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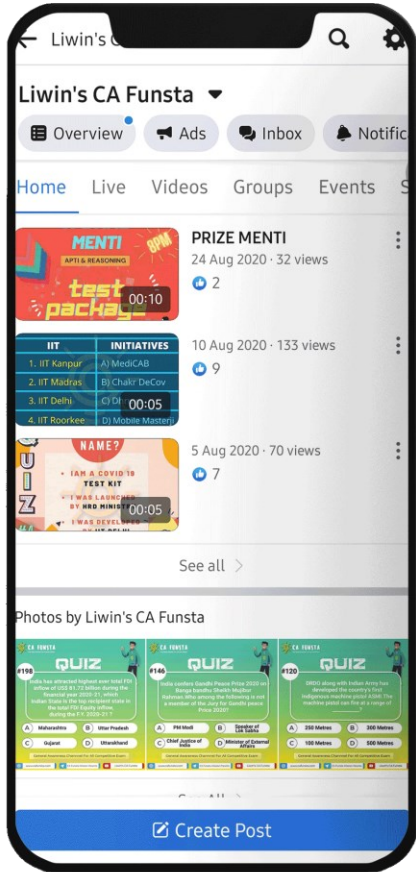


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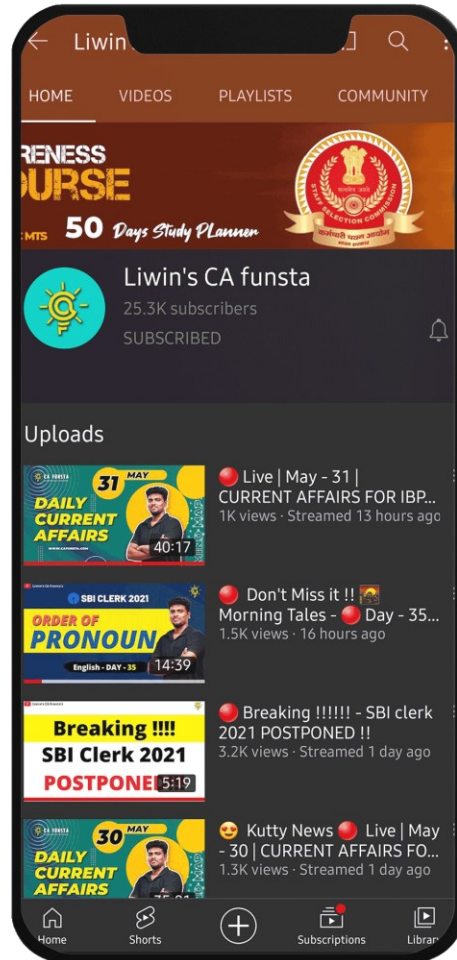
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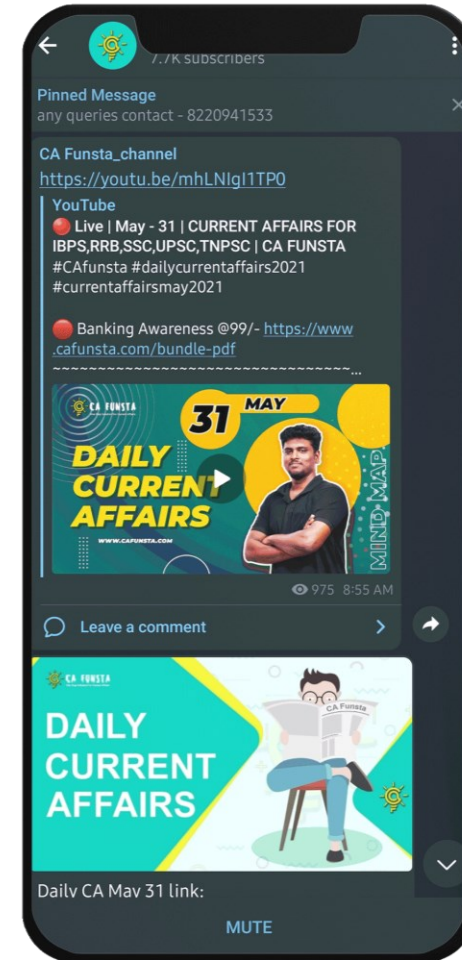
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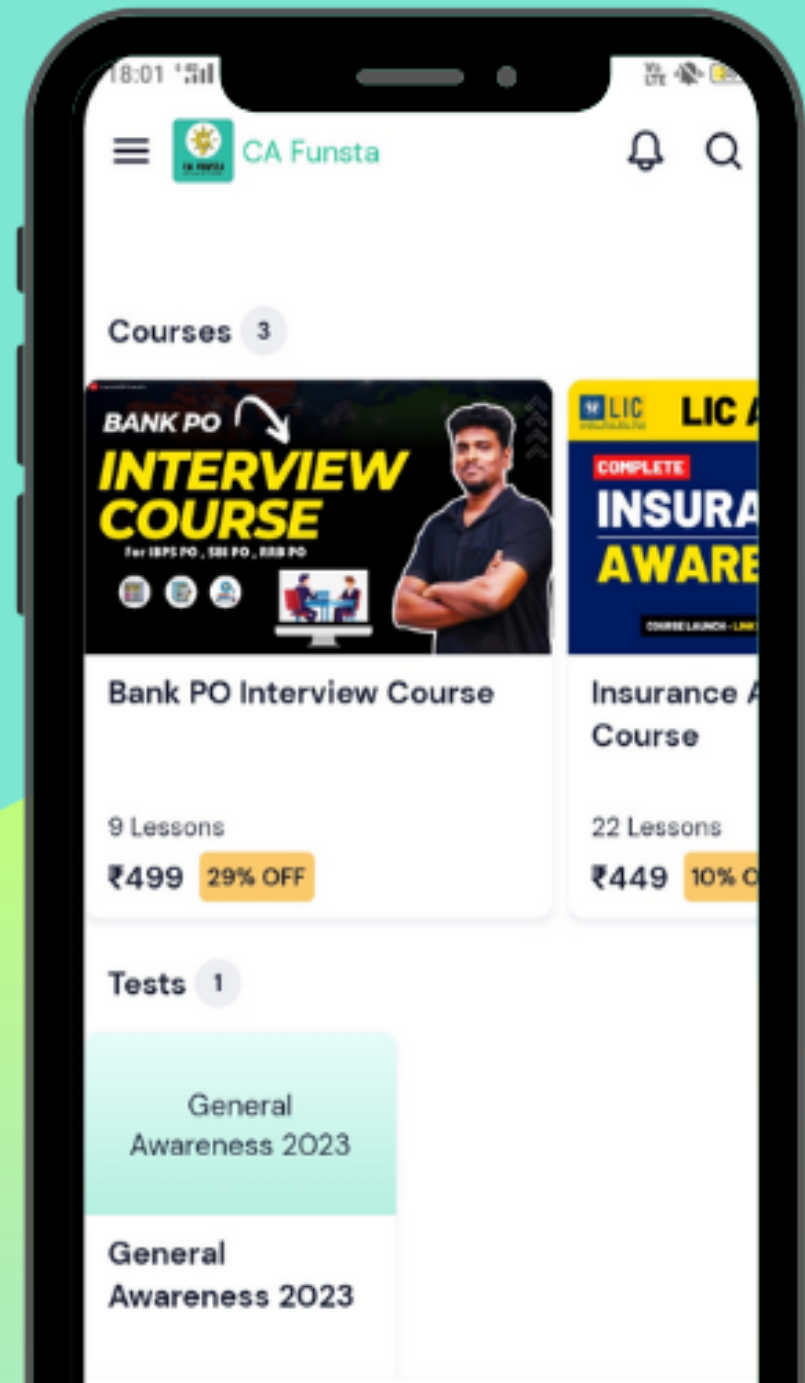
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STUDENT REVIEW

