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Ques : Which bank has raised Rs.10,000 crore at a coupon rate of 7.36 per cent through its fifth infrastructure bond issuance?

जून 2024 में, किस बैंक ने अपने पांचवें इंफ्रास्ट्रक्चर बॉन्ड जारी करके 7.36 प्रतिशत की कूपन दर पर RS.10,000 करोड़ जुटाए हैं?

- (a) State Bank of India / भारतीय स्टेट बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Yes Bank / यस बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Canara Bank / केनरा बैंक

Answer : Option A

Explanation :

- **State Bank of India (SBI)** has raised Rs.10,000 crore at a coupon rate of 7.36 per cent through its fifth infrastructure bond issuance.
- The issue attracted an overwhelming response from investors, with bids in excess of Rs.19,884 crore, and was oversubscribed by around four times against the base issue size of Rs.5,000 crore.
- Based on the response, the bank has decided to accept Rs.10,000 crore at a coupon rate of 7.36 per cent payable annually.
- This represents a spread of 21 bps over the corresponding FBIL G-Sec par curve. The instrument is rated AAA with stable outlook.

About State Bank of India (SBI) :

- **Founded** – 1 July 1955
- **Headquarters** – Mumbai, Maharashtra
- **Chairman** – Dinesh Kumar Khara
- **Tagline** – Pure Banking Nothing Else

Ques : The National Council of Applied Economic Research (NCAER) forecasts India's FY25 GDP growth at about _____ driven by strong economic activity.

नेशनल काउंसिल ऑफ एप्लाइड इकोनॉमिक रिसर्च (एनसीएईआर) ने अनुमान लगाया है कि वित्त वर्ष 2025 में भारत की जीडीपी वृद्धि दर मजबूत आर्थिक गतिविधियों के कारण लगभग ____ रहेगी।

- (a) 7.2%
- (b) 7.3%
- (c) 7.4%
- (d) 7.5%
- (e) 7.6%

Answer : Option D

Explanation :

- The **National Council of Applied Economic Research (NCAER)** forecasts **India's FY25 GDP growth** at about **7.5%**, driven by strong economic activity.
- Recently, the Reserve Bank of India (RBI) raised its projections for India's Gross Domestic Product (GDP) growth to 7.2% from 7% in FY25.
- Growth projections have been upgraded by various other agencies as well with the median projection at 6.9%.
- **Director General of NCAER – Poonam Gupta**

Updated GDP List :

- S&P – 6.8% (FY25), 6.9% (FY26), 7% (FY27)
- Fitch Rating – 7.2% (FY25)
- CII – 8% (FY25)
- World Bank – 6.6% (FY25), 6.7% (FY26), 6.8% (FY27)
- RBI – 7.2% (FY25)
- Goldman Sachs – 6.8% (FY25), 6.9% (CY24)
- DBS Bank – 7% (FY25)
- NSO – 8.2% (FY24)

Ques : Which Bank Plans to Raise Rs 11,000 Crore Through Combination of Equity and Debt ?

कौन सा बैंक इक्विटी और ऋण के संयोजन के माध्यम से 11,000 करोड़ रुपये जुटाने की योजना बना रहा है?

- (a) AU Small Finance Bank Limited / एयू स्मॉल फाइनेंस बैंक लिमिटेड
- (b) Capital Small Finance Bank Limited / कैपिटल स्मॉल फाइनेंस बैंक लिमिटेड
- (c) Suryoday Small Finance Bank / सूर्योदय स्मॉल फाइनेंस बैंक लिमिटेड
- (d) Shivalik Small Finance Bank / शिवालिक स्मॉल फाइनेंस बैंक
- (e) Ujjivan Small Finance Bank / उज्जीवन स्मॉल फाइनेंस बैंक

Answer : Option A

Explanation :

- The board of directors of **AU Small Finance Bank Limited**. approved plans to **raise Rs 11,000 crore** through **equity and debt instruments**.
- **Rs 5,000 crore** will be **raised** through **qualified institutional placement (QIP) and other modes**, subject to regulatory approvals.
- **Another Rs 6,000 crore** will be **raised** via **debt instruments** such as bonds and non-convertible debentures, approved by the RBI.
- As of March 2024, AU Small Finance Bank reported gross advances of Rs 73,999 crore and deposits of Rs 87,182 crore.

About AU Small Finance Bank Limited :

- Founded : 1996
- Headquarters : Jaipur, Rajasthan, India
- MD & CEO : Sanjay Agarwal
- AU Small Finance Bank Limited is an Indian scheduled commercial small finance bank and India's largest tech-led small finance bank.

Ques : ____ Introduces SAARC Currency Swap Framework for 2024-2027

____ 2024-2027 के लिए सार्क मुद्रा स्वेप फ्रेमवर्क पेश किया गया

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)**, with the Government of India's concurrence, has decided to put in place a **revised framework on currency swap arrangement for SAARC** (South Asian Association for Regional Cooperation) countries **for the period 2024 to 2027**.
- **SAARC has 8 member countries (Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri-Lanka).**
- Under this Framework, the RBI would enter into bilateral swap agreements with SAARC central banks, who want to avail of the swap facility.
- It may be recalled that the SAARC Currency Swap Facility came into operation on November 15, 2012 with an intention to provide a backstop line of funding for short term foreign exchange liquidity requirements or balance of payment crises of the SAARC countries till longer term arrangements are made.
- Under the Framework for 2024-27, a separate INR Swap Window has been introduced with various concessions for swap support in Indian Rupee.

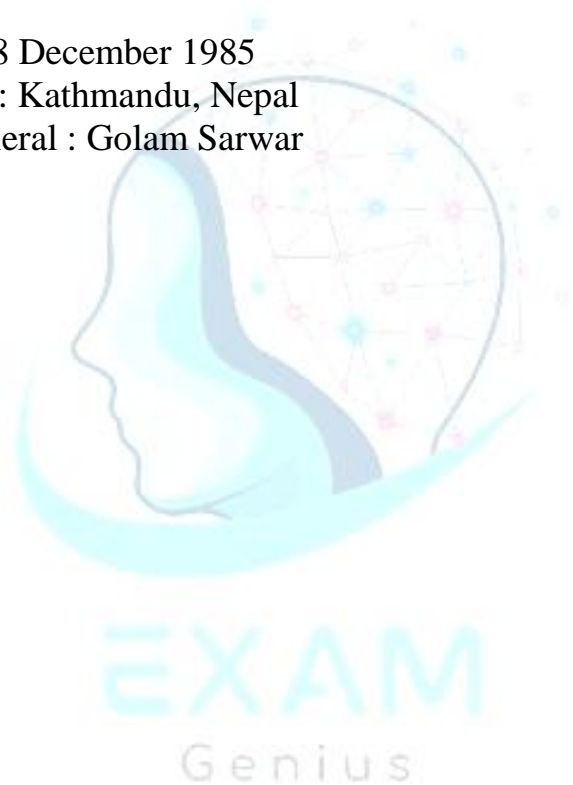
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- The total corpus of the Rupee support is Rs.250 billion.
- The Currency Swap Facility will be available to all SAARC member countries, subject to their signing the bilateral swap agreements.

Currency Swap: A currency swap is an agreement in which two parties exchange the principal amount of a loan and the interest in one currency for the principal and interest in another currency.

About SAARC :

- Established : 8 December 1985
- Headquarters : Kathmandu, Nepal
- Secretary General : Golam Sarwar



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Ques : According to _____ Indian Banks' Non-Performing Loan Ratio Hits 12-Year Low.

_____ के अनुसार भारतीय बैंकों का गैर-निष्पादित ऋण अनुपात 12 साल के निचले स्तर पर पहुंच गया।

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

Answer : Option B

Explanation :

- According to the RBI's Financial Stability Report, the gross non-performing asset (GNPA) ratio of **Indian banks fell to a 12 year low of 2.8% in March 2024** and is expected to **reduce further down to 2.5% by the end of the financial year 2024-25.**

Gross non-performing asset ratio for banks :

- This ratio refers to the proportion of the total value of bad loans, which are bank loans that are unlikely to be repaid (also known as gross non-performing assets), to the total assets the bank has or the total loans it has given.
- A lower GNPA ratio means the number of loans that may go unpaid are less and can be a positive indicator.
- In September, the ratio was 3.2%, highlighting a significant improvement now.

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Net non-performing asset ratio for banks :

- The **net non-performing asset (NNPA)** ratio also **declined to 0.6%** this March, **compared to 0.8% last September**.
- The NNPA ratio is the proportion of bad loans which the bank has actually created a provision for, compared to the total assets of the bank.

What type of bank loans are these?

- Total loans given by banks increased during the second half of the financial year 2023-24 in public sector banks and foreign banks, while it moderated for private banks.
- Loans to the services sector as well as personal loans saw the most increase among all banks.
- Personal loans accounted for more than half of private banks' credit growth, which was led by housing loans, followed by other personal loans.

Stress Scenario : Under severe stress scenarios, GNPA ratios may increase:

- Public Sector Banks (PSBs): From 3.7% (March 2024) to 4.1% (March 2025).
- Private sector banks (PBs): From 1.8% to 2.8%.
- Foreign banks (FBs): From 1.2% to 1.3%.

About Financial Stability Report (FSR) :

- Published by RBI, the FSR assesses the resilience of the Indian financial system and identifies risks to financial stability.
- It reflects the collective assessment of the Financial Stability and Development Council (FSDC) Sub-Committee.

Ques : India's remittance growth may slow down _____ % in 2024
2024 में भारत की प्रेषण वृद्धि _____ % धीमी हो सकती है

- (a) 25%
- (b) 30%
- (c) 45%
- (d) 40%
- (e) 50%

Answer : Option E

Explanation :

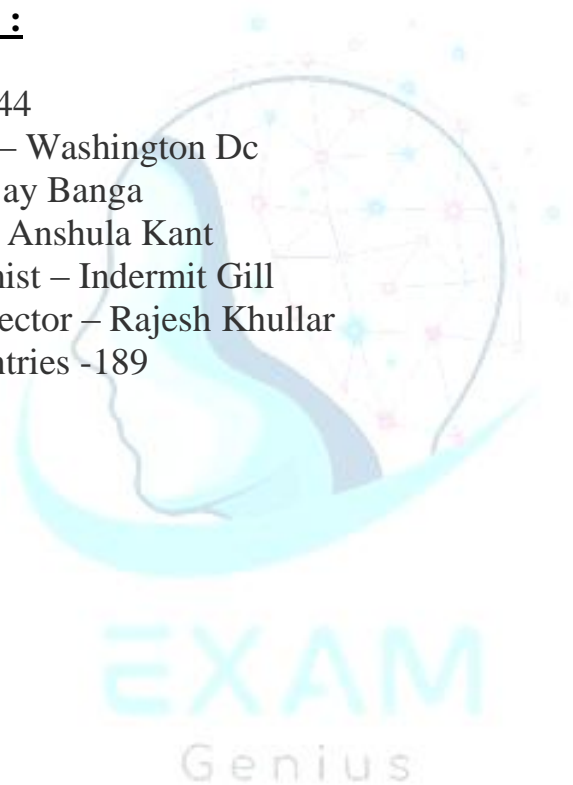
- The **World Bank forecasts** a significant slowdown in India-bound **remittance growth**, from 7.5% last year to 3.7% in 2024.
- This decline is attributed to reduced inflows from Gulf Cooperation Council (GCC) countries, impacted by declining oil prices and production.
- In 2023, India received a robust \$120 billion in remittances, driven by strong labour markets in the US and Europe.
- For 2024, the World Bank estimates \$124 billion, with a slight increase to \$129 billion in 2025.
- Remittances are crucial for India's economy, contributing to household incomes and foreign exchange reserves.
- India remains the top global recipient of remittances, surpassing countries like Mexico, China, the Philippines, and Pakistan.
- The country hosts 18.7 million emigrants, reflecting its significant diaspora worldwide.

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- India has taken steps to improve remittance efficiency, such as integrating its Unified Payments Interface with countries like the UAE and Singapore.
 - The UAE, accounting for 18% of India's remittances, benefits from a recent free trade agreement, facilitating transactions in local currencies and enhancing payment systems cooperation.
-

About World Bank :

- Founded – 1944
- Headquarters – Washington Dc
- President – Ajay Banga
- MD & CFO – Anshula Kant
- Chief Economist – Indermit Gill
- Executive Director – Rajesh Khullar
- Member Countries -189



Ques : Which bank Signed MoU With Indian Army For Salary Accounts ?

किस बैंक ने वेतन खातों के लिए भारतीय सेना के साथ समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Indian Bank / इंडियन बैंक
- (d) Punjab National Bank / पंजाब नेशनल बैंक
- (e) Punjab and Sind Bank / पंजाब एंड सिंध बैंक

Answer : Option E

Explanation :

- **Punjab and Sind Bank (PSB)** has signed a **Memorandum of Understanding (MoU)** with the **Indian Army (IA)** to offer a **defence salary package** with a host of **facilities including free insurance cover**.
- The **MoU provides** the serving **personnel, veterans and trainees with personal accident insurance (Death/Disability) cover up to Rs 1 crore** and an air accidental cover of Rs 1.2 crore
- The **PSB Gaurav Bachat SB Salary account** is designed to provide for the distinct banking requirement of serving and retired personnels.
- PSB has introduced the PSB Pink debit card powered by RuPay for women during its 117th Foundation Day which was celebrated on June 24 2024.
- It also signed an MoU with Maruti Suzuki India for vehicle loans through their Digital Lending Platform 'Maruti Suzuki Smart Finance' and an agreement with Indian Institute of Management (IIM) Amritsar (Punjab) to promote academic research and industry interaction

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About Punjab & Sind Bank :

- Established : 1908
 - HQ : New Delhi
 - MD & CEO : Swarup Kumar Saha
 - Tagline : Where service is a way of life
-

Recently signed banking agreements :

- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector
- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.

- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.
- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.
- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM)at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.

- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.
- The State Bank of India (SBI) has entered into a five-year agreement with HCL Software to digitally transform its customer interaction framework by utilising the HCL Unica platform.
- Tata Motors has tied up with South Indian Bank to offer financing solutions to its commercial vehicle customers and dealerships.
- NABARD has partnered with Reserve Bank's arm RBIH to make a system which will enable faster processing of agricultural loans
- Razorpay and Airtel Payments Bank Introduce UPI Switch
- Indian Bank has signed an agreement with Tata Power Solar Systems Ltd. (TPSSL).
- South Indian Bank has signed an MoU with Ashok Leyland Limited
- The Small Industries Development Bank of India (SIDBI) signed a Memorandum of Understanding (MoU) with Jeevika, Bihar State Rural Livelihoods Mission (SRLM) and UMED, Maharashtra-SRLM.
- J&K Bank partnered with Paymart India to launch virtual ATM Facility
- SIDBI partners fintech platform KarmaLife for micro loans to gig workers
- Central Bank of India partners with Veefin Solutions
- Suryoday Small Finance Bank with Magma HDI General Insurance
- Standard Chartered Bank with Star Health & Allied Insurance
- Saraswat Cooperative Bank with Life Insurance Corporation of India
- AU Small Finance Bank with Bajaj Allianz Life Insurance
- State Bank of Sikkim with SBI Life Insurance
- Karnataka Bank with HDFC Life
- Ujjivan Small Finance Bank with ICICI Prudential Life Insurance
- NKGSB Co-operative bank with HDFC Life Insurance Company
- ESAF Small Finance Bank with Edelweiss Tokio Life Insurance Company

Ques : Who has been honoured with the prestigious Pen Pinter Prize 2024 for her “unflinching and unswerving” writings?

“अडिग और अटल” लेखन के लिए प्रतिष्ठित पेन पिंटर पुरस्कार 2024 से किसे सम्मानित किया गया है?

- (a) Amitav Ghosh / अमिताव घोष
- (b) Vikram Seth / विक्रम सेठ
- (c) Arundhati Roy / अरुंधति रॉय
- (d) Aravind Adiga / अरविंद अडिगा
- (e) Chetan Bhagat / चेतन भगत

Answer : Option C

Explanation :

- Booker Prize-winning author Arundhati Roy has been honoured with the prestigious Pen Pinter Prize 2024 for her “unflinching and unswerving” writings.
- Arundhati Roy will receive her award at a ceremony to be held in October in **London, England.**
- Arundhati Roy is the first Indian to win the prestigious **Booker Prize in 1997** for her fiction ‘**The God of Small Things**’.
- Her second novel, ‘**The Ministry of Utmost Happiness**’ was published in 2017.
- She is also the author of **Capitalism: A Ghost Story** and **The Algebra of Infinite Justice.**
- The prize, established in 2009 by the charity English PEN, defends freedom of expression and celebrates literature in memory of Nobel-Laureate playwright Harold Pinter.

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Recent Awards & Winners :

- 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
- International Fellowship by the Engineering Academy of Japan – Kaushik Rajashekara
- Asunta Lakra Award : Deepika Soreng

Ques : Which Union Territory has recently achieved full functional literacy under the ULLAS-Nav Bharat Saaksharta Karyakram?

किस केंद्र शासित प्रदेश ने हाल ही में उल्लासनव भारत साक्षरता कार्यक्रम के तहत पूर्ण कार्यात्मक साक्षरता हासिल की है?

- (a) Delhi / दिल्ली
- (b) Chandigarh / चंडीगढ़
- (c) Jammu and Kashmir / जम्मू और कश्मीर
- (d) Ladakh / लद्दाख
- (e) Puducherry / पुदुचेरी

Answer : Option D

Explanation :

- Ladakh has become the first administrative unit to achieve full functional literacy under the ULLAS-Nav Bharat Saaksharta Karyakram (New India Literacy Program).
- Lieutenant Governor Dr. BD Mishra made this announcement during a celebration at Sindhu Sanskritik Kendra in Leh.
- The Union Territory has surpassed 97% literacy, marking a major success for the centrally sponsored scheme aimed at empowering adults aged 15 and above with foundational literacy, numeracy, and critical life skills.

About ULLAS :

- ULLAS – Nav Bharat Saaksharta Karyakram or New India Literacy Programme (NILP), is a centrally sponsored scheme implemented from 2022-2027.

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- The scheme aligns with the recommendations of the National Education Policy (NEP) 2020 and aims to empower those adults aged 15 years and above from all backgrounds who could not get due schooling and mainstream them with society to be able to contribute more to the growth story of the country.
- The vision of the ULLAS Scheme is to make Bharat Jan Jan Saakshar, which is based on the spirit of Kartvya Bodh and is being implemented through volunteerism.

Scheme Components :

- **Foundational Literacy and Numeracy:** Ability to read, write, and count.
- **Critical Life Skills:** Includes digital, legal, financial literacy, healthcare awareness, childcare and education, family welfare, etc.
- **Basic Education:** Education up to secondary stage (classes 9-12).
- **Vocational Skills:** Skill development for employment.
- **Continuing Education:** Ongoing educational opportunities.

About Ladakh :

- **Formation:** Established on October 31, 2019, by the Jammu and Kashmir Reorganisation Act 2019, which split the state of Jammu and Kashmir into two Union Territories: Jammu and Kashmir, and Ladakh.
 - **Capital:** Leh
 - **Lieutenant Governor:** Dr. B.D Mishra
-

Ques : Sanjana Thakur won the 2024 Commonwealth Short Story Prize for her story _____.

जून 2024 में, संजना ठाकुर ने अपनी कहानी _____ के लिए 2024 राष्ट्रमंडल लघु कथा पुरस्कार जीता।

- (a) India Pioneer
- (b) Cow and Company
- (c) The Great Indian Tee and Snakes
- (d) Aishwarya Rai
- (e) Nicobar Story

Answer : Option D

Explanation :

- Sanjana Thakur, a 26-year-old writer from Mumbai, won the 2024 Commonwealth Short Story Prize for her story “Aishwarya Rai”.
- She will receive a cash prize of £5,000.
- Sanjana Thakur, who is currently pursuing an MFA in Fiction at UT Austin’s New Writers Project, described her story as a “Mumbai story”.
- Thakur is the third Indian to win the prize after Kritika Pandey won it in 2020 for her story “The Great Indian Tee and Snakes” and Parashar Kulkarni in 2016 for “Cow and Company”.

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Ques : _____ hands over Medium Range-Microwave Obscurant Chaff Rocket to Indian Navy.

_____ ने भारतीय नौसेना को मीडियम रेंज-माइक्रोवेव ऑब्स्क्यूरेंट चैफ रॉकेट सौंपा

- (a) ISRO
- (b) DRDO
- (c) NASA
- (d) HAL
- (e) None of these

Answer : Option B

Explanation :

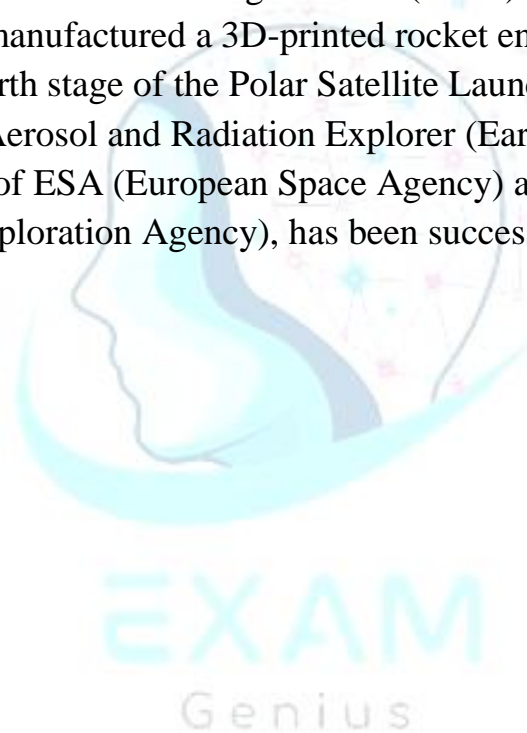
- The **Defence Research and Development Organisation (DRDO)** handed over the **Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR)** to the **Indian Navy** in a ceremony held in New Delhi.
- Developed by DRDO's Defence Laboratory in Jodhpur, this technology obscures radar signals, creating a microwave shield around platforms and assets to reduce radar detection.
- The MR-MOCR was handed over by Secretary, Department of Defence R&D and Chairman DRDO Dr Samir V Kamat to Director General of Naval Armament Inspection, Indian Navy Rear Admiral Brijesh Vashistha.

