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

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Rajaganapathy A R
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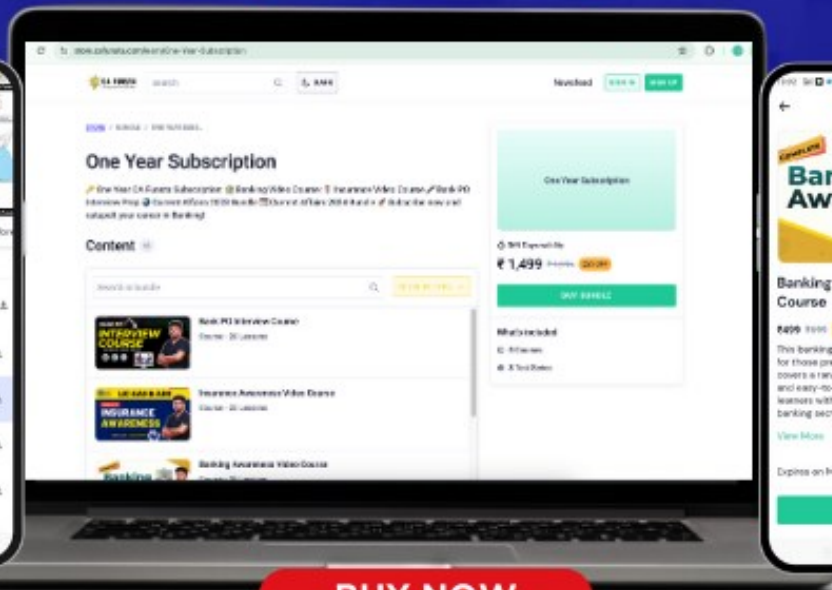
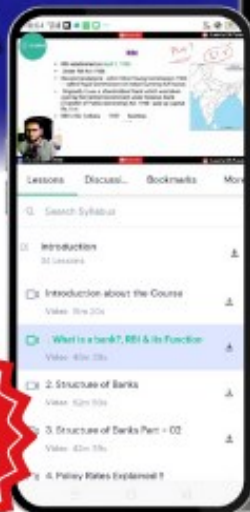
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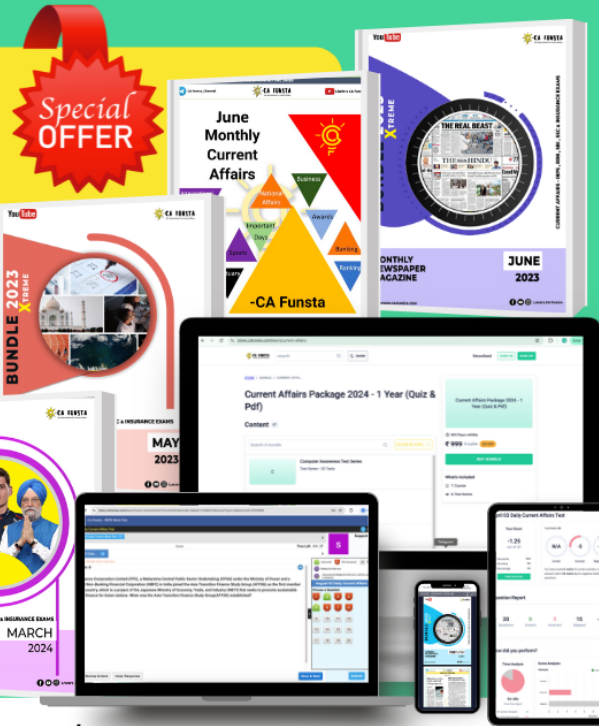


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Important Days



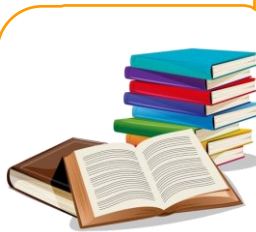
➤ **What is the theme of the International Day of the World's Indigenous Peoples 2026?**

- A) Protecting Indigenous Languages and Heritage
- B) Indigenous Youth as Agents of Change
- C) Honouring Indigenous Midwives: Safeguarding Life and Well-being
- D) Indigenous Peoples and Climate Action
- E) Protecting Traditional Lands and Resources



Answer

C) Honouring Indigenous Midwives: Safeguarding Life and Well-being.

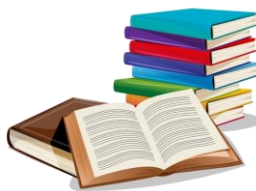


Important Days



Event and Location:

- **Event:** The **International Day of the World's Indigenous Peoples 2026** is observed to recognize the rights, cultures, traditions and contributions of **Indigenous Peoples** worldwide.
- **Location:** The observance is marked globally under the framework of the **United Nations**.

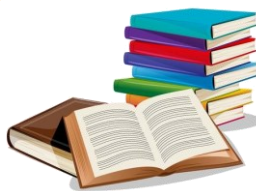


Important Days



Event and Location:

- **Date:** The **International Day of the World's Indigenous Peoples** is observed annually on **9 August**, including **9 August 2026**.



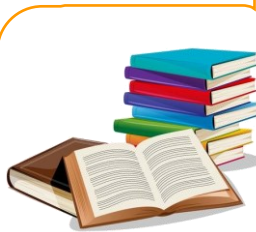
Mandates and Objectives:

- **Mandates:** The observance promotes awareness about Indigenous peoples' rights, cultural preservation, traditional knowledge, land and resource rights, healthcare, education, equality and participation in decision-making.



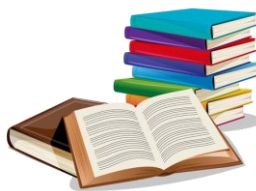
Mandates and Objectives:

- **Objectives:** It aims to protect Indigenous cultures and traditional knowledge, promote self-determination and equality, improve access to culturally appropriate healthcare and education, and safeguard Indigenous communities' relationship with their ancestral lands and natural resources.



Important Terms Explained:

- **Honouring Indigenous Midwives: Safeguarding Life and Well-being:** It is the **2026** theme highlighting the role of Indigenous midwives in preserving traditional knowledge related to pregnancy, childbirth, motherhood and community well-being.

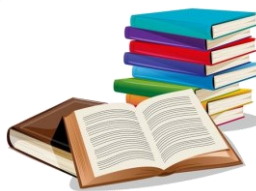


Important Days



Important Terms Explained:

- **Indigenous Midwives:** They are traditional healthcare practitioners within Indigenous communities who provide maternal and childbirth care while preserving culturally rooted medical knowledge and practices.

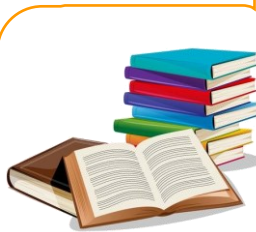


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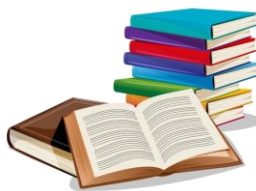
Important Terms Explained:

- **Traditional Knowledge:** It refers to knowledge, skills, practices and cultural understanding developed and transmitted across generations within Indigenous communities.



Important Terms Explained:

- Self-determination: It refers to the right of Indigenous peoples to participate in decisions concerning their communities and determine their own social, cultural and developmental priorities.

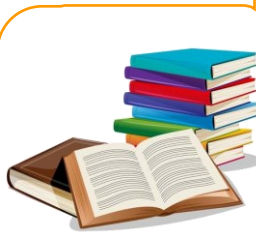


Important Days



Important Terms Explained:

- **United Nations General Assembly:** It is the main deliberative body of the **United Nations**, comprising all **193** UN member states, with each member state having one vote.



Important Days



Tabular Summary:

Parameter	Details
Observance	International Day of the World's Indigenous Peoples 2026.
Date	9 August 2026.
2026 theme	Honouring Indigenous Midwives: Safeguarding Life and Well-being.
Declaring authority	United Nations General Assembly.
Declaration year	The UN General Assembly declared the international day in 1994.
Historical significance	The UN Working Group on Indigenous Populations held its first session on 9 August 1982.
Key objectives	Protection of rights, culture, traditional knowledge, land and resources, healthcare, education and equality.
Major challenges	Land disputes, cultural and language loss, limited access to services, climate change, deforestation and pollution.



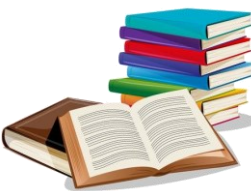
Important Days



► Which atomic bomb was dropped on Nagasaki on 9 August 1945?

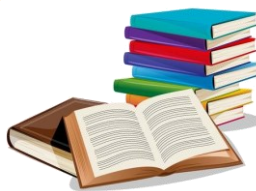
- A) Little Boy
- B) Fat Man
- C) Trinity
- D) Thin Man
- E) Gadget

Answer
B) Fat Man.



Event and Location:

- **Event: Nagasaki Day 2026** is observed to commemorate the victims of the atomic bombing of Nagasaki during **World War II** and to highlight the humanitarian consequences of nuclear weapons.

