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## Current Affairs



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**Ques : WPI rises to a 16-month high of \_\_\_\_\_**  
**WPI 16 महीने के उच्चतम स्तर \_\_\_\_\_ पर पहुंची**

- (a) 3.5%
- (b) 4.2%
- (c) 4.5%
- (d) 3.36%
- (e) 4.8%

**Answer : Option D**

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Explanation :

- **India's Wholesale Price Index (WPI)**-based inflation climbed for the fourth consecutive month in June 2024, reaching a **16-month high** of **3.36 per cent** compared to 2.61 per cent in May 2024.
- Wholesale price inflation surged to a 16-month high in June as food and manufactured product prices shot up
- Food inflation surged to **10.87 per cent** during the month.

**Price Increases in Specific Categories:**

- Vegetables:76 percent increase.
- Onion:35 percent increase.
- Potato:37 percent increase.
- Cereals:27 percent increase.
- Fruits:14 percent increase.
- Wheat:25 percent increase.

**Recent WPI-based Retail inflation in India:**

- January 2024 : 0.27%
- February 2024 : 0.2%
- March 2024 : 0.53%
- April 2024 : 1.26%
- May 2024 : 2.6%

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**Ques : \_\_\_\_ of Rs. 3.68 Lakh Crore Loans under the Emergency Credit Line Guarantee Scheme are Classified as Bad Debts**

**आपातकालीन क्रेडिट लाइन गारंटी योजना के तहत 3.68 लाख करोड़ रुपये के**

**\_\_\_\_ ऋण को खराब ऋण के रूप में वर्गीकृत किया गया है**

- (a) 2%
- (b) 3%
- (c) 4%
- (d) 5%
- (e) 6%

**Answer : Option E**

**Explanation :**

- As per the government's report, the **Non-performing assets (NPA)** have been around **6%** under the **Emergency Credit Line Guarantee Scheme (ECLGS)**.
- This means the cost to provide a full guarantee under the scheme will be much less than anticipated.
- NPAs reported under ECLGS amount to approximately **RS.22,000 crore, which is 6% of the guaranteed loans.**
- As per RBI, an NPA is a loan where interest and/or instalment of principal remain overdue for more than 90 days in respect of a term loan.
- According to the latest Financial Stability Report by RBI, the **gross non-performing assets (GNPA) ratio** for scheduled commercial banks fell to a multi-year low of **2.8% at the end of March 2024.**

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### About Emergency Credit Line Guarantee Scheme (ECLGS) :

- ECLGS was **launched in May 2020** to provide liquidity support to businesses adversely impacted by the Covid-19 pandemic lockdown.
- The scheme covers loans sanctioned under the '**Guaranteed Emergency Credit Line**' up to **March 31, 2023, or until guarantees for an amount of Rs.5-lakh crore are issued**, whichever is earlier.
- It provides 100% guarantee coverage to banks and NBFCs on credit extended to business enterprises/MSMEs based on their loan outstanding as of February 29, 2020.
- **Eligibility** : Initially targeted at MSMEs, the scheme was later expanded to include borrowers from 26 stressed sectors identified by the Kamath Committee, as well as the healthcare and hospitality sectors.
- Total liquidity support of Rs.3.68 lakh crore was extended to 1.19 crore businesses.
- MSMEs represent 95% of the number of guarantees and about 65% of the amount of guarantees issued.

**Ques : \_\_\_\_\_ Urges Lenders to Listen to Borrowers Before Declaring Account Fraud**

**\_\_\_\_\_ ने ऋणदाताओं से खाता धोखाधड़ी की घोषणा करने से पहले उधारकर्ताओं की बात सुनने का आग्रह किया है**

- (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 **developed** new **standards** for lenders to follow before categorising **loan accounts as fraudulent**.
- To ensure compliance with natural justice principles, which require that both parties in a dispute be heard before making a decision.
- The guidelines follow a Supreme Court judgement dated March 27, 2023, which mandates that borrowers must be given a hearing before their accounts are classified as fraud.
- The RBI has updated its master direction on “**Fraud Risk Management**”, in which it has been mandated that lenders have to issue a detailed show-cause notice (SCN) to persons, entities, and promoters/whole-time and executive directors against whom there are allegations of fraud.
- Borrowers must be given **at least 21 days to respond to the SCN**.

