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## Current Affairs



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**Ques :\_\_\_\_\_ KLEMS Data Shows Employment Growth Rate Rising to 6% in FY24**

**\_\_\_\_\_ केएलईएमएस डेटा से पता चलता है कि वित्त वर्ष 24 में रोजगार वृद्धि दर 6% तक बढ़ रही है**

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) SIDBI / सिडबी

**Answer : Option B**

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**Explanation :**

- **According to the Reserve Bank of India's (RBI's) KLEMS [Capital (K), Labour (L), Energy (E), Material (M) and Services (S)] database, Employment growth rate rose to 6% in FY24** against 3.2% in FY23.
- This increase coincided with India's real Gross domestic product (GDP) growth rate rising to 8.2% in FY24, compared to 7% in the previous fiscal year.
- All-India unemployment rate declined to a **20-month low of 7%** according to Centre for Monitoring Indian Economy (CMIE) data cited in RBI's monthly bulletin.
- **Labour participation rate (LPR)** saw a **marginal decline**, while the **employment rate (ER)** increased, contributing to the lower unemployment rate.
- Demand for household work under Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) increased by **26.4% month-on-month in May 2024**, reflecting seasonal patterns in agricultural production.

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**Ques : Border Security Force (BSF) and State Bank of India (SBI) have partnered for a 'Grow with the Trees' plantation drive in**

**सीमा सुरक्षा बल (बीएसएफ) और भारतीय स्टेट बैंक (एसबीआई) ने \_\_\_\_\_ में 'वृक्षों के साथ बढ़ें' वृक्षारोपण अभियान के लिए साझेदारी की है।**

- (a) Rishikesh / ऋषिकेश
- (b) Shimla / शिमला
- (c) Dehradun / देहरादून
- (d) Srinagar / श्रीनगर
- (e) None of these / इनमें से कोई नहीं

**Answer : Option D**

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**Explanation :**

- Border Security Force (BSF) and State Bank of India (SBI) have partnered for a 'Grow with the Trees' plantation drive at the BSF Headquarters in Srinagar, Jammu and Kashmir (J&K).
- This aims to increase campus greenery and mitigate global warming's effects

**About Border Security Force (BSF):**

- Established : 1 December 1965
- HQ : New Delhi
- Director General : Nitin Agarwal

**About State Bank of India (SBI):**

- Established : 01 July 1955
- HQ : Mumbai, Maharashtra
- Chairman Dinesh Kumar Khara

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**Ques : Which bank Raise Rs.7,500 Crore Through AT1 and Tier 2 Bonds?**

**कौन सा बैंक AT1 और टियर 2 बांड के माध्यम से 7,500 करोड़ रुपये जुटाता है?**

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) Karnataka Bank / कर्नाटक बैंक
- (c) Bank of baroda / बैंक ऑफ बड़ौदा
- (d) Canara Bank / केनरा बैंक
- (e) None of these / इनमें से कोई नहीं

**Answer : Option C**

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**Explanation :**

- **Bank of Baroda (BoB)** plans to **raise** up to **Rs.7,500 crore** through **Additional Tier-I (AT1)** and **Tier-II bonds** to meet regulatory requirements and support business growth.
- This capital will be raised in multiple tranches up to March 31, 2025, and beyond, depending on market conditions.
- In FY23, BoB raised Rs.2,474 crore through AT1 capital and Rs.5,000 crore through Tier-II capital.
- The board also approved raising Rs.10,000 crore through long-term bonds for infrastructure and affordable housing projects during FY 2024-25 and beyond.

**About Bank of Baroda :**

- Established : 1908
- HQ : Vadodara, Gujarat
- Tagline : India's International Bank
- MD & CEO : Debadatta Chand

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**Ques : \_\_\_\_\_ Cancels Registration of 2 Non Banking Finance Companies - Star Finserv India and Polytex India**