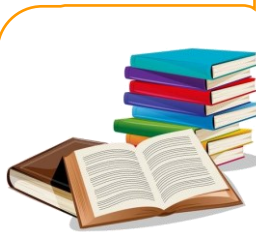


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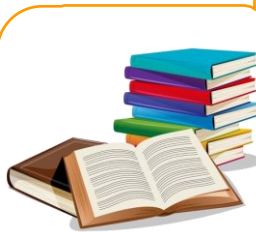
Event and Location:

- **Location:** The observance is associated with Nagasaki, Japan, and is marked internationally through remembrance and peace-related activities.
- **Date: Nagasaki Day** is observed annually on **9 August**, commemorating the atomic bombing of Nagasaki on **9 August 1945**.



Mandates and Objectives:

- **Mandates:** The observance remembers the victims and survivors of the Nagasaki bombing while promoting awareness about the destructive effects of nuclear warfare and the long-term consequences of radiation exposure.

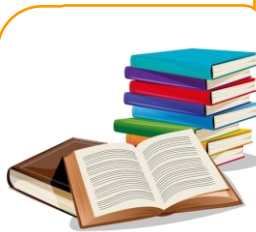


Important Days



Mandates and Objectives:

- **Objectives: Nagasaki Day** aims to encourage peace, preserve the memory of the bombing, recognize survivors, increase public awareness of nuclear risks, and support global efforts toward nuclear disarmament.

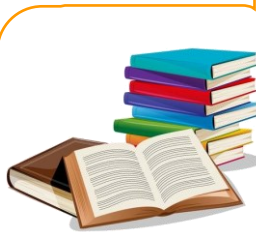


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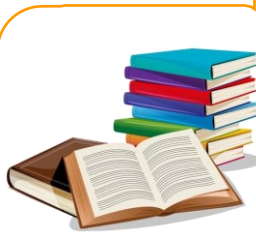
Important Terms Explained:

- **Fat Man:** It was the plutonium-**239** implosion-type atomic bomb dropped by the **United States** on Nagasaki on **9 August 1945**, with an estimated explosive yield of about **21** kilotons of **TNT**.



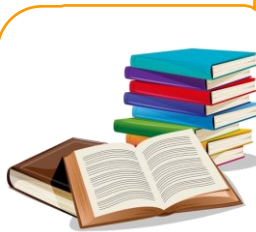
Important Terms Explained:

- **Bockscar:** It was the B-29 Superfortress bomber that carried and dropped the atomic bomb on Nagasaki, piloted by **Major Charles W. Sweeney**.



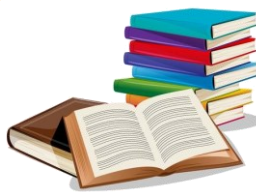
Important Terms Explained:

- **Hibakusha:** The term refers to survivors of the atomic bombings of **Hiroshima and Nagasaki** who experienced the direct or long-term effects of the nuclear attacks.



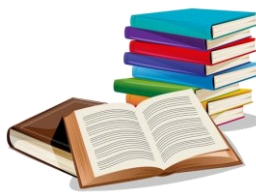
Important Terms Explained:

- **Nuclear Disarmament:** It refers to efforts to reduce or eliminate nuclear weapons and prevent their future use, with the goal of lowering the risk of nuclear warfare.



Important Terms Explained:

- Plutonium-**239**: It is the fissile material used in the implosion-type atomic bomb dropped on Nagasaki.

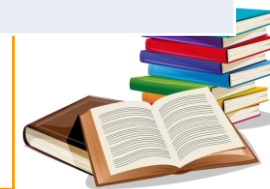


Important Days



Tabular Summary:

Parameter	Details
Observance	Nagasaki Day 2026.
Date observed	9 August 2026.
Historical event	The United States dropped an atomic bomb on Nagasaki on 9 August 1945 during World War II.
Bomb used	Fat Man, a plutonium-239 implosion-type nuclear weapon.
Aircraft	B-29 Superfortress bomber Bockscar, piloted by Major Charles W. Sweeney.
Approximate yield	About 21 kilotons of TNT.
Original target	Kokura was the initial target, but Nagasaki was selected after visibility problems.
Significance	The day commemorates victims, recognizes survivors and promotes peace and nuclear disarmament.



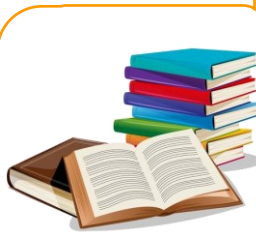
Important Days



➤ On which date is World Brain Tumour Day observed annually?

- A) 5 June
- B) 7 June
- C) 8 June
- D) 10 June
- E) 12 June

Answer
C) 8 June.

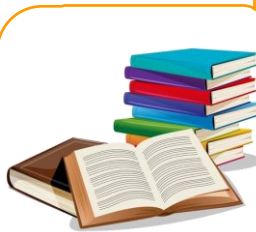


Important Days



Event and Location:

- **Event: World Brain Tumour Day** is observed annually to raise awareness about brain tumours and emphasize early identification, diagnosis, treatment and patient support.
- **Location:** The observance is marked globally and was initiated by the **German Brain Tumour Association in Germany**.

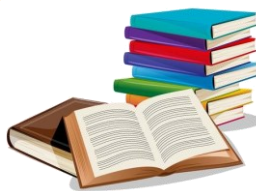


Important Days



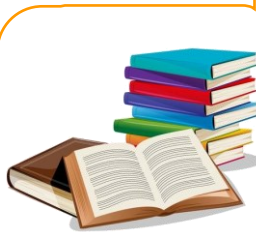
Event and Location:

- **Date: World Brain Tumour Day** is observed every year on **8 June** and has been internationally observed since **2000**.



Mandates and Objectives:

- **Mandates:** The observance promotes awareness about brain tumour symptoms, diagnosis and treatment while supporting patients, families, research and knowledge-sharing in neuro-oncology.

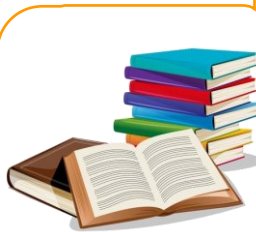


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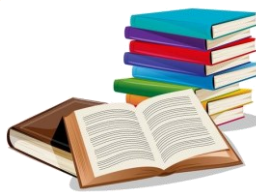
Mandates and Objectives:

- **Objectives:** It aims to improve public understanding of brain tumours, encourage timely medical evaluation of persistent neurological symptoms, support affected individuals and promote advances in research and treatment.



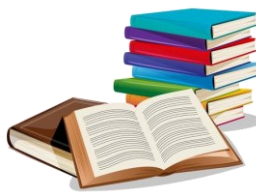
Important Terms Explained:

- **Brain Tumour:** It is an abnormal growth of cells or tissues in the brain or nearby structures such as the meninges and may be benign or malignant.



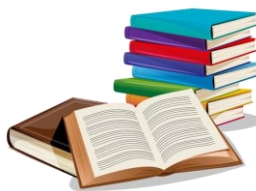
Important Terms Explained:

- **Benign Tumour:** It is a non-cancerous growth that can still cause serious problems in the brain by compressing or damaging healthy tissue within the limited space of the skull.



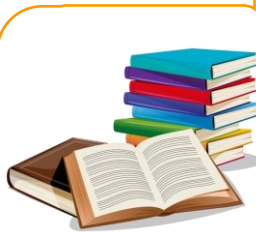
Important Terms Explained:

- **Malignant Tumour:** It is a cancerous growth capable of invading surrounding tissue and potentially causing severe neurological complications.



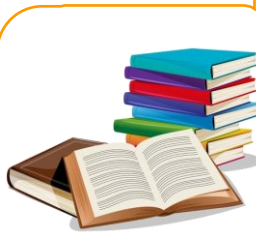
Important Terms Explained:

- Neuro-oncology: It is the branch of medicine concerned with the diagnosis, treatment and study of tumours affecting the brain, spinal cord and nervous system.



Important Terms Explained:

- **Magnetic Resonance Imaging (MRI):** It is an imaging technique commonly used to obtain detailed images of the brain and help identify abnormalities such as tumours.



Important Days



Tabular Summary:

Parameter	Details
Observance	World Brain Tumour Day.
Annual date	8 June.
International observance since	2000.
Initiating organisation	German Brain Tumour Association, Deutsche Hirntumorhilfe e.V.
Organisation established	The association was established in 1998 in Leipzig, Germany.
Main purpose	To promote awareness, early identification, diagnosis, treatment and support for people affected by brain tumours.
Common warning signs	Persistent headaches, seizures, speech problems, memory changes, weakness, balance problems, vision disturbances and vomiting.
Diagnostic methods	Neurological examination, MRI, CT scans and tissue biopsy in selected cases.



Important Days



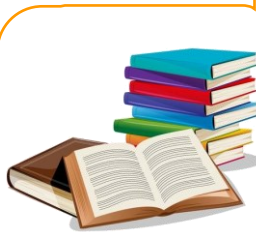
► What is the theme of World Oceans Day 2026?

- A) Planet Ocean: Tides Are Changing
- B) Awaken New Depths
- C) Reimagine: Beyond the world we know, a new relationship with our ocean
- D) Revitalization: Collective Action for the Ocean
- E) The Ocean: Life and Livelihoods



Answer

C) Reimagine: Beyond the world we know, a new relationship with our ocean.

