

National News & Policy

- **National Deep Tech Startup Policy (NDTSP) Approved:** The Union Cabinet formally cleared the NDTSP to accelerate high-tech domestic innovation. It provides relaxed regulatory frameworks, shared testing infrastructure, and access to long-term patient capital for technology-intensive sectors with extended gestation cycles.
- **CAA Citizenship Processing Delegated:** The Ministry of Home Affairs (MHA) transferred CAA pending application processing authority to District Collectors across 8 States and UTs. This applies to non-Muslim minority migrants (Hindu, Sikh, Buddhist, Jain, Parsi, Christian) from Pakistan, Bangladesh, and Afghanistan who entered India on or before December 31, 2014.
- **Taxation and Payment Acts Assent:** President Droupadi Murmu gave royal assent to the Taxation and Other Laws (Amendment) Act, 2026 and the Payment and Settlement Systems (Amendment) Act, 2026. The law exempts Foreign Portfolio Investors (FPIs) and the Bank for International Settlements (BIS) from income tax on government security capital gains and updates legal frameworks for digital payment transaction charges.

International News

- **India–Australia Critical Minerals Agreement:** India and Australia formalized a bilateral arrangement securing steady supplies of critical minerals, specifically lithium, cobalt, and rare earth elements necessary for clean energy battery manufacturing and defense technologies.
- **US Sovereign Debt Benchmark:** Statements from the US Treasury Department confirmed that total United States national

debt crossed \$40 trillion (\$40.047 trillion) for the first time.

Economics & Banking

- **GDP Growth Forecast Upgrade:** India Ratings and Research (Ind-Ra) revised India’s FY27 Gross Domestic Product (GDP) growth estimate upward by 10 basis points to **6.8%** (from 6.7%), attributing the gain to reduced crude oil import overheads.
- **First Silver Loan Branches Launch:** Paul Merchants Finance (PMFPL) became the first Non-Banking Financial Company (NBFC) in India to establish dedicated standalone branches offering "Loan Against Silver," beginning operations in UT Chandigarh.
- **Fintech & Digital Banking:** Paramotor Digital Technology partnered with NSDL Payments Bank to issue co-branded prepaid cards across nationwide distribution channels.

Government Schemes & Infrastructure Projects

- **Rs 13,041 Crore CCEA Approval:** The Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Narendra Modi, approved 5 major infrastructure expansion projects across 5 states.

Project Scope	Key Coverage / Districts	Approved Outlay
Railway Multi-Tracking (4 Projects)	173 km Kharagpur–Bhadrak 4th line, 75 km Bhadrak–Haridaspur line (WB, Odisha, TN, AP)	Rs 9,450 Crore

Project Scope	Key Coverage / Districts	Approved Outlay
National Highway Corridor	4-Laning of NH-22 (Muzaffarpur–Sitamarhi–Sonbarsa section in Bihar)	Rs 3,591 Crore

NAMASTE Scheme Rural Expansion: The government announced plans to expand the National Action for Mechanised Sanitation Ecosystem (NAMASTE) scheme to rural regions for the period 2026–27 to 2030–31 to eliminate manual cleaning risks.

- PMJVM Livelihood Drive:** Tribal Co-operative Marketing Development Federation of India (TRIFED) expanded operations under the Pradhan Mantri Janjatiya Vikas Mission (PMJVM) to support tribal gatherers with Minimum Support Price (MSP) coverage on Minor Forest Produce (MFP).

Defense, Science & Space Technology

- ISRO's GISAT-1A Launch:** Indian Space Research Organisation (ISRO) prepared the geo-imaging satellite **GISAT-1A** for launch aboard the Geosynchronous Satellite Launch Vehicle (GSLV). Designed for a 10-year operational life, it delivers near-real-time continuous landmass monitoring for agriculture, forestry, and natural disaster tracking.