**\_\_\_\_\_ ने 2 गैर बैंकिंग वित्त कंपनियों - स्टार फिनसर्व इंडिया और पॉलीटेक्स इंडिया का पंजीकरण रद्द कर दिया**

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) SIDBI / सिडबी

**Answer : Option B**

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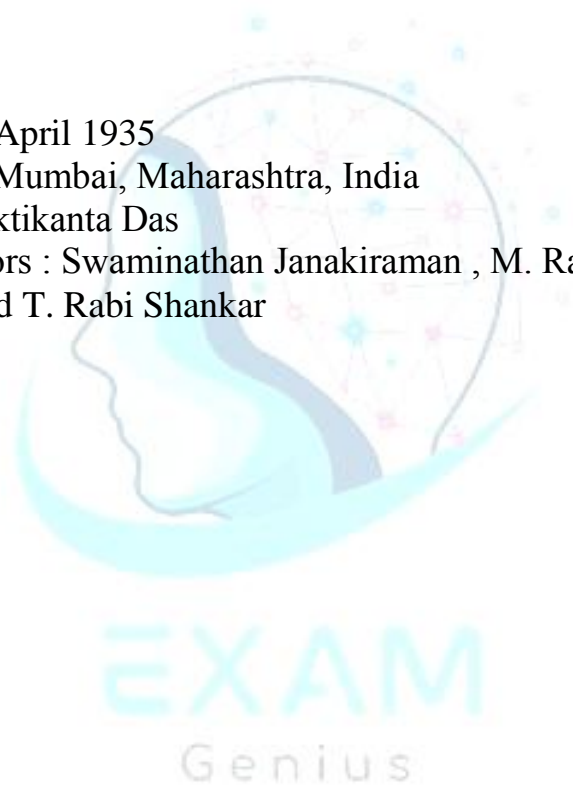
**Explanation :**

- The **Reserve Bank of India (RBI)** has **cancelled** the **certificates of registration (CoR)** of **2 Non Banking Finance Companies (NBFCs)**, **Star Finserv India** and **Polytex India**, due to **irregular lending practices**.
- **Star Finserv India**, based in Hyderabad, operated under 'Progcap' by Desiderata Impact Ventures Private Limited.
- **Polytex India**, headquartered in Mumbai, operated under the 'Z2P' mobile application by Zaitech Technologies Private Limited.
- **Star Finserv** Violated RBI guidelines on outsourcing core decision-making functions in digital lending operations.
- Specifically, outsourcing credit appraisal, loan sanctioning, and KYC verification processes to service providers.
- **Polytex India** Violated norms on outsourcing core functions related to client sourcing, Know Your Customer (KYC) verification, credit appraisal, loan disbursement, loan recovery, and customer complaint resolution.

- Earned a fixed fee from the service provider while the service provider charged interest to borrowers, sometimes at exorbitant rates, violating Fair Practice Code (FPC) guidelines.
  - Following the cancellation of their CoR, both entities are prohibited from conducting business as a Non-Banking Financial Institution (NBFI).
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### **About RBI :**

- Established : 1 April 1935
- Headquarters : Mumbai, Maharashtra, India
- Governor : Shaktikanta Das
- Deputy governors : Swaminathan Janakiraman , M. Rajeshwar Rao, Michael Patra and T. Rabi Shankar



**Ques : Which of the following has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector?**

**निम्नलिखित में से किसने तेल और गैस क्षेत्र में भारत का पहला एक्सचेंज ट्रेडेड फंड (ETF) ICICI प्रूडेंशियल निफ्टी ऑयल एंड गैस ETF लॉन्च किया है?**

- (a) HDFC Asset Management / एचडीएफसी एसेट मैनेजमेंट
- (b) ICICI Prudential Mutual Fund / आईसीआईसीआई प्रूडेंशियल म्यूचुअल फंड
- (c) Kotak Mahindra Asset Management Company / कोटक महिंद्रा एसेट मैनेजमेंट कंपनी
- (d) Shriram Asset Management Company Ltd / श्रीराम एसेट मैनेजमेंट कंपनी लिमिटेड
- (e) None of these / इनमें से कोई नहीं

**Answer : Option B**

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**Explanation :**

- **ICICI Prudential Mutual Fund** has launched the **ICICI Prudential Nifty Oil & Gas ETF**, India's **first exchange-traded fund (ETF)** in the **oil and gas sector**.
- The **scheme** will track the Nifty Oil & Gas TRI, an index that reflects the performance of listed sector companies. This is an **open-ended scheme**, meaning investors can redeem their units at any time.
- The Nifty Oil & Gas Index comprises a maximum of 15 stocks listed on the National Stock Exchange.
- The selection ensures that no single company holds more than 33 per cent of the weight and the combined weight of the top three companies does not surpass 62 per cent of the index. This ensures a balanced and diversified exposure.



### **Recent Facilities Launched in Banking & Insurance Sector :**

- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out 'Paytm Health Saathi', an exclusive health and income protection plan for its merchant partners.
- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Finqury' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.



- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.
- Securities and Exchange Board of India (SEBI) has implemented the much awaited market rumour verification regulation on top 100 companies.
- Adani One, the digital platform of the Adani Group, and ICICI Bank has launched two variants of co-branded credit cards in collaboration with card network Visa. Available in two variants – Adani One ICICI Bank Signature Credit Card and Adani One ICICI Bank Platinum Credit Card.
- Capital markets regulator Securities and Exchange Board of India (SEBI) has launched a mobile app, 'Saarthi 2.0', focused on personal finance for investors.
- Bank of India (BoI) has launched a special fixed deposit plan called '666 Days - Fixed Deposit', offering attractive returns on deposits for a tenure of 666 days.

- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)
- HDFC Bank will stop sending SMS alerts for UPI transitions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.
- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and AuthOrisation. It is a centralised, secure web-based platform that enables individuals or entities to apply online for regulatory approvals, licences, and authorisations from the RBI.
- Retail Direct mobile app : It provides retail investors with a seamless and convenient way to transact in government securities (G-Secs) on their smartphones.
- FinTech Repository : It aims to enhance the RBI's understanding of the Indian fintech sector by providing comprehensive data on fintech firms, both regulated and unregulated.
- Nippon Life India Asset Management Limited (NAM India) has announced the launch of the sonic identity 'The Sound of Freedom', a powerful soundscape symbolising financial freedom
- Maldives intends to launch India's RuPay service, reflecting the strengthening of ties between the two nations.
- Online insurance marketplace Policybazaar has introduced its 'Claim Assurance Program' to accelerate the motor insurance claims process.
- YES BANK has announced the launch of YES Grandeur, an exclusive banking programme designed to address the unique financial and lifestyle needs of India's fast-growing Emerging Affluent segment.
- Axis Bank has introduced the 'ARISE ComeAsYouAre' talent acquisition programme to recruit individuals from the LGBTQIA+ community across India for careers in banking.
- Paytm, has launched the UPI Lite wallet to simplify payments, particularly for low-value transactions.

**Ques : Ageas Federal Life Insurance established in which year ?**  
**एजेस फेडरल लाइफ इंश्योरेंस की स्थापना किस वर्ष में हुई?**

- (a) 2004
- (b) 2005
- (c) 2006
- (d) 2007
- (e) 2008

**Answer : Option D**

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**Explanation :**

**About Ageas Federal Life Insurance :**

- Established : 2007
- Headquarters : Mumbai, Maharashtra
- MD & CEO : Vignesh Shahane

**Recently in News :**

- **Ageas Federal Life Insurance** has **launched** a new pension plan named **‘Golden Years Pension Plan’** that **aims** to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.
- The plan is a Unit Linked, Non-Participating, Individual Pension Plan specifically designed to provide financial stability during retirement.
- Additional allocations to encourage early retirement planning (ages 18-35).
- It Helps in accumulating retirement corpus for loved ones post policyholder's demise.
- **18-70 years for Classic Option; up to 60 years for Golden Waiver of Premium Option.**

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**Ques : \_\_\_\_\_ Raises Investment Cap to 25% for Exchange-Traded Funds and Index Funds**

**\_\_\_\_\_ ने एक्सचेंज-ट्रेडेड फंड और इंडेक्स फंड के लिए निवेश सीमा को 25% तक बढ़ाया**

- (a) NABARD / नाबार्ड
- (b) RBI / आरबीआई
- (c) EPFO / ईपीएफओ
- (d) SEBI / सेबी
- (e) SIDBI / सिडबी

**Answer : Option D**

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**Explanation :**

- Market regulator **Securities and Exchange Board of India (SEBI)** has **streamlined norms** for passive funds, including **index funds and Exchange Traded Funds (ETFs)**.
- **Aim** is to create a level playing field for mutual funds concerning their exposure to securities of group companies of the sponsor.
- SEBI has amended mutual fund rules to allow equity-oriented ETFs and index funds to invest in the listed securities of group companies of the sponsor beyond 25% of the net assets.
- Previously, mutual fund schemes were restricted from investing more than 25% of their net asset value (NAV) in group companies of the sponsor.

