



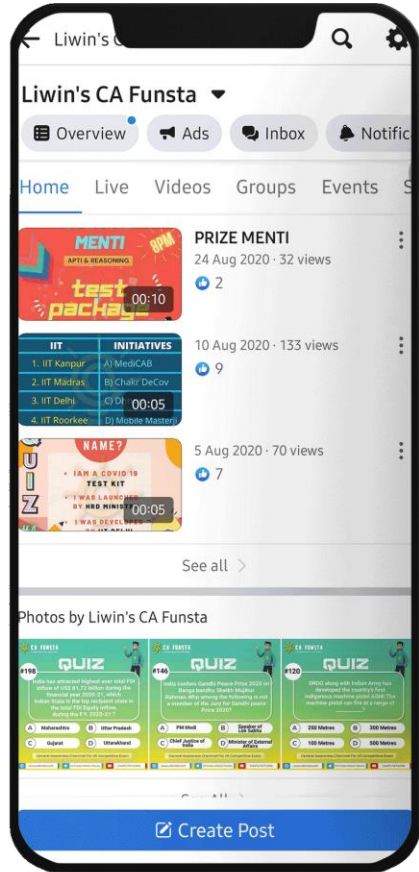
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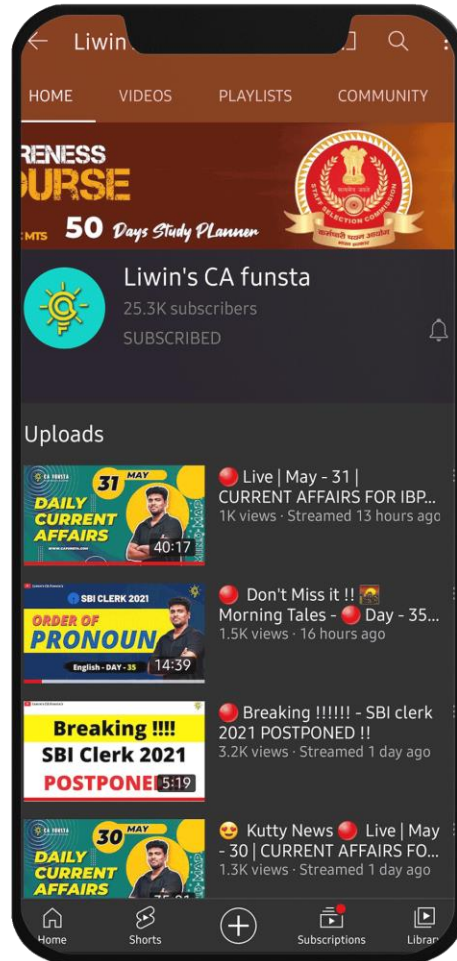
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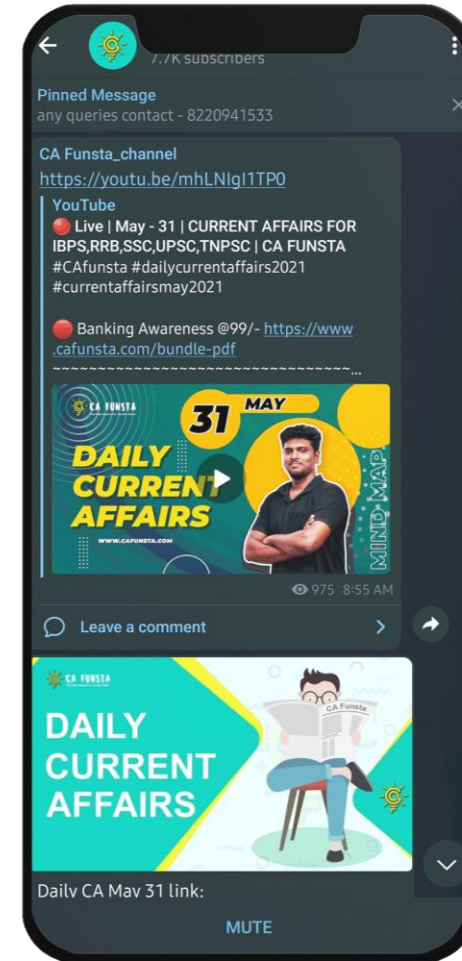
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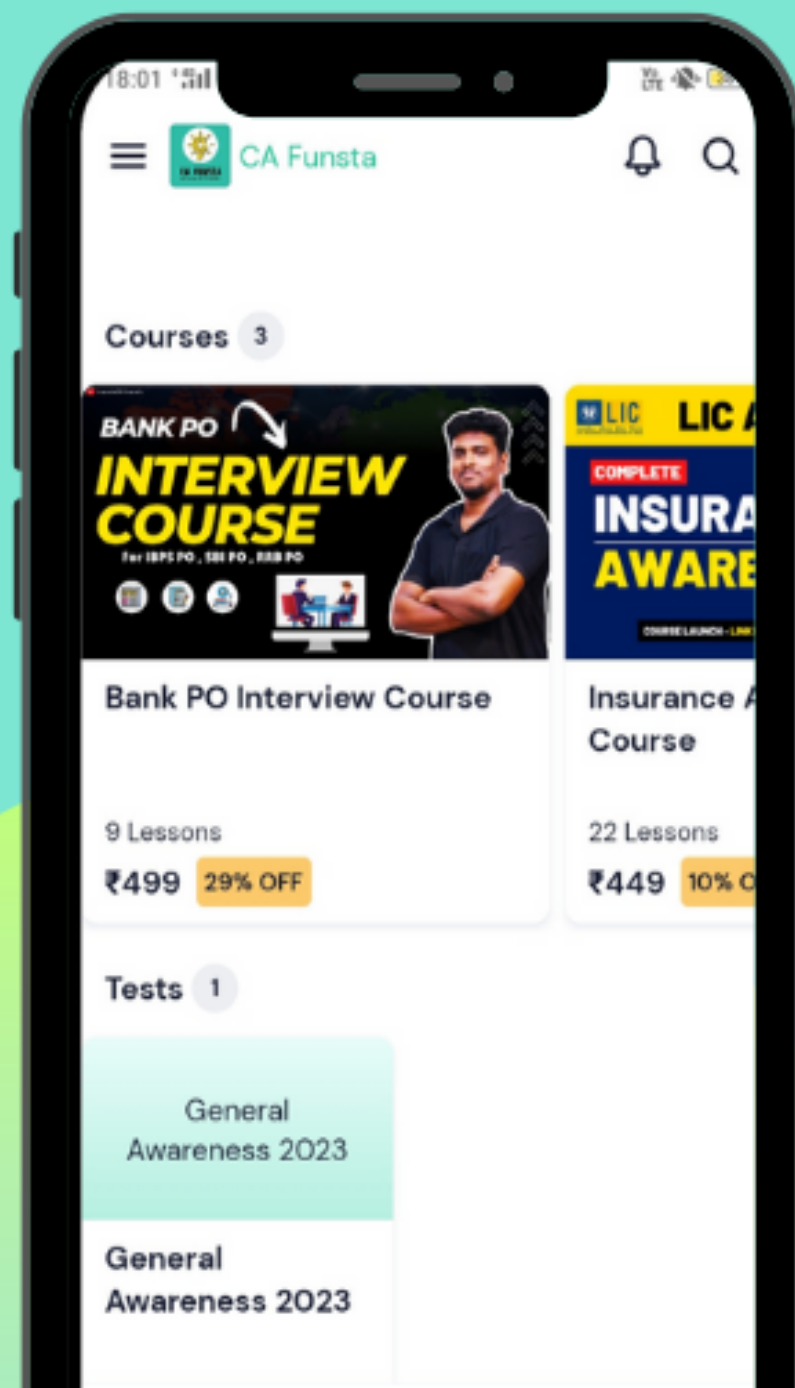
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Ruban
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This course was really useful for me. Thank you Anna.

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

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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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Thank you Anna for your clear explanation

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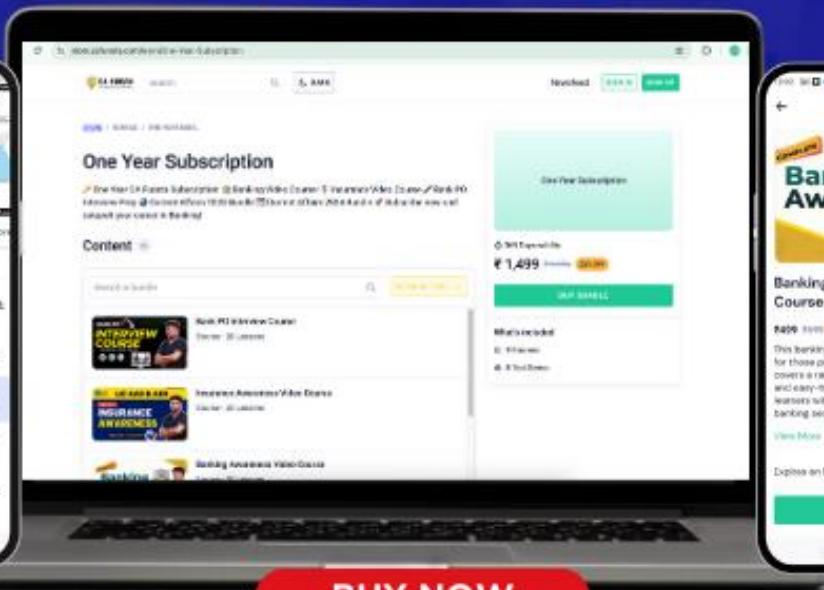


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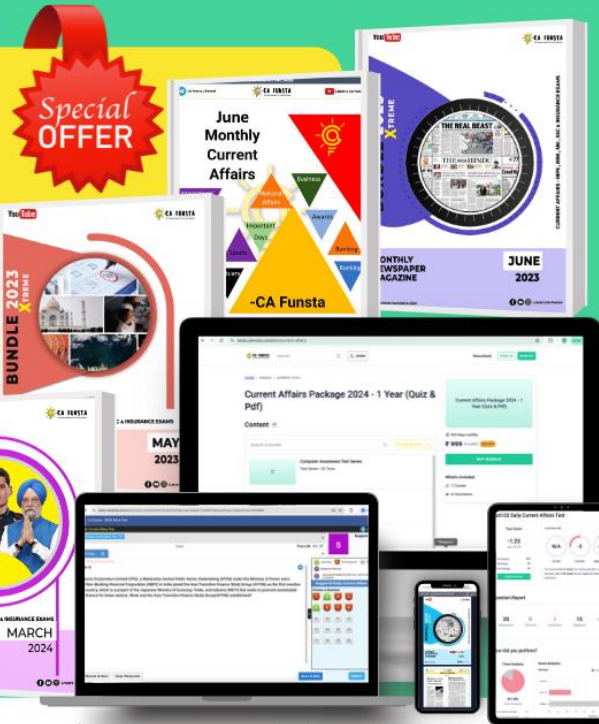


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Important Days

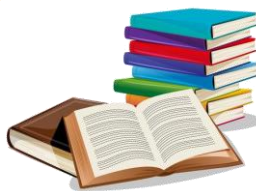


➤ **What is the purpose of observing World Coconut Day on September 2 each year?**

- A) Celebrate launch of Coconut Development Board
- B) Mark the foundation of the Asian Pacific Coconut Community
- C) Promote tourism in coastal states
- D) Raise awareness about palm oil exports
- E) Launch new coconut-based cosmetic products

Answer

B) Mark the foundation of the Asian Pacific Coconut Community

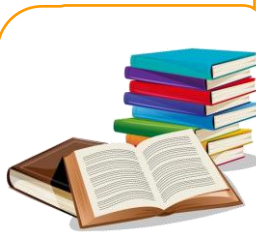


Important Days



Event and Location:

- **Event:** World Coconut Day 2025 observed to raise awareness of coconut's value
- **Location:** Celebrated globally, with focus in major coconut-producing nations
- **Date:** 2 September 2025



Important Days



Mandates and Objectives:

- **Mandates:** World Coconut Day is observed annually to commemorate the establishment of the Asian Pacific Coconut Community (APCC) and recognize the contributions of the coconut industry.
- **Objectives:** The day promotes awareness about the nutritional, cultural, and economic significance of coconuts and encourages sustainable practices in coconut farming and processing, particularly in member countries including India, Indonesia, the Philippines, and Sri Lanka.



Important Days



Important Terms Explained:

- **Asian Pacific Coconut Community (APCC):** An intergovernmental organization formed in 1969 to coordinate and promote the coconut industry among major coconut-producing countries in the Asia-Pacific region.
- **Coconut Development Board (CDB):** A statutory body under India's Ministry of Agriculture that supports coconut farming, processing, marketing, and research.
- **Coir:** Natural fiber extracted from the husk of the coconut, used in making ropes, mats, brushes, mattresses, and eco-friendly products.

