

Abbreviations and Full Forms

- **SEBI:** Securities Exchange Board of India.
- **NHAI:** National Highway Authority of India.
- **RIIT:** Rajmarg Infrastructure Investment Trust.
- **UPI:** Unified Payment Interface.
- **PMJDY:** Pradhan Mantri Jan Dhan Yojana.
- **DEA Fund:** Depositor Education and Awareness Fund.
- **FII:** Foreign Institutional Investor.
- **FPI:** Foreign Portfolio Investor.
- **FDI:** Foreign Direct Investment.
- **IBC:** Insolvency and Bankruptcy Code.
- **NSFI:** National Strategy for Financial Inclusion.
- **MOU:** Memorandum of Understanding (referred to in Hindi as *Samjhauta Gyapan*).
- **HSBC:** Hong Kong and Shanghai Banking Corporation.
- **SAP:** Standard and Poor's (mentioned in the context of credit ratings).

Banking Concepts and Definitions

- **Financial Inclusion (Vittiya Samaveshan):** This refers to the process of providing banking and financial facilities to unbanked areas and individuals who do not have access to affordable banking services. Its goal is to ensure everyone has access to financial systems.
- **FDI vs. FII:**
 - **FDI (Foreign Direct Investment):** Involves large-scale investment where an investor opens their own company, sets up factories, or becomes a major partner/owner in a business.
 - **FII (Foreign Institutional Investment):** Involves investors who invest up to 10% in Indian companies. These are generally considered low-risk, short-term investors who want to benefit from market growth without managing the company.
- **Unclaimed Deposits:** These are funds in bank accounts that have been inactive for a set period and have not been claimed by the depositor.
- **DEA Fund:** When deposits remain unclaimed for a specific extended period, banks transfer this money to the **Depositor Education and Awareness Fund** maintained by the Reserve Bank of India (RBI). This money is used to educate depositors and protect their interests, though it can still be claimed by the original owner through a specific process.
- **Asset Monetization:** A system where an entity (like NHAI) invites public investment into existing assets (like roads) to generate funds for maintenance or new projects, eventually returning the money with profit/interest.
- **MOU (Memorandum of Understanding):** A written agreement or understanding between two parties (such as banks) that signals an intent to work together. It is not fully binding like a legal contract but serves as proof that the parties wish to proceed in a specific direction.
- **Project Financing:** The process of financing large-scale infrastructure or industrial projects, often requiring multiple banks to collaborate (co-financing) due to the high capital involvement.

Regulatory Bodies and Organizations

Securities Exchange Board of India (SEBI)

- **Role:** SEBI regulates the share market and investments in India, similar to how the RBI regulates banks.
- **Current Chairman:** Tuhin Kanta Pandey.

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Regional Rural Banks (RRBs)

- **History & Consolidation:** The number of RRBs has decreased over time due to consolidation under the "One State, One Rural Bank" model. The count went from 192 to 82, then 56, and is now **28** (effective April 1st).
- **Logo Symbolism:** The new RRB logo features two key colors:
 - **Blue:** Represents Finance and Trust (Institution).
 - **Green:** Represents Life and Growth.

State Bank of India (SBI)

- **Management Structure:** SBI operates with a structure that includes **four Managing Directors (MDs)** at any given time.
- **Current Chairman:** **T.S. Setty.**

Insolvency and Bankruptcy Code (IBC)

- This law allows companies to declare themselves insolvent if their business fails despite genuine efforts to repay loans. It provides a legal path for companies to exit or resolve debts rather than being stuck indefinitely.

National Strategy for Financial Inclusion (NSFI)

- The framework for the 2025–2030 strategy is called "**Punch Jyoti**" (Five Lights).
- The five strategic objectives under Punch Jyoti are:
 1. **Access (Pahunch).**
 2. **Usage (Upyog).**
 3. **Service Quality (Seva Gunvatta).**
 4. **Financial Literacy (Saksharta).**
 5. **Consumer Protection (Upbhokta Sanrakshan).**

Economics, Currencies, and Banking

- **First Cryptocurrency:** Bitcoin is the world's first cryptocurrency.
- **Founder of Bitcoin:** It was created by **Satoshi Nakamoto** from **Japan**.
- **Origin Year of Bitcoin:** Bitcoin was created in **2007**.
- **Bulgarian Currency:** The currency of **Bulgaria** was the **Lev** (used since 1881) before being replaced by the Euro.
- **Eurozone Membership:** With the inclusion of Bulgaria, there are **21 countries** in the Eurozone that use the Euro currency,.
- **UPI Global Share:** India's Unified Payments Interface (UPI) accounts for **49%** of the world's total real-time digital payments.

Geography and Natural Resources

- **Largest Oil Reserves:** **Venezuela** holds the world's largest proven oil reserves, estimated at 300 billion barrels.
- **Shahtoot Dam:** This dam is located in **Afghanistan** and is designed to supply water to the city of **Kabul**.

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Science, Defense, and Companies

- **Lockheed Martin:** This is an aerospace and defense company based in the **USA** (United States of America).
- **C-130J Hercules:** This is an aircraft for which a Maintenance, Repair, and Overhaul (MRO) facility is being set up in Bengaluru.
- **Victoria University:** This university operates on a "**Block Model**," where one subject is finished in four weeks before moving to the next.

1. Geography and Environment

- **The Aravalli Range:**
 - **Extent:** The Aravalli hills stretch across four states/territories: starting from Gujarat, passing through Rajasthan and Haryana, and ending in Delhi.
 - **Length:** The range spans approximately 750 to 800 kilometers.
 - **Significance:** It is considered one of the oldest mountain ranges in the world.
 - **Height:** Historically, they were taller than the Himalayas, but due to erosion and seismic activity over time, they are now smaller hills ranging from 100 to 800 meters (with some peaks up to 1700 meters).

2. International Treaties and Agreements (India-Pakistan)

- **Agreement on Prohibition of Attack against Nuclear Installations:**
 - **Signed:** The agreement was signed in **1988**.
 - **Implementation:** It became effective on January 27, 1991.
 - **First Exchange:** The first exchange of nuclear facility lists took place on January 1, 1992.
 - **Protocol:** Under this agreement, India and Pakistan exchange lists of their nuclear installations annually on **January 1st** to prevent attacks on these facilities during conflicts.
- **Consular Access Agreement:**
 - **Year:** This agreement was established in **2008**.
 - **Protocol:** India and Pakistan exchange lists of civilian prisoners and fishermen held in their respective custodies twice a year: on **January 1st** and **July 1st**.
 - **Objective:** To ensure humane treatment, legal aid, and consular access for prisoners and fishermen who may have inadvertently crossed borders.

3. Important Organizations and Abbreviations

- **GIFT City:**
 - **Full Form:** Gujarat International Finance Tec-City.
 - **Location:** Gandhinagar, Gujarat.
 - **History:** Its foundation stone was laid in 2015.
- **ISRO:**
 - **Full Form:** Indian Space Research Organisation.
 - **Role:** India's primary institute for space research, satellite manufacturing, and rocket launching.
- **NATGRID:**
 - **Full Form:** National Intelligence Grid.
 - **Function:** It connects intelligence agencies and provides a platform for sharing intelligence information.
- **BIS:**

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- **Full Form:** Bureau of Indian Standards.
- **Role:** The body responsible for setting quality standards for products in India.
- **NHAI:**
 - **Full Form:** National Highways Authority of India.
 - **Role:** Responsible for the development and maintenance of national highways.
- **NPR:**
 - **Full Form:** National Population Register.

4. Economy and Taxation

- **GST Implementation:** Goods and Services Tax (GST) came into effect in India on **July 1, 2017**.
- **Definition of "Cess" (Upkar):** A cess is defined as a "tax on tax," meaning a smaller tax applied over a larger tax base (like GST) for a specific purpose, such as health or national security.

5. Proposed/New Institutions (Contextual GK)

- **India AI Research Organisation (IAIRO):**
 - Modeled after ISRO but for Artificial Intelligence, this organization is set to be established in GIFT City, Gandhinagar, starting operations from January 1, 2026
- **National Test House (NTH):**
 - A third-party organization authorized to test the quality of highway construction samples to ensure impartiality.

Punjab National Bank (PNB)

- **Establishment:** PNB was founded in **1894**.
- **Location:** It was originally established in **Lahore** (now in Pakistan), but its headquarters were shifted to **Delhi** after partition.
- **Founder:** It was founded by **Lala Lajpat Rai**, who was also the first account holder of the bank.
- **Significance:** It is considered the **first Swadeshi bank** (managed by Indians), although the initial capital was British.
- **Merger:** In **1993**, the New Bank of India was merged into PNB following the economic crisis of 1990.

State Bank of India (SBI) & Imperial Bank

- **Establishment:** SBI was established on **July 1, 1955**, based on the recommendations of the **A.D. Gorwala Committee**.
- **Predecessor:** Before being renamed SBI, it was known as the **Imperial Bank of India**, which was formed in **1921**.
- **Formation of Imperial Bank:** The Imperial Bank was created by merging three Presidency Banks: **Bank of Bengal (1806)**, **Bank of Bombay (1840)**, and **Bank of Madras (1843)**.
- **Status:** SBI is the **largest Public Sector Bank** in India and is headquartered in **Mumbai**.

Other Important Historical Banks

- **Bank of Hindustan:** Established in **1770**, this is considered the **first bank of India**.
- **Oudh Commercial Bank:** Established in **1881** in Faizabad (Ayodhya), it was the **first Limited Liability Bank** in India.

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- **Central Bank of India:** Established in **1911** by Sorabji Pochkhanawala, it is regarded as the **first "Truly" Swadeshi bank** because it was both owned and managed by Indians,.
- **Allahabad Bank:** Established in **1865** (later merged into Indian Bank).

Banking Acts and Regulations

- **Key Acts:** The banking industry is primarily governed by the **RBI Act (1934)** and the **Banking Regulation Act (1949)**.
- **Definition of a Bank:** The definition of a "Bank" is found in **Section 5B** of the **Banking Regulation Act, 1949**.
- **Nationalization Act:** The legal framework for bank nationalization was provided by the **Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970**.

Nationalization of Banks

- **First Phase:** **14 banks** were nationalized in **1969** under Prime Minister Indira Gandhi.
- **Second Phase:** **6 banks** were nationalized in **1980**.

Headquarters and Locations

- **Banks ending with "India":** Generally have their headquarters in **Mumbai** (e.g., State Bank of India, Central Bank of India).
- **Banks starting with "Indian":** Have their headquarters in **Chennai** (e.g., Indian Bank),.
- **Banks with "Punjab":** Have their headquarters in **Delhi** (e.g., Punjab National Bank, Punjab & Sind Bank),.
- **UCO Bank:** Headquartered in **Kolkata**.
- **Bank of Maharashtra:** Headquartered in **Pune**.
- **Canara Bank:** Headquartered in **Bengaluru**.

Banking, Laws, and Governance

- **RBI Act Provision:** The Reserve Bank of India (RBI) uses **Section 45 of the RBI Act, 1934** to cancel the Certificate of Registration for Non-Banking Financial Companies (NBFCs).
- **Pagdi System:** This is a century-old tenancy system in Maharashtra (informally recognized under the Maharashtra Rent Control Act) where tenants pay a lump sum deposit (Pagdi) to the landlord. It results in very low rent and permanent tenancy rights but often causes redevelopment deadlocks.
- **NQAS:** The acronym stands for **National Quality Assurance Standards**. It serves as a framework to ensure quality in public health facilities and is established by the Ministry of Health and Family Welfare,.
- **IGMS:** The full form is **Intelligent Grievance Monitoring System**.

Geography and Locations

- **Kopra Reservoir:** Located in the **Bilaspur district** of Chhattisgarh. It is a freshwater, rain-fed wetland and a habitat for rare birds. It was declared Chhattisgarh's first Ramsar site.
- **Jind (Haryana):** A hydrogen plant is being established here. It is also the starting point for India's first hydrogen-powered train, which will run on the **Jind-Sonipat** track (87 km long).
- **Powai (Mumbai):** The location chosen for Asia's largest Global Capability Center (GCC), being built by Brookfield.

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Science and Defense Technology

- **Bio-Bitumen:** A sustainable material where concrete is prepared using crop waste/agricultural residue to build roads. It reduces dependency on fossil-based bitumen.,
- **FITT:** Stands for **Foundation for Innovation and Technology Transfer**. It is an institute located at **IIT Delhi**.,
- **QRSAM:** Stands for Quick Reaction Surface-to-Air Missile. It is part of the Integrated Air Defense Weapon System.,
- **Mahacrime OS:** An AI-powered platform developed by **Cyber Eye** in collaboration with **Marvel** and **Microsoft** to modernize crime investigation.,

International Static GK

- **Turkmenistan:** The President is **Serdar Berdimuhamedow**. The country's Central Bank is the authority that issues licenses for cryptocurrency exchanges.
- **Sjoerd Marijne:** The Chief Coach of the Indian Women's Hockey team hails from the **Netherlands**.

Banking and Economy

- **Atal Pension Yojana (APY):**
 - **Launch Year:** This scheme was launched in **2015**.
 - **Eligibility:** People between the ages of **18 to 40 years** can apply.
 - **Requirement:** Applicants must have a savings account in a bank.
- **D-SIB (Domestic Systemically Important Banks):**
 - **Definition:** These institutions are referred to as "**Too Big to Fail**," meaning their failure would endanger the country's economy.
 - **Identified Banks:** SBI, HDFC Bank, and ICICI Bank are categorized as D-SIBs.
- **Financial Inclusion:** This term refers to providing affordable banking services to non-banking areas (financial inclusion).
- **CAM Model:** Stands for **Credit Assessment Model**, which is used to evaluate the loan eligibility and market reputation of MSMEs (Micro, Small, and Medium Enterprises),.
- **CET-1:** Stands for **Common Equity Tier 1** (a capital surcharge applied to banks to ensure financial stability),.

