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Ques: L Satya Srinivas has been appointed as India's Executive Director of which international financial institution?

- A. World Bank
- B. International Monetary Fund (IMF)
- C. Asian Development Bank (ADB)
- D. New Development Bank (NDB)
- E. Asian Infrastructure Investment Bank (AIIB)

Answer: Option C

- The Appointments Committee of the Cabinet approved the appointment of L Satya Srinivas, Special Secretary in the Department of Commerce, as India's Executive Director of the Asian Development Bank (ADB), succeeding Vikas Sheel.
- He will serve until his superannuation on 28.02.2026, and thereafter on a contract basis for up to three years from assuming charge.
- Along with India, he will also represent Bangladesh, Bhutan, Laos, Tajikistan, and Turkmenistan on the ADB board.
- India is currently the 4th largest shareholder and largest borrower in ADB, after Japan, the USA, and China.
- As of April 2025, ADB had committed USD 59.5 billion in sovereign lending and USD 9.1 billion in non-sovereign investments to India.

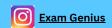


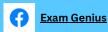










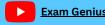




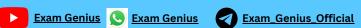


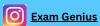
Recent Appointment in Banking & Insurance Sector:

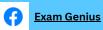
- Carlos Felipe Jaramillo: Vice President for the East Asia and Pacific (EAP) Region of the World Bank
- Ravi Ranjan (Deputy Managing Director) : Managing director of State Bank of India (SBI) (Replaced Vinay M Tonse)
- Abhishek Maheshwari: Managing Director (MD) and Chief Executive Officer (CEO) of International Asset Reconstruction Company (IARC)
- Injeti Srinivas: Chairperson of the Governing Board of the National Stock Exchange of India Limited (NSE) (replaced Girish Chandra Chaturvedi)
- Ajay Kumar Srivastava: MD & CEO of Indian Overseas Bank (IOB) has been extended till October 8, 2027
- Vishal Kapoor: Vice Chairman of Association of Mutual Funds in India (AMFI) (succeeded Anthony Heredia)
- Sundeep Sikka: Chairman of the Association of Mutual Funds in India (AMFI) (succeeded Navneet Munot)
- Rama Subramaniam Gandhi: Non-Executive Chairman of Yes Bank Limited
- S Krishnan: Non-executive chairman of Jammu & Kashmir Bank (up to March 26, 2028)
- Urjit Patel: Executive Director at the IMF
- Arjun Chowdhry: MD & CEO of Grihum Housing (formerly Poonawalla Housing Finance)
- Rajiv Ranjan: Vice President & Chief Risk Officer (CRO) of New Development Bank (NDB)
- Amit Pradhan (Legal Affairs Department), Avneesh Pandey (Informational Technology Department), and Sanjay Chandrakant Purao (Corporation Finance Investigation Department): Executive Directors (EDs) of SEBI
- Vishwas Patel: Chairperson of Payments Council of India (PCI)
- Indranil Bhattacharyya: member of the Monetary Policy Committee (MPC)
- Rajiv Anand: CEO of IndusInd Bank for a three-year term starting August 25, 2025
- •Deepak Reddy: Chief Executive Officer of Manappuram Finance
- Anuradha Thakur: nominated as a Director on the Central Board of RBI
- •Ajay Seth: Chairman of the Insurance Regulatory and Development Authority of India (IRDAI)
- Neeraj Gambhir : Executive Director (ED) of Axis Bank for 3 years















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Ques: Which bank has partnered with Paytm for launching the 'Paytm Postpaid' credit line on UPI?

- A. AU Small Finance Bank
- B. Equitas Small Finance Bank
- C. Suryoday Small Finance Bank
- D. Ujjivan Small Finance Bank
- E. ESAF Small Finance Bank

Answer: Option C

- One 97 Communications, the parent company of Paytm, has launched Paytm Postpaid, a credit line on UPI.
- The facility has been rolled out in partnership with Suryoday Small Finance Bank.
- Paytm Postpaid allows customers to use this credit line for making digital payments via UPI, enhancing ease and convenience of transactions.

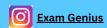


















Recent Facilities Launched in Banking & Insurance Sector:

- India1 Payments, India's largest white label ATM operator, launched Paysis Payments, a wholly owned subsidiary, to enter the fintech sector
- CRED has launched two co-branded credit cards with IndusInd Bank: an entry-level CRED IndusInd Bank RuPay Credit Card and an invite-only premium card called Sovereign.
- PhonePe Limited in collaboration with the Small Industries Development Bank of India (SIDBI) launched the Udyam Assist Platform (UAP) to promote digital-first Udyam generation
- South Indian Bank (SIB) launched a Digital Loan Against Mutual Funds (LAMF) facility
- PhonePe, a leading fintech company, has launched Loans Against Mutual Funds (LAMF) in partnership with DSP Finance, an NBFC backed by the DSP Group
- Using fixed deposits as security, Suryoday Small Finance Bank (SSFB) has launched a secured credit card that aims to improve loan accessibility
- Bank of Baroda (BoB) launched the 'bob Digi Udyam' platform, a fully digital, collateral-free lending scheme designed exclusively for Micro and Small Enterprises (MSEs)
- Jio Payments Bank's 'Savings Pro' account will automatically invest idle cash in customer accounts into overnight mutual funds to offer better returns
- TATA AIA Life Insurance Company Limited launched two innovative offerings 'Health Systematic Investment Plan (SIP)' and the 'Health Buddy' App in India
- Malaysia launched Ryt Bank, the world's first AI-powered bank developed by Malaysians for local users
- South Indian Bank has launched a new gold loan product called SIB Gold Xpress
- AU Small Finance Bank (AU SFB) has launched UPI services for its NRE and NRO account holders using foreign/international mobile numbers
- Bank of Maharashtra SBI Card Launched by Bank of Maharashtra (BoM) and SBI Cards & Payment Services Limited in Three variants -ELITE, PRIME, and SimplySAVE.
- According to people familiar with the matter, fintech unicorn CRED is working with IndusInd Bank to launch its first co-branded credit card.
- ICICI Bank will manage the online payment services for India's first barrier-less toll collection system

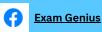
















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Ques: The Reserve Bank of India has set up a Regulatory Review Cell (RRC) to strengthen which aspect of its functioning?

- A. Internal Review of Regulations
- B. Monetary Policy Implementation
- C. Banking Fraud Monitoring
- D. Currency Management
- E. Foreign Exchange Reserves Management

Answer: Option A

Explanation:

- The RBI has constituted a Regulatory Review Cell (RRC) to strengthen the institutional mechanism for reviewing regulations.
- The mandate of the RRC is to ensure that all regulations issued by the RBI are systematically reviewed every five to seven years.
- The RRC will be set up in the Department of Regulation effective 1 October 2025 and will conduct the review in a phased manner.
- Alongside, an independent Advisory Group on Regulation (AGR) has been formed to engage stakeholders and leverage industry expertise, with an initial tenure of three years, renewable by two more years subject to review.

Members of the committee:

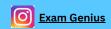
- Rana Ashutosh Kumar Singh, Managing Director, State Bank of India Chairman
- T. T. Srinivasaraghavan, Former Managing Director & NonExecutive Director, Sundaram Finance Ltd. - Member
- Gautam Thakur, Chairman, Saraswat Co-operative Bank Ltd. Member
- Shyam Srinivasan, Former Managing Director & Chief Executive Officer, Federal Bank Ltd. - Member
- Ravi Duvvuru, Former President & Chief Compliance Officer, Jana Small Finance Bank Ltd. - Member
- N. S. Kannan, Former Managing Director & Chief Executive Officer, ICICI Prudential Life Insurance Co. Ltd. - Member

















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Ques: Which bank's shares did SBI recently divest to receive ₹8,889 crore?

- A. ICICI Bank
- B. Axis Bank
- C. Yes Bank
- D. HDFC Bank
- E. Kotak Mahindra Bank

Answer: Option C

- The State Bank of India (SBI) sold about 413.44 crore equity shares of Yes Bank.
- This represented 13.19% stake, divested to Sumitomo Mitsui Banking Corporation (SMBC) at ₹21.50 per share.
- The divestment generated an inflow of ₹8,889 crore, which will boost SBI's other income in Q2FY26.
- After the sale, SBI continues to hold 10.8% residual stake in Yes Bank.

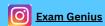


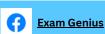
















Recent News Headlines Related to RBI

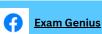
- The Reserve Bank of India (RBI) issued new directions to regulate payment aggregators in 2025, which came into effect immediately
- The RBI announced that nine NBFCs, including PhonePe Technology Services and Aditya Birla Finance, have surrendered their Certificate of Registration (CoR) due to various operational reasons
- The RBI approved ICICI Bank to acquire up to 2% additional stake in its subsidiary ICICI Prudential Asset Management Company (AMC)
- The Reserve Bank of India (RBI) purchased a 4.16-acre land parcel at Nariman Point, Mumbai from the Mumbai Metro Rail Corporation Ltd (MMRCL) for ₹3,472 crore
- The Reserve Bank of India (RBI) plans to allow lenders to remotely lock mobile phones purchased on credit if borrowers default on loans
- The Reserve Bank of India (RBI) approved changes to Yes Bank's Articles of Association (AoA), linked to Sumitomo Mitsui Banking Corporation (SMBC) acquiring a 20% stake in the bank
- RBI data shows that SCBs have struggled to mobilize deposits and expand lending in rural India compared to semi-urban, urban, and metropolitan areas over the last 25 years
- In a heartfelt tribute to Bharat Ratna Dr. Bhupen Hazarika, RBI will issue a ₹100 commemorative coin on September 13, 2025, to mark the birth centenary of the legendary Assamese singer, poet, and cultural icon.
- The Reserve Bank of India (RBI) announced a phased 100 basis point (1%) reduction in the Cash Reserve Ratio (CRR) to boost liquidity in the banking system
- The Sub-Committee of the Financial Stability and Development Council (FSDC-SC) was chaired by RBI Governor Sanjay Malhotra
- Outward remittances under RBI's Liberalised Remittance Scheme (LRS) remained broadly flat at \$6.92 billion in Q1 FY26 (April-June 2025)
- The RBI has begun the September 2025 round of its Urban Consumer Confidence Survey (UCCS) and Rural Consumer Confidence Survey (RCCS), inviting households across the country
- The Reserve Bank of India (RBI) has instructed Indian banks to tighten checks on funds indirectly flowing from Pakistan
- RBI granted 'in-principle' approval to Aditya Birla Capital Digital (ABCD), the digital arm of Aditya Birla Capital, on 20 August 2025