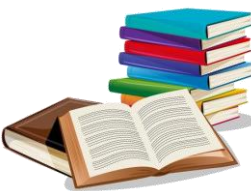


Important Days



Tabular Summary:

Parameter	Details
Event name	World Coconut Day 2025
Announcement date	2 September 2025
Location	Global (India, Indonesia, Philippines, Sri Lanka prominent)
Issuing authority	Asian Pacific Coconut Community, Coconut Development Board
Policy/series name	Annual World Coconut Day celebration
Purpose/reason	To spread awareness about the economic and health benefits of coconuts
Feature details	Exhibitions, seminars, awards for farmers, innovations showcase
Validity or status	Annual observance
Strategic/significant value	Strengthens coconut sector and rural livelihoods



Important Days

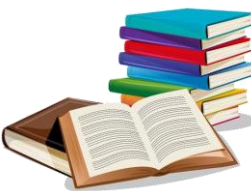


➤ **When was India Post Payments Bank (IPPB) established?**

- A) 1 January 2016
- B) 1 April 2017
- C) 1 September 2018
- D) 15 August 2015
- E) 2 October 2019

Answer

C) 1 September 2018

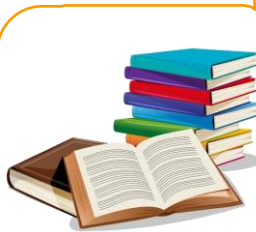


Important Days



Event and Location:

- **Event:** India Post Payments Bank celebrates its 8th Foundation Day (IPPB Day)
- **Location:** New Delhi, India
- **Date:** 1 September 2025

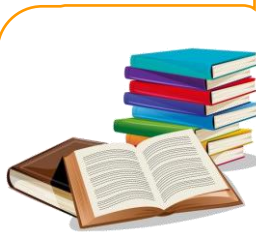


Important Days



Mandates and Objectives:

- **Mandates:** India Post Payments Bank (IPPB) observed its 8th Foundation Day, celebrating its milestones in delivering digital, inclusive, and last-mile banking services to over 12 crore customers.
- **Objectives:** To reaffirm its mission of providing accessible, affordable, and secure banking services at the doorstep of citizens, especially in rural, semi-urban, and remote regions by leveraging the vast postal network and digital technology.

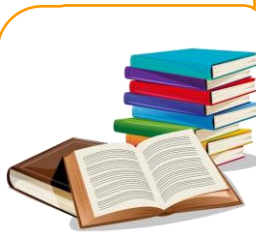


Important Days



Important Terms Explained:

- **India Post Payments Bank (IPPB):** A public sector payments bank under the Department of Posts, launched in 2018 with a vision to offer inclusive banking services using the postal network across India.
- **DigiSmart Account:** A digital savings account offered by IPPB designed for easy and remote account access with paperless onboarding.
- **AePS (Aadhaar-enabled Payment System):** A biometric-based payment system that allows banking services such as cash withdrawals and balance inquiry using Aadhaar authentication.

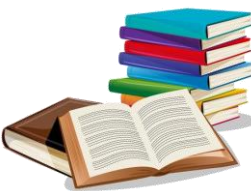


Important Days



Tabular Summary:

Parameter	Details
Event name	8th Foundation Day of India Post Payments Bank (IPPB Day)
Announcement date	1 September 2025
Location	New Delhi, India
Issuing authority	India Post Payments Bank under Department of Posts, Ministry of Communication
Policy/series name	Digital and Inclusive Banking at Last Mile
Purpose/reason	To celebrate progress in last-mile digital financial inclusion
Feature details	12 crore+ customers, DBT, AePS, DigiSmart, RuPay card, Face Authentication
Validity or status	Ongoing operations across 5.57 lakh villages and towns
Strategic/significant value	Sets a global benchmark in digital financial inclusion via postal network



Important Days

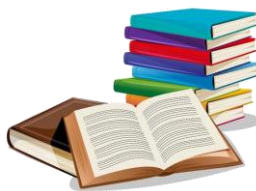


➤ Who recently graced the 120th foundation day celebrations of City Union Bank in Chennai?

- A) Nirmala Sitharaman
- B) Shaktikanta Das
- C) Narendra Modi
- D) Droupadi Murmu
- E) M. K. Stalin

Answer

D) Droupadi Murmu

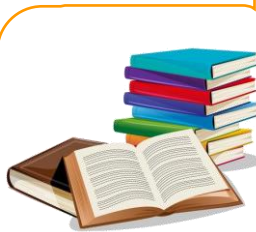


Important Days



Event and Location:

- **Event:** President Droupadi Murmu attends the 120th Foundation Day of City Union Bank
- **Location:** Chennai, Tamil Nadu
- **Date:** 2 September 2025

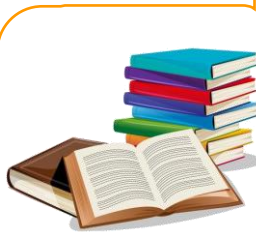


Important Days



Mandates and Objectives:

- **Mandates:**
 - The President of India addressed the 120th foundation day of City Union Bank, highlighting its role in financial inclusion and national development.
 - Emphasized the banking sector's role in supporting farmers, MSMEs, start-ups, and underprivileged communities.

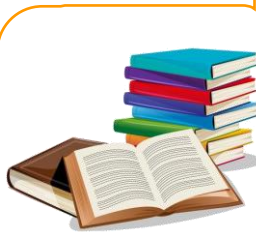


Important Days



Mandates and Objectives:

- **Objectives:**
 - To celebrate City Union Bank's legacy and contributions to India's financial ecosystem.
 - To promote financial inclusion, digital transformation, and entrepreneurship.
 - To stress the role of banks in inclusive, rural, and tech-driven development.

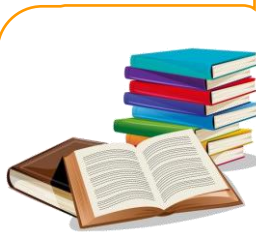


Important Days



Important Terms Explained:

- **Financial Inclusion:**
 - Refers to ensuring access to affordable financial services—like savings, credit, insurance—to all individuals, especially underserved populations in rural and semi-urban areas.
- **Digital Literacy:**
 - The ability to effectively use digital tools and platforms, crucial for accessing banking services like mobile apps, UPI, and digital wallets.
- **Banking Correspondents:**
 - Agents appointed by banks to provide banking services in remote and unbanked areas, acting as a bridge between the bank and the public.

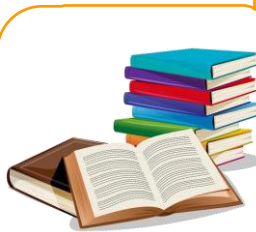


Important Days



Important Terms Explained:

- **MSMEs (Micro, Small, and Medium Enterprises):**
 - Small businesses vital to India's economy that often require support through credit, advisory, and digital solutions to grow sustainably.
- **Agri-tech Initiatives:**
 - Technology-driven solutions in agriculture that aim to enhance productivity, sustainability, and profitability for farmers, often supported by banks via financing or tech tie-ups.

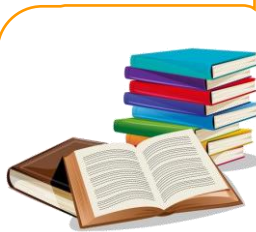


Important Days



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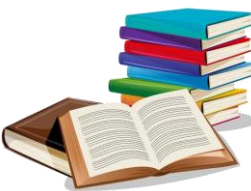
Parameter	Details
Event name	120th Foundation Day of City Union Bank
Announcement date	2 September 2025
Location	Chennai, Tamil Nadu
Issuing authority	City Union Bank / President of India
Policy/series name	Foundation Day Address and Vision Speech
Purpose/reason	Celebrating 120 years of service and reaffirming banking's development role
Feature details	Focus on financial inclusion, rural empowerment, digital banking
Validity or status	Ongoing commitment and observance
Strategic value	Reinforces the role of banks in achieving sustainable and inclusive growth



➤ **Who won the 2025 Formula One Dutch Grand Prix at Zandvoort?**

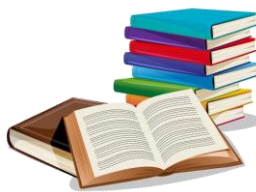
- A) Max Verstappen
- B) Lando Norris
- C) Oscar Piastri
- D) Isack Hadjar
- E) Charles Leclerc

Answer
C) Oscar Piastri



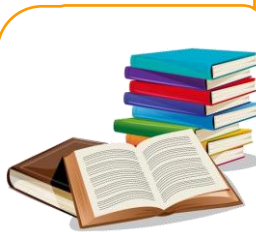
Event and Location:

- **Event:** Oscar Piastri wins the 2025 Dutch Grand Prix in Formula One
- **Location:** Zandvoort Circuit, Netherlands
- **Date:** 31 August 2025



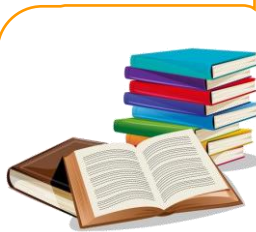
Mandates and Objectives:

- **Mandates:** The 2025 F1 Dutch Grand Prix concluded with Oscar Piastri claiming victory for McLaren, while teammate Lando Norris retired due to a mechanical failure.
- **Objectives:** To accumulate points towards the F1 Drivers' and Constructors' Championships, and demonstrate team competitiveness in high-stakes racing conditions, especially under variable weather and multiple safety car deployments.



Important Terms Explained:

- **Dutch Grand Prix:** A Formula One motor race held at Circuit Zandvoort in the Netherlands, known for its narrow track and coastal weather unpredictability.
- **Safety Car:** A car deployed during a race to slow down the field under hazardous conditions like crashes or heavy rain, ensuring driver safety.
- **Constructors' Championship:** A parallel F1 competition where points earned by both drivers of a team are combined to determine the overall performance of the racing team.

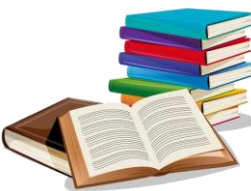


SPORTS



Tabular Summary:

Parameter	Details
Event name	2025 Formula 1 Dutch Grand Prix
Announcement date	31 August 2025
Location	Zandvoort Circuit, Netherlands
Issuing authority	Fédération Internationale de l'Automobile (FIA)
Policy/series name	Formula One World Championship 2025
Key figures	Oscar Piastri, Lando Norris, Max Verstappen
Purpose/reason	F1 Grand Prix event for drivers and team standings
Feature details	Rain-affected race, two safety cars, mechanical retirements
Validity or status	Completed; points added to championship standings
Strategic/significant value	Extended Piastri's lead in Drivers' Championship by 34 points

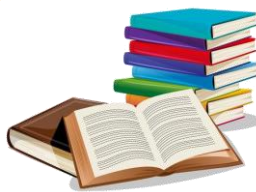


➤ What is the total prize pool announced by ICC for the 2025 Women's Cricket World Cup?

- A) USD 10 million
- B) USD 13.88 million
- C) USD 4.48 million
- D) USD 3.5 million
- E) USD 20 million

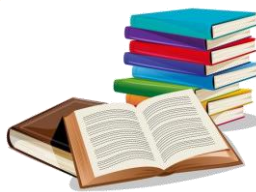
Answer

B) USD 13.88 million



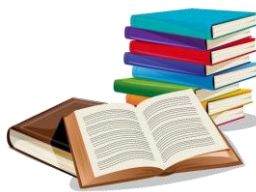
Event and Location:

- **Event:** ICC announces record prize money for Women's Cricket World Cup 2025
- **Location:** India and Sri Lanka (tournament hosts)
- **Date:** 2 September 2025 (announcement date)



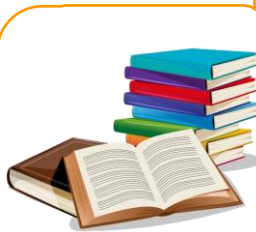
Mandates and Objectives:

- **Mandates:** The International Cricket Council (ICC) has announced a historic increase in prize money for the 13th ICC Women's Cricket World Cup, raising the total pool to USD 13.88 million, with the winners receiving USD 4.48 million.
- **Objectives:** To promote gender parity in cricket, increase investment in women's sports, and recognize the growing popularity, professionalism, and commercial potential of women's cricket globally.



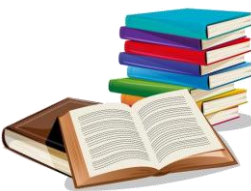
Important Terms Explained:

- **ICC (International Cricket Council):** The global governing body for cricket, responsible for organizing world events, setting rules, and promoting the sport across genders and nations.
- **Prize Pool:** The total monetary amount distributed among winning teams and participants in a sporting event. A significantly increased prize pool indicates higher investment and prestige.
- **Gender Parity in Sports:** A principle aimed at ensuring equal treatment, pay, and opportunities for male and female athletes in terms of remuneration, recognition, and resource allocation.



Tabular Summary:

Parameter	Details
Event name	ICC Women's Cricket World Cup 2025 Prize Money Announcement
Announcement date	2 September 2025
Location	Co-hosted by India and Sri Lanka
Issuing authority	International Cricket Council (ICC)
Policy/series name	ICC Women's Cricket World Cup 2025
Key figures	Jhulan Goswami, Harmanpreet Kaur, Smriti Mandhana
Purpose/reason	Promote gender parity and enhance investment in women's cricket
Feature details	USD 4.48 million for winners; USD 13.88 million total prize pool
Validity or status	Finalized for 2025 edition
Strategic/significant value	First time women's prize pool exceeds men's event (2023)

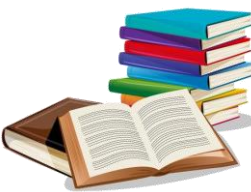


➤ **Why has Mitchell Starc announced retirement from T20 Internationals in 2025?**

- A) To take up a coaching role
- B) To focus on the 2026 Commonwealth Games
- C) To prepare for Test cricket and the 2027 ODI World Cup
- D) Due to poor performance in T20 format
- E) To play domestic cricket full-time

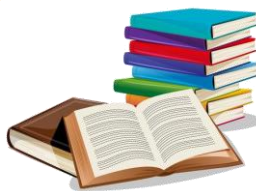
Answer

C) To prepare for Test cricket and the 2027 ODI World Cup



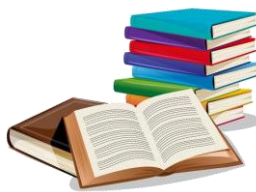
Event and Location:

- **Event:** Mitchell Starc retires from T20 Internationals
- **Location:** Australia (Retirement Announcement)
- **Date:** 2 September 2025



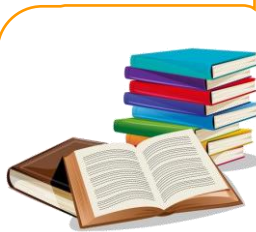
Mandates and Objectives:

- **Mandates:** Australian pacer Mitchell Starc has officially announced his retirement from T20 Internationals, bringing an end to a 13-year career in the format.
- **Objectives:** To focus on Australia's demanding Test cricket schedule from 2026 onwards and prepare for the 2027 ODI World Cup, as part of his long-term commitment to red-ball cricket and ODIs.