Defence Related News :

- The **Indian Space Research Organisation (ISRO)** successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.

- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.

- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.



Ques : Mazagaon Dock Shipbuilders get Navratna status as _____ PSU

मझगांव डॉक शिपबिल्डर्स को _____ सार्वजनिक उपक्रम के रूप में नवरत्न का दर्जा मिला

- (a) 12th
- (b) 14th
- (c) 16th
- (d) 18th
- (e) 20th

Answer : Option D

Explanation :

- **Mazagon Dock Shipbuilders** has been granted "**Navratna**" status by the Department of Public Enterprises
- It has become the country's **18th PSU** to have been accorded this status.
- As a Navratna company, Mazagon Dock can undertake investments worth up to Rs. 1,000 crore, without needing approval from the central government.
- These companies also have the liberty to invest up to 30% of their net worth within a year, as long as it remains within Rs. 1,000 crore.
- With this there are a **total 21 Navaratna companies** in India

About Mazagon Dock Shipbuilders :

- Established : 1934
- HQ : Mumbai, Maharashtra
- Chairman & MD : Sanjeev Singhal

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Ques : Who launched a mobile application “Sangyaan App”.
किसने एक मोबाइल एप्लिकेशन "संज्ञान ऐप" लॉन्च किया।

- (a) Railway Protection Force / रेलवे सुरक्षा बल
- (b) Border Security Force / सीमा सुरक्षा बल
- (c) Indian Air force / भारतीय वायु सेना
- (d) Indian Army / भारतीय सेना
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- The Director General of **Railway Protection Force (RPF)** Manoj Yadava has **launched** the mobile application-**Sangyaan App**.
- It is **designed and developed** by the Tech Team of RPF to provide **in-depth information on three new Criminal Acts**: The Bhartiya Nyaya Sanhita (BNS) 2023, the Bharatiya Nagarik Suraksha Sanhita (BNSS) 2023, and the Bharatiya Sakshya Adhiniyam (BSA) 2023.
- **Sangyaan App aims** to educate and empower RPF Personnel by providing comprehensive information to understand the provisions of both new and old criminal laws, while highlighting the relevance of these new acts in the context of RPF operations.
- The app features user-friendly navigation, a searchable database and offline access, making it a practical tool for anyone seeking to stay informed about the latest legal developments in India.

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Ques : Micro Small Medium Enterprise (MSME) Day is observed every year on which day ?

सूक्ष्म लघु मध्यम उद्यम (एमएसएमई) दिवस हर साल किस दिन मनाया जाता है?

- (a) 23 June
- (b) 24 June
- (c) 25 June
- (d) 26 June
- (e) 27 June

Answer : Option E

Explanation :

- **Micro Small Medium Enterprise (MSME) Day** is observed every year on **27 June**.
- The day highlights the contribution of the MSME sector to a country's economic development and employment generation.
- **Theme 2024** – MSMEs and the SDG.
- On **6 April 2017**, the **United Nations General Assembly** passed a **resolution** to observe 27 June as the Micro Small Medium Enterprise (MSME) Day. The **first MSME Day** was observed on **27 June 2017**.
- According to the United Nations, MSMEs account for 90% of businesses, 60 to 70% of employment, and 50% of Gross Domestic Product worldwide.

Important days :

- 1 June : World Milk Day
- 3 June : World Clubfoot Day
- 3 June : World Bicycle Day
- 4 June : International Day of Innocent Children Victims of Aggression
- 5 June : World Environment Day (Theme 2024 – Land Restoration, Desertification, and Drought Resilience)
- 6 June : UN Russian Language Day
- 7 June : World Food Safety Day

- 8 June : World Oceans Day (Theme 2024 – Awaken New Depths)
- 8 June : World Brain Tumour Day (Theme 2024 – Brain Health and Prevention)
- 9 June : : World Accreditation Day (Theme 2024 – Accreditation: Empowering Tomorrow and Shaping the Future.)
- 11 June : International Day of Play
- 12 June : World Day Against Child Labour Day (Theme 2024 – Let's Act on Our Commitments: End Child Labour)
- 12 June : International Albinism Awareness Day (Theme 2024 – 10 years of IAAD: A decade of collective progress)
- 14 June : World Blood Donor Day (Theme 2024 – 20 years of celebrating giving: thank you blood donors)
- 15 June : Global Wind Day
- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)
- 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)

Ques : National Insurance Awareness Day is observed every year on which day?

राष्ट्रीय बीमा जागरूकता दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 27 June
- (b) 28 June
- (c) 29 June
- (d) 30 June
- (e) 26 June

Answer : Option B

Explanation :

- **National Insurance Awareness Day** is **observed** every year on **June 28**.
- This day is dedicated to promoting the **importance of insurance and ensuring that people understand the benefits** of having adequate insurance coverage.
- The day also serves as a reminder to review insurance plans regularly and to make sure that they are up-to-date and reflect the changing needs of the individual.
- The history of insurance dates back to the Great Fire of London in 1886. The devastation caused by the fires led to the development of new forms of insurance that could protect individuals and families from the financial risks of major events.

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IMPORTANT ONE – LINER

- **Aksha Mohit Kamboj** Appointed **Vice President of India Bullion Jewellers Association**. First woman to hold this prestigious position in the gold and jewellery sector.
- **Adani Defence & Aerospace** has signed an **agreement** with **Thales Group** to manufacture rockets in India.
- **Jaipur Military Station** has become the **second military station** in the country to have a **road made of plastic waste**. The **first military station** to have a road built up of plastic waste was the **Narangi Military station, Guwahati, Assam in 2019**.
- **Australian government** entered into an \$18 million memorandum of understanding (MoU) with **NewSpace India Limited (NSIL)**, the commercial arm of the Indian Space Research Organisation (ISRO) **under the space MAITRI mission**.
- **Larsen & Toubro (L&T)** has **secured** a major **order for** setting up a **grid-connected 185 megawatt (MW) solar PV plant** along with a 254 MWh Battery Energy Storage System (BESS) at Kajra in Lakhisarai district of Bihar.
- World Cup-winning former India cricket captain **Kapil Dev** has taken over as the **new President** of the **Professional Golf Tour of India (PGTI)**
- The **Bharat Centre of Olympic Research and Education (BCORE)** was **inaugurated** at **Rashtriya Raksha University, Gandhinagar, Gujarat**.
- The Union Ministry of Fisheries, Animal Husbandry and Dairying, National Dairy Development Board (NDDB), and the International Dairy Federation (IDF) are jointly **organised** the **first IDF Regional Dairy Conference Asia Pacific-2024 in Kochi**.
- **China's Chang'e 6 spacecraft** has successfully brought **samples from the far side of the moon back to Earth**, marking the **first-ever return of materials** from this scarcely seen lunar region.

Static Banking Awareness Terms Recently in News :

About KYC(Know Your Customer) :

- This is customer identification process, prior to the opening of accounts
- This involves ‘identity’ and “address”
- To prevent banks being used (intentionally / unintentionally) for money laundering
- RBI issued guidelines to banks under section 35A of the Banking Regulation Act 1949 and rule 7 of the money laundering rules 2005 to prevent banks from misuse.

It involves :

- (i) “Legal Name Verification”
- (ii) “Correct Permanent Address”

PERIODICAL VERIFICATION OF KYC :

Periodical verification of KYC is done by banks as per the following schedule

- Low risk customers → once in 10 years
- Medium risk customers → once in 8 years
- High risk customers → once in 2 years

If the person is not able to provide KYC Documents (OVD) to the bank, he can still open a bank account, which is known as a small account.

Officially Valid Documents required for KYC:

- Passport Driving Licence
- Voters' Identity Card
- PAN Card
- Aadhaar Card issued by UIDAI
- NREGA Card
- Letter from the National Population Register containing details of name and address

Ques : _____ Reports Rs 3.4 Lakh Crore Increase in Home Loan Outstanding Over 12 Months

_____ ने 12 महीनों में गृह ऋण बकाया में 3.4 लाख करोड़ रुपये की वृद्धि की रिपोर्ट दी है

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

Answer : Option B

Explanation :

- **Housing loan** outstanding expanded at a **faster pace** even as the growth in the personal loan segment decelerated on a year-on-year basis in May 2024.
- Housing loan outstanding grew by 16.9% (Rs 3.40 lakh crore) to Rs 23.49 lakh crore in May 2024, compared to 13.8% (Rs 20.09 lakh crore) in May 2023.
- Growth in personal loans slowed to 17.8% (y-o-y) in May 2024 from 19.1% in May 2023, mainly due to decelerated growth in other personal loans.
- On a year-on-year (y-o-y) basis, non-food bank credit registered a growth of **16.2% to Rs 162.30 lakh crore** in May 2024 as compared with 15.5% a year ago.
- **Credit to large industries** grew by 7.1% (Rs 26.53 lakh crore) in May 2024 from 4.6% (Rs 24.77 lakh crore) in May 2023.

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- Credit to medium industries grew by 15.5% (Rs 3.13 lakh crore) in May 2024, up from 11% in May 2023.
- Credit to micro and small industries grew by 15.5% (Rs 7.36 lakh crore) in May 2024 from 9.9% (Rs 6.37 lakh crore) in May 2023.
- Credit growth to agriculture and allied activities accelerated to 21.6% (y-o-y) to Rs 21.39 lakh crore in May 2024, from 16.0% in May 2023.
- Credit growth to the services sector was robust at 20.7% (y-o-y) in May 2024, supported by commercial real estate, transport operators, and professional services.
- Credit growth to non-banking financial companies (NBFCs) decelerated in May 2024 compared to May 2023.
- In November 2023, the RBI increased the risk weight on banks' exposure to consumer credit, credit card receivables, and NBFCs by 25% up to 150% to address risk build-up in these segments.

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 : Who Imposes Rs 29.60 lakh Penalty on HSBC for Card Rule Violations ?

कार्ड नियम के उल्लंघन के लिए HSBC पर 29.60 लाख रुपये का जुर्माना कौन लगाता है?

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)** imposed a monetary penalty of **Rs. 29.60 lakh** on The **Hongkong and Shanghai Banking Corporation Limited (HSBC)** for non-compliance with specific RBI directions.
- HSBC did not ensure proper calculation methods to prevent negative amortisation while computing the **Minimum Payment Due in certain credit card accounts**.
- The penalty was imposed under **Section 47A(1)(c)** read with Section 46(4)(i) of the Banking Regulation Act, 1949.

What is Minimum Payment Due?

- The Minimum Payment Due (MPD) is the least amount that must be paid on a credit card bill each month to avoid late fees and penalties.
- Typically, it is a percentage of the total outstanding balance on the credit card.

About HSBC :

- Founded: 3 March 1865
- Headquarters: London, United Kingdom

Ques : _____ Increases Basic Demat Account Limit to Rs 10 Lakh to Encourage Participation

_____ ने भागीदारी को प्रोत्साहित करने के लिए बेसिक डीमैट खाते की सीमा बढ़ाकर 10 लाख रुपये कर दी है

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

Answer : Option D

Explanation :

- Securities and Exchange Board of India (SEBI) increased the threshold for the Basic Services Demat Account (BSDA) to Rs 10 lakhs from the current Rs 2 lakhs to boost participation of small investors in the securities market.
- The new guidelines will come into force from September 1, 2024.
- **Objective :** To encourage small investors to trade in the stock market and ensure their financial inclusion.

What is meant by BSDA?

- A basic service demat account, or BSDA, is a more basic version of a regular demat account.
- The facility was introduced by markets regulator Sebi in 2012 to reduce the burden of demat charges on investors with small portfolios.

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Eligibility Criteria :

- The investor must have only one demat account as the sole or first holder.
- The investor must have only one BSDA across all depositories.
- The value of securities in the BSDA must not exceed Rs 10 lakh for debt and non-debt securities combined.
- Previously, an individual could hold up to Rs 2 lakh in debt securities and Rs 2 lakh in other securities to be eligible for a BSDA.
- No annual maintenance charge for portfolio values up to Rs 4 lakh.
- Rs 100 annual maintenance charge for portfolio values above Rs 4 lakh and up to Rs 10 lakh.
- If the portfolio value exceeds Rs 10 lakh, the BSDA will automatically be converted into a regular demat account.
- Electronic statements will be provided free of cost.
- Physical statements can be charged at Rs 25 per statement.
- As per the circular, Depository Participants (DPs) will open only BSDAs for eligible accounts unless the account holder opts for a regular demat account via email.
- DPs must review and convert existing eligible demat accounts to BSDA within two months unless the account holder opts to keep their regular demat account via email.

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 : _____ Sanctions \$1.5 Billion Loan for India's Green Hydrogen Initiative

_____ भारत की हरित हाइड्रोजन पहल के लिए \$1.5 बिलियन का ऋण स्वीकृत

- (a) International Monetary Fund
- (b) Asian Development Bank
- (c) New Development Bank
- (d) African Development Bank
- (e) World Bank

Answer : Option E

Explanation :

- The **World Bank** has approved a **\$1.5-billion loan** to help India accelerate its low-carbon energy development.
- The funds will be used to promote a market for green hydrogen, electrolyzers, and increased renewable energy penetration.
- This is the **second round of funding from the World Bank towards India's green energy initiatives**, following the **\$1.5 billion First Low-Carbon Energy Programmatic Development Policy Operation in June 2023**.
- The Second Low-Carbon Energy Programmatic Development Policy Operation will support reforms to boost green hydrogen production and electrolyzers.

The expected outcomes include:

- Production of at least 450,000 metric tons of green hydrogen annually from FY 25/26 onwards.
- Installation of 1,500 MW of electrolyzers per year.
- Significant increase in renewable energy capacity.
- Reduction of emissions by 50 million tons per year.

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This operation aligns with India's energy transition goals, including:

- Achieving 500 GW of installed renewable energy capacity by 2030.
- Reaching net zero emissions by 2070.
- Launch of the Rs.17,000-crore National Green Hydrogen Mission to promote electrolyser and green hydrogen manufacturing.

The financing for this operation includes:

- \$1.46 billion loan from the International Bank for Reconstruction and Development (IBRD).
- \$31.5 million credit from the International Development Association (IDA).

About World Bank :

- Established : July 7, 1944
- Headquarters : Washington, D.C., United States
- President : Ajay Banga
- The World Bank is an international financial institution that provides loans and grants to the governments of low- and middle-income countries for the purpose of pursuing capital projects.

Ques : Who Launches New UPI App 'Super.Money App' To Offer Financial Services ?

वित्तीय सेवाएं प्रदान करने के लिए नया UPI ऐप 'सुपर.मनी ऐप' किसने लॉन्च किया?

- (a) Amazon
- (b) Flipkart
- (c) Jio mart
- (d) Snapdeal
- (e) Myntra

Answer : Option B

Explanation :

- E-commerce platform, **Flipkart** has **launched** a **Unified Payments Interface (UPI) app 'Super.Money'** to offer payments, credit, deposits and other digital financial services.
- As part of the beta version, the **app** will be available for the **first 1 Lakh users and its logo features a QR code and 5% cashback** on various transactions including food and travel.
- The app is now available in **partnership with Axis Bank Limited**, and it offers credit through **Utkarsh Small Finance Bank Limited (USBL)**.

Recent Facilities Launched in Banking & Insurance Sector :

- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Finquiry' 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.

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- 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 : Which of the following has retained its position as India's most valuable brand with a value of \$28.6 billion in 2024, reflecting a 9 per cent increase from last year?

निम्न में से किसने 2024 में 28.6 बिलियन डॉलर के मूल्य के साथ भारत के सबसे मूल्यवान ब्रांड के रूप में अपना स्थान बरकरार रखा है ?

- (a) Tata Group / टाटा समूह
- (b) Reliance Group / रिलायंस समूह
- (c) Adani Group / अडानी समूह
- (d) Mahindra Group / महिंद्रा समूह
- (e) SBI / एसबीआई

Answer : Option A

Explanation :

- **India 100 2024:** The annual report on the most valuable and strongest Indian brands June 2024 **Published by Brand Finance.**
- **Tata Group** has **retained** its position as **India's most valuable brand** with a value of **\$28.6 billion**, reflecting a **9 per cent increase from last year.**
- Brand Finance's report highlighted **that Tata Group** marks the **first time** an **Indian brand** is **nearing the \$30 billion mark.**
- Meanwhile, HDFC was propelled to the third position driven by its monumental merger with HDFC Ltd. This merger has bolstered HDFC Group's brand value, reflecting a strong presence in the financial sector.
- Taj, valued at \$545 million, maintains its position as India's strongest brand with an impressive Brand Strength Index (BSI) score of 92.9 out of 100 and a prestigious AAA+ rating for brand strength.

Ranking of Top 5 Most Valuable Indian Brands – 2024:

- 1 Tata Group - 28.6 USD billion
- 2 Infosys - 14.2 USD billion
- 3 HDFC Group - 10.4 USD billion
- 4 Life Insurance Corporation of India (LIC) - 10.1 USD billion
- 5 Reliance Industries Limited (RIL) - 8.4USD billion

Most Valuable Indian Brands in 2024 (Various Sectors):

- Most Valuable Food and Drink Sector : Amul
- Most Valuable Building Materials Sector : Ultratech Cement
- Most Valuable Manufacturing and Engineering Sector : Larsen & Toubro (L&T)
- Most Valuable Hotel Sector : Taj Hotels
- Most Valuable Insurance Sector : LIC
- Most Valuable Oil & Gas Sector : Indian Oil Corporation Ltd (IOCL)
- Most Valuable Tyre Brands : MRF Tyres

India's Rankings in Different Indices:

- Largest Domestic Airline Markets : India (3rd), United States (topped)
- Global Energy Transition Index 2024 : India (63rd), Sweden (topped)
- Report of Cost of Living City Ranking 2024 : Mumbai (Expensive city in India), Hong Kong (Hong Kong (sar)) (1st rank)
- 2024 Environment Performance Index (EPI) : India (176th), Estonia (top)
- Global Gender Gap index 2024 : India (129th), Iceland (top)
- Container Port Performance Index 2023 (CPPI 2023) : Visakhapatnam Port (19th rank), China's Yangshan Port (1st rank)
- Oxford Economics' Global Cities Index : Delhi (350th rank), New York ranks first
- Travel & Tourism Development Index 2024 : India (39th), US topped
- Young University Rankings 2024 : Mahatma Gandhi University (MGU) in Kottayam, Kerala, ranked 81(globally), Nanyang Technological University (NTU), Singapore (topped)

- World Migration Report 2024 : United Arab Emirates (UAE) is the top destination for Indian migrants
- The Wealthiest Cities Report 2024 : New York City (top), Mumbai (24th)and Delhi (37th)
- Global Electricity Review report : India (3rd), China (1st)
- World Press Freedom Index 2024 : India (159th), Norway topped
- ‘Newsweek – World’s Best Hospitals 2024’ rankings : Medanta Gurugram
- Stockholm International Peace Research Institute (SIPRI) report, largest military spender in the world in 2023 : India (4th) , United States of America(1st)
- ‘Best Airport Staff in India & South Asia 2024’ : GMR Hyderabad International Airport Ltd (GHIAL)
- Three Indian Banks namely, the State Bank of India (SBI), HDFC Bank and ICICI Bank are featured in the list of top 50 largest banks in AsiaPacific Region by Assets – 2024.
- World Cybercrime Index 2024 : India(10th rank), Russia (1st)
- QS World University Rankings by Subject 2024 : Jawaharlal Nehru University (JNU), New Delhi(20th globally), Harvard University of the United States (US) topped
- Global Unicorn Index 2024 : India's rank (3rd), USA (1st) • 2024 Global Hepatitis Report : India's rank (2nd),
- Forbes World’s Billionaires List: The Richest in 2024 : India's rank (9th), Bernard Arnault (1st)
- Real 500 list : Indian Oil Corporation (1st rank), China (1st)
- 2024 Hurun Global Rich List : Mukesh Ambani (10th), Elon Musk(1st)
- DHL Global Connectedness Report 2024 : India's rank (62), Singapore (1st)
- World Happiness Report 2024 : India (126), Finland (1st)
- 6th World Air Quality Report 2023 : India (3rd), Bangladesh (1st)
- Brand Finance Insurance 100 2024 : Life Insurance Corporation of India (1st)
- Business Environment Rankings (BER) 2024 : India (51), Singapore (1st)

Ques : Which city topped the Global Liveability Index 2024 ?

ग्लोबल लिवेबिलिटी इंडेक्स 2024 में कौन सा शहर शीर्ष पर है?

- (a) Vienna / वियना
- (b) Copenhagen / कोपेनहेगन
- (c) Zurich / ज्यूरिख
- (d) Melbourne / मेलबर्न
- (e) Calgary / कैलगरी

Answer : Option A

Explanation :

- **Global Liveability Index 2024** Published by **Economist Intelligence Unit (EIU)**.
- **Vienna**, the **capital of Austria**, has **topped** the index as **the most liveable city for the third consecutive year**.
- **Denmark's Copenhagen** maintained its **second position**, while Switzerland's Zurich moved up from 6th place (2023) to 3rd on the 2024 list.