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Ques: FermionIC Design Pvt Ltd collaborated with Tata Electronics to deliver India's first indigenously designed and fully owned which IC?

- A. 8-Channel S-Band Beamformer IC
- B. 4-Channel X-Band Beamformer IC
- C. 16-Channel Ku-Band Processor IC
- D. 2-Channel L-Band Mixer IC
- E. 4-Channel Ka-Band Transceiver IC

Answer: Option B

- FermionIC Design Pvt Ltd partnered with Tata Electronics (a greenfield venture of the Tata Group) to deliver India's first indigenously designed and fully owned 4-Channel X-Band Beamformer IC, model FD3R4411.
- The chip is designed for Time Division Duplex (TDD) Phased Array Radar systems.
- Tata Electronics acts as the Outsourced Semiconductor Assembly and Test (OSAT) partner, providing flip-chip ball grid array, wafer-level testing, and post-silicon validation.
- The IC supports compact, high-performance phased array systems used in radar, satellite communication, and surveillance systems.

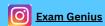


















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Ques: Recently, how many new Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts were opened during the financial inclusion campaign?

A. 3.2 million

B. 4.5 million

C. 10 million

D. 7.5 million

E. 6.1 million

Answer: Option E

Explanation:

- During the financial inclusion saturation campaign (July 1 Sept 30, 2025), over 6.1 million new PMJDY accounts were opened across India.
- More than 2.3 lakh camps were organized nationwide to boost enrolment and awareness.
- 23.19 million inactive accounts were re-verified under KYC.
- 44,455 claims were settled under PMJJBY and PMSBY.
- The campaign also promoted digital fraud prevention, unclaimed deposits awareness, and grievance redressal mechanisms.

26 million fresh enrolments were recorded under three social security schemes:

• PMJJBY: 725.6 million PMSBY: 15.6 million • APY: 3.132 million











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Ques: In the first half of 2025, Kotak Mahindra Bank's Kotak811 app ranked at which position globally among banking apps by downloads?

A. 1st

B. 2nd

C. 3rd

D. 4th

E. 5th

Answer: Option C

Explanation:

- Kotak Mahindra Bank's Kotak811 mobile app ranked 3rd globally and 1st in India in terms of banking app downloads in the first half of 2025, as per data from Sensor Tower.
- Kotak811 logged over 16 million downloads, surpassing SBI Yono, which ranked 4th globally with 14 million downloads.
- The top two positions were secured by NuBank (Brazil) and Revolut (UK).
- Kotak811, launched in 2017, offers zero-balance savings accounts with optional paid features like debit cards and cheque books.

About Kotak Mahindra Bank:

• Established: 2003

HQ: Mumbai

MD & CEO : Ashok Vaswani

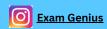
• Tagline: Let's make money simple

















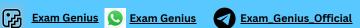
Recent News Headlines Related to SBI:

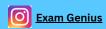
- State Bank of India (SBI), through its Start-up Branch, hosted its first-ever Start-up Pitch Fest - Dream2Demo
- SBI raised \$500 million by issuing 5-year bonds with a 4.50% coupon rate, payable semi-annually
- SBI provided a €100 million line of credit to Agence Francaise de Developpement (AFD). SBI aims to achieve a green portfolio constituting 7.5–10% of its domestic gross advances by 2030
- SBI Research (Ecowrap report) has estimated that the Indian economy may have grown at 6.8%-7.0% in the first quarter (Q1: April-June) of FY26, which is higher than RBI's forecast of 6.5%.
- The SBI Economic Research Department (ERD) report on Unified Payments Interface (UPI) transactions shows a significant increase in UPI adoption
- The State Bank of India's Economic Research Department (ERD) released state-wise UPI transaction data for the first time. Maharashtra emerged as the leader with 9.8% share in July.
- A unique personal loan program designed especially for Agniveers has been introduced by SBI. Agniveers with an SBI salary account are eligible for loans up to ₹4 lakh under the scheme
- The State Bank of India (SBI), India's largest lender, has revised its IMPS (Immediate Payment Service) charges effective from August 15
- State Bank of India (SBI), the country's largest lender, plans to raise up to ₹15,000 crore in FY26 through Tier-II bonds
- As per Rajya Sabha data, SBI disbursed ₹32,311 crore in education loans between FY 2022-23 and 2024-25, making it the top lender in this category. Union Bank of India ranked second with ₹14,559 crore sanctioned in the same period
- State Bank of India (SBI) has been named the World's Best Consumer Bank for 2025 by Global Finance magazine
- State Bank of India (SBI) posted a 12.48% YoY increase in Q1 FY26 net profit to ₹19,160 crore.
- State Bank of India (SBI) will raise up to Rs.20,000 crore in FY26 through Basel IIIcompliant Additional Tier 1 (AT1) and Tier 2 bonds
- State Bank of India (SBI) plans to raise Rs.25,000 crore via Qualified Institutional Placement (QIP) in FY26