Sports

- **Sultan Azlan Shah Cup:** This tournament is associated with the sport of **Hockey**.
 - **Venue:** It is organized in **Ipoh, Malaysia**.
- **Kho Kho:** The first Commonwealth Kho Kho Championship is approved by Commonwealth Sports.

Geography and Infrastructure

- **Shahtoot Dam:** This dam is located in **Afghanistan**.
- **ACEN:** Stands for **Ananth Center of Excellence for Navigation**. It is India's first private navigation center and is located in **Thiruvananthapuram**.,
- **BISAG-N:** Stands for **Bhaskaracharya National Institute for Space Applications and Geoinformatics**. It is located in **Gujarat**.

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Important Organizations & Persons

- **YouTube:** Neil Mohan is the CEO of this global platform.
- **National Highways Authority of India (NHAI):** Collaborated with Reliance Jio for the Highway Safety Alert System.

Sports (Tennis & Hockey)

- **Grand Slam Order:** The four Tennis Grand Slam tournaments take place in a specific chronological order annually: **Australian Open** first, followed by **French Open**, then **Wimbledon**, and finally the **US Open**.
- **Player Nationalities:**
 - **Jannik Sinner:** Italy.
 - **Carlos Alcaraz:** Spain.
 - **Aryna Sabalenka:** Belarus.
 - **Iga Swiatek:** Poland.
 - **Coco Gauff and Madison Keys:** USA.
- **Hockey Asia Cup Statistics:**
 - **South Korea** holds the record for the most titles with **5** wins.
 - **India** has won **4** titles.
 - **Pakistan** has won **3** titles.

Books and Authors

- **Arundhati Roy:** She is the author of the famous book "**The God of Small Things**".
- **Booker Prize History:** Arundhati Roy won the Booker Prize for "**The God of Small Things**" in **1997**.
- **Booker vs. International Booker:**
 - The **Booker Award** is given to books originally written in **English**.
 - The **International Booker Award** is given to books **translated** into English from another language.

Space and Science Infrastructure

- **Satellite Launch Sites in India:**
 - **Sriharikota (Satish Dhawan Space Centre):** This is the first operational launch site, capable of handling satellites up to 8,000 kg (and a new facility under construction there will handle 12,000–14,000 kg).
 - **Kulasekarapattinam (Tamil Nadu):** This is the second launch port (under development), dedicated specifically to **SSLV** (Small Satellite Launch Vehicles) for satellites up to **500 kg**.
- **Ports:** The **V.O. Chidambaranar Port** is located in **Tuticorin (Thoothukudi), Tamil Nadu**.

Environment and Wildlife

- **Vultures:**
 - The state with the **largest number of vultures** is **Madhya Pradesh (MP)**.
 - India's first **Vulture Conservation Center** was opened in **Uttar Pradesh (UP)**.
- **Fish Production:**

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- **China** is ranked **first** in global fish production.
- **India** is ranked **second**.

Awards and Economics

- **Ramon Magsaysay Award:** This award is known as the "**Nobel Prize of Asia**".
- **Economic History:** The **LPG policies** (Liberalization, Privatization, Globalization) and economic reforms were introduced in India in **1991** under the leadership of **Dr. Manmohan Singh** (then Finance Minister) and P.V. Narasimha Rao.

Miscellaneous

- **Military Exercises:** The term "Zapad" translates to "**West**" in English. The **Mulino Training Ground** is located in **Russia**.

Important Days and Awards

- **World Population Day:** It is observed on **11th July**. The UN Population Award was presented on this day.
- **UN Population Award Background:** Varsha Deshpande, a social activist from the **Satara District** of **Maharashtra**, received this award for her fight against female foeticide.

Sports (Tennis, Cricket, and Chess)

- **Tennis Grand Slams:** There are four Grand Slam tournaments held annually. The speaker lists them in order: **Australian Open, French Open, Wimbledon, and US Open**.
- **Player Nationalities:**
 - **Jannik Sinner** is from **Italy**.
 - **Carlos Alcaraz** is from **Spain**.
- **Chess Grand Master:** The title of "Grand Master" is associated with the sport of **Chess** (Shatranj). To achieve this title, a player must attain **2500 Elo rating points**.
- **Test Cricket Records:** The lowest completed innings total in Test cricket history is held by **New Zealand**, who were all out for **26 runs** in 1955.

Geography and National Symbols

- **India's Coastline:** **Gujarat** has the longest coastline in India. The length of **2340 km**.
- **World Heritage Sites:** There are a total of **44 World Heritage Sites** in India.

Abbreviations and Schemes

- **TALASH:** The full form of the TALASH platform (launched for tribal students) is **Tribal Aptitude Life Skill and Self Esteem Hub**.

Defence and Military

- **Talisman Sabre:** This is **Australia's largest military drill** (exercise).
- **2025 Designation:** The Indian Army has declared the year 2025 as the **Year of Tech Absorption**.

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Defense and Military Exercises

- **QUAD Nations:** The "Quad" consists of four countries: **India, Japan, USA, and Australia.**
- **Exercise Malabar:** A naval exercise conducted by the Quad nations. The 2025 edition mentioned took place in **Guam** (Northern Pacific Ocean).
- **INS Sahyadri:**
 - It is an Indian naval ship built by **Mazagon Dock Shipbuilders Limited** under **Project 17.**
- **Exercise Mitra Shakti:** A joint military exercise between **India and Sri Lanka.**
 - **Participating Regiments:** The **Rajput Regiment** represented India, and the **Gajaba Regiment** represented Sri Lanka.
- **Exercise VINBAX:** A bilateral army exercise between **India and Vietnam.**
- **LCA Tejas Mark 1A:** This Light Combat Aircraft uses **F404 engines** (specifically model F404-GE-IN20), manufactured by **General Electric** (a US-based company).
 - **HAL:** Hindustan Aeronautics Limited is the buyer/manufacturer for the aircraft.

International Organizations & Geography

- **ASEAN:** Stands for the **Association of Southeast Asian Nations.**
- **Vietnam Capital:** **Hanoi.**
- **Belem:** A city located in the Amazon region of **Brazil.**
- **Cop 30 Host:** Brazil is the host country for the Conference of Parties (COP) 30.
- **Tropical Forest Forever Facility (TFFF):** A global forest fund initiative led by **Brazil**, valued at **\$125 billion.**

Awards and Science

- **Manohar Parrikar Yuva Scientist Award:**
 - Instituted by the **Government of Goa.**
 - **Cash Prize: ₹5 Lakh**, which is noted as the highest cash prize among National Science and Technology awards.
- **Chess Grandmaster Criteria:** A chess player achieves the title of Grandmaster after securing **2500 points** (corrected from 2400 by the speaker).
- **Booker Prize:** The author mentioned, **David Szalay**, is a **Hungarian-British** author.

Business, Funds, and Founders

- **Shiv Nadar:** Founder of **HCL Technologies** and the Shiv Nadar Foundation.
- **Autodesk Inc.:** An **American** software company.
- **OpenAI:** Previously used **Microsoft** as its exclusive cloud provider but has expanded to include Amazon Web Services (AWS).
- **SIDBI & IN-SPACe Fund:** A venture capital fund dedicated to **space startups** with a corpus of **₹1000 Crore.** It is a wholly-owned entity of SIDBI.

National Places & Institutions

- **Jawaharlal Nehru Stadium:** Located in **New Delhi**, it covers **102 acres.**
- **Bharat Mandapam:** A convention center located in **New Delhi.**
- **NSTI:** Stands for **National Skill Training Institutes.**
- **Ministry of Jal Shakti:** The Union Minister is **C.R. Patil.**

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Geography & Infrastructure Projects

- **Sawalkot Hydro Power Project:** This project is being constructed on the **Chenab River** in the **Ramban district** of Jammu and Kashmir.
- **Kerala:** It is noted as the country's first "extreme poverty-free state" (set to achieve this status by December 1, 2025).

Central Government Schemes & Ministries

- **PM SVANidhi Scheme:**
 - **Ministry:** Ministry of Housing and Urban Affairs.
 - **Launch Date:** June 1, 2020.
 - **Purpose:** Provides small loans (up to ₹10,000) to street vendors to restart their businesses affected by the lockdown,.
- **AMRUT Mission:**
 - **Full Form:** Atal Mission for Rejuvenation and Urban Transformation.
 - **Launch Year:** 2015 (Specifically June 25, 2015).
 - **Objective:** To improve water supply, sewage, green areas, and public transport in cities.
- **Adi Karmayogi Abhiyan:**
 - **Ministry:** Ministry of Tribal Affairs.
 - **Purpose:** To provide leadership training to youth and women in tribal villages.
- **Kala Setu AI Challenge:**
 - **Ministry:** Ministry of Information and Broadcasting.
 - **Purpose:** To develop AI tools for Indian languages.
- **PM Viksit Bharat Rojgar Yojana:**
 - **Announcement:** Independence Day 2025.
 - **Target:** To provide 3.5 crore jobs in two years.
 - **Incentive:** The government provides ₹15,000 to individuals registering with EPFO upon joining a new job, and companies receive ₹3,000 per month per employee for two years,.
- **RDI (Research and Development Incentive) Scheme:**
 - **Value:** ₹1 Lakh Crore.
 - **Leading Body:** Anusandhan National Research Foundation (ANRF).
- **Fortified Rice Scheme:** This scheme has been extended until **2028**.

State-Specific Schemes & Policies

- **Sikkim:** Launched the country's first **Sabbatical Leave Scheme** for government employees, allowing permanent employees to take 365 to 1080 days of leave with 50% pay for pursuits like writing books or research,.
- **Assam:**
 - **Nijut Moina 2.0:** A scheme to promote girls' higher education. It provides annual financial aid: ₹10,000 for Higher Secondary, ₹12,500 for Graduation, and ₹25,000 for PG students,.
 - **Gajamitra Scheme:** Launched to reduce **Human-Elephant Conflict** by planting bamboo and Napier grass in forests to keep elephants away from urban areas,.
- **Bihar:** Has reserved **35%** of government jobs specifically for domiciled women.
- **Rajasthan:** Launched the **Pandit Deendayal Upadhyay Poverty Free Village Scheme**.
- **Punjab:** Launched the **Mukhya Mantri Sehat Yojana**, providing up to ₹1 Lakh cashless treatment (as a top-up to the existing Ayushman Bharat cover),.
- **Andhra Pradesh:** Launched the **Digi Lakshmi Scheme** to make Self-Help Group (SHG) women digital service providers. The theme is "One Family, One Entrepreneur",.

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- **Delhi:** Launched the **Saheli Smart Card** initiative to facilitate free bus travel for women,.

Important Institutes, Locations, and Hubs

- **BISAG-N:** The full form is the **Bhaskaracharya National Institute for Space Applications and Geo-informatics**. It is located in **Gandhinagar, Gujarat**.
- **World's Largest Nuclear Power Plant:** The **Kashiwazaki-Kariwa** nuclear power plant is located in **Japan**. It is operated by TEPCO.
- **Raisin Hub of India:** **Sangli, Maharashtra** is known as the "Raisin Hub" of India. A Raisin Research Center is being established there at Shivaji University.
- **Miyana Railway Station:** This station is located in the **Guna District of Madhya Pradesh**.
- **Adani Data Center:** A new AI-powered green data center is being established in **Hyderabad, Telangana**.

Space and Science Missions

- **Indian Research Stations in Antarctica:**
 - **Dakshin Gangotri:** Established in **1983**.
 - **Maitri:** Established in **1989**.
 - **Bharti:** Established in **2012**.
 - **Maitri-II:** A new station currently under construction in East Antarctica, targeted for completion by **2032**.
- **Gaganyaan Mission:** This is India's human spaceflight program. The initial phase is an **uncrewed mission** that will carry a humanoid robot named **Vyommitra**.
- **Green Hydrogen:** This refers to hydrogen produced using **renewable energy sources** (like solar, wind, or hydro power) that do not emit carbon or smoke.
- **Roscosmos:** This is the space agency of **Russia**.

Government Schemes and Targets

- **Jal Jeevan Mission:**
 - Launched in **2019**.
 - **Goal:** To provide tap water to every household ("Har Ghar Jal").
 - **Target Year:** the target is until **2028**.
 - **Quantity:** The target is to provide **55 liters** of water per person per day.
- **Net Zero Carbon Targets:**
 - **Global (UN) Target:** To achieve Net Zero by **2050**.
 - **India's Target:** To achieve Net Zero by **2070**.
- **Renewable Energy:** India achieved its target of generating **50% of its electricity from renewable sources** in **2025** (ahead of the original 2030 goal).
- **PM KUSUM:** A scheme related to solar pumps mentioned in the context of Maharashtra.

Firsts in India

- **First Hydrogen Fuel Cell Passenger Vessel:** India's first indigenous hydrogen fuel cell ferry began operations in **Varanasi** (on the Ganga river).

Events and Summits

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- **India International Science Festival:** Held in **Panchkula, Haryana**.
 - **Theme:** "Science for Aatmanirbhar Bharat".
 - **Vaigyanika:** A literature and science festival that is part of this larger event.
- **AI Summits:**
 - **2025 AI Summit:** Held in **Paris, France**.
 - **India AI Impact Summit:** Scheduled to be held in **Delhi** (Feb 2026).
 - **Global AI Conclave:** Hosted in **Chennai** (Jointly by IIT Madras and India AI Mission).