**About SEBI :**

- Established : 12 April 1988 as an executive body and was given statutory powers on 30 January 1992 through the SEBI Act, 1992
- Headquarters : Mumbai, Maharashtra
- Chairman : Madhabi Puri Buch (first woman to lead the SEBI)
- SEBI is the regulatory body for securities and commodity markets in India under the ownership of the Ministry of Finance (MoF), GoI.

**Ques : Which state government has launched the 'Mitra Van' initiative under the Tree Plantation Jan Abhiyan-2024 near the Nepal Border?**

**किस राज्य सरकार ने नेपाल सीमा के पास वृक्षारोपण जन अभियान 2024 के तहत 'मित्र वन' पहल शुरू की है?**

- (a) Uttar Pradesh / उत्तर प्रदेश
- (b) Gujarat / गुजरात
- (c) Rajasthan / राजस्थान
- (d) Maharashtra / महाराष्ट्र
- (e) Madhya Pradesh / मध्य प्रदेश

**Answer : Option A**

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**Explanation :**

- **Uttar Pradesh** Government has **launched** the '**Mitra Van**' initiative under the **Tree Plantation Jan Abhiyan-2024**.
- The **aim** of the '**Mitra Van**' initiative is to increase the green cover on the **Uttar Pradesh-Nepal border**.
- The '**Mitra Van**' initiative will start on the border of Uttar Pradesh and Nepal **from 20 July**.

**Main Objective**

- To increase the green cover by planting 35 crore saplings.
- To promote bilateral relations through environmental initiatives with neighboring states and Nepal.

**About Uttar Pradesh**

- Capital – Lucknow
- Chief Minister – Yogi Adityanath
- Governor – Anandiben Patel

**Ques : Who has been appointed as First woman finance minister of UK?**

**ब्रिटेन की पहली महिला वित्त मंत्री के रूप में किसे नियुक्त किया गया है?**

- (a) Rachel Reeves / राचेल रीव्स
- (b) Pradeep Singh Kharola / प्रदीप सिंह खरोला
- (c) Jetha Ahir / जेठा अहीर
- (d) Rushabh Gandhi / ऋषभ गांधी
- (e) None of these / इनमें से कोई नहीं

**Answer : Option A**

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**Explanation :**

- **Rachel Reeves**, a former Bank of England economist, has been **appointed** as the **UK's first female finance Minister** after the Labour's landslide victory, ending 14 years of Conservative rule.
- She became British girls' chess champion aged 14 before studying philosophy, politics and economics at the University of Oxford, which was followed by a Master's degree at the London School of Economics.
- After graduating, she worked as an economist for a decade, first at the Bank of England before switching to the private sector.
- The United Kingdom is made up of England, Scotland, Wales and Northern Ireland.
- She Replaced Jeremy Hunt.

**Recent Appointment in different departments :**

- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Acting Chief Justice (ACJ) of Madhya Pradesh (MP) High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force



(FATF)

- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dharendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA

• Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution

• Kapil Dev : **President of the Professional Golf Tour of India**

• Aksha Mohit Kamboj : VP of India Bullion Jewellers Association

• Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)

• Sudhakar Rao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)

• Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)

• Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)

• Dr PK Mishra : Principal Secretary to the Prime Minister

• Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry (FICCI)

• Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)

• Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development

• Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)

• Sushil Kumar Singh : Chairperson of Deendayal Port Authority

• Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli

• Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)

• Gaurav Banerjee : CEO of Sony India

• Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee

• Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)



- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board
- Pratima Singh : Director of the Department of Promotion of Industry and Internal Trade (DPIIT)
- Krishna M Ella : President of Indian Vaccine Manufacturers Association (IVMA)
- Manoj Kumar : new Chief Vigilance Officer (CVO) of Jawahar Lal Nehru Port Authority (JNPA)
- Justice Dinesh Kumar : Presiding Officer of the Securities Appellate Tribunal (SAT) for a four-year term.
- Narpat Singh (IRTS) : Railway Adviser in the High Commission of India, Dhaka, Bangladesh
- Narsingh Yadav : chairman of the Wrestling Federation of India's Athletes' Commission
- Nidhi S Jain : Chief Vigilance Officer (CVO) of Cotton Corporation of India Limited (CCI).
- Vice Chancellor of Aligarh Muslim University (AMU) : Professor Naima Khatoon
- Secretary of the Department of Posts : Vandita Kaul (replace Vineet Pandey)
- National Judicial Academy (NJC) Bhopal : Justice Aniruddha Bose
- As a Member of University Grants Commission (UGC) : Sachidananda Mohanty
- As member of 16th Finance Commission : Manoj Panda

