



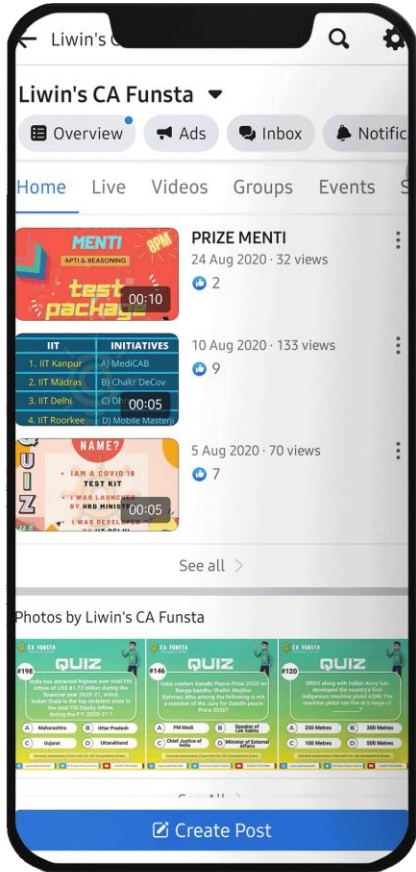
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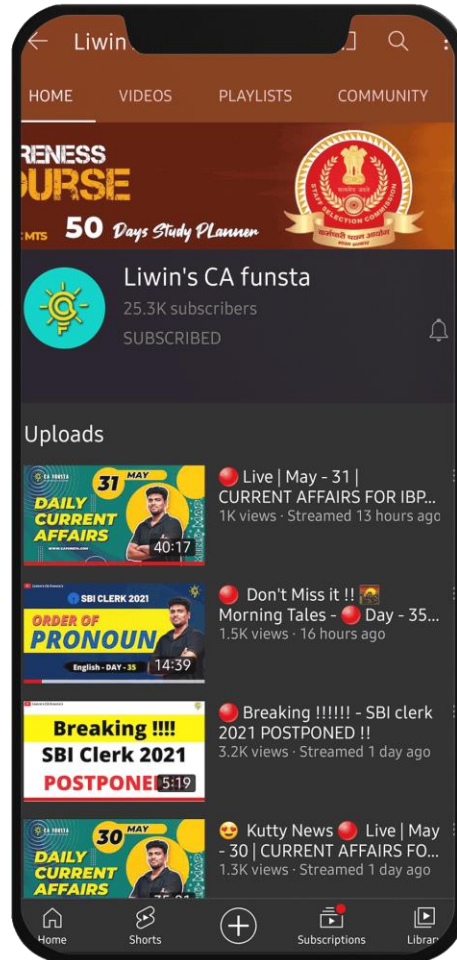
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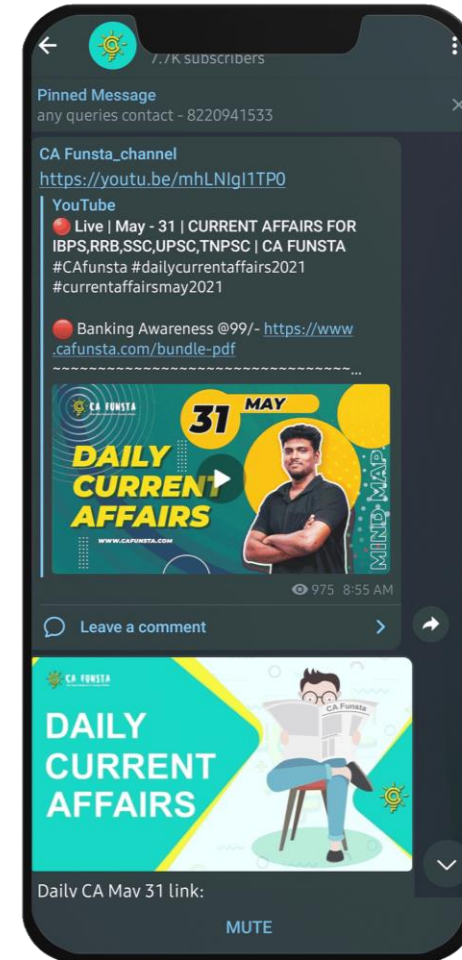
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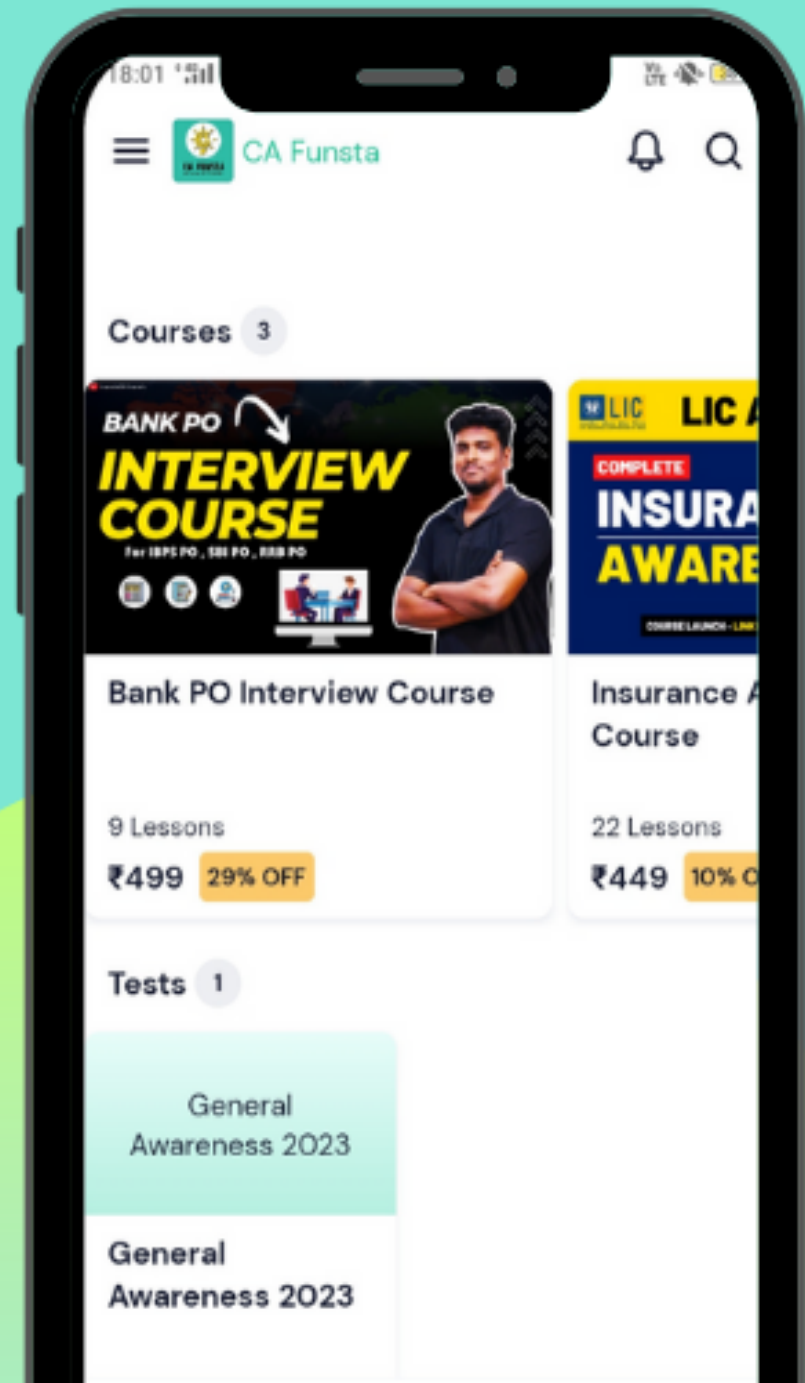
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STUDENT REVIEW

Ruban
★★★★★

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Mariappan B
★★★★★

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

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STUDENT REVIEW

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

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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 kuda easy ah puripuka 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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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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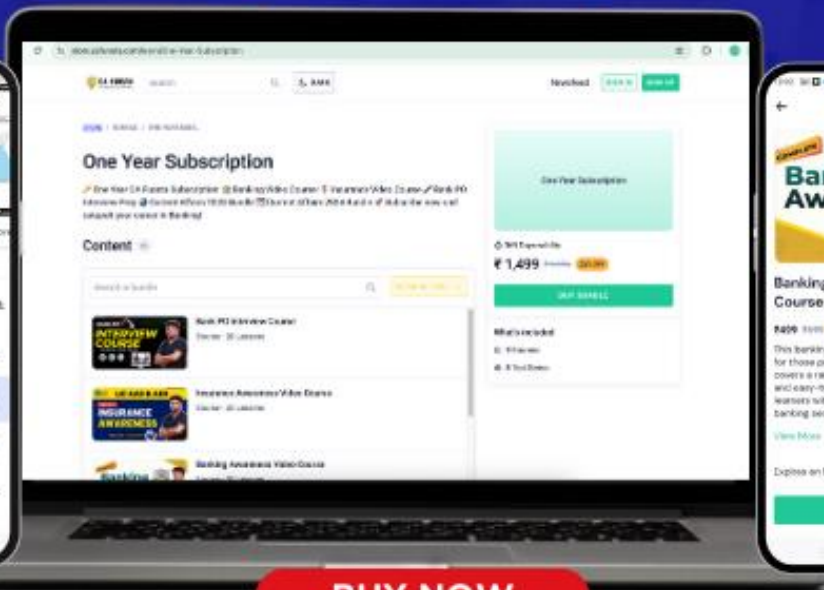
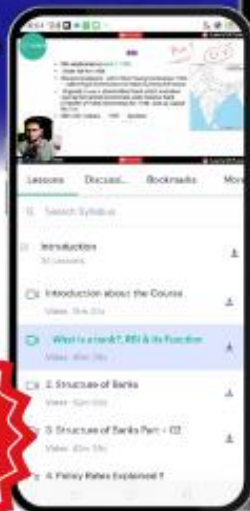


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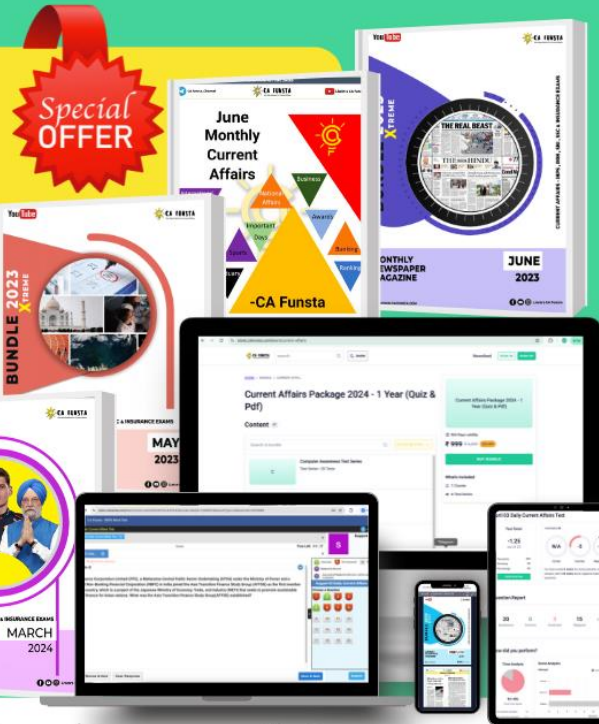


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Important Days

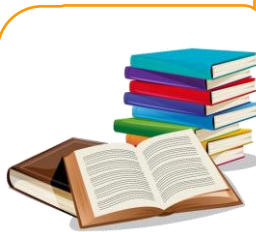


➤ **What is the theme of World Food Day 2025 as observed by the FAO and supported by global initiatives?**

- A) Leave No One Behind
- B) Safe Food Today for a Healthy Tomorrow
- C) Hand in Hand for Better Foods and a Better Future
- D) Grow, Nourish, Sustain. Together
- E) Zero Hunger

Answer

C) Hand in Hand for Better Foods and a Better Future

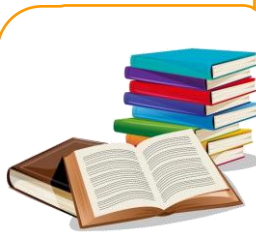


Important Days



Event and Location:

- **Event:** Celebration of World Food Day 2025
- **Location:** Global (Observed in 150+ countries, including India)
- **Date:** October 16, 2025



Important Days



Mandates and Objectives:

- **Mandates:** The Food and Agriculture Organization (FAO) observed World Food Day 2025 with the theme “Hand in Hand for Better Foods and a Better Future”. India also commemorated the day by showcasing its national initiatives and food security achievements.
- **Objectives:** To promote awareness around food security, nutrition, and sustainable agriculture, while encouraging collective action to eliminate hunger and malnutrition globally and within India.



Important Days



Important Terms Explained:

- **World Food Day:** Observed annually on October 16 to commemorate the founding of the FAO in 1945, aiming to highlight global food and nutrition issues.
- **National Food Security Mission (NFSM):** Launched in 2007–08 to boost rice, wheat, and pulses production; renamed National Food Security & Nutrition Mission (NFSNM) in 2024–25 to also focus on nutrition.
- **National Food Security Act (NFSA), 2013:** Provides subsidized food grains to 81.35 crore people in India, covering 75% of the rural and 50% of the urban population.