Abbreviations and Full Forms

- **TALASH:** Stands for **Tribal Aptitude Life Skills and Self Esteem Hub**.
- **NESTS:** Stands for **National Education Society for Tribal Students**.
- **UNICEF:** Stands for **United Nations International Children's Emergency Fund**.
- **GeM:** Stands for **Government e-Marketplace**.

Geography and Places

- **Gujarat:** This state holds the record for the longest coastline in India, which measures 2,340 km.
- **Infinity Campus:** A rocket manufacturing facility located in **Hyderabad**. It spans 2 lakh square feet and belongs to Skyroot Aerospace.
- **MetLife Stadium:** Located in **New Jersey, USA**.
- **Florence:** A city located in **Italy**.
- **World Heritage Sites:** India is home to 44 World Heritage Sites.

Science, Defense, and Space

- **Vikram-1:** This is India's **first private orbital rocket**.
- **Talisman Sabre:** This is recognized as Australia's largest military exercise.
- **Sukhoi 30 MKI:** A fighter plane used by the Indian Air Force.

Awards, History, and Organizations

- **PEN Pinter Prize:** This award was established in **2009** and is named after the writer **Harold Pinter**.
- **Dalit Mahila Vikas Mandal:** An organization started in **1990** by Varsha Deshpande in the Satara district of Maharashtra to support Dalit women.
- **Labor Code:** The new labor code in India was passed in the year **2020**.

Economic and Labor Definitions

- **Gratuity:** A future fund saved by an employer for an employee, to which the employee is entitled after a period of continuous service (now reduced to 1 year under new rules).
- **Gig Workers:** Defined as freelancers, task-based, and contract-based workers.
- **Platform Workers:** Includes service providers associated with digital platforms, such as Ola/Uber drivers and Zomato/Swiggy delivery partners.
- **Weekly Working Hours:** Under the labor code, the maximum weekly working limit is set at **48 hours**.

Defense & Military Exercises

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- **QUAD Nations:** The "Quad" consists of four countries: **Australia, India, Japan, and USA**. They are called "Quad" because they form a quadrilateral shape on the map.
- **Exercise Malabar:** This is the naval war practice conducted by the Quad nations.
- **Exercise Mitra Shakti:** A military exercise conducted between **India and Sri Lanka**.
- **Exercise VINBAX:** Stands for **Vietnam-India Bilateral Army Exercise**.
- **INS Sahyadri:** It is a Shivalik-class stealth frigate built under Project 17 by **Mazagon Dock Shipbuilders Limited**.
- **K-4 Missile:**
 - It is a **Submarine Launched Ballistic Missile (SLBM)**.
 - **Range:** 3,500 km to 4,000 km.
 - **Developer:** DRDO (Defence Research and Development Organisation).
 - **Launch Platform:** It can be launched from Arihant-class submarines (specifically mentioned **INS Arighat**).
- **Tejas Aircraft:** Manufactured by **HAL (Hindustan Aeronautics Limited)**. The Tejas Mk-1A variant uses **F404 engines** manufactured by the American company **General Electric (GE)**.

International Summits & Organizations

- **COP (Conference of Parties):** This is the United Nations Climate Change Conference. It is described as the world's largest climate conference.
 - **COP 30 Host:** Brazil.
 - **COP 31 Host:** Turkey (scheduled for 2026).
 - **COP 33 Host:** India (scheduled for 2028).

Geography & Locations

- **Jawaharlal Nehru Stadium:** Located in **Delhi** (currently being redeveloped into a sports city).
- **Belagavi:** Located in the state of **Karnataka**.
- **Guam:** Located in the **Northern Pacific Ocean** (site of the recent Malabar exercise).
- **Baramati:** Located in **Maharashtra**.

Science, Technology & Standards

- **Param Rudra:** A supercomputer developed under the National Supercomputing Mission. It is **Bihar's first supercomputer**, installed at **IIT Patna**.
- **BIS Standard for Agarbatti:** The Bureau of Indian Standards code for agarbatti (incense sticks) is **IS 1941:2020**.
- **Manohar Parrikar Yuva Scientist Award:** This award includes a cash prize of **₹5 Lakh**, which is noted as the highest cash prize for a science award in India.

Acronyms & Full Forms

- **NATGRID:** National Intelligence Grid.
- **NPR:** National Population Register.
- **SLBM:** Submarine Launched Ballistic Missile.

Miscellaneous Facts

- **David Szalay:** A Hungarian-British author (author of the novel *Flesh*).

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- **Anu Garg:** The first female Chief Secretary of **Odisha**,.

Banking and Economy

- **India Post Payments Bank (IPPB):** The bank was established in **2018**. Its headquarters are located in **New Delhi**.
- **Reserve Bank of India (RBI) History:** **Urjit Patel** served as the **24th Governor** of the RBI. His tenure lasted from **2016 to 2018**.
- **Key Economic Events:** Two major economic events occurred during Urjit Patel's tenure as RBI Governor:
 - **Demonetization** took place in **2016**.
 - **GST (Goods and Services Tax)** was implemented in **2017**.
- **Taxation Trends:** Historically, Corporate Tax contributions (approx. 61%) were higher than Personal Income Tax contributions (approx. 38%) in India, a trend that has recently reversed.

Defense and Military Exercises

- **Exercise Maitree:** This is a bilateral military exercise conducted between **India and Thailand**,.
- **Exercise Yudh Abhyas:** This is a military war practice exercise conducted between **India and the USA**.
- **Madras Regiment:** This regiment represents the Indian Army in various exercises, such as the 14th Maitree exercise and the Yudh Abhyas,.

Books and Authors

- **Amish Tripathi:** He is a prominent author known for the following books mentioned in the session:
 - *Legend of Suheldev* (His first book mentioned in this context).
 - *The Immortals of Meluha*.
 - *Scion of Ikshvaku*.
 - *The Chola Tigers* (Latest launch mentioned).

Indices and Reports

- **Global Peace Index (GPI):**
 - This index is released by the **Institute for Economics and Peace (IEP)**.
 - The survey covers **163 countries** and evaluates them based on **23 indicators**, including safety, conflict, and militarization.
 - **Iceland** is consistently ranked as the safest country in the world according to this index.
- **National Institutional Ranking Framework (NIRF):** This is a ranking methodology started by the **Government of India** to rank higher education institutions.

Science and Technology Institutions

- **Semiconductor Laboratory:** This facility is located in **Chandigarh**.
- **Google DeepMind:** This is the division responsible for developing Google's AI tools, such as the "Gemini 2.5 Flash Image" (originally code-named "Nano Banana").

Sports Organizations

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- **World Boxing:** A new federation known as "World Boxing" has been formed to replace the International Boxing Federation for organizing events.

1. Defence and Space Technology

- **India's First Electric Military Vehicle:**
 - **Name:** Veer.
 - **Manufacturer:** Developed by **Pravaig Dynamics**, a company based in Bengaluru.
 - **Key Features:** It is an indigenous vehicle featuring stealth technology (hard to detect by radar), high terrain mobility for difficult landscapes, and quick field repair capabilities.
- **INS Ikshak:**
 - **Type:** It is a Survey Vessel (Large) and the third ship in its category.
 - **Manufacturer:** Built by **GRSE** (Garden Reach Shipbuilders and Engineers), Kolkata, using 80% indigenous materials.
 - **Meaning:** The word "Ikshak" is Sanskrit for "Guide".
 - **Commissioning:** Commissioned at the Kochi naval base.
- **NISAR Satellite:**
 - **Full Form:** **NASA-ISRO Synthetic Aperture Radar.**
 - **Collaboration:** A joint venture between the USA (NASA) and India (ISRO).
- **Heaviest Communication Satellite:**
 - **Name:** PMS-03 (weighing 4410 kg).
 - **Launch Vehicle:** Launched using the **LVM3** (referred to as LVM 5 in the transcript) from Sriharikota.
- **Exercise Trishul:** A tri-service exercise conducted in Gujarat and Rajasthan.

2. Important Organizations & Acronyms

- **BIS (Bureau of Indian Standards):**
 - **Function:** Ensures the quality, safety, and standardization of goods in India.
 - **New DG:** Sanjay Garg.
- **SUNRISE Initiative:**
 - **Full Form:** **Solar Upcycling Network for Recycling Innovation and Stakeholder Engagement.**
 - **Purpose:** Focused on solar waste recycling and circular innovation, specifically turning old solar panels into sustainable products.
- **IFFCO:**
 - **Full Form:** **Indian Farmers and Fertilisers Cooperative Limited.**
 - **Global Rank:** Ranked 2nd globally in the World Cooperative Monitor 2025.
- **Amul:**
 - **Global Rank:** Ranked 1st globally in the World Cooperative Monitor 2025.
 - **Status:** India's largest dairy cooperative, connected to 36 lakh milk producers.

3. Cities and Locations (Firsts & Rankings)

- **UNESCO City of Gastronomy:**
 - **First Indian City:** **Hyderabad** was the first city to receive this recognition.
 - **Second Indian City:** **Lucknow** has become the second city to be recognized as a City of Gastronomy.
- **Swachh Survekshan (Cleanliness Survey):**
 - **Cleanest Cities:** Indore, Surat, and Navi Mumbai continue to hold top positions.

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- **Dirtiest City Ranking:** Madurai was ranked as the dirtiest under the 2025 survey.
- **New District in UP:**
 - **Name:** Kalyan Singh Nagar.
 - **Formation:** Announced as the 76th district of Uttar Pradesh, carved out of areas from Aligarh and Bulandshahr.

4. Books, Literature, and Culture

- **Book - "The Last Day":**
 - **Origin:** A Lithuanian novel (originally titled *The Last Day* or *Antim Din* in Hindi translation).
 - **Author:** Jaroslavas Melnikas.
 - **Publisher in India:** Released by the Sahitya Akademi.
- **Book - "The Loneliness of Sonia and Sunny":**
 - **Author:** Kiran Desai.
 - **Recognition:** Shortlisted for the Booker Prize 2025.
- **Bharat Parv:** Organized to commemorate the 150th birth anniversary of Sardar Vallabhbhai Patel.

5. Sports Statistics

- **India's ICC Trophy Record:**
 - **Total Trophies:** India has won 14 ICC trophies in total.
 - **Breakdown:** 7 Men's trophies, 1 Women's trophy, and 6 Under-19 trophies.
 - **First Victory:** The first-ever trophy was won in 1983 under Kapil Dev's captaincy.
- **Chess:**
 - **90th Grandmaster:** Ilamparthi A.R. from Tamil Nadu became India's 90th Grandmaster.

6. Government Schemes & Education

- **Ayushman Bharat:**
 - **Scale:** The world's largest health scheme.
 - **Coverage:** Covers 12 crore families with insurance coverage of ₹5 lakh per family per year.
- **CBSE Conference:**
 - **Milestone:** The Central Board of Secondary Education (CBSE) held its first international conference (31st annual Sahodaya conference) in Dubai.

"First in India" and Key Infrastructure Projects

- **First AI SEZ:** India's first Artificial Intelligence Special Economic Zone (SEZ) will be established in Naya Raipur, Chhattisgarh. It involves an investment of ₹1,000 crores and will be developed by RackBank Data Centers.
- **First Generation Z Post Office:** India's first "Gen Z" Post Office extension counter has been opened at CMS College, Kottayam (Kerala).
- **First Private Navigation Center:** India's first private navigation center, named ACEN (Ananth Center of Excellence for Navigation), was inaugurated in Thiruvananthapuram. It was inaugurated by ISRO Chairman V. Narayanan.

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- **First Water Positive Airport:** The **Indira Gandhi International Airport (Delhi)** has become India's first "water positive" airport. This means it recharges more groundwater than it consumes, utilizing 625 rain harvesting units.
- **First E-Waste Eco Park:** India's first e-waste recycling eco-park is being built in **Holambi Kalan, North Delhi**.
- **First Airport Green Hydrogen Plant:** **Cochin International Airport** is setting up the world's first airport-based green hydrogen plant. It will produce 220 kg of hydrogen daily.
- **First Foreign University Campus:** **Victoria University** (Australia) will open its first India campus in **Gurugram** by 2026 under the National Education Policy.

State-Specific Developments

- **Uttar Pradesh's 76th District:** A new district named **Kalyan Singh Nagar** has been announced as the 76th district of Uttar Pradesh. It is formed by combining areas from Aligarh and Bulandshahr and is named after former CM Kalyan Singh.
- **Solar Powered Villages (Gujarat):** **Dhordo** has become Gujarat's fourth fully solar-powered village under the PM Surya Ghar Muft Bijli Yojana. The previous three were Modhera, Sukhi, and Masali.
- **Green Gram Export Corridor:** **Tamil Nadu** has announced a "Green Gram Export Corridor" to boost the export of moong dal and connect farmers to international markets.
- **Face Authentication for Ration:** **Himachal Pradesh** has become the first state to implement face authentication for ration distribution to ensure transparency and reduce corruption.
- **Mobile-Based E-Voting:** **Bihar** became the first state in India to implement a mobile-based e-voting system for local municipal elections.