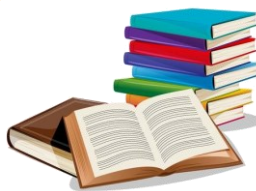


Important Days



Event and Location:

- **Event: World Oceans Day** is observed annually to highlight the importance of oceans and promote their conservation and sustainable management.
- **Location:** The observance is marked globally with the involvement of the **United Nations**, governments, organisations, communities and individuals.

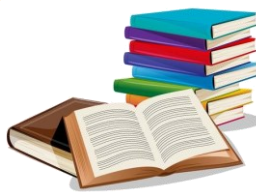


Important Days



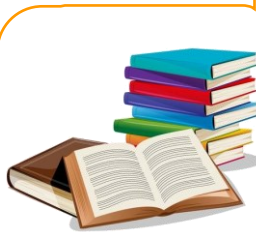
Event and Location:

- **Date: World Oceans Day** is observed every year on **8 June**, including **8 June 2026**.



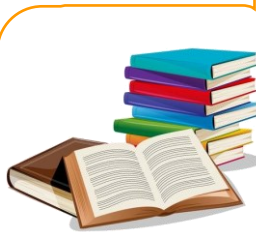
Mandates and Objectives:

- **Mandates:** The observance promotes awareness about the effects of human activities on oceans, marine biodiversity conservation, pollution reduction, sustainable fisheries and responsible management of marine resources.



Mandates and Objectives:

- **Objectives:** It aims to encourage a sustainable relationship between humanity and oceans, protect marine ecosystems, conserve biodiversity and ensure that ocean resources remain productive for future generations.

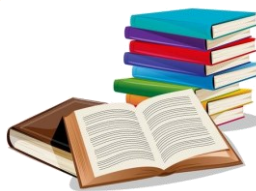


Important Days



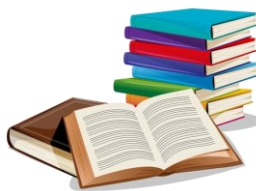
Important Terms Explained:

- **Marine Biodiversity:** It refers to the variety of living organisms found in oceans and other marine ecosystems, including plants, animals and microorganisms.



Important Terms Explained:

- **Sustainable Ocean Management:** It refers to the responsible use and protection of marine resources so that ocean ecosystems remain healthy and productive for present and future generations.

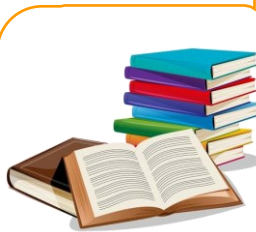


Important Days



Important Terms Explained:

- **Overfishing:** It occurs when fish are harvested faster than their populations can naturally replenish, leading to declining fish stocks and disruption of marine food chains.

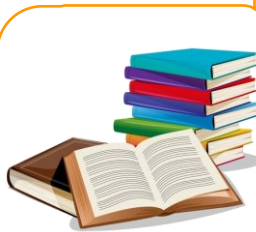


Important Days



Important Terms Explained:

- **Coral Reefs:** They are diverse marine ecosystems formed primarily by coral organisms and provide habitat for numerous marine species, but are highly vulnerable to rising ocean temperatures and environmental degradation.

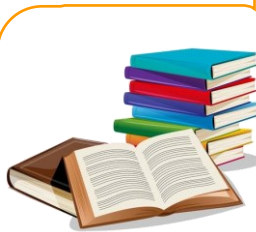


Important Days



Important Terms Explained:

- **United Nations Division for Ocean Affairs and the Law of the Sea (DOALOS):** It is the UN division that organises **World Oceans Day** annually in collaboration with **Oceanic Global**.

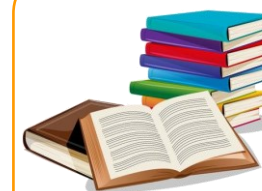


Important Days



Tabular Summary:

Parameter	Details
Observance	World Oceans Day 2026.
Date	8 June 2026.
2026 theme	Reimagine: Beyond the world we know, a new relationship with our ocean.
UN recognition	The United Nations declared 8 June as World Oceans Day in 2008.
First UN observance	The first United Nations World Oceans Day was celebrated in 2009.
Ocean coverage	Oceans cover more than 70% of the Earth's surface.
Key importance	Oceans generate at least 50% of the planet's oxygen and support a major share of global biodiversity.
Organisers	DOALOS organises the event annually in collaboration with Oceanic Global.



Important Days

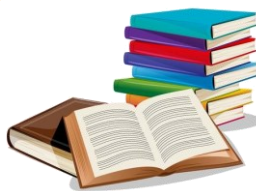


► Who gave the “Do or Die” call during the Quit India Movement in 1942?

- A) Jawaharlal Nehru
- B) Sardar Vallabhbhai Patel
- C) Subhas Chandra Bose
- D) Mahatma Gandhi
- E) Maulana Abul Kalam Azad

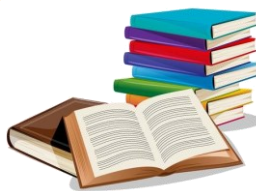


Answer
D) Mahatma Gandhi.



Event and Location:

- **Event: Quit India Movement Day 2026** is observed to commemorate the launch of the **Quit India Movement** of **1942** against British colonial rule in India.
- **Location:** The historic **Quit India Resolution** was passed at **Gowalia Tank Maidan in Bombay**, now known as **August Kranti Maidan in Mumbai**, Maharashtra.

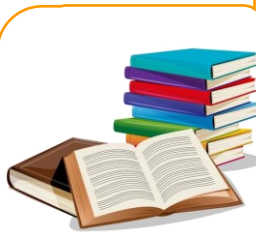


Important Days



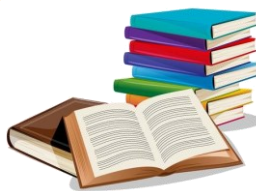
Event and Location:

- **Date: Quit India Movement Day** is observed on **8 August**, marking the passage of the **Quit India Resolution** on **8 August 1942**.



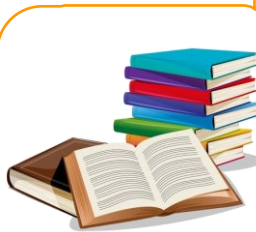
Mandates and Objectives:

- **Mandates:** The observance commemorates the **1942** mass movement led by the **Indian National Congress** demanding an immediate end to British rule and remembers the contribution of leaders, students, workers, peasants, women and ordinary citizens.



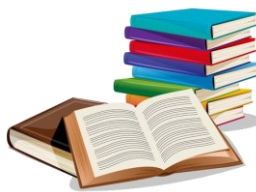
Mandates and Objectives:

- **Objectives:** The day aims to honour the sacrifices of freedom fighters and highlight the ideals of freedom, unity, democracy and patriotism associated with India's independence struggle.



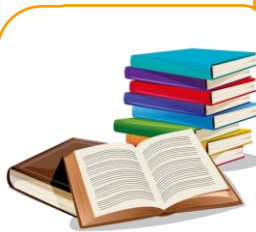
Important Terms Explained:

- **Quit India Movement:** Also known as **Bharat Chhodo Andolan** or **August Movement**, it was a mass civil disobedience movement launched by the **Indian National Congress in August 1942** demanding an immediate end to British rule in India.



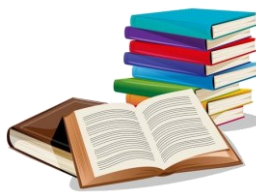
Important Terms Explained:

- **August Kranti Diwas:** It is another name for **Quit India Movement Day**, observed on **8 August** to commemorate the beginning of the historic movement in **1942**.



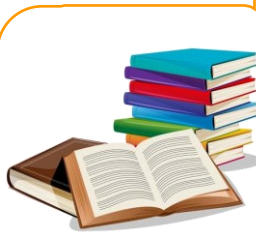
Important Terms Explained:

- **Quit India Resolution:** It was the resolution adopted by the **All India Congress Committee** at its Bombay session on **8 August 1942** demanding the withdrawal of British rule from India.



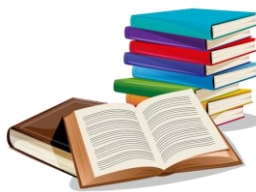
Important Terms Explained:

- **Cripps Mission:** It was a British political initiative of **1942** whose proposals failed to satisfy Indian leaders because they did not provide for an immediate transfer of power.



Important Terms Explained:

- **Congress Radio:** It was an underground radio service associated with the **Quit India Movement** and was notably operated by **Usha Mehta** to spread information during British censorship and repression.

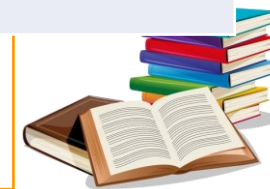


Important Days



Tabular Summary:

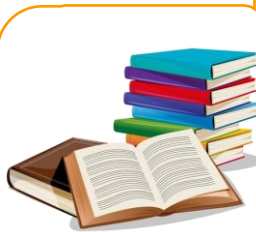
Parameter	Details
Observance	Quit India Movement Day 2026.
Date	8 August 2026.
Historic movement launched	The Quit India Movement began in August 1942.
Key venue	Gowalia Tank Maidan, Bombay, now August Kranti Maidan in Mumbai.
Main leader	Mahatma Gandhi led the movement and issued the “Do or Die” call.
Key resolution	The All India Congress Committee passed the Quit India Resolution on 8 August 1942.
Major trigger	The failure of the Cripps Mission, wartime hardships and demand for immediate independence intensified the movement.
2026 theme	No official theme had been announced in the article for Quit India Movement Day 2026.