Ruban
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Rajaganapathy A R
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Worth worth worth varma onnuma theeriyama the course start pannan mudikum pothu avalo oru confidence ah kuduthu banking awareness theerinja naala financial awareness iam kuda easy ah puripuka mudiyathu thanks liwin bro

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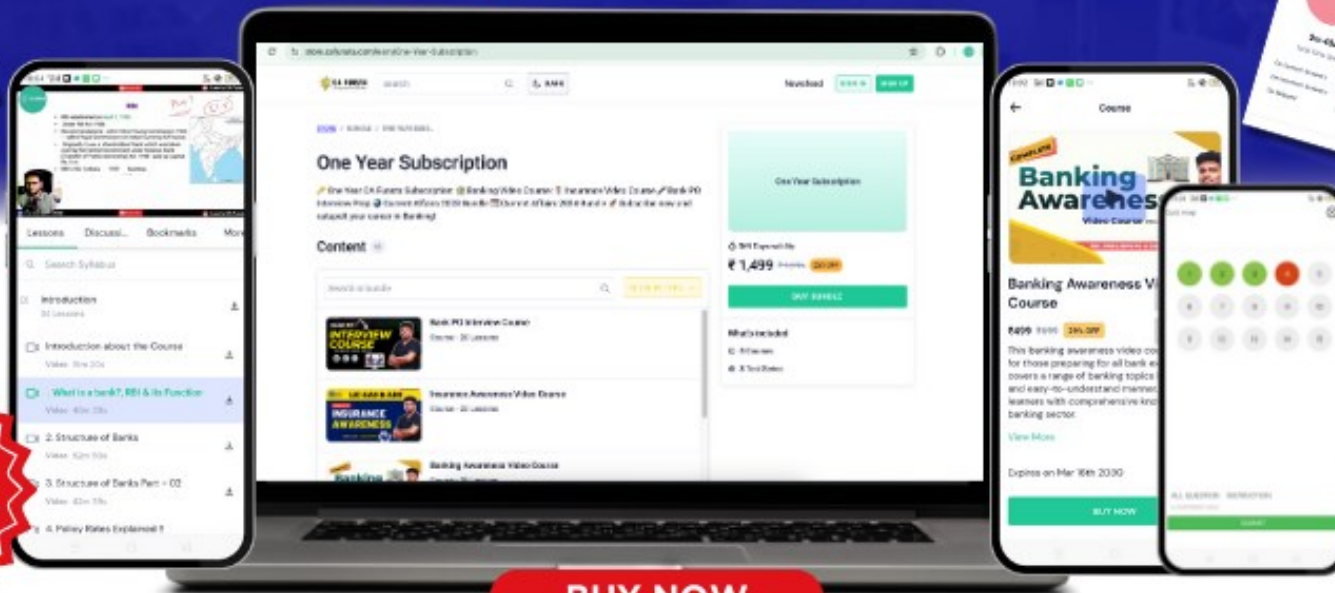
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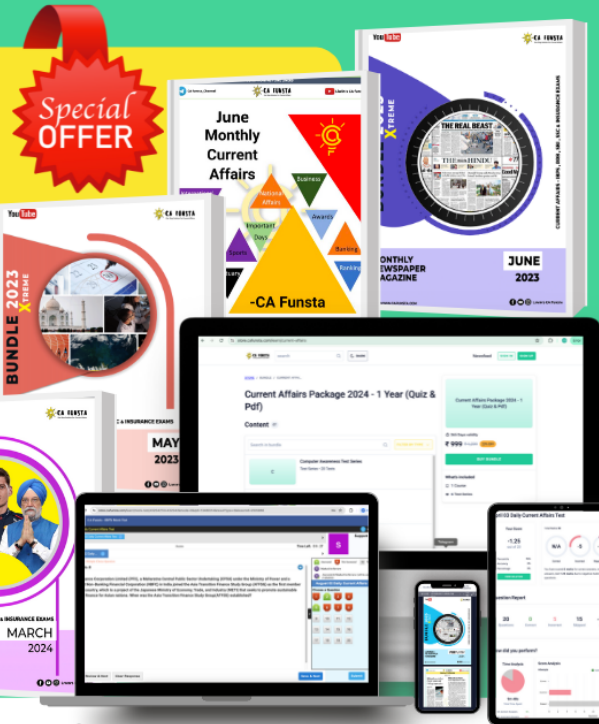


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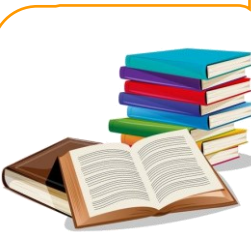
Important Days



➤ On which date will Jagannath Rath Yatra 2026 be celebrated?

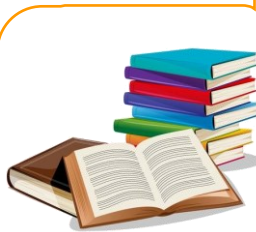
- A) 14 July 2026
- B) 15 July 2026
- C) 16 July 2026
- D) 17 July 2026
- E) 18 July 2026

Answer
C) 16 July 2026.



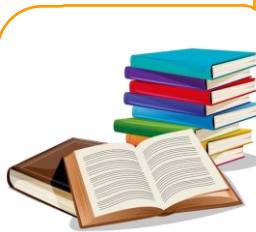
Event and Location:

- **Event: The Jagannath Rath Yatra 2026** will mark the ceremonial journey of **Lord Jagannath, Lord Balabhadra and Devi Subhadra** from the **Jagannath Temple** to the **Gundicha Temple**.
- Location: Puri, Odisha, India.
- Date: **16 July 2026**.