Important Days



Important Terms Explained:

- **Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY):** Offers free food grains to NFSA beneficiaries; extended from 2024 to 2028 with an outlay of ₹11.80 lakh crore.
- **PM POSHAN Scheme:** Formerly Mid-Day Meal scheme, provides nutritious cooked meals to children in government and aided schools to boost attendance and nutrition.
- **Rice Fortification Initiative:** Government-led plan to provide fortified rice (with Iron, Folic Acid, Vitamin B12) through welfare schemes, now universalized under central schemes till December 2028.



Important Days



Important Terms Explained:

- **SMART-PDS:** Scheme to modernize PDS using technology like biometric authentication, ePoS devices, Aadhaar seeding, and supply chain digitization.
- **One Nation, One Ration Card (ONORC):** Allows nationwide portability of ration benefits ensuring convenience for migrant workers.
- **Open Market Sales Scheme (Domestic) [OMSS-D]:** Facilitates sale of surplus grains (wheat, rice) in the open market to control prices and ensure affordability.



Important Days



Important Terms Explained:

- **Mission for Aatmanirbharta in Pulses:** Launched in October 2025 to boost domestic pulse production with an ₹11,440 crore budget to enhance self-reliance and farmer income.
- **World Food India 2025:** A global event to position India as a food processing and export hub, organized by the Ministry of Food Processing Industries.
- **Indian Thali – WWF Recognition:** Recognized by WWF's Living Planet Report for being nutritious, sustainable, and low in ecological impact.



Important Days



Tabular Summary:

Parameter	Details
Event name	World Food Day 2025
Announcement date	October 16, 2025
Location	Global (observed by 150+ countries); FAO HQ in Rome
Issuing authority	Food and Agriculture Organization (FAO) of the UN
Policy/series name	Global Food Security and Sustainable Agriculture Campaign
Key figures	QU Dongyu (FAO Director-General), Government of India Ministries
Purpose/reason	Promote global cooperation in food security and sustainable practices
Feature details	India highlighted schemes like NFSA, PMGKAY, Rice Fortification, SMART-PDS
Validity or status	Annual UN-observed event since 1981
Strategic/significant value	Highlights India's commitment to eradicating hunger and malnutrition



Important Days



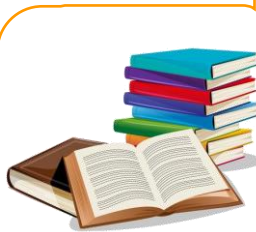
➤ Which university observed World Kuchipudi Day in October 2025 with traditional performances like Bhama Kalapam and Thillana?

- A) Andhra University
- B) Osmania University
- C) GITAM Deemed to be University
- D) Kakatiya University
- E) Sri Venkateswara University



Answer

C) GITAM Deemed to be University



Important Days



Event and Location:

- **Event:** Celebration of World Kuchipudi Day through classical dance performances
- **Location:** Visakhapatnam, Andhra Pradesh
- **Date:** October 15, 2025



Important Days



Mandates and Objectives:

- **Mandates:** The School of Humanities and Social Sciences at GITAM Deemed to be University organized multiple Kuchipudi dance performances involving students and faculty.
- **Objectives:** The aim was to preserve and promote the Indian classical dance form Kuchipudi, raise awareness among youth, and pay tribute to pioneers like Vempati Chinna Satyam.



Important Days



Important Terms Explained:

- **Kuchipudi:** A major classical dance form of India that originated in Andhra Pradesh, known for its graceful movements, expressive storytelling, and blend of dance and drama.
- **Vempati Chinna Satyam:** A legendary Kuchipudi dancer and choreographer, honored with the Padma Bhushan, who helped standardize and globalize the art form.
- **Nattuvangam:** A rhythmic aspect of classical Indian dance involving the recitation of syllables, often accompanied by cymbals, that guides the dancer's timing and footwork.

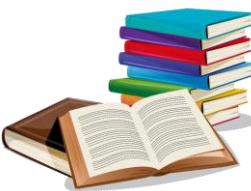


Important Days



Tabular Summary:

Parameter	Details
Event name	World Kuchipudi Day Celebrations
Announcement date	October 15, 2025
Location	Visakhapatnam, Andhra Pradesh
Issuing authority	GITAM Deemed to be University, School of Humanities and Social Sciences
Policy/series name	World Kuchipudi Day series of cultural events
Key figures	Tekumalla Seeta Rama Swamy, Vempati Chinna Satyam, K. Malyada, B. Nalini
Purpose/reason	To promote Indian classical dance and pay tribute to renowned contributors
Feature details	Student performances, live music, felicitation ceremony
Validity or status	One-day cultural observance
Strategic/significant value	Cultural preservation and promotion of Indian traditions among youth



SPORTS

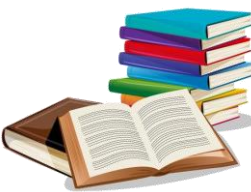


➤ Which Olympic gold medalist swimmer from Australia announced her retirement from elite swimming in October 2025?

- A) Emma McKeon
- B) Katie Ledecky
- C) Summer McIntosh
- D) Ariarne Titmus
- E) Cate Campbell

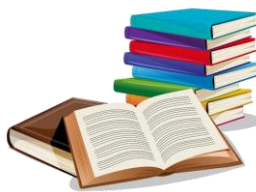
Answer

D) Ariarne Titmus



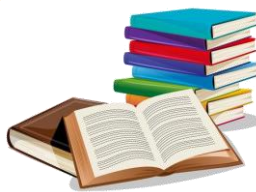
Event and Location:

- **Event:** Retirement announcement of Olympic swimmer Ariarne Titmus
- **Location:** Brisbane, Australia (via social media)
- **Date:** October 16, 2025



Mandates and Objectives:

- **Mandates:** Arianne Titmus, a four-time Olympic gold medalist, announced her retirement from elite swimming, surprising the global sports community.
- **Objectives:** To formally step away from professional swimming after reflecting on life priorities during her break post the Paris Olympics 2024 and due to past health challenges.



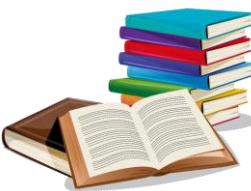
Important Terms Explained:

- **Ariarne Titmus:** An Australian swimmer known for her fierce rivalry with Katie Ledecky, Titmus holds the world record in 200m freestyle and has won 33 international medals, including 4 Olympic golds.
- **Paris Olympics 2024:** The Games of the XXXIII Olympiad, held in Paris, where Titmus successfully defended her 400m freestyle title.
- **World Record Holder:** Titmus is the current world record holder in the women's 200m freestyle, showcasing her elite status in global swimming.
- **Olympic Swimming Medals:** Titmus has won 4 gold, 3 silver, and 1 bronze across two Olympics, alongside 4 world titles.



Tabular Summary:

Parameter	Details
Event name	Retirement of Arianne Titmus from elite competitive swimming
Announcement date	October 16, 2025
Location	Brisbane, Australia
Issuing authority	Arianne Titmus (via Instagram)
Policy/series name	Personal career decision post Paris Olympics 2024
Key figures	Arianne Titmus, Katie Ledecky, Summer McIntosh
Purpose/reason	Shift in life priorities, reflection during time away, post-surgery impact
Feature details	4 Olympic golds, world record in 200m freestyle, 33 international medals
Validity or status	Official retirement from elite-level swimming
Strategic/significant value	Marks end of a stellar career; creates legacy for future swimmers in Australia



OBITUARY



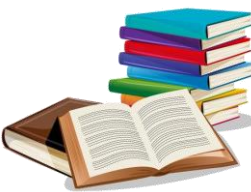
➤ **Who was recognized as the first playback singer of Telugu cinema and passed away in October 2025 at the age of 97?**

- A) P Susheela
- B) Lata Mangeshkar
- C) S Janaki
- D) Raavi Balasaraswathi Devi
- E) M S Subbulakshmi



Answer

D) Raavi Balasaraswathi Devi

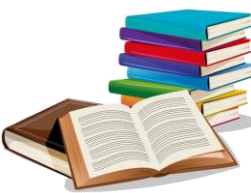


OBITUARY



Event and Location:

- **Event:** Death of veteran actress and singer Raavi Balasaraswathi Devi
- **Location:** Hyderabad, Telangana
- **Date:** October 15, 2025

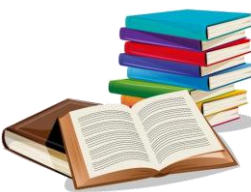


OBITUARY



Mandates and Objectives:

- **Mandates:** Raavi Balasaraswathi Devi, revered as the first playback singer of Telugu cinema, passed away at the age of 97.
- **Objectives:** To acknowledge and honor her pioneering contributions to South Indian cinema, particularly Telugu playback singing, and her legacy in Indian music and film history.

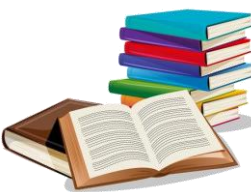


OBITUARY



Important Terms Explained:

- **Playback Singer:** A singer whose songs are pre-recorded for use in films; actors lip-sync to these songs during filming. This became a revolutionary technique in Indian cinema.
- **Bhagyalaxmi (1943):** The first Telugu film to feature a playback song, sung by Balasaraswathi Devi for actress Kamala Kotnis, marking a historic moment in Telugu cinema.

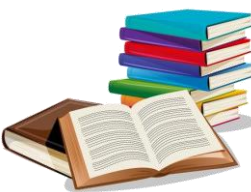


OBITUARY



Important Terms Explained:

- **HMV (His Master's Voice):** A prominent record label under which Balasaraswathi recorded her first solo gramophone record at age 6.
- **The Light Singer:** A title given to Balasaraswathi for her popular and melodious singing on All India Radio, which further expanded her reach and fame.



OBITUARY



Tabular Summary:

Parameter	Details
Event name	Death of Raavi Balasaraswathi Devi
Announcement date	October 16, 2025
Location	Hyderabad, Telangana
Issuing authority	Family and media reports
Policy/series name	First Playback Singer in Telugu Cinema Legacy
Key figures	Raavi Balasaraswathi Devi, K Subramaniam, Pullayya, Bhimavarapu Narasimha Rao
Purpose/reason	To honor the passing of a legendary artist in South Indian cinema history
Feature details	Known for the song "Thinne Meedha Sinnoda" in Bhagyalaxmi (1943)
Validity or status	Obituary; end of life tribute
Strategic/significant value	Pioneered playback singing in Telugu films and influenced generations of singers

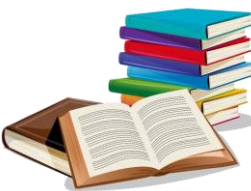


➤ **Which AMC recently launched the 'Pay with Mutual Fund' facility enabling UPI payments via mutual fund units?**

- A) ICICI Prudential AMC
- B) HDFC Mutual Fund
- C) Bajaj Finserv AMC
- D) Nippon India Mutual Fund
- E) Axis Mutual Fund

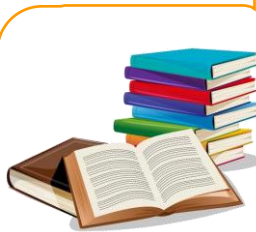
Answer

C) Bajaj Finserv AMC



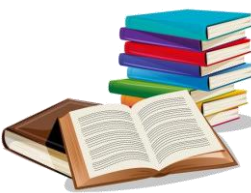
Event and Location:

- **Event:** Launch of 'Pay with Mutual Fund' UPI payment facility
- **Location:** Mumbai, India
- **Date:** October 16, 2025



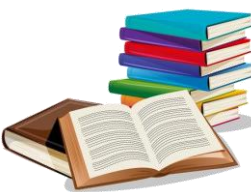
Mandates and Objectives:

- **Mandates:** Bajaj Finserv AMC, in collaboration with Curie Money, has introduced a 'Pay with Mutual Fund' facility, allowing investors to use their mutual fund units to make UPI-based payments directly via bank accounts.
- **Objectives:** To offer investors a blended solution for investment and liquidity, by providing instant redemption and UPI compatibility while earning higher returns through liquid mutual fund investments compared to traditional savings accounts.



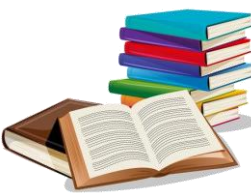
Important Terms Explained:

- **Pay with Mutual Fund:** A new feature allowing investors to make UPI payments using the balance of their liquid mutual fund units, effectively combining investment with daily spending.
- **Insta Redemption Facility:** A feature that enables investors to instantly redeem up to ₹50,000 or 90% of their mutual fund investment, whichever is lower, with near real-time credit to the bank account.



Important Terms Explained:

- **Liquid Fund:** A type of debt mutual fund that invests in short-term market instruments and offers higher returns than savings accounts with relatively low risk and quick liquidity.
- **Curie Money:** A fintech platform collaborating with Bajaj Finserv AMC to provide seamless tech-enabled integration of mutual fund transactions with UPI-based payment systems.