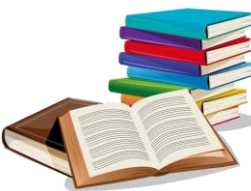
Important Terms Explained:

- **T20I (Twenty20 International):** A short-format international cricket match limited to 20 overs per side, governed by the International Cricket Council (ICC).
- **ODI World Cup 2027:** The 14th edition of the ICC Men's Cricket World Cup, scheduled to be held in South Africa, Zimbabwe, and Namibia in October–November 2027, with Australia as defending champions.
- **Test Cricket:** The longest and most traditional format of cricket, considered the pinnacle of the game, consisting of five-day matches between national teams.



Tabular Summary:

Parameter	Details
Event name	Mitchell Starc announces retirement from T20 Internationals
Announcement date	2 September 2025
Location	Australia
Issuing authority	Self-announcement; Cricket Australia confirmation
Policy/series name	T20I Retirement; Focus on Tests and 2027 ODI World Cup
Key figures	Mitchell Starc, George Bailey (Selector), Mitchell Marsh (T20I captain)
Purpose/reason	To stay fresh for Tests and upcoming ODI World Cup
Feature details	Retired with 65 T20Is, 79 wickets, best: 4/20 vs WI (2022)
Validity or status	Effective immediately (before 2026 T20 WC)
Strategic/significant value	Helps Australia manage player workload; signals team rebuild for 2026 T20 WC

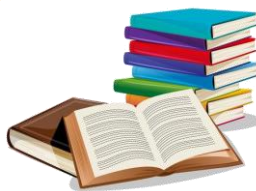


➤ **What is the name of the voluntary, employer-linked retirement scheme proposed by AMFI?**

- A) NPS Advantage
- B) Bharat Pension Yojana
- C) Mutual Fund-Voluntary Retirement Account
- D) Pension Plus Scheme
- E) SEBI Gold Retirement Plan

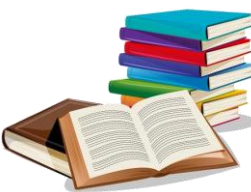
Answer

C) Mutual Fund-Voluntary Retirement Account



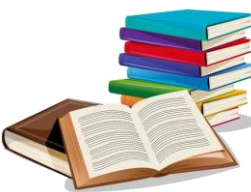
Event and Location:

- **Event:** AMFI proposes Mutual Fund-Voluntary Retirement Account (MF-VRA) as a new retirement scheme
- **Location:** Mumbai, India
- **Date:** 2 September 2025



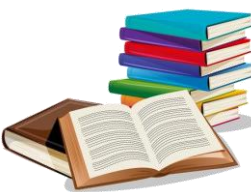
Mandates and Objectives:

- **Mandates:** The Association of Mutual Funds in India (AMFI) has released a white paper proposing a US 401(k)-style voluntary, employer-linked retirement scheme called the Mutual Fund-Voluntary Retirement Account (MF-VRA).
- **Objectives:** To enhance pension coverage, provide tax-incentivized, flexible retirement planning, improve long-term household financial security, and channel savings into productive capital markets to support economic development and reduce future dependency on public welfare.



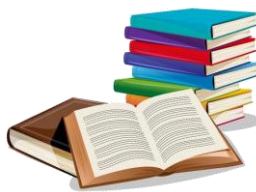
Important Terms Explained:

- **AMFI (Association of Mutual Funds in India):** A self-regulatory organization for the mutual fund industry in India, responsible for promoting investor awareness, policy development, and best practices among asset management companies.
- **MF-VRA (Mutual Fund-Voluntary Retirement Account):** A proposed retirement product modeled on the US 401(k) system, allowing voluntary contributions, employer support, tax benefits, and portability, to be managed by mutual funds.



Important Terms Explained:

- **401(k) Plan (US):** A defined-contribution retirement savings plan in the United States where employees can make tax-deferred contributions, often matched partially by employers.



Tabular Summary:

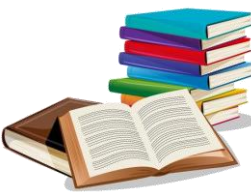
Parameter	Details
Event name	Proposal of MF-VRA (Mutual Fund-Voluntary Retirement Account)
Announcement date	2 September 2025
Location	Mumbai, India
Issuing authority	Association of Mutual Funds in India (AMFI)
Policy/series name	MF-VRA Scheme – Employer-linked Retirement Plan
Purpose/reason	To provide structured retirement solutions for India's working population
Feature details	Voluntary, tax-incentivized, portable, employer-linked, mutual fund-based
Validity or status	Proposal in white paper stage
Strategic/significant value	Strengthens India's pension system and promotes capital formation



➤ What is the minimum fixed deposit amount required to avail the Suryoday SFB RuPay Select Credit Card?

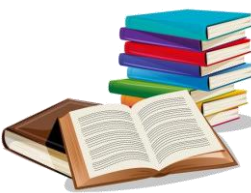
- A) ₹5,000
- B) ₹25,000
- C) ₹1,11,500
- D) ₹10,000
- E) ₹50,000

Answer
C) ₹1,11,500



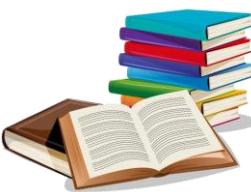
Event and Location:

- **Event:** Launch of FD-backed secured credit cards by Suryoday Small Finance Bank
- **Location:** India (Headquartered in Mumbai, Pan-India rollout)
- **Date:** 2 September 2025



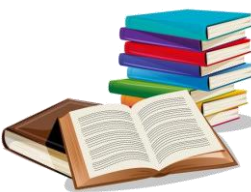
Mandates and Objectives:

- **Mandates:**
 - Suryoday Small Finance Bank introduced two FD-backed secured credit cards – RuPay Select and Platinum – which offer credit limits equivalent to the customer's fixed deposit amount.
- **Objectives:**
 - The initiative aims to increase credit card accessibility among financially underserved populations, especially those lacking income proof or credit history, while encouraging credit inclusion and formal financial participation.



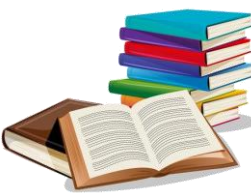
Important Terms Explained:

- **FD-backed Credit Cards:**
 - Credit cards issued against a fixed deposit (FD) with the issuing bank. The FD acts as collateral and sets the credit limit. Ideal for people with no credit history.
- **RuPay Select and Platinum Cards:**
 - Variants under the RuPay network offering lifestyle privileges, cashbacks, UPI compatibility, and lifetime free usage with conditions for annual fee waivers.



Important Terms Explained:

- **Cashback Capped at ₹3,000 per Billing Cycle:**
 - Users receive 0.5% cashback on all spends, with a maximum cashback of ₹3,000 per billing cycle, promoting responsible usage and spending.



BANKING AND FINANCE



Tabular Summary:

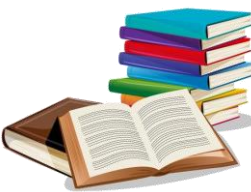
Parameter	Details
Event name	Launch of FD-backed RuPay Credit Cards by Suryoday SFB
Announcement date	2 September 2025
Location	India (Pan-India availability, bank HQ in Navi Mumbai)
Issuing authority	Suryoday Small Finance Bank
Policy/series name	Suryoday SFB RuPay Select & Platinum Credit Cards
Purpose/reason	To democratize credit access for low-income and first-time credit users
Feature details	FD-backed, lifetime free, 0.5% cashback, instant issuance, RuPay benefits
Validity or status	Currently available
Strategic/significant value	Boosts credit card penetration, promotes financial inclusion



➤ **How many financial accounts have been enabled for consent-based data sharing under the Account Aggregator (AA) framework as of September 2025?**

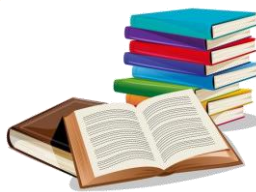
- A) 1.1 billion
- B) 2.2 billion
- C) 112 million
- D) 410 million
- E) 56 million

Answer
B) 2.2 billion



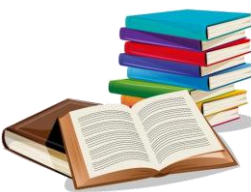
Event and Location:

- **Event:** 4th anniversary of the launch of the Account Aggregator Ecosystem
- **Location:** Pan-India (Digital Public Infrastructure)
- **Date:** 2 September 2025



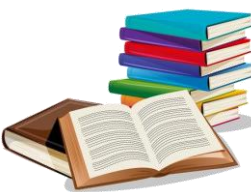
Mandates and Objectives:

- **Mandates:**
 - Celebrate 4 years of the official launch of the Account Aggregator (AA) framework
 - Highlight its adoption, scale, and ecosystem progress
- **Objectives:**
 - Promote secure, consent-based financial data sharing
 - Enable access to formal credit and financial services
 - Strengthen India's Digital Public Infrastructure (DPI) for financial inclusion



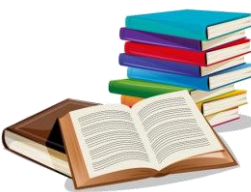
Important Terms Explained:

- **Account Aggregator (AA):**
 - A regulated entity that facilitates consent-based, encrypted sharing of financial data between institutions, acting as a data access intermediary without storing user data.
- **Financial Information Provider (FIP):**
 - An institution that shares user data (e.g., banks, insurance companies, mutual fund houses).



Important Terms Explained:

- **Financial Information User (FIU):**
 - An institution that consumes user financial data for delivering services like loans, financial planning, or insurance.
- **Digital Public Infrastructure (DPI):**
 - A foundational digital layer including identity (Aadhaar), payments (UPI), and data-sharing (AA), enabling inclusive delivery of public and private services.



Tabular Summary:

Parameter	Details
Event name	4th Anniversary of Account Aggregator Ecosystem
Announcement date	2 September 2025
Location	Nationwide (India)
Issuing authority	Reserve Bank of India / Ministry of Finance
Policy/series name	Account Aggregator Framework (DPI Layer)
Key figures	112 live FIP+FIU, 56 FIP-only, 410 FIU-only institutions
Purpose/reason	Enable secure, consent-based financial data exchange for formal access
Feature details	Over 2.2 billion accounts linked; 112.34 million users; cross-sector adoption
Validity or status	Ongoing, rapidly growing adoption in financial sectors
Strategic value	Supports credit access, MSMEs, personal lending, and Viksit Bharat @2047



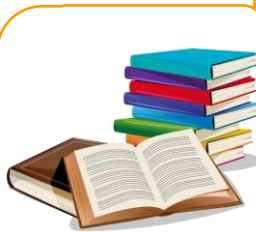
- Which company received SEBI approval to raise ₹1,900 crore through an IPO, including ₹429 crore via fresh issue?



- A) Juniper Green Energy
- B) Imagine Marketing
- C) Urban Company
- D) Mouri Tech
- E) Jain Resource Recycling

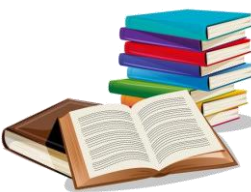


Answer
C) Urban Company



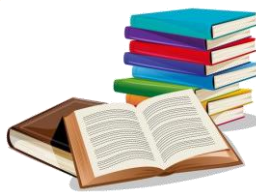
Event and Location:

- **Event:** SEBI approves IPOs of 13 companies worth ₹15,700 crore
- **Location:** India (National financial market coverage)
- **Date:** 2 September 2025



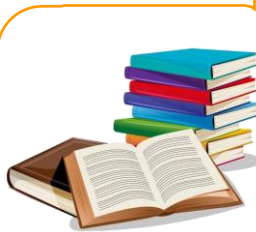
Mandates and Objectives:

- **Mandates:** The Securities and Exchange Board of India (SEBI) granted approval for the Initial Public Offerings (IPOs) of 13 companies between August 1 and 29, 2025.
- **Objectives:** The purpose is to raise capital from the market for business expansion, debt repayment, and corporate growth, amidst a period of high liquidity despite economic uncertainties.



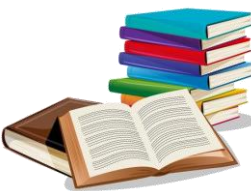
Important Terms Explained:

- **IPO (Initial Public Offering):** A process by which a private company offers its shares to the public for the first time to raise equity capital from investors.
- **Offer for Sale (OFS):** A method where existing shareholders sell their stake to the public, and the company does not receive the proceeds.
- **Confidential Pre-filing Route:** A method allowing companies to file IPO documents confidentially and take up to 18 months to go public after SEBI's comments, providing flexibility and reducing pressure.