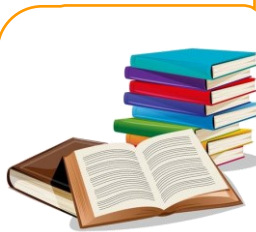
Mandates and Objectives:

- **Mandates:** The three deities will be placed on newly constructed wooden chariots and taken along the traditional **Bada Danda** route from the **Jagannath Temple** to the **Gundicha Temple**.
- **Objectives:** The festival aims to celebrate devotion, equality, humility and the belief that divine blessings are available to every devotee without discrimination.



Important Terms Explained:

- **Ashadha Shukla Dwitiya:** The second lunar day of the bright fortnight of the Hindu month of Ashadha, on which the annual **Rath Yatra** is traditionally observed.
- **Pahandi:** The ceremonial procession in which the deities are brought out of the **Jagannath Temple** and placed on their respective chariots.
- **Bahuda Yatra:** The return journey of **Lord Jagannath, Lord Balabhadra and Devi Subhadra** from the **Gundicha Temple** to the **Jagannath Temple**.
- **Suna Besha:** A ritual in which the deities are decorated with elaborate gold ornaments after the return procession.
- **Snana Purnima:** A ritual bathing ceremony in which the deities are bathed with **108** pots of sacred water.



Important Days



Tabular Summary:

Parameter	Details
Festival name	Jagannath Rath Yatra 2026.
Date	The festival will be observed on 16 July 2026.
Venue	The main celebration will take place in Puri, Odisha.
Main deities	Lord Jagannath, Lord Balabhadra and Devi Subhadra participate in the procession.
Procession route	The chariots travel from the Jagannath Temple to the Gundicha Temple through Bada Danda.
Approximate distance	The traditional procession covers around three kilometres.
Divine chariots	Nandighosha belongs to Lord Jagannath, Taladhwaja to Lord Balabhadra and Darpadalana to Devi Subhadra.
Festival significance	The celebration represents devotion, equality, compassion, humility and spiritual unity.



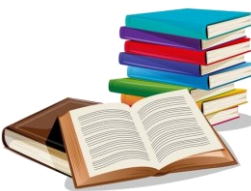
Important Days



➤ On which date is World Snake Day observed annually?

- A) 14 July
- B) 15 July
- C) 16 July
- D) 17 July
- E) 18 July

Answer
C) 16 July.

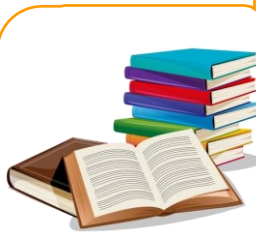


Important Days



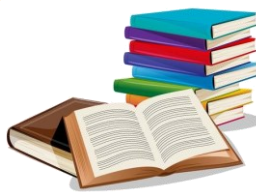
Event and Location:

- **Event: World Snake Day 2026** will raise awareness about snake conservation, ecological importance and the need to address misconceptions surrounding snakes.
- **Location:** The observance will be held worldwide.
- **Date: 16 July 2026.**



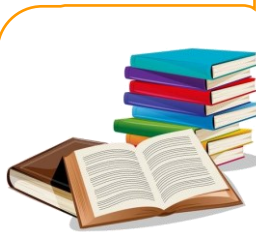
Mandates and Objectives:

- **Mandates:** Wildlife organisations, zoos, conservation groups and educational institutions conduct awareness programmes, conservation activities and biodiversity initiatives.
- **Objectives:** The observance aims to protect snakes and their habitats, improve public understanding and highlight their role in pest control and ecological balance.



Important Terms Explained:

- **Ecological Balance:** A stable relationship among organisms and their environment that allows ecosystems to function effectively.
- **Biodiversity:** The variety of plants, animals and other living organisms found within a particular region or ecosystem.
- **Venomous Snake:** A snake that produces venom and delivers it through specialised teeth or fangs for hunting or defence.
- **Arboreal Snake:** A snake species adapted to living and moving primarily in trees and other elevated vegetation.
- **Wild Life Protection Act, 1972:** An Indian law that provides legal protection to specified wildlife species and regulates hunting, capture and trade.



Important Days



Tabular Summary:

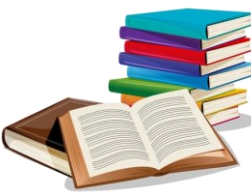
Parameter	Details
Observance	World Snake Day 2026.
Date	The day will be observed on 16 July 2026.
Day	The observance falls on Thursday in 2026.
History	World Snake Day began receiving wider recognition in 2009.
Primary purpose	The day promotes awareness, conservation and understanding of snakes.
Ecological role	Snakes control rodent populations and support balanced food chains.
Snake diversity in India	India has approximately 300 species of snakes.
Global diversity	More than 3,000 snake species are found worldwide.



➤ What is the revised windfall tax on diesel exports effective from 16 July 2026?

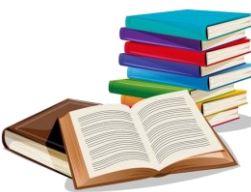
- A) ₹8.5 per litre
- B) ₹12.5 per litre
- C) ₹14.5 per litre
- D) ₹15.5 per litre
- E) ₹16.5 per litre

Answer
D) ₹15.5 per litre.



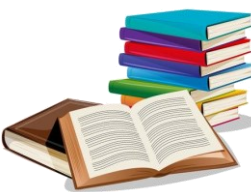
Event and Location:

- **Event:** The Government of India revised the **Special Additional Excise Duty** on exports of diesel, aviation turbine fuel and petrol.
- **Location:** India.
- **Date:** 16 July 2026.



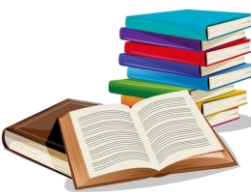
Mandates and Objectives:

- **Mandates:** The government increased the export levy on diesel from ₹8.5 to ₹15.5 per litre and on aviation turbine fuel from ₹7.5 to ₹14.5 per litre, while reducing the petrol export levy from ₹4 to ₹2.5 per litre.
- **Objectives:** The revision aims to discourage excessive fuel exports, maintain adequate domestic supply, limit windfall profits and strengthen energy security amid elevated global oil prices.