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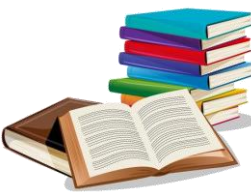
Parameter	Details
Event name	Launch of 'Pay with Mutual Fund' facility
Announcement date	October 16, 2025
Location	Mumbai, India
Issuing authority	Bajaj Finserv AMC
Policy/series name	Pay with Mutual Fund
Key figures	Ganesh Mohan (MD, Bajaj Finserv AMC)
Purpose/reason	Allow UPI payments using mutual fund units for liquidity and better returns
Feature details	Instant redemption up to ₹50,000 or 90% of holdings via UPI-linked bank
Validity or status	Active and available to investors
Strategic/significant value	Bridges investing and spending, promotes mutual fund usage for daily life



➤ What is the maximum compensation per acre announced for insured samba paddy crop in Thanjavur district for 2025?

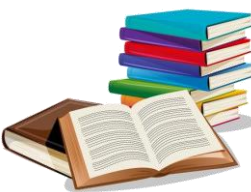
- A) ₹25,000
- B) ₹30,000
- C) ₹37,600
- D) ₹40,000
- E) ₹50,000

Answer
C) ₹37,600



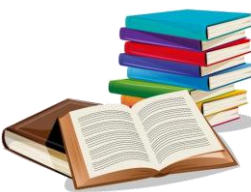
Event and Location:

- **Event:** Announcement of samba paddy crop insurance compensation and premium details
- **Location:** Thanjavur district, Tamil Nadu
- **Date:** October 16, 2025



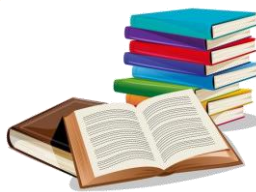
Mandates and Objectives:

- **Mandates:** Farmers in Thanjavur cultivating samba paddy are eligible for a maximum crop insurance compensation of ₹37,600 per acre, provided they pay the insurance premium of ₹564 per acre on or before November 15, 2025.
- **Objectives:** To provide financial protection to farmers against potential crop losses due to natural calamities, and promote timely crop insurance enrollment through designated insurers.



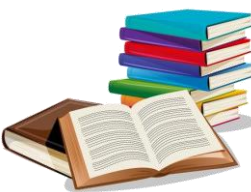
Important Terms Explained:

- **Samba Paddy:** A long-duration rice crop variety grown during the Rabi season (October–March) in Tamil Nadu, known for its higher yield but also more vulnerable to climate risks.
- **Crop Insurance:** A risk management tool that offers financial compensation to farmers for crop loss due to natural disasters, pests, or diseases, under notified government-backed schemes.



Important Terms Explained:

- **Kshema General Insurance Company:** A private sector general insurance provider designated for Thanjavur I region under the crop insurance plan.
- **Agricultural Insurance Company Ltd. (AIC):** A government-owned insurance company that implements crop insurance schemes, assigned to Thanjavur II region for this coverage.



Tabular Summary:

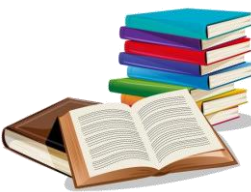
Parameter	Details
Event name	Announcement of samba paddy crop insurance compensation
Announcement date	October 16, 2025
Location	Thanjavur district, Tamil Nadu
Issuing authority	District Collector B. Priyanka Pankajam
Policy/series name	Samba Paddy Crop Insurance 2025
Key figures	Compensation: ₹37,600/acre; Premium: ₹564/acre
Purpose/reason	To safeguard farmers from samba crop loss due to weather or natural disasters
Feature details	Insurance via Kshema (Thanjavur I) and AIC (Thanjavur II); last date: Nov 15
Validity or status	Active; registration open till November 15, 2025
Strategic/significant value	Supports financial resilience and climate-risk mitigation for paddy farmers



- **What is the main objective of the SME Bancassurance partnership between CSB Bank and Ageas Federal Life Insurance?**
- A) Provide health insurance coverage to rural households
 - B) Offer international remittance solutions
 - C) Deliver combined credit, savings, and life insurance products to SMEs
 - D) Promote government pension schemes for farmers
 - E) Replace traditional banking with fully digital operations

Answer

C) Deliver combined credit, savings, and life insurance products to SMEs

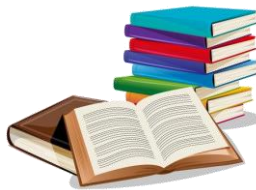


BANKING AND FINANCE



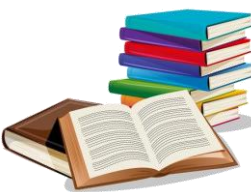
Event and Location:

- **Event:** SME Bancassurance partnership between Ageas Federal Life Insurance and CSB Bank
- **Location:** Pan-India (Headquartered in Mumbai)
- **Date:** October 16, 2025



Mandates and Objectives:

- **Mandates:**
 - CSB Bank and Ageas Federal Life Insurance entered into a strategic SME Bancassurance agreement to offer integrated financial solutions to customers across India.
- **Objectives:**
 - To provide bespoke life insurance products along with credit and savings solutions, focusing especially on Small and Medium Enterprises (SMEs) and individual entrepreneurs, thereby ensuring financial protection and business continuity.



Important Terms Explained:

- **SME Bancassurance:** A financial model where banks partner with insurance providers to offer life insurance products tailored for SMEs, integrating them into existing banking services.
- **Ageas Federal Life Insurance:** A private life insurer in India backed by Belgium-based Ageas Group, offering innovative and customized insurance products.
- **CSB Bank:** A private sector bank in India formerly known as Catholic Syrian Bank, undergoing digital transformation with a focus on SMEs and retail banking.



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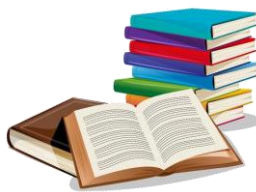
Parameter	Details
Event name	SME Bancassurance Partnership Launch
Announcement date	October 16, 2025
Location	Mumbai (Pan-India Reach)
Issuing authority	Ageas Federal Life Insurance & CSB Bank
Policy/series name	SME Bancassurance Collaboration
Key figures	Pralay Mondal (CSB Bank), Jude Gomes (Ageas Federal)
Purpose/reason	To provide comprehensive financial security for SMEs
Feature details	Combines life insurance with credit and savings for SMEs and entrepreneurs
Validity or status	Active and being rolled out across CSB branches
Strategic/significant value	Supports India's SME sector and enhances insurance penetration



- What is the name of the open-source platform developed by India to help other countries build digital identity systems?

- A) Aadhaar Stack
- B) DigiYatra
- C) Bharat Stack
- D) MOSIP
- E) IND-ID

Answer
D) MOSIP



Event and Location:

- **Event:** RBI Governor advocates global collaboration on Digital Public Platforms
- **Location:** Washington D.C. (Event); India (Initiative origin)
- **Date:** October 16, 2025



Mandates and Objectives:

- **Mandates:**
 - RBI Governor Sanjay Malhotra emphasized India's commitment to global cooperation in Digital Public Platforms (DPPs) at a high-level international dialogue. India offered to share its digital infrastructure like UPI and MOSIP with other nations.
- **Objectives:**
 - The goal is to extend the benefits of DPPs globally, promote inclusive growth, enhance cross-border payments, and facilitate digital transformation in developing nations.



Important Terms Explained:

- **Digital Public Platforms (DPPs):** Interconnected digital infrastructures like digital identity, payments, and data systems that promote inclusion, efficiency, and secure public services.
- **MOSIP (Modular Open-Source Identity Platform):** India-developed open-source platform that allows countries to build and manage national digital identity systems securely and affordably.
- **UPI (Unified Payments Interface):** India's real-time, interbank peer-to-peer and person-to-merchant digital payments system, widely used for seamless transactions.



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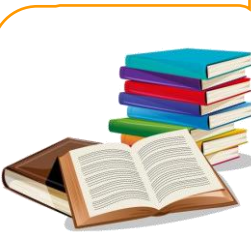
Parameter	Details
Event name	RBI calls for global collaboration on Digital Public Platforms
Announcement date	October 16, 2025
Location	Washington D.C. (event), India (initiative)
Issuing authority	Reserve Bank of India
Policy/series name	Digital Public Platforms, MOSIP, UPI Internationalization
Key figures	Sanjay Malhotra (RBI Governor)
Purpose/reason	To promote global access to digital identity and payment platforms
Feature details	UPI international linkage, QR-based P2M payments, MOSIP adoption by 27+ nations
Validity or status	Active initiatives, MoUs signed with multiple countries
Strategic/significant value	Enhances financial inclusion, promotes cross-border trade, reduces cost, supports emergency relief



➤ How much is the RBI estimated to have sold in the forex market to support the Indian rupee recently?

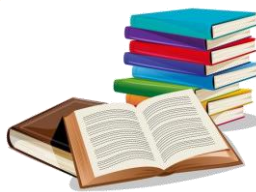
- A) \$1–2 billion
- B) \$2–3 billion
- C) \$3–5 billion
- D) \$6–7 billion
- E) \$7–8 billion

Answer
C) \$3–5 billion



Event and Location:

- **Event:** RBI forex intervention to stabilize the rupee
- **Location:** Mumbai, India
- **Date:** October 16, 2025



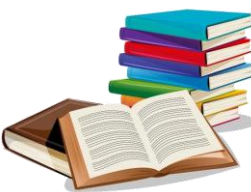
Mandates and Objectives:

- **Mandates:** The Reserve Bank of India (RBI) intervened in the foreign exchange market, reportedly selling between \$3 billion and \$5 billion in the spot and non-deliverable forward (NDF) segments to arrest the depreciation of the Indian rupee.
- **Objectives:** To protect the rupee from excessive volatility, maintain macroeconomic stability, and counter adverse market sentiment driven by factors such as weak equity flows, increased gold import demand, and global trade tensions.



Important Terms Explained:

- **RBI (Reserve Bank of India):** India's central bank, responsible for monetary policy, currency stability, foreign exchange management, and ensuring the health of the country's financial system.
- **Non-Deliverable Forward (NDF) Market:** An offshore derivative market where two parties agree to exchange the difference between the contracted NDF rate and the spot rate on a notional amount. It is often used to speculate or hedge currency risks when capital controls are present.



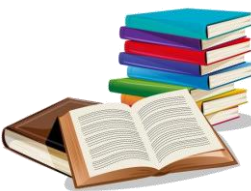
Important Terms Explained:

- **Spot Market:** A public financial market where financial instruments or commodities are traded for immediate delivery. In FX markets, it refers to the actual exchange of currencies at current market rates.
- **Rupee Appreciation:** When the value of the Indian rupee rises relative to the US dollar, making imports cheaper and potentially containing inflation.
- **Forex Reserve Intervention:** The central bank's action of buying or selling foreign currency (usually USD) from its reserves to stabilize the national currency.



Tabular Summary:

Parameter	Details
Event name	RBI forex intervention to support Indian rupee
Announcement date	October 16, 2025
Location	Mumbai, India
Issuing authority	Reserve Bank of India
Policy/series name	Spot and NDF Market Intervention
Key figures	Shaktikanta Das (RBI Governor), Alok Singh (CSB Bank)
Purpose/reason	Stabilize rupee under pressure from tariffs, gold imports, weak equity flows
Feature details	\$3–5 billion sold in spot and forward markets; largest in months
Validity or status	Active intervention; rupee appreciated to 87.70/\$
Strategic/significant value	Helps maintain financial stability, inflation control, and market confidence

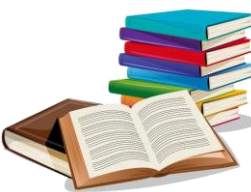


➤ What was South Indian Bank's net profit for Q2 of FY26?

- A) ₹298 crore
- B) ₹324.69 crore
- C) ₹351.36 crore
- D) ₹375 crore
- E) ₹400.10 crore

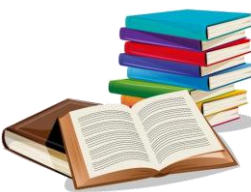


Answer
C) ₹351.36 crore



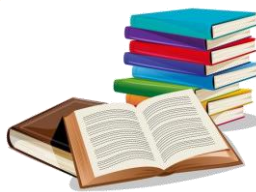
Event and Location:

- **Event:** South Indian Bank Q2 FY26 financial results announcement
- **Location:** Thrissur, Kerala
- **Date:** October 16, 2025



Mandates and Objectives:

- **Mandates:** South Indian Bank reported an 8% year-on-year increase in net profit for Q2 FY26, amounting to ₹351.36 crore, up from ₹324.69 crore in the same quarter last year.
- **Objectives:** To sustain profitable and risk-managed growth across key loan segments such as corporate, MSME, housing, auto, and gold loans, while maintaining asset quality and enhancing stakeholder value.



Important Terms Explained:

- **Net Profit:** The total earnings of a company after deducting all expenses, taxes, and costs. It reflects the profitability of a business during a specific period.
- **Asset Quality:** An indicator of the health of a bank's loan portfolio, assessing how many of the assets (loans) are performing vs non-performing. Maintaining high asset quality is key to bank stability.
- **MSME Loans:** Loans offered to Micro, Small, and Medium Enterprises (MSMEs), a critical segment for economic and employment growth in India.



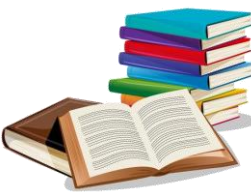
Important Terms Explained:

- **Quality Credit Growth:** Lending that prioritizes low-risk borrowers and sectors, ensuring long-term stability and profitability.
- **Fresh Advances:** Refers to new loans disbursed during the period, typically assessed for risk, tenure, and creditworthiness.