ISRO GISAT Geo-Imaging Satellite inside cleanroom. Source: Wikipedia

- Agricultural Breakthrough:** The Indian Council of Agricultural Research (ICAR) introduced the Pusa Varsha Drought-Shield seed strain, engineered via marker-assisted breeding to improve root depth and water efficiency in rain-fed agricultural zones.

Appointments & Honors

- Honorary General Rank Conferred:** Indian Army Chief General Upendra Dwivedi was formally conferred the honorary rank of **General of the Nepali Army** by President Ramchandra Paudel of Nepal during a ceremony at Rashtrapati Bhawan (Sheetal Niwas) in Kathmandu.

Sports News

- Hockey World Cup:** India's Men's Hockey team defeated Pakistan 5–3 in a group stage match, advancing to the tournament's final rounds.
- ISL Season Adjustment:** The Indian Super League (ISL) 2026–27 edition adjusted to a 13-team roster after I-League champions Diamond Harbour FC failed to meet the fee deadline.

Important Days & Themes



- **August 21 — International Day of Remembrance and Tribute to the Victims of Terrorism:** Established by the UN General Assembly to honor and support victims of global terrorism.
- **August 21 — World Senior Citizen's Day:** Observed internationally to highlight welfare, social security, and health needs of the elderly demographic.

Art, Culture & Environment

- **Ramsar Site Designation:** The **Nagi Bird Sanctuary Extension** in Bihar was officially designated as India's newest Ramsar Wetland Site, prioritizing conservation under the international treaty.
- **Satkosia Tiger Reserve Inquiry:** Odisha instituted an official panel to review community displacement along the Mahanadi River within the Satkosia Gorge and Baisipalli Wildlife Sanctuaries.

Practice Examination MCQs

Q1. Which policy framework was cleared by the Union Cabinet to provide long-term patient capital and relaxed regulatory norms for technology-intensive ventures?

- A) National Semiconductor Mission
- B) National Deep Tech Startup Policy (NDTSP)
- C) Digital India Innovation Framework
- D) Deep Ocean Startup Mission

Answer: B — The NDTSP addresses prolonged development cycles and high capital requirements for deep-tech start-ups.

Q2. What is India's updated GDP growth projection for FY27 according to India Ratings and Research (Ind-Ra)?

- A) 6.5%

- B) 6.7%
- C) 6.8%
- D) 7.1%

Answer: C — Upgraded by 10 bps to 6.8% due to softer global crude oil import expenditures.

Q3. GISAT-1A, ISRO's geo-imaging satellite designed for continuous landmass observation, is scheduled to launch on which vehicle?

- A) PSLV-C58
- B) GSLV
- C) LVM3
- D) SSLV-D3

Answer: B — GISAT-1A is configured for geostationary orbit placement via the Geosynchronous Satellite Launch Vehicle (GSLV).

Q4. The Nagi Bird Sanctuary Extension, recently designated as a Ramsar Wetland Site, is located in which Indian State?

- A) Odisha
- B) West Bengal
- C) Bihar
- D) Andhra Pradesh

Answer: C — Located in Bihar, it offers critical wintering habitat along the Central Asian Flyway.

National News

Q1. The Cabinet Committee on Economic Affairs (CCEA) approved major infrastructure projects worth ₹13,041 crore. Which state was approved for the 4-laning of National Highway-22 (NH-22) section worth ₹5,847 crore?

- (A) Uttar Pradesh
- (B) Bihar
- (C) Odisha



(D) West Bengal

- **Answer:** (B) Bihar
- **Explanation:** The CCEA approved the four-laning and upgradation of the 82.58 km Muzaffarpur-Sitamarhi-Sonbarsa section of National Highway-22 (NH-22) in Bihar. In addition, four multi-tracking railway line projects were approved across Odisha, West Bengal, and Jharkhand to boost freight movement and connectivity.

Q2. A 9-judge Constitution Bench of the Supreme Court reconsidered the landmark definition of "Industry" under labor law framework. Which 1978 judgment originally established the expansive definition of "industry"?