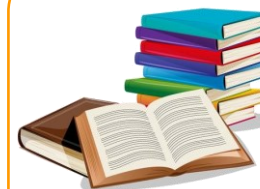
Important Terms Explained:

- **Windfall Tax:** A levy imposed on unusually high profits earned by companies because of exceptional market conditions rather than normal business performance.
- **Aviation Turbine Fuel:** A specialised petroleum fuel used to operate aircraft powered by turbine engines.
- **Export Duty:** A tax imposed by the government on specified goods when they are exported from the country.
- **Fortnightly Review:** A review conducted once every **15** days to revise tax rates according to global oil prices and domestic market conditions.



Tabular Summary:

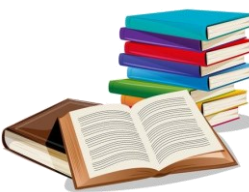
Parameter	Details
Effective date	The revised rates came into force on 16 July 2026.
Notifying authority	The Ministry of Finance announced the revised duties.
Diesel export duty	The rate increased from ₹8.5 to ₹15.5 per litre.
ATF export duty	The rate increased from ₹7.5 to ₹14.5 per litre.
Petrol export duty	The rate decreased from ₹4 to ₹2.5 per litre.
Review mechanism	The government reviews the rates every fortnight.
Primary purpose	The revision seeks to preserve domestic fuel availability and discourage excessive exports.
Domestic impact	Excise duties on petrol and diesel sold for domestic consumption remained unchanged.



➤ **Where was the third India-EU Trade and Technology Council meeting held?**

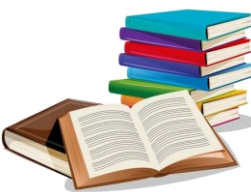
- A) New Delhi
- B) Paris
- C) Brussels
- D) Berlin
- E) Rome

Answer
C) Brussels.



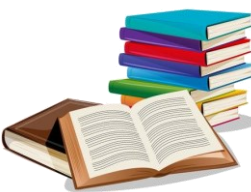
Event and Location:

- **Event:** India and the **European Union** strengthened cooperation through the third India-EU **Trade and Technology Council** meeting covering AI, electric vehicles, semiconductors, clean energy and resilient supply chains.
- **Location:** Brussels, Belgium.
- **Date:** The development was reported on **16 July 2026**.



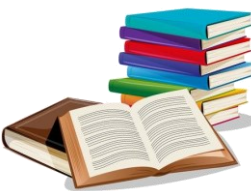
Mandates and Objectives:

- **Mandates:** India and the **European Union** reviewed joint initiatives in advanced technologies, digital infrastructure, electric mobility, renewable energy, trade, investment and supply-chain resilience.
- **Objectives:** The partnership aims to promote trusted technology cooperation, economic resilience, sustainable growth, strategic autonomy and secure access to critical technologies.



Important Terms Explained:

- **Artificial Intelligence:** Technology that enables computer systems to perform tasks involving learning, reasoning, prediction and decision-making.
- **Resilient Supply Chain:** A production and distribution network capable of withstanding disruptions and continuing the reliable movement of essential goods and technologies.
- **Semiconductors:** Materials and electronic components used in chips that power computers, smartphones, vehicles, communication systems and other digital technologies.
- **Green Hydrogen:** Hydrogen produced using renewable electricity, with minimal greenhouse-gas emissions during production.
- **High-Performance Computing:** The use of powerful computing systems to process large datasets and



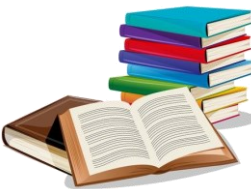
Tabular Summary:

Parameter	Details
Meeting	Third India-EU Trade and Technology Council meeting.
Venue	Brussels, Belgium.
Key participants	Representatives of India and the European Union reviewed cooperation in trade and emerging technologies.
Technology priorities	The discussions covered artificial intelligence, semiconductors, high-performance computing and secure digital infrastructure.
Clean-energy focus	Cooperation areas included electric vehicles, batteries, renewable energy, green hydrogen and energy efficiency.
Trade priorities	Both sides discussed stronger bilateral trade, investment and diversified supply chains.
Indian representative	External Affairs Minister Dr. S. Jaishankar highlighted the importance of trusted international partnerships.
Strategic significance	The partnership seeks to improve economic resilience, technological innovation and sustainable development.

➤ What is the total financial outlay approved for the Mobile Phone Manufacturing Scheme?

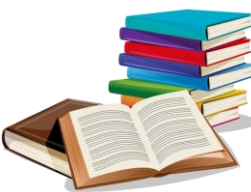
- A) ₹42,500 crore
- B) ₹52,500 crore
- C) ₹62,500 crore
- D) ₹72,500 crore
- E) ₹82,500 crore

Answer
C) ₹62,500 crore.



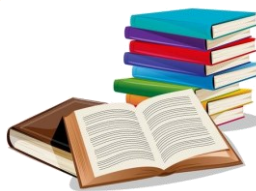
Event and Location:

- **Event:** The Union Cabinet approved the **Mobile Phone Manufacturing Scheme** with a financial outlay of **₹62,500 crore**.
- **Location:** India.
- **Date:** 15 July 2026.



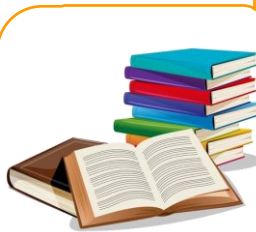
Mandates and Objectives:

- **Mandates:** The five-year scheme will provide performance-linked incentives on eligible sales, domestic component sourcing, product design, research and development, and the growth of Indian mobile phone brands.
- **Objectives:** The scheme aims to increase domestic value addition, reduce import dependence, strengthen electronics supply chains and establish India as a global mobile phone manufacturing hub.



Important Terms Explained:

- **Production Linked Incentive Scheme:** A government incentive programme that rewards manufacturers for achieving specified increases in production and eligible sales.
- **Domestic Sourcing:** The procurement of components, raw materials and production inputs from suppliers located within India.
- **Value Addition:** The increase in a product's economic value through domestic manufacturing, component production, design, assembly and technological development.
- **Research and Development:** Systematic work undertaken to create new products, improve technology and develop indigenous manufacturing capabilities.



Tabular Summary:

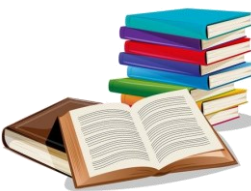
Parameter	Details
Scheme name	Mobile Phone Manufacturing Scheme.
Approval date	The Union Cabinet approved the scheme on 15 July 2026.
Financial outlay	The scheme has a total allocation of ₹62,500 crore.
Implementation period	It will operate for five years from FY 2026–27 to FY 2030–31.
Sales incentive	Eligible manufacturers may receive incentives ranging from 2.25% to 5% of qualified sales.
Domestic sourcing benefit	Companies may receive an additional incentive of up to 1.5% for sourcing specified components locally.
Indian brand support	Eligible Indian brands may receive an additional incentive of up to 3% on qualified sales.
Strategic significance	The scheme seeks to deepen domestic manufacturing, innovation, component production and supply-chain resilience.