➤ Who became the first Indian to win the men's individual gold medal at the FISU World University Squash Championship?

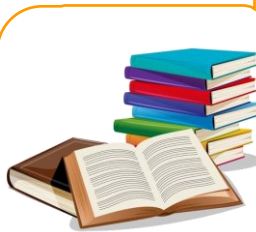
- A) Abhay Singh
- B) Velavan Senthilkumar
- C) Suraj Kumar Chand
- D) Ramit Tandon
- E) Saurav Ghosal

Answer
C) Suraj Kumar Chand.



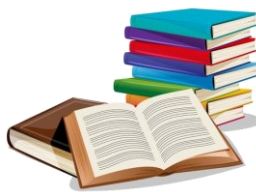
Event and Location:

- **Event:** **Suraj Kumar Chand** became the first Indian to win the men's individual gold medal at the **FISU World University Squash Championship** after defeating Hungary's **Benedek Takacs** in the final.
- **Location:** The championship was held at **Somaiya Vidyavihar University in Mumbai, Maharashtra**.



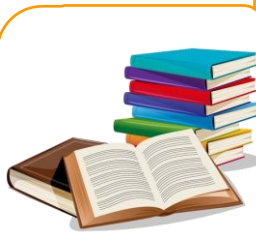
Event and Location:

- **Date: Suraj Kumar Chand** won the historic title on **6 August 2026**.



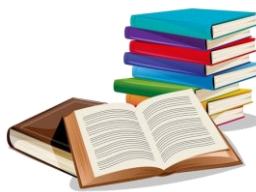
Mandates and Objectives:

- **Mandates:** The championship brought together university-level squash players from different countries, with **Suraj Kumar Chand** representing India in the men's individual competition.
- **Objectives:** The competition aims to provide international competitive exposure to university athletes and promote high-level sporting performance among students.



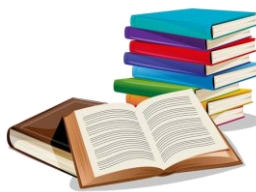
Important Terms Explained:

- **FISU: FISU** is the international body associated with university sports competitions and organizes global sporting events for student-athletes.



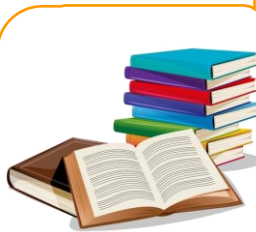
Important Terms Explained:

- **Squash:** Squash is a racket sport played by two or four players in an enclosed court, where players strike a small rubber ball against the front wall.



Important Terms Explained:

- **HCL PSA Indian Tour:** It is a professional squash competition held in India under the **Professional Squash Association** framework, in which Suraj won an event in **Chennai in April 2026** without losing a game.



Tabular Summary:

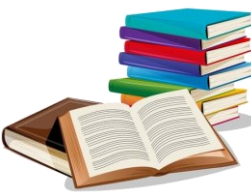
Parameter	Details
Winner	Suraj Kumar Chand of India.
Achievement	First Indian to win the men's individual gold medal at the FISU World University Squash Championship.
Final opponent	Benedek Takacs of Hungary.
Final result	Suraj won the five-game final 5-11, 11-8, 11-5, 6-11, 11-4.
Date	6 August 2026.
Venue	Somaiya Vidyavihar University, Mumbai.
Previous major achievement	Suraj won bronze medals in men's singles and team events at the 2024 World University Championships in Johannesburg.
2026 milestone	He also won the HCL PSA Indian Tour event in Chennai in April 2026 without losing a game.



➤ What was the value of the FAO Food Price Index in July 2026?

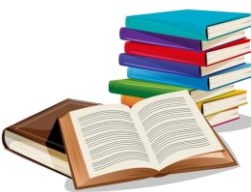
- A) 128.6 points
- B) 129.4 points
- C) 130.3 points
- D) 131.1 points
- E) 132.8 points

Answer
D) 131.1 points.



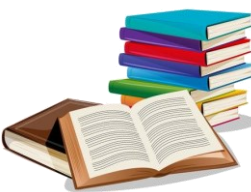
Event and Location:

- **Event:** The **FAO Food Price Index** rose to **131.1** points in July **2026**, reaching its highest level since January **2023**.
- **Location:** The index reflects international food commodity prices across global markets.
- **Date:** The **July 2026** index data was reported in August **2026**.



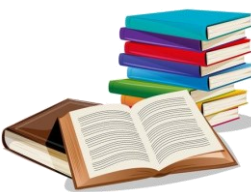
Mandates and Objectives:

- **Mandates: The Food and Agriculture Organization (FAO)** tracks changes in international prices of major food commodities through its **Food Price Index**, which increased by **0.6%** month-on-month in July **2026**.



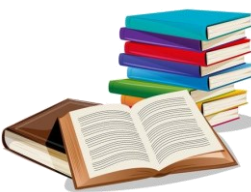
Mandates and Objectives:

- **Objectives:** The index aims to monitor global food commodity price movements and provide an indication of trends affecting international food markets, trade and food inflation.



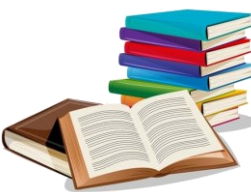
Important Terms Explained:

- **FAO Cereal Price Index:** It measures changes in international prices of major cereals, and it increased by **3.4%** in July **2026**, mainly due to a **5.8%** rise in wheat prices.



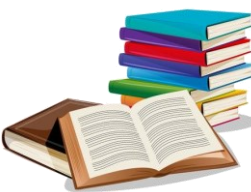
Important Terms Explained:

- **FAO Vegetable Oil Price Index:** It tracks international prices of major vegetable oils and rose by **2%** in July **2026**, reaching its highest level in about four years.



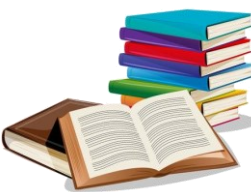
Important Terms Explained:

- **FAO Sugar Price Index:** It measures international sugar price movements and increased by **5.6%** in July **2026** due to weather-related production concerns and expectations of stronger ethanol demand in Brazil.



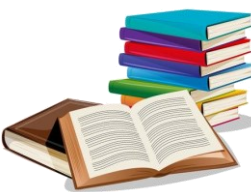
Important Terms Explained:

- **Biodiesel:** It is a renewable fuel produced from vegetable oils, animal fats or other biological sources, and higher biodiesel demand can increase demand for oils such as palm and soybean oil.



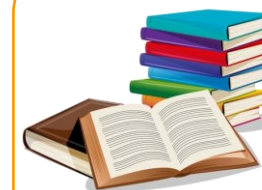
Important Terms Explained:

- **Ethanol:** It is a biofuel that can be produced from sugarcane, and increased ethanol production in Brazil can reduce the amount of sugarcane available for sugar production.



Tabular Summary:

Parameter	Details
FAO Food Price Index	It reached 131.1 points in July 2026.
Previous month	The index stood at 130.3 points in June 2026.
Monthly increase	The overall index increased by 0.6% in July 2026.
Highest level since	July 2026 recorded the highest level since January 2023.
Cereal prices	The cereal index rose by 3.4%, with wheat prices increasing by 5.8%.
Vegetable oil prices	The vegetable oil index increased by 2% to its highest level since around June 2022.
Sugar prices	The sugar index rose by 5.6% due to weather concerns and expectations of stronger ethanol demand in Brazil.
Declining categories	Meat prices fell by 2.8%, while dairy prices decreased by 0.7% in July 2026.

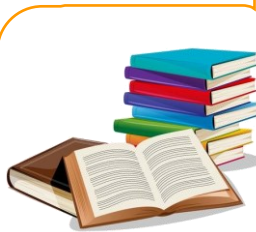


➤ From which date will the RBI's revised loan recovery framework come into effect?

- A) 1 October 2026
- B) 1 December 2026
- C) 1 January 2027
- D) 1 April 2027
- E) 1 July 2027

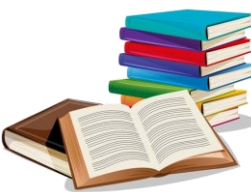


Answer
C) 1 January 2027.



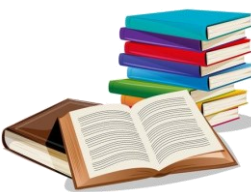
Event and Location:

- **Event:** The Reserve Bank of India issued revised loan recovery guidelines through nine circulars to standardize recovery practices and strengthen borrower protection.
- **Location:** The revised framework applies to **RBI**-regulated lenders across India.



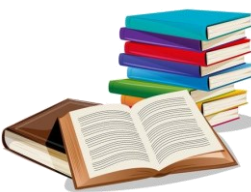
Event and Location:

- **Date:** The **RBI** issued the circulars on **6 August 2026**, and the revised framework will take effect from **1 January 2027**.