List of Top 5 WORLD'S MOST LIVEABLE CITIES :

- 1 Vienna (Austria)
- 2 Copenhagen (Denmark)
- 3 Zurich (Switzerland)
- 4 Melbourne (Australia)
- 5 Calgary (Canada)

List of Top 5 WORLD'S LEAST LIVEABLE CITIES

- 173 Damascus (Syria)
- 172 Tripoli (Lebanon)
- 171 Algiers (Algeria)
- 170 Lagos (Nigeria)
- 169 Karachi (Pakistan)
- 168 Dhaka (Bangladesh)

Ques : Which ministry has initiated a nationwide campaign focused on Tobacco Free Educational Institutions (ToFEI)?

किस मंत्रालय ने तंबाकू मुक्त शैक्षणिक संस्थानों (ToFEI) पर केंद्रित एक राष्ट्रव्यापी अभियान शुरू किया है?

- (a) Ministry of Health and Family Welfare / स्वास्थ्य और परिवार कल्याण मंत्रालय
- (b) Ministry of Environment and Forests / पर्यावरण और वन मंत्रालय
- (c) Ministry of Housing and Urban Affairs / आवास और शहरी मामलों के मंत्रालय
- (d) Ministry of Education / शिक्षा मंत्रालय
- (e) Ministry of Jal Shakti (Water) / जल शक्ति मंत्रालय (जल)

Answer : Option D

Explanation :

- The **Ministry of Education (MoE)** under the **National Tobacco Control Programme (NTCP)** has **initiated** a nationwide **campaign** focused on **Tobacco Free Educational Institutions (ToFEI)**.
- Department of School Education & Literacy, Ministry of Education has developed a **“ToFEI Implementation Manual”** for schools and **launched it on World No Tobacco Day (WNTD)** which was observed on 31st May, 2024.
- The **objective** is to make educational institutions across the nation comply with the ToFEI guidelines and become **#Tobacco Free Area**.
- The initiative outlines several key measures to be implemented in schools nationwide, including the display of “Tobacco Free Area” signage within school premises, prohibiting evidence of tobacco use on campus, organizing regular tobacco control activities, and nominating “Tobacco Monitors” among staff.

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Ques : Who has been appointed as the new Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited?

एसबीआई जनरल इंश्योरेंस कंपनी लिमिटेड के नए प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी (एमडी और सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Rajnish Kumar / रजनीश कुमार
- (b) Joshit Ranjan Sikidar / जोशित रंजन सिकिदार
- (c) Rajeev Agarwal / राजीव अग्रवाल
- (d) Tablesh Pandey / तबलेश पांडे
- (e) Naveen Chandra Jha / नवीन चंद्र झा

Answer : Option E

Explanation :

- **Naveen Chandra Jha** has been **appointed** as the new **Managing Director and Chief Executive Officer (MD & CEO)** of **SBI General Insurance Company Limited**.
- He **succeeds** Kishore Kumar Poludasu.
- Jha has been associated with the State Bank of India since 1994 and has held several key positions during his tenure.
- Prior to his current role at SBI General Insurance, Jha served as Deputy Managing Director of SBI.

Recent Appointment in Banking & Insurance Sector :

- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company
- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance

- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited
- Sameer Bansal : MD & CEO of PNB MetLife India Insurance
- Abhaya Hota : Independent Director of Cashfree Payments
- Sandeep Batra : Chairman of the Board of Directors of ICICI Prudential
- Pradeep Kumar Sinha : Part-time Chairman of ICICI Bank
- Rushabh Gandhi : MD & CEO of IndiaFirst Life Insurance
- Pradeep Natarajan : Whole Time Director on the Board of IDFC FIRST Bank for three years
- R Lakshmi Kanth Rao : Executive director (ED) in RBI
- Sujai Raina : Visa appointed him as country manager for India
- Jaya Tripathi : Head of Key Relations Group in SBI General Insurance
- Atanu Chakraborty : re-appointment as part-time Chairman of HDFC Bank
- Carol Furtado : executive director of Ujjivan Small Finance Bank
- Re-appointment of Amitabh Chaudhry : MD & CEO of Axis Bank
- Keki Mistry : Chairman of HDFC Life Insurance.
- Ajith Kumar K.K : Managing Director & CEO of Dhanlaxmi Bank for three years.
- Nalin negi : CEO of BharatPe
- Murali Ramakrishnan : Independent director of RBL Bank
- Subhasish Roy : Chief Risk Officer of Bank of Maharashtra
- Deepak Kumar Sharma : Additional Director of Suryoday Small Finance Bank
- Manoj Mittal : Chairman and Managing Director at Small Industries Development Bank of India (SIDBI)
- Tarun Bajaj : Head of the US-India Tax Forum
- Sanjay Shukla : Managing Director (MD) of the National Housing Bank (NHB)
- Ramit Goyal (replace Raghavendra Rao) : Chief Distribution Officer of Future Generali India Insurance Company
- Vinod Francis : Chief Financial Officer of South Indian Bank
- Arnab Goswamy : Chief Financial Officer of Punjab & Sind Bank
- Atul Mehra : Managing Director (MD) and Chief Executive Officer (CEO) of Axis Capital

Ques : Indian Air Force and Egyptian Air Force conducted which edition of Exercise-HOPEX ?

भारतीय वायु सेना और मिस्र वायु सेना ने अभ्यास-HOPEX का कौन सा संस्करण आयोजित किया?

- (a) 1st
- (b) 2nd
- (c) 3rd
- (d) 4th
- (e) 5th

Answer : Option D

Explanation :

- **Indian Air Force and Egyptian Air Force** conducted **4th edition** of **Exercise-HOPEX** this year .
 - This **joint military exercise aimed** to enhance bilateral defense cooperation and promote interoperability between the two air forces.
 - During the weeklong exercise, **IAF's Rafale fighter jets, C-17 Globemaster transport aircraft, and IL-78 tankers** participated.
 - The activities included simulated combat scenarios, air-to-air refueling, and tactical maneuvers.
 - The exercise symbolized the strong historical ties between **India and Egypt** and reinforced their commitment to regional security and cooperation.
-

Recent Exercise :

- The Indian Air Force's first multinational air exercise, Tarang Shakti2024, will be held in August.
- The 8th edition of the Japan-India Maritime Exercise (JIMEX-24) has started at Yokosuka, Japan. The JIMEX-24 exercise is being hosted by the Japan Maritime Self Defence Force (JMSDF). The Japanese Navy is called the Japan Maritime Self-Defence Force.
- The second edition of India, Australia, Indonesia Trilateral Maritime Security Workshop (TMSW) was conducted at INS Dronacharya, Kochi, India.
- 7th edition of the India-France Joint Military Exercise "Shakti" is scheduled to commence from May 13, to 26, 2024 at the Joint Training Node, Umroi in Meghalaya.
- Indian Navy conducted Exercise Poorvi Lehar on East Coast
- Exercise DUSTLIK 5th edition : between India-Uzbekistan (Army) at Termez District, Uzbekistan
- Gagan Shakti : Indian Air Force Pokhran Field Firing Range, Jaisalmer district, Rajasthan
- Coastal Security Exercise 'Sagar Kavach' – Lakshadweep Islands
- 2nd edition of India-Mozambique-Tanzania Trilateral Exercise (IMT TRILAT 24) – Nacala, Mozambique.
- Exercise "TIGER TRIUMPH 2024" between India and USA – Eastern Seaboard
- 10th edition of Military Exercise LAMITIYE-2024 between India and Seychelles – Seychelles
- 5th edition of Military Exercise 'Dharama Guardian' between India and Japan – Mahajan Field Firing Ranges, Rajasthan
- 12th edition of MILAN Naval Exercise – Visakhapatnam

Ques : Who will represent India at the annual summit of the Shanghai Cooperation Organisation (SCO) in Astana in July 2024?
जुलाई 2024 में अस्ताना में शंघाई सहयोग संगठन (एससीओ) के वार्षिक शिखर सम्मेलन में भारत का प्रतिनिधित्व कौन करेगा?

- (a) Narendra Modi / नरेंद्र मोदी
- (b) Rajnath Singh / राजनाथ सिंह
- (c) Amit Shah / अमित शाह
- (d) Ajit Doval / अजीत डोभाल
- (e) S Jaishankar / एस जयशंकर

Answer : Option E

Explanation :

- **External Affairs Minister S Jaishankar** will represent India at the annual summit of the **Shanghai Cooperation Organisation (SCO)** in **Astana**.
- The **SCO** summit **to be held on July 3 and 4** is expected to focus on the regional security situation and ways to boost connectivity and trade.
- The SCO, comprising **India, China, Russia, Pakistan, Kazakhstan, Kyrgyzstan, Tajikistan and Uzbekistan** is an influential economic and security bloc that has emerged as one of the largest transregional international organisations.
- India's association with the SCO began in 2005 as an observer country. It became a full member state of the SCO at the Astana summit in 2017.
- The SCO was founded at a summit in Shanghai in 2001 by the presidents of Russia, China, the Kyrgyz Republic, Kazakhstan, Tajikistan and Uzbekistan. Pakistan became its permanent member along with India in 2017.

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Ques : Where is the headquarters of FATF ?

FATF का मुख्यालय कहाँ है?

- (a) Nyon, Switzerland / न्योन, स्विट्जरलैंड
- (b) Berlin, Germany / बर्लिन, जर्मनी
- (c) Paris, France / पेरिस, फ्रांस
- (d) Sofia, Bulgaria / सोफिया, बुल्गारिया
- (e) Vienna, Austria / वियना, ऑस्ट्रिया

Answer : Option C

Explanation :

About Financial Action Task Force (FATF) :

- Founded – 1989
- Headquarters – Paris, France
- Membership – 39
- President – T Raja Kumar (Singapore)

Recently in News :

- Turkey has been removed from the Financial Action Task Force (FATF) ‘grey list’ after recent evaluations of the country’s progress on money laundering and terrorist financing.
- Turkey was placed on the FATF grey list in 2021 due to concerns about money laundering and terrorist financing in the country.
- Turkey has made “significant progress” in improving its regime of anti-money laundering and combating the financing of terrorism.
- The move comes at a crucial time as Turkey battles soaring inflation and a cost-of-living crisis. Improved international standing could facilitate better economic conditions and investor relations.

Ques : Who has been awarded the 12th Vishwa Hindi Samman at a Hindi Samvad event organized by the Embassy of India in Nepal?
नेपाल में भारतीय दूतावास द्वारा आयोजित हिंदी संवाद कार्यक्रम में 12वें विश्व हिंदी सम्मान से किसे सम्मानित किया गया है?

- (a) Deepak Shenoy / दीपक शेनॉय
- (b) Neeli Bendapudi / नीली बेंदापुडी
- (c) Usha Thakur / उषा ठाकुर
- (d) Shanti Lakra / शांति लकड़ा
- (e) Deepika Misra / दीपिका मिश्रा

Answer : Option C

Explanation :

- **Dr. Usha Thakur** was awarded the **12th Vishwa Hindi Samman (World Hindi Conference)** at a Hindi Samvad event organized by the Embassy of India in Nepal.
- This prestigious award recognizes her outstanding contributions to Hindi literature and her efforts in **strengthening the bonds between Hindi and Nepali languages.**
- This event took place at **Tribhuvan University in Kathmandu**, creating a fitting academic backdrop for this literary honour.
- 12th World Hindi Conference was held in Fiji in 2023. As Dr Thakur could not attend the event in Fiji, she was given the award in an event organised in Tribhuvan University in Kathmandu.

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About Nepal:

- Capital: Kathmandu
 - Prime Minister: Pushpa Kamal Dahal
 - President: Ram Chandra Paudel
 - Currency: Nepalese Rupee
-

Recent Awards & Winners :

- 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 : In a first for the Indian Railways, the Central Railway (CR) has installed a floating solar power plant of 10MWp capacity in the Igatpuri Lake. Igatpuri Lake is located in which state?

भारतीय रेलवे में पहली बार सेंट्रल रेलवे (CR) ने इगतपुरी झील में 10MWp क्षमता का फ्लोटिंग सोलर पावर प्लांट लगाया है। इगतपुरी झील किस राज्य में स्थित है?

- (a) Maharashtra / महाराष्ट्र
- (b) Tamil Nadu / तमिलनाडु
- (c) Odisha / ओडिशा
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Kerala / केरल

Answer : Option A

Explanation :

- In a **first for the Indian Railways**, the Central Railway (CR) has installed a **floating solar power plant** of **10MWp** capacity in the **Igatpuri Lake in Nashik, Maharashtra**.
- Stepping towards its ultimate goal of **zero carbon emission by 2030**, the CR has **already commissioned 12.05 MWp** (MegaWatt peak) solar plants on railway stations' rooftops and buildings, adding **4 MWp last year**.
- This has **resulted in a saving of Rs. 4.62 crore in 2023-2024**, plus **saving carbon footprints of around 6.95 tons**. We plan to install additional 7 MWp solar power plants in the current year.
- Besides 61 MW solar energy, the CR is already tapping 56.4 MW wind energy, and it has signed PPA's to utilize 325 MW solar and wind energy on a 24-hour basis.
- The CR's current monthly power consumption is 236.92 million units for traction work and 9.7 million units for other non-traction works. After the commissioning of the above sources of renewables, the CR expects that 70 per cent of its traction energy will be green.

Ques : International Day of Parliamentarism is observed annually on which day?

अंतर्राष्ट्रीय संसदीय दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 29 June
- (b) 28 June
- (c) 30 June
- (d) 1 July
- (e) 2 July

Answer : Option C

Explanation :

- The **International Day of Parliamentarism** is observed annually on June 30th.
 - This day celebrates the **role of parliaments in democratic governance** and highlights their importance in building peace and understanding between nations.
 - **Theme 2024** – Parliamentary diplomacy: Building bridges for peace and understanding.
 - This special day, established by a United Nations General Assembly Resolution in 2018, serves as an opportunity to reflect on the progress made by parliaments worldwide in achieving predetermined goals.
-

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Ques : International Asteroid Day is observed every year on which day?

अंतर्राष्ट्रीय क्षुद्रग्रह दिवस हर साल किस दिन मनाया जाता है?

- (a) 28 June
- (b) 29 June
- (c) 30 June
- (d) 1 July
- (e) 3 July

Answer : Option C

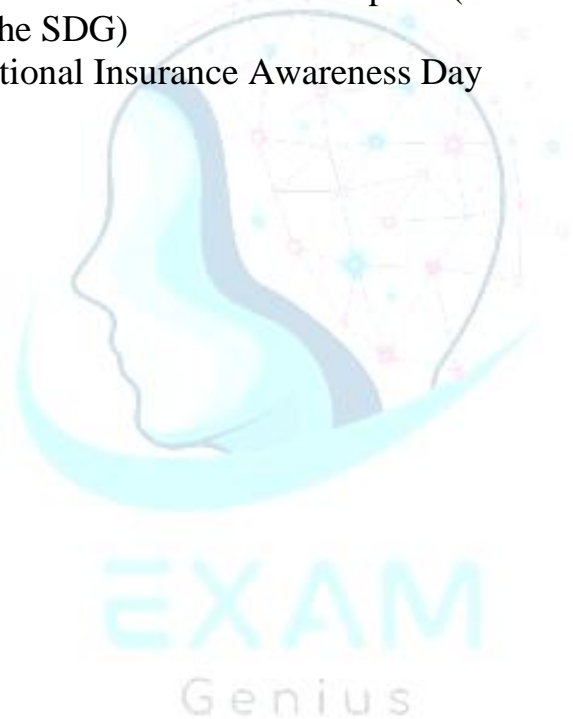
Explanation :

- **International Asteroid Day** is observed every year on **30 June**.
- **Objective** – To raise awareness about asteroids and the potential hazards they pose to our planet.
- This day serves as a reminder of the **importance of scientific research and international collaboration** in detecting and mitigating asteroid impacts.
- In 1908, the asteroid event also known as the Tunguska Event occurred in a Siberian desert area; the area is now referred to as Krasnoyarsk Krai.
- The asteroid did not leave any impact crater – it is believed to have disintegrated after entering the earth's surface.
- Stephen Hawking, along with a few other people, including an Apollo 9 astronaut and Brian May, the guitarist for Queen and also an astrophysicist, founded International Asteroid Day.
- In 2014, the day was officially launched. In 2016, the United Nations announced the day to be celebrated every year.

Important days :

- 1 June : World Milk Day
- 3 June : World Clubfoot Day
- 3 June : World Bicycle Day
- 4 June : International Day of Innocent Children Victims of Aggression
- 5 June : World Environment Day (Theme 2024 – Land Restoration, Desertification, and Drought Resilience)
- 6 June : UN Russian Language Day
- 7 June : World Food Safety Day
- 8 June : World Oceans Day (Theme 2024 – Awaken New Depths)
- 8 June : World Brain Tumour Day (Theme 2024 – Brain Health and Prevention)
- 9 June : : World Accreditation Day (Theme 2024 – Accreditation: Empowering Tomorrow and Shaping the Future.)
- 11 June : International Day of Play
- 12 June : World Day Against Child Labour Day (Theme 2024 – Let's Act on Our Commitments: End Child Labour)
- 12 June : International Albinism Awareness Day (Theme 2024 – 10 years of IAAD: A decade of collective progress)
- 14 June : World Blood Donor Day (Theme 2024 – 20 years of celebrating giving: thank you blood donors)
- 15 June : Global Wind Day
- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)
- 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



Static Banking Awareness Terms Recently in News :

About NABARD :

- NABARD is an apex development bank, established in 1982 by a Special Act of the Parliament
- It has power to deal with all matters concerning policy, planning as well as operations in giving credit for agriculture and other economic activities in the rural areas.
- Committee to Review the Arrangements For Institutional Credit for Agriculture and Rural Development” under the Chairmanship of B. Sivaraman.
- Based on the recommendations, NABARD (National Bank for Agriculture and Rural Development) started functioning from 12th July, 1982.
- A refinancing agency for those institutions that provide investment and production credit for promoting the several developmental programs for rural development.
- Improving the absorptive capacity of the credit delivery system in India, including monitoring, formulation of rehabilitation schemes, restructuring of credit institutions, and training of personnel.
- Co-ordinates the rural credit financing activities of all sorts of institutions engaged in developmental work at the field level.

IMPORTANT ONE – LINER Current Affairs

- The **Pench Tiger Reserve** recently **launched** an advanced **Artificial Intelligence (AI) system** for the **early detection of forest fires**. It is located on the **southern part of Madhya Pradesh**, to be specific, in the districts of Seoni and Chhindwara, which **also shares a boundary with Maharashtra**.
- Indian multi-role stealth frigate INS Shivalik, mission deployed in South China Sea and North Pacific Ocean, has reached Pearl Harbour in Hawaii to take part in the **Rim of the Pacific (RIMPAC) exercise**.
- In a first, **Indian Space Research Organisation (ISRO)** will **launch** its latest large satellite, **GSAT 20**, on **SpaceX's Falcon 9 rocket**.
- The **Union Minister for Agriculture and Farmers' Welfare and Rural Development** **launched** web portal for faster bank settlements of interest subvention claims under Agriculture Infrastructure Fund along with **Krishi Katha platform**
- **UltraTech Cement**, led by Kumar Mangalam Birla, has **announced** the acquisition of a 23% stake in Chennai-based India Cements Ltd (ICL) for Rs 1,889 crore.
- **Bharat Heavy Electricals Ltd (BHEL)**, a state-owned engineering firm, has secured a significant **contract worth Rs 13,300 crore** from **Damodar Valley Corporation (DVC)** to establish a 1600 MW thermal power plant in Koderma, Jharkhand.
- The **Defence Research and Development Organisation (DRDO)** has successfully **completed six consecutive developmental trials of High Speed Expendable Aerial Target (HEAT) 'ABHYAS'** with improved booster configuration from the Integrated Test Range (ITR), Chandipur, Odisha.
- **Vikram Misri** appointed as the 35th Foreign Secretary of India
- Former Prime Minister of Portugal **Antonio Costa** has been elected as the **new President** of the **European Council of the European Union**.
- The **Government of India** has made a whopping **contribution** of **USD 1,169,746** for **'Hindi @ UN' project** to expand the use of Hindi in the United Nations.
- **Central Electronics Limited (CEL)** was recently granted **"Mini Ratna"** status (Category-1) at its Golden Jubilee celebration.

Ques : Government Kept Interest Rate on Small Savings Schemes _____ for Q2FY25 .

सरकार ने छोटी बचत योजनाओं पर ब्याज दर _____ रखी Q2FY25

- (a) 5%
- (b) 10%
- (c) 15%
- (d) 20%
- (e) Unchanged

Answer : Option E

Explanation :

- **The Department of Economic Affairs (DEA-Budget Division), Ministry of Finance (MoF), Government of India(GoI)** has kept the interest rate on small savings schemes unchanged for its 2nd Quarter of 2024-25.
- It is from **1st June 2024 to 30th September, 2024** from those notified for Q1FY25.