- The master direction applies to **commercial banks; upper-, middle-, and base-layer non-banking financial companies; all India financial institutions; and cooperative banks.**
- The Fraud Risk Management Policy should be reviewed by the board at least once every three years.
- A **special committee** of the board, **known as the Special Committee for Monitoring and Follow-up of Fraud Cases (SCBMF)**, must be constituted.
- The SCBMF should consist of at least three board members, including a whole-time director and two independent/non-executive directors.
- The SCBMF will oversee the effectiveness of fraud risk management, review fraud cases, conduct root cause analysis, and suggest measures to strengthen internal controls and minimize fraud incidence.

### 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 bank Introduce Deposit Schemes to Support Credit Demand ?**

**कौन सा बैंक क्रेडिट मांग का समर्थन करने के लिए जमा योजनाएं शुरू करता है?**

- (a) Bank of Baroda / बैंक ऑफ बड़ौदा
- (b) Bank of Maharashtra / बैंक ऑफ महाराष्ट्र
- (c) Punjab National Bank / पंजाब नेशनल बैंक
- (d) State bank of India / भारतीय स्टेट बैंक
- (e) Both A and B / ए और बी दोनों

**Answer : Option E**

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**Explanation :**

- **Bank of Baroda (BoB) and Bank of Maharashtra (BoM)** have introduced **special deposit schemes** to address the increasing credit demand highlighted by Reserve Bank of India (RBI) Governor Shaktikanta Das.
- These schemes are aimed at bridging the **gap between deposit and credit growth** in the banking sector.

**Bank of Maharashtra (BoM) Scheme:**

- 200 days at 6.90% interest
- 400 days at 7.10% interest
- 666 days at 7.15% interest
- 777 days at 7.25% interest
- Eligibility: Deposits up to Rs.10 crore

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### **Bank of Baroda (BoB) Scheme:**

- Scheme Name: "**Bob Monsoon Dhamaka Deposit Scheme.**"

Tenor :

- 399 days at an interest rate of 7.25% per annum
- 333 days at an interest rate of 7.15% per annum
- Retail deposits below Rs.3 crore
- Senior citizens earn an extra 0.50% interest
- Non-Callable Deposits receive an additional 0.15% interest
- BoB's deposits grew by 8.83% YoY to Rs. 13.06 trillion as of June 30, 2024, lower than the industry growth rate of 10.64% as of June 28, 2024.

### **About BoB :**

- Established : 20 July 1908
- Headquarters : Vadodara, Gujarat, India
- MD & CEO : Debadatta Chand
- Tagline : India's International Bank

### **About BoM :**

- Established : 16 September 1935
- Headquarters : Pune, Maharashtra, India
- MD & CEO : Nidhu Saxena
- Tagline : One Family One Bank

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

- National Bank for Agriculture and Rural Development (NABARD) informed its arm that it has launched a Rs 750-crore agri fund for startups and rural enterprises. The fund called 'Agri-SURE' is announced by NABVENTURES, a subsidiary of NABARD.
- State Bank of India has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.
- BNP Paribas, the European Union's leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.
- State-owned Punjab National Bank (PNB) introduced a new security feature 'Safety Ring' within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- Tata Asset Management has launched India's first-ever tourism index fund – the Tata Nifty India Tourism Index Fund.
- 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.
- 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.
- 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 Sapphiro 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 'Fintquiry' 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 transactions 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

**Ques :** \_\_\_\_\_ approves IPOs of Northern Arc Capital and Shree Tirupati Balajee Agro Trading.

\_\_\_\_\_ ने नॉर्थर्न आर्क कैपिटल और श्री तिरुपति बालाजी एग्रोट्रेडिंग के आईपीओ को मंजूरी दे दी

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

**Answer : Option D**

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**Explanation :**

- Financial services platform Northern Arc said that it has received markets regulator **Securities and Exchange Board of India (SEBI) approval** to raise funds through initial public offerings (IPO).
- This initial public offering includes a fresh issuance of equity shares worth Rs.500 crore and an offer-for-sale of 2.1 crore equity shares by existing investors.