➤ Which automation level will enable driverless operations on Kolkata Metro's Green and Purple Lines?

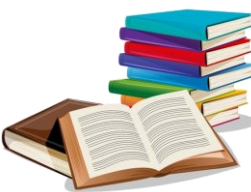
- A) GoA-1
- B) GoA-2
- C) GoA-3
- D) GoA-4
- E) GoA-5

Answer
D) GoA-4.



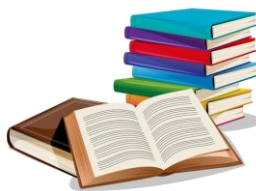
Event and Location:

- **Event: Kolkata Metro** is preparing to introduce driverless train operations using **Grade of Automation 4** technology on its **Green and Purple Lines**.
- Location: Kolkata, **West Bengal**, India.
- Date: The development was reported on **16 July 2026**.



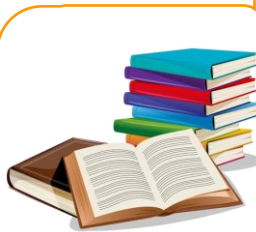
Mandates and Objectives:

- **Mandates:** The automated system will control train acceleration, speed regulation, braking, station halts, door operations and departures under continuous supervision from a central control room.
- **Objectives:** The initiative aims to improve passenger safety, reduce human error, strengthen operational reliability and modernise Kolkata's urban transport network.



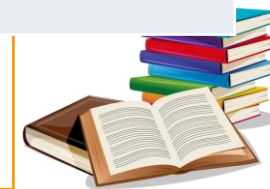
Important Terms Explained:

- **Communication-Based Train Control:** A railway signalling system that uses continuous communication between trains and trackside equipment to manage train movement safely and efficiently.
- **Platform Screen Doors:** Safety barriers installed along platform edges that open only when a train stops correctly at the station.
- **Commissioner of Railway Safety:** The statutory authority responsible for inspecting railway and metro systems before approving passenger operations.
- **Operation Control Centre:** A central facility that continuously monitors train movement, signalling, safety systems and emergency responses.



Tabular Summary:

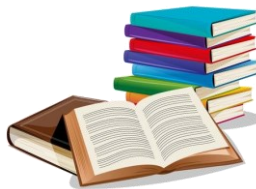
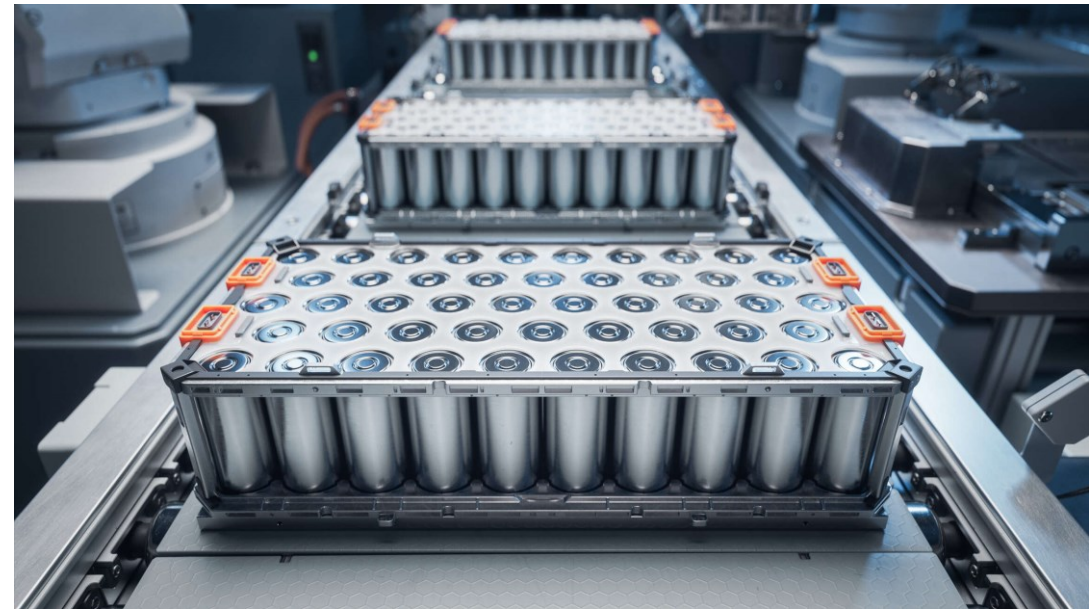
Parameter	Details
Project	Driverless train operations on Kolkata Metro's Green and Purple Lines.
Automation technology	The trains will use GoA-4 and Communication-Based Train Control systems.
Green Line route	The corridor connects Howrah Maidan with Salt Lake Sector V.
Green Line length	The route covers approximately 16.6 kilometres.
Number of stations	The Green Line corridor has 12 stations.
Special feature	The route includes India's first underwater metro tunnel beneath the Hooghly River.
Safety measures	Features include platform screen doors, emergency braking, obstacle detection and smart signalling.
Approval status	Safety inspections were completed, while final operational preparations remained underway before passenger services.



➤ How much ACC battery manufacturing capacity has been offered under the latest global bidding process?

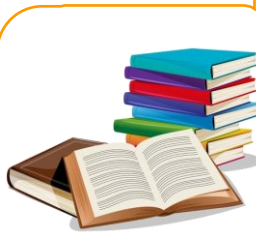
- A) 5 GWh
- B) 10 GWh
- C) 20 GWh
- D) 40 GWh
- E) 50 GWh

Answer
B) 10 GWh.



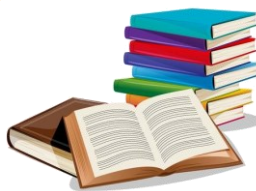
Event and Location:

- **Event:** The Ministry of Heavy Industries invited global bids for setting up **10 GWh** of **Advanced Chemistry Cell** battery manufacturing capacity under the **PLI** Scheme.
- **Location:** India.
- **Date:** The development was reported on **16 July 2026**.