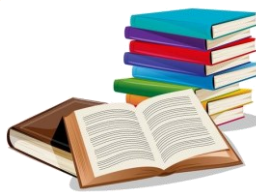
Mandates and Objectives:

- **Mandates:** The new rules restrict recovery calls and visits to between **8:00 AM** and **7:00 PM**, require at least one day's prior notice before the first physical visit, mandate retention of recovery call recordings for at least six months, regulate remote locking of financed devices, and require recovery agents to obtain prescribed certification.



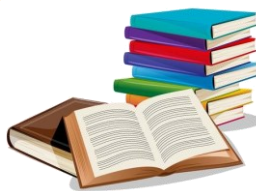
Mandates and Objectives:

- **Objectives:** The framework aims to create uniform and fair loan recovery practices, protect borrowers from inappropriate recovery methods, improve accountability and documentation, regulate technology-based recovery measures, and provide lenders sufficient time to align their systems with the revised requirements.



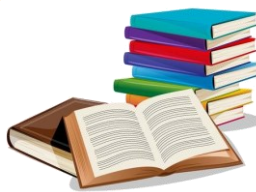
Important Terms Explained:

- **Loan Recovery Framework:** It refers to the **RBI**-prescribed rules governing how regulated lenders and recovery agents may contact borrowers and undertake recovery activities for overdue loans.



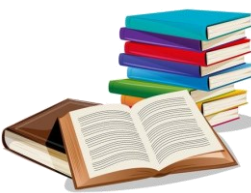
Important Terms Explained:

- **Recovery Agent:** A recovery agent is a person engaged by a bank or financial institution to contact borrowers regarding overdue payments and assist in the recovery process.



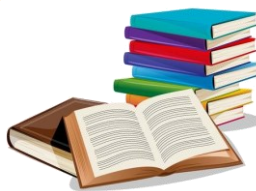
Important Terms Explained:

- **Remote Device Locking:** It refers to technology that enables a lender to restrict the functionality of a financed device, such as a mobile phone or tablet, when payments remain overdue.



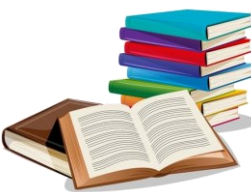
Important Terms Explained:

- **Indian Institute of Banking and Finance (IIBF):** It is the institution specified in the revised framework for certification of recovery agents before they are hired.



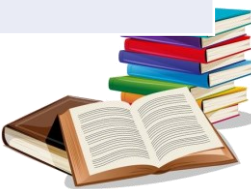
Important Terms Explained:

- **Non-Banking Financial Company (NBFC):** It is a financial institution regulated by the **RBI** that provides services such as loans and credit without operating as a conventional bank.



Tabular Summary:

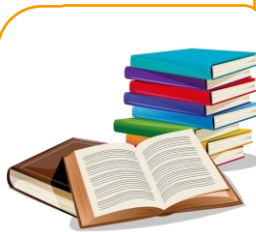
Parameter	Details
Issuing authority	Reserve Bank of India.
Circulars issued	Nine circulars were released on 6 August 2026.
Effective date	The revised framework will take effect from 1 January 2027.
Recovery timings	Calls and physical recovery visits are permitted only between 8:00 AM and 7:00 PM.
Visit notice	At least one day's prior notice is required before the first physical visit by a recovery agent.
Call records	Recovery call recordings must be retained for at least six months.
Device locking rule	Remote locking cannot occur before 30 days of overdue payment, while complete locking is allowed only after 60 days of non-payment.
Agent certification	Recovery agents must obtain certification from the IIBF before being hired.



➤ Which aircraft played a major role in precision strikes during Operation Safed Sagar in the 1999 Kargil War?

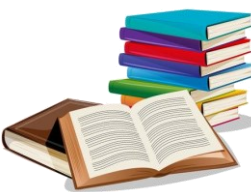
- A) MiG-21
- B) Mirage-2000
- C) Sukhoi Su-30MKI
- D) Jaguar
- E) MiG-29

Answer
B) Mirage-2000.



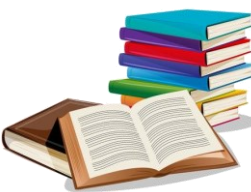
Event and Location:

- **Event: Operation Safed Sagar** was the **Indian Air Force's** combat air operation conducted in support of **Indian Army** operations during the **Kargil War** of **1999**.
- **Location:** The operation was conducted in the Kargil conflict zone, including **Mushko Valley**, Drass, Kaksar, **Batalik** and **Turtok** along the **Line of Control**.



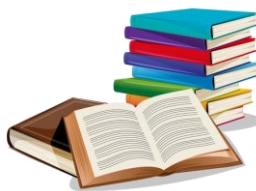
Event and Location:

- **Date:** Operation Safed Sagar commenced in May 1999 during the Kargil War.



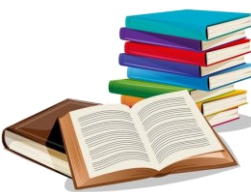
Mandates and Objectives:

- **Mandates:** The Indian Air Force carried out reconnaissance, precision air strikes, disruption of enemy logistics, air defence, escort missions and helicopter support while operating under instructions not to cross the **Line of Control**.



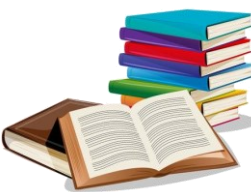
Mandates and Objectives:

- **Objectives:** The operation aimed to support **Operation Vijay** by weakening enemy positions at high altitudes, disrupting their supply lines, assisting Indian ground forces and improving battlefield effectiveness through coordinated air-ground operations.



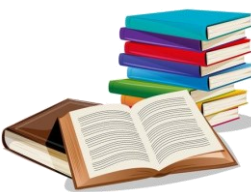
Important Terms Explained:

- **Operation Safed Sagar:** It was the **Indian Air Force's** air campaign during the **1999 Kargil War** to provide aerial support to Indian ground forces fighting enemy positions in difficult high-altitude terrain.



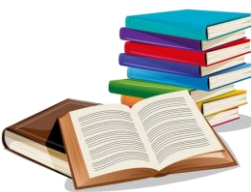
Important Terms Explained:

- **Operation Vijay:** It was India's military operation to reclaim strategic positions occupied by Pakistani troops and military personnel in the Kargil sector.



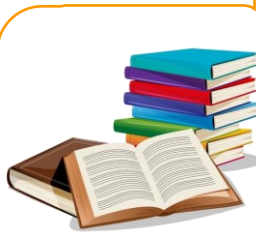
Important Terms Explained:

- **Laser-Guided Bombs:** These are precision-guided weapons that use laser designation to strike selected targets with greater accuracy than conventional unguided bombs.



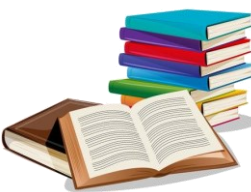
Important Terms Explained:

- **Electronic Intelligence (ELINT):** It refers to the collection and analysis of electronic signals to identify enemy systems, positions and operational activities.



Important Terms Explained:

- **Line of Control (LoC):** It is the military control line separating Indian- and Pakistani-administered areas of **Jammu and Kashmir**, which **Indian Air Force** aircraft were instructed not to cross during the operation.



Tabular Summary:

Parameter	Details
Operation name	Operation Safed Sagar.
Associated conflict	Kargil War, 1999.
Military force	Indian Air Force.
Commencement	May 1999.
Key operational areas	Mushko Valley, Drass, Kaksar, Batalik and Turtok.
Primary aircraft highlighted	Mirage-2000, used effectively for precision strikes with laser-guided weapons.
Major operational constraint	Indian Air Force aircraft were prohibited from crossing the Line of Control.
Key significance	The operation demonstrated the importance of precision weapons, reconnaissance, logistics disruption and air-ground coordination in high-altitude warfare.



SCHEMES & INITIATIVES



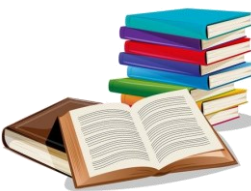
➤ Which ministry launched the Har Ghar Tiranga 2026 campaign on 6 August 2026?

- A) Ministry of Home Affairs
- B) Ministry of Culture
- C) Ministry of Defence
- D) Ministry of External Affairs
- E) Ministry of Education



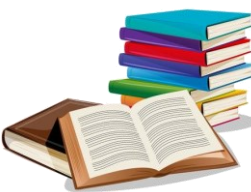
Answer

B) Ministry of Culture.



Event and Location:

- **Event:** The Ministry of Culture launched the **Har Ghar Tiranga 2026** campaign as part of India's **Independence Day** celebrations.
- **Location:** The campaign was launched in **New Delhi** and will be conducted nationwide across India.

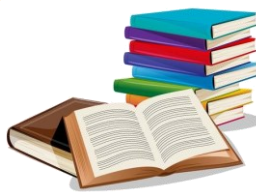


SCHEMES & INITIATIVES



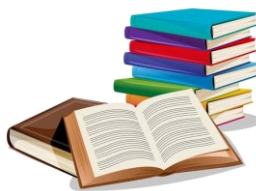
Event and Location:

- **Date:** The campaign was launched on **6 August 2026** and will run from **9 August** to **17 August 2026**.