Tabular Summary:

Parameter	Details
Event name	South Indian Bank Q2 FY26 financial results
Announcement date	October 16, 2025
Location	Thrissur, Kerala
Issuing authority	South Indian Bank
Policy/series name	Q2 FY26 Results
Key figures	P R Seshadri (MD & CEO)
Purpose/reason	To report financial performance and highlight growth across loan segments
Feature details	Net profit of ₹351.36 crore, 8% YoY growth; strong growth in retail & MSME
Validity or status	Financial results for the quarter ended September 30, 2025
Strategic/significant value	Reflects focus on sustainable, quality-based credit expansion and risk management



➤ What was the net profit of Indian Overseas Bank (IOB) for Q2 FY26?

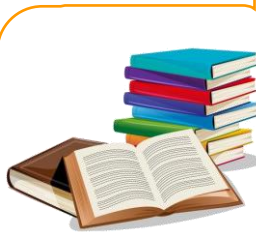
- A) ₹777 crore
- B) ₹1,226 crore
- C) ₹2,337 crore
- D) ₹3,059 crore
- E) ₹1,410 crore



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

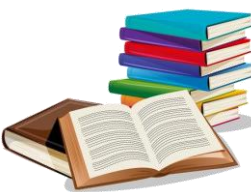
आपकी प्रगति का सच्चा साथी
Good people to grow with

Answer
B) ₹1,226 crore



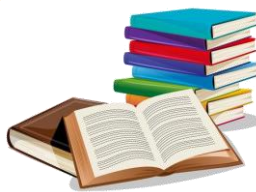
Event and Location:

- **Event:** Indian Overseas Bank Q2 FY26 financial results announcement
- **Location:** Chennai, Tamil Nadu
- **Date:** October 16, 2025



Mandates and Objectives:

- **Mandates:** Indian Overseas Bank reported a 57.8% year-on-year increase in net profit for Q2 FY26, reaching ₹1,226 crore, driven by robust credit growth and increased Net Interest Income (NII).
- **Objectives:** To achieve sustainable and capital-light credit growth, maintain profitability over ₹1,000 crore per quarter, and improve asset quality while optimizing interest margins.



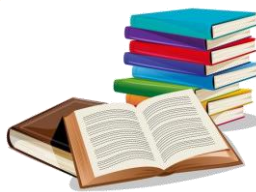
Important Terms Explained:

- **Net Interest Income (NII):** The difference between interest earned on loans and interest paid on deposits. It reflects a bank's core profitability.
- **Net Interest Margin (NIM):** A performance metric indicating how much net interest a bank earns as a percentage of its interest-earning assets.
- **MCLR (Marginal Cost of Funds based Lending Rate):** A benchmark lending rate set by banks. It reflects the minimum interest rate below which banks cannot lend, ensuring transparency.



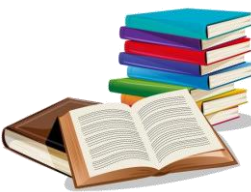
Important Terms Explained:

- **Repo-linked Lending Rate (RLLR):** An external benchmark linked to the RBI's repo rate, resulting in quicker transmission of rate changes to borrowers.
- **Gross Non-Performing Assets (GNPA):** The total value of loans that have turned bad and are in default without any recovery.
- **RAM Advances:** Retail, Agriculture, and MSME loan segments—considered the backbone of inclusive banking.



Tabular Summary:

Parameter	Details
Event name	Indian Overseas Bank Q2 FY26 Results
Announcement date	October 16, 2025
Location	Chennai, Tamil Nadu
Issuing authority	Indian Overseas Bank
Policy/series name	Q2 FY26 Financial Results
Key figures	Ajay Kumar Srivastava (MD & CEO)
Purpose/reason	To disclose earnings and performance metrics for Q2 FY26
Feature details	Net profit at ₹1,226 crore; NII at ₹3,059 crore; NIM-Domestic at 3.35%
Validity or status	Q2 FY26 financial performance
Strategic/significant value	Reflects strong retail credit expansion, NPA reduction, and efficient margin management

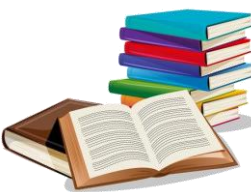


➤ **Power Mech Projects recently secured a ₹2,500 crore EPC order from BHEL for which thermal plant project?**

- A) Korba Thermal Plant
- B) Singareni Thermal Plant
- C) Neyveli Thermal Plant
- D) Talcher Thermal Plant
- E) Chandrapur Thermal Plant

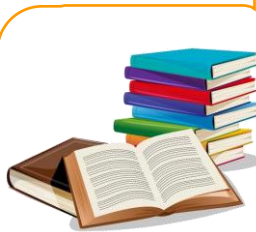
Answer

B) Singareni Thermal Plant



Event and Location:

- **Event:** Power Mech Projects awarded ₹2,500 crore EPC contract from BHEL
- **Location:** Singareni Thermal Power Plant, India (contract announced in New Delhi)
- **Date:** October 16, 2025



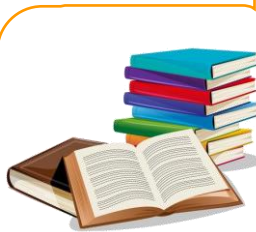
Mandates and Objectives:

- **Mandates:** Power Mech Projects Ltd has been awarded an EPC contract worth ₹2,500 crore by BHEL for the Balance of Plant (BoP) Package at 1x800 MW Singareni Thermal Power Project.
- **Objectives:** To undertake engineering, procurement, and construction works related to coal & biomass handling, ash management, water and wastewater treatment, fire protection, and associated civil and structural infrastructure, contributing to India's power sector infrastructure development.



Important Terms Explained:

- **EPC (Engineering, Procurement, and Construction):**
A project delivery method where the contractor is responsible for all activities—from design and procurement to construction and commissioning.
- **Balance of Plant (BoP):** Refers to all supporting components and auxiliary systems of a power plant, excluding the main power-generating unit.



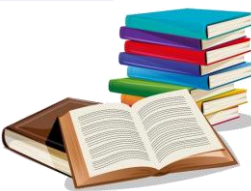
Important Terms Explained:

- **BHEL (Bharat Heavy Electricals Limited):** A Government of India Maharatna PSU, and India's largest power generation equipment manufacturer, executing large thermal, hydro, and renewable projects.
- **Singareni Thermal Power Plant:** A major coal-based power generation project located in Telangana, promoted by Singareni Collieries Company Limited (SCCL).



Tabular Summary:

Parameter	Details
Event name	₹2,500 crore EPC order for Singareni thermal plant
Announcement date	October 16, 2025
Location	Project at Singareni; announcement in New Delhi
Issuing authority	Bharat Heavy Electricals Ltd. (BHEL)
Contractor	Power Mech Projects Ltd.
Project capacity	1 x 800 MW
Policy/series name	Balance of Plant (BoP) EPC Package
Key figures	Sajja Kishore Babu (CMD, Power Mech), K. S. Murthy (CMD, BHEL)
Purpose/reason	Strengthening infrastructure for thermal power generation
Feature details	EPC works for coal/biomass handling, ash system, water treatment, fire safety
Validity or status	Order confirmed; project execution underway
Strategic/significant value	Reinforces Make in India and infrastructure development in energy sector

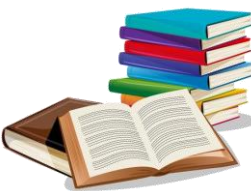


➤ Which company launched India's first electric heavy-duty truck with battery swapping and inaugurated the Mumbai–Pune electric corridor?

- A) Tata Motors
- B) Ashok Leyland
- C) Ola Electric
- D) Blue Energy Motors
- E) Mahindra Electric

Answer

D) Blue Energy Motors



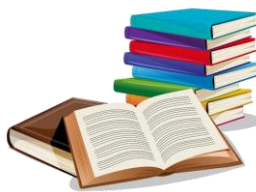
Event and Location:

- **Event:** Launch of India's first electric heavy-duty truck with battery swapping technology and electric highway corridor
- **Location:** Pune, Maharashtra
- **Date:** October 16, 2025



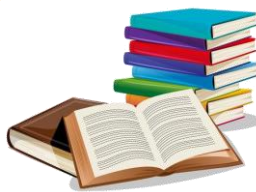
Mandates and Objectives:

- **Mandates:** Blue Energy Motors (BEM) launched advanced heavy-duty electric trucks with battery swapping at its Chakan facility, and inaugurated India's first electric highway corridor between Mumbai and Pune.
- **Objectives:** To promote green freight mobility, reduce carbon emissions, and support the Net Zero goals by electrifying national highway corridors and lowering the cost of truck ownership.



Important Terms Explained:

- **Battery Swapping Technology:** A method that allows quick replacement of depleted EV batteries with fully charged ones, eliminating wait times for charging and enabling continuous operation.
- **Energy-as-a-Service Model:** A new solution where users pay for energy use without owning the infrastructure, enabling cost-effective access to green energy for fleet operations.



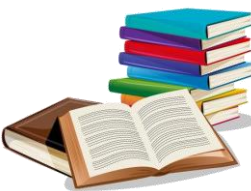
Important Terms Explained:

- **Net Zero Goal:** India's commitment to achieve net zero carbon emissions by 2070, aiming to balance emitted and absorbed greenhouse gases.
- **TCO (Total Cost of Ownership):** A metric used to evaluate the overall cost of a product over its lifecycle, including purchase, operation, and maintenance costs.



Tabular Summary:

Parameter	Details
Event name	Launch of electric heavy-duty trucks and India's first electric corridor
Announcement date	October 16, 2025
Location	Chakan, Pune, Maharashtra
Issuing authority	Blue Energy Motors
Policy/series name	Electric Corridor Initiative; Battery Swapping Electric Truck Launch
Key figures	Devendra Fadnavis (CM), Anirudh Bhuwalka (MD), Anshuman Ruia (Essar)
Purpose/reason	Promote green logistics and achieve Net Zero freight transport
Feature details	Battery swapping, Advanced Mobility Intelligence, Energy-as-a-Service model
Validity or status	Active; Mumbai–Pune corridor operational
Strategic/significant value	Step toward nationwide EV corridors, lower emissions, and freight efficiency



AWARDS

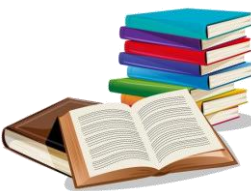


➤ Which aquaculture model developed in the Sundarbans was globally recognized by FAO for sustainable livelihood practices in mangrove ecosystems?

- A) Blue Revolution Project
- B) Sundarban Mangrove Initiative
- C) Sustainable Aquaculture in Mangrove Ecosystems (SAIME)
- D) Coastal Aquaculture Development Scheme
- E) Integrated Fishery Development Plan

Answer

C) Sustainable Aquaculture in Mangrove Ecosystems (SAIME)

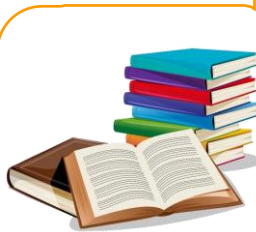


AWARDS



Event and Location:

- **Event:** FAO Global Technical Recognition for SAIME aquaculture model
- **Location:** Sundarbans, West Bengal (model); Rome, Italy (award conferred)
- **Date:** October 15, 2025

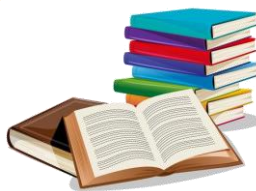


AWARDS



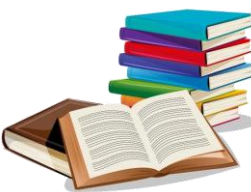
Mandates and Objectives:

- **Mandates:** The Food and Agriculture Organization (FAO) conferred Global Technical Recognition on the SAIME project developed by the Nature Environment and Wildlife Society (NEWS) in the Sundarbans.
- **Objectives:** To acknowledge sustainable aquaculture practices that blend mangrove conservation with livelihood generation for local communities in ecologically sensitive regions.



Important Terms Explained:

- **Sustainable Aquaculture in Mangrove Ecosystems (SAIME):** An eco-friendly aquaculture model that integrates fish or shrimp farming with mangrove regeneration, designed to sustain both livelihoods and biodiversity in coastal areas.
- **Nature Environment and Wildlife Society (NEWS):** A Kolkata-based NGO working on environment, biodiversity, and sustainable livelihoods, particularly in fragile ecosystems like the Sundarbans.



AWARDS



Important Terms Explained:

- **FAO (Food and Agriculture Organization):** A specialized agency of the United Nations responsible for international efforts to defeat hunger, improve agriculture, and ensure food security globally.

