Parameter	Details
Event name	Launch of Sound Bytes audio research summaries
Announcement date	August 21, 2025
Location	India (National)
Issuing authority	Axis Capital Limited
Policy/series name	Sound Bytes – AI-generated research audio briefs
Key figures	Atul Mehra (MD & CEO), Neelkanth Mishra (MD & Head of Global Research)
Purpose/reason	To simplify research access and reduce reading load for institutional investors
Feature details	Two-minute summaries, internal compliance checks, podcast-style delivery
Validity or status	Launched and active as of August 2025
Strategic/significant value	First-of-its-kind service in India's investment banking research sector, boosting AI adoption



➤ **In which quarter of 2025 did India surpass China in smartphone exports to the US?**

- A) January–March
- B) March–May
- C) April–June
- D) May–July
- E) February–April

Answer
C) April–June



Event and Location:

- **Event:** India surpasses China in smartphone exports to the United States
- **Location:** India–United States trade corridor
- **Date:** August 21, 2025 (report published)



Mandates and Objectives:

- **Mandates:** According to a report by Canalys, India overtook China in smartphone exports to the US in Q2 of 2025 (April–June), driven by schemes like Make in India and the Production Linked Incentive (PLI).
- **Objectives:** To boost domestic electronics manufacturing, reduce reliance on imports, and establish India as a global hub for smartphone production and export, especially to major markets like the United States.



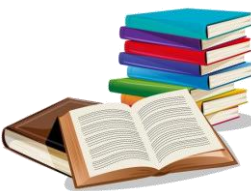
Important Terms Explained:

- **Make in India:** A flagship initiative launched in 2014 by the Government of India aimed at encouraging companies to manufacture in India and boost domestic manufacturing across sectors.
- **Production Linked Incentive (PLI) Scheme:** A government incentive program providing financial benefits to manufacturers based on output levels to boost domestic production and exports.
- **Canalys:** A global technology market analyst firm known for tracking industry trends, including smartphone shipments and exports.



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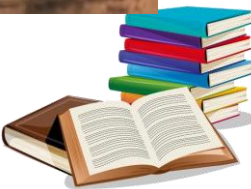
Parameter	Details
Event name	India overtakes China in smartphone exports to the US
Announcement date	August 21, 2025
Location	India–USA trade market
Issuing authority	Ministry of Electronics & IT; Cited report by Canalys
Policy/series name	Make in India, PLI Scheme
Key figures	Made in India share in US imports: 44%; China's share: 25% (Apr–Jun 2025)
Purpose/reason	Boost smartphone manufacturing and exports while reducing import reliance
Feature details	Mobile production rose from ₹18,000 cr to ₹5.45 lakh cr (2014–2025)
Validity or status	Active as of Q2 2025; trend ongoing
Strategic/significant value	Marks India's emergence as a global electronics export hub



➤ What was the year-on-year growth of India's core sector industries in July 2025, as per official data?

- A) 6.3%
- B) 3.5%
- C) 2.0%
- D) 4.7%
- E) 1.2%

Answer
C) 2.0%



Event and Location:

- **Event:** Core Sector Growth Data for July 2025
- **Location:** India (nationwide economic data)
- **Date:** August 20, 2025



Mandates and Objectives:

- **Mandates:** To report the performance of India's eight core infrastructure industries for the month of July 2025
- **Objectives:** To assess industrial output trends, guide policy decisions, and understand the impact of seasonal/weather-related disruptions on energy and mining sectors



Important Terms Explained:

- **Core Sector:** Refers to eight key infrastructure industries—coal, crude oil, natural gas, refinery products, fertilisers, steel, cement, and electricity—that represent 40.27% of the IIP.
- **Index of Industrial Production (IIP):** A composite index measuring the growth rate of various sectors of the economy such as manufacturing, electricity, and mining.
- **PM Gati Shakti:** A national master plan for infrastructure development aimed at improving multi-modal connectivity and driving economic growth.



BUSINESS AND ECONOMY



Tabular Summary:

Parameter	Details
Event name	Core Sector Output Report – July 2025
Announcement date	August 20, 2025
Location	India
Issuing authority	Ministry of Commerce and Industry
Policy/series name	Index of Eight Core Industries
Key figures	Cement +11.7%, Steel +12.8%, Coal -12.3%
Purpose/reason	To track industrial activity trends and their impact on the broader economy
Feature details	Surge in construction inputs, dip in energy and petroleum output
Validity or status	Monthly data (July 2025), cumulative April–July growth at 1.6%
Strategic/significant value	Indicates sectoral resilience and challenges affecting India's GDP



APPOINTMENTS

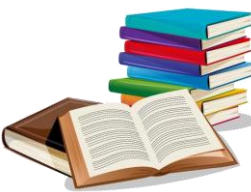


➤ **Who has been appointed as observers by the Election Commission for the Vice Presidential election to be held on September 9, 2025?**

- A) Sushil Kumar Lohani and D Anandan
- B) Rajiv Kumar and Giriraj Singh
- C) Nitin Kumar Shivdas Khade and C P Radhakrishnan
- D) B Sudarshan Reddy and D Anandan
- E) C P Radhakrishnan and Sushil Kumar Lohani

Answer

A) Sushil Kumar Lohani and D Anandan

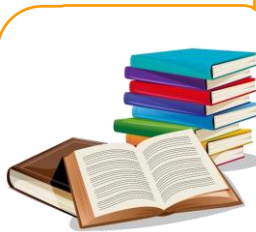


APPOINTMENTS



Event and Location:

- **Event:** Appointment of observers for Vice Presidential election
- **Location:** India
- **Date:** August 21, 2025

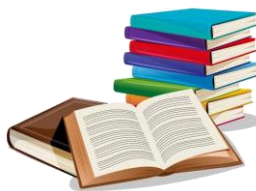


APPOINTMENTS



Mandates and Objectives:

- **Mandates:** The Election Commission of India (EC) appointed two additional secretaries as official observers for the upcoming Vice Presidential election.
- **Objectives:** The aim is to ensure free, fair, and transparent conduct of the election, in accordance with constitutional provisions.



APPOINTMENTS



Important Terms Explained:

- **Election Commission of India (EC):** A constitutional body established under Article 324 to conduct and regulate elections in India for the Parliament, State Legislatures, and offices of the President and Vice President.
- **Observers:** Senior officials appointed by the EC to supervise and report on the election process, ensuring adherence to election laws and preventing malpractice.
- **Vice Presidential Election:** An indirect election where the Vice President of India is chosen by an electoral college consisting of members of both Houses of Parliament.



APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Appointment of observers for Vice Presidential election
Announcement date	August 21, 2025
Location	India
Issuing authority	Election Commission of India
Policy/series name	Constitutional provision under Article 324
Key figures	Sushil Kumar Lohani, D Anandan, Nitin Kumar Shivdas Khade
Purpose/reason	To oversee free and fair Vice Presidential election
Feature details	Two observers appointed; one on reserve list
Validity or status	Active till election is completed on September 9, 2025
Strategic/significant value	Ensures electoral integrity and transparency in constitutional processes



APPOINTMENTS

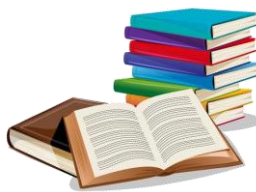


➤ Who has been appointed as the new Director of IIIT Hyderabad in August 2025?

- A) Prof Ashok Jhunjhunwala
- B) Prof P. J. Narayanan
- C) Prof Sandeep Shukla
- D) Prof Rajeev Sangal
- E) Prof Ramesh Kumar

Answer

C) Prof Sandeep Shukla



APPOINTMENTS



Event and Location:

- **Event:** Appointment of new Director of IIIT Hyderabad
- **Location:** Hyderabad, Telangana
- **Date:** August 21, 2025



APPOINTMENTS



Mandates and Objectives:

- **Mandates:** Prof Sandeep Shukla, a renowned academic in cybersecurity and formal verification, has been appointed as the new Director of IIIT Hyderabad, succeeding Prof P. J. Narayanan, who served for 12 years.
- **Objectives:** To build on the institute's strengths in AI, cybersecurity, and technology innovation, while advancing applied research and broadening the institute's outreach and impact on society.



APPOINTMENTS



Important Terms Explained:

- **IIIT Hyderabad (IIITH):** A premier research university focused on information technology and allied disciplines, known for leading AI and emerging tech research in India.
- **Kohli Centre on Intelligent Systems (KCIS):** An AI research centre at IIITH, funded by TCS, that has played a major role in establishing the institute's leadership in AI research.
- **Technology Innovation Hub (TIH):** A hub funded by the Department of Science and Technology (DST) at IIITH, driving skill development and applied research in emerging technologies.



APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Appointment of new Director of IIIT Hyderabad
Announcement date	August 21, 2025
Location	Hyderabad, Telangana
Issuing authority	Governing Council of IIITH
Policy/series name	Leadership transition at IIITH
Key figures	Prof Sandeep Shukla, Prof P. J. Narayanan, Prof Ashok Jhunjhunwala
Purpose/reason	Leadership succession to continue and expand IIITH's excellence
Feature details	Focus on AI, cybersecurity, GenAI, Web3, Blockchain, and emerging tech
Validity or status	Effective August 2025
Strategic/significant value	Enhances IIITH's global and national position in tech research and education



APPOINTMENTS

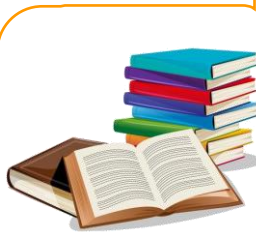


➤ Who has been appointed as the new CFO of Hindustan Unilever Limited (HUL) effective November 1, 2025?

- A) Priya Nair
- B) Ritesh Tiwari
- C) Niranjana Gupta
- D) Sanjiv Mehta
- E) Nitin Paranjpe

Answer

C) Niranjana Gupta



APPOINTMENTS



Event and Location:

- **Event:** Appointment of Niranjana Gupta as CFO of HUL
- **Location:** Mumbai, Maharashtra
- **Date:** August 21, 2025



APPOINTMENTS



Mandates and Objectives:

- **Mandates:** Hindustan Unilever Limited (HUL) has appointed Niranjan Gupta, former CEO of Hero MotoCorp, as its Chief Financial Officer (CFO) effective November 1, 2025, succeeding Ritesh Tiwari, who moves to a global role at Unilever Plc.
- **Objectives:** To strengthen HUL's leadership team as it prepares for its next phase of growth, capitalizing on Gupta's extensive experience in FMCG, industrial, and financial strategy.



APPOINTMENTS



Important Terms Explained:

- **Chief Financial Officer (CFO):** A senior executive responsible for managing a company's finances, including financial planning, risk management, and strategic capital allocation.
- **Hindustan Unilever Limited (HUL):** India's largest fast-moving consumer goods (FMCG) company, known for brands such as Lifebuoy, Surf Excel, Dove, and Kwality Walls.
- **Kwality Walls (India) Limited:** HUL's ice cream business, demerged under Ritesh Tiwari's leadership, and in the process of being independently listed, pending regulatory approval.



APPOINTMENTS



Tabular Summary:

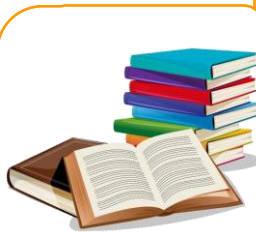
Parameter	Details
Event name	Appointment of Niranjana Gupta as CFO of HUL
Announcement date	August 21, 2025
Location	Mumbai, Maharashtra
Issuing authority	Hindustan Unilever Limited
Policy/series name	HUL Leadership Transition
Key figures	Niranjana Gupta, Ritesh Tiwari, Priya Nair
Purpose/reason	Leadership succession and future-focused financial stewardship
Feature details	Gupta takes charge Nov 1; Tiwari becomes Global Head of M&A and Treasury, Unilever Plc
Validity or status	CFO-Designate from Sept 1, Full CFO from Nov 1, 2025
Strategic/significant value	Strengthens leadership with proven industry expertise; supports global integration



➤ What is the name of the generative AI framework recently launched by L&T Technology Services?

- A) TechAI
- B) LTTSX
- C) PLxAI
- D) GenPro AI
- E) L&T Innovate

Answer
C) PLxAI



Event and Location:

- **Event:** Launch of PLxAI generative AI framework by LTTS
- **Location:** Bengaluru, Karnataka (HQ)
- **Date:** August 21, 2025



Mandates and Objectives:

- **Mandates:** L&T Technology Services (LTTS) launched PLxAI, a proprietary generative AI framework to support and accelerate product development for clients across mobility, sustainability, and technology sectors.
- **Objectives:** To leverage the power of GenAI combined with traditional AI technologies for optimization across the entire product lifecycle — from concept design and validation to aftermarket service, thereby improving innovation speed and reducing costs.