Digital Platforms and Schemes

- **Sujalam Bharat App:** This application was developed to monitor water supply (track assets like pipelines and tanks) under the Jal Jeevan Mission. It was developed with technical support from **BISAG-N** (Bhaskaracharya National Institute for Space Applications and Geo-informatics), located in Gujarat.
- **GIRG Platform:** India launched the **GIRG (Global Indices for Reforms and Growth)** platform to monitor India's performance across **26 global indices** related to the economy and industry. It was established by a unit of **NITI Aayog**.
- **Highway Safety Alert System:** This system was launched collaboratively by the **National Highways Authority of India (NHAI)** and **Reliance Jio** to provide real-time alerts to drivers regarding hazards like fog or diversions.
- **PRASHAD Scheme:** The **Tripur Sundari Temple** (one of the 51 Shaktipeeths) in the Gomti district of Tripura was redeveloped under the **PRASHAD scheme** (Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive).
- **Atal Tinkering Labs:** Under the Atal Innovation Mission, the government has announced a target to establish **25,000** new Atal Tinkering Labs in schools (increasing from the existing 10,000) to foster scientific curiosity.

Sports and International Relations

- **Stadium Redevelopment:** The **Jawaharlal Nehru Stadium** in Delhi is being redeveloped into a modern "Sport City" covering 102 acres, modeled after international sport cities in Qatar and Australia.

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- **Shahtoot Dam:** India has committed **\$236 million** for the construction of the Shahtoot Dam in **Afghanistan** to assist with Kabul's water supply.

Important Days and Years

- **Universal Health Coverage Day:** Observed annually on **December 12**.
- **MNREGA Act:** The Mahatma Gandhi National Rural Employment Guarantee Act was established in **2005**.
- **Maitri-1 Station:** India's first research station mentioned in the context of Antarctica, Maitri-1, was established in **1989**.
- **International Big Cat Alliance (IBCA):** Established in **2023** to protect seven big cat species (Lion, Tiger, Leopard, etc.).

Geography and Locations

- **Chile:** The capital of Chile is **Santiago**.
- **Varanasi:** Situated on the banks of the **Ganga River**.
- **Miyana Railway Station:** Located in **Guna, Madhya Pradesh**.
- **Wildlife Safe Highway:** Located on **National Highway 45 (NH 45)** in the Hiran Sindurkhand area of Madhya Pradesh, connecting the Bhopal and Jabalpur forest corridors.
- **Ethiopia:** Identified as an **African country**.
- **Maitri-2 Station:** The upcoming station will be located in **East Antarctica**.

International Indices and Rankings (Static Context)

- **Henley Passport Index:** Historically places **Singapore** at the first position.
- **Arton Capital Index:** Places the **UAE** at the number one position for passport power.
- **Asia Power Index:** This survey is conducted by the **Lowy Institute**. In this index, the USA is ranked first, followed by China (2nd) and India (3rd).
- **Global Investment Risk and Resilience Index:** Released by **Henley & Partners** and **Alpha Geo**. Switzerland is ranked first, and Singapore is the only Asian country in the top 10,.

Banking and Economy Terms

- **Pagdi System:** A centuries-old tenancy (rental) system found in Maharashtra.
- **"The Banker":** An international magazine known for awarding the "Bank of the Year" titles,.
- **Unclaimed Deposits:** Money in banks, insurance, or mutual funds that has not been claimed by the owner; campaigns like "Your Money Your Right" are aimed at addressing this.
- **Google's Credit Card Partner:** Google launched its first-ever credit card in partnership with **Axis Bank**.

Science and Technology

- **Vyommitra:** A humanoid robot designed to participate in the Gaganyaan uncrewed mission.
- **Intangible Heritage List:** UNESCO maintains this list, which includes items like **Italian Cuisine** (mentioned in comparison to Spain's recognition).

Books, Authors, and Directors

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- **Autobiography:** "The One: Cricket My Life and More" is the autobiography of cricketer **Shikhar Dhawan**.
- **Film Director:** The web series "Black Warrant" is directed by **Vikramaditya Motwane**.
- **Film Director:** The film "Homebound" is directed by **Neeraj Ghaywan**.

Banking Regulations and Financial Bodies

- **Basel Norms:** These are described as rules and regulations created for the **international banking industry**. **Basel III norms** are set to be implemented from the year **2027**. The revised Basel III norms reduce the **risk weights** for **MSMEs (Micro, Small, and Medium Enterprises)** and **Housing Loans**, classifying them as less risky to encourage lending.
- **Payment and Regulatory Board (PRB):** The RBI has formed this body to regulate India's payment ecosystem, replacing the BPSS.
 - **Legal Basis:** It is established under the **Payment and Settlement Systems Act, 2007**.
 - **Structure:** The board consists of **six members**: three from the RBI and three nominated by the government.
 - **Chairperson:** It is chaired by the **RBI Governor**.
 - **Scope:** It regulates systems like UPI, NEFT, RTGS, IMPS, and cards.
- **ECL Framework:** The **Expected Credit Loss (ECL)** model replaces the old "incurred loss provisioning" method. Under ECL, banks must plan and set aside money for potential losses in advance rather than waiting for the loss to occur.
- **Gold as Raw Material:** Manufacturers (like jewelers) who use gold as a raw material are allowed to receive working capital loans based on that gold, effective from **October 1, 2025**.

Government Schemes and Acts

Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) and a new scheme intended to replace it:

- **MNREGA Details:**
 - Launched in **2005**.
 - Provided a guarantee of **100 days** of work.
- **Viksit Bharat Guarantee for Rozgar and Aajeevika Mission Gramin):**
 - **Work Guarantee:** Provides a guarantee of **125 days** of work.
 - **Funding Pattern (Center : State):**
 - **Ordinary States:** 60% Center, 40% State.
 - **Himalayan/North East States:** 90% Center, 10% State.
 - **Union Territories:** 100% funded by the Center.
 - **Full Form:** Viksit Bharat Guarantee for Rozgar and Aajeevika Mission Gramin.

International and General Static GK

- **Qatar:**
 - The **Lulu Group Supermarkets** chain belongs to **Qatar**.
 - Approximately **20% to 30%** of Qatar's population consists of Indians.
 - Qatar is the **8th country** to adopt India's UPI interface.
- **Mutual Funds:**
 - The Savings Accounts typically offer 3% to 4.5% interest, the new "Pay with Mutual Fund" feature offers returns of **6% to 7% annually**.

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Important Appointments and Ministers

- **Piyush Goyal:** Identified as the **Minister of Commerce and Industry**.
- **Ashish Pandey:** Appointed as the MD and CEO of **Union Bank of India** for a period of three years.
- **Kalyan Kumar:** Appointed as the MD of **Central Bank of India**.
- **Political Alliances:**
 - **NDA:** National Democratic Alliance.
 - **UPA:** United Progressive Alliance.

Banking Concepts & Definitions

- **Universal Bank:** This is defined as a bank that provides multiple facilities simultaneously, including standard banking, insurance, and investments.
 - **Status Update:** **AU Small Finance Bank** has received in-principle approval to operate as a Universal Bank. Conversely, **Jana Small Finance Bank's** application for a Universal Bank license was returned by the RBI for not meeting all eligibility criteria.
- **Large Exposure Framework:** The RBI has removed the ₹10,000 crore lending cap on **Individual Corporate Borrowers** (a limit that existed since FY 2020). However, a cap of **20% to 25%** remains in place for large exposures to manage risk.

Regulatory Acts & Rules

- **Banking Law Amendment Act 2025:**
 - **Nomination Limit:** Effective from November 1st, bank account holders can now assign **four nominees** per account (increased from previous limits).
 - **Scope:** This rule applies to deposits, locker facilities, and custody items.
 - **Flexibility:** Account holders can specify the **order of succession** (who gets the funds if the first nominee is unavailable) and the **percentage share** for each nominee (acting like a will).
- **Eligibility for SBI MD & PSU Bank ED:**
 - **Private Sector Inclusion:** Candidates from the **private sector** are now eligible to apply for the posts of Managing Director (MD) at the State Bank of India (SBI) and Executive Director (ED) at Public Sector Undertaking (PSU) banks.
 - **SBI MD Criteria:** One of the four SBI MD posts is open to private professionals. The requirement includes **21 years of experience** (15 years in banking and 2 years of board-level experience).

Digital Banking & NPCI Initiatives

- **Central Bank Digital Currency (CBDC/e-Rupee):**
 - **Launch Dates:** The Wholesale pilot launched on **November 1, 2022**, and the Retail pilot launched on **December 1, 2022**.
 - **Retail Sandbox:** The RBI launched the "Retail Sandbox" initiative to allow Fintech companies to safely test retail CBDC solutions and payment operations.
- **Unified Payments Interface (UPI) Developments:**
 - **International UPI:** Paytm has allowed NRIs from **12 countries** to use UPI using international mobile numbers (without an Indian SIM).

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- **UPI Help:** An AI-based assistant launched by NPCI for real-time payment queries, complaint tracking, and dispute resolution.
- **Pay With Mutual Fund:** A new feature allowing direct payments from liquid mutual fund units. This is a "Global First" innovation offering 6–7% annual returns while maintaining liquidity.
- **Biometric & Wearable Pay:** New features allow authentication via face/fingerprint (Aadhaar linked) and payments via **wearable smart glasses** (under UPI Lite).
- **Japan Partnership:** NPCI International signed an MoU with **Japan** (specifically Entity Data) to enable UPI payments. These payments will be QR-based and processed through **CAFIS**, Japan's largest card network.

Specific Bank Initiatives & Awards

- **State Bank of India (SBI):**
 - Launched "**Smart Crop**" in Telangana and Karnataka. This initiative uses AI, satellites, and remote sensing to support data-driven farming (specifically for pulses like Arhar and Chana).
 - Awarded "**World's Best Consumer Bank 2025**" and "Best Bank in India" by *Global Finance Magazine* (New York).
- **HSBC India:** Launched a **\$1 billion fund** dedicated to "Startup Support through Innovation Banking". India is the 13th country where HSBC has launched this service.
- **HDFC Bank:** Launched "**My Business QR**" to provide Small and Medium Enterprises (SMEs) with a digital storefront and commercial identity.
- **Kotak Mahindra Bank:** **C.S. Rajan** was re-appointed as the Part-time Chairman.

State Rankings

- **UPI Intensity:** **Telangana** topped the RBI study on UPI transaction intensity, followed by Karnataka and Andhra Pradesh.

1. Banking Terminologies & Definitions

- **DEA Fund:** This stands for the **Depositor Education and Awareness Fund**. It is a fund managed by the Reserve Bank of India (RBI) where banks transfer "unclaimed deposits" (money that has not been claimed or withdrawn by customers for several years). Recently, over ₹45,000 crore of unclaimed deposits were transferred here by Public Sector Banks.
- **Floating Interest Rate:** This refers to a variable interest rate that changes over time rather than remaining fixed. It is linked to benchmark rates and fluctuates periodically.
- **Interchange Fee:** This is the fee paid between banks when a customer uses a card from one bank at an ATM belonging to another bank. An increase in this fee is a primary reason for the recent hike in ATM cash withdrawal charges.
- **Remittance:** This refers to money sent back to India by Non-Resident Indians (NRIs) living and working abroad. The source notes that while Gulf countries used to be the top source, the **USA and UK** have now become the top sources of remittances to India due to an increase in skilled Indian professionals working there.

2. Government Schemes & Initiatives

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- **Svmitva Scheme:** This government scheme maps village land and issues "ownership certificates" (property cards) to villagers. India showcased this scheme as a model at the World Bank Land Conference 2025 held in Washington D.C..
- **"Your Money, Your Rights" (Aapki Punji, Aapka Adhikar):** A campaign launched by the Government of India aimed at returning unclaimed money to its rightful owners. This applies to unclaimed funds across various sectors, including banks, insurance companies, and mutual funds.
- **National Strategy for Financial Education (NSFE):** This is a strategic initiative under which the RBI and the National Centre for Financial Education (NCFE) run financial literacy campaigns to improve financial knowledge across all sectors of society.

3. Banking Regulations & Guidelines (RBI)

- **Web Domain Migration:** To enhance cyber security and prevent online fraud, the RBI has directed all banks to migrate their website domains to **.bank.in** by October 31, 2025.
- **Facilities for Minors:** The RBI now allows minors aged **10 years and above** to open and operate their own **savings accounts** and **term deposit accounts** independently.
- **ATM Withdrawal Charges:** Due to the hike in interchange fees, banks have increased charges for cash withdrawals beyond the free limit. The charge per transaction can go up to **₹23**.
- **Banking License Cancellation:** The RBI canceled the license of the **Ajanta Urban Cooperative Bank**. The bank was shut down due to insufficient capital and a lack of profit prospects.

4. Organizations, Locations & Appointments

- **World Bank Investment Lab:** This lab focuses on attracting private sector investment to generate employment and economic development. **Sunil Bharti Mittal** is the Indian industrialist recently appointed to this lab.
- **Ajanta Urban Cooperative Bank Location:** This bank, which lost its license, was located in **Chhatrapati Sambhajinagar** (formerly known as Aurangabad), Maharashtra.
- **Recent RBI Appointments:**
 - **Poonam Gupta:** Appointed as RBI Deputy Governor in April 2025, replacing Michael Patra. She is noted as the **fourth woman** to hold the post of Deputy Governor.
 - **Dr. Ajit Ratnakar Joshi:** Appointed as **Executive Director** of the RBI effective March 3, 2025.

5. Financial Statistics (Specific to 2024-25 Context)

- **Floating Rate Bonds (2033 Maturity):** The interest rate for Government of India Floating Rate Bonds maturing in 2033 was set at **8.34%** for the period of March to September 2024.
- **Credit Card Issuance:** In Financial Year 2025, the foreign banks that topped the list for adding the most new credit cards were **HSBC** (adding ~216,000 cards) and **American Express** (adding ~17,000 cards).