**Ques : Who has been selected for Dr. C. Narayana Reddy National Literary Award?**

**डॉ. सी. नारायण रेड्डी राष्ट्रीय साहित्य पुरस्कार के लिए किसे चुना गया है?**

- (a) Deepak Shenoy / दीपक शेनॉय
- (b) Neeli Bendapudi / नीली बेंदापुडी
- (c) Sivashankari / शिवशंकरी
- (d) Shanti Lakra / शांति लाकड़ा
- (e) Deepika Misra / दीपिका मिश्रा

**Answer : Option C**

**Explanation :**

- **Noted Tamil writer Sivashankari** has been selected for **Dr. C. Narayana Reddy National Literary Award**.
- **Sivashankari** will be **honoured** with a **cash prize of Rs.5 lakh**, a memento and a shawl in recognition of her contribution to the field of literature.
- A recipient of the Saraswati Samman Award, Ms. Sivashankari will receive the 'Vishwambhara' award during Dr. C. Narayana Reddy's 93rd birth anniversary celebrations at Ravindra Bharati in Hyderabad on July 29.
- The **Chennai-based writer** has penned **36 novels, 48 mini-novels (navalikas), 150 stories, 15 travelogues, seven volumes of essays, four research papers and two biographies** in Tamil.

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## **Recent Awards & Winners :**

- Spice Award 2024 : Sopna Kallingal
- K. Saraswathi Amma Award : P Geetha
- Padma Bhushan : Foxconn Chairman Young Liu
- Sustainable Governance Champion Award : Garden Reach Shipbuilders & Engineers (GRSE) Ltd.
- 12th Vishwa Hindi Samman (World Hindi Conference) : Dr. Usha Thakur
- 2024 Commonwealth Short Story Prize : Sanjana Thakur for her story "Aishwarya Rai"
- Pen Pinter Prize 2024 : Arundhati Roy
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- 'The Economic Times HR World Future Ready Organization Award 2024-25' : NHPC, India's premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)

- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film 'Sunflowers Were the First to Know'
- Amal Clooney Women's Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for "Kairos"
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the 'Best Product Iteration' category at the INMA Awards 2024 : OTTplay
- 'Best Employer' 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez ( aged 60 ) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)'s 2024 Global Media Award : India Today Group's AI news anchor, Sana
- Lata Deenanath Mangeshkar Award : Randeep Hooda
- Outstanding Public Sector Undertaking (PSU) of the Year award : Hindustan Aeronautics Limited (HAL)
- IBSi Digital Banking Awards 2024 : Clayfin Technologies & Jana Bank
- Aryabhatta Award : Pavuluri Subba Rao
- Global Energy Transition Impact Award : Dr Sultan Ahmed Al-Jaber
- CIDC Vishwakarma Award for Social Development and Impact : Puravankara Limited
- KISS (Kalinga Institute of Social Sciences) Humanitarian Award 2021 : Tata Group Chairman Ratan Tata
- World Press Photo of the Year award 2024 – Mohammed Salem

**Ques : Who has been conferred with the “Chevalier de la Légion d’Honneur” (Knight of the Legion of Honour), the highest civilian award of France?**

**जुलाई 2024 में, फ्रांस के सर्वोच्च नागरिक सम्मान “शेवलियर डे ला लीजन डी‘होनूर” (नाइट ऑफ द लीजन ऑफ ऑनर) से किसे सम्मानित किया गया है?**

- (a) Srini Pallia / श्रीनि पल्लिया
- (b) Ratan Tata / रतन टाटा
- (c) Roshni Nadar / रोशनी नादर
- (d) Nita Ambani / नीता अंबानी
- (e) None of these / इनमें से कोई नहीं

**Answer : Option C**

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**Explanation :**

- **Chairperson** of IT services firm **HCLTech**, **Roshni Nadar Malhotra** has been **conferred** with the “**Chevalier de la Légion d’Honneur**” (**Knight of the Legion of Honour**), the **highest civilian award of France**.
- The **award recognises** her **contributions** to the **business world**, her endeavor **to promote economic ties between France and India**, as well as her commitment **to social and environmental causes**.
- As the fourth largest player in India's \$250 billion IT export industry, HCLTech serves numerous French companies in sectors including aerospace, manufacturing, financial services, and pharmaceuticals.
- The honor was presented at a special ceremony held at the French Ambassador's residence in Delhi.