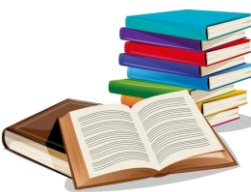
Mandates and Objectives:

- **Mandates:** The campaign promotes the display and hoisting of the Tiranga, mass singing of **Vande Mataram**, digital participation through Selfie with Tiranga, observance of **Partition Horrors Remembrance Day**, and the **Suryapath Tiranga** global relay.



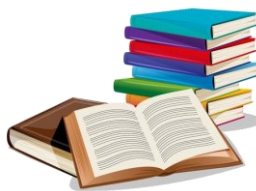
Mandates and Objectives:

- **Objectives:** The campaign aims to encourage citizen participation in **Independence Day** celebrations, commemorate the **150th** anniversary of **Vande Mataram**, promote respect for the national flag, and connect **Indians in India** and abroad with national celebrations.



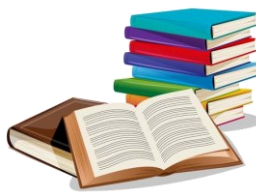
Important Terms Explained:

- **Har Ghar Tiranga:** It is a nationwide public participation campaign launched in **2022** under **Azadi Ka Amrit Mahotsav** to encourage citizens to display the national flag and participate actively in **Independence Day** celebrations.



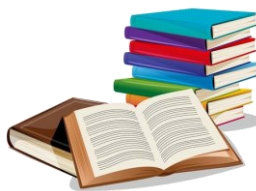
Important Terms Explained:

- **Vande Mataram:** It is India's **National Song**, whose **150th** anniversary is a special focus of the **2026 Har Ghar Tiranga** campaign.



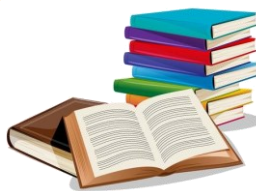
Important Terms Explained:

- **Suryapath Tiranga:** It is a global flag relay initiative announced by the **Ministry of External Affairs** involving Indian embassies and consulates across **54** countries, with flag-hoisting ceremonies digitally tracked and broadcast from **14 to 15 August 2026**.



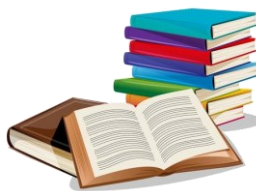
Important Terms Explained:

- **Selfie with Tiranga:** It is a digital participation initiative that allows citizens to upload selfies with the national flag through the official **Har Ghar Tiranga** platform.



Important Terms Explained:

- **Partition Horrors Remembrance Day:** It is observed on **14** August to remember the suffering, displacement and loss experienced during the **Partition of India** in **1947**.

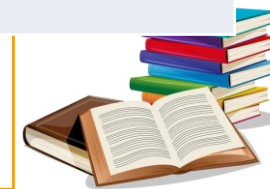


SCHEMES & INITIATIVES



Tabular Summary:

Parameter	Details
Campaign name	Har Ghar Tiranga 2026.
Launching authority	Ministry of Culture.
Launch date and place	6 August 2026 in New Delhi.
Campaign period	9 August to 17 August 2026.
Initiative started	Har Ghar Tiranga was launched in 2022 under Azadi Ka Amrit Mahotsav.
2026 focus	The 150th anniversary of Vande Mataram, India's National Song.
Global initiative	Suryapath Tiranga involves Indian embassies and consulates across 54 countries from 14 to 15 August 2026.
Participation features	Mass singing of Vande Mataram, flag-hoisting activities, digital participation and Selfie with Tiranga.



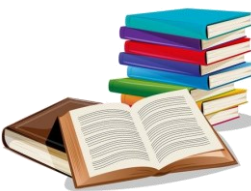
➤ **Who are the primary beneficiaries of the Delhi Vidya Vahini Scheme 2026?**

- A) Class 8 boys in Delhi government schools
- B) Class 9 girl students in eligible Delhi schools
- C) College-going women in Delhi
- D) Class 10 students in private schools
- E) All school students in Delhi



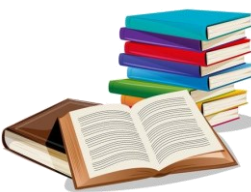
Answer

B) Class 9 girl students in eligible Delhi schools.



Event and Location:

- **Event: The Delhi Vidya Vahini Scheme 2026** provides free bicycles to eligible Class 9 girl students to support continued school education and easier commuting.
- **Location:** The scheme applies to eligible students studying in government and government-aided schools in Delhi.

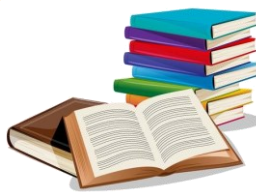


SCHEMES & INITIATIVES



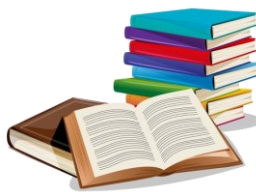
Event and Location:

- **Date:** The scheme is being implemented in **2026** through eligible schools in Delhi.



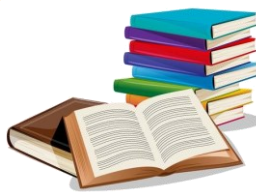
Mandates and Objectives:

- **Mandates:** The scheme requires schools to identify eligible Class 9 girl students, verify their records and documents, prepare beneficiary details and facilitate bicycle distribution without requiring a separate external online application.



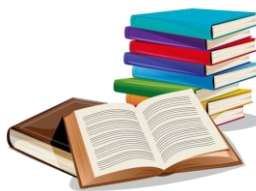
Mandates and Objectives:

- **Objectives:** The scheme aims to improve school attendance, reduce dropout rates, make commuting safer and easier, improve access to education and encourage girls to continue their studies.



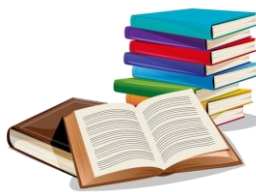
Important Terms Explained:

- **Delhi Vidya Vahini Scheme:** It is a Delhi government initiative that provides free bicycles to eligible Class 9 girl students studying in government or government-aided schools.



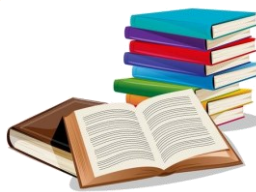
Important Terms Explained:

- **Institutional Registration:** It refers to the school-based process under which teachers and school authorities identify eligible students, verify documents and upload beneficiary details instead of requiring students to register independently through a public portal.



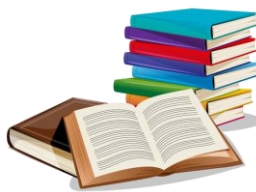
Important Terms Explained:

- **Beneficiary Verification:** It is the process through which school authorities check a student's eligibility, academic records, identity and supporting documents before including her in the beneficiary list.



Important Terms Explained:

- Government-**Aided School**: It is a school that receives financial assistance from the government while operating under prescribed educational and administrative conditions.



SCHEMES & INITIATIVES



Tabular Summary:

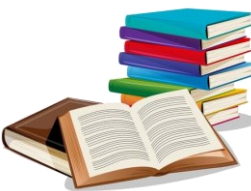
Parameter	Details
Scheme name	Delhi Vidya Vahini Scheme 2026.
Beneficiaries	Eligible Class 9 girl students studying in Delhi.
Eligible schools	Government schools and government-aided schools in Delhi.
Main benefit	Free bicycles are provided to eligible students for commuting to school.
Application process	No separate external online registration is required, as the process is handled through schools.
Verification process	School authorities identify eligible students and verify academic, identity and residence-related records.
Key documents	School ID, admission details, residence proof, Class 8 mark sheet, Class 9 admission proof and other documents requested by the school may be required.
Main objective	The scheme seeks to improve attendance, reduce dropouts and make school travel safer and more convenient for girls.



- What minimum share of the awarded amount can a court order to be paid to an MSME supplier if a challenge remains pending for more than six months under the Micro, Small and Medium Enterprises Development (Amendment) Bill, 2026?

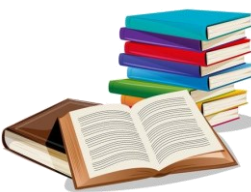
- A) 25%
- B) 30%
- C) 40%
- D) 50%
- E) 75%

Answer
D) 50%.



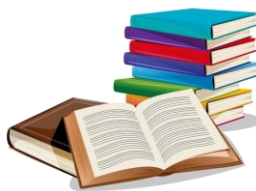
Event and Location:

- **Event:** The Lok Sabha passed the Micro, **Small and Medium Enterprises Development** (Amendment) Bill, **2026** after it had earlier been cleared by the **Rajya Sabha**.
- **Location:** The **Bill** was passed by the **Parliament of India** in **New Delhi**.



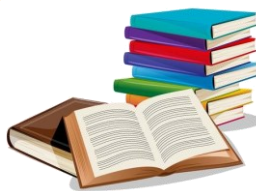
Event and Location:

- **Date:** The **Rajya Sabha** passed the Bill on **3 August 2026**, followed by the **Lok Sabha** on **7 August 2026**.