- (A) Kesavananda Bharati v. State of Kerala
- (B) Bangalore Water Supply and Sewerage Board v. A. Rajappa
- (C) Maneka Gandhi v. Union of India
- (D) Minerva Mills v. Union of India

- **Answer:** (B) Bangalore Water Supply and Sewerage Board v. A. Rajappa
- **Explanation:** The 1978 Bangalore Water Supply ruling created a broad definition of "industry" using the "Dominant Nature Test," bringing educational institutions, hospitals, and municipalities under the Industrial Disputes Act. The Supreme Court's 9-judge bench revisited this framework to adjust operational definitions for modern labor codes.

Q3. Under the Citizenship (Third Amendment) Rules, 2026, notified by the Ministry of Home Affairs, who among the following has been designated as competent authorities to receive and dispose of citizenship applications in border States/UTs?

- (A) Chief Judicial Magistrates

(B) State Police Commissioners

(C) District Collectors

(D) Governors of respective States

- **Answer:** (C) District Collectors
- **Explanation:** The MHA empowered District Collectors across eight border States/UTs (including Gujarat, Rajasthan, Punjab, West Bengal, Assam, Tripura, J&K, and Ladakh) as competent authorities to verify and approve citizenship applications under Section 6B of the Citizenship Amendment Act (CAA), 2019.

Q4. Reliance Industries proposed setting up a ₹2.73 lakh crore Underground Coal Gasification (UCG) complex in which Indian state?

- (A) Jharkhand
- (B) Chhattisgarh
- (C) Andhra Pradesh
- (D) Odisha

- **Answer:** (C) Andhra Pradesh
- **Explanation:** Reliance Industries proposed a ₹2.73 lakh crore complex in Andhra Pradesh for Underground Coal Gasification (UCG). UCG converts unmined coal seam directly into synthesis gas (syngas containing hydrogen, CO, and CO₂), which is used for clean power generation and chemical production without conventional coal mining.

Economics & Banking

Q5. The Taxation and Other Laws (Amendment) Act, 2026, received presidential assent from President Droupadi Murmu. Which international entity was explicitly exempted from income tax on interest and capital gains from government securities under this act?

- A) World Bank

- (B) Bank for International Settlements (BIS)
- (C) International Monetary Fund (IMF)
- (D) Asian Development Bank (ADB)

- **Answer:** (B) Bank for International Settlements (BIS)
- **Explanation:** The Act replaced the Income Tax Amendment Ordinance 2026 and amended the Payment and Settlement Systems (PSS) Act, 2007. It provides full income tax exemptions to Foreign Portfolio Investors (FPIs), Foreign Institutional Investors (FIIs), and the Bank for International Settlements (BIS) on interest and capital gains earned from Indian government securities to encourage foreign capital inflows.

Q6. Which non-banking financial company (NBFC) became the first in India to introduce dedicated branches for "Loan Against Silver"?

- (A) Muthoot Finance
- (B) Manappuram Finance
- (C) Paul Merchants Finance Private Limited
- (D) Bajaj Finance

- **Answer:** (C) Paul Merchants Finance Private Limited
- **Explanation:** Paul Merchants Finance Private Limited (PMFPL) launched its "Loan Against Silver" product line and set up exclusive silver-loan branches across India, marking a first for any Indian NBFC.

Q7. India Ratings and Research (Ind-Ra) revised India's GDP growth forecast for FY 2026-27 (FY27) upwards to what percentage?

- (A) 6.5%
- (B) 6.8%
- (C) 7.2%
- (D) 7.5%

- **Answer:** (B) 6.8%
- **Explanation:** Ind-Ra raised India's FY27 real GDP growth forecast by 10 basis points to 6.8% (from 6.7%), citing lower international crude oil price expectations and stable industrial growth dynamics.

Q8. FinTech major Razorpay launched an AI-powered payments engine built on NVIDIA and AWS technology to block international card fraud. What is the name of this platform?