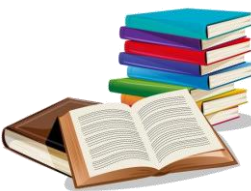


AWARDS



Tabular Summary:

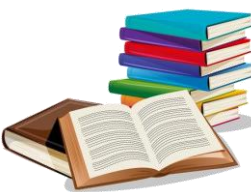
Parameter	Details
Event name	FAO Global Recognition for SAIME Aquaculture Model
Announcement date	October 15, 2025
Location	Sundarbans, West Bengal; Rome, Italy
Issuing authority	Food and Agriculture Organization (FAO) of the UN
Policy/series name	Sustainable Aquaculture in Mangrove Ecosystems (SAIME)
Key figures	Nature Environment and Wildlife Society (NEWS)
Purpose/reason	Promote livelihoods while conserving ecologically sensitive mangrove areas
Feature details	Integrated aquaculture with mangrove restoration practices
Validity or status	Model awarded with Global Technical Recognition
Strategic/significant value	Boosts global acceptance of eco-friendly aquaculture practices



- Which indigenously developed parachute system was successfully tested at 32,000 feet by the Indian Air Force in October 2025?
- A) HAL Advanced Jump Pack
 - B) Indigenous Tactical Parachute System
 - C) Combat Descent Module
 - D) Military Combat Parachute System
 - E) DRDO Glide Drop Pack

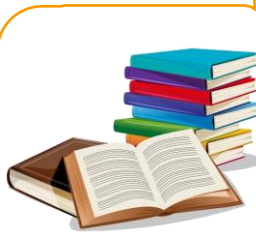
Answer

D) Military Combat Parachute System



Event and Location:

- **Event:** Successful high-altitude test of Military Combat Parachute System (MCPS)
- **Location:** Combat Freefall Jump from 32,000 feet (Test conducted by Indian Air Force)
- **Date:** October 15, 2025



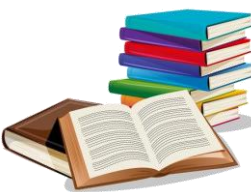
Mandates and Objectives:

- **Mandates:** The Military Combat Parachute System (MCPS), indigenously developed by DRDO, was tested successfully in a combat freefall jump from 32,000 feet, making it the only Indian parachute system capable of high-altitude deployment above 25,000 feet.
- **Objectives:** To demonstrate operational efficiency, enhance strategic capabilities of Indian forces, ensure self-reliance in aerial delivery systems, and reduce dependence on imported parachute systems during conflict situations.



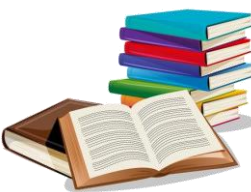
Important Terms Explained:

- **Military Combat Parachute System (MCPS):**
 - An indigenous high-altitude tactical parachute system designed for military freefall operations, incorporating lower descent rates, enhanced steering, and high-altitude deployment capability (up to 32,000 feet).
- **Aerial Delivery Research and Development Establishment (ADRDE), Agra:**
 - A DRDO lab specializing in parachute-based delivery systems, including combat and cargo drops.



Important Terms Explained:

- **Defence Bioengineering and Electromedical Laboratory (DEBEL), Bengaluru:**
 - A DRDO lab focused on bioengineering and life-support systems, involved in combat gear and parachute development for the armed forces.
- **NavIC (Navigation with Indian Constellation):**
 - India's indigenous satellite navigation system, integrated into MCPS for accurate landing and navigation, and resistant to external jamming or service denial.

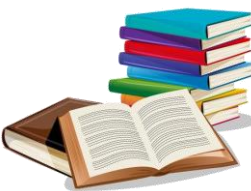


DEFENCE



Tabular Summary:

Parameter	Details
Event name	High-altitude test of Military Combat Parachute System (MCPS)
Announcement date	October 15, 2025
Location	Combat jump executed by IAF from 32,000 feet
Issuing authority	DRDO, Ministry of Defence
Policy/series name	Indigenous Aerial Delivery Systems Initiative
Key figures	Dr. Samir V Kamat (DRDO Chairman), Rajnath Singh (Raksha Mantri)
Purpose/reason	Operationalize high-altitude, indigenous parachute for military applications
Feature details	Superior steering, low descent rate, NavIC-enabled, low maintenance
Validity or status	Successfully tested; ready for armed forces deployment
Strategic/significant value	Boosts India's self-reliance in defence; reduces dependence on imports



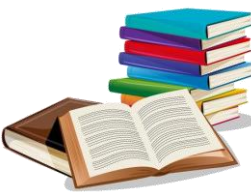
SCHEMES & INITIATIVES



- A workshop on the PM-FME scheme was recently held in which Karnataka district to benefit women's self-help groups (SHGs)?

- A) Mysuru
- B) Tumakuru
- C) Mandya
- D) Hassan
- E) Chikkamagaluru

Answer
C) Mandya

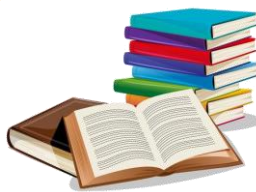


SCHEMES & INITIATIVES



Event and Location:

- **Event:** Technical workshop on PM-FME scheme for women SHG members
- **Location:** Mandya, Karnataka
- **Date:** October 15, 2025



SCHEMES & INITIATIVES



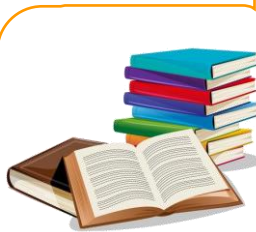
Mandates and Objectives:

- **Mandates:** A one-day technical capacity-building workshop was conducted in Mandya to educate women self-help group (SHG) members about the benefits and implementation of the PM-FME scheme.
- **Objectives:** To promote value addition to agricultural products, empower rural women economically, and encourage formalisation of micro food processing enterprises under the PM-FME scheme.



Important Terms Explained:

- **PM-FME Scheme (Prime Minister Formalisation of Micro Food Processing Enterprises):**
 - A centrally sponsored scheme launched in 2020 by the Ministry of Food Processing Industries to support the formalisation and competitiveness of unorganised micro food processing enterprises, especially among SHGs, FPOs, and cooperatives.
 - Provides credit-linked subsidy, training, and capacity building for value addition, branding, and marketing of food products.



SCHEMES & INITIATIVES



Important Terms Explained:

- **Self-Help Groups (SHGs):**
 - Community-based groups, typically of women, formed to promote savings, credit access, and microenterprise development, especially in rural areas.
 - SHGs play a vital role in grassroots economic empowerment and skill-building.
- **Value Addition in Agriculture:**
 - The process of increasing the economic value of a product by modifying it—e.g., converting raw farm produce into processed goods like pickles, jams, flours, etc.—thus creating more income opportunities for producers.

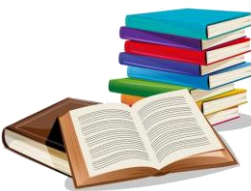


SCHEMES & INITIATIVES



Tabular Summary:

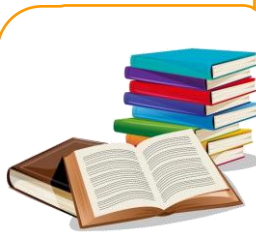
Parameter	Details
Event name	Workshop on PM-FME Scheme for Women SHGs
Announcement date	October 15, 2025
Location	Mandya, Karnataka
Issuing authority	Mandya Zilla Panchayat
Policy/series name	PM-FME Scheme
Key figures	K.R. Nandini (CEO, Mandya Zilla Panchayat)
Purpose/reason	Empower rural women SHGs through food processing formalisation
Feature details	Value addition training, awareness of scheme benefits
Validity or status	One-day capacity-building workshop
Strategic/significant value	Promotes rural economic development, self-reliance, and women entrepreneurship



➤ **Which organization is exploring the establishment of an AI centre for skilling under PMKK in Nagaland's Dimapur?**

- A) Ministry of Skill Development and Entrepreneurship
- B) Ministry of Electronics and IT
- C) NASSCOM
- D) NITI Aayog
- E) DRDO

Answer
D) NITI Aayog

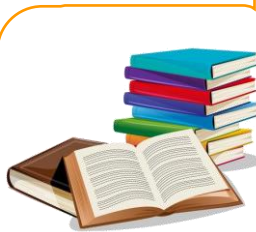


SCHEMES & INITIATIVES



Event and Location:

- **Event:** Exploration of setting up an AI-based skilling centre for youth
- **Location:** Dimapur, Nagaland
- **Date:** October 15, 2025 (Visit and evaluation by NITI Aayog team)



SCHEMES & INITIATIVES



Mandates and Objectives:

- **Mandates:** A team from NITI Aayog visited Dimapur to explore establishing an AI centre for skilling under the Pradhan Mantri Kaushal Kendra (PMKK) framework and frontier technologies initiative.
- **Objectives:** To enhance employability, foster entrepreneurship, and integrate AI-based learning into sectors like handloom, agriculture, food processing, automobiles, healthcare, and tourism for youth in Nagaland.



SCHEMES & INITIATIVES



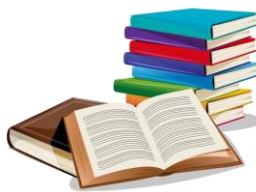
Important Terms Explained:

- **NITI Aayog:** The National Institution for Transforming India, a public policy think tank of the Government of India that promotes evidence-based policymaking and innovation-led development.
- **Pradhan Mantri Kaushal Kendra (PMKK):** A flagship initiative under the Skill India Mission, PMKKs are model centres aimed at providing high-quality vocational training aligned with national standards.



Important Terms Explained:

- **AI-Based Learning:** Use of Artificial Intelligence tools and platforms to personalize, automate, and enhance learning, particularly in skill development and sector-specific job readiness.
- **NIELIT:** The National Institute of Electronics and Information Technology, which provides formal and informal training in digital and technical skills across India.

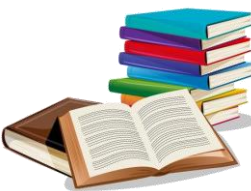


SCHEMES & INITIATIVES



Tabular Summary:

Parameter	Details
Event name	NITI Aayog explores AI skilling centre in Dimapur
Announcement date	October 16, 2025
Location	Dimapur, Nagaland
Issuing authority	NITI Aayog
Policy/series name	PMKK and Frontier Technology Skilling Initiative
Key figures	NITI Aayog team, NIELIT, NTTC officials
Purpose/reason	Promote AI-based skilling and entrepreneurship among youth
Feature details	Focus on handloom, agriculture, healthcare, tourism and more
Validity or status	Exploration and feasibility phase
Strategic/significant value	Boosts digital skill ecosystem and economic opportunities in the Northeast



- Which bank organized a 'nukkad natak' in Mangaluru as part of its Vigilance Awareness Campaign 2025?

- A) State Bank of India
- B) Canara Bank
- C) Punjab National Bank
- D) Bank of Baroda
- E) Indian Bank

Answer
D) Bank of Baroda



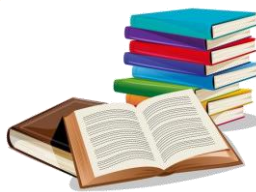
Event and Location:

- **Event:** Nukkad Natak performances held to promote Vigilance Awareness Campaign 2025
- **Location:** Mangaluru, Karnataka
- **Date:** October 15, 2025



Mandates and Objectives:

- **Mandates:** The Mangaluru zonal office of Bank of Baroda organized street play (nukkad natak) performances at Alape-Padil and Neermarga under the Vigilance Awareness Campaign 2025.
- **Objectives:** To promote public awareness about anti-corruption practices, instill integrity in day-to-day life, and encourage citizens to serve as vigilance ambassadors in their communities.



Important Terms Explained:

- **Vigilance Awareness Campaign:** An annual initiative observed across India to promote integrity, transparency, and accountability in public life, typically around the birth anniversary of Sardar Vallabhbhai Patel.
- **Nukkad Natak:** A form of street theatre performed in public spaces to spread social messages in an engaging and relatable manner, often used for awareness campaigns.
- **Vigilance Ambassador:** A person who actively promotes ethical behavior, reports misconduct, and encourages others to follow transparent practices in institutions or society.

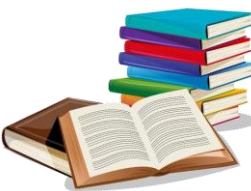


NATIONAL AFFAIRS



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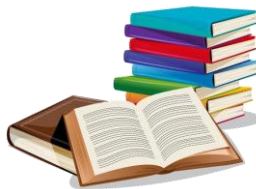
Parameter	Details
Event name	Nukkad Natak for Vigilance Awareness Campaign 2025
Announcement date	October 15, 2025
Location	Mangaluru, Karnataka
Issuing authority	Bank of Baroda, Mangaluru Zonal Office
Policy/series name	Vigilance Awareness Campaign 2025
Key figures	Rajesh Khanna (Zonal Head), Manish Jaiswal (Zonal Vigilance Head)
Purpose/reason	To raise awareness about vigilance and promote anti-corruption behavior
Feature details	Street plays performed at Alape-Padil and Neermarga
Validity or status	Part of ongoing annual national vigilance campaign
Strategic/significant value	Reinforces public engagement in ethical governance practices



- Which Indian city will begin converting B-khata properties to A-khata from November 1, 2025, benefiting around 15 lakh property owners?

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

Answer
D) Bengaluru



Event and Location:

- **Event:** Launch of online system to convert B-khata to A-khata properties
- **Location:** Bengaluru, Karnataka
- **Date:** October 15, 2025 (Announcement);
November 1, 2025 (Implementation starts)



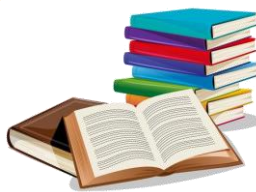
Mandates and Objectives:

- **Mandates:** The Karnataka government has launched an online portal to convert B-khata properties into A-khata under the Greater Bengaluru Authority (GBA). The campaign will run for 100 days, starting November 1, 2025.
- **Objectives:** To bring clarity, legality, and ease of service access to approximately 15 lakh property owners, reduce fraud, prevent unauthorized sales, and initiate "property cleansing" across Bengaluru.