**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 : Who won the 2024 Wimbledon Men's singles title in the final?**

**2024 विंबलडन पुरुष एकल का खिताब किसने फाइनल में जीता?**

- (a) Novak Djokovic / नोवाक जोकोविच
- (b) Rafael Nadal / राफेल नडाल
- (c) Roger Federer / रोजर फ़ेडरर
- (d) Alexander Zverev / अलेक्जेंडर ज्वेरेव
- (e) Carlos Alcaraz / कार्लोस अल्कराज

**Answer : Option E**

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**Explanation :**

- The **137th edition** of the All England Championship ,famous as **Wimbledon Championship**, was held at Wimbledon in England from 1-14 July 2024.
- It is the **oldest tennis tournament** in the world and was held for the **first time in 1877** and organised by the All England Lawn Tennis & Croquet Club Limited at Wimbledon, London, England.
- **Carlos Alcaraz of Spain** and **Barbosa Krejcikova of Czech Republic** won the **men's and women's single title respectively** at the 2024 Wimbledon Tennis Championships .
- It was the second consecutive Wimbledon singles title for Carlos Alcaraz and first Wimbledon singles title for Barbosa Krejcikova.
- It is the **third Grand Slam event of a calendar year** after the Australian Open and the French Open.

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- This was the **fourth Grand Slam singles** title for **Alcaraz** having won the **French Open in 2024, the US Open in 2022 and Wimbledon in 2023 and 2024.**
- Novak Djokovic holds the record of winning the maximum number of Grand Slam singles titles. He has won 24 singles titles.
- Second Grand Slam Singles Title for Barbora Krejckikova.
- Barbora Krejckikova of the Czech Republic won her second Grand Slam singles title after beating Jasmine Paolini of Italy in the final of the 2024 Wimbledon Championship.

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## SPORTS NEWS :

- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Manneppalli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- 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.
- 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.



**Ques : Who took charge as the 35th Foreign Secretary?**  
**35वें विदेश सचिव के रूप में किसने कार्यभार संभाला?**

- (a) Angad Pratap / अंगद प्रताप
- (b) Madhu Nair / मधु नायर
- (c) Pramod Sharma / प्रमोद शर्मा
- (d) Prashant Krishna / प्रशांत कृष्ण
- (e) Vikram Misri / विक्रम मिस्री

**Answer : Option E**

**Explanation :**

- **Vikram Misri** took charge as the **35th Foreign Secretary** after **Vinay Kwatra** completed his tenure.
- Vikram Misri, an officer of the **1989** batch of the **Indian Foreign Service (IFS)** who has the rare distinction of serving as private secretary to three prime ministers, last held the post of deputy national security advise.
- He served as a Deputy National Security Adviser before the current assignment, served in China during the 2020 Galwan conflict and is also known to have extensive contacts in conflict-torn Myanmar where he served as India's Ambassador during 2016-18.

**Other Important Secretaries :**

- Revenue Secretary – Sanjay Malhotra
- Defence Secretary – Giridhar Aramane
- Economic Affairs Secretary – Ajay Seth
- Finance Secretary – V. Somanathan
- Expenditure Secretary – T. V. Somanathan
- Home Secretary – Ajay Kumar Bhalla
- MoSPI Secretary – G. P. Samanta
- Cabinet Secretary – Rajiv Gauba

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### **Recent Appointment in different departments :**

- Justice Aalia Neelum : Chief Justice of the Lahore High Court (LHC) of Pakistan
- Robert Jerard Ravi : BSNL Chairman and Managing Director (CMD)
- Rajat Sharma : President of News Broadcasters & Digital Association (NBDA)
- Gautam Gambhir : appointed as the India men's cricket team's head coach
- Soumya Swaminathan : Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)
- Rachel Reeves : UK's first female finance Minister
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana 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)
- Sudhakararao 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
- National women's hockey coach : Harendra Singh (replace Janneke Schopman)
- Head of committee to protect Delhi's forests : Justice Najmi Waziri



**Ques : Who has won the 2024 UEFA European Football Championship?**

**2024 यूईएफए यूरोपीय फुटबॉल चैंपियनशिप किसने जीती है?**

- (a) Spain / स्पेन
- (b) Argentina / अर्जेंटीना
- (c) France / फ्रांस
- (d) USA / यूएसए
- (e) UK / यूके

**Answer : Option A**

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**Explanation :**

- The **Spanish men's football team**, also known as **La Roja**, won their fourth **UEFA European Football Championships** or the **Euro Cup** by **defeating England 2-1** in the final **played at Berlin's Olympiastadion stadium** on 14 July 2024.
- The **17th edition** of the Euro Cup was hosted by Germany from 15 June to 14 July 2024. Twenty-four teams from Europe participated in the 17th Euro Cup.
- This is England's second consecutive runner-up finish, having lost to Italy in the final of Euro 2020. The country has never won a European championship and its last major international tournament win was the 1966 World Cup.
- Spain becomes the first country to win the men's European Championships four times (1964, 2008, 2012, 2024).