Firsts in India and the World

- **First E-Waste Recycling Eco Park:** India's first electronic waste recycling eco-park is being developed in **Delhi** (specifically in Holambi Kalan, North Delhi). It has an annual processing capacity of **51,000 tons**.
- **First Vistadome Jungle Safari:** India's first Vistadome jungle safari was launched in **Uttar Pradesh**. The train runs between Dudhwa Tiger Reserve and Katarniaghat.

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- **First AI-Based Forest Alert System:** India's first Artificial Intelligence-based forest alert system was launched in **Madhya Pradesh** to identify encroachment and deforestation.
- **World's First Airport-Based Green Hydrogen Plant:** Being set up at **Cochin International Airport (Kerala)** in collaboration with BPCL,.
- **First Animal Stem Cell Biobank:** India's first animal stem cell biobank has been established in **Hyderabad**,.
- **First Hydrogen Train Route:** India's first hydrogen-powered train was operated on the **Jind–Sonipat** route (89 km stretch).
- **Dissolving Plastic:** Scientists in **Japan** have developed a plastic that dissolves in seawater, releasing nitrogen and phosphorus which are absorbed by plants.

Geography, National Parks, and Wildlife

- **Leopard Capital of India:** **Bengaluru** has surpassed Mumbai to become the Leopard Capital of India, with 80–85 leopards found in the city,.
- **Tiger Density Rankings:**
 1. **Bandipur Tiger Reserve** (Karnataka) - Ranked 1st globally.
 2. **Corbett Tiger Reserve** (Uttarakhand) - Ranked 2nd globally.
 3. **Kaziranga Tiger Reserve** (Assam) - Ranked 3rd globally (Density: 18.65 tigers per 100 sq km).
- **New Wildlife Reserves:**
 - **Kumram Bheem Reserve:** Declared in **Telangana** to strengthen the tiger corridor.
 - **Tiger Corridor:** Connects **Kawal Tiger Reserve** (Telangana) and **Tadoba Andhari Tiger Reserve** (Maharashtra).
- **Dibru-Saikhowa National Park:** Located in **Assam** (Dibrugarh and Tinsukia districts), surrounded by the Brahmaputra, Lohit, and Dibru rivers.
- **Ramsar Sites (Wetlands):**
 - The total number of Ramsar sites in India has reached **96**.
 - **Recent Additions:** Siliserh Lake (Rajasthan), Kopra Reservoir (Chhattisgarh), and Gogabeel Lake (Bihar),.
 - **Other Bihar Sites:** Udaipur Lake and Gokulnath are also listed as Ramsar sites.

Important Days and Dates

- **World Ocean Day:** Observed on **June 8th**. The theme mentioned was "Wonder Sustaining What Sustains Us".
- **Global Tiger Day:** Observed on **July 29th**. It was celebrated for the first time in **2010**.
- **Sustainable Agriculture Day (Maharashtra):** The Maharashtra government declared **August 7th** as Sustainable Agriculture Day, coinciding with the birth anniversary of M.S. Swaminathan.

Conferences and Projects

- **Bonn Climate Change Conference:** Held annually in June in **Bonn, Germany**. Its purpose is to prepare scientific and technical groundwork ahead of the COP (Conference of Parties) summit.
- **COP 33 (2028):** The 33rd UN Climate Conference will be held in **India** in 2028. The "COP 33 Cell" formed for this preparation operates under the **Ministry of Environment, Forest and Climate Change**,.
- **Sawalkot Hydro Power Project:** Being built on the **Chenab River** in the Ramban district of **Jammu & Kashmir**.

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- **PM E-Drive Scheme:** The subsidy scheme for electric vehicles has been extended until **2028** for four-wheelers, while subsidies for two and three-wheelers are valid until March 2026,.

Defense and Space Technology

- **Shubhanshu Shukla's Space Mission:** Group Captain Shubhanshu Shukla reached the International Space Station as part of the **Axiom-4 Mission**. He became the **634th person** to go to space. His mission companions were Commander Peggy Whitson (USA), Slawosz Uznański (Poland), and Tibor Kapu (Hungary).
- **India's First Floating Test Range:** The ship **INS Anvesh** has been commissioned by the DRDO in Odisha as India's first floating test range mainly used for **missile testing**.
- **Agni-5 Missile:** India successfully tested the Agni-5 missile equipped with **MIRV technology** (Multiple Independently Targetable Re-entry Vehicle) from **Chandipur, Odisha**. One missile can hit multiple targets, and it has a range of **5,000 km**.
- **Pralay Missile:** A quasi-ballistic missile with an indigenous design was successfully tested from **Dr. APJ Abdul Kalam Island**, Balasore district, Odisha.
- **UAV Launched Missile:** DRDO tested the **UAV Launched Precision Guided Missile V3**, which is an air-to-surface, fire-and-forget missile launched from a drone. **UAV** stands for Unmanned Aerial Vehicle.
- **Bold Kurukshetra Exercise:** This military exercise between **India and Singapore** was held in the desert area of **Jodhpur, Rajasthan**.
- **Tejas Fighter Jets:** The Defense Ministry approved a deal worth ₹65,000 crore to purchase **97 Tejas Mark 1A** jets. These are manufactured by **HAL** (Hindustan Aeronautics Limited).
- **ISRO's New Rocket:** ISRO is working on a new rocket with a payload capacity of **75,000 kg**, which is as tall as a 40-story building.
- **INSAT-3DS:** This is an advanced meteorological satellite launched from Sriharikota to monitor cyclones, clouds, and ocean weather, boosting India's disaster warning capabilities.
- **Bharat Drone Mahotsav:** Inaugurated by PM Modi at **Pragati Maidan, New Delhi** with the theme "Bharat Ki Drone Shakti".

Government Schemes and Education

- **MERITE Scheme:** The Multidisciplinary Education and Research Improvement in Technical Education scheme aims to upgrade the **technical education** sector. It has a budget of ₹4,200 crore, partially funded by the World Bank, covering 275 institutes.
- **TALASH Platform:** Launched by **NSTS and UNICEF** for **tribal students**. **TALASH** stands for Tribal Aptitude Life skills And Self-esteem Hub. It utilizes NCERT's **Tamanna test** for assessment.
- **First AI-Focused Campus:** India's first AI-focused campus will be opened by **BITS Pilani** in **Amaravati, Andhra Pradesh**.

Infrastructure, Energy, and Banking

- **Solar Energy Ranking:** India has surpassed **Japan** to become the **world's third-largest** solar power producer. The top rankings are: 1. China, 2. USA, 3. India, 4. Japan.
- **Sawalkot Hydro Power Project:** This project is being built on the **Chenab River** in **Jammu & Kashmir**. It has a capacity of **2,185 MW** (noted as 2185 in text).
- **Pan Card 2.0:** A new feature called the **Pan Data Vault** has been added to secure user information digitally via a QR code.

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- **Digital Rupee:** The RBI expanded the Digital Rupee pilot project to **15 more cities**, bringing the total number of pilot cities to **35**.

Culture and Miscellaneous

- **Adi Thiruvathirai Festival:** Celebrated in **Gangaikonda Cholapuram** to honor King **Rajendra Chola's** 1000th anniversary of his Southeast Asian expedition and temple construction. PM Modi released a **₹1000 commemorative coin** for this occasion.
- **ICRISAT:** The International Crops Research Institute for the Semi-Arid Tropics is headquartered in **Hyderabad, Telangana**. It launched an AI Climate Advisory Pilot Project in **Maharashtra**.

International Organizations & Headquarters

- **WIPO (World Intellectual Property Organization):**
 - The full form is **World Intellectual Property Organization** (World Intellectual Property Organization).
 - Its headquarters is located in **Geneva**.
- **UNDP (United Nations Development Programme):**
 - The full form is **United Nations Development Programme**.
 - Its headquarters is located in **New York**.
- **Other Acronyms Mentioned:**
 - **IMF:** International Monetary Fund.
 - **OECD:** Organisation for Economic Co-operation and Development.
 - **USFDA:** United States Federal Drug Authority.

India Rankings & Production Statistics

- **Pharma Production:** India ranks **3rd globally** in pharmaceutical production.
- **Global Innovation Index:** India is ranked **38th** in the Global Innovation Index (mentioned in the context of the 2025 report).

Government Schemes, Missions & Helplines

- **Odisha Millet Mission:** This mission was originally launched in the year **2017**.
- **Helpline 1930:** This is the **Cyber Crime** and **Women Safety** helpline number.
- **One Health Mission:** A concept involving an integrated approach to human, animal, and environmental health, supported by **WHO** and **ICMR** (Indian Council of Medical Research).
- **Mission Rozgar 2.0:** A mission by **Uttar Pradesh** targeting 1 crore jobs by 2026.

Definitions & Concepts

- **Sustainable (Satat):** Defined as a process where resources are never depleted, and the activity is eco-friendly (environmentally friendly).
- **Sustainable Tourism Index:** Published by **NITI Aayog** in India.
- **Sixth Schedule:** Relates to the administration of tribal areas and demands for full statehood and public service commissions (mentioned in the context of Ladakh).

Locations & Geography

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- **Rohini Gram Panchayat:** Located in **Maharashtra** (noted for winning the National e-Governance Gold Award).
- **Char Dham:** Pilgrimage sites located in **Uttarakhand**.
- **Sustainable Tourism Leaders:**
 - **Himachal Pradesh** is ranked first among **Himalayan states**.
 - **Goa** is ranked first among **Coastal states**.

Defense & Aviation

- **HAL:** Stands for **Hindustan Aeronautics Limited**, the organization responsible for manufacturing the LCA (Light Combat Aircraft) Mark 1A.
- **FIU:** Stands for **Financial Intelligence Unit**, which deals with financial fraud and data sharing.

Banking, Finance, and Economy

- **New Development Bank (NDB):**
 - Established by **BRICS** countries in **2015**.
 - Headquarters: **Shanghai, China**.
 - Latest Member: **Algeria** became the 9th member.
- **Unified Payments Interface (UPI):**
 - **Bhutan** was the first country to adopt UPI.
 - Currently, **10 countries** have adopted UPI (including Trinidad & Tobago, Namibia, Bangladesh, Sri Lanka, Mauritius, UAE, etc.).
 - **PhonePe** is the leading UPI app, followed by Google Pay and Paytm.
- **NITI Aayog:**
 - Vice Chairman: **Suman Bery**.
 - CEO: **B.V.R. Subrahmanyam**.
- **Automobile Industry Rankings:**
 - **Global Rank 1:** USA (Market size: ₹78 Lakh Crore).
 - **Global Rank 2:** China (Market size: ₹49 Lakh Crore).
 - **Global Rank 3:** **India** (Market size: ₹22 Lakh Crore).
 - Contribution to India's GDP: **7.1%**.
- **Trade:**
 - India has a trade surplus with the USA, resulting in a **\$40.8 billion trade deficit for the USA**.

Organizations, Ministries, and Portfolios

- **NSDC:** Stands for **National Skill Development Corporation**.
- **DPIIT:** Stands for **Department for Promotion of Industry and Internal Trade**.
 - They launched the *Industrial Park Rating System* in collaboration with the **Asian Development Bank (ADB)**.
- **DGFT (Directorate General of Foreign Trade):**
 - operates under the **Ministry of Commerce and Industry**.
 - Headquarters: **New Delhi**.
 - Function: Implements foreign trade policy.
 - Minister of Commerce & Industry: **Piyush Goyal**.
- **Ministry of Steel:** Launched the SIMS 2.0 portal for steel import data.
- **Prime Minister's Economic Advisory Council (EAC-PM):** The new Chairman is **S. Mahendra Dev**.

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Geography, Locations, and Resources

- **Gold Deposits:**
 - A large gold deposit was discovered by the **Geological Survey of India (GSI)** in the **Jabalpur** district of Madhya Pradesh.
 - Specific Location: **Mahgawan, Keolari, Sihora Tehsil.**
 - Other minerals found there: Iron, Manganese, and Copper.
 - Previous gold findings in MP: **Katni.**
- **AI Special Economic Zone (SEZ):**
 - India's first AI SEZ is located in **Naya Raipur, Chhattisgarh.**
 - Developed by: **RackBank Data Centers Pvt Ltd.**
 - Capacity: **80 MW** Data Center.
- **SBI Center of Excellence for MSME:** Located at the **State Bank Academy in Gurugram.**
- **Tempered Glass Facility:**
 - India's first mobile tempered glass facility is located in **Noida.**
 - It is a partnership between **Optimus Electronics** and **Corning Inc. (USA).**

Technology and Miscellaneous

- **Google:** Launched the "AI First India 2025" startup accelerator.
- **IBPS PET:** The "Pre-Examination Training" is designed to teach candidates the process of how to take an **online exam.**

Appointments and Persons in News

- **Chief Economic Advisor of India:** V. Anantha Nageswaran.
- **NALSA Chairman:** Justice Surya Kant was appointed as the Chairman of the National Legal Services Authority (NALSA).
 - *Static Fact:* The second most senior judge of the Supreme Court is appointed as the Chairman of NALSA.
- **President of Ecuador:** Daniel Noboa was appointed for a second term.
- **Union Minister of Culture:** Gajendra Singh Shekhawat.
- **India's Test Cricket Captain (England Tour):** Shubman Gill.

Awards and Literature

- **Saraswati Samman 2024:**
 - **Winner:** Sadhu Bhadrash Swami.
 - **Book:** *Swami Narayan Siddhant Sudha.*
 - **Organization:** The award is presented by the K.K. Birla Foundation.