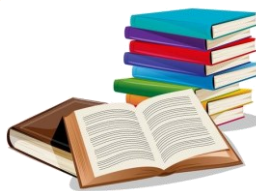
Mandates and Objectives:

- **Mandates: The Bill** provides for faster resolution of delayed-payment disputes, recovery of amounts under settlement agreements, and payment of at least **50%** of the awarded sum to an **MSME** supplier when a challenge to the award remains pending for more than six months.



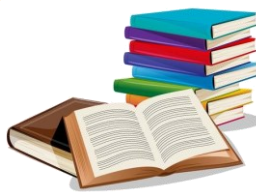
Mandates and Objectives:

- **Objectives:** The legislation aims to reduce payment delays, improve cash flow and liquidity for micro, small and medium enterprises, and shorten the duration of disputes involving amounts due to **MSME** suppliers.



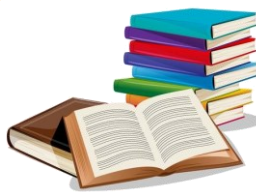
Important Terms Explained:

- **MSME:** MSME stands for Micro, **Small and Medium Enterprise** and refers to businesses classified under prescribed investment and turnover criteria.



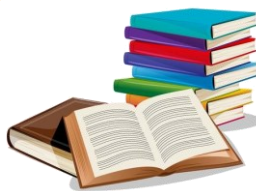
Important Terms Explained:

- **Delayed Payments:** These are payments due to **MSME** suppliers that are not made within the applicable period, potentially creating working-capital and cash-flow difficulties for small businesses.



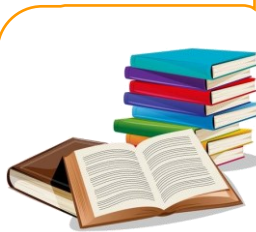
Important Terms Explained:

- **Dispute Resolution:** It refers to the legal or institutional process used to settle disagreements over payments, contractual obligations or amounts due between parties.



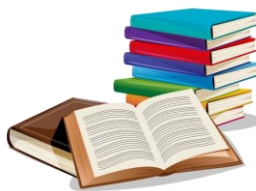
Important Terms Explained:

- **Liquidity:** It refers to the availability of cash or easily accessible funds required by a business to meet short-term obligations such as wages, raw-material costs, loan repayments and operating expenses.



Important Terms Explained:

- **Settlement Agreement:** It is an agreement reached between disputing parties to resolve a claim, under which the Bill provides mechanisms for recovery of amounts due.



Tabular Summary:

Parameter	Details
Bill name	Micro, Small and Medium Enterprises Development (Amendment) Bill, 2026.
Lok Sabha passage	The Lok Sabha passed the Bill on 7 August 2026.
Rajya Sabha passage	The Rajya Sabha passed the Bill on 3 August 2026.
Primary issue addressed	Delayed payments to MSME suppliers.
Dispute mechanism	The Bill seeks faster resolution of payment disputes and recovery of amounts under settlement agreements.
50% payment provision	A court may order payment of at least 50% of the awarded amount when a challenge remains pending for more than six months.
Financial objective	The measure is intended to improve liquidity and reduce cash-flow stress for MSMEs.
Broader significance	The Bill strengthens payment and dispute-resolution procedures within India's MSME sector.

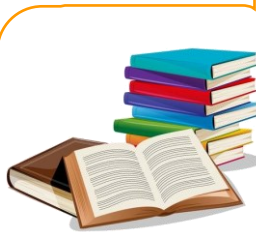


➤ According to the Centre's stand before the Supreme Court, the creamy layer principle has traditionally been applied to which category?

- A) Scheduled Castes
- B) Scheduled Tribes
- C) Other Backward Classes
- D) Economically Weaker Sections
- E) Religious minorities

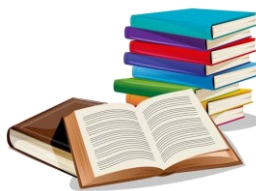


Answer
C) Other Backward Classes.



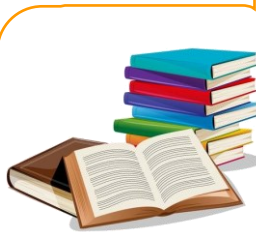
Event and Location:

- **Event:** The **Union** government informed the **Supreme Court** that the creamy layer principle applicable to OBCs should not automatically be extended to **Scheduled Castes and Scheduled Tribes**.
- **Location:** The matter is before the **Supreme Court of India** and concerns India's constitutional reservation framework.



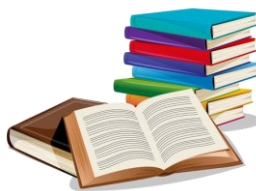
Event and Location:

- **Date:** The Centre's position was reported in August **2026** against the backdrop of the **Supreme Court's 2024** judgment permitting evidence-based sub-classification within SC and ST categories.



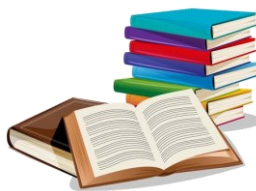
Mandates and Objectives:

- **Mandates:** The Centre argued that reservation for SCs and STs is based on historical discrimination, social backwardness, caste or tribal status, inadequate representation and persistent social disadvantage rather than solely on economic criteria.



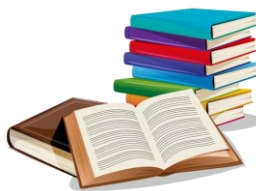
Mandates and Objectives:

- **Objectives:** The government's position seeks to ensure that any mechanism affecting reservation benefits for SCs and STs accounts for their distinct historical and structural disadvantages and is supported by comprehensive empirical study.



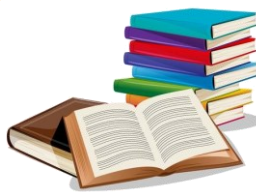
Important Terms Explained:

- **Creamy Layer:** It refers to the relatively advanced sections within a backward class that are excluded from certain reservation benefits, a principle established for OBCs through the **Supreme Court's Indra Sawhney** judgment of **1992**.



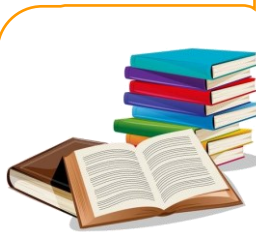
Important Terms Explained:

- Sub-classification: It refers to dividing a reserved category into smaller groups so that reservation benefits can be distributed more effectively among communities experiencing different levels of disadvantage.



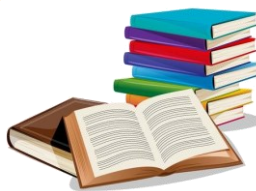
Important Terms Explained:

- **Indra Sawhney v. Union of India (1992)**: It is the landmark **Supreme Court** judgment that upheld **OBC** reservation while requiring exclusion of the relatively advanced creamy layer from **OBC** reservation benefits.



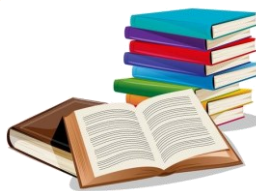
Important Terms Explained:

- E.V. Chinnaiah v. **State of Andhra Pradesh (2004)**: It was an earlier **Supreme Court** judgment relating to sub-classification within **Scheduled Castes** that was set aside by the Court's **2024** majority ruling.



Important Terms Explained:

- **Economically Weaker Sections (EWS):** It is a reservation category based primarily on economic criteria and is distinct from the creamy layer principle applicable to **OBC** reservation.



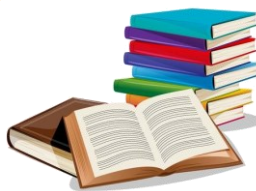
Tabular Summary:

Parameter	Details
Issue	Whether the creamy layer principle should be extended to Scheduled Castes and Scheduled Tribes.
Centre's stand	The Union government opposed automatically applying the OBC-style creamy layer principle to SCs and STs.
Basis cited for SC/ST reservation	Historical discrimination, social backwardness, caste or tribal status, inadequate representation and persistent social disadvantage.
Key precedent	The creamy layer principle for OBCs emerged from Indra Sawhney v. Union of India, 1992.
2024 Supreme Court ruling	A 6:1 majority permitted evidence-based sub-classification within SC and ST categories.
Sub-classification requirement	States must rely on factors such as quantitative data, greater disadvantage and inadequate or ineffective representation.
Central reservation percentages	SCs receive 15%, STs 7.5% and OBCs 27% reservation in specified central government direct recruitment.
EWS provision	The 103rd Constitutional Amendment Act, 2019 provides for reservation of up to 10% for Economically Weaker Sections.

QUICK RECALL



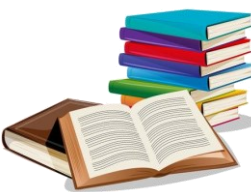
- The United Nations General Assembly declared 9 August as the International Day of the World's Indigenous Peoples in 1994.
- The atomic bombing of Nagasaki occurred on 9 August 1945, three days after the bombing of Hiroshima.
- World Brain Tumour Day has been observed internationally since 2000.
- World Oceans Day is observed annually on 8 June to promote ocean conservation and sustainable use of marine resources.
- Quit India Movement Day is also known as August Kranti Diwas.
- Suraj Kumar Chand became the first Indian to win a men's individual gold medal at the FISU World University Squash Championship.
- The FAO Food Price Index reached 131.1 points in July 2026, its highest level in more than three years.