Important Terms Explained:

- **PLxAI:** A proprietary AI framework launched by LTTS that integrates generative AI with conventional AI to streamline and automate processes in product development, including digital twins, validation, and failure mode analysis.
- **Generative AI (GenAI):** A branch of AI that can create new content — such as text, designs, or code — using large datasets and models, increasingly applied in engineering and industrial design.
- **Digital Twin:** A digital representation of a physical product or process, used for real-time monitoring, simulation, and predictive analysis in product engineering.



Tabular Summary:

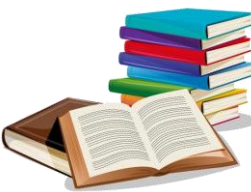
Parameter	Details
Event name	Launch of PLxAI generative AI framework
Announcement date	August 21, 2025
Location	Bengaluru, Karnataka
Issuing authority	L&T Technology Services (LTTS)
Policy/series name	PLxAI – Generative AI framework
Key figures	Alind Saxena (President & Executive Director - Mobility & Tech, LTTS)
Purpose/reason	Accelerate product development using AI-integrated engineering workflows
Feature details	Covers concept design, digital twins, validation, agentic workflows
Validity or status	Launched and operational; 36 use cases deployed; 35 in pipeline
Strategic/significant value	Enhances global competitiveness of Indian engineering through GenAI adoption



➤ Which Indian ballistic missile with a 5,000 km range was successfully test-fired on August 21, 2025?

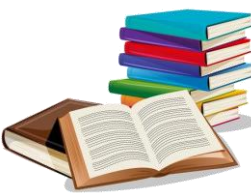
- A) Prithvi-II
- B) Shaurya
- C) Agni-V
- D) K-4
- E) Agni-IV

Answer
C) Agni-V



Event and Location:

- **Event:** Successful test-firing of Agni-V intermediate-range ballistic missile
- **Location:** Integrated Test Range, Chandipur, Odisha
- **Date:** August 21, 2025



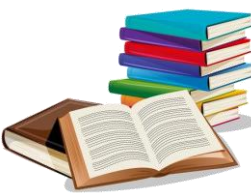
Mandates and Objectives:

- **Mandates:** The Strategic Forces Command conducted a successful test launch of the Agni-V missile to validate its operational and technical parameters.
- **Objectives:** The test was aimed at reinforcing India's policy of credible minimum deterrence and improving strategic deterrent capabilities against long-range threats.



Important Terms Explained:

- **Agni-V:** An advanced intermediate/intercontinental-range ballistic missile developed by DRDO, capable of delivering a 1.5-tonne nuclear payload up to 5,000 km.
- **Strategic Forces Command (SFC):** A tri-services command responsible for managing India's nuclear arsenal and delivery systems.



Important Terms Explained:

- **Credible Minimum Deterrence:** A nuclear policy doctrine that ensures sufficient deterrent capability without engaging in an arms race.
- **Canister-based Launch System:** A modern launch method where missiles are stored and fired from a sealed canister, allowing quicker deployment and better mobility.



Tabular Summary:

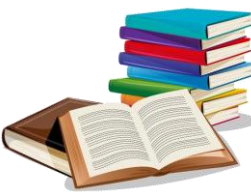
Parameter	Details
Event name	Agni-V Ballistic Missile Test Launch
Announcement date	August 21, 2025
Location	Integrated Test Range, Chandipur, Odisha
Issuing authority	Ministry of Defence, Strategic Forces Command
Policy/series name	Agni Missile Series / Credible Minimum Deterrence
Key figures	DRDO, SFC, Ministry of Defence
Purpose/reason	To validate the missile's operational and technical parameters
Feature details	3-stage solid-fuel engine, canister launch, 1.5-tonne payload, 5,000 km range
Validity or status	Successfully tested and operational
Strategic/significant value	Enhances India's strategic deterrence capability, especially against China



➤ **What trade target have India and Russia set for the next five years?**

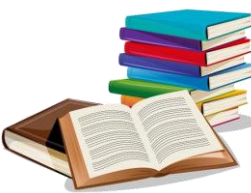
- A) \$75 billion
- B) \$120 billion
- C) \$100 billion
- D) \$50 billion
- E) \$85 billion

Answer
C) \$100 billion



Event and Location:

- **Event:** India and Russia set \$100 billion bilateral trade target
- **Location:** Moscow, Russia
- **Date:** August 21, 2025



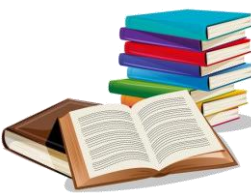
Mandates and Objectives:

- **Mandates:** External Affairs Minister S. Jaishankar, during his visit to Moscow, announced that India and Russia are targeting a 50% increase in bilateral trade to reach \$100 billion in the next five years.
- **Objectives:** To remove trade bottlenecks, reduce non-tariff barriers, diversify economic engagement, promote joint ventures, and build resilient trade amid rising global tensions — particularly with the United States.



Important Terms Explained:

- **Non-tariff Barriers (NTBs):** Regulatory and procedural trade restrictions — such as licensing, quotas, technical standards — that make exporting/importing difficult without imposing tariffs.
- **BRICS:** A group of five major emerging economies — Brazil, Russia, India, China, South Africa — focused on fostering South-South cooperation and counterbalancing Western dominance in global affairs.



Important Terms Explained:

- **Bilateral Trade:** The exchange of goods and services between two countries, in this case between India and Russia, involving exports and imports across sectors such as oil, defense, technology, and agriculture.



INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	India–Russia set \$100 billion trade goal
Announcement date	August 21, 2025
Location	Moscow, Russia
Issuing authority	Ministry of External Affairs, Government of India
Policy/series name	India–Russia Strategic Economic Dialogue
Key figures	S. Jaishankar, Vladimir Putin, Narendra Modi
Purpose/reason	Strengthen bilateral trade ties amid strained India–US trade relations
Feature details	Focus on reducing non-tariff barriers, boosting joint ventures, smoothing payment mechanisms
Validity or status	Five-year trade target set; implementation ongoing
Strategic/significant value	Diversifies India's export markets, stabilizes trade amid geopolitical tensions

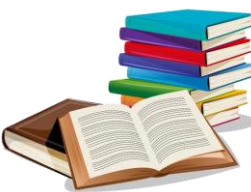


➤ **Why did Chinese President Xi Jinping make a rare visit to Tibet in August 2025?**

- A) To discuss border infrastructure with India
- B) To celebrate the 60th anniversary of Chinese rule over Tibet
- C) To inaugurate a new hydropower plant
- D) To meet the Dalai Lama
- E) To launch a military exercise near the Indian border