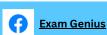
















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Ques: Where was the 11th edition of the Women's Hockey Asia Cup 2025 held?

- A. Beijing, China
- B. Hangzhou, China
- C. New Delhi, India
- D. Tokyo, Japan
- E. Kuala Lumpur, Malaysia

Answer: Option B

- The 11th Women's Hockey Asia Cup 2025 was held at Gongshu Canal Sports Park, Hangzhou, China.
- Eight top Asian teams competed for the title and direct qualification to the 2026 Hockey World Cup.
- China won their third Asia Cup title and qualified directly for the World Cup.
- India, with Navneet Kaur as the lone scorer in the final, finished as runner-up and will enter the qualifiers.
- With this victory, China became the seventh team to qualify for the FIH Women's World Cup 2026 in Belgium and the Netherlands. Other confirmed teams include the hosts, USA, Germany, Argentina, and Spain.

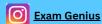


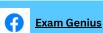
















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Ques: Dr. Sima Sami Bahous has been reappointed for her second term as Executive Director of which UN organization?

A. UNICEF

B. UNDP

C. UN Women

D. WHO

E. UNFPA

Answer: Option C

- Dr. Sima Sami Bahous has been reappointed for her second 4-year term as the Executive Director of UN Women.
- Her reappointment comes at a crucial time as the organization is preparing to implement its new Strategic Plan for 2026-2029.
- UN Women was established on 2 July 2010 and has its headquarters in New York City, United States.
- It is dedicated to gender equality and the empowerment of women, working globally to eliminate discrimination and promote women's rights.

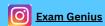


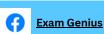
















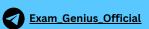
Recent News headlines related to Sports

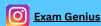
- ICC Men's player of the month for August 2025 is Mohammed Siraj (India) and ICC Women's player of the month for August 2025 is Orla Prendergast (Ireland)
- GM Anish Giri won the 2025 FIDE Grand Swiss by defeating GM Hans Niemann with a slow, grinding style, earning the \$90,000 top prize and qualification for the 2026 **FIDE Candidates Tournament**
- India scripted a historic moment in global skating as Anandkumar Velkumar clinched the countries first-ever gold at the Speed Skating World Championships in Beidaihe, China. The 22-year-old speedster powered to victory in the senior men's 1000 m sprint with a timing of 1:24.924
- The 2025 World Boxing Championships were held in Liverpool, United Kingdom. Jaismine Lamboria of India won the gold medal in the women's 57kg featherweight category
- The 2nd edition of the CAFA Nations Cup 2025, the biennial men's football championship of Central Asia, was organized by the Central Asian Football Association was held in Tajikistan and Uzbekistan
- The "Narendra Cup" was inaugurated by Bengal BJP state president Shamik Bhattacharya in Dasnagar, Howrah
- The International Cricket Council (ICC) has unveiled its flagship campaign 'Will to Win' ahead of the ICC Women's Cricket World Cup 2025
- Abhimanyu Mishra, a 16-year-old American chess player, made history at the FIDE Grand Swiss 2025 held in Samarkand, Uzbekistan
- In Football, India defeated Oman to finish third in the CAFA Nations Cup 2025 at Hisor Central Stadium in Tajikistan to win the bronze medal. India, 133rd in the FIFA rankings.
- The Indian men's hockey team defeated South Korea 4-1 in the final of the Hockey Asia Cup 2025 held at Rajgir Sports Complex, Bihar, on 7th September 2025
- Max Verstappen returned to winning form by clinching a commanding victory at the 2025 Italian Grand Prix in Monza
- India will host the 28th ITTF-ATTU Asian Table Tennis Team Championships in Bhubaneswar, Odisha, from October 11 to 15, 2025
- Carlos Alcaraz, at just 22 years old, defeated his long-time rival Jannik Sinner in the men's singles final of the US Open 2025 145th edition at Flushing Meadows, New York

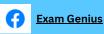
















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Ques: Baba Kalyani became the first Indian to win which prestigious engineering award in 2025?