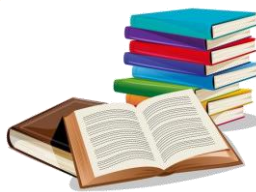
Important Terms Explained:

- **B-khata:** A secondary property record maintained for buildings and plots that are not fully regularized under the municipal jurisdiction. Properties under B-khata do not get access to official permissions, loans, or full civic facilities.
- **A-khata:** A certified property record maintained by municipal authorities for fully regularized, tax-compliant properties. A-khata properties are eligible for loans, licenses, and building plan approvals.



Important Terms Explained:

- **Guidance Value:** The minimum property value fixed by the government for property transactions in an area, used for calculating registration charges and taxes.
- **Greater Bengaluru Authority (GBA):** A regulatory body overseeing infrastructure, civic services, and urban planning for the greater Bengaluru region.

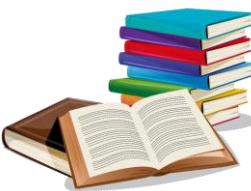


NATIONAL AFFAIRS



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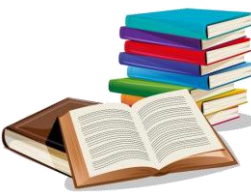
Parameter	Details
Event name	B-khata to A-khata Online Conversion Drive
Announcement date	October 15, 2025
Location	Bengaluru, Karnataka
Issuing authority	Government of Karnataka, Greater Bengaluru Authority
Policy/series name	Online Khata Conversion Program
Key figures	DK Shivakumar (Deputy CM), Rajesh Khanna (GBA oversight)
Purpose/reason	To regularize revenue land ownership and simplify access to property services
Feature details	Online registration, doorstep verification, ₹500 application fee, 5% guidance value fee
Validity or status	100-day campaign starting November 1, 2025
Strategic/significant value	Property cleansing, fraud prevention, and facilitation of infrastructure inclusion



- Which Indian state has announced the upgradation of 800 government schools into bilingual Karnataka Public Schools (KPS) in 2025?

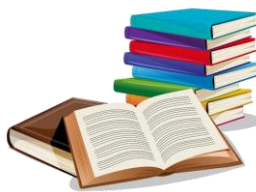
- A) Maharashtra
- B) Tamil Nadu
- C) Telangana
- D) Karnataka
- E) Andhra Pradesh

Answer
D) Karnataka



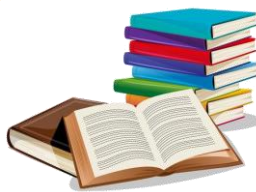
Event and Location:

- **Event:** Upgradation of 800 government schools into Karnataka Public Schools (KPS)
- **Location:** Karnataka
- **Date:** October 15, 2025 (Order passed)



Mandates and Objectives:

- **Mandates:** The Karnataka government has ordered the upgradation of 800 government schools into Karnataka Public Schools (KPS) offering bilingual education (English and Kannada), spanning pre-primary to second PUC under one roof.
- **Objectives:** To improve access to quality education, respond to rising demand for English-medium instruction, and create a uniform school system delivering continuous education from early years to higher secondary level.



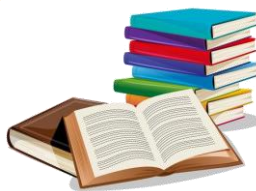
Important Terms Explained:

- **Karnataka Public Schools (KPS):** Government-run schools introduced to provide English and Kannada bilingual education, covering education from pre-primary to second PUC.
- **Bilingual Education:** A method of teaching academic content in two languages—here, English and Kannada—to promote inclusivity and enhance learning outcomes.
- **Asian Development Bank (ADB):** A regional development bank that supports social and economic development in Asia; involved in co-funding this school upgradation project.



Important Terms Explained:

- **Kalyana Karnataka Region Development Board (KKRDB):** A regional body focused on funding developmental initiatives in the Kalyana Karnataka (formerly Hyderabad-Karnataka) region.
- **Karnataka Mining Environmental Restoration Corporation (CEPMIZ):** A government agency working on environmental restoration and now involved in preparing DPRs for school development in mining-affected areas.



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Upgradation of 800 Government Schools to Karnataka Public Schools (KPS)
Announcement date	October 15, 2025
Location	Karnataka
Issuing authority	Government of Karnataka, Department of Education
Policy/series name	Karnataka Public Schools (KPS) Expansion Plan
Key figures	Madhu Bangarappa (Education Minister)
Purpose/reason	To provide quality bilingual education and integrated school infrastructure
Feature details	₹4 crore per school, 1,200 student capacity, education from pre-primary to PUC
Validity or status	Implementation starting in phased manner with ADB, KKRDB, CEPMIZ support
Strategic/significant value	Addresses demand for English medium education and strengthens rural education



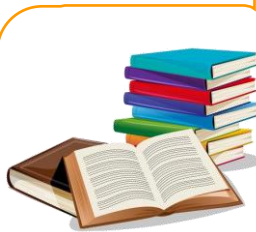
➤ **Who presented the First Supplementary Estimates for the year 2025–26 in the Tamil Nadu Legislative Assembly?**

- A) PTR Palanivel Thiaga Rajan
- B) Udhayanidhi Stalin
- C) Thangam Thenarasu
- D) K N Nehru
- E) D Jayakumar



Answer

C) Thangam Thenarasu



Event and Location:

- **Event:** Presentation of First Supplementary Estimates for FY 2025–26
- **Location:** Tamil Nadu Legislative Assembly, Chennai
- **Date:** October 16, 2025



Mandates and Objectives:

- **Mandates:** Tamil Nadu Finance Minister Thangam Thenarasu presented supplementary estimates worth ₹2,914.99 crore to the Assembly for legislative approval.
- **Objectives:** To gain approval for expenditure under New Services and New Instruments of Service, settle transport employees' terminal benefits, procure new buses, implement the Kalaigharin Kanavu Illam housing scheme, and transfer disaster relief funds.



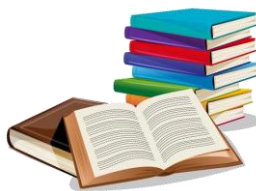
Important Terms Explained:

- **Supplementary Estimates:** A financial document presented to seek legislative approval for additional expenditure not covered in the annual budget, particularly for new or urgent services.
- **Ways and Means Advance:** A short-term advance from the government treasury to meet temporary cash flow needs for urgent public expenditure.
- **BS-VI Buses:** Vehicles conforming to Bharat Stage VI emission norms, the latest environmental standard for pollution control in India.



Important Terms Explained:

- **Kalaignarin Kanavu Illam Scheme:** A housing initiative introduced by the Tamil Nadu government to realize former CM M. Karunanidhi's vision of 'dream homes' for the underprivileged.
- **State Disaster Response Fund (SDRF):** A dedicated fund for immediate relief in disaster-hit areas, partially supported by the National Disaster Response Fund (NDRF).



NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Presentation of First Supplementary Estimates for FY 2025–26
Announcement date	October 16, 2025
Location	Tamil Nadu Legislative Assembly, Chennai
Issuing authority	Thangam Thenarasu, Finance Minister, Tamil Nadu
Policy/series name	Supplementary Budget Estimates 2025–26
Key figures	₹2,914.99 crore total, ₹1,137.97 crore (terminal benefits), ₹471.53 crore (bus procurement)
Purpose/reason	To fund new services, capital procurement, welfare, and relief programs
Feature details	Housing, disaster relief, transport, rural dev. allocations
Validity or status	Approved for FY 2025–26 expenditure
Strategic/significant value	Supports infrastructure upgrades, social housing, and post-disaster recovery

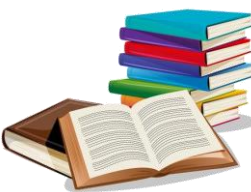


➤ **At which government hospital in Chennai was the "Pink October" breast cancer awareness programme conducted in October 2025?**

- A) Stanley Medical College Hospital
- B) Rajiv Gandhi Government General Hospital
- C) Tamil Nadu Government Multi Super Speciality Hospital
- D) Kilpauk Medical College Hospital
- E) Government Royapettah Hospital

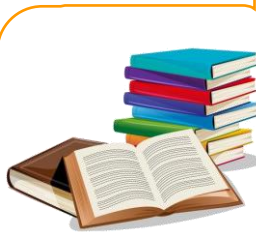
Answer

C) Tamil Nadu Government Multi Super Speciality Hospital



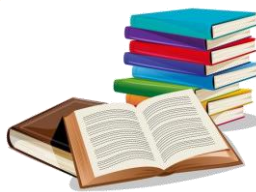
Event and Location:

- **Event:** “Pink October” breast cancer awareness programme
- **Location:** Tamil Nadu Government Multi Super Speciality Hospital (TNGMSSH), Omandurar Estate, Chennai
- **Date:** October 15, 2025



Mandates and Objectives:

- **Mandates:** The Department of Medical Oncology at TNGMSSH conducted a breast cancer awareness programme as part of Pink October, featuring a rally and patient testimonials.
- **Objectives:** To raise awareness about breast cancer prevention, early screening, and symptom recognition, while encouraging public dialogue and survivor support.



Important Terms Explained:

- **Pink October:** An international breast cancer awareness campaign observed in October each year to promote screening, early detection, and support for survivors.
- **TNGMSSH (Tamil Nadu Government Multi Super Speciality Hospital):** A major government hospital in Chennai offering multi-speciality healthcare, located at Omandurar Government Estate.
- **Breast Cancer Awareness:** A public health initiative focused on educating the population about risk factors, self-examination, and importance of timely screening to reduce breast cancer-related deaths.

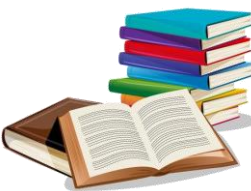


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Pink October – Breast Cancer Awareness Programme
Announcement date	October 15, 2025
Location	TNGMSSH, Omandurar Estate, Chennai
Issuing authority	Department of Medical Oncology, TNGMSSH
Policy/series name	Breast Cancer Awareness under “Pink October” campaign
Key figures	Dr. R. Mani (Director), nursing students, breast cancer survivors
Purpose/reason	Promote early detection and awareness of breast cancer
Feature details	Awareness rally, placards, survivor stories, hospital-led initiative
Validity or status	Observed annually in October; one-day programme
Strategic/significant value	Enhances cancer literacy, reduces stigma, and supports early diagnosis

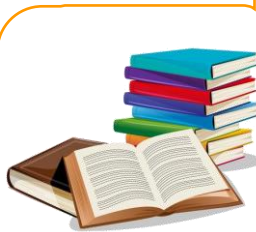


➤ On the occasion of World Hospice and Palliative Care Day 2025, which AIIMS launched an outreach vehicle and caregiver guidebook for palliative care services?

- A) AIIMS Bhopal
- B) AIIMS Rishikesh
- C) AIIMS Nagpur
- D) AIIMS Mangalagiri
- E) AIIMS Raipur

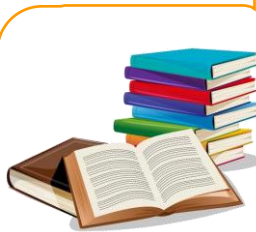
Answer

D) AIIMS Mangalagiri



Event and Location:

- **Event:** Launch of Outreach Vehicle and Caregiver Guidebook on World Hospice and Palliative Care Day
- **Location:** AIIMS Mangalagiri, Andhra Pradesh
- **Date:** October 15, 2025



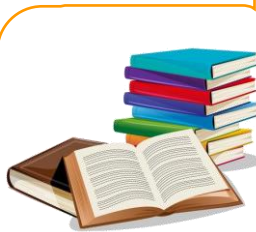
Mandates and Objectives:

- **Mandates:** On World Hospice and Palliative Care Day, AIIMS Mangalagiri launched a dedicated outreach vehicle, set up public health education stalls, and unveiled the Caregiver Guidebook cover to improve public access and awareness.
- **Objectives:** To promote universal access to palliative care, provide holistic support to patients with chronic and advanced illnesses, and raise awareness among caregivers and the public about palliative care services.



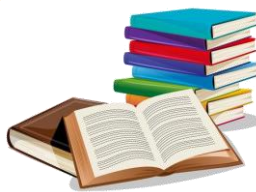
Important Terms Explained:

- **Palliative Care:** A specialized form of medical care focused on providing relief from symptoms and stress of serious illness. The goal is to improve the quality of life for both the patient and their family.
- **Hospice Care:** A form of palliative care provided to patients in the final stages of life, emphasizing comfort, dignity, and support rather than curative treatment.



Important Terms Explained:

- **Caregiver Guidebook:** A reference resource launched to educate and support family members or individuals who take care of patients with chronic or terminal illnesses.
- **Outreach Palliative Care Services:** Community-based services that extend palliative care to patients at their homes or nearby areas, particularly targeting rural or under-served regions.