Answer

B) To celebrate the 60th anniversary of Chinese rule over Tibet

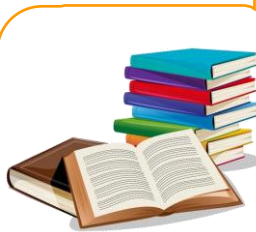


INTERNATIONAL AFFAIRS



Event and Location:

- **Event:** Xi Jinping's rare visit to Tibet to mark 60 years of Chinese control
- **Location:** Lhasa, Tibet Autonomous Region, China
- **Date:** August 21, 2025 (visit took place earlier that week)



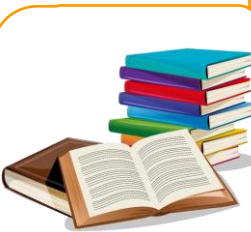
Mandates and Objectives:

- **Mandates:** Chinese President Xi Jinping made a rare and symbolic visit to Lhasa, Tibet, to mark 60 years since the formal consolidation of Chinese Communist Party rule over the region in 1965.
- **Objectives:** To reinforce China's sovereignty over Tibet, promote Xi's vision of a "modern socialist Tibet," and emphasize the CCP's stance on religious integration, ethnic unity, and border security in a strategically vital region.



Important Terms Explained:

- **Tibet Autonomous Region (TAR):** A high-altitude region in southwest China, home to Tibetan Buddhism and claimed by China since 1951; politically sensitive due to historical independence and ongoing autonomy demands.
- **Dalai Lama:** The highest spiritual leader of Tibetan Buddhism, currently living in exile in India. China insists it has the right to choose his successor — a major geopolitical and religious controversy.
- **“Modern Socialist Tibet”:** A CCP slogan aiming to frame Tibetan integration through economic development, social harmony, and religious alignment with state ideology.

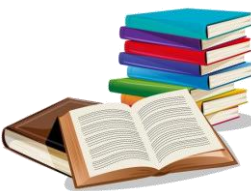


INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Xi Jinping's visit to Tibet for 60th anniversary of Chinese rule
Announcement date	August 21, 2025
Location	Lhasa, Tibet Autonomous Region, China
Issuing authority	Government of China, via state media Xinhua and CCTV
Policy/series name	60th Anniversary of TAR's Establishment
Key figures	Xi Jinping, 20,000 attendees, regional officials
Purpose/reason	Reinforce Chinese control and promote political, religious integration
Feature details	Parades, celebrations, calls for religious adaptation and ethnic unity
Validity or status	Visit completed; symbolic political and diplomatic messaging ongoing
Strategic/significant value	Reinforces China's stance on Tibet amid tensions with India and global scrutiny



SCHEMES

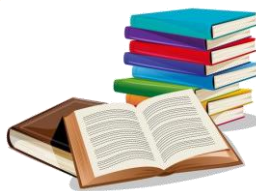


➤ Which state received ₹432.19 crore as additional central aid under the Samagra Shiksha scheme in 2025?

- A) Telangana
- B) Karnataka
- C) Odisha
- D) Andhra Pradesh
- E) Maharashtra

Answer

D) Andhra Pradesh

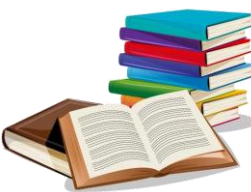


SCHEMES



Event and Location:

- **Event:** Additional central aid sanctioned under Samagra Shiksha
- **Location:** Andhra Pradesh
- **Date:** August 21, 2025



Mandates and Objectives:

- **Mandates:**
 - The Centre sanctioned ₹432.19 crore as additional aid under Samagra Shiksha for Andhra Pradesh.
 - ₹210.5 crore was sanctioned under PM JANMAN for constructing 79 hostels.
 - ₹11 crore was sanctioned under DA-JGUA for four tribal student hostels.
 - ₹167.46 crore allotted for ICT labs, smart classrooms, and science labs in schools.
 - ₹43.23 crore (96% of requirement) sanctioned for upgrading DIET colleges into Centres of Excellence.



SCHEMES



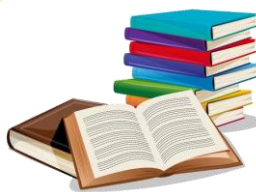
Mandates and Objectives:

- **Objectives:**
 - To strengthen school infrastructure, particularly in secondary and senior secondary education.
 - To promote holistic development in tribal-majority villages through better education and infrastructure.
 - To transform DIET colleges and improve quality teacher training and learning outcomes.



Important Terms Explained:

- **Samagra Shiksha:**
 - An integrated scheme launched by the Ministry of Education in 2018 to improve school education from pre-primary to class 12. It subsumes SSA, RMSA, and TE.
- **PM JANMAN (Pradhan Mantri Janjatiya Nyay Maha Abhiyan):**
 - A central scheme launched to empower tribal populations with education, healthcare, housing, and livelihoods in a mission-mode over five years.



Important Terms Explained:

- **DA-JGUA (Dharti Aaba Janjatiya Gram Utkarsh Abhiyan):**
 - A central initiative for focused development of tribal villages through social, educational, and economic interventions.
- **DIET (District Institute of Education and Training):**
 - Institutions that provide teacher training, especially for elementary education, aiming to build a strong teaching workforce.
- **PM SHRI (Pradhan Mantri Schools for Rising India):**
 - A centrally sponsored scheme to develop selected schools as model institutions showcasing best practices in NEP implementation.



SCHEMES



Tabular Summary:

Parameter	Details
Event name	Additional central aid under Samagra Shiksha
Announcement date	August 21, 2025
Location	Andhra Pradesh
Issuing authority	Ministry of Education, Government of India
Policy/series name	Samagra Shiksha, PM JANMAN, DA-JGUA, PM SHRI
Key figures	Nara Lokesh (State Education Minister)
Purpose/reason	To strengthen education infrastructure and tribal welfare
Feature details	ICT labs, DIET upgrades, hostel construction, PM SHRI schools
Validity or status	Announced and funded; multi-year implementation (2024–29)
Strategic value	Enhances education quality, tribal inclusion, teacher capacity

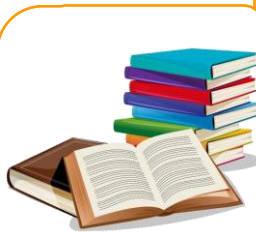


➤ **What milestone did Kerala achieve on August 21, 2025, as declared by Chief Minister Pinarayi Vijayan?**

- A) India's first paperless state
- B) India's first fully digitally literate state
- C) First state to have 100% 5G coverage
- D) India's first AI-governed panchayat state
- E) State with highest smartphone manufacturing

Answer

B) India's first fully digitally literate state

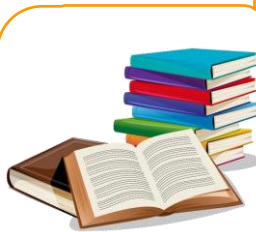


NATIONAL AFFAIRS



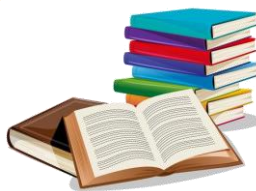
Event and Location:

- **Event:** Declaration of Kerala as India's first fully digitally literate state
- **Location:** Kerala, India
- **Date:** August 21, 2025



Mandates and Objectives:

- **Mandates:** The Government of Kerala, under the leadership of Chief Minister Pinarayi Vijayan, declared the state as 100% digitally literate, following a massive grassroots training initiative led by Kudumbashree and inspired by Pullampara panchayat.
- **Objectives:** To empower citizens across all age groups with digital skills and ensure that no individual, including senior citizens, is left behind in the digital revolution.