Interest Rates on Small Savings Schemes for Q2FY25:

- Savings Deposit - 4.0%
- 1-Year Post Office Time Deposits(POTD) - 6.9%
- 2-Year Post Office Time Deposits(POTD) - 7.0%
- 3-Year Post Office Time Deposits(POTD) - 7.1%
- 5-Year Post Office Time Deposits(POTD) - 7.5%
- 5-Year Post Office Recurring Deposits(PORD) - 6.7%
- Kisan Vikas Patra (KVP) - 7.5% (will mature in 115 months)
- Public Provident Fund (PPF) - 7.1%
- Sukanya Samriddhi Yojana (SSY) - 8.2%
- National Savings Certificate (NSC) - 7.7%
- Senior Citizens' Savings Scheme(SCSS) - 8.2%
- Monthly Income Scheme(MIS) - 7.4%

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Ques : _____ Data Shows Private Corporate Sector Sales Growth Slows to 4.7% in FY24

_____ के डेटा से पता चलता है कि वित्त वर्ष 24 में निजी कॉर्पोरेट क्षेत्र की बिक्री वृद्धि धीमी होकर 4.7% हो गई है

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

Answer : Option B

Explanation :

- The **Reserve Bank of India's (RBI)** data showed the annual **sales growth rate** of listed **private non-financial companies** slowed to **4.7% in FY 2023-24 from 19.8% in FY2023.**

Sector-wise Sales Growth:

Manufacturing: 3.5% (down from 18%).
Information Technology (IT) Services: 5.5% (down from 19.4%).
Non-IT Services: 7.9% (down from 33.5%)

Operating Profit Growth:

Manufacturing: 12.4% (up from -1.2% in FY23).
Non-IT Services: 27.9% (up from 15.1% in FY23).
IT Services: 5.6% (down from 8.8% in FY23).

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

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Ques : Which bank has partnered with Piramal Capital and Housing Finance Limited under the co-lending business to assess the credit profile of borrowers?

किस बैंक ने उधारकर्ताओं की क्रेडिट प्रोफाइल का आकलन करने के लिए सह-

उधार व्यवसाय के तहत पिरामल कैपिटल एंड हाउसिंग फाइनेंस लिमिटेड के साथ साझेदारी की है?

- (a) Federal Bank
- (b) Axis Bank
- (c) Yes Bank
- (d) HDFC Bank
- (e) IndusInd Bank

Answer : Option B

Explanation :

- **Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited** under the co-lending business.
- Through this partnership, both the lenders will offer loans to the middle and low-income segment borrowers with focus on rural and semi-urban regions.
- The partnership will leverage the financial expertise of Axis Bank, and loan processing technology of Piramal Finance, to assess the credit profile of borrowers and provide them loans at competitive interest rates through a network of 490 branches of Piramal Finance.
- This partnership will cater to potential customers who are either new to credit or untapped by larger institutions and build a multi-product loan book.

About Axis Bank :

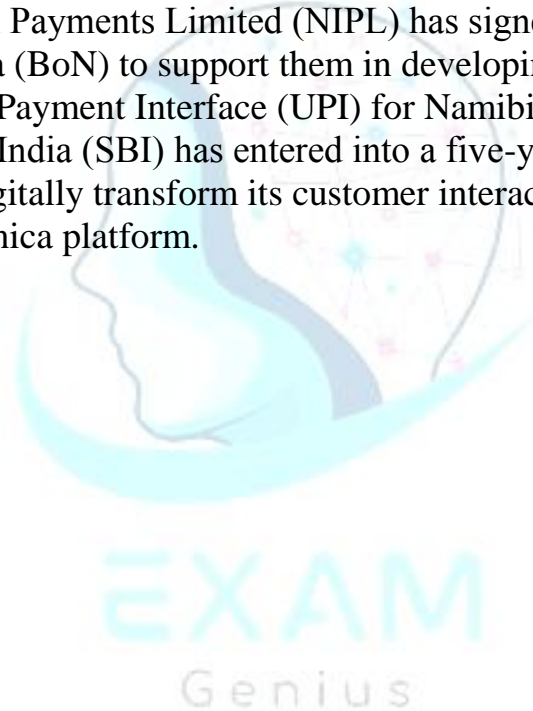
- **Founded** – 1993
 - **Headquarters** – Mumbai, Maharashtra
 - **Chairman** – Rakesh Makhija
 - **MD & CEO** – Amitabh Chaudhary
 - **Tagline** – Badhti Ka naam Zindagi
-

Recently signed banking agreements :

- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host of facilities including free insurance cover.
- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.

- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector
- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.
- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.
- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.

- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.
- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM) at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.
- The State Bank of India (SBI) has entered into a five-year agreement with HCL Software to digitally transform its customer interaction framework by utilising the HCL Unica platform.



Ques : Truecaller has partnered with which general insurance company to unveils Fraud Insurance?

ट्रूकॉलर ने फ्रॉड इंश्योरेंस अनावरण

करने के लिए किस सामान्य बीमा कंपनी के साथ साझेदारी की है?

- (a) Bajaj Allianz General Insurance
- (b) Bharti AXA General Insurance
- (c) HDFC ERGO General Insurance
- (d) Royal Sundaram General Insurance
- (e) Universal Sompo General Insurance

Answer : Option C

Explanation :

- **Truecaller**, the world's leading global communications platform, has **partnered** with **HDFC ERGO**, India's leading general insurance company **to unveils Fraud Insurance**.
- This **initiative aims** to provide enhanced **protection to consumers against digital communication fraud** in India.
- The **Fraud Insurance product** will provide **coverage up to Rs 10,000** to Android and iOS users across India.
- The product is available to yearly premium subscribers of Truecaller and all existing customers can avail this protection for free under their existing plan.
- To ensure a smooth and hassle-free experience for all users, the fraud coverage is seamlessly integrated into the Truecaller app, and is activated once the user opts in for the insurance option.

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Ques : The gross Goods and Services Tax (GST) collection for June 2024 stood at _____.

जून 2024 के लिए सकल वस्तु एवं सेवा कर (जीएसटी) संग्रह _____ रहा।

- (a) Rs.1.54 lakh crore
- (b) Rs.1.64 lakh crore
- (c) Rs.1.74 lakh crore
- (d) Rs.1.84 lakh crore
- (e) Rs.1.34 lakh crore

Answer : Option C

Explanation :

- The **gross goods and services tax (GST) collection** for June 2024 stood at **Rs 1.74 trillion**, marking 7.7 per cent year-on-year (Y-o-Y) growth.
- This Y-o-Y growth is notably less than the 12.4 per cent and 10 per cent increases recorded in April and May, respectively. Month-on-month figures, too, were flat.
- In May this year, the gross GST collection amounted to Rs 1.73 trillion, while April witnessed a record-high GST collection of Rs 2.1 trillion. The June revenue brought the financial year-to-date total to Rs 5.57 trillion.

GST Collection of Previous Months :

- January 2024 – 1,72,129 crore
- February 2024 – 1,68,337 crore
- March 2024 – 1,78,484 crore
- April 2024 – 2,10,267 crore
- May 2024 – 1.73 lakh crore

Ques : Who has been appointed as the new Managing Director (MD) and Chief Executive Officer (CEO) of IndiaFirst Life Insurance?

इंडियाफर्स्ट लाइफ इंश्योरेंस के नए प्रबंध निदेशक (एमडी) और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे नियुक्त किया गया है?

- (a) Rushabh Gandhi / ऋषभ गांधी
- (b) Jetha Ahir / जेठा अहीर
- (c) Vinod Ganatra / विनोद गणात्रा
- (d) Inder Pal Singh Bindra / इंद्रपाल सिंह बिंद्रा
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **IndiaFirst Life Insurance Company Limited** has named **Rushabh Gandhi** as its new **Managing Director (MD) and Chief Executive Officer (CEO)** effective 1 July.
- Gandhi, **previously the Deputy CEO, succeeds Vishakha R.M.** who superannuated on June 30, 2024, after nine years of service.
- Gandhi, with nearly three decades of experience in the BFSI industry, expressed his honor to lead the organization and committed to achieving the vision of making IndiaFirst Life the most preferred insurer for every Indian.

Recent Appointment in Banking & Insurance Sector :

- Naveen Chandra Jha : Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited
- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company

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- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance
- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited
- Sameer Bansal : MD & CEO of PNB MetLife India Insurance
- Abhaya Hota : Independent Director of Cashfree Payments
- Sandeep Batra : Chairman of the Board of Directors of ICICI Prudential
- Pradeep Kumar Sinha : Part-time Chairman of ICICI Bank
- Rushabh Gandhi : MD & CEO of IndiaFirst Life Insurance
- Pradeep Natarajan : Whole Time Director on the Board of IDFC FIRST Bank for three years
- R Lakshmi Kanth Rao : Executive director (ED) in RBI
- Sujai Raina : Visa appointed him as country manager for India
- Jaya Tripathi : Head of Key Relations Group in SBI General Insurance
- Atanu Chakraborty : re-appointment as part-time Chairman of HDFC Bank
- Carol Furtado : executive director of Ujjivan Small Finance Bank
- Re-appointment of Amitabh Chaudhry : MD & CEO of Axis Bank
- Keki Mistry : Chairman of HDFC Life Insurance.
- Ajith Kumar K.K : Managing Director & CEO of Dhanlaxmi Bank for three years.
- Nalin negi : CEO of BharatPe
- Murali Ramakrishnan : Independent director of RBL Bank
- Subhasish Roy : Chief Risk Officer of Bank of Maharashtra
- Deepak Kumar Sharma : Additional Director of Suryoday Small Finance Bank
- Manoj Mittal : Chairman and Managing Director at Small Industries Development Bank of India (SIDBI)
- Tarun Bajaj : Head of the US-India Tax Forum
- Sanjay Shukla : Managing Director (MD) of the National Housing Bank (NHB)
- Ramit Goyal (replace Raghavendra Rao) : Chief Distribution Officer of Future Generali India Insurance Company
- Vinod Francis : Chief Financial Officer of South Indian Bank
- Arnab Goswamy : Chief Financial Officer of Punjab & Sind Bank
- Atul Mehra : Managing Director (MD) and Chief Executive Officer (CEO) of Axis Capital

Ques : Which company has received the “Sustainable Governance Champion Award” at the Outlook Planet Sustainability Summit & Awards 2024?

आउटलुक प्लैनेट सस्टेनेबिलिटी समिट एंड अवार्ड्स 2024 में किस कंपनी को “सस्टेनेबल गवर्नेंस चैंपियन अवार्ड” मिला है?

- (a) Mazagon Dock Shipbuilders
- (b) Hindustan Shipyard
- (c) ABG Shipyard
- (d) Garden Reach Shipbuilders & Engineers and
- (e) Cochin Shipyard Limited

Answer : Option D

Explanation :

- **Garden Reach Shipbuilders & Engineers (GRSE) Ltd.** has received the “**Sustainable Governance Champion Award**” at the Outlook Planet Sustainability Summit & Awards 2024.
- GRSE demonstrated a strong commitment to sustainable practices and governance excellence.
- The award acknowledges GRSE’s integration of sustainability into core operations.
- GRSE is recognized for driving innovation in sustainable shipbuilding practices. The company promotes environmental stewardship within the maritime and defense sectors.

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About Garden Reach Shipbuilders & Engineers (GRSE) Ltd. :

- Garden Reach Shipbuilders & Engineers Ltd, abbreviated as GRSE, is one of India's leading shipyards, located in Kolkata.
- It builds and repairs commercial and naval vessels. GRSE also exports the ships that the company builds.
- Founded in 1884 as a small privately-owned company on the eastern bank of the Hooghly River, it was renamed as Garden Reach Workshop in 1916.
- GRSE was nationalised by the Government of India in 1960. The company was awarded the Miniratna public sector undertaking status
- GRSE is the first Indian shipyard to build 100 warships.

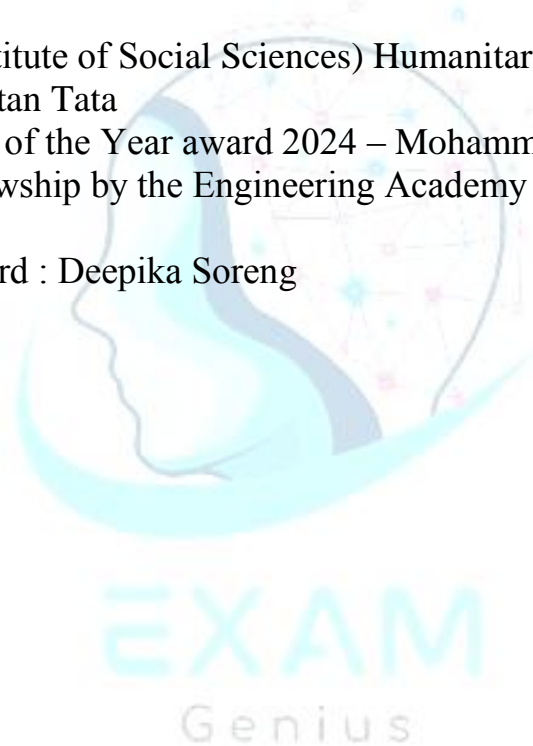
Recent Awards & Winners :

- 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

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- 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
- International Fellowship by the Engineering Academy of Japan – Kaushik Rajashekara
- Asunta Lakra Award : Deepika Soreng



Ques : Who has announced retirement from T20 international cricket after winning the World Cup final ?

विश्व कप फाइनल जीतने के बाद किसने टी20 अंतरराष्ट्रीय क्रिकेट से संन्यास की घोषणा की है?

- (a) Rohit Sharma / रोहित शर्मा
- (b) Virat Kohli / विराट कोहली
- (c) Ravindra Jadeja / रवींद्र जड़ेजा
- (d) All A, B and C / सभी ए, बी और सी
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- India captain **Rohit Sharma and Virat Kohli** has **announced retirement** from **T20 international cricket** after winning the World Cup final against South Africa.
- India all-rounder **Ravindra Jadeja** has also **announced his retirement** from **T20 internationals**.
- Rohit Sharma's T20 international career began in 2007, and over the next 17 years, he transformed into one of the most feared batsmen in the shortest format of the game.
- Virat Kohli's T20 international career began on June 12, 2010, when he made his debut against Zimbabwe.
- Jadeja made his debut in T20Is against Sri Lanka back in 2009, he played 74 matches, scoring 515 runs and taking 54 wickets.

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Recently Retired Players :

- Trent Boult (New Zealand) – International cricket
- David Wiese (Namibia) – International cricket
- Kedar Jadhav (India) – International cricket
- Bernadine Bezuidenhout (New Zealand) : international cricket
- Dinesh Karthik (India) : Indian wicketkeeper and Royal Challengers Bengaluru star player
- Midfielder Toni Kroos (Germany) : international football
- Colin Munro (New Zealand) : International Cricket
- Bismah Maroof (Pakistan) : international cricket
- Saurav Ghosal (India) : squash
- Neil Wagner (New Zealand) – International cricket
- Heinrich Klaasen (South Africa) – Test cricket
- David Warner (Australia) – International ODI & Test
- Manoj Tiwary (West Bengal) – All forms of cricket
- Collins Obuya (Kenya) – International cricket
- Matthew Wade (Australia) – First-class cricket



Ques : With which company has Adani Defence & Aerospace signed an agreement to manufacture 70mm rockets in India?

अडानी डिफेंस एंड एयरोस्पेस ने भारत में 70 मिमी रॉकेट बनाने के लिए किस कंपनी के साथ समझौता किया है?

- (a) Dassault Aviation
- (b) Naval Group
- (c) BAE Systems
- (d) Thales Group
- (e) Leonardo

Answer : Option D

Explanation :

- **Adani Defence & Aerospace** – the defence arm of the Adani Group – has signed an **agreement** with the **Thales Group** to manufacture 70mm rockets in India.
- This partnership is not only significant for their commitment to India, “but it also allows us to strengthen our partner network worldwide”.
- This partnership is a key milestone in our continued support of ‘Make in India’ and ‘Aatmanirbhar Bharat’ vision for India’s growing defence industry.

About Thales Group :

- Thales Group is a French multinational company that designs, develops and manufactures electrical systems as well as devices and equipment for the aerospace, defence, transportation and security sectors.
- The company is headquartered in Paris.

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Defence Related News :

- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.
- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.

- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).

Ques : Which country's navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug?

किस देश की नौसेना ने भारतीय गार्डन रीच शिपबिल्डर्स एंड इंजीनियर्स (जीआरएसई) के साथ 800 टन वजनी समुद्री जहाज के लिए समझौते पर हस्ताक्षर किए हैं?

- (a) Tanzania
- (b) Bangladesh
- (c) Oman
- (d) Singapore
- (e) UAE

Answer : Option B

Explanation :

- **The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.**
- The deal was inked in Dhaka in the presence of representatives of GRSE and the Bangladesh Navy's directorate general of defence purchases.
- It coincided with a four-day visit to Bangladesh by Indian Navy Chief Admiral Dinesh K Tripathi, aimed at strengthening bilateral defence relations.
- As per GRSE, the ship worth approximately USD 21 million will be delivered to Bangladesh within 24 months. As per officials, the platform would help tow ships at sea, and will also be capable of rescue operations.

Recent MoU and agreement :

- National Highways Authority of India (NHAI) and Indraprastha Institute of Information Technology (Delhi) Signs MoU to Enhance Road Safety by deploying Artificial Intelligence.
- Punjab Police in association with the Border Security Force (BSF) and Village Defence Committees (VDCs) have launched a 'Mission Nishchay' in Fazilka district.
- Snapdeal and Bhashini signed an MoU to promote digital inclusiveness
- Indira Gandhi National Centre for the Arts (IGNCA) and Sansad TV signed an agreement to make Indian art and culture more accessible to the people.
- The National Company Law Tribunal (NCLT) has granted its approval for the merger of Vistara with Air India allowing a period of nine months for the dissolution of the former.
- The Ministry of Defence (MoD) has taken a significant step towards enhancing pensioner services by forging partnerships with four prominent banks. The MoUs with Bank of India, Canara Bank, Central Bank of India, and Utkarsh Small Finance Bank.
- Garden Reach Shipbuilders & Engineers has signed a deal with DRDO to build Research Vessel for DRDO in Rs. 500 crore deal.
- Finnish telecom gearmaker Nokia has signed an agreement with the Gati Shakti Vishwavidyalaya (GSV) for carrying out joint research related to 5G/6G communications in the transportation and logistics sector.
- The Department of School Education, Ministry of Education, has signed an MoU with the National Book Trust to establish an institutional framework for Rashtriya e-Pustakalaya, a pioneering digital library platform.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Ghana has signed deals with a Reliance Jio subsidiary, Tech Mahindra and other vendors to build 4G and 5G infrastructure as the African country aims to enhance its telecom capabilities.
- Swiggy has partnered with SHIELD, a device-first risk AI platform, to enhance its fraud prevention and detection capabilities.
- Cisco and Tata Communications have launched their Webex Calling solution in India with cloud public switched telephone network (PSTN), aimed at helping enterprises move from on-premises phone systems to a global cloud calling system.
- Airbus Helicopters and Small Industries Development Bank of India (SIDBI) have signed a Memorandum of Understanding (MoU) for financing the purchase of Airbus helicopters in India.

- The Department of Animal Husbandry and Dairying (DAHD) under the Union Ministry of Fisheries, Animal Husbandry & Dairying has signed a Memorandum of Understanding (MoU) with the United Nations Development Programme (UNDP) India on Digitalization of Vaccine Cold Chain Management, Communication Planning and Capacity Building.
- AIIMS New Delhi has signed a Memorandum of Understanding (MoU) with UK based University of Bolton Institute of Medicine to collaborate in the field of medical research, innovation and education.
- PUMA India has signed a deal with the Athletics Federation of India to become its official kit sponsor.
- India and Iran Inks 10-year Deal to Operate Iran's Chabahar Port. Under the agreement, India Ports Global Limited (IPGL) committed to investing \$370 million to enhance the port's infrastructure
- India and Moldova signed an agreement allowing holders of diplomatic and official passports from either country to travel to the other without requiring a visa.
- A joint initiative between India and Oman to boost research and conservation of sharks and rays in the Arabian Sea will be launched
- Girish Chandra Murmu, the Comptroller and Auditor General of India (CAG), has signed a MoU with Toyam Raya, Auditor General of Nepal to strengthen collaboration and facilitate the exchange of expertise in auditing practices between the Supreme Audit Institutions (SAIs) of both countries.
- The Indian Coast Guard and Jindal Steel & Power Ltd signed an MoU for the supply of indigenous marine-grade steel.
- The Uttarakhand Tourism Development Board has teamed up with Starscapes, an astro-tourism company, to introduce Nakshatra Sabha, a pioneering initiative aimed at offering a comprehensive astro-tourism experience.
- India and Nigeria have agreed to an early conclusion of the Local Currency Settlement System Agreement to strengthen bilateral economic ties.
- The Indian Army and the Punit Balan Group joined hands to inaugurate the nation's first Constitution Park in Pune.
- The government of India has signed an agreement with the government of Bangladesh to renew the Memorandum of Understanding (MoU) to train 1500 Bangladeshi officers from 2025 to 2030.
- The Ministry of Mines has signed a Memorandum of Understanding (MoU) with Shakti Sustainable Energy Foundation, to enhance the knowledge base of the critical minerals processing industry in India.
- Gandhinagar-based National Defence University (RRU) and France's Starburst Aerospace signed a Memorandum of Understanding (MoU) to promote innovation in the aerospace defence sector.

Ques : Which state government has launched Mukhya Mantri Kisan Samman Nidhi scheme in June 2024?

किस राज्य सरकार ने जून 2024 में मुख्यमंत्री किसान सम्मान निधि योजना शुरू की है?