QUICK RECALL



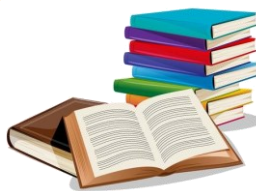
- The revised RBI loan recovery framework will come into force on 1 January 2027 instead of the earlier proposed date of 1 October 2026.
- Operation Safed Sagar was conducted by the Indian Air Force in support of Operation Vijay during the 1999 Kargil War.
- The 2026 edition marks the fifth year of the Har Ghar Tiranga initiative.



QUICK RECALL



- **The Delhi Vidya Vahini Scheme 2026 targets eligible Class 9 girl students in government and government-aided schools.**
- **The MSME Development Amendment Bill, 2026 completed passage in both Houses of Parliament after Lok Sabha approval on 7 August 2026.**
- **The Centre told the Supreme Court that economic advancement alone does not necessarily remove caste- or tribe-based social disadvantages.**





ALL IN ONE PACKAGE

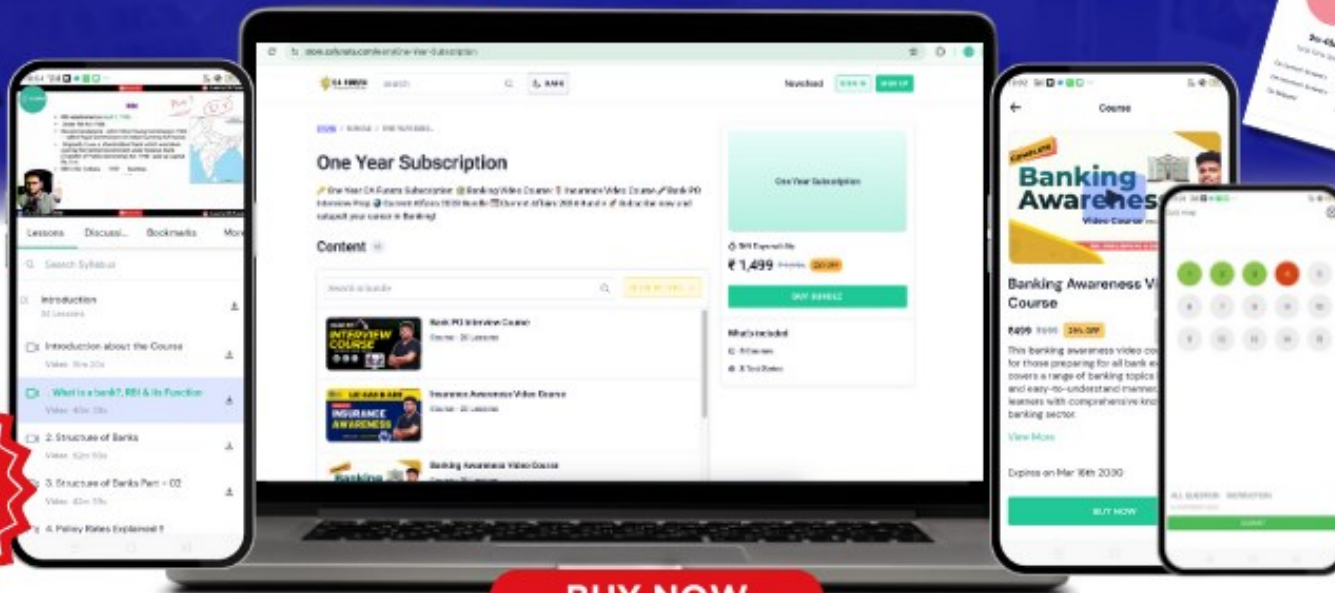
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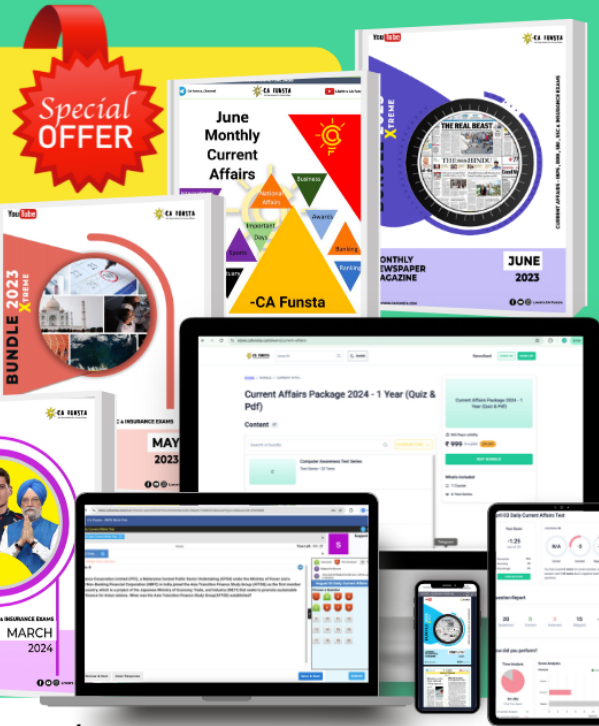


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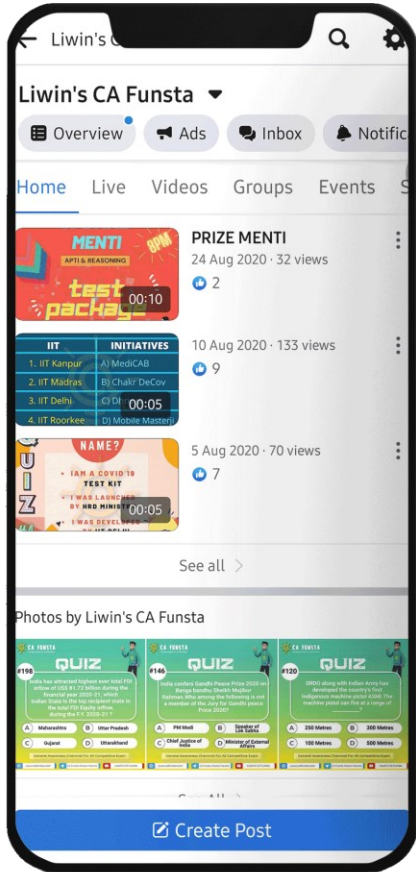
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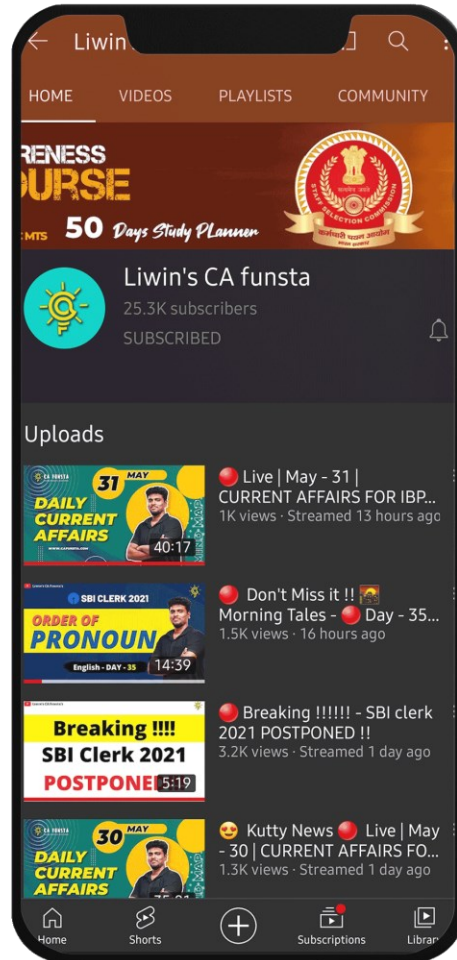


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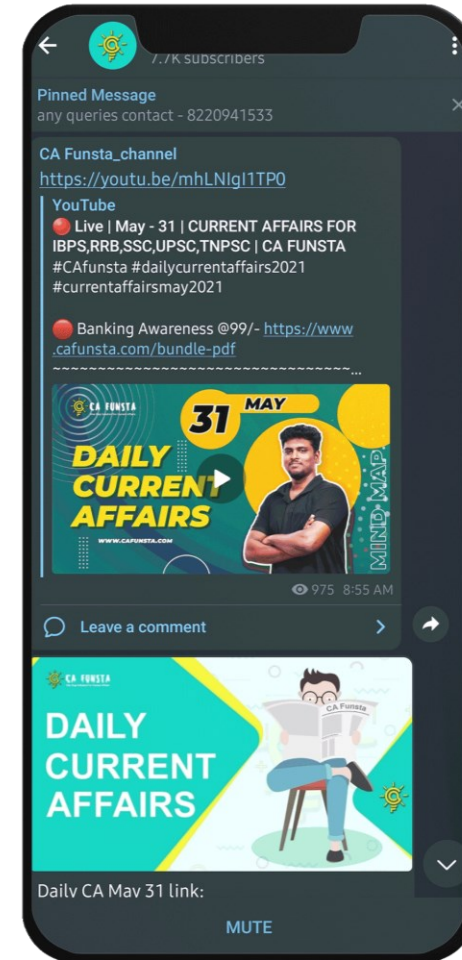
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