Important Terms Explained:

- **Kudumbashree:** Kerala's renowned women-led self-help group network, instrumental in implementing grassroots training programs to boost digital literacy across rural and urban households.
- **Pullampara Panchayat:** The first panchayat in India to achieve complete digital literacy in 2022, serving as a model for the state-wide initiative.
- **Digi Kerala Initiative:** A statewide digital literacy campaign aimed at ensuring every household in Kerala has at least one digitally literate member, using structured training modules aligned with UNESCO standards.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Declaration of Kerala as India's first digitally literate state
Announcement date	August 21, 2025
Location	Kerala, India
Issuing authority	Government of Kerala
Policy/series name	Digi Kerala Initiative
Key figures	Pinarayi Vijayan, M. B. Rajesh, John Brittas, Kudumbashree trainers
Purpose/reason	To achieve universal digital literacy across all age groups in Kerala
Feature details	15-module training, over 21.8 lakh learners, 99.98% success rate
Validity or status	Fully implemented; officially declared on August 21, 2025
Strategic/significant value	First state in India to achieve full digital literacy; model for replication nationwide



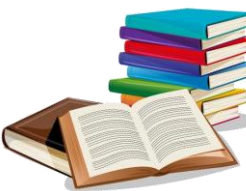
NATIONAL AFFAIRS



- What is the new total seating capacity of the Solapur–CSMT Mumbai Vande Bharat Express after the addition of four chair car coaches?

- A) 1,128
- B) 1,560
- C) 1,440
- D) 1,356
- E) 1,220

Answer
C) 1,440



Event and Location:

- **Event:** Addition of four chair car coaches to Solapur–CSMT Mumbai Vande Bharat Express
- **Location:** Maharashtra, India
- **Date:** August 17, 2025 (announcement); Effective from August 28–29, 2025



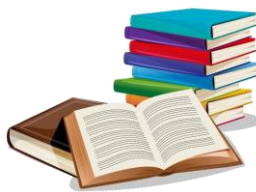
Mandates and Objectives:

- **Mandates:** Central Railway announced the inclusion of four additional chair car coaches in the Solapur–CSMT Mumbai Vande Bharat Express, increasing the train's total seating capacity.
- **Objectives:** To meet rising passenger demand, improve travel convenience, and enhance overall capacity on one of India's busiest intercity routes.



Important Terms Explained:

- **Vande Bharat Express:** India's semi-high-speed, fully air-conditioned train, known for faster intercity travel, comfort, and advanced onboard amenities.
- **Chair Car (CC):** A coach configuration in Indian Railways featuring non-reclining or reclining seats arranged in rows, suitable for day travel.
- **Executive Chair Car (EC):** A premium coach with more spacious seating, similar to business class in air travel, offering better legroom and amenities.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Addition of four chair cars to Solapur–CSMT Mumbai Vande Bharat Express
Announcement date	August 17, 2025
Location	Maharashtra, India
Issuing authority	Central Railway
Policy/series name	Vande Bharat Express upgrade
Key figures	Yogesh Patil (Divisional Commercial Manager, Solapur)
Purpose/reason	To increase capacity and meet rising passenger demand
Feature details	Total 20 coaches: 2 EC (52 seats), 16 CC (78 seats), 2 special CC (44 seats)
Validity or status	Effective from August 28 (up) and August 29 (down), 2025
Strategic/significant value	Boosts premium intercity connectivity and offers a better passenger experience

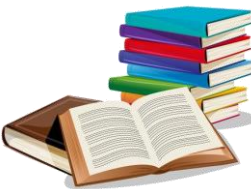


➤ What is the name of the innovation facility launched by Andhra Pradesh CM Chandrababu Naidu in Mangalagiri?

- A) Tata Innovation Lab
- B) Andhra Innovation Valley
- C) Ratan Tata Innovation Hub
- D) Amaravati Startup Centre
- E) Naidu Digital Innovation Park

Answer

C) Ratan Tata Innovation Hub



NATIONAL AFFAIRS



Event and Location:

- **Event:** Launch of Ratan Tata Innovation Hub
- **Location:** Mangalagiri, Andhra Pradesh
- **Date:** August 21, 2025



Mandates and Objectives:

- **Mandates:** Chief Minister N. Chandrababu Naidu inaugurated the Ratan Tata Innovation Hub at Mayuri Tech Park, Mangalagiri, in collaboration with Tata Sons Chairman N. Chandrasekaran, to support entrepreneurship and innovation across Andhra Pradesh.
- **Objectives:** To nurture startups and young entrepreneurs by providing mentorship, infrastructure, and access to innovation ecosystems; and to replicate this model across all 175 assembly constituencies using a hub and spoke model.



Important Terms Explained:

- **Ratan Tata Innovation Hub:** A state-led initiative launched in Andhra Pradesh to honor Ratan Tata's legacy and promote startup culture by offering support, mentorship, and infrastructure to entrepreneurs.
- **Hub and Spoke Model:** A network system in which a central hub (Amaravati) is connected to multiple satellite centres (e.g., Vijayawada, Tirupati, Visakhapatnam), ensuring broad outreach and accessibility.