Tabular Summary:

Parameter	Details
Event name	SEBI clears 13 IPOs worth ₹15,700 crore
Announcement date	2 September 2025
Location	India
Issuing authority	Securities and Exchange Board of India (SEBI)
Policy/series name	IPO Approvals (Aug 2025)
Key figures	Urban Company, Imagine Marketing, Juniper Green Energy
Purpose/reason	Capital raising, debt reduction, business expansion
Feature details	6 companies to raise ₹1,000+ crore each; includes OFS & fresh issue
Validity or status	Valid for 12 months (traditional route), 18 months (pre-file)
Strategic value	Boosts primary market activity, encourages investor participation

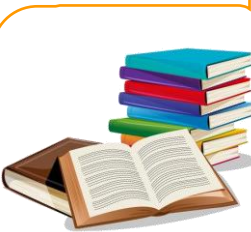


➤ What is the revised intraday net position limit for index options per entity as per SEBI's new rules?

- A) ₹1,500 crore
- B) ₹3,000 crore
- C) ₹4,000 crore
- D) ₹5,000 crore
- E) ₹10,000 crore

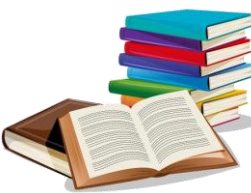


Answer
D) ₹5,000 crore



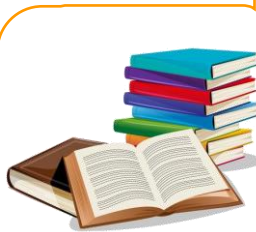
Event and Location:

- **Event:** Revision of intraday trading rules for index options
- **Location:** India (Applicable to all Indian stock exchanges)
- **Date:** 2 September 2025



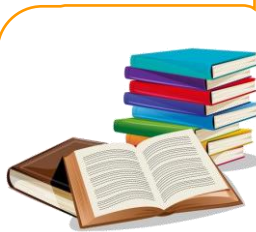
Mandates and Objectives:

- **Mandates:**
 - SEBI raised the intraday net position limit for index options to ₹5,000 crore per entity using the futures-equivalent (FutEq) framework, while retaining the gross position limit at ₹10,000 crore per side.
- **Objectives:**
 - To curb excessive intraday speculative trades, especially on expiry days, and to enhance transparency, risk control, and surveillance in high-frequency trading activities.



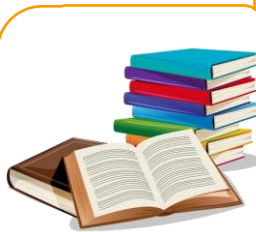
Important Terms Explained:

- **Futures-Equivalent (FutEq) Framework:**
 - A method to calculate option positions in terms of their futures exposure, allowing better offsetting of long and short positions.
- **Index Options:**
 - Derivative contracts based on stock market indices like Nifty and Bank Nifty, allowing traders to bet on market direction without dealing in actual stocks.



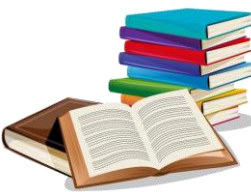
Important Terms Explained:

- **Expiry-Day Penalties:**
 - Penalties or surveillance deposits imposed on traders violating intraday position limits on the derivatives expiry day, which typically witnesses high volatility.



Tabular Summary:

Parameter	Details
Event name	SEBI revises index options intraday limit
Announcement date	2 September 2025
Location	India (All stock exchanges)
Issuing authority	SEBI (Securities and Exchange Board of India)
Policy/series name	Revised Intraday Limit & Surveillance Norms for Index Options
Purpose/reason	To regulate excessive speculation, especially on expiry days
Feature details	₹5,000 crore net limit, ₹10,000 crore gross limit, random intraday checks
Validity or status	Effective from 6 December 2025 (penalty clause)
Strategic/significant value	Enhances market discipline and risk control in derivative trading

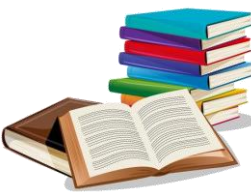


- Which company became the first to receive DGCA's safety clearance for ground handling operations in India?



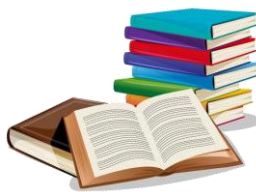
- A) Indigo Ground Force
- B) AI Airport Services
- C) Air India SATS
- D) Celebi Aviation
- E) GMR Aerotech

Answer
C) Air India SATS



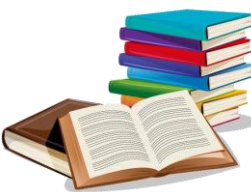
Event and Location:

- **Event:** DGCA issues first-ever safety clearance for ground handling operations
- **Location:** India (DGCA Headquarters, New Delhi)
- **Date:** 2 September 2025



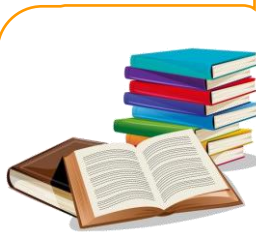
Mandates and Objectives:

- **Mandates:**
 - The Directorate General of Civil Aviation (DGCA) has granted its first-ever Safety Clearance for ground handling operations to Air India SATS Airport Services Pvt. Ltd. (AISATS) under CAR Section 4, Series X, Part II.
- **Objectives:**
 - To strengthen Safety Management Systems (SMS), enhance regulatory oversight, ensure risk mitigation, and align India's ground handling operations with ICAO global safety guidance.



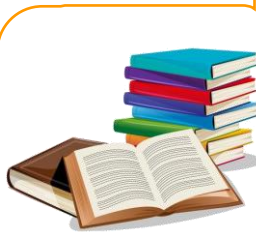
Important Terms Explained:

- **DGCA (Directorate General of Civil Aviation):**
 - India's civil aviation regulatory body responsible for air safety, aircraft standards, pilot licensing, and airspace regulation.
- **Ground Handling:**
 - Refers to services required by an aircraft between landing and takeoff, including baggage handling, refueling, catering, and aircraft maintenance on ground.



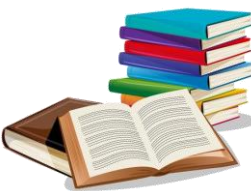
Important Terms Explained:

- **Safety Management System (SMS):**
 - A structured framework used by aviation service providers to proactively manage safety risks through data-driven decisions, reporting mechanisms, and training.
- **CAR (Civil Aviation Requirements):**
 - DGCA-issued regulatory documents that define operational, safety, and procedural standards for aviation entities in India.
- **ICAO (International Civil Aviation Organization):**
 - A UN specialized agency that sets international standards for aviation safety, security, efficiency, and environmental protection.



Tabular Summary:

Parameter	Details
Event name	DGCA grants safety clearance for ground handling
Announcement date	2 September 2025
Location	DGCA HQ, New Delhi, India
Issuing authority	DGCA (Directorate General of Civil Aviation)
Policy/series name	CAR Section 4, Series X, Part II
Key figures	AISATS, DGCA, ICAO
Purpose/reason	To ensure safe, standardized ground handling operations in India
Feature details	SMS evaluation, risk controls, infrastructure checks, compliance checks
Validity or status	Clearance granted to AISATS; others to follow under new norms
Strategic significance	Aligns India with global aviation safety norms, only 2nd country after Malaysia



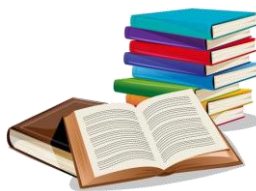
APPOINTMENTS



➤ Who has been appointed as the 29th Controller General of Accounts (CGA) of India in September 2025?

- A) R. Viswesvaran
- B) SS Dubey
- C) T.C.A. Kalyani
- D) Anita Shah Akella
- E) Rekha Sharma

Answer
C) T.C.A. Kalyani

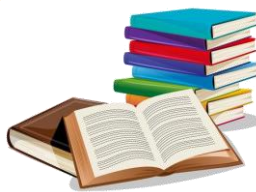


APPOINTMENTS



Event and Location:

- **Event:** Appointment of T.C.A. Kalyani as the new Controller General of Accounts (CGA)
- **Location:** New Delhi, India
- **Date:** 1 September 2025

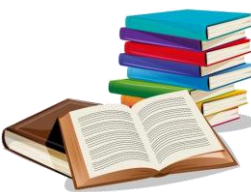


APPOINTMENTS



Mandates and Objectives:

- **Mandates:** The Government of India has appointed Ms. T.C.A. Kalyani, a 1991-batch Indian Civil Accounts Service (ICAS) officer, as the 29th Controller General of Accounts (CGA) under the Department of Expenditure, Ministry of Finance.
- **Objectives:** To strengthen India's public financial management systems, drive transparency, implement financial reforms, and ensure efficient accounting and monitoring of public expenditure across ministries and departments.

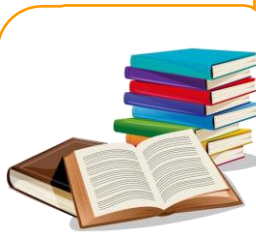


APPOINTMENTS



Important Terms Explained:

- **Controller General of Accounts (CGA):** The principal accounting adviser to the Government of India, responsible for managing the central government's accounts, maintaining the financial reporting system, and ensuring transparency and accountability in public finances. The CGA also prepares monthly and annual financial statements for presentation in Parliament.
- **Indian Civil Accounts Service (ICAS):** A Group A Central Civil Service, functioning under the Ministry of Finance, responsible for the payment, accounting, budgeting, and internal audit functions of the Government of India.

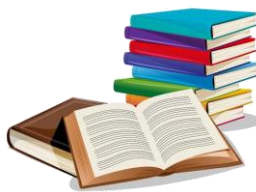


APPOINTMENTS



Important Terms Explained:

- **Direct Benefit Transfer (DBT):** A scheme launched by the Government of India to transfer subsidies and benefits directly into the bank accounts of beneficiaries, aimed at eliminating leakages and ensuring transparency in welfare distribution.

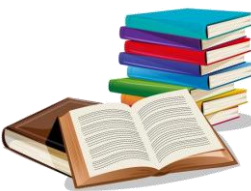


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Appointment of T.C.A. Kalyani as Controller General of Accounts
Announcement date	1 September 2025
Location	New Delhi, India
Issuing authority	Department of Expenditure, Ministry of Finance
Policy/series name	Appointment under ICAS – Ministry of Finance
Key figures	T.C.A. Kalyani (29th CGA), succeeded SS Dubey (28th CGA)
Purpose/reason	To lead government accounting and strengthen public financial systems
Feature details	34 years' experience, expertise in digital governance and DBT rollout
Validity or status	Currently serving as CGA
Strategic/significant value	Enhances gender representation and boosts transparency in financial governance



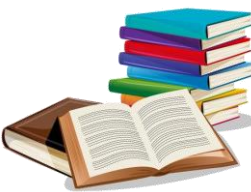
APPOINTMENTS



➤ Under which Article of the Indian Constitution are High Court judges appointed?

- A) Article 76
- B) Article 110
- C) Article 124
- D) Article 217
- E) Article 226

Answer
D) Article 217

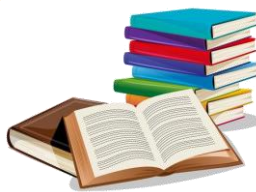


APPOINTMENTS



Event and Location:

- **Event:** Appointment of new judges to Allahabad and Kerala High Courts
- **Location:** Allahabad, Uttar Pradesh and Kerala, India
- **Date:** 1 September 2025

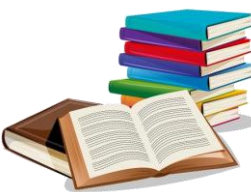


APPOINTMENTS



Mandates and Objectives:

- **Mandates:** The President of India, in consultation with the Chief Justice of India, has appointed one new judge to the Allahabad High Court and three Additional Judges to permanent positions in the Kerala High Court under Article 217 of the Constitution.
- **Objectives:** To strengthen the judicial capacity, reduce pendency of cases, and ensure timely elevation of qualified legal professionals to permanent judicial roles in High Courts across India.

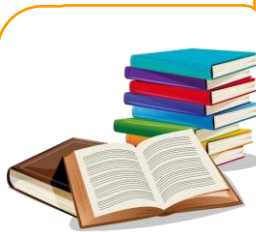


APPOINTMENTS



Important Terms Explained:

- **Article 217:** This Article of the Indian Constitution provides the legal basis for the appointment of Judges to High Courts by the President of India, in consultation with the CJI, the Governor of the respective State, and the Chief Justice of the concerned High Court.
- **Permanent Judge:** A judge appointed to a High Court without a fixed term, unlike an Additional Judge who is appointed temporarily to manage increased workload.

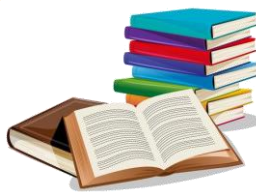


APPOINTMENTS



Important Terms Explained:

- **Judicial Collegium:** A system comprising the Chief Justice of India and senior-most judges, responsible for recommending names for judicial appointments and transfers in High Courts and the Supreme Court.