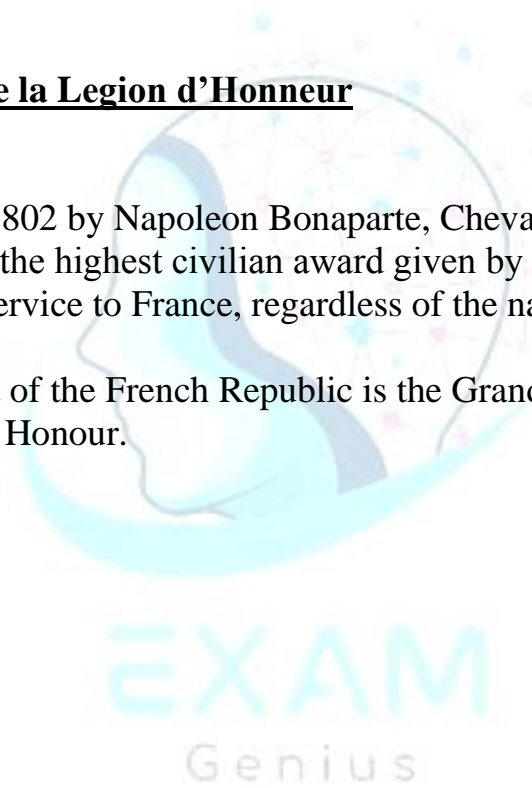
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### **Roshni Nadar Malhotra's Achievements:**

- Roshni Nadar Malhotra has been a prominent figure in the global business landscape, leading HCLTech to new heights and fostering international collaborations.
- Her work in sustainability and education underscores her commitment to corporate social responsibility and community development.
- This award adds to her numerous accolades and highlights the impact of her leadership in enhancing bilateral ties and contributing to the global economy.

### **About Chevalier de la Legion d'Honneur**

- Instituted in 1802 by Napoleon Bonaparte, Chevalier de la Legion d'Honneur is the highest civilian award given by the French Republic for outstanding service to France, regardless of the nationality of the recipients.
- The President of the French Republic is the Grand Master of the Order of the Legion of Honour.





**Ques : Who has been named by the Indian Olympic Association (IOA) as the Chef-de-Mission of the Indian contingent to compete at the Paris 2024 Olympic Games, beginning on July 26?**

**भारतीय ओलंपिक संघ (IOA) ने 26 जुलाई से शुरू होने वाले पेरिस 2024 ओलंपिक खेलों में प्रतिस्पर्धा करने के लिए भारतीय दल के शेफडीमिशन के रूप में किसे नामित किया है?**

- (a) PT Usha / पीटी उषा
- (b) Sharath Kamal / शरथ कमल
- (c) Sania Mirza / सानिया मिर्जा
- (d) PV Sindhu / पीवी सिंधु
- (e) Gagan Narang / गगन नारंग

**Answer : Option D**

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**Explanation :**

- The **Indian Olympic Association (IOA)** has named **Gagan Narang** as the **Chef-de-Mission** of the **Indian contingent** to compete in the **Paris 2024 Olympic Games**, starting on **26th July**.
- He will **replace MC Mary Kom**.
- Narang is the four-time Olympian and 2012 Olympic Games men's 10-meter Air Rifle bronze medalist.
- Star Shuttle PV Sindhu and Table Tennis Ace Achanta Sharath Kamal will be the flag bearers during the opening ceremony.
- India's only women to win two Olympic medals, P.V. Sindhu, will be the female flag-bearer, alongside Sharath Kamal in the opening ceremony.
- Chef-de-Mission is an important administrative post as he is responsible for ensuring the welfare of the participating athletes, taking care of their needs and liaising with the organising committee.