Banking, Economy, and Business

- **India's Economic Rank:** India has become the **4th largest economy** in the world, surpassing Japan, according to NITI Aayog.
- **RBI Surplus Transfer:** The RBI transferred a surplus of **₹2.1 trillion** to the Government of India for the financial year ending March 31, 2025.
- **Capital Expenditure (CapEx):**
 - *Definition:* Expenditure that results in the creation of government assets or property.

Nandyal Banking Coaching Center - Static Gk

- **Top State: Gujarat** allocated the highest share of its total expenditure toward Capital Expenditure.
- **RBI Rupee-Denominated Loans:** The initial focus for providing loans in Indian Rupees is on four countries: **Bangladesh, Bhutan, Nepal, and Sri Lanka.**
- **Payment Aggregator License: GetPay,** a financial technology firm based in **Rajasthan,** received approval to operate as a payment aggregator.
- **Acquisition Approval:** Weaver Services Private Limited received RBI approval to acquire a stake in Capital India Home Loans.
- **Coal Production Target:** The Ministry of Coal set a production target of **1.5 Billion Tonnes** (also mentioned as 1.15 Arab Tonnes in the transcript) for the Financial Year 2026.
- **Export Benefits (RoDTEP):** Benefits for Export Oriented Units (EOUs) under the RoDTEP scheme were restored starting **June 2025.**

Science, Technology, and Infrastructure

- **Bharat Forecasting System (BFS):**
 - Developed by the **Indian Meteorological Department (IMD).**
 - It can provide accurate weather forecasts for areas as small as **6 km x 6 km** (36 sq km),.
- **Railway Infrastructure:**
 - **New Locomotive Project: Siemens,** a **German company,** is manufacturing 9,000 HP electric locomotives in **Dahod, Gujarat,**.
 - **Most Powerful Indian Engine:** The **WAG 12B** is currently the most powerful locomotive in India with **12,000 HP.**
 - **Bairabi-Sairang Railway Line:** This line connects **Aizawl** to the Indian railway network and is **51.38 km** long.

Sports

- **Formula One (Monaco Grand Prix 2025):**
 - **Winner: Lando Norris.**
 - **Drivers and Teams:**
 - Lando Norris drives for **McLaren.**
 - Oscar Piastrri drives for **McLaren.**
 - Charles Leclerc drives for **Ferrari.**
 - Max Verstappen drives for **Red Bull.**
- **Shooting (ISSF Junior World Cup 2025):** **Tejaswini** won the Gold Medal in the women's 25m Pistol event.
- **Hockey:** The first edition of the Hockey India Cup 2025 was held in **Chennai.**

International Affairs and Agreements

- **Traditional Medicine:** India signed an MoU with the **World Health Organization (WHO)** to develop a traditional medicine module.
- **Kala Azar Elimination:** Six East African countries signed an agreement with the WHO to eliminate Kala Azar. These countries are **Chad, Djibouti, Ethiopia, Somalia, South Sudan, and Sudan.**
- **BRICS Culture Ministers' Meeting:** Held in **Brasília, Brazil.**
- **Ayushman Vaya Vandana Yojana (Delhi):** Provides an annual health insurance cover of **₹5 Lakh** for citizens aged **70 and above.,**

Important Banking Acts and Regulations

- **Reserve Bank of India (RBI) Act:** 1934.
- **Banking Regulation Act:** 1949.
- **State Bank of India (SBI) Act:** 1955.
- **Regional Rural Bank (RRB) Act:** 1976.
- **NABARD Act:** 1982.
- **97th Constitutional Amendment:** This amendment is associated with the regulations regarding Cooperative Banks.

Banking Concepts and Definitions

- **Substantial Interest:** This refers to a limit on the investment or shareholding a person can have in a bank to be eligible for a position on the Board of Directors. It prevents conflict of interest (e.g., making policies for one's own benefit).
 - *Static Limit History:* The limit was previously **₹5 Lakh** and had remained unchanged since **1968**. (it has now been raised to ₹2 Crore).
- **Statutory Auditors:** These are officials responsible for checking the accounts and ledgers of a bank to ensure accuracy.
- **Payment Aggregators:** These are entities (like PhonePe, Google Pay, Razorpay) that facilitate transactions between merchants and payers. They help process payments through apps.
- **Priority Sector Lending (PSL):** These are loans that banks are mandated to give to specific sectors such as agriculture, education, MSME, and renewable energy,.

Abbreviations and Full Forms

- **IEPF:** Investor Education and Protection Fund.
- **SUGAM:** Simplified Unified Grievance Redressal Mechanism (a portal for addressing complaints).
- **FINET:** Financial Intelligence Network (a tool for fraud detection).
- **PSL:** Priority Sector Lending.

Funds and Regulatory Frameworks

- **Investor Education and Protection Fund (IEPF):** A fund where **unclaimed shares** and **unclaimed deposits** are transferred. It ensures the money is not misused and is kept safe until a claimant proves their ownership. Previously, only private banks followed this, but public sector banks now participate as well,.
- **Scale-Based Regulation:** A framework used to regulate **Non-Banking Financial Companies (NBFCs)**. It categorizes NBFCs into four layers (Base, Middle, Upper, Top) to apply different levels of regulatory strictness.

Historical Data Points (Pre-Amendment)

- **Cooperative Bank Directors' Tenure:** The previous tenure limit was **8 years** (now increased to 10 years).
- **Renewable Energy PSL Limit:** The previous limit for a project to qualify for Priority Sector Lending was **₹30 Lakh** (now increased to ₹50 Lakh).

Rankings, Reports, and Indices

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- **Energy Transition Index (ETI):**
 - **India's Rank:** India is ranked **71st** in the Energy Transition Index released by the World Economic Forum on June 18.
 - **Previous Rank:** India's rank dropped from 63rd in 2024 to 71st.
 - **Top Rank:** **Sweden** holds the number one position in energy transition.
 - **Lowest Rank:** **Congo** is at the 118th position.
- **Pollution Data (First Half of 2025):**
 - **Most Polluted City:** **Byrnihat** is the most polluted city in India.
 - **Location:** Byrnihat is located in **Meghalaya** (near the Assam border),.
 - **Pollution Level:** Its Particulate Matter was recorded at **133 micrograms per meter** (significantly higher than Delhi's 87 micrograms).
 - **Cleanest Air:** Indore topped the Clean Air Survey.
- **Mortality Rates (India vs. Global):**
 - **Under-5 Mortality Rate:** India saw a decline of **78%** by 2024, compared to a global average decline of 61%.
 - **Neonatal Mortality:** Deaths occurring within 28 days dropped by **70%** in India, compared to a global average drop of 54%.

"First in India" and State-Specific GK

- **E-Voting:** **Bihar** is the first state in India to implement an electronic voting (e-voting) system, which will be used in upcoming elections.
- **Leopard Capital:** **Bengaluru** has surpassed Mumbai to become India's "Leopard Capital," with a population of 80 to 85 leopards.
- **Face ID Ration Distribution:** **Himachal Pradesh** became the first state to distribute rations using Face ID, eliminating the need for OTPs or fingerprints.
- **Organic Fisheries:** India's first **Organic Fisheries Cluster** has been established in **Sikkim**,.
- **Railway Electrification:** **Gujarat** became the **24th** State/UT in India to achieve 100% railway electrification.

Government Schemes and Economics

- **Unified Pension Scheme (UPS):** This scheme has been extended to **Central NPS Retirees** who retired from central government service before March 31, 2025, with at least 10 years of service,.
- **Viksit Bharat Rojgar Yojana:**
 - **Focus Sector:** The scheme primarily targets the **Manufacturing Sector**.
 - **Goal:** To generate **3.5 crore new jobs**.
 - **Incentive:** Companies will receive ₹3,000 per employee for two years.
- **Foreign Direct Investment (FDI):** India's total FDI for the Financial Year 2024-25 was **\$81.04 billion**.
- **Rare Earth Elements Export:** India has suspended the export of rare earth elements to **Japan**, cancelling a 13-year-old agreement between Toyots Rare Earths and Indian Rare Earth Elements Limited to prioritize domestic demand.

Headquarters, Locations, and Establishments

- **National Turmeric Board:** The headquarters is located in **Nizamabad, Telangana**.
- **E-Waste Eco Park:** India's first E-waste recycling eco-park is being developed in **Holambi Kalan, North Delhi**, spanning approximately 11 acres.

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- **Infectious Disease Laboratory:** South India's first Infectious Disease Research and Diagnostic Laboratory (IRLD) is being established in **Bengaluru**,.
- **Open Air Art Wall Museum:** Inaugurated in **New Delhi** at the Mausam Bhawan (IMD office) to celebrate the 150th anniversary of the Indian Meteorological Department (IMD),.
 - **IMD Head:** Mrutyunjay Mohapatra (recipient of an international award for risk reduction).

Dates and Events

- **Lokpal Foundation Day:** The first-ever Lokpal Formation Day was celebrated on **January 16, 2025**. The Lokpal was originally established on January 16, 2014,.
- **Chess World Cup 2025: India** will host the Chess World Cup from October 31 to November 27, 2025.

Environment & Agriculture Initiatives

- **Green Gram Corridor:** This initiative for climate-resilient farming was launched by **Rajasthan**. It has been implemented across 12 districts and focuses on drought-resistant crops like moong (green gram),.
- **Mangrove Restoration Agreement:** India signed an agreement with **Maldives** to restore mangroves,. The project involves the joint restoration of 500 hectares in coastal areas to enhance biodiversity and flood protection.
- **Green Panchayat Award:** This scheme was launched by **Haryana**. It aims to reward Gram Panchayats for excellent environmental work, such as waste segregation, tree planting, and solar energy usage,.
- **Plastic Free Himalayas Campaign:** This campaign was launched by **WWF India** (World Wide Fund for Nature India). Volunteers are deployed in Uttarakhand and Himachal Pradesh to remove plastic from trekking routes and pilgrimage sites,.

Technology & Infrastructure

- **Algae-Based Air Purifier:** Developed by **IIT Guwahati** in August 2025. This purifier uses microalgae to absorb CO2 and release oxygen, and it has been tested at Delhi and Kolkata metro stations,.
- **Green Building Code 2025:** The first Indian city to implement this code is **Surat**. The code mandates that new buildings must include solar panels and rainwater harvesting systems.
- **Green Airport Platinum Rating:** This rating was awarded to **Hyderabad Airport**,. Given by the Indian Green Building Council, it recognizes the airport's use of 100% LED lighting and solar energy.
- **Green Metro Card:** Launched by **Delhi** in August 2025, this card provides carbon credits to regular metro commuters to encourage eco-friendly travel,.
- **Green Data Center:** This facility was launched by **Infosys**. Located in Pune, the center is ISO 14001 certified and utilizes geothermal cooling and solar power,.

Banking & Economy

- **Green ATM:** Launched by **Axis Bank** in July 2025. These solar-powered ATMs feature e-waste collection bins and have been rolled out as pilot projects in Maharashtra and Kerala,.
- **Carbon Credit Marketplace:** This platform was launched by **Gujarat**,. It allows farmers and industries to trade carbon credits earned through environmental conservation activities like planting trees,.

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Reports, Education & Days

- **India Heat Wave Atlas 2025:** This atlas was released by the **IMD (Indian Meteorological Department)**. It maps vulnerable areas across 200 districts based on historical heat wave data and future predictions.
- **Eco Rangers School Program:** Launched by **Kerala** in August 2025. Linked with the United Nations Environment Programme (UNEP), this program trains students in biodiversity and climate action.
- **World Nature Conservation Day:** This day is observed on **July 28**. The theme for the day is "Protecting Nature for Future Generations".

Important Days and Dates

- **World Hunger Day** is observed on **May 28**.
- **International Sex Workers Day** is observed on **June 2**.
- **Telangana Formation Day** is celebrated on **June 2**.
- **International Day of Innocent Children Victims of Aggression** is observed on **June 4**.

Appointments and Persons in News

- **Daniel Noboa** was sworn in for a second term as the **President of Ecuador** in May 2025 and will serve until 2029.
- **Karol Nawrocki** has been elected as the new **President of Poland**.
- **Rajiv Memani** (Head of EY India) has been appointed as the President of the **Confederation of Indian Industries (CII)** for 2025-26.
- **S. Padmanabhan** has been appointed as the new Chairperson of **Tata Chemicals**.
- **Shailesh Mehta** (MD of Deepak Fertilizers) has been appointed as the Chairman of the **Fertilizer Association of India**.

Science, Technology, and Defence

- **Bharat Forecasting System (BFS):**
 - This is the world's highest-resolution weather monitoring model launched by India with a grid resolution of **6 km / 6 km**.
 - It is operated using the supercomputer named **Arka**.
- **DRDO Quantum Technology Center:** A new center has been established in **New Delhi**.
- **DigiPin Initiative:** The Department of Posts is launching the digital postal index number (DigiPin) in collaboration with **IIT Hyderabad** and MapmyIndia.
- **Railway Manufacturing:** The German company **Siemens** has been contracted to manufacture and maintain **9000 HP Electric Locomotives** in **Dahod, Gujarat**.

Banking, Economy, and Business

- **RBI Surplus Transfer:** The Reserve Bank of India transferred a surplus of **₹2.11 Lakh Crore** (2.11 Trillion) to the government for the financial year 2025.
- **Rupee Denominated Loans:** The RBI's initial focus for allowing rupee-denominated loans to overseas borrowers includes neighboring countries: **Bangladesh, Bhutan, Nepal, and Sri Lanka**.
- **Foreign Portfolio Investors (FPI):** The RBI has allowed FPIs to **hold corporate bonds until maturity**, removing the previous 30% investment cap.