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**Six players shared the Golden Boot award, each scoring three goals:**

- Harry Kane (England)
- Dani Olmo (Spain)
- Georges Mikautadze (Georgia)
- Cody Gakpo (Netherlands)
- Ivan Schranz (Slovakia)
- Jamal Musiala (Germany)

**About UEFA European Championship :**

- Started : 1958
- Number of teams 24
- Most successful team : Spain (4 titles) (1964, 2008, 2012 and 2024)
- 2024 Edition : 17th
- 2024 host : Germany
- 2024 Winner : Spain
- 2024 Runner up : England
- 2024 Top scorer : Six players (3 goals each)
- 2024 Best player : Rodri (Spain)
- 2024 Best young player : Lamine Yamal (Spain)

**Ques : Which country will host the Annual Conference of the International Cricket Council (ICC)?**

**कौन सा देश अंतर्राष्ट्रीय क्रिकेट परिषद (ICC) के वार्षिक सम्मेलन की मेजबानी करेगा**

- (a) Malaysia / मलेशिया
- (b) Ukraine / यूक्रेन
- (c) Sweden / स्वीडन
- (d) Vietnam / वियतनाम
- (e) Sri Lanka / श्रीलंका

**Answer : Option E**

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**Explanation :**

- **Sri Lanka Cricket will host the Annual Conference of the International Cricket Council (ICC)** in Sri Lanka from July 19th to 22nd, 2024.
- The mega cricket conference will bring together over 220 delegates from 108 ICC member countries from across the world, covering regions such as Africa, the Americas, Asia, East Asia Pacific, and Europe.
- This year's conference, themed "Capitalizing on the Olympic Opportunity," will discuss topics such as 'Diversity and Inclusion,' 'environmental sustainability and the sport,' and 'Cricket's triumphant return at LA28.'
- The annual conference will consist of a series of key meetings, workshops, and networking sessions, and key decisions will be taken for the benefit of the future of the game.

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### **About International Cricket Council (ICC) :**

- The International Cricket Council is the global governing body of cricket.
- It was founded as the Imperial Cricket Conference in 1909 by representatives from Australia, England and South Africa.
- It was renamed as the International Cricket Conference in 1965, and took up its current name in 1987.
- Formation – 15 June 1909
- Headquarters – Dubai, UAE
- Chairman – Greg Barclay (New Zealand)
- Deputy Chairman – Imran Khwaja (Singapore)
- CEO – Geoff Allardice (Australia)
- General Manager – Wasim Khan
- Membership – 108 members



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**Ques : Who has won the Golden sand master award with a gold medal at the International Sand Sculpture Championship held in St. Petersburg, Russia?**

**रूस के सेंट पीटर्सबर्ग में आयोजित अंतर्राष्ट्रीय रेत मूर्तिकला चैंपियनशिप में स्वर्ण पदक के साथ गोल्डन सैंड मास्टर पुरस्कार किसने जीता है?**

- (a) Ravinder Reddy / रविंदर रेड्डी
- (b) Subodh Gupta / सुबोध गुप्ता
- (c) Shilpa Gupta / शिल्पा गुप्ता
- (d) Neeraj Gupta / नीरज गुप्ता
- (e) Sudarsan Pattnaik / सुदर्शन पटनायक

**Answer : Option E**

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**Explanation :**

- Renowned Indian sand artist **Sudarsan Pattnaik** has won **Golden sand master award** with a **gold medal** at international sand sculpture championship **held at St. Petersburg, Russia.**
- Pattnaik, the only participant from India has created a 12 feet high sand Ratha ( chariot) of Mahaprabhu Jagannath with his devotee and poet Balaram Das.
- Balaram Das who was the author of Dandi Ramayan was a great devotee of Lord Jagannath in fourteenth century A.D.