- A. Padma Bhushan
- B. Holley Medal
- C. Shanti Swarup Bhatnagar Prize
- D. IEEE Medal of Honor
- E. ASME Medal

Answer: Option B

- Baba Kalyani, Chairman and Managing Director of Bharat Forge, became the first Indian to win the Holley Medal in 2025.
- The award is conferred by the American Society of Mechanical Engineers (ASME) and was established in 1924 to recognize outstanding and unique acts of an engineering nature.
- The 2024 winner of the Holley Medal was Kenneth A. Warren.
- This recognition highlights Baba Kalyani's significant contributions to mechanical engineering and innovation.

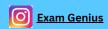


















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Ques: India recently signed an MoU with which organisation to standardise global job categories?

- A. World Bank
- B. International Labour Organisation (ILO)
- C. International Monetary Fund (IMF)
- D. World Trade Organization (WTO)
- E. United Nations Development Programme (UNDP)

Answer: Option B

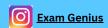
- India signed an MoU with the International Labour Organisation (ILO) in Geneva to advance the International Reference Classification of Occupations (IRCO).
- The initiative aims to help Indian youth access global job markets, enable mutual recognition of qualifications, and improve international labour mobility.
- IRCO classifies occupations globally by job functions, tasks, and duties, supporting migration, vocational training, and labour market analysis.
- Union Minister Mansukh Mandaviya highlighted India's progress through schemes like Pradhan Mantri Viksit Bharat Rozgar Yojana, National Career Service (NCS) Portal, and e-Shram Portal.

















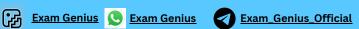
Recent News Headlines Related to Awards & Winners:

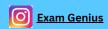
- 'Most Promising New Destination' award in the Responsible Tourism Awards category at BLTM 2025: Gandikota, located in Andhra Pradesh
- Karnataka Ratna, the highest civilian award of the state: Dr. Vishnuvardhan and B Saroja Devi
- P V Narasimha Rao Memorial Award for Economics: Former Prime Minister Dr. Manmohan Singh
- Camel International Award: Younus Ahamed
- 76th Creative Arts Emmy Awards: Barack Obama for his narration in Netflix's fivepart documentary series "Our Oceans"
- 82nd Venice International Film Festival, Best Director award: Anuparna Roy for her film 'Songs of Forgotten Trees'
- Prof. V.K. Gokak Award: Anand V. Patil
- Best KVK in the North Eastern Region: ICAR-Krishi Vigyan Kendra, Wokha, Nagaland
- Miss Universe India 2025: Manika Vishwakarma, a model from Ganganagar, Rajasthan
- 'Institution Building' and 'Best Inclusion Recruitment Programme' Awards Under Asia's Best Employer Brand Awards 2025 held in Singapore: Karnataka State Road Transport Corporation (KSRTC)
- Lalit Kala Akademi Award at the 64th National Exhibition of Art 2025: Sculptor Premchandra Pukhrambam from Manipur's Kakching district for his wooden sculpture titled "Made Me Change"
- Lifetime Achievement Award at the 17th International Documentary and Short Film Festival of Kerala (IDSFFK): documentary filmmaker Rakesh Sharma
- Equator Prize 2025: Bibi Fatima
- Apex Bank award for the 23rd time: South Canara District Central Cooperative (SCDCC) Bank
- International Architectural Award 2025 in the Transport Category: Terminal 2 (T2) of Lokpriya Gopinath Bordoloi International Airport, also known as Guwahati International Airport
- •M.S. Swaminathan Award for Food and Peace: Dr. Arenare, a Nigerian scientist
- National Organ and Tissue Transplant Organisation (NOTTO) award: Telangana

















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Ques: The Indian Navy recently launched 'DSC A22 (Yard 327)'. This ship is part of which project?

- A. Scorpene-class Submarine Project
- B. Fast Attack Craft Project
- C. INS Vikrant Aircraft Carrier Project
- D. Diving Support Craft (DSC) Project
- E. Project 751

Answer: Option D

- The Indian Navy launched 'DSC A22 (Yard 327)', the third ship of the five-ship Diving Support Craft (DSC) project.
- The ships are built by Titagarh Rail Systems Ltd, Kolkata under a contract signed in February 2021 for 5 DSC vessels.
- The first DSC, 'DSC A20', was launched on 31 August 2023.
- These ships are designed for specialized diving operations in coastal waters and come equipped with state-of-the-art diving apparatus for advanced naval operations.

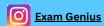


















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Ques: Who became the first Indian high jumper to qualify for the men's high jump final at the 20th World Athletics Championships in Tokyo?

- A. Tejaswin Shankar
- B. Sarvesh Kushare
- C. Arpinder Singh
- D. M. Sreeshankar
- E. Tajinder Singh

Answer: Option B

Explanation:

- Sarvesh Kushare made history as the first Indian high jumper to qualify for the men's high jump final at the 20th World Athletics Championships in Tokyo, Japan.
- He cleared 2.25 m in the qualification round, finishing 9th overall, securing a spot among the top 12 finalists.
- Sarvesh joined the Indian Army in 2016, which gave him access to professional training facilities.