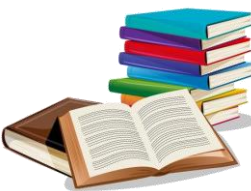


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Appointment of Judges to Allahabad and Kerala High Courts
Announcement date	1 September 2025
Location	Allahabad (Uttar Pradesh), Kerala
Issuing authority	President of India
Policy/series name	High Court Judicial Appointments (Article 217, Constitution of India)
Key figures	Arun Kumar, Justice Johnson John, Justice G.U. Girish, Justice C.N. Pratheep Kumar
Purpose/reason	Strengthening judiciary and reducing case pendency
Feature details	1 new Judge in Allahabad HC; 3 Additional Judges elevated in Kerala HC
Validity or status	Appointments effective as per Presidential order
Strategic/significant value	Enhances judicial efficiency, access to justice, and fills key vacancies



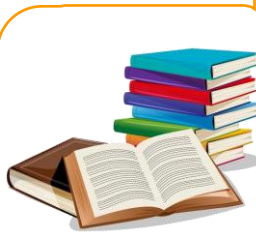
APPOINTMENTS



➤ Who has been appointed as the new Chairman of Chennai Super Kings Cricket Limited (CSKCL) in 2025?

- A) K.S. Viswanathan
- B) Rupa Gurunath
- C) M.S. Dhoni
- D) N. Srinivasan
- E) Narayanaswami Venkatesh

Answer
D) N. Srinivasan

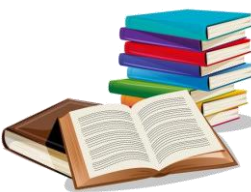


APPOINTMENTS



Event and Location:

- **Event:** N. Srinivasan appointed as Chairman of Chennai Super Kings Cricket Limited
- **Location:** Chennai, Tamil Nadu
- **Date:** 10 February 2025 (Board Appointment), Public update on 2 September 2025

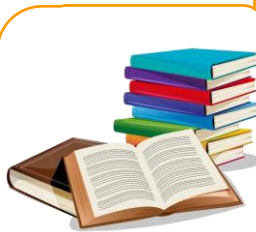


APPOINTMENTS



Mandates and Objectives:

- **Mandates:** N. Srinivasan, promoter of India Cements, has been appointed as the Chairman of Chennai Super Kings Cricket Limited (CSKCL). His daughter Rupa Gurunath also joins as Director, as per Board resolutions dated 10 February 2025.
- **Objectives:** To strengthen the strategic direction, business expansion, and governance of CSKCL, which is actively growing its global franchise presence, setting up sports academies, and monetizing physical infrastructure.

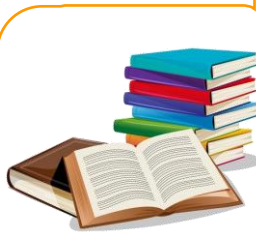


APPOINTMENTS



Important Terms Explained:

- **CSKCL (Chennai Super Kings Cricket Limited):** The corporate entity that owns and manages the IPL franchise Chennai Super Kings, also involved in global cricket ventures and sports infrastructure.
- **AGM (Annual General Meeting):** A mandatory yearly gathering of a company's interested shareholders to discuss the company's performance and approve significant decisions like director appointments and dividend declarations.
- **Dividend:** A payment made by a company to its shareholders, usually as a distribution of profits. CSK has proposed its first-ever dividend in FY25 at Re. 1 per equity share.

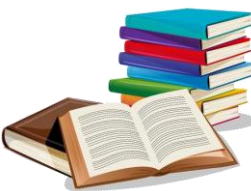


APPOINTMENTS



Tabular Summary:

Parameter	Details
Event name	Appointment of N. Srinivasan as Chairman of CSKCL
Announcement date	2 September 2025 (Board appointment effective 10 February 2025)
Location	Chennai, Tamil Nadu
Issuing authority	Board of Directors, Chennai Super Kings Cricket Limited
Policy/series name	CSK Board Restructuring and Strategic Expansion
Key figures	N. Srinivasan, Rupa Gurunath, K.S. Viswanathan
Purpose/reason	Strengthen governance, global expansion, and monetization strategies
Feature details	Board appointments, dividend proposal, increased borrowing limit
Validity or status	Appointments pending shareholder approval at AGM
Strategic/significant value	Supports CSK's transition into a global sports brand and diversified business



AWARDS

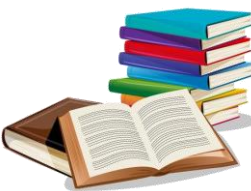


➤ **Which of the following companies won the Gold Award for Best Coconut Shell-Based Product Exporter at the CDB Export Excellence Awards 2025?**

- A) Nova Carbons India Pvt Ltd
- B) Jacobi Carbons India Pvt Ltd
- C) Sakthi Coco Products
- D) United Carbon Solutions Pvt Ltd
- E) Fair Exports India Pvt Ltd

Answer

D) United Carbon Solutions Pvt Ltd

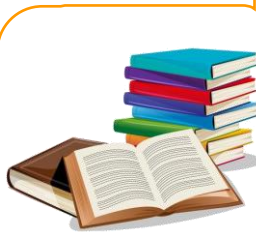


AWARDS



Event and Location:

- **Event:** Launch of Revised Coconut Development Board Schemes & Export Excellence Awards
- **Location:** Adlux Convention Centre, Angamaly, Kerala
- **Date:** 2 September 2025 (World Coconut Day)

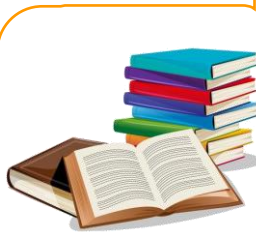


AWARDS



Mandates and Objectives:

- **Mandates:**
 - Launch of revised financial assistance schemes by Coconut Development Board (CDB)
 - Presentation of Export Excellence Awards in various coconut product categories
 - Release of updated publications and scheme booklets

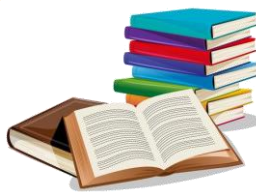


AWARDS



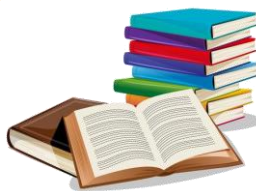
Mandates and Objectives:

- **Objectives:**
 - Promote product diversification, value addition, and processing in the coconut sector
 - Enhance coconut production and productivity through increased subsidies
 - Recognize exporters' contributions to boost the coconut industry's global presence
 - Ensure climate resilience, sustainable livelihoods, and integrated sector development



Important Terms Explained:

- **Coconut Development Board (CDB):**
 - A statutory body under the Ministry of Agriculture & Farmers Welfare, responsible for the development of coconut cultivation and industry in India.
- **Area Expansion Programme:**
 - A scheme under CDB aimed at expanding the area under coconut cultivation, now offering enhanced subsidy of ₹56,000 per hectare (earlier ₹6,500).

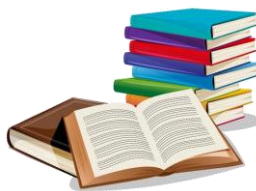


AWARDS



Important Terms Explained:

- **Seedling Production Subsidy:**
 - Financial support for the production of quality coconut seedlings, revised from ₹8 to ₹45 per seedling under the new norms.
- **Export Excellence Awards:**
 - Annual recognition by CDB to honor outstanding performance in coconut product exports across categories like shell-based, kernel-based, water-based, women exporters, and FPOs.

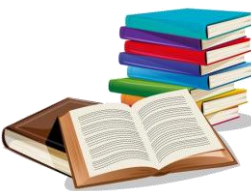


AWARDS



Tabular Summary:

Parameter	Details
Event name	World Coconut Day & Launch of Revised CDB Schemes
Announcement date	2 September 2025
Location	Angamaly, Kerala
Issuing authority	Coconut Development Board (CDB)
Policy/series name	Revised Schemes for Coconut Development
Key figures	M.K. Raghavan (MP), Dr. Prabhat Kumar (CEO), Shri Suba Nagarajan (Chairman)
Purpose/reason	Promote value addition, improve productivity, and support exporters
Feature details	Subsidy hike for area expansion and seedling production
Validity or status	Implemented from September 2025
Strategic value	Strengthens India's coconut sector through integrated development

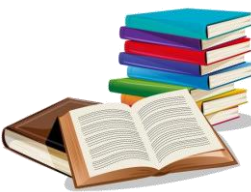


➤ **Where is the 21st edition of India–USA Joint Military Exercise Yudh Abhyas 2025 being conducted?**

- A) Uttarakhand, India
- B) Fort Bragg, USA
- C) Fort Wainwright, Alaska
- D) Camp Pendleton, California
- E) Leh, India

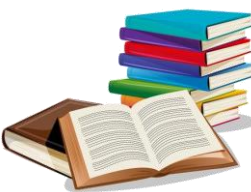
Answer

C) Fort Wainwright, Alaska



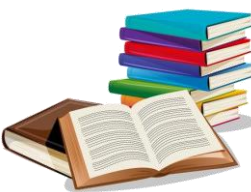
Event and Location:

- **Event:** Indian Army departs for Yudh Abhyas 2025 – India–USA Joint Military Exercise
- **Location:** Fort Wainwright, Alaska, USA
- **Date:** 1–14 September 2025



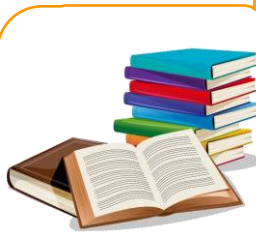
Mandates and Objectives:

- **Mandates:** The Indian Army has deployed a contingent to participate in the 21st edition of Exercise Yudh Abhyas alongside the United States Army. The Indian troops, primarily from the Madras Regiment, will engage in two weeks of joint tactical, operational, and humanitarian drills.
- **Objectives:** To enhance interoperability, share multi-domain operational capabilities, and simulate real-world combat, disaster relief, and UN peacekeeping scenarios, particularly in arctic and mountainous terrains.



Important Terms Explained:

- **Exercise Yudh Abhyas:** An annual bilateral military exercise between the Indian Army and the United States Army, held alternately in India and the USA since 2004. It focuses on joint combat training, interoperability, and operational coordination.
- **Heliborne Operations:** Military maneuvers involving troops transported by helicopters to conduct tactical insertions, often in inaccessible or high-risk zones.
- **UAS and Counter-UAS:** Unmanned Aerial Systems (drones) used for surveillance and combat, and Counter-UAS measures are developed to detect and neutralize hostile drone threats.



DEFENCE



Tabular Summary:

Parameter	Details
Event name	Yudh Abhyas 2025 – India–USA Joint Military Exercise
Announcement date	1 September 2025
Location	Fort Wainwright, Alaska, USA
Issuing authority	Indian Army & United States Army
Policy/series name	Annual Bilateral Exercise: Yudh Abhyas
Key figures	Madras Regiment (India), Arctic Wolves Brigade (USA)
Purpose/reason	Enhance interoperability, simulate tactical and high-altitude scenarios
Feature details	Heliborne ops, UAS drills, info warfare, logistics coordination
Validity or status	21st edition, from 1 to 14 September 2025
Strategic/significant value	Strengthens India-US defence cooperation and readiness for UN missions

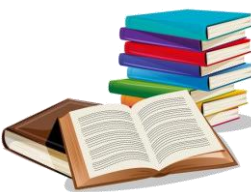


➤ **Which Indian Navy ships are part of the First Training Squadron (1TS) that arrived at Port Victoria, Seychelles in September 2025?**

- A) INS Vikrant, INS Shardul, CGS Sarathi
- B) INS Tir, INS Viraat, INS Shardul
- C) INS Tir, INS Shardul, CGS Sarathi
- D) INS Sumitra, INS Tir, CGS Vikram
- E) INS Vibhuti, INS Shardul, CGS Suraksha

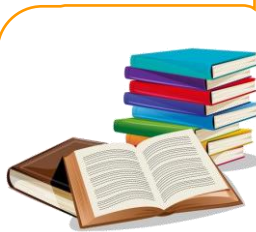
Answer

C) INS Tir, INS Shardul, CGS Sarathi



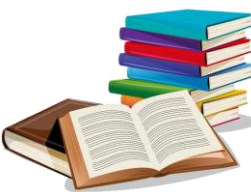
Event and Location:

- **Event:** First Training Squadron of Indian Navy arrives at Seychelles for long-range training deployment
- **Location:** Port Victoria, Seychelles (South West Indian Ocean Region)
- **Date:** 1 September 2025 (arrival), reported on 2 September 2025



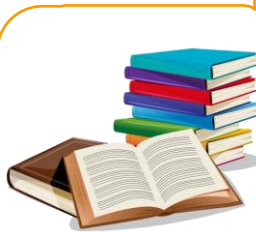
Mandates and Objectives:

- **Mandates:**
 - Deployment of Indian Navy's First Training Squadron (1TS) comprising INS Tir, INS Shardul, and CGS Sarathi
 - Port visit to Seychelles with ceremonial and diplomatic engagements
 - Conduct of professional, cultural, and community exchange programs



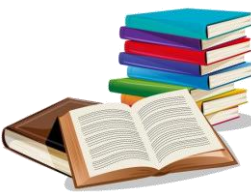
Mandates and Objectives:

- **Objectives:**
 - Strengthen bilateral maritime ties between India and Seychelles
 - Enhance professional interaction and mutual training with Seychelles Defence Force (SDF)
 - Foster people-to-people contact, goodwill, and cultural diplomacy in the Indian Ocean Region (IOR)
 - Support India's MAHASAGAR Vision of regional maritime collaboration



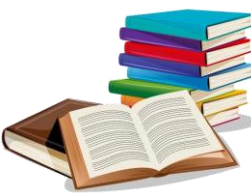
Important Terms Explained:

- **First Training Squadron (1TS):**
 - A group of Indian Navy ships used for sea training of officer trainees, engaged in domestic and international deployments to build professional capabilities and diplomatic outreach.
- **INS Tir:**
 - A training ship of the Indian Navy, used extensively for onboard practical training of naval cadets.