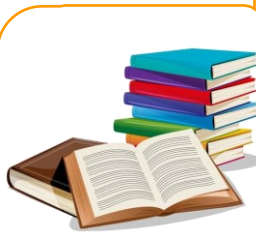
Mandates and Objectives:

- **Mandates:** Eligible domestic and international manufacturers can bid to establish **ACC** battery production facilities under the final allocation phase of the **₹18,100**-crore incentive programme.
- **Objectives:** The initiative aims to develop domestic battery manufacturing, reduce import dependence, support electric mobility and strengthen renewable-energy storage capacity.



Important Terms Explained:

- **Production-Linked Incentive Scheme:** A government programme that provides financial incentives to manufacturers based on specified production, investment and performance targets.
- **Gigawatt-Hour:** A unit of energy equal to one billion watt-hours, commonly used to measure large-scale battery storage capacity.
- **Grid-Level Energy Storage:** A system that stores large quantities of electricity and releases it when required to balance power demand and supply.
- **Renewable Energy:** Energy generated from naturally replenishing sources such as solar and wind power.



Tabular Summary:

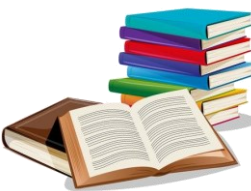
Parameter	Details
Bidding authority	The Ministry of Heavy Industries invited the global bids.
Capacity offered	The bidding process covers 10 GWh of ACC battery manufacturing capacity.
Scheme outlay	The incentive programme has a financial allocation of ₹18,100 crore.
Approval year	The Union Cabinet approved the scheme in 2021.
Total targeted capacity	The programme aims to establish 50 GWh of domestic ACC battery capacity.
Previously allocated capacity	A total of 40 GWh had already been allocated before the latest bidding round.
Eligible participants	Both domestic manufacturers and global companies can participate.
Strategic significance	The initiative supports clean energy, electric vehicles, grid stability and reduced battery imports.



➤ What is the Return on Equity range prescribed under NIPU-2026?

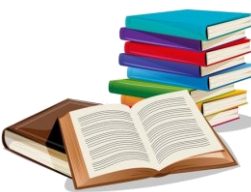
- A) 8% to 12%
- B) 10% to 14%
- C) 12% to 16%
- D) 14% to 18%
- E) 16% to 20%

Answer
C) 12% to 16%.



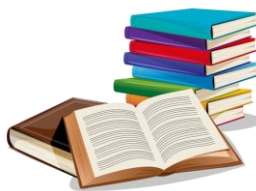
Event and Location:

- **Event: The Cabinet Committee on Economic Affairs** approved the **National Investment Policy for Urea-2026** to promote new gas-based urea manufacturing units.
- Location: India.
- Date: **16 July 2026**.



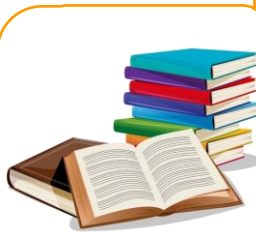
Mandates and Objectives:

- **Mandates:** The policy will provide a transparent investment framework for new gas-based urea plants by separating fixed and variable costs, prescribing structured investor returns and reducing currency-related risks.
- **Objectives:** The policy aims to increase domestic urea production, attract public and private investment, reduce fertilizer imports and strengthen India's self-reliance in the urea sector.



Important Terms Explained:

- **Gas-Based Urea Plant:** A manufacturing facility that uses natural gas as the principal feedstock for producing urea fertilizer through comparatively energy-efficient processes.
- **Return on Equity:** The return earned by investors on the equity capital invested in a project, fixed under the policy within a floor of **12%** and a ceiling of **16%**.
- **Fixed and Variable Costs:** Fixed costs remain relatively unchanged with production levels, while variable costs fluctuate according to output, feedstock prices and operating expenses.
- **Currency Exposure Risk:** The financial risk arising from exchange-rate fluctuations when project costs or liabilities are denominated in foreign currencies.
- **Greenfield Project:** A new industrial facility



Tabular Summary:

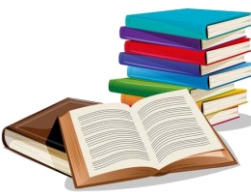
Parameter	Details
Policy name	National Investment Policy for Urea-2026.
Approving authority	The Cabinet Committee on Economic Affairs approved the policy.
Implementing department	The Department of Fertilizers will administer the investment framework.
Primary focus	The policy promotes the establishment of new gas-based urea manufacturing units.
Return provision	Investors will receive a structured return ranging from 12% to 16%.
Currency safeguard	Fixed costs will be converted into Indian rupees after four years using the applicable exchange rate.
Expected savings	The revised framework may save more than ₹250 crore per new plant compared with the earlier policy.
Strategic significance	The policy seeks to increase domestic production, reduce imports and support Atmanirbhar Bharat.



➤ Which company operates the Seven Stars in Kyushu luxury train?

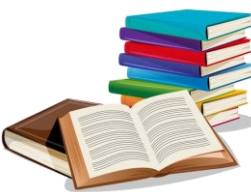
- A) JR East
- B) JR Central
- C) JR West
- D) JR Kyushu
- E) JR Hokkaido

Answer
D) JR Kyushu.



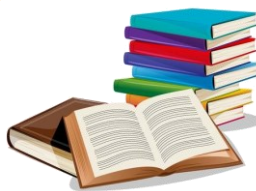
Event and Location:

- **Event: Seven Stars in Kyushu** is described as the world's first seven-star luxury train, offering exclusive cruise-style rail journeys through southern Japan.
- Location: Kyushu region, Japan.
- Date: The train began operations in October **2013**.



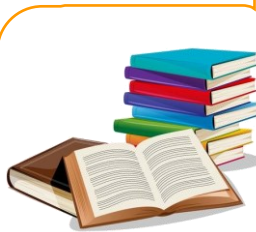
Mandates and Objectives:

- **Mandates:** The train offers two-day, three-day and four-day itineraries featuring luxury accommodation, gourmet cuisine, cultural excursions and scenic travel across Kyushu.
- **Objectives:** The service aims to showcase Kyushu's natural beauty, regional cuisine, hot springs, heritage, culture and Japanese hospitality through an exclusive railway experience.



Important Terms Explained:

- **Luxury Cruise Train:** A premium train designed primarily for tourism, combining rail travel with upscale accommodation, dining, sightseeing and personalised services.
- **Lottery Booking:** A reservation system in which available seats are allotted through a draw because demand exceeds the limited passenger capacity.
- **Onsen:** A traditional Japanese hot spring used for bathing and relaxation, commonly associated with tourism and wellness experiences.
- **Japanese Craftsmanship:** Traditional design and production techniques reflected in the train's wooden interiors, décor and cultural detailing.