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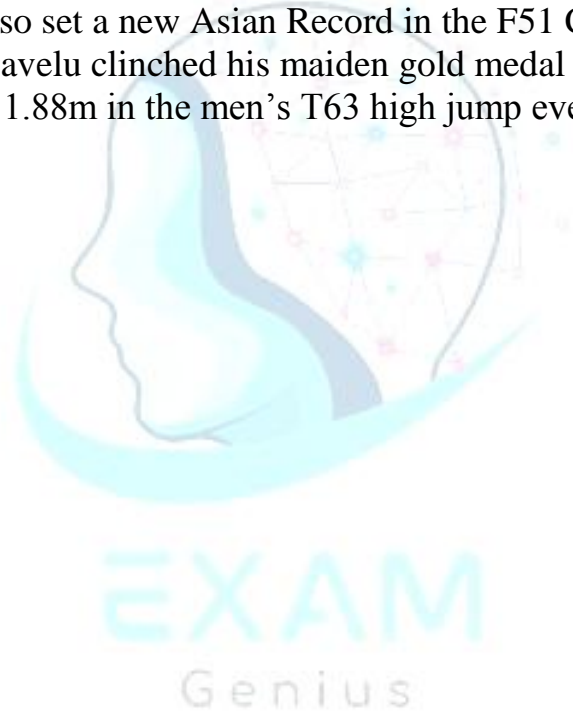


## SPORTS NEWS :

- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.

- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.

- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- Another Indian, Dharambir bagged the Bronze Medal in the Men's Club Throw. His final throw distance of 33.31 metres not only secured him the Bronze Medal but also set a new Asian Record in the F51 Category.
- Mariyappan Thangavelu clinched his maiden gold medal at the World Para Athletics by leaping 1.88m in the men's T63 high jump event.



**Ques : Prime Minister Narendra Modi has received the Order of St. Andrew the Apostle the First-Called award from which country for his exceptional service?**

**हाल ही में, प्रधानमंत्री नरेंद्र मोदी को उनकी असाधारण सेवा के लिए किस देश से ऑर्डर ऑफ सेंट एंड्रयू द एपोस्टल द फर्स्ट-कॉलेड पुरस्कार मिला है?**

- (a) France / फ्रांस
- (b) Russia / रूस
- (c) USA / यूएसए
- (d) Australia / ऑस्ट्रेलिया
- (e) Austria / ऑस्ट्रिया

**Answer : Option B**

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**Explanation :**

- Prime Minister **Narendra Modi** has **received** the **Order of St Andrew the Apostle** the First-Called at the Moscow Kremlin's St Catherine's Hall. It is **Russia's Highest Civilian Honour** For **"Outstanding Service"**.
- It was bestowed upon PM Modi in 2019 for his significant role in enhancing the strategic partnership and friendly relations between Russia and India.

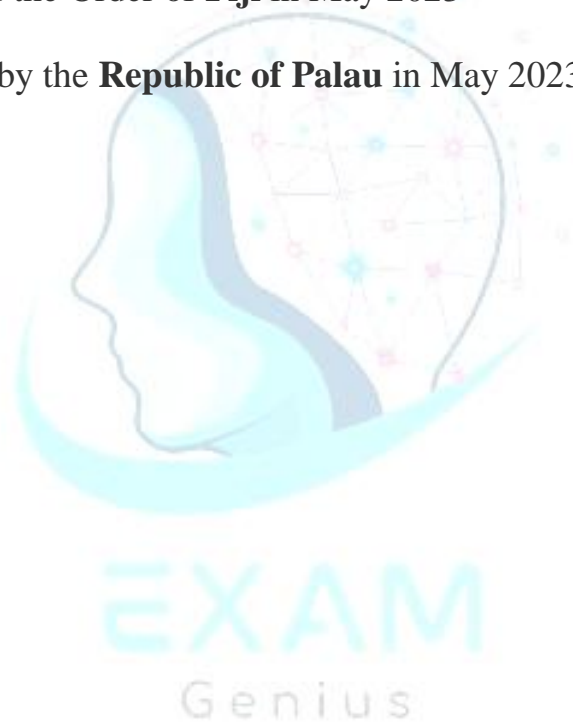
**About Order of St Andrew the Apostle the First-Called**

- The award, established in 1698 by Tsar Peter the Great, honors exceptional civilian or military service.
- Named after Saint Andrew, the patron saint of Russia, the Order is highly prestigious and recognizes outstanding contributions to bilateral relations.

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### **Top international awards and honours bestowed by various countries on PM Modi**

- The Grand Cross of the Order of Honour' award by **Greece** in August 2023
- Grand Cross of the Legion of Honour by **France** in July 2023
- Order of the Nile by Egypt in June 2023
- Companion of the Order of Logohu by **Papua New Guinea** in May 2023
- Companion of the Order of **Fiji** in May 2023
- Ebakl Award by the **Republic of Palau** in May 2023



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**Ques : Chronic Disease Awareness Day is observed every year on which day?**

**क्रोनिक रोग जागरूकता दिवस हर साल किस दिन मनाया जाता है?**

- (a) 8 July
- (b) 9 July
- (c) 10 July
- (d) 11 July
- (e) 12 July

**Answer : Option C**

---

**Explanation :**

- **Chronic Disease Awareness Day** is observed every year on **10 July**.
- Chronic Disease Awareness Day is dedicated to increasing awareness about chronic diseases, their impact, causes, symptoms, and prevention.