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**Recent Awards & Winners :**

- Gulbenkian Prize for Humanity 2024. : Andhra Pradesh Community Managed Natural Farming (APCNF)
- best state in Horticulture in the prestigious Agriculture Leadership Awards 2024 : Nagaland
- Order of St Andrew Russia's Highest Civilian Honour : Prime Minister Narendra Modi

- “Chevalier de la Légion d’Honneur” Highest civilian award of France : Roshni Nadar Malhotra
- Dr. C. Narayana Reddy National Literary Award : Sivashankari
- 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

**Ques : Which IIT and Prasar Bharati host the two-day Robot Competition 'DD-Robocon' India 2024 at Thyagaraj Stadium in Delhi?**

**कौन सा आईआईटी और प्रसार भारती दिल्ली के त्यागराज स्टेडियम में दो दिवसीय रोबोट प्रतियोगिता 'डीडी-रोबोकॉन' इंडिया 2024 की मेजबानी करेगा?**

- (a) IIT Delhi
- (b) IIT Gandhinagar
- (c) IIT Kanpur
- (d) IIT Madras
- (e) IIT Gorakhpur

**Answer : Option A**

---

**Explanation :**

- **IIT Delhi and Prasar Bharati** host the **two-day Robot Competition 'DD-Robocon' India 2024** at **Thyagaraj Stadium in Delhi**.
- More than **750 students from over 45 colleges, institutions, and universities** participated in the competition.
- The winning team from DD-Robocon will represent India at the **international Asia-Pacific Broadcasting Union Robocon 2024**, which will take place in QuangNinh, Vietnam.
- DD-Robocon India aims to promote technical skill development, innovation, and teamwork among engineering students by providing visibility and recognition in the field of robotics.
- The competition is an esteemed platform for showcasing and advancing the students' engineering and robotics capabilities.

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## **IITs in News :**

- The Startup Incubation and Innovation Centre (SIIC) at IIT Kanpur has joined forces with the Centre of Excellence for Capacity Building, Training, and Design of Unmanned Aerial Vehicles at IIT Kanpur (Drone CoE Kanpur), an initiative by the Government of Uttar Pradesh, and the Drone Federation of India (DFI) to launch the UAV/UAS/Drone Acceleration and Networking (UDAAN) Programme.
- A team of teachers and students of the Indian Institute of Technology (IIT) Dharwad, led by Sudheer Siddapureddy and Ameer Mulla, has developed a fire rescue assistant drone.
- Tata Consultancy Services (TCS) has joined forces with the Indian Institute of Technology Bombay (IIT Bombay) to create India's inaugural Quantum Diamond Microchip Imager.
- The Armed Forces Medical Services (AFMS) has signed an MoU with the Indian Institute of Technology (IIT) Hyderabad to collaborate on research and training.
- Nine projects sanctioned from the electronics and communication systems (ECS) cluster of Defence Research and Development Organisation (DRDO) were handed over to IIT-Bhubaneswar.
- The Systematic Voters' Education and Electoral Participation Cell (SVEEP) of Kamrup Election District has partnered with IIT Guwahati to develop an innovative 3D printed dummy ballot unit
- The Alliance of Digital India Foundation (ADIF) and IIT Guwahati signed MOU to boost the startup ecosystem in India
- C-DOT, the premier Telecom R&D Centre of the Department of Telecommunications (DoT) and IIT Jodhpur signed an agreement for "Automated Service Management in 5G and Beyond Networks Using AI"
- Armed Forces Medical Services (AFMS) has signed MoU with the Indian Institute of Technology (IIT) Kanpur
- Lightstorm signed with IIT Madras to launch employment skilling initiative
- SJVN partners with IIT-Patna to improve tunneling project performance
- Canara Bank and SINE of IIT Bombay Partners to Empower Start-ups Across India
- IIM Mumbai and Starburst collaborate to boost aerospace, defence startups
- IIT Madras hosts the 6th Shaastra Rapid FIDE Rated Chess Tournament
- Starburst Accelerator SARL partners with IIT Madras to establish €100 million startup hub
- IIT Madras develops customisable 'Electric Standing Wheelchair'

**Ques : Paul Kagame re-elected for 4th term as President of which country?**

**पॉल कागमे किस देश के राष्ट्रपति के रूप में चौथी बार पुनः चुने गए?**

- (a) Rwanda / रवांडा
- (b) Uganda / युगांडा
- (c) Brundi / ब्रूंडी
- (d) Tanzania / तंजानिया
- (e) Nigeria / नाइजीरिया

**Answer : Option A**

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**Explanation :**

- President **Paul Kagame** has secured a **decisive victory** in **Rwanda's 2024 presidential election**, capturing 99.15% of the votes. This marks his fourth consecutive term in office.
- Two challengers, Frank Habineza of the Democratic Green Party and independent candidate Philippe Mpayimana, garnered 0.53% and 0.32% of the counted votes, respectively.
- Approximately 65% of Rwanda's population, predominantly under 35 years old, participated in the election.