Important Terms Explained:

- **P4 Model (Public-Private-People-Partnership):** A development approach involving collaboration among government, private sector, and citizens to ensure sustainable economic and social growth.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Launch of Ratan Tata Innovation Hub
Announcement date	August 21, 2025
Location	Mangalagiri, Andhra Pradesh
Issuing authority	Government of Andhra Pradesh
Policy/series name	Ratan Tata Innovation Hub – Hub and Spoke Model
Key figures	CM N. Chandrababu Naidu, N. Chandrasekaran, Nara Lokesh
Purpose/reason	Promote entrepreneurship and foster an innovation ecosystem statewide
Feature details	Central hub in Amaravati; satellites in 5 cities; plan to expand to all 175 constituencies
Validity or status	Operational from August 2025
Strategic/significant value	Establish Andhra Pradesh as a national leader in startup and innovation ecosystems



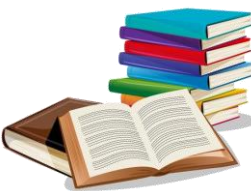
NATIONAL AFFAIRS



➤ **Where is the Ministry of Textiles hosting the two-day “Viksit Bharat – Global Summit on Technical Textiles”?**

- A) Surat
- B) Bengaluru
- C) Ahmedabad
- D) Patna
- E) New Delhi

Answer
D) Patna



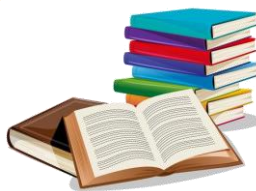
Event and Location:

- **Event:** Viksit Bharat – Global Summit on Technical Textiles
- **Location:** Patna, Bihar
- **Date:** August 23–24, 2025



Mandates and Objectives:

- **Mandates:** The Ministry of Textiles, in collaboration with MATEXIL, will host a two-day global summit focused on technical textiles beginning August 23, 2025, in Patna, Bihar.
- **Objectives:** To promote the adoption and export of technical textiles across key sectors like infrastructure, healthcare, agriculture, environment, and innovation, positioning the sector as a driver of India's growth under the Viksit Bharat vision.



Important Terms Explained:

- **Technical Textiles:** Textile products engineered for performance and functional applications rather than aesthetics, used in areas like construction, agriculture, medical, defense, and environmental protection.
- **MATEXIL (Manmade and Technical Textiles Export Promotion Council):** A government-backed body under the Ministry of Textiles that promotes the export of manmade fibre, yarn, fabrics, made-ups, home textiles, and technical textiles.



Important Terms Explained:

- **Viksit Bharat:** A national vision and policy initiative to make India a developed nation by 2047, promoting innovation, industrialization, and inclusive growth across sectors.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Viksit Bharat – Global Summit on Technical Textiles
Announcement date	August 21, 2025
Location	Patna, Bihar
Issuing authority	Ministry of Textiles, Government of India
Policy/series name	Viksit Bharat Vision 2047
Key figures	Giriraj Singh (Union Minister of Textiles), MATEXIL
Purpose/reason	Promote growth and export of technical textiles for nation-building
Feature details	Knowledge sessions, stakeholder dialogues, 12 sector-specific discussions
Validity or status	To be held on August 23–24, 2025
Strategic/significant value	Enhances India's positioning in high-performance textile production globally



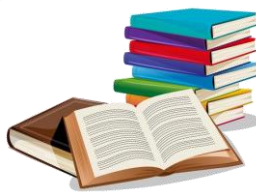
NATIONAL AFFAIRS



➤ How many Bills were passed by the Lok Sabha during the 2025 Monsoon session of Parliament?

- A) 10
- B) 12
- C) 15
- D) 17
- E) 8

Answer
B) 12



Event and Location:

- **Event:** Passage of 12 Bills by Lok Sabha and 15 by Rajya Sabha during Monsoon Session 2025
- **Location:** Parliament of India, New Delhi
- **Date:** Session ended on August 21, 2025



Mandates and Objectives:

- **Mandates:** During the Monsoon Session 2025, the Lok Sabha passed 12 Bills and the Rajya Sabha passed or returned 15 Bills, despite frequent disruptions, walkouts, and protests by the Opposition.
- **Objectives:** To legislate on a variety of issues including sports governance, taxation, shipping, online gaming, tribal representation, and anti-doping, although debates were limited due to parliamentary disruptions.



Important Terms Explained:

- **Operation Sindoor:** A recent national security or military operation (specifics not detailed in the article) that triggered the Opposition's demand for discussion in Parliament.
- **Special Intensive Revision (SIR) in Bihar:** Likely refers to a large-scale voter list or administrative revision exercise, which also became a contentious issue during the session.
- **Adjournment:** A temporary suspension of parliamentary proceedings, often used during disruptions. Multiple adjournments limited the legislative discussions during the session.

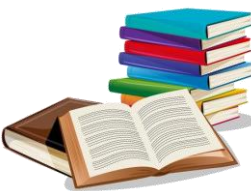


NATIONAL AFFAIRS



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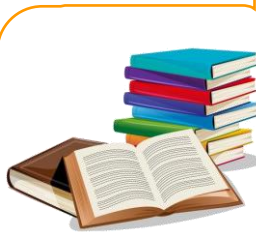
Parameter	Details
Event name	Monsoon Session 2025 – Passage of Bills amid protests
Announcement date	August 21, 2025 (session ended)
Location	Parliament of India, New Delhi
Issuing authority	Lok Sabha and Rajya Sabha
Policy/series name	Monsoon Session Legislative Agenda
Key figures	Speaker Om Birla, EAM S. Jaishankar, Opposition MPs
Purpose/reason	Legislate on governance, finance, education, gaming, sports, and more
Feature details	12 Bills passed in Lok Sabha, 15 in Rajya Sabha amid walkouts and ruckus
Validity or status	Session concluded on August 21, 2025
Strategic/significant value	Despite disruptions, major sectoral reforms were legislated without thorough debate



➤ Where has SBI launched its new Centre of Excellence (CoE) for MSMEs?

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

Answer
C) Gurugram



Event and Location:

- **Event:** Launch of Centre of Excellence (CoE) for MSMEs by SBI
- **Location:** State Bank Academy, Gurugram, Haryana
- **Date:** August 21, 2025



Mandates and Objectives:

- **Mandates:** State Bank of India (SBI) launched a Centre of Excellence for MSMEs at its Gurugram-based State Bank Academy, inaugurated by M. Nagaraju, Secretary, Department of Financial Services.
- **Objectives:** To strengthen the MSME ecosystem by promoting capacity building, research, product development, and collaborative engagement with industry stakeholders—supporting India's goal of becoming a developed nation.



Important Terms Explained:

- **MSMEs (Micro, Small, and Medium Enterprises):** Enterprises classified based on investment and turnover; key drivers of employment, innovation, and GDP in India.
- **Centre of Excellence (CoE):** A specialized institutional facility created to foster innovation, research, and skill development in a focused domain – in this case, MSME growth and financing.
- **State Bank Academy (SBA):** SBI's premier training institute located in Gurugram, focused on leadership, policy, and capacity building across the banking sector.