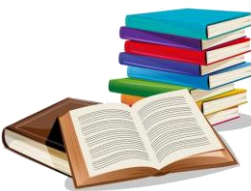


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	World Hospice and Palliative Care Day Celebration at AIIMS Mangalagiri
Announcement date	October 15, 2025
Location	Mangalagiri, Andhra Pradesh
Issuing authority	AIIMS Mangalagiri
Policy/series name	AIIMS Outreach Palliative Care Services
Key figures	Over 300 registered palliative care patients
Purpose/reason	To provide holistic care and raise awareness on palliative and hospice care
Feature details	Launch of outreach vehicle, health stalls, caregiver guidebook cover
Validity or status	Active initiative under AIIMS health service delivery
Strategic/significant value	Improves access to end-of-life care, supports caregivers, boosts community health

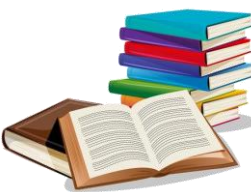


➤ Which bank organized a Walkathon in Bengaluru as part of Vigilance Awareness Week 2025 with the theme “Vigilance: Our Shared Responsibility”?

- A) Bank of Baroda
- B) Canara Bank
- C) State Bank of India
- D) Punjab National Bank
- E) Central Bank of India

Answer

E) Central Bank of India

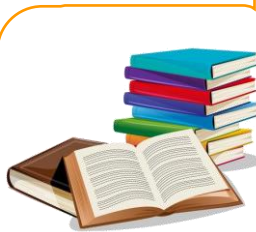


NATIONAL AFFAIRS



Event and Location:

- **Event:** Walkathon organized to observe Vigilance Awareness Week 2025
- **Location:** Bengaluru, Karnataka
- **Date:** October 15, 2025



Mandates and Objectives:

- **Mandates:** The Regional Office of Central Bank of India in Bengaluru conducted a Walkathon to commemorate Vigilance Awareness Week under the theme “Vigilance: Our Shared Responsibility”.
- **Objectives:** To promote awareness about integrity, transparency, and accountability in public life and among bank employees and the general public.



Important Terms Explained:

- **Vigilance Awareness Week:** An annual campaign observed across India to promote ethical governance, generally held around the birth anniversary of Sardar Vallabhbhai Patel (October 31), focusing on corruption prevention and citizen awareness.
- **Central Bank of India:** One of India's oldest public sector banks, established in 1911, actively involved in financial inclusion, banking reforms, and public service campaigns.



Important Terms Explained:

- **“Vigilance: Our Shared Responsibility” (Theme 2025):** Emphasizes that fighting corruption is a collective duty of citizens, public servants, and institutions alike.

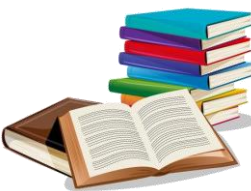


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	Walkathon for Vigilance Awareness Week 2025
Announcement date	October 15, 2025
Location	Bengaluru, Karnataka
Issuing authority	Central Bank of India – Bengaluru Regional Office
Policy/series name	Vigilance Awareness Week
Key figures	Employees, general public, bank officials
Purpose/reason	Promote values of integrity and accountability in public services
Feature details	Walkathon, public participation, awareness messages
Validity or status	One-day awareness event under national vigilance campaign
Strategic/significant value	Encourages citizen participation in combating corruption and unethical practices



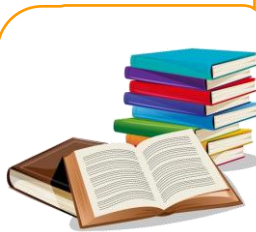
➤ Which institution has partnered with BodhBridge to launch free online entrepreneurship training programs for students and professionals in October 2025?

- A) IIM Bangalore
- B) IISc Bengaluru
- C) IIT Madras Pravartak
- D) NIT Trichy
- E) IIT Bombay



Answer

C) IIT Madras Pravartak



Event and Location:

- **Event:** Launch of free online entrepreneurship programs for school and college students
- **Location:** IIT Madras Pravartak Technologies Foundation, Tamil Nadu (Online delivery)
- **Date:** October 15, 2025 (Launch); November 1, 2025 (Batch starts)



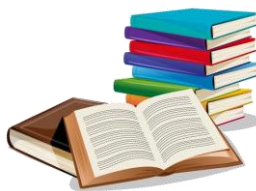
Mandates and Objectives:

- **Mandates:** IIT Madras Pravartak Technologies Foundation, in collaboration with BodhBridge Education, launched two free online training programs to develop entrepreneurship skills among school students, college students, and working professionals.
- **Objectives:** To cultivate entrepreneurial mindset, problem-solving, creativity, and leadership skills from school to professional level, and foster a new generation of innovative and socially responsible entrepreneurs in India.



Important Terms Explained:

- **IIT Madras Pravartak Technologies Foundation:** A Section 8 company backed by IIT Madras and part of the Technology Innovation Hub (TIH) under the National Mission on Interdisciplinary Cyber-Physical Systems (NM-ICPS) by DST, Government of India.
- **BodhBridge Education:** An ed-tech initiative founded by an IIT Madras alumnus, providing career development, innovation, and entrepreneurship training.



Important Terms Explained:

- **From Students to Startups:** A college-level entrepreneurship training program offering hands-on learning in problem-solving, market research, funding, and compliance.
- **Discover the Entrepreneur in You:** A program designed for students in Classes 7–12, focusing on business basics, ideation, and creativity.
- **Certification Option:** Participants may take an optional certification exam for a performance grade certificate from IITM Pravartak.

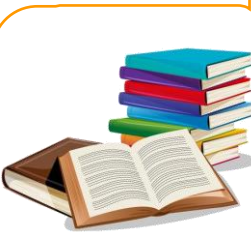


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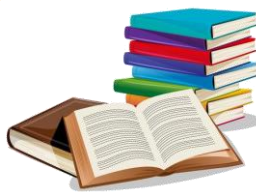
Parameter	Details
Event name	Launch of free online entrepreneurship programs
Announcement date	October 15, 2025
Location	IIT Madras Pravartak (Online mode)
Issuing authority	IIT Madras Pravartak & BodhBridge Education
Policy/series name	"From Students to Startups" and "Discover the Entrepreneur in You"
Key figures	Balamurali Shankar (CKO, IITM Pravartak)
Purpose/reason	Foster entrepreneurial skills and mindset among youth and professionals
Feature details	Free live training, case studies, recorded sessions, optional certification
Validity or status	Registrations open till October 28; First batch starts November 1, 2025
Strategic/significant value	Builds entrepreneurial ecosystem; aligns with national innovation goals



➤ Which city's Mayor launched 21 battery-operated vehicles for road maintenance and 5 dog-catching vehicles in October 2025?

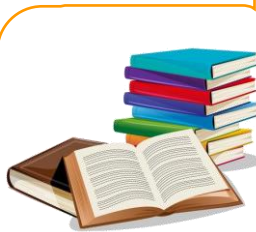
- A) Bengaluru
- B) Hyderabad
- C) Chennai
- D) Pune
- E) Mumbai

Answer
C) Chennai



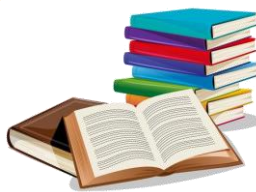
Event and Location:

- **Event:** Launch of 26 new municipal vehicles including battery-operated and dog-catching vehicles
- **Location:** Chennai, Tamil Nadu (Ripon Buildings)
- **Date:** October 16, 2025



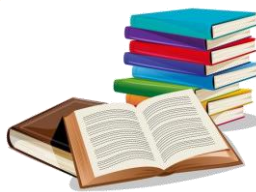
Mandates and Objectives:

- **Mandates:** Chennai Mayor R. Priya inaugurated a fleet of 26 new vehicles, including 21 battery-operated vehicles for road maintenance and five dog-catching vehicles, under the Greater Chennai Corporation's urban management program.
- **Objectives:** To enhance eco-friendly road maintenance efforts, reduce urban carbon footprint, and strengthen stray dog population control measures under the city's capital fund and CSR contributions from private banks.



Important Terms Explained:

- **Battery-Operated Vehicles (BOVs):** Eco-friendly vehicles powered by electric batteries used for civic maintenance tasks to reduce pollution and fuel dependency.
- **Dog-Catching Vehicles:** Specially designed municipal vehicles used by local bodies to humanely capture and manage stray dog populations, supporting public safety and animal welfare.



Important Terms Explained:

- **CSR (Corporate Social Responsibility):** A legal obligation under Section 135 of the Companies Act, 2013 that mandates eligible companies to contribute a portion of profits towards social and environmental causes.
- **Ripon Buildings:** The headquarters of the Greater Chennai Corporation, and a prominent colonial-era landmark in Chennai.

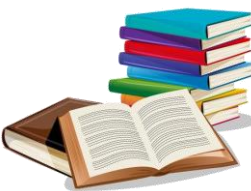


NATIONAL AFFAIRS



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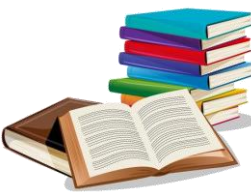
Parameter	Details
Event name	Launch of battery-operated and dog-catching vehicles
Announcement date	October 16, 2025
Location	Ripon Buildings, Chennai
Issuing authority	Greater Chennai Corporation
Policy/series name	Urban Road Maintenance & Animal Control Initiative
Key figures	R. Priya (Mayor, Chennai)
Purpose/reason	Promote eco-friendly road maintenance and stray dog management
Feature details	21 electric vehicles from CSR funds; 5 dog-catching vehicles at ₹10.43 lakh each
Validity or status	Active; vehicles commissioned under municipal infrastructure upgrade
Strategic/significant value	Supports green mobility, urban hygiene, and animal control in a sustainable manner



- During a public address in Kurnool, PM Modi declared which year as the target for achieving the vision of "Viksit Bharat"?

- A) 2027
- B) 2030
- C) 2047
- D) 2050
- E) 2035

Answer
C) 2047



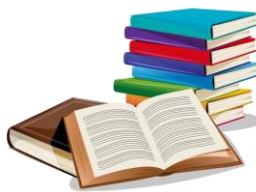
Event and Location:

- **Event:** PM Modi's address during inauguration and foundation stone-laying of development projects
- **Location:** Kurnool, Andhra Pradesh
- **Date:** October 16, 2025



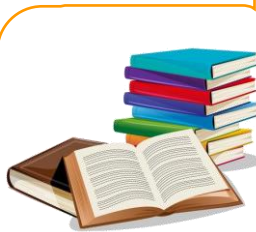
Mandates and Objectives:

- **Mandates:** Prime Minister Narendra Modi reiterated his government's vision of transforming India into a "Viksit Bharat" (Developed India) by 2047, the centenary of independence. He also hailed the success of Operation Sindoor as a testament to India's indigenous defence capability.
- **Objectives:** To instil national confidence, promote self-reliance (Atmanirbharta), showcase the strength of the Make in India initiative in national security, and align public sentiment toward India's growth roadmap.



Important Terms Explained:

- **Viksit Bharat (Developed India):** A national goal aimed at making India a fully developed, economically strong, and globally influential country by 2047, the 100th year of Indian independence.
- **Operation Sindoor:** A military offensive launched by Indian forces against terror launchpads in Pakistan after the April 22 Pahalgam terror attack. The operation showcased India's offensive defence posture and capability.



Important Terms Explained:

- **Make in India:** A flagship campaign launched in 2014 to promote domestic manufacturing, reduce imports, and strengthen India's industrial and defence capabilities through innovation and investment.

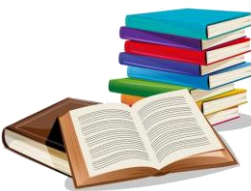


NATIONAL AFFAIRS



Tabular Summary:

Parameter	Details
Event name	PM's address on Viksit Bharat and Operation Sindoor
Announcement date	October 16, 2025
Location	Kurnool, Andhra Pradesh
Issuing authority	Prime Minister's Office (PMO), Government of India
Policy/series name	Viksit Bharat Mission; Make in India; National Defence Strategy
Key figures	PM Narendra Modi
Purpose/reason	To set a national development goal and highlight indigenous defence strength
Feature details	Reference to Operation Sindoor, Make in India, Pahalgam terror response
Validity or status	Ongoing national goal and strategic direction
Strategic/significant value	Vision for developed India by 2047; assertion of India's self-reliant military power

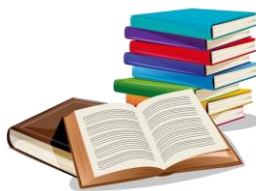


➤ **What is the main purpose of the Andhra Pradesh government's newly launched 'Suraksha App'?**

- A) Promote digital liquor sales
- B) Track excise revenue collection
- C) Detect and prevent sale of spurious liquor
- D) Provide delivery services for liquor
- E) Increase liquor manufacturing quotas

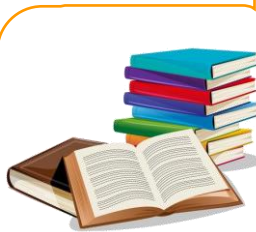
Answer

C) Detect and prevent sale of spurious liquor



Event and Location:

- **Event:** Launch of Suraksha App to monitor liquor authenticity
- **Location:** Andhra Pradesh, India
- **Date:** October 13, 2025 (Launch Date); October 16, 2025 (News Date)



Mandates and Objectives:

- **Mandates:**
 - The Andhra Pradesh government launched the Suraksha App, developed by the State Excise Department, to mandate QR code scanning of liquor bottles for authenticity checks before purchase.
- **Objectives:**
 - To curb the sale of spurious or counterfeit liquor, ensure consumer safety, enhance transparency in liquor sales, and eliminate unauthorized liquor outlets.