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- **Navratna Status:** Four PSUs were selected for Navratna status: **Manganese Ore India Limited, Cochin Shipyard Limited, Goa Shipyard Limited, and Garden Reach Shipbuilders Limited.** (Note: SAIL is already a Maharatna and was not part of this specific selection).
- **Fintech:** The Rajasthan-based firm **GetPe** received final approval to operate as a payment aggregator.

Sports, Books, and Miscellaneous

- **Hockey:** The inaugural **Hockey India Stars Cup 2025** was held in **Chennai** from June 18 to June 27, 2025,.
- **Formula 1:** The **Monaco Grand Prix** was won by **Lando Norris** (a McLaren driver).
- **Books:** The book titled "*Indira Gandhi and the Years that Transformed India*" is authored by **T.C.A. Srinivasa Raghavan**,.
- **Railways:** The **Bairabi-Sairang Railway Line** in Mizoram has a total track length of **53.38 km**,.

International Organizations & Countries

- **APEC (Asia-Pacific Economic Cooperation):**
 - **Established:** 1989.
 - **Secretariat:** Singapore.
 - **Members:** 21 countries. **India is NOT a member.**
 - **Purpose:** Discusses inclusive, sustainable growth.
- **SWIFT:** Stands for **Society for Worldwide Interbank Financial Telecommunication**. It is a global member-owned cooperative connecting 11,500 banks.
- **Interpol:** Headquartered in **Lyon, France**. It facilitates international police cooperation.
- **UNEA (United Nations Environment Assembly):** Established in **2012**; it is the highest decision-making body on environmental issues and meets every two years.
- **Country Fact Files:**
 - **Chile:** Capital is **Santiago**; Currency is **Peso**. It is a presidential republic in South America.
 - **UAE:** Capital is **Abu Dhabi**; Currency is **Dirham**. It gained independence from the UK on December 2, 1971.
 - **Nepal:** Capital is **Kathmandu**; Currency is **Nepalese Rupee**.
 - **Argentina:** Capital is **Buenos Aires**; Currency is **Peso**.
 - **Central Asia Capitals:** Kabul (Afghanistan), Tashkent (Uzbekistan), Dushanbe (Tajikistan), and Bishkek (Kyrgyzstan).

Banking, Economy, & Regulatory Bodies

- **Reserve Bank of India (RBI):**
 - **Headquarters:** Mumbai, Maharashtra.
 - **Established:** April 1, 1935.
 - **D-SIBs:** SBI, HDFC Bank, and ICICI Bank are classified as Domestic Systemically Important Banks. The framework started in 2014.
- **SEBI (Securities and Exchange Board of India):**
 - Regulates the capital and stock markets.
 - **Established:** 1988 (SEBI Act came in 1992).
 - **IPO:** Stands for Initial Public Offering, used when a company sells shares to the public for the first time.
- **Currency Notes:**
 - Indian currency notes feature **17 languages** (English, Hindi, and 15 regional languages).

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- The **Red Fort** appears on the ₹500 currency note.
- **GIFT City:** India's first operational Smart City. **GIFT IFSC** (International Financial Services Center) was established in 2015.
- **PAHAL Scheme:** (Pratyaksha Hanstantarit Labh) for direct LPG subsidy transfer. Launched on a pilot basis in **2013** and fully rolled out in 2015.
- **MGNREGA:** The scheme is being proposed to be renamed "**G-Ram Ji**" (Guarantee for Rozgar and Ajeevika Mission Gramin).

Defense & Security

- **DRDO (Defense Research and Development Organization):**
 - **Headquarters:** New Delhi.
 - **Established:** 1958.
 - **Function:** Develops technology for Indian Armed Forces (Agni-5, BrahMos, etc.).
- **BSF (Border Security Force):** Known as the "First Line of Defence," it guards India's borders with **Pakistan and Bangladesh**.
- **Sashastra Seema Bal (SSB):** Protects Indian borders with **Nepal and Bhutan**. Its Raising Day is December 20.
- **1971 War:** Commemorates the victory over Pakistan and the creation of Bangladesh. It marks the surrender of Pakistani General A.A.K. Niazi.

Indian Culture, Geography, & Heritage

- **Languages:**
 - **8th Schedule:** Lists **22 official languages** of India (originally 14 in 1950).
 - **Santhali:** Included in the 8th Schedule via the **92nd Amendment Act, 2003**. It uses the '**OI Chiki**' script, created by Pandit Raghunath Murmu in 1925.
 - **Urdu:** One of the 22 scheduled languages.
- **GI Tags (Geographical Indications):**
 - **Ponduru Khadi:** From Srikakulam district, **Andhra Pradesh**.
 - **Indi Lime:** From Vijayapura district, **Karnataka**.
- **Festivals & Arts:**
 - **Nongkrem Dance Festival:** Celebrated by the Khasi tribe in **Meghalaya**.
 - **Ningol Chakouba Festival:** Celebrated in **Manipur**.
 - **Polo:** Believed to have originated in **Manipur** as "Sagol Kangjei." The **Imphal Polo Ground** is one of the oldest in the world (approx. 2,000 years old).
- **Religious Sites:**
 - **Batadrava Than:** Sacred birthplace of Vaishnavite saint Srimanta Sankardeva in Nagaon, **Assam**.

Institutions & Awards

- **Jnanpith Award:** India's highest literary honor, established in **1961**. Vinod Kumar Shukla was the first author from Chhattisgarh to receive it.
- **ICAR (Indian Council of Agricultural Research):** HQ in New Delhi; Established in **1929**.
- **Central Information Commission (CIC):** Statutory body established under the **RTI Act, 2005**.
- **National Institute of Solar Energy (NISE):** HQ in **Gurugram, Haryana**; Founded in 2013.
- **Indian Railway Finance Corporation (IRFC):** HQ in New Delhi; Founded in **1986**.

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Important Days (December)

- **Dec 14:** National Energy Conservation Day.
- **Dec 16:** Vijay Diwas (Victory Day).
- **Dec 17:** International Day to End Violence Against Sex Workers.
- **Dec 18:** UN Arabic Language Day.
- **Dec 20:** Raising Day of Sashastra Seema Bal (SSB).
- **Dec 22:** National Mathematics Day (Birth anniversary of Srinivasa Ramanujan).
- **Dec 23:** National Farmers Day (Kisan Diwas).
- **Dec 24:** National Consumer Rights Day & PESA Day.
- **Dec 25:** Good Governance Day (Atal Bihari Vajpayee's birth anniversary).
- **Dec 26:** Veer Bal Diwas (Honoring the martyrdom of the Sahibzadas).

State-Specific Static Facts

- **Gujarat:** Capital is **Gandhinagar**. It has been declared a "Tiger State" after 33 years (Ratanmahal Sanctuary).
- **Madhya Pradesh:** Capital is **Bhopal**.
- **Rajasthan:** Capital is **Jaipur**.
- **Karnataka:** Bannerghatta Biological Park is located in **Bengaluru**.
- **Uttar Pradesh:** Parvati-Arga Bird Sanctuary is located here.

Constitutional & Legal Provisions

- **5th Schedule:** Deals with the administration of Scheduled Areas and Scheduled Tribes (in states like MP, Odisha, Jharkhand). The **Governor** has special powers to modify laws in these areas.
- **ICH Convention:** Intangible Cultural Heritage Convention adopted in 2003; ratified by India in 2005.

Based on the uploaded sources, here is the compilation of Static General Knowledge (Static GK), categorized by topic.

Banking & Financial Institutions (India)

Regulatory Bodies

- **Reserve Bank of India (RBI):** Headquarters in Mumbai, Maharashtra; Established on April 1, 1935,,,.
- **Securities and Exchange Board of India (SEBI):** Headquarters in Mumbai, Maharashtra; Established in 1992,,,.
- **Insurance Regulatory and Development Authority of India (IRDAI):** Headquarters in Hyderabad, Telangana; Established in 1999,,.
- **Pension Fund Regulatory and Development Authority (PFRDA):** Regulates the National Pension System (NPS),.
- **Small Industries Development Bank of India (SIDBI):** Headquarters in Lucknow, Uttar Pradesh; Established in 1990,,.
- **National Housing Bank (NHB):** Headquarters in New Delhi.

Public & Private Sector Banks (HQs & Taglines)

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- **State Bank of India (SBI):** Headquarters in Mumbai, Maharashtra,.,.
- **Punjab National Bank (PNB):** Headquarters in New Delhi; Tagline: “The Name You Can Bank Upon” ,.,.
- **Bank of Baroda (BoB):** Headquarters in Vadodara, Gujarat; Tagline: “India’s International Bank” ,.,.,.
- **Union Bank of India (UBI):** Headquarters in Mumbai, Maharashtra; Tagline: “Good People to Bank With” ,.
- **Canara Bank:** Headquarters in Bengaluru, Karnataka,.
- **Indian Bank:** Headquarters in Chennai, Tamil Nadu; Tagline: “Your Own Bank” ,.
- **Bank of Maharashtra (BoM):** Headquarters in Pune, Maharashtra; Tagline: “One Family One Bank” ,.
- **Bank of India (BoI):** Headquarters in Mumbai, Maharashtra; Tagline: “Relationship Beyond Banking” ,.
- **HDFC Bank:** Headquarters in Mumbai, Maharashtra; Tagline: “We understand your World” ,.
- **ICICI Bank:** Headquarters in Mumbai, Maharashtra; Taglines: “Hum Hain Na!” and “Khayal Apka” ,.
- **IndusInd Bank:** Headquarters in Mumbai, Maharashtra; Tagline: “We Make You Feel Richer” ,.
- **IDBI Bank:** Headquarters in Mumbai, Maharashtra; Established in 1964.
- **RBL Bank:** Headquarters in Mumbai, Maharashtra,.
- **Yes Bank:** Headquarters in Mumbai, Maharashtra.

Other Financial Organizations

- **Life Insurance Corporation of India (LIC):** Headquarters in Mumbai; Founded in 1956; Tagline: ‘Yogakshemam Vahamyaham’ ,.,.
- **Investor Education and Protection Fund Authority (IEPFA):** Headquarters in New Delhi; Founded in September 2016,.,.
- **National Payments Corporation of India (NPCI) International:** Headquarters in Mumbai, Maharashtra,.
- **REC Ltd:** Headquarters in New Delhi; Founded in 1969,.
- **Indian Railway Finance Corporation (IRFC):** Headquarters in New Delhi; Founded in 1986,.
- **Institute of Chartered Accountants of India (ICAI):** Headquarters in Kolkata, West Bengal,.

International Organizations

- **International Monetary Fund (IMF):** Headquarters in Washington, D.C., USA; 191 Member countries,.
- **World Bank:** Headquarters in Washington, D.C., USA; 189 Member countries,.
- **World Health Organization (WHO):** Headquarters in Geneva, Switzerland; Founded in 1948; 194 Member countries.
- **UNESCO:** Headquarters in Paris, France; Founded in 1945; 194 Member countries.
- **UNICEF:** Headquarters in New York, US; Established in 1946.
- **Financial Action Task Force (FATF):** Headquarters in Paris, France; Established in July 1989,.,.
- **Interpol:** Headquarters in Lyon, France; Founded on September 7, 1923,.
- **European Union (EU):** Headquarters in Brussels, Belgium; 27 Member countries.
- **International Union for Conservation of Nature (IUCN):** Headquarters in Gland, Switzerland; Founded in 1948.
- **FIFA:** Headquarters in Zurich, Switzerland.
- **GAVI (The Vaccine Alliance):** Headquarters in Geneva, Switzerland.

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Government Bodies, Agencies & PSUs (India)

- **Defence Research and Development Organisation (DRDO):** Headquarters in New Delhi; Established in 1958,.
- **Indian Army:** Headquarters in New Delhi,.
- **Indian Navy:** Headquarters in New Delhi.
- **Indian Air Force (IAF):** Headquarters in New Delhi.
- **Border Security Force (BSF):** Headquarters in Delhi; Established on Dec 1, 1965; Motto: "Duty Unto Death",.
- **Department for Promotion of Industry and Internal Trade (DPIIT):** Headquarters in New Delhi; Founded in 1995.
- **Telecom Regulatory Authority of India (TRAI):** Headquarters in New Delhi; Established in 1997.
- **Enforcement Directorate (ED):** Headquarters in New Delhi; Founded in 1956.
- **Indian Oil Corporation Ltd (IOCL):** Headquarters in New Delhi; Founded in 1959.
- **Oil India Limited (OIL):** Headquarters in Noida, Uttar Pradesh; Founded in 1959.
- **National Small Industries Corporation (NSIC):** Headquarters in New Delhi,.
- **Indian Council of Medical Research (ICMR):** Headquarters in New Delhi; Established in 1911.
- **Dedicated Freight Corridor Corporation of India (DFCCIL):** Headquarters in Noida, Uttar Pradesh.
- **National Statistical Office (NSO):** Headquarters in New Delhi,.