- (A) Razorpay Sentinel
- (B) Razorpay Vulcan
- (C) Razorpay Shield
- (D) Razorpay Aegis

- **Answer:** (B) Razorpay Vulcan
- **Explanation:** Razorpay Vulcan utilizes artificial intelligence models built in partnership with NVIDIA and AWS. It enhances risk monitoring, detecting international card fraud 8x more effectively and identifying disputed digital transactions.

Q9. India signed a \$230 million loan agreement with the Asian Development Bank (ADB) to upgrade climate-resilient water supply and sanitation infrastructure in which city?

- (A) Bengaluru
- (B) Chennai
- (C) Hyderabad
- (D) Ahmedabad

- **Answer:** (B) Chennai
- **Explanation:** The ADB and the Government of India signed a \$230 million credit facility to modernize urban water distribution networks, flood resilient drainage, and sanitation services in Chennai, Tamil Nadu.

International News

Q10. The UN High Commissioner for Refugees (UNHCR) signed a tripartite MoU with the Southern India Chamber of Commerce and Industry (SICCI) and which institution to promote higher education and skill inclusion for refugees?

- (A) Loyola College, Chennai
- (B) Ethiraj College for Women, Chennai
- (C) St. Xavier's College, Mumbai
- (D) Presidency University, Kolkata

- **Answer:** (B) Ethiraj College for Women, Chennai
- **Explanation:** UNHCR, SICCI, and Ethiraj College for Women (Autonomous) in Chennai executed a joint MoU focusing on refugee education, skill incubation, research, and economic inclusion initiatives.

Q11. India expanded its international Transshipment Cargo Operations at Terminal 2 of Indira Gandhi International Airport (IGIA). Where is IGIA located?

- (A) Mumbai
- (B) New Delhi
- (C) Kolkata
- (D) Hyderabad

- **Answer:** (B) New Delhi
- **Explanation:** Operating through the Transshipment Excellence Centre managed by DIAL at Terminal 2 of IGIA in New Delhi, the expansion reduces transit processing times for international air cargo shipments connecting South Asia to global corridors.

Q12. Researchers Bhakta Bahadur Raskoti and Rita Ale published a detailed study in the journal PLOS ONE regarding a newly documented botanical species discovered in which district of Nepal?

- (A) Mustang
- (B) Myagdi
- (C) Kaski
- (D) Chitwan

- **Answer:** (B) Myagdi
- **Explanation:** The peer-reviewed study formally documented a new plant/orchid species discovered in the Myagdi district of western Nepal.

Government Schemes & MoUs

Q13. PhonePe signed a Memorandum of Understanding (MoU) with the Ministry of Electronics and Information Technology (MeitY) for integrating which of its enterprise AI data tools into government infrastructure?

- (A) PulsePro
- (B) DataGrid
- (C) FinInsight
- (D) CyberAI

- **Answer:** (A) PulsePro
- **Explanation:** PhonePe partnered with MeitY to integrate its enterprise data intelligence platform, PulsePro, into public digital infrastructure to support data-driven policy insights and analytics.

Q14. The National Commission for Women (NCW) launched the "Yashoda AI – Women's Path to AI Empowerment" initiative at Lovely Professional University (LPU). In which state is LPU located?

- (A) Haryana
- (B) Punjab
- (C) Rajasthan
- (D) Gujarat

- **Answer:** (B) Punjab

- **Explanation:** Organized at LPU in Jalandhar, Punjab, NCW's "Yashoda AI" campaign focuses on AI literacy, digital safety, cyber hygiene, and expanding female representation in emerging tech fields.

Q15. Jammu & Kashmir Bank entered into a strategic bancassurance partnership with which insurance firm to offer life protection and retirement products across its network?

- (A) SBI Life Insurance
- (B) LIC of India
- (C) HDFC Life Insurance
- (D) ICICI Prudential

- **Answer:** (C) HDFC Life Insurance
- **Explanation:** J&K Bank partnered with HDFC Life Insurance to distribute financial protection, savings, investment, and retirement insurance plans through its extensive branch footprint.

Defense News

Q16. The Aeronautical Development Agency (ADA) manages India's Advanced Medium Combat Aircraft (AMCA) development. Under which Ministry does the ADA function as an autonomous body?