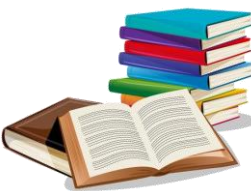


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Launch of Centre of Excellence for MSMEs by SBI
Announcement date	August 21, 2025
Location	State Bank Academy, Gurugram, Haryana
Issuing authority	State Bank of India (SBI)
Policy/series name	SBI MSME Capacity Building Initiative
Key figures	C. S. Setty (Chairman, SBI), M. Nagaraju (DFS Secretary)
Purpose/reason	Strengthen MSME ecosystem via research, innovation, and collaboration
Feature details	Hub for product development, stakeholder engagement, and sectoral insights
Validity or status	Launched and operational as of August 2025
Strategic/significant value	Reinforces SBI's leadership in MSME lending and national development goals



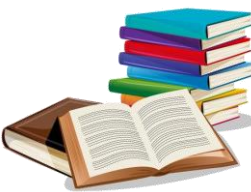
➤ What is the name of India Post's newly launched advanced technology platform aimed at enhancing postal operations and digital services?

- A) DigiPost
- B) IT 2.0 – Advanced Postal Technology
- C) eMailPlus
- D) MeghRaj Connect
- E) Bharat Mail Next



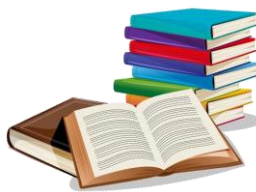
Answer

B) IT 2.0 – Advanced Postal Technology



Event and Location:

- **Event:** Launch of IT 2.0 – Advanced Postal Technology by India Post
- **Location:** Nationwide (India)
- **Date:** August 21, 2025



Mandates and Objectives:

- **Mandates:** India Post has rolled out IT 2.0 – Advanced Postal Technology, a comprehensive digital transformation system to modernize postal services and logistics.
- **Objectives:** The goal is to enhance last-mile digital inclusion, improve operational efficiency, enable QR code payments, ensure secure OTP-based delivery, and introduce DIGIPIN for accurate addressing.



Important Terms Explained:

- **IT 2.0 – Advanced Postal Technology:** A next-generation platform by India Post integrating modern tech tools like QR payments, OTP delivery, and DIGIPIN to digitize and improve postal operations.
- **DIGIPIN:** A 10-digit alphanumeric Digital Postal Identification Number to uniquely identify delivery addresses and enhance location accuracy.
- **MeghRaj 2.0:** The Government of India's cloud infrastructure under the Digital India initiative, used to host public service platforms like IT 2.0.



Important Terms Explained:

- **Centre for Excellence in Postal Technology (CEPT):** The in-house development body responsible for creating IT 2.0, aligned with Atmanirbhar Bharat.
- **QR-Code Payments:** A feature enabling instant cashless transactions at post offices, especially in rural areas, boosting financial inclusion.

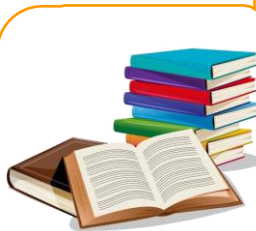


NATIONAL AFFAIRS



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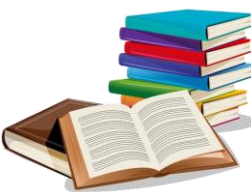
Parameter	Details
Event name	Launch of IT 2.0 – Advanced Postal Technology
Announcement date	August 21, 2025
Location	Nationwide (India)
Issuing authority	India Post under Ministry of Communications
Policy/series name	Digital India Initiative
Key figures	PM Narendra Modi, Minister Jyotiraditya M. Scindia, CEO Vineet Pandey
Purpose/reason	To digitize and secure India Post operations and improve citizen services
Feature details	DIGIPIN, QR-code payments, OTP-based delivery, unified interface
Validity or status	Fully launched and operational
Strategic/significant value	Supports last-mile delivery, digital governance, and rural financial inclusion



QUICK RECALL



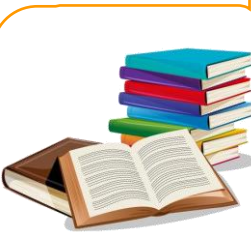
- **World Entrepreneurs' Day 2025 is observed on August 21 to celebrate the role of innovators and job creators in shaping global economies.**
- **World Senior Citizens' Day is observed on August 21 each year to recognise and support the elderly population worldwide.**
- **The United Nations observes International Day of Remembrance and Tribute to the Victims of Terrorism annually on August 21.**
- **India secured the third position in its debut appearance at the International Olympiad in Artificial Intelligence held in Beijing.**
- **The gap between bank deposit accretion and credit disbursement widened to ₹1.56 lakh crore in FY26 so far, from ₹34,270 crore last year.**
- **The EPFO recorded its highest-ever net member addition of 21.89 lakh in June 2025.**
- **India is witnessing a revival of clean-energy IPOs with green firms aiming to raise over \$4 billion.**
- **Axis Capital launched "Sound Bytes," AI-generated two-minute audio summaries of research reports to help investors manage information overload.**
- **India surpassed China in smartphone exports to the US in Q2 2025, with a 44% share of US imports.**



QUICK RECALL



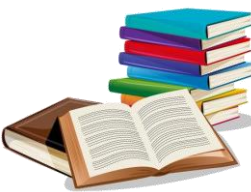
- India's eight core industries posted a modest 2% growth in July 2025 due to monsoon-related disruptions in coal and crude oil production.
- The Election Commission appointed Sushil Kumar Lohani and D Anandan as observers for the September 9 Vice Presidential election.
- Prof Sandeep Shukla has been appointed the new Director of IIIT Hyderabad, succeeding Prof P. J. Narayanan.
- Hindustan Unilever Ltd has named Niranjana Gupta as its next Chief Financial Officer, effective November 1, 2025.
- L&T Technology Services launched its proprietary generative AI framework, PLxAI, to accelerate product development and innovation.
- India successfully test-fired the Agni-V intermediate-range ballistic missile from Chandipur, Odisha on August 21, 2025.
- India and Russia have set a target to increase bilateral trade by 50% to \$100 billion over the next five years.
- Chinese President Xi Jinping made a rare visit to Tibet to commemorate 60 years of formal Communist Party rule over the region.
- The Centre sanctioned ₹432.19 crore as additional funding for Andhra Pradesh under the Samagra Shiksha scheme.