Countries: Capital & Currency

- **Australia:** Capital – Canberra; Currency – Australian Dollar,.
- **Brazil:** Capital – Brasilia; Currency – Brazilian Real.
- **Bulgaria:** Capital – Sofia; Currency – Lev.
- **Burkina Faso:** Capital – Ouagadougou; Currency – West African CFA franc.
- **Curacao:** Capital – Willemstad; Currency – Caribbean Guilder.
- **Jordan:** Capital – Amman; Currency – Jordanian Dollar (Note: Standard GK is Dinar, but source specifies Dollar).
- **Maldives:** Capital – Male; Currency – Maldivian Rufiyaa.
- **Mali:** Capital – Bamako; Currency – West African CFA Franc.
- **Nepal:** Capital – Kathmandu; Currency – Nepalese Rupee.
- **Niger:** Capital – Niamey; Currency – West African CFA franc.
- **Oman:** Capital – Muscat; Currency – Rial,.,
- **Pakistan:** Capital – Islamabad; Currency – Pakistani Rupee.
- **Qatar:** Capital – Doha; Currency – Riyal,.
- **Saudi Arabia:** Capital – Riyadh; Currency – Saudi Riyal.
- **Suriname:** Capital – Paramaribo; Currency – Suriname Dollar.
- **Syria:** Capital – Damascus; Currency – Syrian Pound.
- **Trinidad & Tobago:** Capital – Port of Spain; Currency – Trinidad & Tobago dollar,.
- **Tuvalu:** Capital – Funafuti; Currency – Tuvaluan Dollar.
- **United States (US):** Capital – Washington, D.C.; Currency – US Dollar.

Acts, Constitutional Bodies & Committees

- **Finance Commission (FC):** A constitutional body under **Article 280** of the Constitution. The **15th** FC was constituted in November 2017,.,
- **Zonal Councils:** Statutory bodies established under the **States Reorganisation Act, 1956**.

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- **Central Information Commission:** Established as a statutory body under the **RTI Act, 2005**,.
- **Supreme Court of India:** Established on January 26, 1950.
- **Goods and Services Tax (GST) Appellate Tribunal:** Principal Bench in New Delhi,.
- **Pay Commission:** Established every 10 years. **7th Central Pay Commission (2016-2026)** headed by Justice Ashok Kumar Mathur,.
- **Banking Regulation Act:** Includes Section 19(2) regarding exemptions,.
- **Foreign Exchange Management Act (FEMA):** Enacted in 1999,.
- **Official Languages:** The **Eighth Schedule** of the Constitution lists 22 official languages (including Santhali).
- **Sixth Schedule:** Provides autonomy to tribal areas in the northeast.

Miscellaneous Static GK

- **ISO 31000:2018:** Internationally recognised standard for Enterprise Risk Management,.
- **Maharatna Status Eligibility:** Net profit > Rs 5,000 Cr (3 years), Turnover > Rs 25,000 Cr (3 years), or Net worth > Rs 15,000 Cr (3 years),.
- **Index of Eight Core Industries (ICI):** Base year 2011-12=100. Released by the Office of Economic Advisor (MoC&I). **Weightage:** Highest is Petroleum Refinery (28.04%); Lowest is Fertilizer (2.63%),.
- **Index of Industrial Production (IIP):** Published monthly by the Central Statistical Organisation (CSO/MoSPI),.
- **Domestic Systemically Important Banks (D-SIBs):** SBI, ICICI Bank, and HDFC Bank are classified as D-SIBs,.
- **Indian Chamber of Commerce (ICC):** Headquarters in Kolkata; Founded in 1925.
- **INTACH:** Headquarters in New Delhi; Established in 1984.
- **Important Book:** "A Nation in Making" (published 1925) by Sir Surendranath Banerjea.

1. International Organizations & Headquarters

- **WHO (World Health Organization):** Formed in **1948** with headquarters in **Geneva, Switzerland**.
- **UNESCO:** United Nations Educational, Scientific and Cultural Organization. Formed in **1945** with headquarters in **Paris, France**.
- **SEBI (Securities and Exchange Board of India):** Established on **April 12, 1988** as an executive body and given statutory powers on **January 30, 1992** via the SEBI Act, 1992. Headquarters are in **Mumbai**.
- **BIMSTEC:** Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation. Established on **June 6, 1997**. Headquarters are in **Dhaka, Bangladesh**. Member countries: Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka, and Thailand.
- **SCO (Shanghai Cooperation Organization):** Established in **2001**. Its headquarters are in **Beijing, China** (not Shanghai).
- **New Development Bank (NDB):** Established by BRICS nations. Headquarters in **Shanghai, China**.
- **AIIB (Asian Infrastructure Investment Bank):** A multilateral development bank established on **December 25, 2015**, with headquarters in **Beijing, China**.
- **Badminton World Federation (BWF):** Formed in **1934** with headquarters in **Kuala Lumpur, Malaysia**.
- **International Criminal Court (ICC):** Established in **2002** (July 1). Headquarters in **The Hague, Netherlands**.
- **ICAO (International Civil Aviation Organization):** A specialized agency of the **United Nations**.
- **Lowy Institute:** Located in **Australia**.

2. Geography & Environment

- **National Parks & Sanctuaries (Location):**
 - **Silent Valley National Park:** Kerala.
 - **Kuno National Park:** Madhya Pradesh.
 - **Kaziranga National Park:** Assam.
 - **Jim Corbett National Park:** Uttarakhand.
 - **Eravikulam National Park:** Kerala.
 - **Bhagwan Mahavir Wildlife Sanctuary:** Goa.
 - **Hastinapur Wildlife Sanctuary:** Uttar Pradesh.
 - **Palamau Tiger Reserve:** Jharkhand.
 - **Satyamangalam Tiger Reserve:** Tamil Nadu.
 - **Konark Balukhand Wildlife Sanctuary:** Odisha.
 - **Ratnamahal Wildlife Sanctuary:** Gujarat.
 - **Nangal Wildlife Sanctuary:** Punjab.
 - **Mahuadanr Wolf Sanctuary:** The only reserve in India dedicated to the **Indian Grey Wolf**, located in **Jharkhand** (Latehar district).
 - **Nauradehi Wildlife Sanctuary:** Madhya Pradesh (Largest in MP).
- **Rivers & Physical Features:**
 - **Mahi River:** The only Indian river that cuts the **Tropic of Cancer** twice.
 - **Sir Creek:** A tidal estuary separating **Gujarat (India)** and **Pakistan**.
 - **Majuli:** The world's largest river island, located on the **Brahmaputra River** in **Assam**.
 - **Mount Kanchenjunga:** The world's third-highest peak, located in **Sikkim**. It is India's first **Mixed World Heritage Site** (declared 2016).
 - **Taftan Volcano:** Located in **Iran**.
 - **Heligubbi Volcano:** Located in **Ethiopia**.
 - **Mount Etna:** Located in **Italy**.
- **Ramsar Sites:** The Convention was signed on **February 2, 1971**, in Ramsar (Iran) and came into effect in **1975**. Tamil Nadu has the highest number of Ramsar sites in India.

3. Important Days (Observation Dates)

- **National Startup Day:** January 16.
- **World Wetlands Day:** February 2.
- **National Science Day:** February 28.
- **International Women's Day:** March 8.
- **World Water Day:** March 22.
- **National Maritime Day:** April 5.
- **World Health Day:** April 7.
- **World Heritage Day:** April 18.
- **Earth Day:** April 22.
- **National Technology Day:** May 11.
- **World Environment Day:** June 5.
- **International Yoga Day:** June 21.
- **Hiroshima Day:** August 6.
- **National Handloom Day:** August 7.
- **Quit India Movement Day:** August 8.
- **National Sports Day:** August 29 (Birth anniversary of **Major Dhyhan Chand**).
- **Sadbhavana Diwas:** August 20 (Birth anniversary of **Rajiv Gandhi**).
- **National Space Day:** August 23.

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- **Women's Equality Day:** August 26.
- **Hindi Diwas:** September 14.
- **Engineers Day:** September 15 (Birth anniversary of **M. Visvesvaraya**).
- **International Teachers Day:** October 5.
- **Indian Air Force Day:** October 8.
- **National Post Day:** October 10.
- **National Unity Day:** October 31 (Birth anniversary of **Sardar Vallabhbhai Patel**).
- **National Education Day:** November 11 (Birth anniversary of **Maulana Abul Kalam Azad**, India's first Education Minister).
- **Constitution Day & National Milk Day:** November 26.
- **World AIDS Day:** December 1.
- **Indian Navy Day:** December 4 (Commemorates **Operation Trident** 1971).
- **World Soil Day:** December 5.
- **International Civil Aviation Day:** December 7.
- **Human Rights Day:** December 10.
- **Vijay Diwas:** December 16 (1971 Indo-Pak war victory).
- **National Farmers Day (Kisan Diwas):** December 23 (Birth anniversary of **Chaudhary Charan Singh**).
- **National Consumer Rights Day:** December 24.
- **Good Governance Day:** December 25 (Birth anniversary of **Atal Bihari Vajpayee**).
- **Veer Baal Diwas:** December 26 (Commemorates Guru Gobind Singh's sons **Zorawar Singh** and **Fateh Singh**).

4. Science, Defense & Technology

- **ISRO Launch Vehicles:**
 - **LVM3:** Known as the "Bahubali" rocket.
 - **PSLV C37:** Created history in 2017 by launching **104 satellites** in a single mission.
- **Missiles & Defense Systems:**
 - **Javelin:** Developed by **USA**.
 - **Hyunmoo-5:** Ballistic missile developed by **South Korea**.
 - **Storm Shadow:** Missile jointly developed by **UK and France**.
 - **ATACMS:** Army Tactical Missile System developed by **USA**.
 - **NASAMS:** Air defense system developed by **USA and Norway**.
 - **Hammer Weapon System:** Originally developed by **France**.
 - **New START:** Strategic Arms Reduction Treaty between **USA and Russia**.
- **Scientific Concepts:**
 - **MRI:** Stands for **Magnetic Resonance Imaging**. "Tesla" denotes the strength of the magnetic field.
 - **Microprocessors:** Known as the "Brain" of modern electronic devices. **Shakti** (developed by IIT Madras) and **Ajit** (developed by IIT Bombay) are indigenous examples.
 - **Rare Earth Elements:** Consist of **17 elements** (15 Lanthanides + Scandium + Yttrium).
 - **AIDS:** Caused by HIV (Human Immunodeficiency Virus), which is a **virus**.

5. Banking & Economy

- **RBI Terms:**
 - **Repo Rate:** Rate at which RBI lends short-term money to commercial banks.
 - **Reverse Repo:** Rate at which RBI borrows from banks.

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- **MSF (Marginal Standing Facility):** Rate for scheduled commercial banks to borrow overnight funds from RBI.
- **Money Supply:**
 - **M0:** Reserve Money (High Powered Money).
 - **M1:** Narrow Money (Currency with public + Demand deposits).
 - **M2:** M1 + Savings deposits with Post Office.
 - **M3:** Broad Money (M1 + Time deposits with banking system).
- **State Bank of India (SBI):** Formed in **1955**, Headquarters in **Mumbai**.
- **MNREGA:** Originally NREGA (Act 2005), implemented **Feb 2, 2006**, renamed to MNREGA in **2009**.
- **UPI:** Unified Payments Interface, developed by NPCI in **2016**.
- **Atal Pension Yojana:** Launched in **2015** for age group **18-40 years**.
- **PSU Status: Miniratna Category I** status allows a company to invest up to **₹500 crore** or equal to its net worth without government approval.

6. Culture, History & Arts

- **Statue of Unity:** Tallest statue in the world (Sardar Patel), located in **Gujarat**. Designed by **Ram V. Sutar**.
- **Santhali Language:** Added to the 8th Schedule of the Constitution by the **92nd Amendment Act (2003)**. Written in **Oi Chiki** script.
- **Festivals:**
 - **Dhanu Yatra:** World's largest open-air theater festival, held in **Bargarh, Odisha**.
 - **Bathukamma:** A floral festival celebrated in **Telangana**.
 - **Jallikattu:** Bull-taming event in **Tamil Nadu**.
 - **Kambala:** Buffalo race in **Karnataka**.
 - **Nuakhai:** Agricultural festival of **Odisha**.
 - **Lai Haraoba:** Celebrated in **Manipur**.
 - **Losar:** Celebrated in **Ladakh/Himachal Pradesh**.
 - **Hornbill Festival:** Celebrated in **Nagaland**.
- **Indian Constitution:**
 - **CAG:** Comptroller and Auditor General (Article 148-151). Tenure: 6 years or up to age 65.
- **Awards:**
 - **Ramon Magsaysay Award:** Known as the "**Nobel Prize of Asia**", given by **Philippines**.
 - **Equator Prize:** Known as the "**Nobel Prize for Biodiversity Conservation**" (UNDP).
 - **Booker Prize:** Literary award (Prize: 50,000 Pounds).

7. Miscellaneous Static Facts

- **Blue Flag Beaches in India:**
 - **Golden Beach:** Odisha.
 - **Shivrajpur:** Gujarat.
 - **Radhanagar:** Andaman & Nicobar.
 - **Kasarkod & Padubidri:** Karnataka.
 - **Kovalam:** Tamil Nadu.
 - **Rushikonda:** Andhra Pradesh.
 - **Eden Beach:** Puducherry.
 - **Minicoy Thundi & Kadmat:** Lakshadweep.
- **Atomic Power Plants:**
 - **Tarapur:** Maharashtra.

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- **Kakrapar:** Gujarat.
- **Rawatbhata:** Rajasthan.
- **Narora:** Uttar Pradesh.
- **Kaiga:** Karnataka.
- **Kudankulam & Kalpakkam:** Tamil Nadu (Kudankulam is the largest).
- **Sports Terms:**
 - **Grand Slams (Tennis):** Wimbledon, Australian Open, French Open (Roland Garros), US Open.
 - **Kho-Kho:** Played with **12 players**, with **9 on the field**.
- **Mossad:** National Intelligence Agency of **Israel**.
- **Renamed Locations:**
 - Rajpath → **Kartavya Path**.
 - Mughal Gardens → **Amrit Udyan**.
 - Race Course Road → **Lok Kalyan Marg**.