Major achievements:

- 2019: Gold South Asian Games, Kathmandu
- 2023: Silver Asian Athletics Championships
- 2024: Represented India at the Paris Olympics.













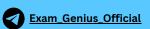
Recent News Headlines Related to Schemes

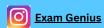
- Tamil Nadu Chief Minister M.K. Stalin launched the 'Anbu Karangal' (Hands of Love) scheme. Under this scheme, a monthly aid of ₹2,000 per child will be provided until the child completes school education or turns 18 years old
- The Union Government reopened the PLI scheme application window for White Goods (Air Conditioners and LED Lights) from September 15 to October 14, 2025
- Employees' State Insurance Corporation (ESIC) has launched two major schemes SPREE-2025 (Scheme for Promoting Registration of Employers and Employees) and Amnesty Scheme-2025
- Union Minister Manohar Lal launched "Angikaar 2025", an initiative of the Ministry of Housing and Urban Affairs (MoHUA) to boost the implementation of Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0)
- The Andhra Pradesh (AP) Cabinet, led by CM N Chandrababu Naidu, launched the Universal Health Insurance Scheme under a Hybrid Model by integrating Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and Dr. NTR Vaidya Seva Trust
- The Union Cabinet, chaired by PM Narendra Modi, approved a ₹1,500 crore Incentive Scheme under the National Critical Mineral Mission (NCMM) to promote critical mineral recycling from secondary sources
- The Toda tribe of the Nilgiri Hills, Tamil Nadu, is taking the lead in preserving their endangered language under SPPEL (Scheme for Protection and Preservation of Endangered Languages).
- The SIGHT Scheme (Strategic Interventions for Green Hydrogen Transition) is part of the National Green Hydrogen Mission (NGHM)
- Bihar Cabinet approved the Mukhyamantri Mahila Rojgar Yojana in 2025 to empower women and promote entrepreneurship
- The Ministry of Women and Child Development has extended the special registration drive for Pradhan Mantri Matru Vandana Yojana (PMMVY) till 15 August, 2025
- The Union Cabinet, chaired by PM Narendra Modi, approved restructuring and extension of the PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme till 31st March 2030
- The Government of India has sanctioned 23 chip-design projects under the Design Linked Incentive (DLI) Scheme to strengthen semiconductor design capabilities

















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Ques: What is the total financial outlay of the Promotion of Research and Innovation in Pharma MedTech (PRIP) scheme?

A. ₹3,000 crore

B. ₹4,000 crore

C. ₹5,000 crore

D. ₹6,000 crore

E. ₹7,000 crore

Answer: Option C

- The PRIP (Promotion of Research and Innovation in Pharma MedTech) scheme has a financial outlay of ₹5,000 crore and will run for five years.
- It focuses on six priority areas: generics, biosimilars, precision medicine, orphan drugs, drug development for antimicrobial resistance, and new chemical entities.
- The scheme aims to increase India's share in the global pharma market through research and innovation.
- Current pharma R&D spending comparison: India \$3 bn, US \$60 bn, China \$20 bn, highlighting the scope for growth in India.



















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Ques: According to the Global Innovation Index (GII) 2025, what is India's rank globally?

A. 36th

B. 37th

C. 38th

D. 39th

E. 40th

Answer: Option C

Explanation:

- The 18th edition of the Global Innovation Index (GII) 2025, published by the World Intellectual Property Organisation (WIPO), ranked India 38th globally out of 139 countries with an overall score of 38.1, improving from 39th place in 2024.
- India has shown remarkable progress, moving up from 81st position in 2015.
- Switzerland topped the index for the 15th consecutive year with an overall score of 66.0.
- India ranked 1st among the 37 Lower Middle-Income (LMI) group economies and also topped the 10 economies in the Central and Southern Asia region.

Four Indian cities featured in the World's Top 100 Innovation Clusters:

• Bengaluru, Karnataka – 21st

• Delhi - 26th

• Mumbai, Maharashtra – 46th

• Chennai, Tamil Nadu - 84th

Ranking of Top 5 & last Countries with Overall Score

1 Switzerland: 66

2 Sweden: 62.6

3 USA: 61.7

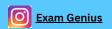
4 Republic of Korea: 60

5 Singapore: 59.9















10 China

38 India: 38.1

93 Sri Lanka

99 Pakistan

139 Niger: 11.9

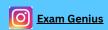


















India's Rankings in Different Indices

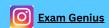
- 2025 Global Peace Index (GPI) was released by the Institute for Economics and Peace (IEP): India (115th), Iceland (1st)
- Smart City Index 2025 was published by the International Institute for Management Development (IMD): Delhi (104), Zurich (1st)
- World Competitiveness Ranking (WCR) is published by the International Institute for Management Development (IMD), Switzerland: India (41st), Switzerland (1st)
- Top 500 Global Brands List 2025 was published by TopBrand Union: Microsoft
- mid-2025 Numbeo Safety Index: India (67th), Abu Dhabi, UAE (1st)
- Fortune 100 Most Powerful People in Business List 2025 : Mukesh Ambani (56th), Jensen Huang (1st)
- Global AI City Index, 2025 Published by Counterpoint Research: Singapore (1st), Bengaluru (26th)
- India Electric Mobility Index (IEMI) 2024 was launched by NITI Aayog: Delhi, Maharashtra, and Chandigarh emerged as the top three performers overall
- The WATS 2024 report was published by the International Air Transport Association (IATA): India (5th), USA (1st)
- 71st edition of the Fortune Global 500 List (2025): Reliance Industries Limited (RIL) (88th), Walmart Inc. (1st)
- EduRank 2025 global list for Agricultural Sciences: Punjab Agricultural University (PAU) (93rd)
- July edition of Henley Passport Index 2025 Global Ranking Published by Henley & Partners (UK): India (77th), Singapore (1st)
- Travel + Leisure Readers' 10 Favourite International Airports of 2025 List Published by Travel+Leisure: Chhatrapati Shivaji Maharaj International Airport, Maharashtra (9th), Istanbul Airport, Turkey (1st)
- Forbes' 2025 list of the 50 Richest Self-Made Women in world: Falguni Nayar, India (31), Kiran Mazumdar-Shaw, India (32nd), Raefaela Aponte-Diamant, Switzerland (1st)
- Avendus Wealth-Hurun India U30 List 2025 is the 1st edition: Kaivalya Vohra (1st), Aadit Palicha (2nd)
- QS Best Student Cities 2026 was published by Quacquarelli Symonds (QS) : Mumbai (Maharashtra) (98), Seoul (South Korea) (1st)

















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Ques: The Election Commission has revised guidelines for EVM Ballot Papers to improve what aspect of the voting process?

- A. Security features
- B. Electronic voting software
- C. Voter registration process
- D. Counting speed
- E. Clarity and readability

Answer: Option E

Explanation:

- The Election Commission (EC) revised guidelines under the conduct of elections rules to enhance clarity and readability of EVM Ballot Papers.
- The upgraded EVM Ballot Papers will first be used in the upcoming Bihar elections.

Key updates include:

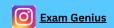
- Candidate photographs will be in colour, with the face occupying three-fourths of the photo space.
- Names of all candidates and NOTA will be in the same font type for uniformity.
- Serial numbers will use the international form of Indian numerals, font size 30, bold.
- Maximum fifteen candidates per sheet, with NOTA after the last candidate.
- Printed on 70 GSM paper; pink paper for Assembly elections.

















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Ques: The Ministry of Culture has initiated steps to nominate which Indian festival for inscription on UNESCO's Intangible Cultural Heritage list?

- A. Durga Puja
- B. Onam
- C. Chhath Mahaparva
- D. Makar Sankranti
- E. Bihu

Answer: Option C

- Chhath Mahaparva is dedicated to Sun God and Goddess Chhathi Maiya, widely celebrated in Bihar, Jharkhand, UP, West Bengal, and among diaspora communities in Mauritius, Fiji, Suriname, UAE, and Netherlands.
- The festival is known for its ecological and egalitarian ethos, promoting sustainability, inclusivity, simplicity, devotion, and self-discipline.
- India has proposed Chhath Mahaparva for inscription on UNESCO's Intangible Cultural Heritage list (2003 Convention) with diplomatic support from UAE, Suriname, Netherlands, Mauritius, and Fiji.
- The Ministry of Culture organized meetings with senior diplomats and Indian ambassadors to secure multinational cooperation for this nomination.

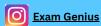


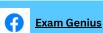
















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Ques: Which company has been named the new New Jersey sponsor of the Indian Cricket team until March 2028?

- A. Dream11
- B. Puma
- C. Paytm
- D. BYJU'S
- E. Apollo Tyres

Answer: Option E

- Apollo Tyres Limited has been officially appointed as the New Jersey sponsor of the Indian Cricket team until March 2028.
- This followed the termination of Dream11's contract by the BCCI, due to the ban on online gaming and betting companies under the Promotion and Regulation of Online Gaming Act, 2025.
- The sponsorship deal is valued at ₹579.06 crore, making it one of the most lucrative agreements in Indian cricket history.
- Under this arrangement, Apollo Tyres will pay ₹4.5 crore per match, higher than the ₹4 crore paid by Dream11.
- The agreement covers 121 bilateral matches and 21 ICC fixtures until 2027.



















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Ques: India is setting up the 'Bharat Pavilion' at the Busan International Film Festival (BIFF) 2025 under which theme?