- (A) Ministry of Electronics & IT
- (B) Ministry of Defence
- (C) Ministry of Science & Technology
- (D) Ministry of Heavy Industries

- **Answer:** (B) Ministry of Defence
- **Explanation:** ADA operates under the Department of Defence Research and Development (DoDR&D) within the Ministry of Defence (MoD). It is responsible for designing fifth-generation fighter aircraft equipped with stealth, supercruise, and AI-assisted avionics.

Q17. General Seth was conferred the honorary rank of General of the Nepali Army by Nepal's President Ramchandra Paudel. When was this reciprocal military tradition between India and Nepal established?

- (A) 1947
- (B) 1950
- (C) 1962
- (D) 1971

- **Answer:** (B) 1950
- **Explanation:** Since 1950, India and Nepal share a unique military bilateral tradition where the Army Chiefs of both nations are conferred the honorary rank of General by the respective Head of State.

Q18. Who serves as India's Chief of Defence Staff (CDS)?

- (A) General Upendra Dwivedi
- (B) General N. S. Raja Subramani
- (C) Admiral Dinesh K. Tripathi
- (D) Air Chief Marshal Amar Preet Singh

- **Answer:** (B) General N. S. Raja Subramani
- **Explanation:** General N. S. Raja Subramani serves as the Chief of Defence Staff (CDS) of the Indian Armed Forces, having succeeded General Anil Chauhan.

Appointments & Governance

Q19. The 31st Southern Zonal Council Meeting was held under the aegis of the Ministry of Home Affairs at which coastal town in Tamil Nadu?

- (A) Rameshwaram
- (B) Mahabalipuram (Mamallapuram)
- (C) Kanyakumari
- (D) Nagapattinam

- **Answer:** (B) Mahabalipuram (Mamallapuram)
- **Explanation:** The 31st Southern Zonal Council meeting took place in Mahabalipuram, Tamil Nadu, bringing together southern states and UTs to address inter-state coordination, river water issues, coastal security, and infrastructure.

Q20. Paramotor Digital Technology Limited signed a partnership with which payments bank to issue co-branded prepaid cards across India?

- (A) Airtel Payments Bank
- (B) India Post Payments Bank
- (C) NSDL Payments Bank
- (D) Paytm Payments Bank

- **Answer:** (C) NSDL Payments Bank
- **Explanation:** Paramotor Digital partnered with NSDL Payments Bank to launch co-branded prepaid card products aimed at driving digital payment processing and financial inclusion.

Q21. Who serves as the Chief Justice of India (CJI)?

- (A) Justice D.Y. Chandrachud
- (B) Justice Sanjiv Khanna
- (C) Justice B.R. Gavai
- (D) Justice Surya Kant

- **Answer:** (D) Justice Surya Kant
- **Explanation:** Justice Surya Kant serves as the Chief Justice of India.

Awards, Books & Fiscal Policy

Q22. India celebrates "National Space Day" on August 23 every year. Which achievement does this day commemorate?

- (A) Launch of PSLV-C37 with 104 satellites

(B) Soft landing of Chandrayaan-3 on the Moon's South Pole

(C) Test launch of the Gaganyaan crew module

(D) Insertion of Aditya-L1 into Halo Orbit

- **Answer:** (B) Soft landing of Chandrayaan-3 on the Moon's South Pole
- **Explanation:** The Government of India declared August 23 as National Space Day to honor the successful soft landing of Chandrayaan-3's Vikram lander on the lunar south pole (Shiv Shakti Point) on August 23, 2023.

Q23. According to the fiscal consolidation framework under the Fiscal Responsibility and Budget Management (FRBM) Act, what is India's fiscal deficit target for FY 2026-27 (FY27)?

- (A) 5.1% of GDP
- (B) 4.9% of GDP
- (C) 4.5% of GDP
- (D) 4.0% of GDP

- **Answer:** (C) 4.5% of GDP
- **Explanation:** India's post-pandemic fiscal glide path targets a reduction in fiscal deficit from 4.9% in FY26 to 4.5% in FY27, aimed at reaching below 4.0% by FY28.