Tabular Summary:

Parameter	Details
Train name	Seven Stars in Kyushu.
Operator	The train is owned and operated by Kyushu Railway Company, also known as JR Kyushu.
Launch period	Commercial operations began in October 2013.
Designer	Japanese industrial designer Eiji Mitooka designed the train.
Journey options	Passengers can choose two-day, three-day or four-day itineraries.
Regions covered	Routes pass through areas including Fukuoka, Oita, Miyazaki, Kagoshima, Kumamoto and Nagasaki.
Booking system	Seats are limited and reservations are generally allotted through a lottery.
Travel experience	The journey combines luxury accommodation, regional cuisine, scenic landscapes, cultural heritage and personalised hospitality.

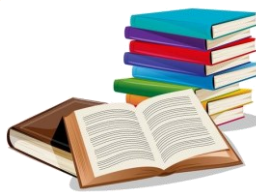


► What is the approved financial outlay for Semicon 2.0 according to the provided article?

- A) ₹76,000 crore
- B) ₹95,500 crore
- C) ₹1.10 lakh crore
- D) ₹1.27 lakh crore
- E) ₹1.64 lakh crore

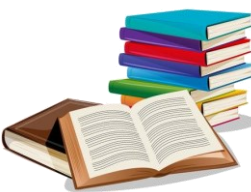
Answer

D) ₹1.27 lakh crore.



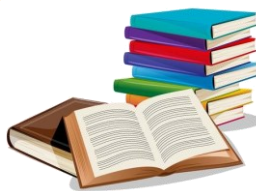
Event and Location:

- **Event:** The Union Cabinet approved Semicon 2.0 to strengthen India's semiconductor design, manufacturing, packaging, research and talent ecosystem.
- **Location:** India.
- **Date:** The development was reported on **16 July 2026**.



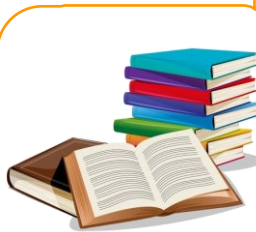
Mandates and Objectives:

- **Mandates:** The programme will support chip design, semiconductor fabrication, packaging and testing, equipment and material production, research and development, and workforce training.
- **Objectives:** The initiative aims to reduce import dependence, establish resilient semiconductor supply chains and position India as a global centre for chip manufacturing and innovation.



Important Terms Explained:

- **Semicon 2.0:** A proposed semiconductor development programme designed to provide continued policy support across chip design, fabrication, packaging, materials, research and workforce development.
- **Semiconductor Fabrication Plant:** A specialised industrial facility where semiconductor wafers are processed to manufacture integrated circuits and electronic chips.
- **ATMP** and **OSAT:** Semiconductor services covering assembly, testing, marking and packaging of chips after wafer fabrication.
- **Supply-Chain Resilience:** The ability of a production network to maintain access to essential materials, components and technologies during global disruptions.



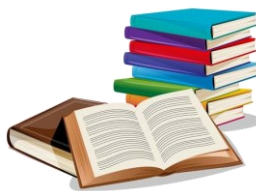
Tabular Summary:

Parameter	Details
Programme name	Semicon 2.0.
Approving authority	The Union Cabinet approved the initiative.
Financial outlay	The programme has an allocation of ₹1,27,500 crore.
Core purpose	It seeks to build an integrated semiconductor design and manufacturing ecosystem in India.
Six strategic pillars	The pillars cover design, equipment and materials, fabrication plants, packaging, research and talent development.
Semicon 1.0 progress	Twelve manufacturing projects involving projected expenditure of ₹1.64 lakh crore were reportedly sanctioned.
Proposed facilities	Supported projects include wafer plants, an integrated micro-LED facility and semiconductor assembly units.
Strategic significance	The programme aims to promote technological self-reliance, economic growth and national security.

QUICK RECALL



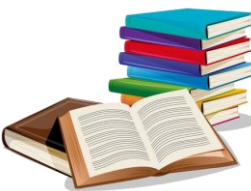
- **Jagannath Rath Yatra is celebrated annually in the sacred city of Puri.**
- **Snakes play an important role as both predators and prey in natural food chains.**
- **The revised duties apply only to specified petroleum products exported from India.**



QUICK RECALL



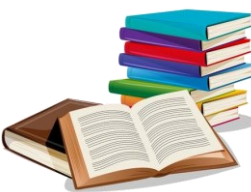
- The Trade and Technology Council serves as a strategic platform for India-EU cooperation in trade, technology and innovation.
- The scheme builds on the achievements of the earlier incentive programme for large-scale electronics manufacturing.
- Kolkata Metro plans to introduce fully automated services on the Green and Purple Lines.
- The latest bidding round completes the planned allocation of 50 GWh under the programme.
- NIPU-2026 replaces the New Investment Policy-2012, whose investment window closed in October 2019.
- Seven Stars in Kyushu is one of Japan's most exclusive luxury rail experiences.



QUICK RECALL



- **Semiconductors are essential for mobile phones, electric vehicles, telecommunications, defence systems and artificial intelligence.**