Important Terms Explained:

- **MAHASAGAR Vision:**
 - India's strategic vision to promote Maritime Cooperation and Security in the Indian Ocean Region (IOR), fostering regional connectivity, security, and prosperity.
- **Port Victoria:**
 - Capital and main port of Seychelles, often used for Indian Navy ship visits and diplomatic engagements with Seychelles.

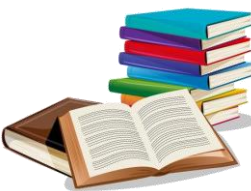


DEFENCE



Tabular Summary:

Parameter	Details
Event name	First Training Squadron (1TS) arrives at Port Victoria, Seychelles
Announcement date	2 September 2025
Location	Port Victoria, Seychelles
Issuing authority	Indian Navy
Policy/series name	Long-Range Training Deployment under MAHASAGAR Vision
Key figures	Capt Tijo K Joseph (Senior Officer 1TS)
Purpose/reason	Strengthen maritime ties, training exchanges, and cultural outreach
Feature details	Professional and cultural exchanges, yoga sessions, band performance, sports
Validity or status	Ongoing visit and interaction (3rd visit in 2025)
Strategic value	Supports India's maritime diplomacy and presence in the IOR

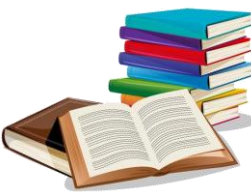


➤ **What marked a diplomatic shift at the SCO Summit in Tianjin, China, on September 1, 2025?**

- A) SCO expanded its membership to include new countries
- B) SCO officially recognized Operation Sindoor
- C) SCO condemned the Pahalgam terror attack in its joint declaration
- D) India signed a defence pact with China under SCO
- E) SCO removed Pakistan from permanent membership

Answer

C) SCO condemned the Pahalgam terror attack in its joint declaration

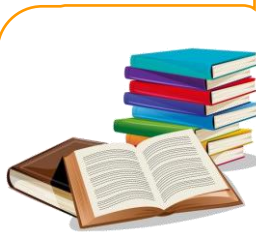


INTERNATIONAL AFFAIRS



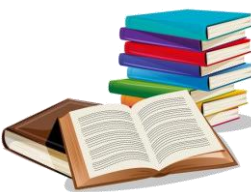
Event and Location:

- **Event:** SCO Tianjin Summit condemns Pahalgam terror attack in joint declaration
- **Location:** Tianjin, China
- **Date:** 1 September 2025



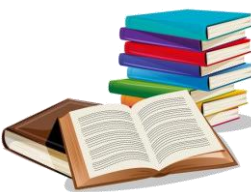
Mandates and Objectives:

- **Mandates:** The Shanghai Cooperation Organisation (SCO) adopted a joint declaration that strongly condemned the April 2025 Pahalgam terror attack, marking a diplomatic shift from the previous SCO Defence Ministers' Meeting where the attack was not acknowledged.
- **Objectives:** To collectively oppose terrorism in all forms, reject double standards in international diplomacy, and reinforce India's position on cross-border terrorism and its global implications.



Important Terms Explained:

- **Shanghai Cooperation Organisation (SCO):** A regional intergovernmental organization founded in 2001 to strengthen mutual trust and cooperation among member states, especially in areas of political, security, and economic affairs.
- **Pahalgam Terror Attack:** A major terror strike that occurred on April 22, 2025, in Jammu and Kashmir, resulting in the death of 26 civilians. The incident drew national and international condemnation.
- **Operation Sindoor:** An Indian military response launched following the Pahalgam attack, targeting terrorist bases across the border as part of India's counter-terror strategy.



INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	SCO Tianjin Summit 2025
Announcement date	1 September 2025
Location	Tianjin, China
Issuing authority	Shanghai Cooperation Organisation (SCO)
Policy/series name	Joint Declaration on Terrorism and Security
Key figures	PM Narendra Modi, Xi Jinping, Vladimir Putin
Purpose/reason	Official multilateral condemnation of Pahalgam terror attack
Feature details	Condemnation of terrorism, unity against double standards
Validity or status	Final joint declaration signed by all SCO members
Strategic/significant value	Reinforces India's anti-terror stance; geopolitical shift within SCO

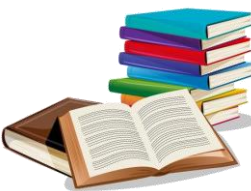


➤ **Which of the following was not a commitment made by China at the 2025 SCO Summit?**

- A) RMB 2 billion yuan in grants to SCO countries
- B) Doubling SCO-specific scholarships
- C) Establishment of 10 Luban Workshops
- D) Ban on AI research and deployment in member states
- E) RMB 10 billion yuan in loans to SCO Interbank Consortium

Answer

D) Ban on AI research and deployment in member states

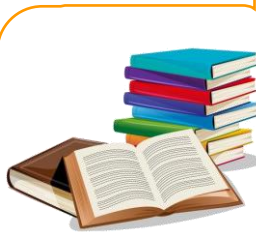


INTERNATIONAL AFFAIRS



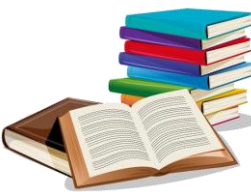
Event and Location:

- **Event:** China announces financial grants, scholarships, and AI cooperation at SCO Summit 2025
- **Location:** Tianjin, China (SCO Heads of State Summit)
- **Date:** 1 September 2025



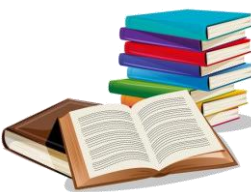
Mandates and Objectives:

- **Mandates:** China unveiled a comprehensive support package for Shanghai Cooperation Organisation (SCO) member states, including financial assistance, academic collaboration, and AI partnership during the Tianjin Summit.
- **Objectives:** To enhance livelihood support, promote scientific and technological cooperation, strengthen artificial intelligence governance, and foster a shared development vision among SCO member nations.



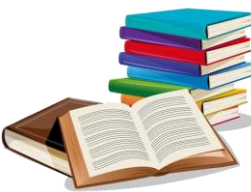
Important Terms Explained:

- **SCO (Shanghai Cooperation Organisation):** A permanent intergovernmental international organization established in 2001 for political, economic, security, and cultural cooperation among Eurasian countries.
- **Luban Workshops:** Technical training centers established by China in partner countries, designed to enhance vocational education and human resource development in collaboration with Chinese institutions.



Important Terms Explained:

- **SCO Interbank Consortium:** A platform established to support joint financing projects and enhance cooperation among development and commercial banks of SCO member states.
- **AI Roadmap (Chengdu Declaration):** A strategic framework endorsed in June 2025 to guide SCO-wide collaboration in Artificial Intelligence, ensuring ethical, inclusive, and secure AI development.

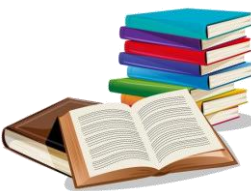


INTERNATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	China's Announcements at SCO Summit 2025
Announcement date	1 September 2025
Location	Tianjin, China
Issuing authority	President Xi Jinping and Chinese delegation
Policy/series name	SCO Development Cooperation Initiatives and AI Roadmap
Key figures	Xi Jinping, Xu Feihong (Chinese Ambassador to India)
Purpose/reason	Promote economic, academic, and technological cooperation within SCO
Feature details	RMB 2B grants, RMB 10B loans, scholarships, Luban Workshops, AI roadmap
Validity or status	To be implemented from 2025 onwards
Strategic/significant value	Deepens China's leadership in SCO and boosts multilateral cooperation

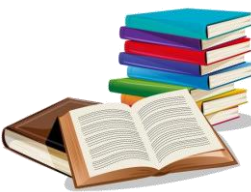


➤ **What is the main focus of the “Niveshak Didi – Phase II” initiative launched by IEPFA?**

- A) Promoting tax collection in urban areas
- B) Empowering women through grassroots entrepreneurship
- C) Strengthening financial literacy for rural women
- D) Facilitating digital banking for corporates
- E) Encouraging NRI remittances via postal banking

Answer

C) Strengthening financial literacy for rural women

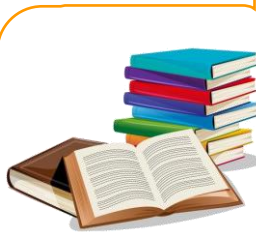


SCHEMES



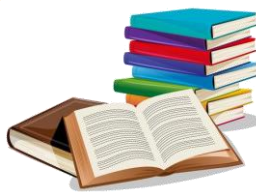
Event and Location:

- **Event:** Launch of “Niveshak Didi – Phase II” financial literacy initiative
- **Location:** Hyderabad, Telangana
- **Date:** 1 September 2025



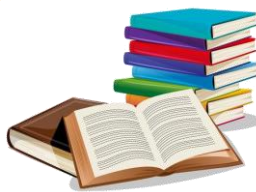
Mandates and Objectives:

- **Mandates:** The Investor Education and Protection Fund Authority (IEPFA) launched Phase II of the “Niveshak Didi” initiative to expand the reach of financial education in rural communities with a special focus on women-led empowerment.
- **Objectives:** To improve financial awareness, encourage safe investment practices, promote digital transaction literacy, and protect rural populations—especially women—from financial frauds, while encouraging them to participate actively in the financial system.



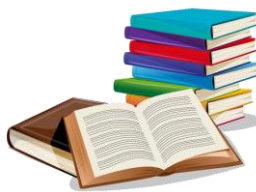
Important Terms Explained:

- **IEPFA (Investor Education and Protection Fund Authority):** A statutory authority under the Ministry of Corporate Affairs, responsible for promoting financial literacy and safeguarding investor interests across India.
- **Niveshak Didi:** A women-led financial literacy initiative where trained female educators deliver community-level education on savings, investments, and fraud prevention in local languages for greater impact.



Important Terms Explained:

- **Financial Literacy:** The ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing.

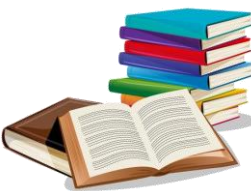


SCHEMES



Tabular Summary:

Parameter	Details
Event name	Launch of “Niveshak Didi – Phase II” by IEPFA
Announcement date	1 September 2025
Location	Hyderabad, Telangana
Issuing authority	Investor Education and Protection Fund Authority (IEPFA)
Policy/series name	Niveshak Didi – Financial Literacy for Women by Women
Key figures	Ms. Anita Shah Akella (CEO, IEPFA); Shri Krishna Kumar L (IPPB Telangana)
Purpose/reason	Promote grassroots-level financial literacy and safe financial practices
Feature details	Local-language sessions, digital education, fraud prevention, savings focus
Validity or status	Phase II implementation underway
Strategic/significant value	Empowers women and rural citizens to participate in formal financial systems

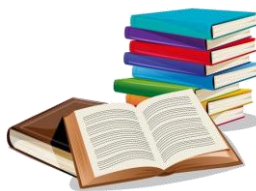


➤ **What is the purpose of the newly launched Bal Vatika DTH Channel No. 35 by NCERT?**

- A) Broadcasting vocational skills for Class 12 students
- B) Providing financial literacy to college students
- C) Delivering foundational learning content for children aged 3–6
- D) Conducting teacher recruitment interviews
- E) Streaming national-level sports events for schools

Answer

C) Delivering foundational learning content for children aged 3–6

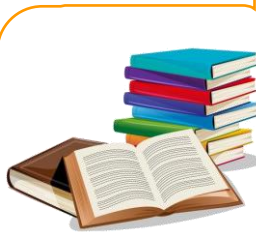


NATIONAL AFFAIRS



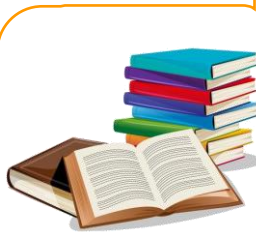
Event and Location:

- **Event:** NCERT celebrates its 65th Foundation Day with launch of key digital and inclusive education initiatives
- **Location:** New Delhi, India
- **Date:** 1 September 2025



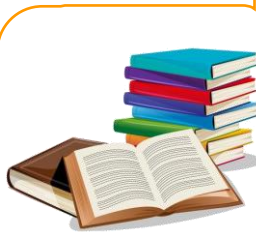
Mandates and Objectives:

- **Mandates:** The National Council of Educational Research and Training (NCERT) marked its 65th Foundation Day by launching Bal Vatika DTH Channel, DIKSHA 2.0, PRASHAST 2.0, and other initiatives to enhance foundational learning, digital education, and inclusive learning.
- **Objectives:** To align with the vision of National Education Policy (NEP) 2020, enhance early childhood education, support children with disabilities, improve accessibility, and enable multi-lingual, tech-enabled learning for all learners and educators.



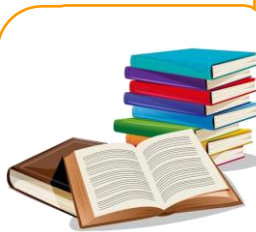
Important Terms Explained:

- **Bal Vatika (PM eVidya Channel 35):** A dedicated DTH TV channel for children aged 3–6 years offering audio-visual educational content aimed at developing foundational literacy and numeracy, especially for parents, Anganwadi workers, and teachers.
- **DIKSHA 2.0:** The upgraded version of the Digital Infrastructure for Knowledge Sharing (DIKSHA) platform, featuring AI-powered tools, multilingual access, adaptive assessments, and personalized feedback for enhanced digital learning.



