

30th July 2025
YES OFFICER

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Date :

★ RBI Junctions From Pdf details

- ① RBI caps investment by a bank in AIF scheme at 10%. (Alternative invest. fund)
- ② Digital payments size by 10.7%.
- ③ SEBI banned 4 entities for insider trading (Zee Boss case) penalty → ₹4 cr. (total)
banned from market → 2 yrs
entities with fine
 - Partha Sarathi Dhar → ₹50 lakh
 - Manan Sharecom → ₹75 lakh
 - Kanhya Trading company → ₹75 lakh
 - SAAR commodities → ₹2 crore.
- ④ SEBI launched Enhanced Surveillance Mechanism (ESM)
 - Applicable on companies with market cap < ₹1000 Cr.
 - effective date → 28th July 2025.
 - Price to earnings (PE) ratio = market price / earnings per share

★ Banking & Financial Awareness

- ⑤ Unclaimed deposits with banks → ₹67,003 Cr.
as of June 30, 2025.
 - Public sector banks → ₹58,330.26 Cr.
 - Private sector banks → ₹8,673.72 Cr.
 - Max^m PSB, SBI → ₹19,329.92 Cr. ② PNB ③ Canara Bank
 - Max^m Private, ICICI → ₹2,063.45 Cr. ② HDFC ③ Axis

⑥ Index of Industrial Prodⁿ - June 2025

Overall IIP growth → 1.5% (down from 1.9% in May)

From Pdf

⑦ Digital Payments in India (Past 6 FY)

- Total transactions → Over 65000 Cr.
- Total value → ₹ 12500 lakh Cr.
- Payments Infra Devlp fund (PIDF) launched by RBI in 2021. to support deployment of digital payment infra. in
 - Tier 3 to tier 6 cities
 - North-eastern states
 - J&K.

★ International

⑧ India gave 2 BHISM cubes to Maldives.

BHISM → Bharat Health Initiative for Sahyog, Hita, & Maitri

- It is medically equipped packed in 15-inch cubical
- weight → 20kg

★ National

⑨ SPICE scheme → Scheme for Promotion & Investment in circular economy.

purpose → to promote green practices by supporting material waste redⁿ in MSMEs.

- In this scheme 116 listed technologies are eligible for subsidy.
- sectors covered → 11
- target enrollment → 3400 MSMEs by FY 2026-27.
- Max^m project cost eligible → ₹ 50 lakh
- Subsidy → 25% of plant & machinery cost.

⑩ Total employed people increased from 47.5 cr to 64.33 cr (as per RBI's KLEMS data base)

- women worker population ratio increased from 28.7% to 40.3% (as per periodic labour force survey)
- Unemployment reduced to 3.2% from 6%.

⑪ On 19th foundation day of Ministry of Earth Sciences
14 new scientific tools and digital citizen
services launched.

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⑫ Under "Samagra Shiksha" - Digital Learning Initiative
Govt. approved 146040 smart classrooms,

- o Max^m in MP → 9531 smart classrooms.
- o Grant for setup → ₹ 2.4 lakh (for 2 classrooms)
- o recurring grant → ₹ 38000 (for content, tools etc)

⑬ Mera Gram Meri Dharohar initiative

- o launched in June 2023 under Azadi Ka Amrit Mahotsav.
- o purpose :- Nationwide cultural mapping of Indian villages.
- o coverage target 6.5 lakh villages (4.7 lakh covered)
- o 360° video documentation → 750 villages

⑭ 29th July → International Tigers day

- o Assam's Kaziranga Tiger reserve has become 3rd highest tiger density in world, with [148 tigers (2024)].
i.e 18.65 tigers / 100 sq. km.
- o 1st → Bandipur, Karnataka → 19.83 tigers / 100 sq. km
- o 2nd → Corbett, UK → 19.56 tigers / 100 sq. km

⑮ PM Modi launched 'Gyan Bharatam Mission' for digitisation of ancient manuscripts. on 27th July 25.
o Budget allocated → ₹ 60 cr

⑯ Secret Mountain → AI powered musical + story telling project created by A.R. Rahman in collab with Sam Altman (CEO OpenAI)

★ Defence

⑰ Defence Testing Facility launched by Rajnath Singh in Tiruchirapalli (TN)

Budget → ₹ 400 cr.

Funding → 75% Govt.
↳ 25% SPV (Special purpose vehicle)

★ MOUs

- ⑩ Make My Trip partners with UK's Premier Inn to boost hotel options for Indians travellers.
- ⑪ ONGC, Reliance and BP in joint operating pact for offshore block in Saurashtra Basin
- ⑫ DPIIT signed MOU with Ather energy to strengthen EV manufacturing and clean mobility ecosystem
- ⑬ Andhra Pradesh govt signed MOU to setup Creator Academy.
o Also Mastercard partnered to boost Tourism.

★ Appointments / obituaries

- ⑭ creator of Kyoto Protocol → Vijai Sharna (died at 75)

★ Science and Tech

- ⑮ 970 kg Non-Nuclear Bomb Gazap formed by Turkey.
- ⑯ India's first Hydrogen - Oxygen propulsion engine test fired by 'Stardust' Hyderabad based startup.

★ Sports

- ⑰ 100 years of Indian hockey (1925 - 2025)
Financial grants
 - o Senior Men & Women nationals → ₹ 70 lakh each
 - o Junior Men & Women nationals → ₹ 30 lakh each
 - o Annual grant to state units → ₹ 25-lakh each unit
- ⑱ Divyanshi Bhowmick won 29th Asian youth table tennis championship held at Tashkent, Uzbekistan.