QUICK RECALL



- **Kerala became the first fully digitally literate state in India, as declared by Chief Minister Pinarayi Vijayan on August 21, 2025.**
- **The Solapur–CSMT Mumbai Vande Bharat Express will now accommodate 1,440 passengers with the addition of four chair car coaches.**
- **Andhra Pradesh CM N. Chandrababu Naidu launched the Ratan Tata Innovation Hub at Mayuri Tech Park in Mangalagiri on August 21, 2025.**
- **The Ministry of Textiles will host the “Viksit Bharat – Global Summit on Technical Textiles” in Patna on August 23–24, 2025.**
- **The 2025 Monsoon session of Parliament concluded with 12 Bills passed in the Lok Sabha and 15 in the Rajya Sabha.**
- **SBI launched a Centre of Excellence (CoE) for MSMEs at its State Bank Academy in Gurugram on August 21, 2025.**
- **India Post has launched IT 2.0 – Advanced Postal Technology to modernize its national postal services.**



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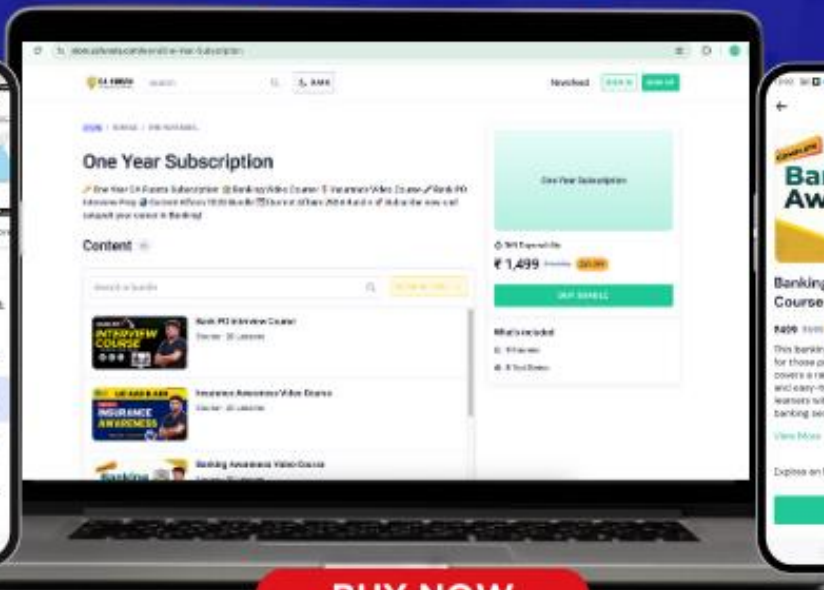


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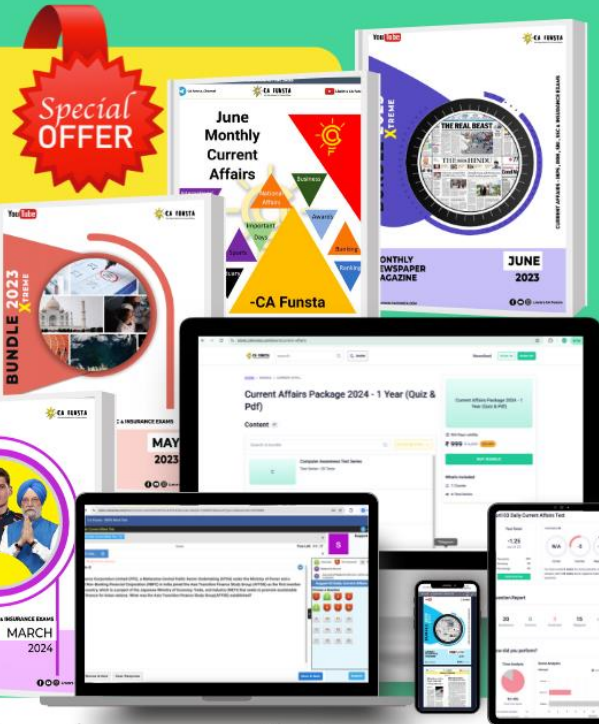


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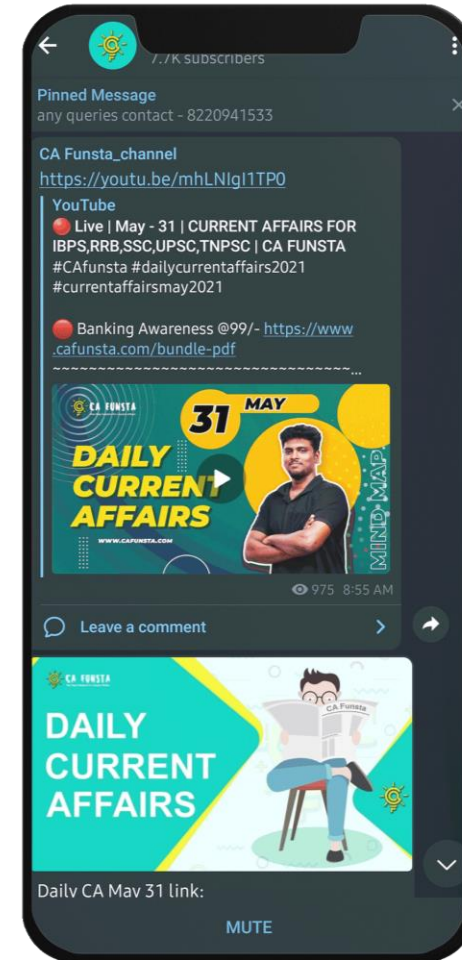
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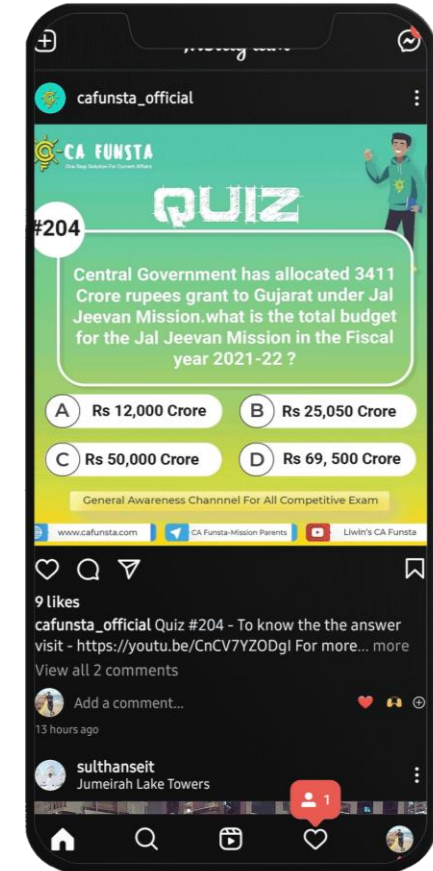
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