Important Terms Explained:

- **PRASHAST 2.0:** An improved disability screening tool designed for early identification of children with disabilities, integrated with platforms like UDISE+, APAAR, and Swavlamban Card to ensure inclusive education access.

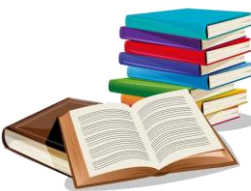


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	NCERT 65th Foundation Day Celebrations
Announcement date	1 September 2025
Location	New Delhi, India
Issuing authority	National Council of Educational Research and Training (NCERT)
Policy/series name	Bal Vatika DTH Channel, DIKSHA 2.0, PRASHAST 2.0
Key figures	Dharmendra Pradhan (Union Education Minister), Sanjay Kumar (Secretary, DoSE&L)
Purpose/reason	Strengthening foundational, inclusive, and digital education
Feature details	AI-based tools, early disability screening, immersive VR labs, UDL content
Validity or status	Initiatives launched and operational
Strategic/significant value	Aligns with NEP 2020 goals on foundational learning and inclusive education

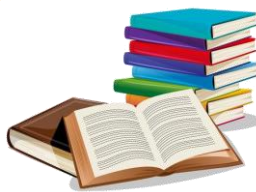


➤ **What is the new FPPPA (fuel surcharge) rate announced by the Gujarat Government as of September 2025?**

- A) ₹3.35 per unit
- B) ₹2.80 per unit
- C) ₹2.45 per unit
- D) ₹2.30 per unit
- E) ₹1.90 per unit

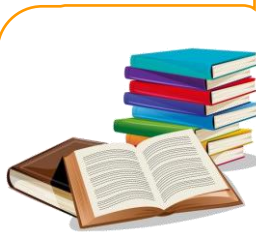
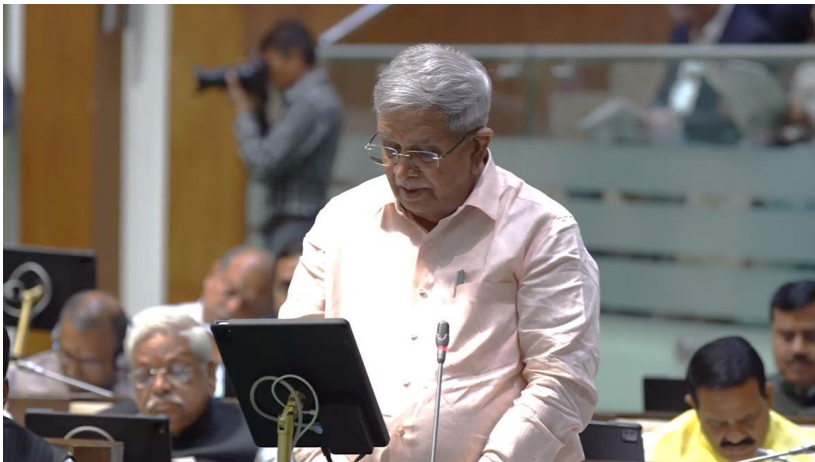
Answer

D) ₹2.30 per unit



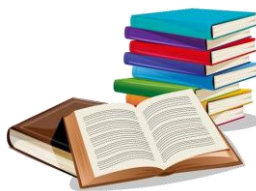
Event and Location:

- **Event:** Gujarat government announces third consecutive reduction in electricity fuel surcharge (FPPPA)
- **Location:** Gujarat, India
- **Date:** 2 September 2025



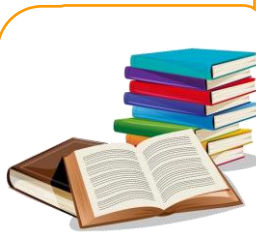
Mandates and Objectives:

- **Mandates:** The Gujarat government has reduced the Fuel and Power Purchase Price Adjustment (FPPPA) charges by 6%, bringing the rate down to ₹2.30 per unit.
- **Objectives:** The objective is to pass on the benefits of improved power supply quality and reduced transmission and distribution losses to the consumers while lowering the cost burden for electricity users.



Important Terms Explained:

- **FPPPA (Fuel and Power Purchase Price Adjustment):** An additional fuel surcharge levied on electricity consumers to cover fluctuations in fuel and power purchase costs, applicable to all consumers except those in agriculture.
- **Discoms (Distribution Companies):** State-run electricity supply companies—UGVCL, MGVCL, PGVCL, and DGVCL—that distribute power across Gujarat.
- **Transmission and Distribution Losses:** Technical and commercial losses incurred while transmitting and distributing electricity, a key factor in determining energy cost efficiency.

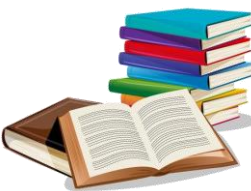


NATIONAL AFFAIRS



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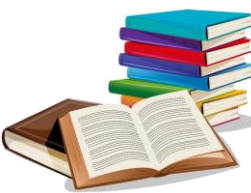
Parameter	Details
Event name	Gujarat Government reduces FPPPA for third time in 18 months
Announcement date	2 September 2025
Location	Gujarat, India
Issuing authority	Government of Gujarat
Policy/series name	FPPPA (Fuel and Power Purchase Price Adjustment) Reduction
Key figures	Kanu Desai (Finance Minister, Gujarat)
Purpose/reason	To lower power costs and share savings from efficiency improvements
Feature details	₹2.30 per unit FPPPA rate, reduced by ₹1.05 in total since March 2024
Validity or status	Applicable immediately across all discoms except agriculture sector
Strategic/significant value	Eases consumer cost burden and enhances state-level energy efficiency



➤ **What is the target value of indigenously-designed semiconductor products set by ICEA's Semiconductor Leadership Forum?**

- A) \$10 billion
- B) \$25 billion
- C) \$50 billion
- D) \$75 billion
- E) \$100 billion

Answer
C) \$50 billion

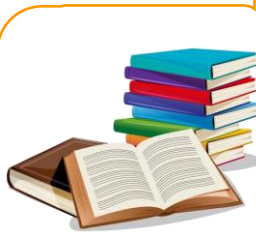


NATIONAL AFFAIRS



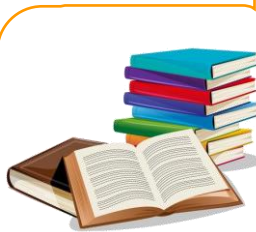
Event and Location:

- **Event:** Launch of ICEA Semiconductor Product Design Leadership Forum
- **Location:** India (New Delhi – National Scope)
- **Date:** 2 September 2025



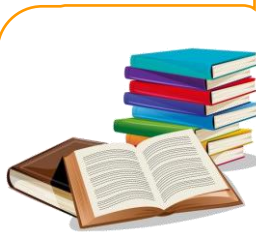
Mandates and Objectives:

- **Mandates:**
 - The India Cellular and Electronics Association (ICEA) launched the Semiconductor Product Design Leadership Forum to drive indigenous product development, IP creation, and innovation in semiconductors.
- **Objectives:**
 - To establish India as a global leader in semiconductor product design, generate \$50 billion worth of domestic semiconductor design value, and create 1 million high-quality jobs by 2035.



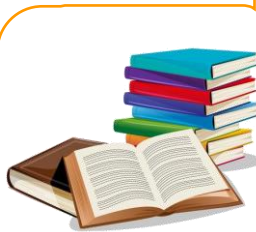
Important Terms Explained:

- **ICEA (India Cellular and Electronics Association):**
 - An apex industry body representing India's electronics and semiconductor sector, aiming to boost domestic manufacturing and design.
- **Semiconductor Product Design Leadership Forum:**
 - A strategic initiative by ICEA to foster indigenous design-led innovation, develop fabless enterprises, and commercialize semiconductor IP.



Important Terms Explained:

- **OSAT (Outsourced Semiconductor Assembly and Test):**
 - A facility involved in assembling and testing semiconductor chips, crucial for chip production without owning fabrication plants.
- **Fabless Company:**
 - A business model where firms design chips but outsource the manufacturing to foundries.
- **IP (Intellectual Property) Creation in Semiconductors:**
 - Developing proprietary chip designs, architectures, or software that can be monetized through licensing or product integration.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Launch of ICEA Semiconductor Product Design Leadership Forum
Announcement date	2 September 2025
Location	New Delhi (National Initiative)
Issuing authority	ICEA (India Cellular and Electronics Association)
Policy/series name	ICEA Semiconductor Forum Vision 2035
Key figures	Pankaj Mohindroo, Sandeep Kumar, Ashwini Vaishnaw
Purpose/reason	To create a \$50 billion product design industry and 1 million skilled jobs
Feature details	Focus on IP creation, fabless growth, OSAT, job creation, exports
Validity or status	Active forum with roadmap until 2035
Strategic significance	Position India as a global semiconductor design leader

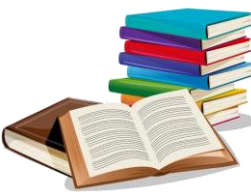


➤ **What is the main purpose of the Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited launched by PM Modi?**

- A) Provide employment to youth in IT sector
- B) Enable women to get subsidized cooking gas
- C) Offer low-interest loans to women entrepreneurs via Jeevika
- D) Establish new dairy cooperatives in Bihar
- E) Train rural teachers for digital education

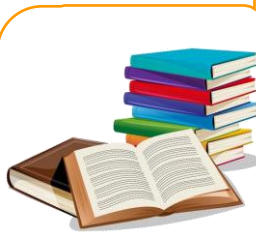
Answer

C) Offer low-interest loans to women entrepreneurs via Jeevika



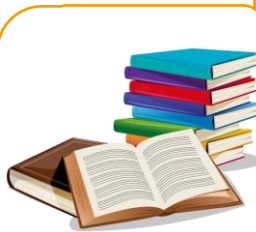
Event and Location:

- **Event:** Launch of Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited
- **Location:** Bihar (Launched via video conferencing)
- **Date:** 2 September 2025



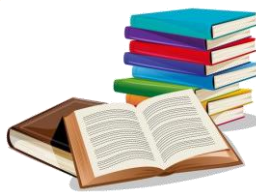
Mandates and Objectives:

- **Mandates:**
 - Prime Minister Narendra Modi launched a fully digital cooperative credit system for rural women in Bihar.
 - The institution will provide low-interest loans to self-help groups (SHGs) associated with Jeevika.



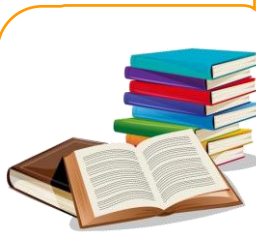
Mandates and Objectives:

- **Objectives:**
 - Reduce dependence on high-interest microfinance institutions (MFIs).
 - Promote financial inclusion, women's entrepreneurship, and community-led economic development.
 - Digitally empower 12,000 community cadres and ensure seamless fund transfer via mobile-based systems.



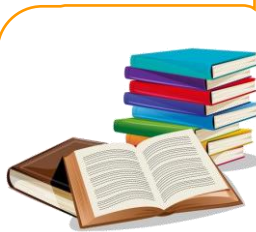
Important Terms Explained:

- **Jeevika:**
 - A Bihar state initiative under the Bihar Rural Livelihoods Promotion Society (BRLPS), aimed at promoting rural women's self-help groups for livelihood and financial inclusion.
- **Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited:**
 - A new state-level cooperative credit society to provide low-interest credit to women SHGs associated with Jeevika, launched by PM Modi in 2025.