- (a) Uttar Pradesh
- (b) Gujarat
- (c) Rajasthan
- (d) Punjab
- (e) Haryana

Answer : Option C

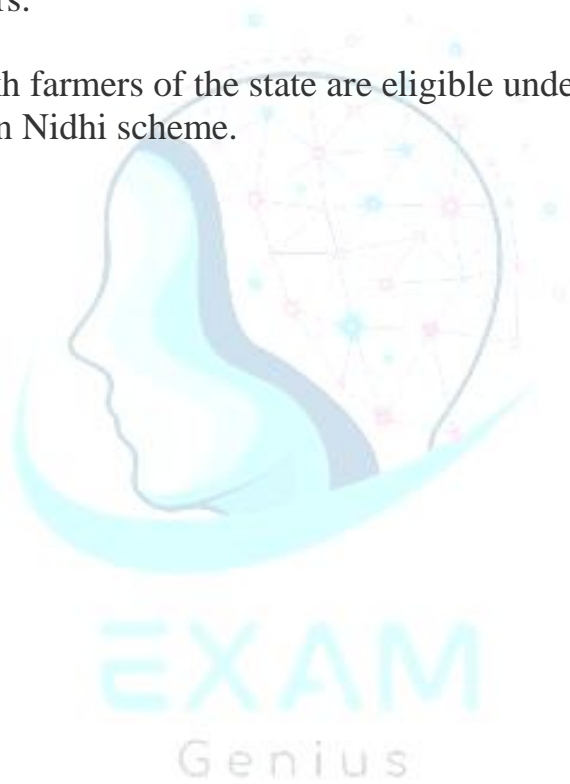
Explanation :

- **Chief Minister of Rajasthan Bhajan Lal Sharma** has launched the state government's **Mukhya Mantri Kisan Samman Nidhi** at the **Krishi Upaj Mandi in Tonk**.
- The chief minister released **Rs 650 crore** as the **first installment** to around 65 lakh farmers of the state.
- The eligible farmers of the state will receive the benefits under the state scheme along with the Rs 6000 per year paid by the central government under the PM-KISAN scheme.
- The Cooperative Department, government of Rajasthan has been designated as the nodal department for the effective implementation of the Mukhya Mantri Kisan Samman Nidhi scheme.

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About Mukhya Mantri Kisan Samman Nidhi :

- It is an income support scheme launched by the state government to boost the income of the eligible farmers of the state.
- Under the Mukhya Mantri Kisan Samman Nidhi the eligible farmers will receive Rs 2000 per year.
- They will receive money in three installments – Rs 1000, Rs 500 and Rs 500.
- The amount will be directly transferred into the bank account of the eligible farmers.
- Around 65 lakh farmers of the state are eligible under the Mukhya Mantri Kisan Samman Nidhi scheme.



Ques : Prime Minister Narendra Modi has recently released three books based on the life and journey of which person through video conferencing on his 75th birthday?

प्रधानमंत्री नरेंद्र मोदी ने हाल ही में किस व्यक्ति के 75वें जन्मदिन पर वीडियो कॉन्फ्रेंसिंग के जरिए उनके जीवन और यात्रा पर आधारित तीन पुस्तकों का विमोचन किया है ?

- (a) Ramnath Kovind
- (b) Lalkrishna Advani
- (c) Mira Kumari
- (d) Nitish Kumar
- (e) M. Venkaiah Naidu

Answer : Option E

Explanation :

- **Prime Minister Narendra Modi** has released three books on the life and journey of former Vice President **M. Venkaiah Naidu** on his **75th birthday** via video conferencing.
- The prime minister expressed his happiness in releasing the biography “**Venkaiah Naidu – Life in Service**” authored by **S Nagesh Kumar**, former Resident Editor of The Hindu, Hyderabad edition.
- The two other books released by PM Modi include “**Celebrating Bharat – The Mission and Message of M Venkaiah Naidu as 13th Vice-President of India**”, a Photo chronicle compiled by I.V. Subba Rao, former secretary to the Vice-President of India, and a pictorial biography in Telugu titled “**Mahaneta – Life and Journey of M. Venkaiah Naidu**” authored by Sanjay Kishore.
- These books will become a source of inspiration for the people while also illuminating the correct path to serving the nation.

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Recent Books :

- ‘Gateways to the Sea: Historic Ports and Docks of Mumbai Region’ : Released by Governor of Maharashtra Ramesh Bais
- “The Adventures of Ed-a-Mamma: Ed Finds A Home.” : Alia Bhatt
- India’s Trade Policy; The 1990’s and beyond – Arvind Panagariya
- An Anchored Vision – Karumuttu T Kanan
- India and The Indian Ocean World Trade and Politics – Ashin Das Gupta
- A Fly on the RBI Wall – Alpana Killawala
- The Scam That Shook a Nation: The Nagarwala Scandal – Prakash Patra and Rasheed Kidwai
- “The Winner’s Mindset” : Shane Watson
- Before I forget – M K Raina
- Heavenly Islands of Goa’ : P.S. Sreedharan Pillai
- A Game of Fire – Navdeep Suri & Nanak Singh
- Just a Mercenary?, Notes from My Life and Career – Former RBI head Duvvuri Subbarao
- India — the Road to Renaissance: A Vision and an Agenda : Bhimeswara Challa.
- Code Dependent: Living in the Shadow of AI : Indian-British journalist Madhumita Murgia
- The Idea of Democracy : Sam Pitroda
- Booker Prize-winning author Salman Rushdie’s memoir "Knife" : Salman Rushdie
- Maker of Goa: The Untold Story of Pratap Singh Rane : Vijayadevi Rane (Pratap’s wife)
- The Law and Spirituality: Reconnecting the Bond : Raman Mittal and Dr. Seema Singh
- I Can Coach – Siddharth Rajsekar
- The Idea of Democracy – Sam Pitroda
- From A Car Shed To The Corner Room & Beyond – S Raman
- The Man Who Lost India – Meghna Pant • Conspiracy to oust me from the Presidency – Gotabaya Rajapaksa
- The Gems of Indian Art – Harish Khullar

Ques : National Doctor's Day is observed every year on _____
राष्ट्रीय चिकित्सक दिवस हर साल _____ को मनाया जाता है

- (a) 28 June
- (b) 29 June
- (c) 30 June
- (d) 1 July
- (e) 3 July

Answer : Option D

Explanation :

- **National Doctor's Day** is observed every year on **July 1**.
- This day is recognized for the excellent contributions made by doctors and other healthcare professionals who play an important role in guiding us toward a healthy and happy life.
- **Theme 2024** – Healing Hands, Caring Hearts.
- On July 1, 1882, Dr Bidhan Chandra Roy was born. He was a renowned physician and served as the second Chief Minister of the state of West Bengal. His contributions to healthcare and the public health are celebrated till date.
- July 1 was announced as National Doctor's Day in 1991 by the Government of India to commemorate the birth anniversary of the celebrated doctor – Dr Bidhan Chandra Roy

Important days :

- 9 June : : World Accreditation Day (Theme 2024 – Accreditation: Empowering Tomorrow and Shaping the Future.)
- 11 June : International Day of Play
- 12 June : World Day Against Child Labour Day (Theme 2024 – Let's Act on Our Commitments: End Child Labour)
- 13 June : International Albinism Awareness Day (Theme 2024 – 10 years of IAAD: A decade of collective progress)
- 14 June : World Blood Donor Day (Theme 2024 – 20 years of

celebrating giving: thank you blood donors)

- 15 June : Global Wind Day
- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)
- 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

Ques : Chartered Accountants Day (CA Day) is observed every year on _____

चार्टर्ड अकाउंटेंट्स दिवस (सीए दिवस) हर साल मनाया जाता है

- (a) 28 June
- (b) 29 June
- (c) 30 June
- (d) 1 July
- (e) 3 July

Answer : Option D

Explanation :

- Every year, India celebrates **Chartered Accountants Day (CA Day)** on **July 1** to mark the **establishment** of the **Institute of Chartered Accountants of India (ICAI)**.
- This day is observed to signify the role of chartered accountants in shaping the financial and economic sectors of India.
- This year, **ICAI is celebrated the 76th year of its existence** as it is India's one of the oldest and most respected financial and accounting organizations.
- The Institutes of Chartered Accountants of India came into existence on July 1, 1949, when the parliament passed The Chartered Accountants Act, 1949 to develop the profession of Chartered Accountants.
- Before the establishment of ICAI, the accounting profession in the country was unregulated. The ICAI introduced a framework that governs education qualification, and professional conduct of Chartered Accountants nationwide.

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IMPORTANT ONE – LINER Current Affairs

- The **National Postal Worker Day** is marked every year on **July 1** globally in recognition of the contribution made by postal workers in our society.
- The **Madhya Pradesh cabinet**, in a **meeting held in Bhopal** and presided over by Chief Minister Mohan Yadav, **decided** that the **state ministers** would have to **pay Income tax on their salaries and allowances received** as ministers **from their own pockets**.
- **International Day of the Tropics** celebrated every year on **29 June**.
- **Vellore Institute of Technology (VIT) and Nokia** sign **MoU To pursue 5G and next-generation collaborative research** with artificial intelligence (AI) and machine learning.
- The **Bornean elephant** (*Elephas maximus borneensis*), the smallest Asian elephant subspecies has been assessed as **‘Endangered’** by the **International Union for Conservation of Nature (IUCN) Red List** of Threatened Species.
- **NASA** has **awarded SpaceX** an **\$843 million** contract to **construct a spacecraft aimed at safely deorbiting the International Space Station (ISS)** by around **2030**.
- In the final match, **Suryakumar Yadav** took a brilliant catch of David Miller, for which he was **awarded** the **'Smart Catch of the Match' award** in T20 World Cup 2024.
- Researchers **recently discovered** about **230 million metric tons of minerals** that play a **key role in making electric car batteries** on the **seabed off Minami-Torishima Island**. Minami-Torishima Island, also known as Marcus Island, is a Japanese island located in the northwestern Pacific Ocean.

Ques : Recently, which bank has launched “Union Premier” branches for high-value customers in rural and semi-urban (RUSU) markets?

हाल ही में, किस बैंक ने ग्रामीण और अर्ध-शहरी (RUSU) बाजारों में उच्च-मूल्य वाले ग्राहकों के लिए “यूनियन प्रीमियर” शाखाएँ शुरू की हैं?

- (a) Punjab & Sind Bank
- (b) Indian Overseas Bank
- (c) Union Bank of India
- (d) Karnataka Bank
- (e) Karur Vyasya Bank

Answer : Option C

Explanation :

- **Union Bank of India** has launched “Union Premier” branches for high-value customers in rural and semi-urban (RUSU) markets.
- Designed to provide personalized banking services, these branches will offer a wide range of products and services under one roof for high-value customers in RUSU markets.
- Each Union Premier customer will have access to a personal Relationship Manager to address all their banking needs.
- These exclusive branches are equipped with the latest digital technologies, ensuring seamless and efficient banking.

About Union Bank of India (UBI) :

- Founded- 11 November 1919
- Headquarters- Mumbai
- CEO- A. Manimekhalai

Ques : Financial Services Institution Bureau (FSIB) has selected Challa Sreenivasulu Setty as the next chairman of _____
वित्तीय सेवा संस्थान ब्यूरो (एफएसआईबी) ने चल्ला श्रीनिवासुलु सेट्टी को _____
के अगले अध्यक्ष के रूप में चुना है।

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option B

Explanation :

- **Financial Services Institution Bureau (FSIB) has selected Challa Sreenivasulu Setty as the next chairman of State Bank of India (SBI).**
- Setty will **succeed** the current chairman, **Dinesh Khara**, when he turns 63, the upper age limit for the position of SBI Chairman. **His term is scheduled to end in August 2024.**
- Currently, Setty is the senior most Managing Director, and has worked for 35 years at the bank. He had been appointed as the MD in 2020, and heads international banking, global markets and technology, at SBI.
- Challa Sreenivasulu Setty has a Bachelor's degree in Agricultural Science, and has received his certification from the Indian Institute of Bankers.

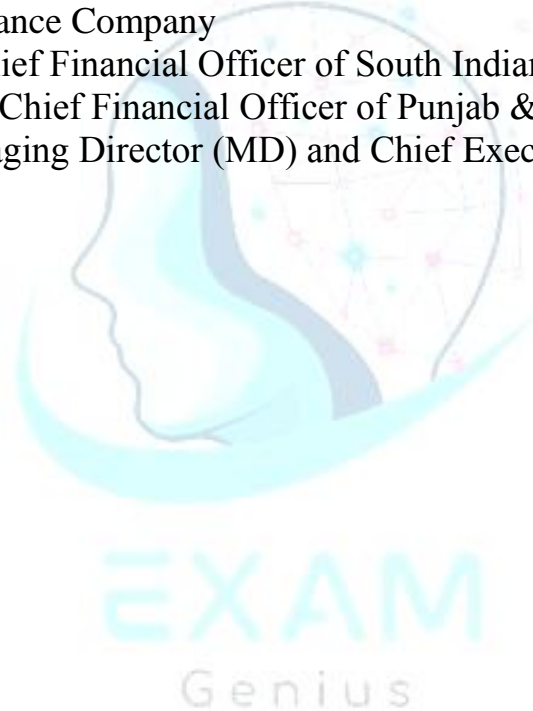
About State Bank of India (SBI) :

- **Founded** – 1 July 1955
 - **Headquarters** – Mumbai, Maharashtra
 - **Chairman** – Dinesh Kumar Khara
 - **Tagline** – Pure Banking Nothing Else
-

Recent Appointment in Banking & Insurance Sector :

- Rushabh Gandhi : Managing Director (MD) and Chief Executive Officer (CEO) of IndiaFirst Life Insurance
- Naveen Chandra Jha : Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited
- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company
- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance
- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited
- Sameer Bansal : MD & CEO of PNB MetLife India Insurance
- Abhaya Hota : Independent Director of Cashfree Payments
- Sandeep Batra : Chairman of the Board of Directors of ICICI Prudential
- Pradeep Kumar Sinha : Part-time Chairman of ICICI Bank
- Rushabh Gandhi : MD & CEO of IndiaFirst Life Insurance
- Pradeep Natarajan : Whole Time Director on the Board of IDFC FIRST Bank for three years
- R Lakshmi Kanth Rao : Executive director (ED) in RBI
- Sujai Raina : Visa appointed him as country manager for India
- Jaya Tripathi : Head of Key Relations Group in SBI General Insurance
- Atanu Chakraborty : re-appointment as part-time Chairman of HDFC Bank
- Carol Furtado : executive director of Ujjivan Small Finance Bank

- Re-appointment of Amitabh Chaudhry : MD & CEO of Axis Bank
- Keki Mistry : Chairman of HDFC Life Insurance.
- Ajith Kumar K.K : Managing Director & CEO of Dhanlaxmi Bank for three years.
- Nalin negi : CEO of BharatPe
- Murali Ramakrishnan : Independent director of RBL Bank
- Subhasish Roy : Chief Risk Officer of Bank of Maharashtra
- Deepak Kumar Sharma : Additional Director of Suryoday Small Finance Bank
- Manoj Mittal : Chairman and Managing Director at Small Industries Development Bank of India (SIDBI)
- Tarun Bajaj : Head of the US-India Tax Forum
- Sanjay Shukla : Managing Director (MD) of the National Housing Bank (NHB)
- Ramit Goyal (replace Raghavendra Rao) : Chief Distribution Officer of Future Generali India Insurance Company
- Vinod Francis : Chief Financial Officer of South Indian Bank
- Arnab Goswamy : Chief Financial Officer of Punjab & Sind Bank
- Atul Mehra : Managing Director (MD) and Chief Executive Officer (CEO) of Axis Capital



Ques : _____ Permits Up to 100% Non-Resident Indian Contribution for Foreign Portfolio Investors in GIFT International Financial Services Centre

_____ GIFT अंतर्राष्ट्रीय वित्तीय सेवा केंद्र में विदेशी पोर्टफोलियो निवेशकों के लिए 100% अनिवासी भारतीय योगदान की अनुमति देता है

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

Answer : Option D

Explanation :

- Markets regulator **Securities and Exchange Board of India (SEBI)** has allowed up to **100% aggregate contribution** by non-resident Indians (NRIs), Overseas Citizens of India (OCIs), Resident Indians (RI) in the corpus of Foreign Portfolio Investors (FPIs) that are based out of International Financial Services Centre (IFSC).
- The move is expected to enhance investment by FPIs in India.
- At the time of registration, an FPI applicant must declare to their Designated Depository Participant (DDP) if they intend to have 50% or more of their corpus contributed by NRIs, OCIs, and RIs.
- According to SEBI's notification on June 25, NRIs, OCIs, and RIs can be constituents of an FPI.
- The contribution of a single NRI, OCI, or RI **must be less than 25% of the total FPI corpus.**
- The combined contribution from NRIs, OCIs, and RIs must be less than 50% of the total FPI corpus.

Ques : Which bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India?

किस बैंक ने प्रत्यक्ष करों के ऑनलाइन संग्रह के लिए एक सुविधा शुरू की है, जिससे उसके ग्राहक और अन्य लोग पूरे भारत में करों का भुगतान आसानी से कर सकेंगे?

- (a) ICICI Bank
- (b) Axis Bank
- (c) IndusInd Bank
- (d) HDFC Bank
- (e) Bandhan Bank

Answer : Option E

Explanation :

- **Bandhan Bank** has **launched** a facility for **online collection of direct taxes**, enabling its **customers and others to pay taxes seamlessly** across India.
- As an **RBI-appointed agency bank**, it also accepts offline payments through its 1,700 branches.
- The service is available through internet banking, payment gateway, cash, cheque, or demand draft.
- With over 6,300 banking outlets across 35 states and UTs, Bandhan Bank serves over 3.35 crore customers.

Recent Facilities Launched in Banking & Insurance Sector :

- 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.

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- 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 AuthHorisation. 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.

Ques : Tata AIG General Insurance has issued India's largest Performance Surety Bond, valued at over _____

टाटा एआईजी जनरल इंश्योरेंस ने भारत का सबसे बड़ा परफॉर्मेंस श्योरिटी बॉन्ड जारी किया है, जिसकी कीमत _____ से अधिक है

- (a) Rs 200 crores
- (b) Rs 100 crores
- (c) Rs 400 crores
- (d) Rs 300 crores
- (e) Rs 500 crores

Answer : Option B

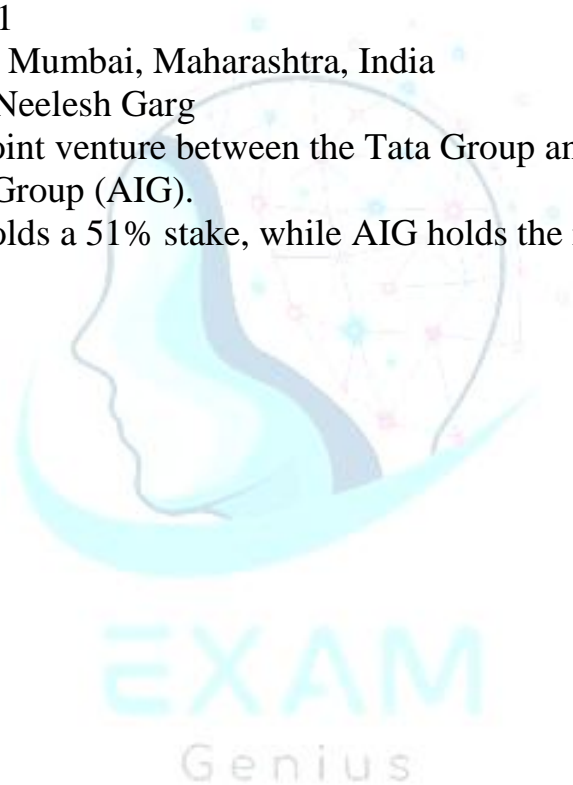
Explanation :

- **Tata AIG General Insurance has issued India's largest Performance Surety Bond, valued at over Rs 100 crores in Mumbai, Maharashtra, India.**
- This issuance follows the company's introduction of Surety Insurance Bond offerings to the market two months ago.
- **TATA AIG's Surety Insurance Bonds aim to facilitate smoother execution of infrastructure projects and commercial contracts** in both government and private sectors.
- **Surety Insurance Bonds are designed to protect project owners or beneficiaries from losses resulting from a contractor's non-performance**, non-fulfillment, or breach of contractual obligations as outlined in agreements or bidding documents.
- These bonds are available in both conditional and unconditional formats.
- In India, the government has permitted contractors to offer surety bonds instead of bank guarantees.

- There is an estimated requirement of approximately Rs 90-lakh crore in bank guarantees over the next 5 years.
 - The acceptance and success of surety insurance bonds are critical to India's ambition of becoming the 3rd-largest economy by 2030.
-

About TATA AIG General Insurance :

- Founded: 2001
- Headquarters: Mumbai, Maharashtra, India
- MD & CEO: Neelesh Garg
- Ownership: Joint venture between the Tata Group and American International Group (AIG).
- Tata Group holds a 51% stake, while AIG holds the remaining 49%.



Ques : _____ and 4 ASEAN Countries Collaborate on Cross-Border Payments Platform

और 4 आसियान देश सीमा पार भुगतान प्लेटफ़ॉर्म पर सहयोग करते हैं

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

Answer : Option B

Explanation :

- The **Reserve Bank of India (RBI)** has **joined hands** with the **Bank for International Settlements (BIS)** and **central banks of 4 Asean (Association of Southeast Asian Nations) countries** to collaborate on **Project Nexus** - a multilateral international initiative to enable retail cross-border payments.
- The **platform**, which is expected to **go live by 2026**, will interlink domestic fast payment systems (FPS) of countries namely **Malaysia, the Philippines, Singapore, Thailand and India**.

About Project Nexus :

- Project Nexus is conceptualised by the Innovation Hub of the BIS.
- It seeks to enhance cross-border payments by connecting multiple domestic instant payment systems (IPS) globally.
- It is the first BIS Innovation Hub project in the payments area to move towards live implementation.