Sports

Q24. In javelin throw events, double Olympic medalist Neeraj Chopra represents India internationally. In which Olympic Games did Neeraj Chopra win India's first-ever Olympic Gold Medal in athletics?

- A) 2016 Rio Olympics
- (B) 2020 Tokyo Olympics
- (C) 2024 Paris Olympics
- (D) 2012 London Olympics

- **Answer:** (B) 2020 Tokyo Olympics
- **Explanation:** Neeraj Chopra created history by winning gold at the Tokyo 2020 Olympics (held in 2021) with a throw of 87.58 m, becoming India's second individual Olympic gold medalist after Abhinav Bindra.

Q25. FIDE (Fédération Internationale des Échecs), the world governing body for chess, is headquartered in which city?

- (A) Lausanne, Switzerland
- (B) Geneva, Switzerland
- (C) Paris, France
- (D) London, United Kingdom

- **Answer:** (A) Lausanne, Switzerland
- **Explanation:** FIDE was founded in Paris in 1924 and moved its official headquarters to Lausanne, Switzerland (the Olympic Capital).

Important Days

Q26. "World Senior Citizen's Day" is observed globally on which date to acknowledge the contributions of older adults and address elder abuse/care?

- (A) 19 August
- (B) 20 August
- (C) 21 August
- (D) 22 August

- **Answer:** (C) 21 August
- **Explanation:** Declared by the UN General Assembly in 1990, August 21 is officially marked as World Senior Citizen's Day globally.

Q27. World Mosquito Day is commemorated annually on 20 August to honor Sir Ronald Ross's 1897 discovery that female Anopheles mosquitoes transmit malaria. In which Indian

city was this landmark medical discovery made?

- (A) Kolkata
- (B) Secunderabad
- (C) Chennai
- (D) Mumbai

- **Answer:** (B) Secunderabad
- **Explanation:** On August 20, 1897, Sir Ronald Ross identified malaria parasites in the stomach tissues of female Anopheles mosquitoes at the IMS building in Secunderabad, India, earning him the 1902 Nobel Prize in Physiology or Medicine.

Art, Culture & Environment

Q28. Satkosia Tiger Reserve, frequently cited in forest rights and wildlife translocation studies, is located in which state along the Mahanadi River?

- (A) Madhya Pradesh
- (B) Odisha
- (C) Chhattisgarh
- (D) Assam

- **Answer:** (B) Odisha
- **Explanation:** Satkosia Tiger Reserve is situated in Odisha where the Mahanadi River carves a 22 km long gorge through the Eastern Ghats.

Q29. Under Articles 244 and 244A of the Indian Constitution, the Sixth Schedule provisions for Autonomous District Councils (ADCs) apply to four North-Eastern states. Which state is NOT included under the Sixth Schedule?

- (A) Assam
- (B) Meghalaya
- (C) Manipur
- (D) Tripura

- **Answer:** (C) Manipur



- **Explanation:** The Sixth Schedule applies exclusively to four northeastern states (commonly remembered via the acronym **AMTM**): Assam, Meghalaya, Tripura, and Mizoram. Tribal hill areas in Manipur are governed under Article 371C/Fifth Schedule mechanisms rather than the Sixth Schedule.

Obituaries & Anniversaries

Q30. Sajjan Kumar, a former Member of Parliament who passed away in August 2026, was convicted in connection with which major event in Indian history?

- (A) 1975 Emergency
- (B) 1984 Anti-Sikh Riots
- (C) 1992 Babri Masjid Demolition
- (D) 1999 Kargil Conflict

- **Answer:** (B) 1984 Anti-Sikh Riots

- **Explanation:** Former Congress MP Sajjan Kumar was serving a life sentence following his conviction by the Delhi High Court for his role in the 1984 anti-Sikh riots following the assassination of Prime Minister Indira Gandhi.