**About Rwanda :**

- Capital- Kigali
- Currency- Rwandan Franc
- President- Paul Kagame
- Prime Minister- Édouard Ngirente
- Official languages- Kinyarwanda, French, English, Swahili

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### **Newly Appointed Prime Minister & President :**

- President of Lithuania : Gitanas Nauseda
- President of Iran : Masoud Pezeshkian
- Prime Minister of the United Kingdom : Keir Starmer
- Prime Minister of the Netherlands : Dick Schoof
- President of Slovakia : Peter Pellegrini
- President of South Africa : Cyril Ramaphosa
- First female President of Mexico : Claudia Sheinbaum
- President of Lithuania : Gitanas Nauseda
- President of Taiwan : Lai Ching-te
- Prime Minister of Singapore : Lawrence Wong
- President of the Russian Federation : Vladimir Putin
- President of Panama : Jose Raul Mulino
- Prime minister of Solomon Islands : Jeremiah Manele
- Pakistan's Deputy Prime Minister : Ishaq Dar
- Prime Minister of Bhutan (2nd term) : Tshering Tobgay
- Prime Minister of Yemen : Ahmed Awad bin Mubarak
- Prime Minister of Kazakhstan : Olzhas Bektenov
- Prime Minister of Tuvalu : Feleti Teo
- President of Slovakia - Peter Pellegrini
- President of Senegal – Bassirou Diomaye Faye
- Prime Minister of Portugal – Luis Montenegro
- President of Indonesia – Prabowo Subianto
- PM of Palestinian – Mohammad Mustafa
- President of Pakistan – Asif Ali Zardari (14th)
- Prime Minister of Pakistan – Shehbaz Sharif (2nd term)
- First female Prime Minister of Democratic Republic of Congo - Judith Suminwa Tuluka
- President of Finland - Alexander Stubb
- President of Hungary - Tamas Sulyok

**Ques : World Day for International Justice is observed every year on which day?**

**विश्व अंतर्राष्ट्रीय न्याय दिवस हर साल किस दिन मनाया जाता है?**

- (a) 15 July
- (b) 16 July
- (c) 18 July
- (d) 19 July
- (e) 17 July

**Answer : Option D**

---

**Explanation :**

- **World Day for International Justice** is observed every year on **17 July**.
  - It is a day dedicated to promoting international criminal justice and honouring the fight against impunity for the most serious crimes that affect the international community.
  - The origin of the World Day for International Justice dates back to July 17, 1998, when the Rome Statute was adopted, establishing the International Criminal Court (ICC).
  - The ICC is the first permanent international court capable of prosecuting individuals accused of genocide, crimes against humanity, war crimes, and crimes of aggression when national courts are unable or unwilling to do so.
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### **Important days :**

- 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)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)

## **IMPORTANT ONE – LINER Current Affairs**

- The **World Heritage Young Professionals Forum 2024** on the theme 'World Heritage: Capacity Building of Youth and Exploring Opportunities' is being **organized by the Archaeological Survey of India in New Delhi**.
- Professor **Ajay Kumar Sood**, Principal Scientific Adviser to the Government of India, **launched** the report on e-mobility R&D Roadmap for India with the aim of achieving the net-zero target.
- **PM Modi laid the foundation** stone of **India's longest and largest urban tunnel project in Mumbai**. Through the tunnel, vehicles on the Western Express Highway will be able to reach the Eastern Express Highway of Thane directly.
- **India** is set to **host the second Asia Pacific (APAC) ministerial conference on civil aviation**, which will be jointly organised by the Indian government and the International Civil Aviation Organization (ICAO) APAC.
- **India** and **Russia** target **increasing bilateral trade** to \$100 billion by 2030.
- **International Maritime Organisation (IMO) Announced the Winners of IMO Award for Exceptional Bravery at Sea 2024** : Captain Avhilash Rawat and the crew of the oil tanker Marlin Luanda, nominated by the Marshall Islands  
AND Captain Jorge Fernando Galaviz Fuentes and the crew of the tugboat Pemex Maya, nominated by Mexico
- **World Championship of Legends 2024: India Champions Clinch Title** by defeating Pakistan Champions by five wickets here at Edgbaston.
- **India** has **signed an agreement** with the **Marshall Islands** to provide an annual grant for **four community development projects** as part of New Delhi's outreach to Pacific Island states.