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- The RBI has been collaborating bilaterally with various countries to link India's Fast Payments System (FPS) –Unified Payments Interface (UPI), with their respective FPSs for cross-border Person to Person (P2P) and Person to Merchant (P2M) payments.

The founding members of Project Nexus include the central banks of:

- Bank Negara Malaysia (BNM)
- Bank of Thailand (BOT)
- Bangko Sentral ng Pilipinas (BSP)
- Monetary Authority of Singapore (MAS)
- Reserve Bank of India (RBI)
- An agreement was signed on June 30, 2024, in Basel, Switzerland, between the BIS and the central banks of these founding countries.
- Indonesia is expected to join the platform in the future, expanding the network of participating countries.

About Bank for International Settlements (BIS):

- Established : 17 May 1930
- Location : Basel, Switzerland
- General Manager : Agustin Carstens
- The BIS is an international financial institution which is owned by member central banks.
- Its primary goal is to foster international monetary and financial cooperation while serving as a bank for central banks.

About RBI :

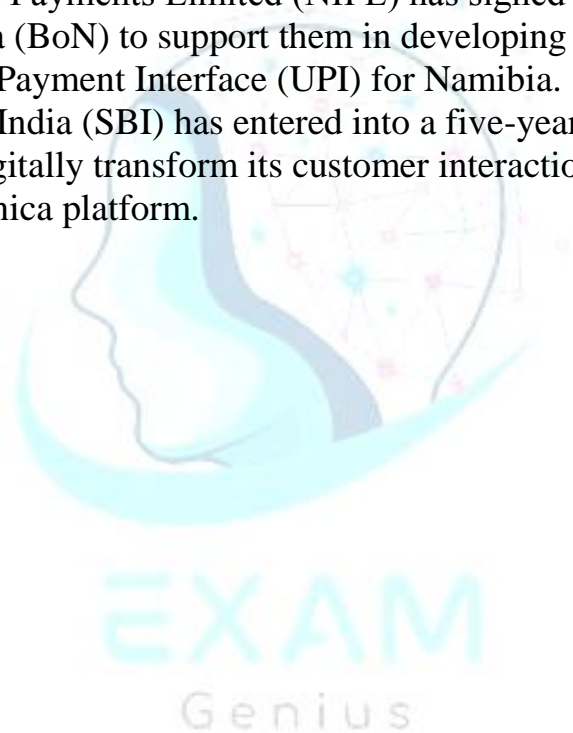
- Established : 1 April 1935
- Headquarters : Mumbai, Maharashtra, India
- Governor : Shaktikanta Das
- Deputy governors : Swaminathan Janakiraman , M. Rajeshwar Rao, Michael Patra and T. Rabi Shankar

Recently signed banking agreements :

- Truecaller, the world's leading global communications platform, has partnered with HDFC ERGO, India's leading general insurance company to unveil Fraud Insurance.
- Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited under the co-lending business.
- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host of facilities including free insurance cover.
- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector

- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.
- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.
- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.

- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM) at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.
- The State Bank of India (SBI) has entered into a five-year agreement with HCL Software to digitally transform its customer interaction framework by utilising the HCL Unica platform.



Ques : Who has been appointed as the new chairman of the Central Board of Direct Taxes (CBDT), the administrative body for the Income Tax Department?

आयकर विभाग के प्रशासनिक निकाय, केंद्रीय प्रत्यक्ष कर बोर्ड (CBDT) के नए अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Ravi Agrawal / रवि अग्रवाल
- (b) Navin Sharma / नवीन शर्मा
- (c) Anshika Singh / अंशिका सिंह
- (d) Sunil Menon / सुनील मेनन
- (e) Ravi Gupta / रवि गुप्ता

Answer : Option A

Explanation :

- **Ravi Agrawal**, a 1988-batch IRS officer, has been appointed as the new **chairman** of the **Central Board of Direct Taxes (CBDT)**, the administrative body for the Income Tax Department.
- He **takes over** from **Nitin Gupta**, a 1986-batch Indian Revenue Service officer, whose extended tenure as the chairman ended on June 30.
- Agrawal's appointment extends till June 2025, with a reappointment on a contract basis to ensure continuity in CBDT's policy framework.
- Gupta was appointed as the CBDT chief in June, 2022. He was scheduled to retire in September last year but was given a nine-month extension till June.

About CBDT :

- Established : 1963
- Headquarters : New Delhi, Delhi
- It is a part of the **Department of Revenue, Ministry of Finance (MoF)**.
- The CBDT is headed by a chairman and can have six members who are in the rank of special secretary.

Recent Appointment in different departments :

- Om Birla : speaker of the 18th Lok Sabha
- 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 Leon Master Chess tournament?
2024 लियोन मास्टर शतरंज टूर्नामेंट किसने जीता है?

- (a) Viswanathan Anand / विश्वनाथन आनंद
- (b) Koustav Chatterjee / कौस्तव चटर्जी
- (c) Aditya Mittal / आदित्य मित्तल
- (d) Pranav Anand / प्रणव आनंद
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- Former world chess champion **Viswanathan Anand** of India has **won** the **Leon Master chess championship** for the **10th time**.
- He **defeated Jaime Santos Latasa of Spain** in the final 3-1 played at Leon in Spain to win the 2024 Leon Masters.
- **Five-time world champion** Viswanathan Anand has previously won the Leon Masters in **1996, 1999, 2000, 2001, 2005, 2006, 2007, 2011, 2016, and 2024**.
- The Leon Masters chess tournament is held in the Leon city of Spain. The tournament features four players.
- Apart from Viswanathan Anand, other players participating in the tournament were world number four ranked Arjun Erigaise of India, Veselin Topalov of Bulgaria and Jaime Santos Latasa of Spain.

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SPORTS NEWS :

- 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 : Which state government has launched the NTR Bharosa Pension scheme?

किस राज्य सरकार ने एनटीआर भरोसा पेंशन योजना शुरू की है?

- (a) Maharashtra / महाराष्ट्र
- (b) Tamil Nadu / तमिलनाडु
- (c) Gujarat / गुजरात
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

Answer : Option D

Explanation :

- **Andhra Pradesh** Chief Minister **Chandrababu Naidu** has **launched** the **NTR Bharosa pension scheme** in the state.
- Under the **NTR Bharosa pension scheme**, the **pension for old-aged people, widows, weavers, toddy tappers, fishermen, single women, traditional cobblers, transgenders and artists** has been **increased** from **Rs 3,000 to Rs 4,000 per month**.
- **Pension for the disabled and multi-deformity leprosy patients** has been **increased** from **Rs 3,000 to Rs 6,000 per month**.
- The pension amount has been increased from Rs 5,000 to Rs15,000 for fully disabled people confined to beds or wheelchairs and those with severe muscular dystrophy.
- It has also been enhanced from Rs 5,000 to 10,000 for people suffering from chronic diseases like kidney diseases and thalassemia.
- The chief minister also announced that the state government would soon receive the Amma canteen in the state, and food would be provided at Rs 5 to the people.

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Ques : Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) in which city?

भारतीय वायुसेना प्रमुख एयर चीफ मार्शल वी.आर. चौधरी ने किस शहर में नव स्थापित हथियार प्रणाली स्कूल (WSS) का उद्घाटन किया है?

- (a) New Delhi / नई दिल्ली
- (b) Mumbai / मुंबई
- (c) Hyderabad / हैदराबाद
- (d) Haryana / हरियाणा
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- **Indian Air Force Chief Air Chief Marshal V.R. Chaudhari** has **inaugurated** the newly established **Weapon Systems School (WSS)** at Air Force Station **Begumpet, Hyderabad**.
- This follows the approval for the creation of a new Weapon System (WS) branch in 2022.

The new branch will have four streams-

- Flying stream to operate the weapons and systems in airborne platforms like the Sukhoi-30 MKI and C-130J
- Remote stream to operate remotely piloted aircraft
- Mission commanders and operators for Surface to Air and Surface-to-Surface weapon systems
- Intelligence stream for handling space-based intelligence and imagery.

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Defence Related News :

- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) ‘Pushpak’ at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world’s leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.

- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).

Ques : Who has won the gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula in July 2024?

जुलाई 2024 में पंचकूला में राष्ट्रीय अंतरराज्यीय सीनियर एथलेटिक्स चैंपियनशिप में महिलाओं की 100 मीटर बाधा दौड़ में स्वर्ण पदक किसने जीता है?

- (a) Amlan Borgohain
- (b) Hima Das
- (c) Annu Rani
- (d) Jyoti Yarraji
- (e) Harmilan Bains

Answer : Option D

Explanation :

- **India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula.**
- **Jyothi won with a timing of 13.06 seconds. While in Men's 110m Hurdles, Tejas Shirse won the gold medal with a timing of 13.54 seconds.**
- **Both Jyothi and Tejas are most likely to qualify for Paris Olympics via World rankings.**

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Ques : Former India midfielder Bhupinder Singh Rawat passed away at the age of 85. Rawat was nicknamed “_____” by the fans.

पूर्व भारतीय मिडफील्डर भूपिंदर सिंह रावत का 85 वर्ष की आयु में निधन हो गया। रावत को उनके प्रशंसक “_____” उपनाम से बुलाते थे।

- (a) Mango
- (b) Bottle
- (c) Scooter
- (d) Cheetah
- (e) Mouse

Answer : Option C

Explanation :

- **Former India midfielder Bhupinder Singh Rawat passed away at the age of 85.**
- A darling of the crowd for his speed and ability to cut through the rival defence despite his diminutive figure, Rawat was **nicknamed “Scooter”** by the fans.
- Bhupinder Singh Rawat was a **classy winger and also a prolific scorer**, who served the game with distinction.
- A speedy winger of the 1960s and 1970s, Rawat was part of the Indian team that finished seventh in the Merdeka Cup with a win over Western Australia in a classification match.

Ques : World Sports Journalist Day is celebrated every year on which day?

विश्व खेल पत्रकार दिवस हर साल किस दिन मनाया जाता है?

- (a) 1 July
- (b) 2 July
- (c) 3 July
- (d) 4 July
- (e) 5 July

Answer : Option B

Explanation :

- **World Sports Journalist Day** is celebrated every year on **July 2**.
- Sports Journalists Day marks the success of sports media professionals and motivates them to put more effort into spreading knowledge about sports among the general public.
- **The International Sports Press Association (AIPS)** established World Sports Journalists Day **on July 2**, commemorating the formation day of AIPS as an organisation in 1994 during the Summer Olympics in Paris.
- This day is marked to honour the outstanding work of journalists in the field of sports journalism. Over the years, many sports media professionals have been honoured for their accomplishments on this special day.

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Important days :

- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)
- 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

Static Banking Awareness Terms Recently in News :

What is meant by Surety insurance?

- Surety is a unique type of insurance because it involves a three-party agreement.
- The **three parties** in a surety agreement are:
- **Principal:** The party that purchases the bond and undertakes an obligation to perform an act as promised.
- **Surety:** The insurance company or surety company that guarantees the obligation will be performed.
- If the principal fails to perform the act as promised, the surety is contractually liable for losses sustained.
- **Obligee:** The party who requires, and often receives the benefit of the surety bond.
- For most surety bonds, the obligee is a local, state or federal government organization.

Recently in News :

- **ICICI Lombard** has introduced **Surety Insurance** to offer risk mitigation solutions specifically for India's growing infrastructure sector.
- Surety insurance serves as a guarantee to a beneficiary (typically a client or authority) that a principal debtor (usually a contractor) will fulfil their contractual obligations.

IMPORTANT ONE – LINER Current Affairs

- **Japan** will start **issuing** new **banknotes** on the **3rd of July**. It is the **world's first use of cutting-edge holography** that makes the portraits of **historic figures** appear to **rotate in 3D**.
- In **Telangana**, the **first FIR under** the new **Bharatiya Nyaya Sanhita, 2023, (BNS)** which **replaces the Indian Penal Code (IPC)** from July 1, has been registered at the **Charminar police station in Hyderabad**.
- The **Tamil Nadu (TN) Assembly** approved an **amendment to the State Commission for the Scheduled Castes and Scheduled Tribes Act, 2021** enhancing the age limit for the Chief of the Commission from **70 to 75 years**.
- Senior Indian Administrative Service (IAS) officer **Sujata Saunik** took over as **Maharashtra's Chief Secretary (CS)**, **becoming the first woman** to hold this position in the state's history.
- The **Competition Commission of India (CCI)** approved **American co-working space firm WeWork's entire 27.5% stake** in its India unit to be sold to **Real Trustee Advisory Company**.
- The **Basketball Federation of India (BFI)** has **signed a seven-year deal** with **ACG Sports Limited**, securing **Rs. 216.30 crore** to host the **National Star Basketball League** for both men and women

Ques : How many Non-Banking Financial Companies Surrender Registration Certificates to Reserve Bank of India ?

कितनी गैर-बैंकिंग वित्तीय कंपनियां भारतीय रिज़र्व बैंक को पंजीकरण प्रमाणपत्र सौंपती हैं?

- (a) 7
- (b) 8
- (c) 9
- (d) 10
- (e) 11

Answer : Option C

Explanation :

- The **Reserve Bank of India (RBI)** announced that **9 non-banking financial companies (NBFCs)**, including Ujjivan Financial Services, have surrendered their certificates of registration (CoR).

5 of these NBFCs exited the non-banking financial institution business, leading to the surrender of their CoR. These companies are:

- Vigfin Holdings
- Strip Commodeal
- Allium Finance
- Eternite Finvest
- Fino Finance

3 NBFCs surrendered their CoR after meeting the criteria for unregistered Core Investment Companies (CICs) that do not require registration. These companies are:

- Allegro Holdings
- Temple Trees Impex and Investment
- Hem Financial Services

Ujjivan Financial Services Limited surrendered its CoR as it ceased to be a legal entity due to amalgamation.

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Ques : which bank has launched “MSME -Sahaj”, a web-based digital business loans solution for MSMEs’ (micro, small and medium enterprises) invoice financing?

किस बैंक ने एमएसएमई (सूक्ष्म, लघु और मध्यम उद्यम) के चालान वित्तपोषण के लिए वेब-आधारित डिजिटल व्यवसाय ऋण समाधान “एमएसएमई-सहज” लॉन्च किया है?

- (a) Canara Bank / केनरा बैंक
- (b) State Bank of India / भारतीय स्टेट बैंक
- (c) HDFC Bank / एचडीएफसी बैंक
- (d) UCO Bank / यूको बैंक
- (e) Axis Bank / एक्सिस बैंक

Answer : Option B

Explanation :

- **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.
- With the new web-based solution, the Bank’s customers can avail finance against their Goods and Service Tax (GST) registered sales invoices of up to Rs.1 lakh in less than 15 minutes.
- The **purpose** of the product is to provide **“on tap” short-term credit** for working capital needs to MSME units who are part of the GST regime.
- **MSME Sahaj** is a **data-driven invoice financing credit assessment engine** which will provide **end-to-end solution** — from applying the loan, documentation and disbursement of the sanctioned loan — **within 15 minutes**, without any manual intervention.

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What is Invoice financing?

- Invoice financing is a form of short term borrowing which is extended by the bank or a lender to its customers based on unpaid invoices.
- It is often carried out to meet the short-term liquidity needs of the company.

Features of MSME Sahaj :

- Web-Based Solution : Allows customers to avail finance against their GST-registered sales invoices up to Rs.1 lakh in less than 15 minutes.
- Data-Driven Approach : Uses a machine learning-based credit assessment engine leveraging authentic data from GST Identification Number (GSTIN), bank statements, and credit information companies (CICs).
- Accessibility : The product is accessible through SBI's digital platform Yono (You Only Need One), targeting existing customers, including GST-registered MSMEs and sole proprietorships maintaining satisfactory accounts with the bank.
- Benefits : Addresses liquidity challenges faced by MSMEs by enabling quick access to funds based on their GST-registered sales invoices, thereby unlocking cash flows instantly.

Recent Facilities Launched in Banking & Insurance Sector :

- 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 'Finquiry' 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.

Ques : Which company has launched 'Sambhav Home Loans' for first-time home buyers with affordable income criteria?

किस कंपनी ने पहली बार घर खरीदने वालों के लिए किफायती आय मानदंड के साथ 'संभव होम लोन' लॉन्च किया है?

- (a) Muthoot Finance
- (b) Bajaj Housing Finance
- (c) Shriram Transport Finance Corporation Ltd.
- (d) LIC Housing Finance
- (e) PNB Housing Finance Limited

Answer : Option B

Explanation :

- **Bajaj Housing Finance** has launched 'Sambhav Home Loans' targeting **first time home buyers** with **affordable income criteria**.
- The income norm **for first-time homebuyers**, under this new product, starts from Rs. 10,000 per month, with loan amounts as low as Rs. 10 lakh, hence making this an accessible option for prospective borrowers across a wide range of income groups.
- **Both salaried and self-employed applicants** from a range of employment types including from the informal sector are eligible for finance as part of this product.
- Borrowers will have **attractive interest rates** with **affordable EMIs** and the option to choose a **repayment tenor of up to 20 years**.

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Ques : Which insurance company has launched its revolutionary health insurance product 'Elevate'?

किस बीमा कंपनी ने अपना क्रांतिकारी स्वास्थ्य बीमा उत्पाद 'एलिवेट' लॉन्च किया है ?

- (a) Bajaj Allianz General Insurance
- (b) Bharti AXA General Insurance
- (c) ICICI Lombard Insurance
- (d) Royal Sundaram Insurance
- (e) Universal Sompo General Insurance

Answer : Option C

Explanation :

- **ICICI Lombard**, a leading private general insurer in India, has **launched** its revolutionary **health insurance product, 'Elevate'**.
- **Powered with AI**, the first-of-its-kind **health product** is loaded with **cutting-edge features and add-ons**, offering personalised solutions to meet the needs of dynamic lifestyles, unforeseen medical emergencies and medical inflation.
- Elevate is designed to accommodate the rapidly evolving ecosystem and offers personalised, customer-centric plans that prioritize comprehensive coverage and flexibility.
- This jump-start add-on enables people with pre-existing disease conditions like asthma, diabetes, hypertension, hyperlipidaemia and obesity to start benefitting from the policy after 30th day as against the industry norms of waiting period of 3 years.

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Ques : Government of India and ADB sign ____ loan to strengthen pandemic preparedness and response

भारत सरकार और एडीबी ने महामारी को मजबूत करने के लिए _____ के ऋण पर हस्ताक्षर किए तैयारी और प्रतिक्रिया

- (a) \$170 million
- (b) \$172 million
- (c) \$175 million
- (d) \$177 million
- (e) \$180 million

Answer : Option A

Explanation :

- **Government of India and Asian Development Bank (ADB) sign \$170 million loan to consolidate and strengthen India's health system preparedness and response capacity to future pandemic.**
- The programme will be anchored in major **government plans and initiatives including the National Health Policy 2017; Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PMABHIM)**, the National One Health Mission, and the government efforts to strengthen Human Resources for health (HRH).

The targeted reform areas through the program include:

- (i) strengthened disease surveillance and multisectoral response,
 - (ii) strengthened human resources for health, and
 - (iii) expanded climate resilient public health infrastructure and innovative service delivery.
- ADB will support policy reforms that will ensure there are adequate and competent health professionals and workers. This includes legislation that will regulate and maintain standards of education, services and professional conduct of nurses, midwives, allied workers, and doctors.

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Ques : How many gold medals did India win in Under 23 Asian Wrestling Championship 2024 in Amman, Jordan?
अम्मान, जॉर्डन में अंडर 23 एशियाई कुश्ती चैम्पियनशिप 2024 में भारत ने कितने स्वर्ण पदक जीते?

- (a) 5
- (b) 8
- (c) 7
- (d) 9
- (e) 6

Answer : Option B

Explanation :

- **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**.
- This achievement marks India's best-ever performance at the prestigious event, with Kazakhstan and Kyrgyzstan securing second and third places respectively.
- **Abhimanyu** in the 70 kg category, **Jointy Kumar** in 92 kg, **Sahil Jaglan** in 97 kg and **Anirudh Kumar** in the 125 kg category bagged the gold medals.
- **Rohit** in 65 kg and **Jaideep** at 74 Kg contributed with silver medals, while bronze medals were secured by **Shubham** in 57 kg and **Amit** in 79 kg.

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SPORTS NEWS :

- 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.

Ques : What is the name of the exercise that started recently between the Indian Army and Thailand Army, which is taking place at Fort Wachirapakan, Thailand?

हाल ही में भारतीय सेना और थाईलैंड सेना के बीच शुरू हुए अभ्यास का नाम क्या है, जो थाईलैंड के फोर्ट वाचिराप्रकन में हो रहा है?

- (a) Maitree
- (b) Shakti
- (c) TIMBEX
- (d) Yudha Abhyaas
- (e) Gagan Shakti

Answer : Option A

Explanation :

- The **Indian Army** contingent departed for the **13th edition** of India-**Thailand** joint military Exercise **MAITREE** being conducted from the **1st to 15th of July** at **Fort Vachirapakan in Tak Province of Thailand**.
- The **Indian Army contingent** comprising **76 personnel** is being represented mainly by a Battalion of the Ladakh Scouts along with personnel from other arms and services.
- The **Royal Thailand Army** contingent also comprises **76 personnel** mainly from 1st Battalion, 14 Infantry Regiment of 4 Division.
- Exercise MAITREE aims to foster Military Cooperation between India and Thailand. The Exercise will enhance combined capabilities in executing Joint Counter Insurgency and Terrorist Operations in Jungle and Urban Environments under Chapter VII of the United Nations Charter.
- The last edition of the same exercise was conducted at Umroi, Meghalaya in September 2019.