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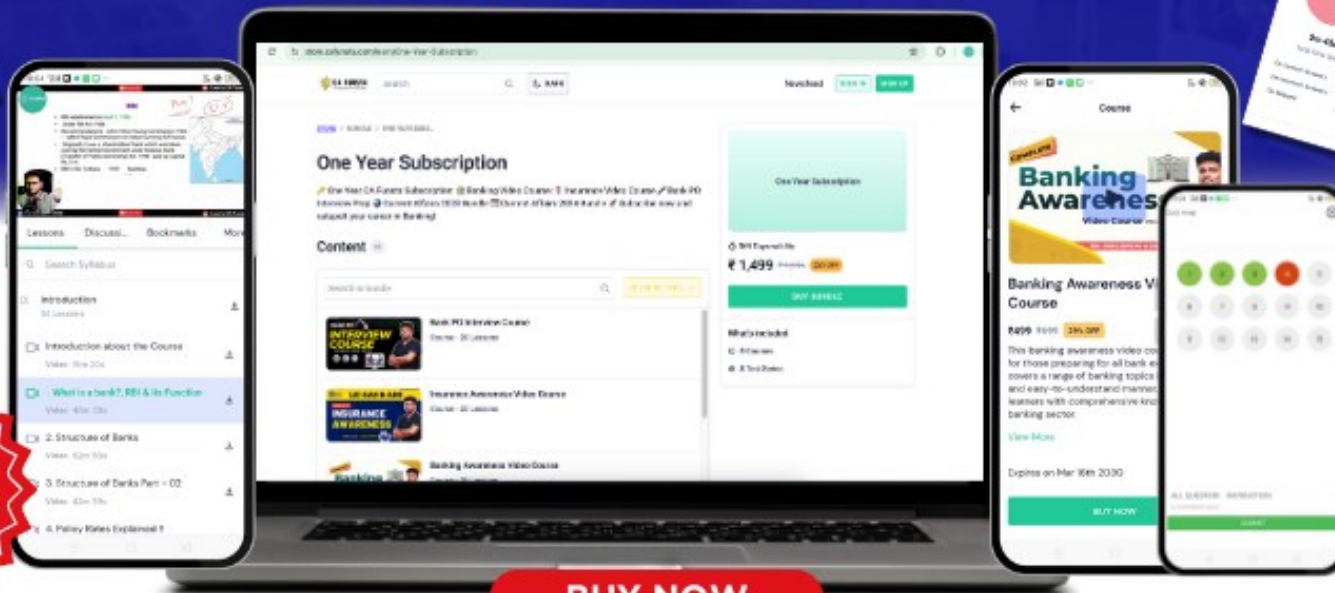
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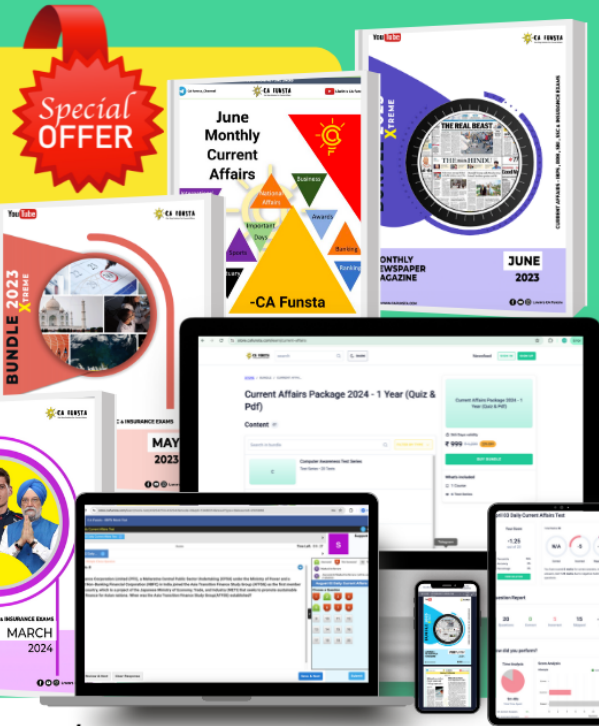
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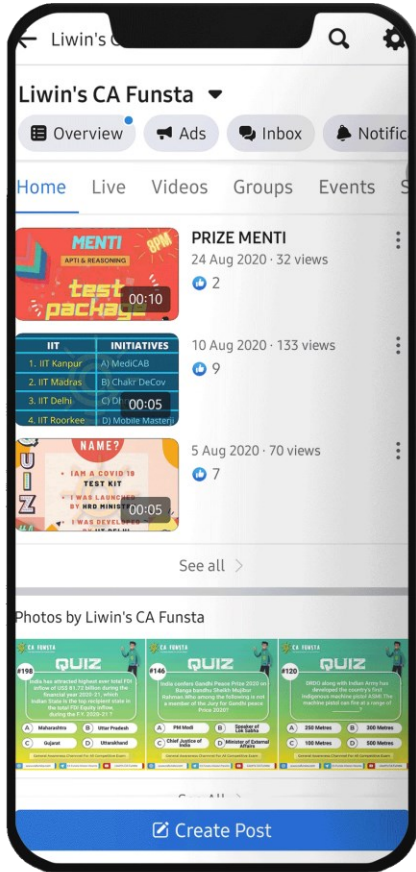
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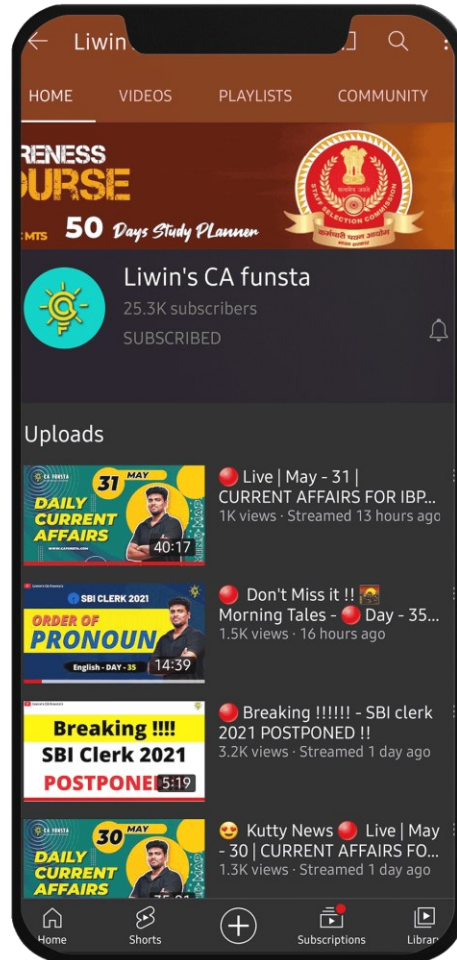


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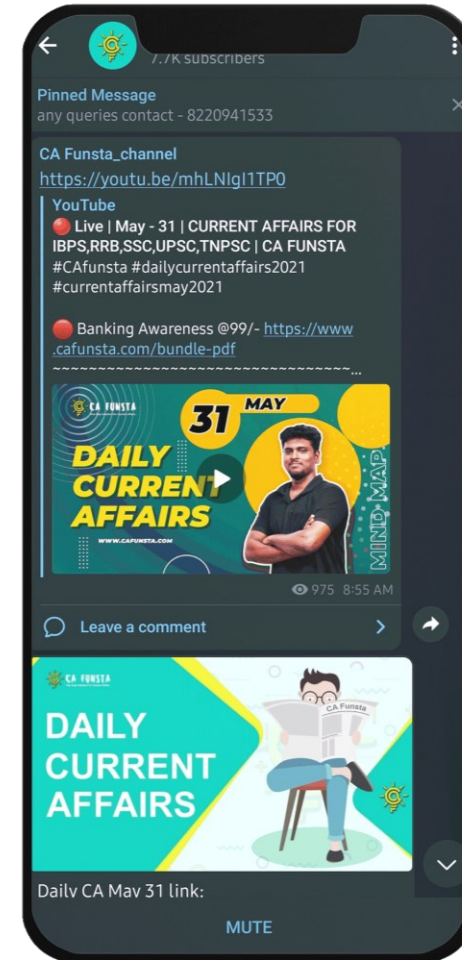
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