- A. India Global Cinema Hub
- B. India Storytelling Beyond Borders
- C. Cinema for Change
- D. One India, One Film Industry
- E. India Creative Economy for the World

Answer: Option E

Explanation:

- India will make a significant presence at the Busan International Film Festival (BIFF) 2025 and the Asian Contents & Film Market (ACFM) in South Korea.
- This will mark the first-ever ministerial delegation from India to BIFF, led by Dr. L. Murugan, Minister of State for Information & Broadcasting.
- A 'Bharat Pavilion' will be set up at both BIFF and ACFM under the theme: "India -Creative Economy for the World".
- The Ministry of I&B is going to conduct a cultural event called "Bharat Parv," which will showcase Indian music, art, and food.
- The Asian Contents & Film Market (ACFM) is a leading co-production and financing platform that links filmmakers with international partners and investors.
- The Busan International Film Festival (BIFF) is one of Asia's most prestigious film festivals, recognized by FIAPF alongside the International Film Festival of India (IFFI) and the Cannes Film Festival.

India's showcase in 2025 will feature over 10 films, reflecting the diversity of Indian storytelling, including:

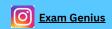
- Spying Stars competing in the Inaugural Competition Section.
- If on a Winter Night, Kok Kok Kokoook, and Shape of Momo under the Vision Asia Section.
- Other projects: Bayaan, Don't Tell Mother, Full Plate, Karinji, and I, Poppy.

















At the Asian Project Market (ACFM), five Indian projects are selected for the Co-**Production Market:**

- Difficult Daughters
- The Last of Them Plagues
- Lanka (The Fire)
- Moon
- The Magical Men

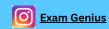


















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Ques: Aditya Birla Fashion and Retail recently launched which new fashion brand?

A. Zudio

B. StyleUp

C. OWND!

D. Max

E. Pantaloons

Answer: Option C

- Aditya Birla Fashion and Retail (ABFRL) launched "OWND!", an affordable fashion brand specifically targeting Gen Z shoppers.
- The brand will compete directly with Trent's Zudio, which has achieved over 35% annual growth in the past five years.
- ABFRL plans to convert its existing 49 StyleUp stores into OWND! stores to expand the brand presence.
- OWND! aims to capture the youth segment by offering trendy and budget-friendly fashion options.

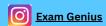


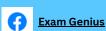
















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Important days:

- 1 st 7 th September: National Nutrition Week (Theme is "Eat Right for a Better Life")
- 2 September: World Coconut Day 2025 (Theme Uncovering Coconut's Power, Inspiring Global Action)
- 3 September : Skyscraper Day
- 5 September : International Day of Charity
- 5 September: Teacher's Day 2025 (Theme 2025: Inspiring the Next Generation of Learners.)
- 7 September: International Day of Clean Air for Blue Skies (THEME: Racing for Air. **Every Breath Matters)**
- 7 September: International Day of Police Cooperation (2025 Theme: ICT and Al in policing)
- 7 September: World Duchenne Awareness Day or International Duchenne Muscular Dystrophy Awareness Day (THEME: Family: the heart of care)
- 8 September: International Literacy Day (theme for 2025 is "Promoting Literacy in the Digital Era")
- 8 September: World Physiotherapy Day (Theme is "Healthy Ageing")
- 9 September : International Day to Protect Education from Attack (theme "Challenging Narratives, Reshaping Action.")
- 9 September: 6th World EV Day (Theme 2025 The Better Manifesto)
- 10 September: World Suicide Prevention Day (WSPD) (Theme (2024-2026): "Changing the narrative on suicide")
- 11 September : Digvijay Diwas
- 11 September: National Forest Martyrs Day (Theme 2025 Remembering Martyrs, Protecting Forests)
- 11 September : Acharya Vinoba Bhave Birth Anniversary
- 12 September: International Day for South-South Cooperation (Theme: New Opportunities and Innovation through South-South and Triangular Cooperation)
- 13 September : International Chocolate Day
- 13 September: World First Aid Day 2025 (Theme 2025 First Aid and Climate Change)
- •14 September : Hindi Diwas

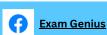
















IMPORTANT ONE - LINER Current Affairs

India and Norway Maritime Security, Disarmament, and NonProliferation Dialogue 1st Edition Held at Oslo and Next Edition will be in New Delhi

Startup India Signs MoU with CarDekho Group to host innovation challenges under the Bharat Startup Grand Challenge to boost entrepreneurship in electric mobility, auto-tech, finance, and sustainability

Astroscale Japan Inc. has signed a launch agreement with NewSpace India Limited for its In-situ Space Situational Awareness-Japan 1 (ISSA-J1) mission. The spacecraft is slated for launch aboard the Polar Satellite Launch Vehicle (PSLV) from Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh

Bharat Forge, a Forging signed an agreement with United Kingdom based Wind racers, an autonomous cargo drone manufacturer, for a collaboration of deployment of the Unmanned Aerial Vehicle (UAV) ULTRA across India.

Former Chief Minister of Meghalaya, D.D. Lapang, passed away. D.D Lapang, fondly known as 'Maheh' served as the CM of Meghalaya five times between 1992 and 2010.