Recent Exercise :

- Indian Air Force and Egyptian Air Force conducted 4 th edition of Exercise-HOPEX this year.
- The Indian Air Force's first multinational air exercise, Tarang Shakti2024, will be held in August.
- The 8th edition of the Japan-India Maritime Exercise (JIMEX-24) has started at Yokosuka, Japan. The JIMEX-24 exercise is being hosted by the Japan Maritime SelfDefence Force (JMSDF). The Japanese Navy is called the Japan Maritime Self-Defence Force.
- The second edition of India, Australia, Indonesia Trilateral Maritime Security Workshop (TMSW) was conducted at INS Dronacharya, Kochi, India.
- 7th edition of the India-France Joint Military Exercise "Shakti" is scheduled to commence from May 13, to 26, 2024 at the Joint Training Node, Umroi in Meghalaya.
- Indian Navy conducted Exercise Poorvi Lehar on East Coast
- Exercise DUSTLIK 5th edition : between India-Uzbekistan (Army) at Termez District, Uzbekistan
- Gagan Shakti : Indian Air Force Pokhran Field Firing Range, Jaisalmer district, Rajasthan
- Coastal Security Exercise 'Sagar Kavach' – Lakshadweep Islands
- 2nd edition of India-Mozambique-Tanzania Trilateral Exercise (IMT TRILAT 24) – Nacala, Mozambique.
- Exercise "TIGER TRIUMPH 2024" between India and USA – Eastern Seaboard
- 10th edition of Military Exercise LAMITIYE-2024 between India and Seychelles – Seychelles
- 5th edition of Military Exercise 'Dharama Guardian' between India and Japan – Mahajan Field Firing Ranges, Rajasthan
- 12th edition of MILAN Naval Exercise – Visakhapatnam

Ques : Dick Schoof elected as new Prime Minister of which country?

डिक स्कोफ़ को किस देश का नया प्रधानमंत्री चुना गया?

- (a) Netherlands
- (b) Mauritius
- (c) Brazil
- (d) Finland
- (e) Scotland

Answer : Option A

Explanation :

- **Dick Schoof**, former head of the Dutch intelligence agency and counterterrorism office, is **sworn** in as the **new Prime Minister** of the **Netherlands** by King Willem-Alexander.
- The Netherlands has a new Prime Minister for the first time in 14 years.
- The new government was sworn in seven months after the far-right Party for Freedom won the largest share of seats in the elections.
- First non-party-aligned PM since World War II.

About Netherlands :

- Capital- Amsterdam
- Currency- Euro
- Prime Minister – Dick Schoof

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Newly Appointed Prime Minister & President :

- 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 : Who has launched a portal “Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN)” in New Delhi in July 2024?

किसने जुलाई 2024 में नई दिल्ली में “राष्ट्रीय सिविल सेवा परीक्षा (निर्माण) के मुख्य परीक्षार्थियों को पुरस्कृत करने के लिए नोबल पहल” पोर्टल लॉन्च किया है?

- (a) Anurag Thakur
- (b) Piyush Goyal
- (c) Jitendra Singh
- (d) Sarbananda Sonowal
- (e) G Kishan Reddy

Answer : Option E

Explanation :

- **Union Minister for Coal and Mines, G Kishan Reddy** has launched a portal “Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN)” in New Delhi.
- In **alignment with** the vision “**Mission Karmayogi**” of Prime Minister **Narendra Modi**, this is a unique CSR scheme by Coal India Limited for **meritorious** youth of its operating districts **who have qualified the Preliminary round of UPSC examination** (for Civil Services & Forest Service) in 2024.
- The **scheme** is **aimed** towards providing support of **Rs 1,00,000/- (Rupees One Lakh)** to the **Preliminary examination qualified candidates** with **annual family income less than 8 lakhs** and belonging to **Scheduled Caste, Scheduled Tribe, female or third gender**; who are permanent residents of any of the **39 operational districts of CIL**.

Ques : _____ Set to Impose World's First Carbon Tax on Gassy Cattle.

_____ गैसी मवेशियों पर दुनिया का पहला कार्बन टैक्स लगाने के लिए तैयार है

- (a) Zimbabwe / जिम्बाब्वे
- (b) Germany / जर्मनी
- (c) Singapore / सिंगापुर
- (d) Sweden / स्वीडन
- (e) Denmark / डेनमार्क

Answer : Option E

Explanation :

- **Denmark** plans to **implement a tax** on **livestock farmers** starting in **2030**, making it the **first nation to do** so. This **initiative targets methane emissions from** cows, sheep, and pigs, which are significant contributors to global warming.
- The **goal** is to **achieve a 70 per cent reduction** in **Danish greenhouse gas emissions** from 1990 levels by the year 2030.
- Danish Taxation Minister Jeppe Bruus announced that from 2030, livestock farmers will be taxed 300 kroner (\$43) per ton of carbon dioxide equivalent, rising to 750 kroner (\$108) by 2035.

About Denmark :

- Capital : Copenhagen
- Currency : Danish Krone
- Prime Minister : Mette Frederiksen

Ques : What is the rank of India in Artificial Intelligence Preparedness Index 2024 ?

आर्टिफिशियल इंटेलिजेंस तैयारी सूचकांक 2024 में भारत का स्थान क्या है?

- (a) 70th
- (b) 71st
- (c) 72nd
- (d) 73rd
- (e) 74th

Answer : Option C

Explanation :

- **Artificial Intelligence Preparedness Index (AIPI)** Published by International Monetary Fund (IMF)
- **Parameters** are its digital infrastructure, its human capital and labor market policies, its creativity and economic integration, and its rules and regulations.
- **Category** : Advanced Economy (AE), Emerging Market Economy (EM), and Low-Income Country (LIC)
- AI is poised to reshape the global economy. It could endanger 33 percent of jobs in advanced economies, 24 percent in emerging economies, and 18 percent in low-income countries.
- **India is categorised as an EM with a 0.49 rating. India ranks 72 in a total of 174 countries.**

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Ranking Of top 5 and last countries:

- 1 Singapore
- 2 Denmark
- 3 United States
- 4 Netherlands
- 5 Estonia
- 174 South Sudan

India's Rankings in Different Indices:

- Global Liveability Index 2024 : Vienna (Austria) (topped)
- Most valuable and strongest Indian brands June 2024 : Tata Group (\$28.6 billion)
- Largest Domestic Airline Markets : India (3rd), United States (topped)
- Global Energy Transition Index 2024 : India (63rd), Sweden (topped)
- Report of Cost of Living City Ranking 2024 : Mumbai (Expensive city in India), Hong Kong (Hong Kong (sar)) (1st rank)
- 2024 Environment Performance Index (EPI) : India (176th), Estonia (top)
- Global Gender Gap index 2024 : India (129th), Iceland (top)
- Container Port Performance Index 2023 (CPPI 2023) : Visakhapatnam Port (19th rank), China's Yangshan Port (1st rank)
- Oxford Economics' Global Cities Index : Delhi (350th rank), New York ranks first
- Travel & Tourism Development Index 2024 : India (39th), US topped
- Young University Rankings 2024 : Mahatma Gandhi University (MGU) in Kottayam, Kerala, ranked 81(globally), Nanyang Technological University (NTU), Singapore (topped)
- World Migration Report 2024 : United Arab Emirates (UAE) is the top destination for Indian migrants
- The Wealthiest Cities Report 2024 : New York City (top), Mumbai (24th)and Delhi (37th)
- Global Electricity Review report : India (3rd), China (1st)
- World Press Freedom Index 2024 : India (159th), Norway topped
- 'Newsweek – World's Best Hospitals 2024' rankings : Medanta Gurugram
- Stockholm International Peace Research Institute (SIPRI) report, largest military spender in the world in 2023 : India (4th) , United States of America(1st)

- ‘Best Airport Staff in India & South Asia 2024’ : GMR Hyderabad International Airport Ltd (GHIAL)
- Three Indian Banks namely, the State Bank of India (SBI), HDFC Bank and ICICI Bank are featured in the list of top 50 largest banks in AsiaPacific Region by Assets – 2024.
- World Cybercrime Index 2024 : India(10th rank), Russia (1st)
- QS World University Rankings by Subject 2024 : Jawaharlal Nehru University (JNU), New Delhi(20th globally), Harvard University of the United States (US) topped
- Global Unicorn Index 2024 : India's rank (3rd), USA (1st) • 2024 Global Hepatitis Report : India's rank (2nd),
- Forbes World’s Billionaires List: The Richest in 2024 : India's rank (9th), Bernard Arnault (1st)
- Real 500 list : Indian Oil Corporation (1st rank), China (1st)
- 2024 Hurun Global Rich List : Mukesh Ambani (10th), Elon Musk(1st)
- DHL Global Connectedness Report 2024 : India's rank (62), Singapore (1st)
- World Happiness Report 2024 : India (126), Finland (1st)
- 6th World Air Quality Report 2023 : India (3rd), Bangladesh (1st)
- Brand Finance Insurance 100 2024 : Life Insurance Corporation of India (1st)
- Business Environment Rankings (BER) 2024 : India (51), Singapore (1st)



Ques : Recently, which state government has raised the upper age limit to 65 years for the “Mukhyamantri Majhi Ladki Bahin” scheme, under which women will get Rs 1,500 per month?

हाल ही में, किस राज्य सरकार ने “मुख्यमंत्री माझी लड़की बहिन” योजना के लिए ऊपरी आयु सीमा बढ़ाकर 65 वर्ष कर दी है, जिसके तहत महिलाओं को 1,500 रुपये प्रति माह मिलेंगे?

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

Answer : Option D

Explanation :

- **Chief Minister of Maharashtra Eknath Shinde** has raised the upper age limit to 65 years for the “Mukhyamantri Majhi Ladki Bahin” scheme, under which women will get Rs 1,500 per month.
- The state government had set the upper age limit at 61 for benefits to be available to women under the scheme.

About Mukhyamantri Majhi Ladki Bahin Yojana :

- Eligible women aged 21 to 65 years will receive a monthly allowance of Rs 1,500 under this scheme.
- The scheme aims to provide financial relief and empower women by supporting their health, nutrition, and overall well-being.
- This initiative reflects the government’s commitment to supporting women and fostering self-reliance.

About Maharashtra :

- **Capital** – Mumbai
- **Chief Minister** – Eknath Sindhe
- **Governor** – Ramesh Bais

Ques : World UFO Day is observed every year on which day?

विश्व यूएफओ दिवस हर साल किस दिन मनाया जाता है?

- (a) 1 July
- (b) 2 July
- (c) 3 July
- (d) 4 July
- (e) 5 July

Answer : Option B

Explanation :

- **World UFO Day** is observed every year on **2 July**.
- This extraordinary day is all about studying the Unidentified Flying Objects (UFOs) and bringing people together to discuss possibilities of life beyond Earth.
- It was **first celebrated on June 24. In 1947**, Kenneth Arnold's well-known UFO sighting prompted the selection of this date.
- The date was later postponed to July 2. July 2 marks the anniversary of the 1947 Roswell incident.

What is a UFO?

- Unidentified Flying Object is an abbreviation for UFO. In simple terms, anything flying in the air that we are unable to easily can be called a UFO.

UFOs aren't generally always alien spaceships; they could be:

- Weather balloons, Natural events in the sky, Satellites, Unusual aircraft.

Important days :

- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)
- 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

Ques : International Plastic Bag Free Day is observed annually on which day?

अंतर्राष्ट्रीय प्लास्टिक बैग मुक्त दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 1 July
- (b) 2 July
- (c) 3 July
- (d) 4 July
- (e) 5 July

Answer : Option C

Explanation :

- **International Plastic Bag Free Day** is observed annually on **July 3**.
- **Objective** – To raise awareness about the problem of plastic pollution. It also emphasises the significant threat plastic poses to ecosystems, particularly affecting terrestrial and marine species.
- Rezero, a member of Zero Waste Europe (ZWE), initiated the first International Plastic Bag Free Day on July 3, 2008. The occasion was initially celebrated in Catalonia alone but gained wider recognition the following year when ZWE introduced it to the European Union.
- Bangladesh was the first country in the world to ban plastic bags entirely in 2022.

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Static Banking Awareness Terms Recently in News :

❖ Repo rate

- When banks sell security, banks promise to buy back the same security from RBI at a predetermined date with an interest at the rate of Repo.
- It is actually a repurchase agreement. When RBI reduces the Repo Rate, the banks can borrow more at a lower cost.
- The current Repo Rate in India, fixed by RBI is 6.50%.
- Repo rate actually short term lending(1 to 90 days)

❖ Reverse repo rate

- In case RBI borrows money from banks and the interest paid by RBI to banks on such borrowing is known as Reverse Repo Rate. It is the opposite of the Repo rate.
- An increase in this rate can cause the banks to transfer more funds to RBI due to their attractive interest rates. Hence RBI uses this way to draw out excess money from the banks.
- The current reverse Repo Rate in India, fixed by RBI is 3.35%.

❖ Bank rate

- Bank rate is the interest rate at which the central bank lends money to domestic banks. Such loans are given out either by direct lending or by rediscounting (buying back) the bills of commercial banks and treasury bills.
- Thus, bank rate is also known as discount rate. In bank rate there is no need for collateral security.
- The interest rate which the RBI charges for its long term lending is known as bank rate.
- Bank Rate is a long term lending (upto 365 days) Normally Banks, Financial institutions use this facility. This has got direct bearing on the long-term lending activities of the financial system.
- The current Bank Rate in India, fixed by RBI is 6.75%.

IMPORTANT ONE – LINER Current Affairs

- The **Uttar Pradesh** Cabinet **approved** Tata Sons' proposal to build a 'museum of temples' in **Ayodhya**, a **project** worth **Rs 650 crore** to be funded through **Tata's corporate social responsibility fund**.
- **Ministry of Statistics and Programme Implementation (MoSPI)** **Constituted** **Advisory Committee** on National Accounts Statistics (ACNAS) to **revise the base year** for **Gross Domestic Product (GDP)** data.
- **eSankhyiki portal Launched** by Dr. Arvind Panagariya, Chairman, 16th Finance Commission of India on occasion of National Statistics Day and Managed by Ministry of Statistics and Programme Implementation (MoSPI) To **establish a comprehensive data management and sharing system** which will easily disseminate the official statistics in India.
- **India** has successfully **developed** and **certified SEBEX 2**, a new **explosive** that is 2.01 times more **lethal than standard Trinitrotoluene (TNT)**.
- **Jeff Bezos-led Blue Origin** has **partnered** with the **Space Exploration and Research Agency (SERA)** to give common Indian citizens an opportunity to go into space in New Shepard spacecraft.
- **Minister Ashwini Vaishnaw inaugurated** the **Global India AI Summit in New Delhi**. The government will launch the **India AI Mission**, Rs. 10,000 crore initiative.
- **Puma India ropes in Gen Z cricketers Riyan Parag, Nitish Kumar Reddy** as **brand ambassadors**
- The **16th edition** of **India-Mongolia Joint Military Exercise NOMADIC ELEPHANT** commenced, at Foreign Training Node, **Umroi (Meghalaya)**.

Ques : Which bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad?

किस बैंक ने 'स्टूडेंट सैफ़ायर फॉरेक्स कार्ड' लॉन्च किया है, जो विदेश में उच्च शिक्षा प्राप्त करने वाले भारतीय छात्रों के लिए डिज़ाइन किया गया एक प्रीमियम प्रीपेड फॉरेक्स कार्ड है?

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Yes Bank / यस बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) ICICI Bank / आईसीआईसीआई बैंक

Answer : Option E

Explanation :

- **ICICI Bank** has launched the '**Student Sapphire Forex Card**', a premium **prepaid forex card** designed for Indian students pursuing higher education abroad.
- **Powered by Visa**, the card offers a range of benefits aimed at making overseas financial management simpler for students and their parents.
- The '**Student Sapphire Forex Card**' offers students the triple advantage of payment of tuition and daily expenses, digital re-loading of the card by parents from anywhere, and additional curated benefits.
- The Student Sapphire Forex Card offers joining benefits worth up to Rs 15,000.

About Industrial Credit and Investment Corporation of India (ICICI) Bank :

- **Founded** – 1994
- **Headquarters** – Mumbai
- **MD & CEO** – Sandeep Bakhshi
- **Tagline** – Hum Hai Na and Khayal Apka

Ques : _____ Plans to Raise Up to Rs 5,000 Crore through Infrastructure Bonds.

_____ ने इंफ्रास्ट्रक्चर बॉन्ड के जरिए 5,000 करोड़ रुपये तक जुटाने की योजना बनाई है

- (a) J&K Bank / जे एंड के बैंक
- (b) Indian Overseas Bank / इंडियन ओवरसीज बैंक
- (c) Bank of India / बैंक ऑफ इंडिया
- (d) Karnataka Bank / कर्नाटक बैंक
- (e) Central Bank of India / सेंट्रल बैंक ऑफ इंडिया

Answer : Option C

Explanation :

- **Bank of India (BOI) plans to raise up to Rs 5,000 crore through infrastructure bonds.**
- The capital raising committee is scheduled to meet soon to finalize the details of the fundraising plan.
- The proposed infra bond offering by BOI has been assigned an "AA+" rating by India Ratings.
- According to CRISIL Ratings, Investments in key infrastructure sectors like renewable energy, roads, and real estate are expected to grow by **38% in FY 2025 and FY 2026**, reaching Rs 15 trillion.

About Bank of India :

- Founded : 7 September 1906
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Rajneesh Karnatak
- Tagline : Relationship beyond Banking

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Ques : _____ Lowers Face Value of Debt Securities to Rs.10,000 to Enhance Retail Participation

_____ ने खुदरा भागीदारी बढ़ाने के लिए ऋण प्रतिभूतियों का अंकित मूल्य घटाकर Rs.10,000 कर दिया

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

Answer : Option D

Explanation :

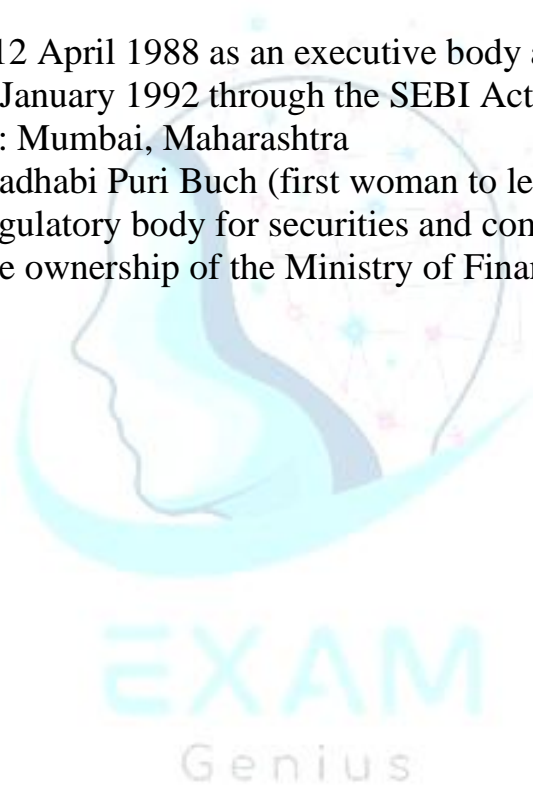
- The Markets regulator **Securities and Exchange Board of India (SEBI)** has **reduced the face value of debt securities from Rs 100,000 to Rs 10,000** to encourage greater participation of retail investors in the corporate bond market.
- This move **aims** to enhance liquidity and broaden the investor base in corporate bonds.
- Face value is a financial term used to describe a security's nominal or dollar value as given by its issuer.
- Lowering the face value makes debt securities more accessible to non-institutional investors and may attract more retail participation.
- Issuers intending to issue debt securities or non-convertible redeemable preference shares at the reduced face value must fulfil certain conditions.
- These include appointing at least one merchant banker and ensuring the instruments are plain vanilla, interest-bearing, or dividend-bearing.

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- SEBI allows credit enhancements in these instruments, which could potentially mitigate risk and attract more investor interest.
- Issuers must update their General Information Document (GID) or issue an addendum to the shelf placement memorandum to reflect the new face value of Rs 10,000.
- This ensures transparency and compliance with regulatory standards.

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 : New Banking Malware _____ Targets Android Users for Banking Credential Theft .

नया बैंकिंग मैलवेयर _____ बैंकिंग क्रेडेंशियल चोरी के लिए एंड्रॉइड उपयोगकर्ताओं को लक्षित करता है

- (a) Snowbelt
- (b) Snowbird
- (c) Snowblind
- (d) Snowpeak
- (e) None of these

Answer : Option C

Explanation :

- A new banking malware called ‘Snowblind’ is targeting Android users to steal banking credentials.

About Snowblind Android malware:

- Discovered by cybersecurity firm Promon, headquartered in Norway.
- This malware can take your banking login details and perform unauthorised transactions.
- Snowblind exploits a built-in Android security feature to bypass anti-tamper protections in apps that handle sensitive information.
- This allows the malware to operate undetected and compromise sensitive data.
- Snowblind can disable biometric authentication (like fingerprint or facial recognition) and **two-factor authentication (2FA)**.
- These security features are commonly used by banking apps to prevent unauthorized access, making Snowblind particularly dangerous.
- Users are at risk of financial losses due to unauthorized transactions initiated by Snowblind.