**What is a Chronic Disease?**

- Chronic refers to something that happens continuously for a prolonged period of time. Hence, a chronic disease or chronic health condition is a disease lasting for more than three months.
- It develops over time and cannot be prevented by vaccination. It requires long-term, ongoing medical attention. Such a disease is non-communicable and slow-progressing.
- Chronic disease causes are complex and have long latency periods, which means there is a long time between the onset of the disease and the appearance of its first signs.



### **Important days :**

- 20 June – World Refugee Day
- 21 June : International Day of Yoga (Theme 2024 – Yoga for Self and Society)
- 21 June : World Hydrography Day (Theme 2024 – Hydrographic Information – Enhancing Safety, Efficiency and Sustainability in Marine Activities)
- 21 June : World Music Day
- 22 June : World Rainforest Day (Theme 2024 - Empowering the World in Defense of Our Rainforests)
- 23 June : International Olympic Day (Theme 2024 – Let's Move and Celebrate)
- 23 June : : United Nations Public Service Day
- 24 June : International Day of Women in Diplomacy (Theme 2024 – Women's Leadership in Multilateral Diplomacy)
- 25 June : International Day of the Seafarer
- 25 June : World Vitiligo Day (Theme 2024 : United by the skin)
- 26 June : International Day against Drug Abuse and Illicit Trafficking (Theme 2024 – The evidence is clear: invest in prevention)
- 27 June : Micro Small Medium Enterprise (MSME) Day (Theme 2024 – MSMEs and the SDG)
- 28 June : National Insurance Awareness Day
- 30 June : International Day of Parliamentarism (Theme 2024 – Parliamentary diplomacy: Building bridges for peace and understanding.)
- 30 June : International Asteroid Day
- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)



## Static Banking Awareness Terms Recently in News :

### Different Types of Account :

#### ❖ Nostro Account :

- These accounts are held by Indian Banks in foreign Banks in foreign currency.
- Example- Indian Bank has an account in Bank of America in dollars.

#### ❖ Vostro Account :

- These accounts are held by foreign banks in India in Indian Rupees.
- Example: Bank of America has an account in Indian Bank in Indian Rupees.

#### ❖ DEMAT Account :

- DEMAT stands for Dematerialised Accounts.
- These accounts are used to transact shares in electronic format.

#### ❖ Dormant Account :

- A Dormant Account is a banking term that refers to an account of a customer which was without any activity for a period of two years other than posting interest.

#### ❖ Escrow Account :

- It is the temporary pass through an account held by third parties during the transaction between two parties.

#### ❖ GILT Account :

- These accounts are maintained by investors with the Primary dealers for holding their Government securities and Treasury bills in the Demat form.

## IMPORTANT ONE – LINER Current Affairs

- The **Reserve Bank of India (RBI)** has **approved the re-appointment of Govind Singh** as the **managing director and chief executive officer** of **Utkarsh Small Finance Bank (Utkarsh SFB)** effective from September 21, 2024.
- Indian “**Iron-Dome**” **Akash Surface-to-Air Missile (SAM)** is competing against Chinese-made Sky Dragon-50 air defense systems to secure an order from Brazil.
- **Thazhakara** has become the **first grama panchayat** in **Alappuzha** and one of the first in Kerala to update and publish a comprehensive People’s Biodiversity Register (PBR) with the involvement of local communities.
- India will host the prestigious **Malabar Naval Exercise** alongside the **United States, Japan, and Australia** in the **Bay of Bengal** in October 2024. The **28th edition** of the Malabar exercise, with a major focus on advanced anti-submarine warfare.
- **Tata Realty & Infrastructure Ltd.** has **secured a Rs.825 crore loan** from the **International Finance Corporation (IFC)** for refinancing of Ramanujan Intellion Park in Chennai, a ‘sustainable real estate development’ project.
- Union Home Minister and Minister of Cooperation Amit Shah has inaugurated the Amin **PJKP Vidhyarthi Bhavan** in **Ahmedabad, Gujarat**.