Important Terms Explained:

- **Suraksha App:** A mobile application launched by the Andhra Pradesh Government to verify the authenticity of liquor bottles via QR code scanning.
- **QR Code Tracking:** A digital method that allows users to scan labels on liquor bottles to detect counterfeit or tampered products.
- **Preventive Detention Act:** A legal provision that allows the government to detain individuals without trial to prevent them from committing harmful acts, now being used to curb illegal liquor sales.

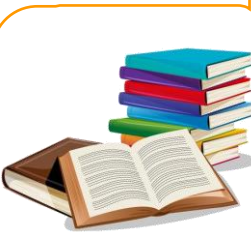


NATIONAL AFFAIRS



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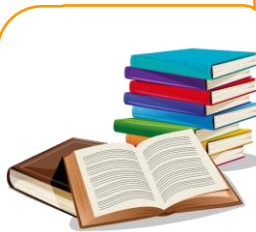
Parameter	Details
Event name	Launch of Suraksha App
Announcement date	October 13, 2025 (launch)
Location	Andhra Pradesh
Issuing authority	Andhra Pradesh State Excise Department
Policy/series name	Suraksha App Initiative
Key figures	CM N. Chandrababu Naidu
Purpose/reason	To prevent sale of spurious liquor and ensure public safety
Feature details	QR code scanning, digital boards, scientific testing, control room setup
Validity or status	Active; Over 27,000 downloads and 53,000 scans within 3 days
Strategic/significant value	Boosts transparency, curbs black market and protects public health



QUICK RECALL



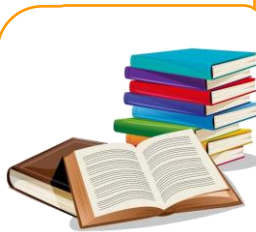
- **World Food Day 2025 was observed globally on October 16 with the theme “Hand in Hand for Better Foods and a Better Future.”**
- **GITAM Deemed to be University celebrated World Kuchipudi Day on October 15, 2025, with vibrant student performances.**
- **Olympic champion Ariarne Titmus announced her retirement from competitive swimming on October 16, 2025, via Instagram.**
- **Raavi Balasaraswathi Devi, the first playback singer of Telugu cinema, passed away in Hyderabad at the age of 97.**
- **Bajaj Finserv AMC has launched the 'Pay with Mutual Fund' facility for UPI payments using mutual fund units.**
- **Thanjavur district farmers will receive up to ₹37,600 per acre for samba paddy loss under the crop insurance scheme.**
- **Ageas Federal Life Insurance and CSB Bank have launched a pan-India SME Bancassurance partnership.**
- **RBI Governor Sanjay Malhotra emphasized India's commitment to sharing its Digital Public Platforms (DPPs) with the world.**
- **The RBI is estimated to have sold up to \$5 billion to stabilize the rupee, its biggest intervention in months.**



QUICK RECALL



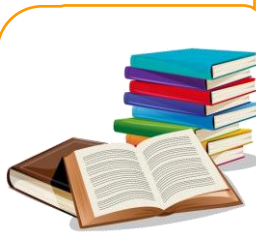
- South Indian Bank posted a net profit of ₹351.36 crore for Q2 FY26, reflecting 8% YoY growth.
- Indian Overseas Bank posted a net profit of ₹1,226 crore in Q2 FY26, marking a 57.8% year-on-year growth.
- Power Mech Projects Ltd has secured a ₹2,500 crore EPC contract from BHEL for Singareni thermal power plant.
- Blue Energy Motors launched India's first battery-swapping electric heavy-duty truck at its Chakan facility in Pune.
- The FAO has globally recognized the Sundarbans' SAIME model for blending sustainable aquaculture with mangrove conservation.
- DRDO successfully tested the Military Combat Parachute System (MCPS) at 32,000 feet on October 15, 2025.
- A PM-FME workshop was held in Mandya, Karnataka, to educate women SHG members about food processing enterprise formalisation.
- NITI Aayog is exploring the setup of an AI skilling centre in Dimapur, Nagaland under the PMKK framework.



QUICK RECALL



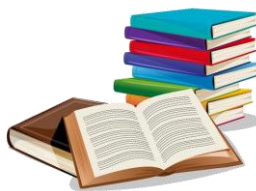
- Bank of Baroda's Mangaluru zonal office held nukkad natak performances at Alape-Padil and Neermarga for Vigilance Awareness Campaign 2025.
- The Karnataka government has announced the launch of an online system to convert B-khata plots to A-khata starting from November 1, 2025.
- Karnataka has approved the upgradation of 800 existing government schools into Karnataka Public Schools with bilingual education.
- Tamil Nadu Finance Minister Thangam Thenarasu presented the First Supplementary Estimates for ₹2,914.99 crore for FY 2025–26.
- TNGMSSH in Chennai hosted a breast cancer awareness programme under the "Pink October" campaign on October 15, 2025.
- AIIMS Mangalagiri observed World Hospice and Palliative Care Day on October 15, 2025, by launching a mobile outreach vehicle.
- Central Bank of India organized a Walkathon in Bengaluru on October 15, 2025, to mark Vigilance Awareness Week.
- IIT Madras Pravartak and BodhBridge launched two free online entrepreneurship programs for students and professionals.



QUICK RECALL



- **Chennai Mayor R. Priya launched 26 new vehicles on October 16, 2025, including 21 battery-operated road maintenance vehicles.**
- **PM Narendra Modi addressed a public gathering in Kurnool, reiterating India's goal to become a developed nation by 2047.**
- **The Andhra Pradesh government launched the Suraksha App to detect counterfeit liquor through QR code scanning.**



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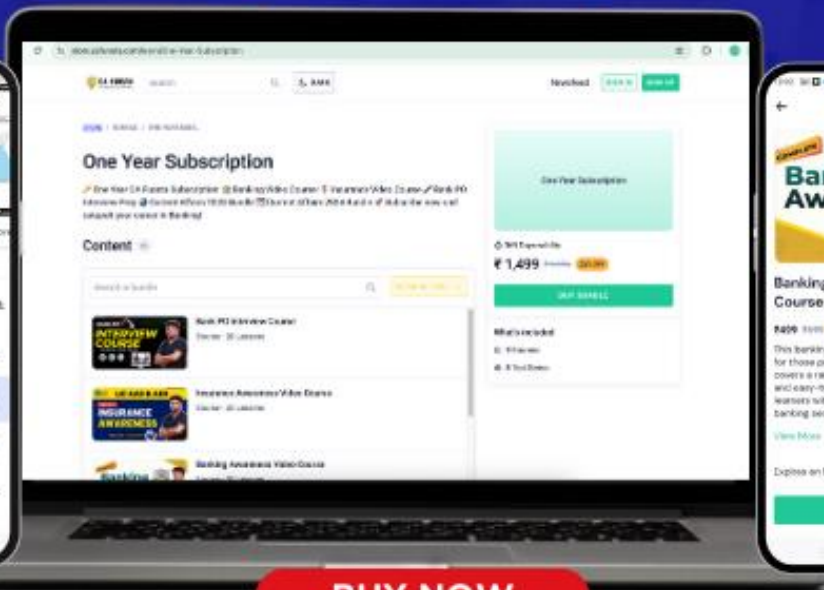
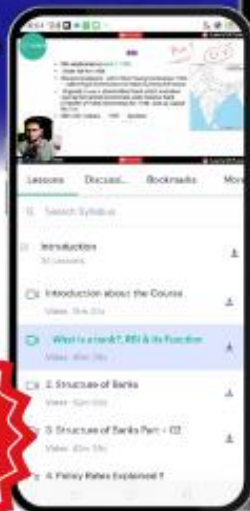


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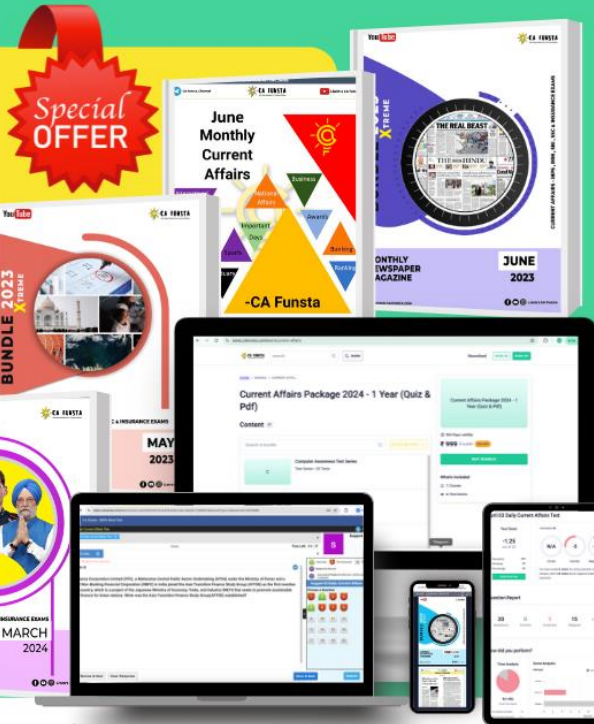
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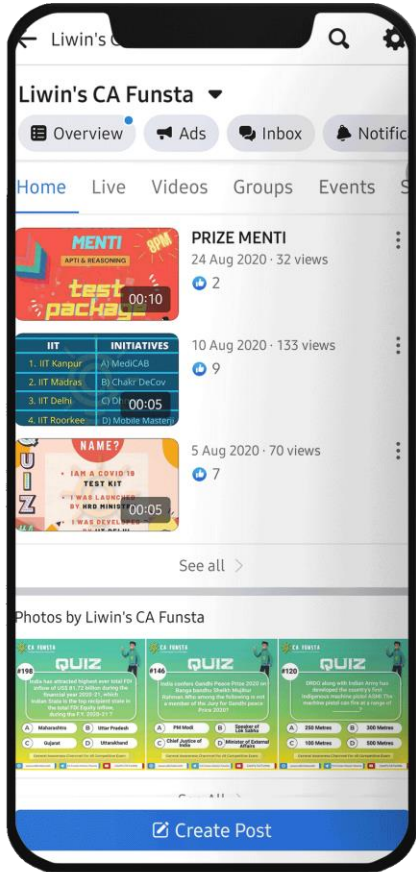
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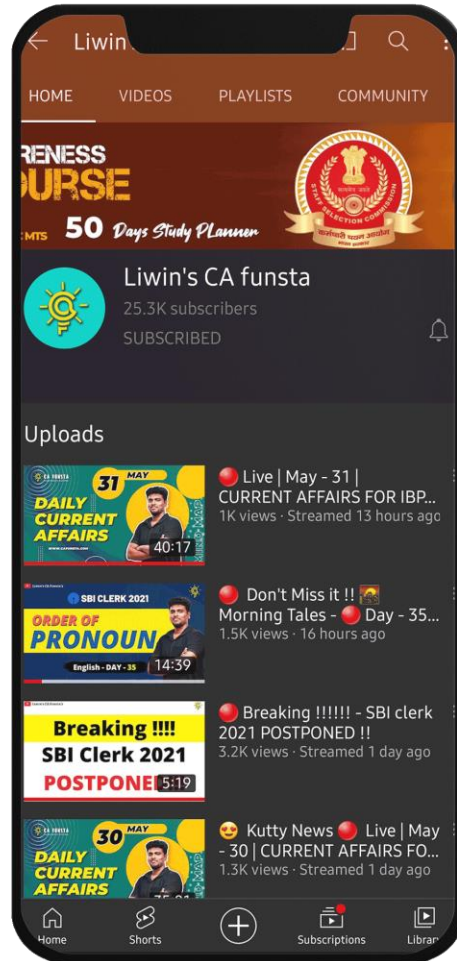


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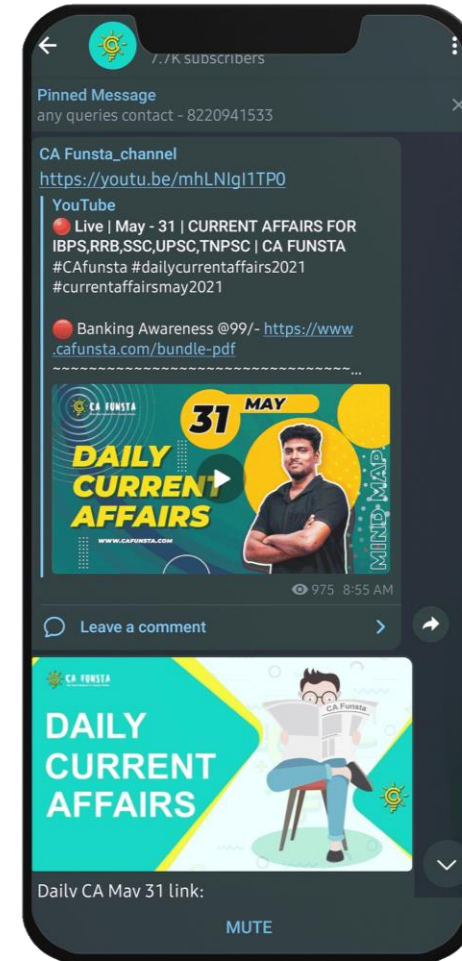
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