Important Terms Explained:

- **Microfinance Institutions (MFIs):**
 - Lenders that provide small loans to low-income individuals, typically at high interest rates (18–24%). The Jeevika Nidhi aims to offer a lower-cost alternative.
- **Lakhpati Didi / Drone Didi / Bank Sakhi:**
 - Flagship women empowerment schemes:
 - **Lakhpati Didi:** Trains rural women to earn ₹1 lakh annually
 - **Drone Didi:** Equips women with drone training for agri-services
 - **Bank Sakhi:** Women who act as banking correspondents in villages



NATIONAL AFFAIRS



Tabular Summary:

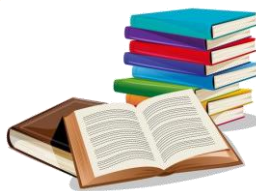
Parameter	Details
Event name	Launch of Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited
Announcement date	2 September 2025
Location	Bihar (via video conference)
Issuing authority	Prime Minister Narendra Modi
Policy/series name	Jeevika Nidhi – Digital Credit Cooperative
Key figures	PM Modi, CM Nitish Kumar, Dy CMs Samrat Choudhary & Vijay Kumar Sinha
Purpose/reason	To empower women through low-interest digital credit and entrepreneurship
Feature details	100% digital platform, SHG loans, 12,000 cadres equipped with tablets
Validity or status	Launched and operational from September 2025
Strategic significance	Reduces MFI dependency, boosts women-led enterprises, promotes inclusion



- **What is the main objective of the newly launched Kapas Kisan app by the Cotton Corporation of India (CCI)?**
- A) Provide insurance to cotton farmers
 - B) Enable direct export of cotton
 - C) Facilitate MSP cotton procurement through digital services
 - D) Offer subsidies on cotton seeds
 - E) Launch online cotton trading platform

Answer

C) Facilitate MSP cotton procurement through digital services

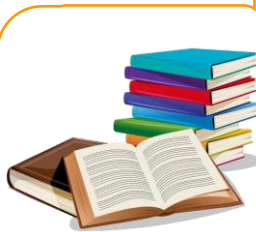


NATIONAL AFFAIRS



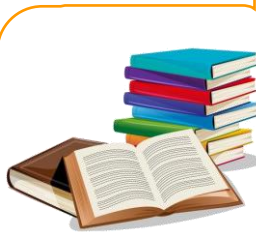
Event and Location:

- **Event:** Launch of the Kapas Kisan app for cotton procurement under MSP
- **Location:** India (National launch by Ministry of Textiles)
- **Date:** 2 September 2025



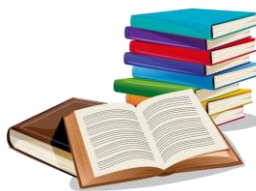
Mandates and Objectives:

- **Mandates:**
 - Launch of Kapas Kisan mobile app by the Cotton Corporation of India (CCI) under the Ministry of Textiles
 - Empower cotton farmers through digital access to MSP procurement processes



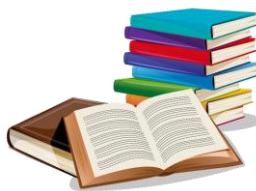
Mandates and Objectives:

- **Objectives:**
 - Ensure timely, fair, and transparent procurement of cotton under Minimum Support Price (MSP)
 - Enable self-registration, slot booking, and payment tracking for farmers
 - Reduce crowding and manual paperwork at procurement centres
 - Advance the goals of Digital India and farmer empowerment



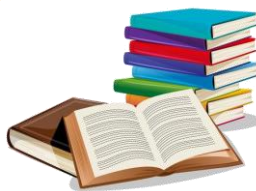
Important Terms Explained:

- **Kapas Kisan App:**
 - A mobile application launched by CCI to digitize the MSP cotton procurement process, enabling farmers to self-register, book slots for cotton sale, and track payments.
- **Minimum Support Price (MSP):**
 - A government-set price to protect farmers against sharp fall in agricultural prices by ensuring a minimum profit for their harvest.



Important Terms Explained:

- **Cotton Corporation of India (CCI):**
 - A public sector agency under the Ministry of Textiles that procures cotton at MSP to stabilize prices and protect farmers from distress sales.
- **Digital India:**
 - A flagship Government of India initiative aimed at transforming the country into a digitally empowered society and knowledge economy.

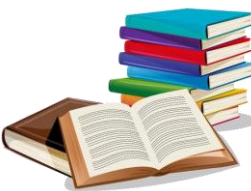


NATIONAL AFFAIRS



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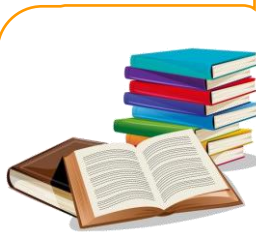
Parameter	Details
Event name	Launch of Kapas Kisan App
Announcement date	2 September 2025
Location	Nationwide (India)
Issuing authority	Ministry of Textiles, Govt. of India
Policy/series name	Minimum Support Price (MSP) for Cotton
Key figures	Shri Giriraj Singh (Union Minister of Textiles)
Purpose/reason	Empower cotton farmers with digital access to MSP procurement
Feature details	Self-registration, slot booking, payment tracking, real-time status
Validity or status	Active and launched across procurement centres
Strategic value	Reduces distress sales, boosts transparency, aligns with Digital India goals



QUICK RECALL



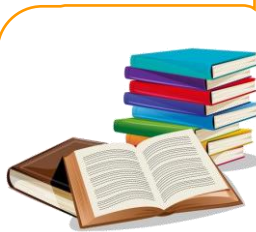
- **World Coconut Day is celebrated every year on September 2 to mark the formation of the Asian Pacific Coconut Community in 1969.**
- **India Post Payments Bank celebrated its 8th Foundation Day on September 1, 2025, marking achievements in last-mile banking.**
- **President Droupadi Murmu addressed the 120th Foundation Day of City Union Bank in Chennai on September 2, 2025.**
- **Oscar Piastri won the 2025 Dutch Grand Prix at Zandvoort, leading from pole position in a rain-affected race.**
- **The ICC has announced a record USD 13.88 million prize pool for the 2025 Women's Cricket World Cup.**
- **Mitchell Starc has announced retirement from T20Is to focus on Test cricket and the 2027 ODI World Cup.**
- **AMFI has proposed the MF-VRA scheme, modeled after the US 401(k) retirement system, in a new white paper.**
- **Suryoday Small Finance Bank launched two FD-backed credit cards under the RuPay network to promote credit access.**
- **The Account Aggregator (AA) framework completed four years since its launch on 2 September 2021.**



QUICK RECALL



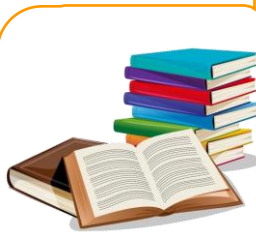
- SEBI has cleared the IPOs of 13 companies, aggregating to ₹15,700 crore, despite weak secondary market sentiment.
- SEBI has increased the intraday net position limit for index options from ₹1,500 crore to ₹5,000 crore per entity.
- India's DGCA has granted its first-ever safety clearance for ground handling operations to Air India SATS.
- T.C.A. Kalyani, a 1991-batch ICAS officer, has been appointed as the 29th Controller General of Accounts.
- The President of India has appointed Arun Kumar as a Judge of the Allahabad High Court.
- N. Srinivasan has been appointed Chairman of Chennai Super Kings Cricket Limited (CSKCL), with his daughter Rupa Gurunath joining as Director.
- The Coconut Development Board launched revised schemes and presented Export Excellence Awards during World Coconut Day celebrations in Angamaly, Kerala.
- The Indian Army has deployed a contingent to Fort Wainwright, Alaska, for the 21st edition of Yudh Abhyas with the US Army.
- The First Training Squadron (1TS) of the Indian Navy, comprising INS Tir, INS Shardul, and CGS Sarathi, arrived at Port Victoria, Seychelles on 1 September 2025.



QUICK RECALL



- The SCO Summit held in Tianjin, China on September 1, 2025, officially condemned the Pahalgam terror attack in its joint declaration.
- At the 2025 SCO Summit in Tianjin, China pledged RMB 2 billion in grants and RMB 10 billion in loans to SCO member states.
- IEPFA launched Phase II of its women-led financial literacy campaign “Niveshak Didi” on September 1, 2025, in Hyderabad.
- NCERT celebrated its 65th Foundation Day on September 1, 2025, with the launch of Bal Vatika – PM eVidya Channel No. 35 for foundational learning.
- Gujarat government has reduced the FPPPA rate to ₹2.30 per unit as part of its third consecutive cut in 18 months.
- The ICEA launched the Semiconductor Product Design Leadership Forum to drive innovation in chip design and IP creation.
- Prime Minister Narendra Modi launched the Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited on 2 September 2025 via video conferencing.
- The Union Minister of Textiles, Shri Giriraj Singh, launched the Kapas Kisan app to digitize cotton procurement under the MSP scheme.



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Anjuseela
★★★★★

It was very easy for us to understand...
» as Uu told us from the depth of a part.. ur teach very well sir!

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Priyamurugesan
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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. Tng so much sir. Super content.

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Dharani
★★★★★

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

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STUDENT REVIEW

Nirosha
★★★★★

Banking awareness course romba romba useful la iruku omaka kadakara time illa na. Pathara iru when time la sharama undaradadanti 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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Bhuvana K
★★★★★

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
★★★★★

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

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STUDENT REVIEW

Benitta Robinson
★★★★★

"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
★★★★★

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

Priyanga V
★★★★★

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

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STUDENT REVIEW

Vasanthakumarm
★★★★★

Thank you Anna for your clear explanation

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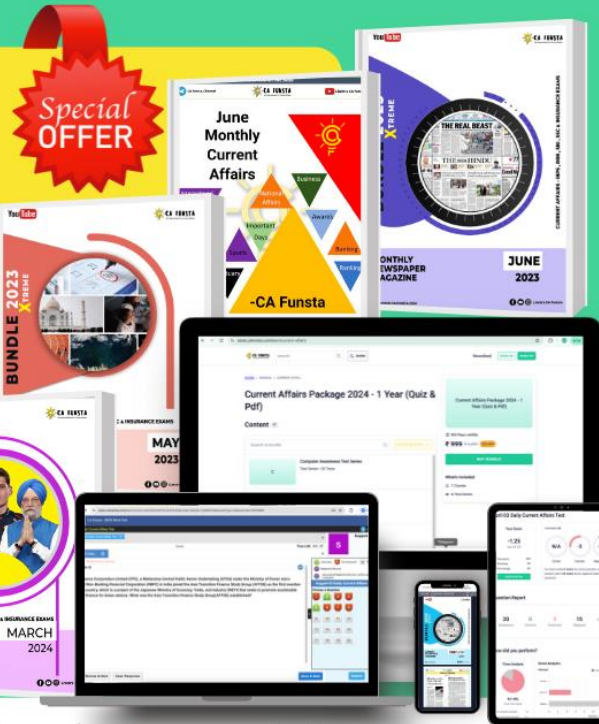


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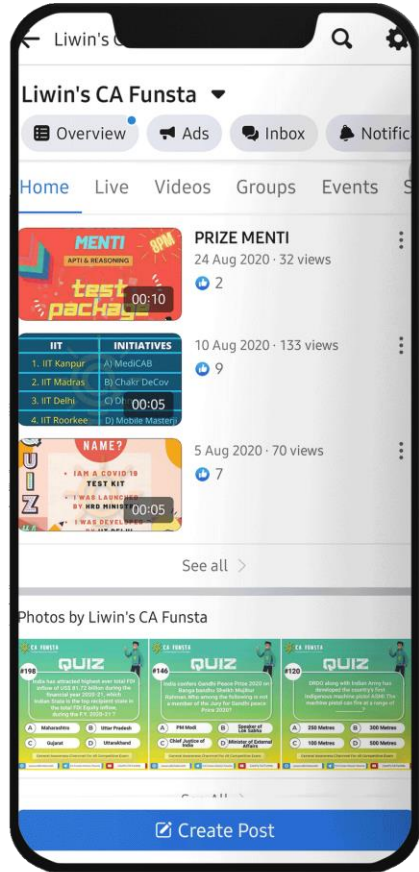
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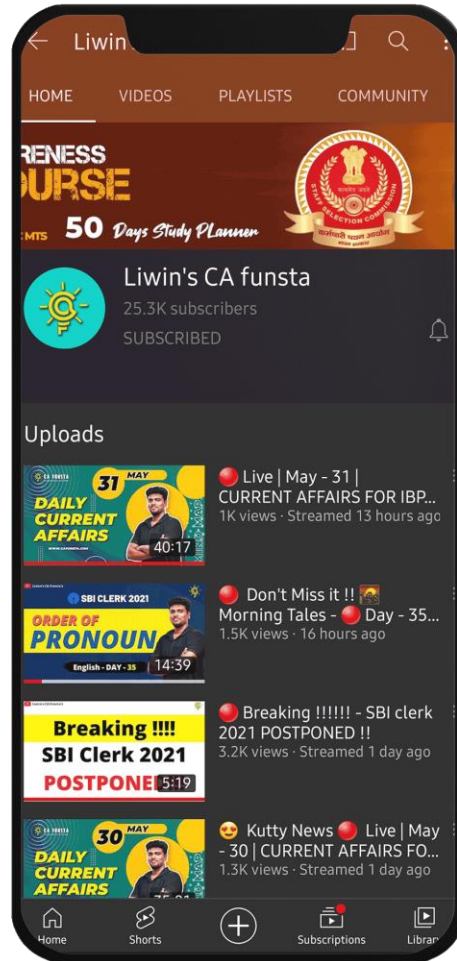


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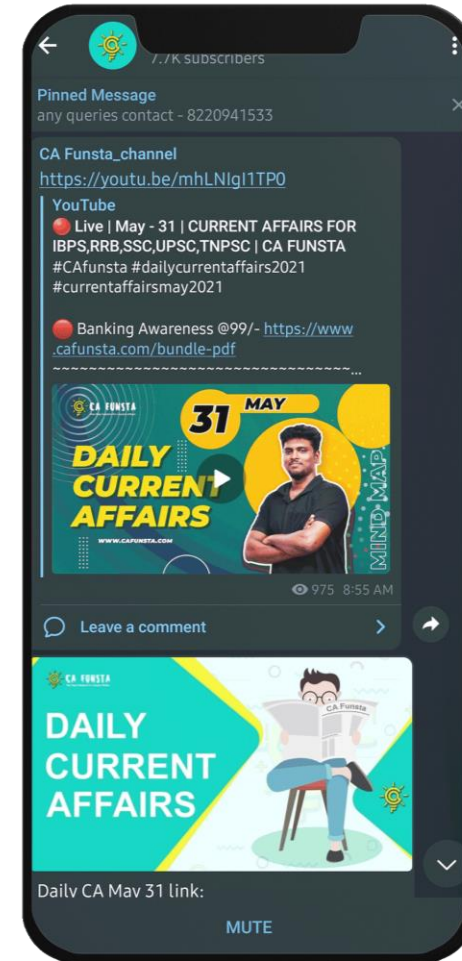
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