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Ques : _____ Financial Withdraws Application for Non-Banking Financial Company License

_____ फाइनेंशियल ने गैर-बैंकिंग वित्तीय कंपनी लाइसेंस के लिए आवेदन वापस ले लिया

- (a) Zomato
- (b) Amul
- (c) Amazon
- (d) Swiggy
- (e) None of these

Answer : Option A

Explanation :

- **Zomato Financial Services**, a wholly-owned subsidiary of Zomato, has **withdrawn** its **application** for a **non-banking financial company (NBFC) license** with the **Reserve Bank of India (RBI)**.
- The company announced it does not plan to pursue lending in the future.
- The **application** for the NBFC license was **submitted** on **April 29, 2022**.
- **Zomato Financial Services** was **incorporated** in **February 2022**.
- **Reason** : The decision to withdraw the application was voluntary and has no material impact on the revenue or operations of Zomato.
- Zomato Payment Private Limited (ZPPL), another subsidiary of Zomato, voluntarily surrendered its certificate of authorization from the RBI to operate as an online payment aggregator in May 2024.

About Zomato :

- Founded : July 2008
- Headquarters : Gurgaon, Haryana, India
- MD & CEO : Deepinder Goyal

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Ques : Who collaborated to make UPI QR codes easily available in the UAE and the Middle East with an aim to provide a seamless payment experience for Indian travellers and NRIs?

जुलाई 2024 में, किसने भारतीय यात्रियों और एनआरआई के लिए निर्बाध भुगतान अनुभव प्रदान करने के उद्देश्य से यूएई और मध्य पूर्व में यूपीआई क्यूआर कोड आसानी से उपलब्ध कराने के लिए सहयोग किया?

- (a) NPCI International and VISA
- (b) NPCI International and Paytm
- (c) NPCI International and Phone Pe
- (d) NPCI International and American Express
- (e) NPCI International and Network International

Answer : Option E

Explanation :

- **NPCI International Payments Ltd. (NIPL)**, in **partnership** with **Network International**, a leading **digital commerce enabler** across the **Middle East and Africa**, has facilitated the **acceptance of QR-code-based Unified Payments Interface (UPI) payments** across point-of-sale (POS) terminals in the UAE.
- Now Indian travellers or NRIs in UAE will be able to make Unified Payments Interface (UPI) payments through QR code through Point-of-Sale machines.
- This **initiative aims** to provide seamless transaction experiences for Indian tourists in the UAE.
- With over 200,000 POS terminals spread in various sectors such as retail, hospitality, transport, and supermarkets, the UPI acceptance rollout will encompass a diverse range of establishments, including popular tourist and leisure attractions.

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Recently signed banking agreements :

- The Reserve Bank of India (RBI) has joined hands with the Bank for International Settlements (BIS) and central banks of 4 Asean (Association of Southeast Asian Nations) countries to collaborate on Project Nexus - a multilateral international initiative to enable retail cross-border payments.
- Truecaller, the world's leading global communications platform, has partnered with HDFC ERGO, India's leading general insurance company to unveil Fraud Insurance.
- Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited under the co-lending business.
- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host of facilities including free insurance cover.
- Travel booking platform ixigo has expanded its exclusive partnership with PhonePe to offer flight and bus bookings on the fintech platform's app.
- One97 Communications (parent company of Paytm) has partnered with global travel aggregators including Skyscanner, Google Flights, and Wego to expand its presence in the travel segment.
- BharatPe, a leading fintech company in India announced that it has collaborated with Invest India to promote digital financial inclusion and digital financial literacy across One District One Product (ODOP) producers and sellers across ODOP districts in India.
- Action Construction Equipment Ltd. (ACE), a prominent player in India's construction equipment manufacturing sector, has entered into a MoU with Bank of Baroda to facilitate financing solutions for construction equipment businesses.
- India and South East Asian nation Cambodia are negotiating collaboration in Unified Payment Interface-based (UPI) digital payment to promote trade and tourism.
- India Post Payments Bank (IPPB) has partnered with Ria Money Transfer, a global leader in cross-border money transfers to provide convenient and affordable doorstep financial services to customers in remote areas across the country.
- Federal Bank, in collaboration with National Payments Corporation of India (NPCI), has launched RuPay Wave Credit Card to offer customers UPI-powered transactions on RuPay network.
- Indian Computer Emergency Response Team (CERT-In) and Mastercard India have signed MoU for collaboration in cyber security to enhance India's cyber-resilience in the financial sector

- Namdev Finvest, a Jaipur based NBFC, has entered into strategic alliance with Bajaj Allianz General Insurance, a leading insurance platform, to offer comprehensive financial solutions, including insurance and NBFC services, to its customers.
- The Ministry of External Affairs (MEA) and the State Bank of India (SBI) signed MoU to enhance digital payment services for users of the eMigrate portal.
- Kotak Mahindra Life Insurance Company Ltd. (Kotak Life) has formed a partnership with Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance) to provide life insurance solutions to customers.
- Fintech firm PhonePe has partnered with ride – hailing platform PickMe to facilitate Unified Payments Interface (UPI)-based payments for Indian travellers in Sri Lanka.
- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.

- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM) at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.
- The State Bank of India (SBI) has entered into a five-year agreement with HCL Software to digitally transform its customer interaction framework by utilising the HCL Unica platform.



Ques : Hitachi Payment Services Granted _____ Final Authorization for Online Payment Aggregator License
हिताची पेमेंट सर्विसेज को ऑनलाइन भुगतान एग्रीगेटर लाइसेंस के लिए _____ की अंतिम मंजूरी मिल गई

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

Answer : Option B

Explanation :

- **Hitachi Payment Services**, India's end-to-end payments and commerce solutions provider, has **announced** that it has **received** the final authorisation from the **Reserve Bank of India (RBI)** to operate as an **Online Payment Aggregator**, under the **Payments and Settlement Systems Act, 2007**.
- Hitachi Payment Services provides UPI Solutions, SoftPOS, Value Added Services, artificial intelligence (AI) & Machine learning (ML) - based solutions, next-gen mobile-based merchant platforms, and UPI ATM on Android platform.

About Hitachi Payment Services:

- Founded : 2008 as Prizm Payment Services.
- Headquarters : Mumbai, Maharashtra.
- MD & CEO : Sumil Vikamsey

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Ques : The Centre has extended the Smart Cities Mission (SCM) under the Union Urban Development Ministry till _____.

केंद्र ने केंद्रीय शहरी विकास मंत्रालय के तहत स्मार्ट सिटी मिशन (SCM) को _____ तक बढ़ा दिया है।

- (a) December 2024
- (b) March 2025
- (c) September 2025
- (d) December 2025
- (e) April 2026

Answer : Option B

Explanation :

- The **Centre** has **extended** the **Smart Cities Mission (SCM)** under the Union Urban Development Ministry **till March 31, 2025**.
- Under the SCM, **launched in June 2015, 100 cities were chosen** through a competition to be **developed as smart cities**.
- The mission envisions developing areas within selected cities in the country as model areas based on an area development plan, which is expected to have a rub-off effect on other parts of the city and nearby cities and towns.
- More than **8,000 multi-sectoral projects** are being **developed by the 100 cities** amounting to around **Rs.1.6 lakh crore** under the SCM.
- The government's statement is 830 projects amounting to Rs.19,926 crore, accounting for 10% of the total projects under the mission, were in advanced stages of completion while 7,188 projects (90% of total projects) amounting to Rs.1,44,237 crore had been completed.
- The union government has already released Rs.46,585 crore (97% of the allocation) to 100 cities and 93% of the central funding has been utilised.

Ques : India will host which edition of UNESCO World Heritage Committee session at the Bharat Mandapam in New Delhi from July 21 to 31?

भारत 21 से 31

जुलाई तक नई दिल्ली के भारत मंडपम में यूनेस्को विश्व धरोहर समिति सत्र के कौन से संस्करण की मेजबानी करेगा?

- (a) 45th
- (b) 47th
- (c) 49th
- (d) 46th
- (e) 43rd

Answer: Option D

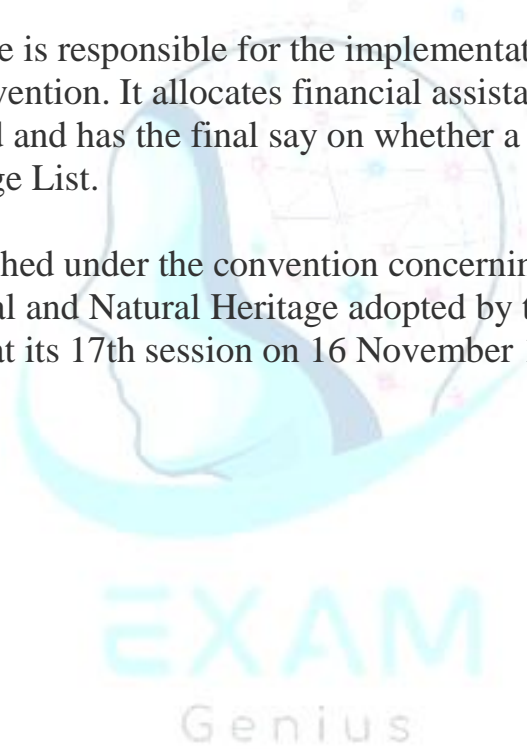
Explanation :

- **India** will host **46th** session of **UNESCO World Heritage Committee session** at the **Bharat Mandapam** in **New Delhi** from July 21-31.
- The **45th** session of the committee was **held at Riyadh** in **Saudi Arabia**.
- The event will be attended by over 2,500 delegates from State Parties, advisory bodies, senior diplomats, heritage experts, scholars, and researchers from 195 countries.
- The session is being organized by the Archaeological Survey of India (ASI), is likely to be inaugurated by Prime Minister Narendra Modi on July 21.

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About World Heritage Committee :

- The World Heritage Committee comprises representatives from 21 States Parties to the World Heritage Convention (1972) elected by the General Assembly of UNESCO.
- The current members of the committee, after elections in the 24th General Assembly of UNESCO in November 2023, are Argentina, Belgium, Bulgaria, Greece, India, Italy, Jamaica, Japan, Kazakhstan, Kenya, Lebanon, Mexico, Qatar, Republic of Korea, Rwanda, Saint Vincent and the Grenadines, Senegal, Türkiye, Ukraine, Vietnam, and Zambia.
- The committee is responsible for the implementation of the World Heritage Convention. It allocates financial assistance from the World Heritage Fund and has the final say on whether a site is inscribed on the World Heritage List.
- It was established under the convention concerning the Protection of the World Cultural and Natural Heritage adopted by the General Conference of UNESCO at its 17th session on 16 November 1972.



Ques : Russia has approved the schedule for the creation of a Russian orbital station by _____.

रूस ने _____ तक रूसी ऑर्बिटल स्टेशन के निर्माण के लिए कार्यक्रम को मंजूरी दे दी है।

- (a) 2028
- (b) 2029
- (c) 2030
- (d) 2031
- (e) 2033

Answer : Option E

Explanation :

- **Russia** has approved the schedule for the **creation of a Russian orbital station** by 2033.
- The scientific and **energy modules** will be **launched first in 2027**, and **three other core modules**, namely the universal nodal, gateway, and base modules, will be **launched by 2030**. and **two other target modules** are scheduled to be **launched by 2033**.
- A total of 608.9 billion rubles has been allocated to finance the project. The creation of the Russian orbital station would ensure the continuity of Russia's space programme and address issues of national security and scientific and technological development.
- Roscosmos, Russian Federal Space Agency, which was formed in 1992.

About Russia :

- **Capital** – Moscow
- **Currency** – Rubel
- **President** – Vladimir Putin (5th time)
- **Prime Minister** – Mikhail Mishustin

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Defence Related News :

- Indian Air Force Chief Air Chief Marshal V.R. Chaudhari has inaugurated the newly established Weapon Systems School (WSS) at Air Force Station Begumpet, Hyderabad.
- The Bangladesh Navy has signed a deal with the Indian Garden Reach Shipbuilders and Engineers (GRSE) for an 800-tonne ocean-going tug—a major contract to be signed under a \$500-million line of credit.
- Adani Defence & Aerospace – the defence arm of the Adani Group – has signed an agreement with the Thales Group to manufacture 70mm rockets in India.
- The Defence Research and Development Organisation (DRDO) handed over the Medium Range-Microwave Obscurant Chaff Rocket (MR-MOCR) to the Indian Navy in a ceremony held in New Delhi.
- The Indian Space Research Organisation (ISRO) successfully conducted the third and final landing experiment of its Reusable Launch Vehicle (RLV) 'Pushpak' at the Aeronautical Test Range in Chitradurga, Karnataka.
- Hindustan Aeronautics Limited (HAL), based in Bengaluru, has received a Request for Proposal (RFP) from the Ministry of Defence (MoD) for the procurement of 156 Light Combat Helicopters (LCHs) Prachand, estimated to cost Rs 45,000 crore.
- The Indian Army has received the first batch of Indigenous man-portable suicide drones also known as the 1st Indigenous Loitering Munition (LM), Nagastra-1, with the capability of precise strikes on enemy training camps and launch pads.
- The Gautam Adani-group stepped up its presence in the defence segment by joining hands with Edge Group, one of the world's leading advanced technology and defence group. Aims to establish a global platform leveraging the defence and aerospace capabilities.
- The Vice Chief of the Indian Army, Upendra Dwivedi has launched Vidyut Rakshak, a new Internet of Things (IoT)-enabled integrated generator tracking, protection, and control system.
- The Space agency Indian Space Research Organisation (ISRO) has announced a joint Indo-French infrared earth observation satellite mission, TRISHNA (Thermal Infra-Red Imaging Satellite for HighResolution Natural Resource Assessment), to monitor surface temperature and water management around the world.

- The China National Space Administration's (CNSA) Chang'e-6 lunar probe made a soft landing on the moon's far side to collect and return samples from the rarely explored far side of the moon, a first of its kind in human lunar exploration history.
- ISRO, through its Vikram Sarabhai Space Centre (VSSC), has introduced the PraVaHa software, a Computational Fluid Dynamics (CFD) tool aimed at facilitating aerodynamic design and analysis for aerospace vehicles.
- A Russian cosmonaut became the first person to spend a cumulative 1,000 days in space. Oleg Kononenko, 59, reached the record while on his current mission aboard the International Space Station (ISS).
- The Defence Research & Development Organisation (DRDO) successfully flight-tested the **RudraM-II air-to-surface missile** from the Su-30 MK-I platform of the Indian Air Force (IAF) off the Odisha coast at approximately 1130 hours.
- **NASA** has successfully launched the first of two climate satellites into orbit, designed to study heat emissions at Earth's poles. The satellite, part of the **PREFIRE** (Polar Radiant Energy in the Far-InfraRed Experiment) mission, was carried by Rocket Lab's Electron rocket from the company's Launch Complex 1 in Mahia, New Zealand.
- After analyzing the archived data from NASA's Magellan mission, scientists say they observed new lava flows on Venus, suggesting that the planet was volcanically active between 1990 and 1992.
- South Korea plans to make a Mars landing by 2045 and spend 100 trillion won (\$72.6 billion) until then on space exploration, President Yoon Suk Yeol said at the launch of the country's first space agency.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.

Ques : Who has been appointed as the Additional National Security Adviser (NSA)?

अतिरिक्त राष्ट्रीय सुरक्षा सलाहकार (NSA) के रूप में किसे नियुक्त किया गया है?

- (a) Vikram Mishri / विक्रम मिश्री
- (b) Nitin Gupta / नितिन गुप्ता
- (c) Rajindra Khanna / राजिन्द्र खन्ना
- (d) TV Ravichandran / टीवी रविचंद्रन
- (e) Ajit Doval / अजीत डोभाल

Answer : Option C

Explanation :

- **Deputy National Security Adviser (NSA) Rajinder Khanna** was appointed as the additional NSA.
- While Intelligence Bureau special director TV Ravichandran was named deputy NSA.
- This marks the first time the post of additional NSA has been filled, despite its longstanding existence.
- Khanna, a 1978-batch IPS officer from the Odisha cadre, served as the chief of the Research and Analysis Wing (R&AW) from December 2014 to December 2016. He was appointed deputy NSA in January 2018, overseeing the Technology and Intelligence section.
- Ravichandran's appointment as deputy NSA comes as he replaces Vikram Mistry, who was named foreign secretary last month.
- The National Security Council Secretariat (NSCS), led by Prime Minister Narendra Modi and with NSA Ajit Doval as its secretary, serves as the apex body for all internal and external security-related matters in India.

Recent Defence related appointments :

- Lt Gen NS Raja Subramani : Vice Chief of Army Staff
- Rear Adm Nelson D'Souza : Commandant, Military Institute of Technology, Pune
- Upendra Dwivedi : Chief of the Army Staff
- Sub Lieutenant Anamika B. Rajeev : Indian Navy's first woman helicopter pilot
- Vice Admiral Gurcharan Singh : Commandant in National Defence Academy
- Vice Admiral Sanjay Bhalla : Chief of Personnel of the Indian Navy
- IPS Officer Idashisha Nongrang : first woman Director General of Police (DGP) of Meghalaya state
- Nalin prabhat : Director general of the National Security Guard (NSG)
- Vice Admiral Dinesh Kumar Tripathi : Chief of the Naval Staff
- Sapna Tewari : Special Director in the Intelligence Bureau (IB)
- Jagjit Pavadia : Re-elected to International Narcotics Control Board
- IPS officer Love Kumar : Inspector General in SPG (Special Protection Group)
- S Rajeev : Vigilance Commissioner in the Central Vigilance Commission (CVC)
- Daljit Singh Chaudhary : Director General (DG) of the National Security Guard (NSG)
- Lieutenant General JS Sidana : 33rd Director General of the Department of Electronics and Mechanical Engineers (DGEME) and Senior Colonel Commandant of the EME Corps
- Anurag Agarwal : Head of Parliament security
- Suman Kumari : First woman sniper of the Border Security Force (BSF)
- Sadanand Vasant Date : Director General of the National Investigation Agency (NIA)
- Piyush Anand : Chief of National Disaster Response Force (NDRF)
- Rajeev Kumar : Director General of the Bureau of Police Research and Development (BPR&D)

Ques : Who has been appointed as the Chairperson of the National Medical Commission (NMC)?

राष्ट्रीय चिकित्सा आयोग (एनएमसी) के अध्यक्ष के रूप में किसे नियुक्त किया गया है ?

- (a) Gaurav Banerjee / गौरव बनर्जी
- (b) B.N. Gangadhar / बी.एन. गंगाधर
- (c) Vinod Ganatra / विनोद गणात्रा
- (d) Rushabh Gandhi / ऋषभ गांधी
- (e) Dr Sanjay Behari / डॉ. संजय बिहारी

Answer : Option B

Explanation :

- **Dr BN Gangadhar** has been **appointed** as the **Chairperson of the National Medical Commission (NMC)** while appointing Dr Sanjay Behari as president of Medical Assessment and Rating Board.
- Dr Gangadhar, former director of NIMHANS, was also the president of the autonomous Medical Assessment and Rating Board.
- Dr Behari is the director of Sree Chitra Tirunal Institute for Medical Sciences and Technology, Thiruvananthapuram.

Recent Appointment in different departments :

- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- 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 : Disobedience Day is observed every year on which day?
अवज्ञा दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 1 July
- (b) 2 July
- (c) 3 July
- (d) 4 July
- (e) 5 July

Answer : Option C

Explanation :

- **Disobedience Day** is observed every year **on 3 July**.
- **Disobedience Day** invites us to reflect on the **profound impact of civil disobedience throughout history** and its relevance in contemporary society.
- This observance not only commemorates pivotal moments in the struggle for justice and rights but also serves as a reminder of the power of collective action and nonviolent resistance.
- The history of civil disobedience is rich and varied, reflecting diverse struggles for human rights, freedom, and equality around the world.

Important days :

- 16 June : The International Day of Family Remittances (IDFR) (Theme 2024 – Digital remittances towards financial inclusion and cost reduction.)
- 17 June : World Day to Combat Desertification and Drought (Theme 2024 – United for Land. Our Legacy. Our Future)
- 18 June : World Sustainable Gastronomy Day
- 18 June : International Day for Countering Hate Speech
- 19 June : World Sickle Cell Day (Theme 2024 – Hope Through Progress: Advancing Sickle Cell Care Globally.)

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- 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

IMPORTANT ONE – LINER Current Affairs

- **Sujata Saunik**, a 1987 batch IAS officer of the Maharashtra cadre, has been appointed as the **first woman Chief Secretary (CS) of Maharashtra**.
- **United Nations Conference on Afghanistan 3rd Edition Held at Doha, Qatar**. India lead by J P Singh, Joint Secretary in the Ministry of External Affairs.
- **South Korea, US, And Japan Launch First Trilateral Multi-Domain Exercise** Held at South Korea's southern island of Jeju.
- **Bharat Petroleum Corporation Limited (BPCL)** has entered into a **partnership** with the **Indian Olympic Association (IOA)** as the official Principal Partner for 4 years starting from Paris Olympics 2024 through Los Angeles (LA) Olympics 2028.
- **George Russell** clinched Mercedes' **first win** of the season at **Formula 1's Austrian Grand Prix** after taking advantage of a late clash between McLaren driver Lando Norris and championship leader Max Verstappen in a Red Bull.
- **Fauna of India Checklist Portal** Launched by **Union Minister of Environment, Forest, and Climate Change (MoEFCC) Bhupender Yadav** on 109th Foundation Day of the Zoological Survey of India (ZSI) in Kolkata.
- **Kerala** has **developed** an **inclusive sports manual** to nurture the talents of differently abled children in sports.
- **UNESCO** introduced the **New World Soil Health Index** at an international conference in Morocco to standardize soil quality assessment globally. It aims to monitor soil degradation trends and improvements across different ecosystems.