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Current Affairs



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Ques : The Reserve Bank of India has imposed a monetary penalty of Rs 1.31 crore on which bank for non-compliance with certain directions related to KYC and 'loans and advances' in July 2024?

भारतीय रिजर्व बैंक ने जुलाई 2024 में केवाईसी और 'ऋण और अग्रिम' से संबंधित कुछ निर्देशों का पालन न करने पर किस बैंक पर 1.31 करोड़ रुपये का मौद्रिक जुर्माना लगाया है?

- (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) Karur Vyas Bank / करूर व्यास बैंक

Answer : Option D

Explanation :

- The **Reserve Bank of India** has imposed a monetary **penalty** of **Rs 1.31 crore** on **Punjab National Bank** for **non-compliance** with certain directions **related to KYC and 'loans and advances'**.
- The Reserve Bank said it conducted a statutory inspection of the bank concerning its financial position as on March 31, 2022.
- This penalty was imposed for non-compliance with RBI directions regarding 'Loans and Advances: Statutory and Other Restrictions' and the 'Reserve Bank of India (Know Your Customer (KYC) Direction, 2016'.
- RBI has also cancelled the licence of Shimsha Sahakara Bank Niyamitha, Maddur (Karnataka) in the wake of its worsening financial position.
- On liquidation, every depositor would be entitled to receive a deposit insurance claim amount of his/her deposits up to Rs 5 lakh from Deposit Insurance and Credit Guarantee Corporation (DICGC).

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Recent Penalties imposed on Banks by RBI :

- 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.
- RBI imposes Rs 1.45 cr penalty on Central Bank of India For noncompliance with certain directions related to 'loans and advances' and 'customer protection'.
- RBI imposes Rs 96.4 lakh on Sonali Bank PLC For non-compliance with certain norms, including KYC Directions, 2016.
- The Reserve Bank of India (RBI) has imposed a penalty of Rs 88.70 lakh on SBM Bank (India) for non-compliance with specific regulatory norms. This includes licensing conditions and directives related to the Liberalised Remittance Scheme (LRS).
- The Reserve Bank of India (RBI) imposed a fine of Rs 36.38 lakh on foreign lender HSBC for Foreign Exchange Management Act (FEMA) violations.
- The Reserve Bank of India has imposed a penalty of Rs. 1 crore on ICICI Bank for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions'.
- The Reserve Bank of India (RBI) has imposed Rs 3.10 lakh penalty on Hero Fincorp Ltd for rule violations.
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs 10 lakh on NABFINS Limited, a subsidiary of NABARD, for non-compliance with certain rules.
- IDFC First Bank (Rs.1 crore) – for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions'.
- LIC Housing Finance (Rs. 7 lakh) – for non-compliance with certain provisions of the Fair Practices Code
- Nashik's Janalaxmi Cooperative Bank (59.90 lakh) – for non-compliance with certain regulatory norms.
- Solapur Janata Sahakari Bank (28.30 lakh) – For sanctioning fresh loans carrying risk weights of more than 100 per cent in FY22.
- Chikkamagaluru District Cooperative Central Bank, Karnataka (50,000 rupees) – for delay in reporting of frauds to NABARD Rural Development (NABARD)
- DCB Bank (63.6 lakh) – for non-compliance with certain directions related to 'interest rate on advances'

Ques : _____ partners with Online PSB Loans Ltd to digitalize Jan Suraksha Schemes for regional rural Banks

जन सुरक्षा को डिजिटल बनाने के लिए _____ ने ऑनलाइन पीएसबी लोन लिमिटेड के साथ साझेदारी की क्षेत्रीय ग्रामीण बैंकों के लिए योजनाएं

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

Answer : Option A

Explanation :

- **National Bank for Agriculture and Rural Development (NABARD) and Online PSB Loans Limited have signed an agreement to promote financial inclusion through regional rural banks.**
- The collaboration seeks to smoothen the process of enrolment and claim settlement under the **Jan Suraksha Schemes for all 43 Regional Rural Banks (RRBs)** onboarded on one platform through the JanSuraksha Portal.
- The **JanSuraksha Portal** facilitates digital enrolment and claim settlements for the **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** and the **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**.

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About schemes :

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) :

- Eligibility : Persons in the age group of 18-50 years having an individual bank or a post office account
- Benefits : Life cover of Rs. 2 Lakh in case of death due to any reason against a premium of Rs. 436/- per annum.

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- Eligibility : Persons in the age group of 18-70 years having an individual bank or a post office account
- Benefits : Accidental death cum disability cover of Rs.2 lakh (Rs.1 lakh in case of partial disability) for death or disability due to an accident against a premium of Rs.20/- per annum.

About NABARD

- Established : 12 July 1982 (Under recommendations of B. Sivaraman Committee)
- HQ : Mumbai
- Chairman : Shaji K V

Ques : Which of the following company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers?

निम्नलिखित में से किस कंपनी ने ग्राहकों के लिए एक स्थिर सेवानिवृत्ति आय प्रदान करने के उद्देश्य से एक आस्थगित वार्षिकी योजना शुरू की है?

- (a) Bajaj Allianz General Insurance
- (b) Shriram Life Insurance
- (c) Kotak Mahindra Life Insurance
- (d) Go Digit General Insurance
- (e) Life Insurance Corporation

Answer : Option B

Explanation :

- **Private sector** life insurer **Shriram Life Insurance Company** has **launched a Deferred Annuity Plan** aimed at **providing a steady retirement income for customers.**
- With an **annuity plan** starting at **Rs 60,000 a year**, the entry **age** for the plan is **from 40 to 75 years** and it **includes payable with or without Return of Purchase Price.**
- **Deferment period** is **from 5 to 10 years** after which annuity payments would commence.
- The Shriram Life Deferred Annuity Plan aims to fill this gap by providing an income stream and life cover, ensuring financial support for customers and their spouses without relying on their children or others. Its affordable rates cater to entrepreneurs not covered under social security schemes.

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Recent Facilities Launched in Banking & Insurance Sector :

- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called '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 transactions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.

- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and AutHorisation. It is a centralised, secure web-based platform that enables individuals or entities to apply online for regulatory approvals, licences, and authorisations from the RBI.
- Retail Direct mobile app : It provides retail investors with a seamless and convenient way to transact in government securities (G-Secs) on their smartphones.
- FinTech Repository : It aims to enhance the RBI's understanding of the Indian fintech sector by providing comprehensive data on fintech firms, both regulated and unregulated.
- Nippon Life India Asset Management Limited (NAM India) has announced the launch of the sonic identity 'The Sound of Freedom', a powerful soundscape symbolising financial freedom
- 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 insurance company has launched the 'Jeevan Samarth' initiative, an initiative aimed at transforming the agency ecosystem?

किस बीमा कंपनी ने 'जीवन समर्थ' पहल शुरू की है, जिसका उद्देश्य एजेंसी पारिस्थिति की तंत्र को बदलना है?

- (a) Bharti AXA General Insurance
- (b) Life Insurance Corporation
- (c) Kotak Mahindra Life Insurance
- (d) Bajaj Allianz General Insurance
- (e) Go Digit General Insurance

Answer : Option B

Explanation :

- **Life Insurance Corporation (LIC)** has **launched** the 'Jeevan Samarth', an **initiative** aimed at **transforming the agency ecosystem**.
- To achieve this, **Life Insurance Corporation (LIC)** has **partnered** with a **global consulting firm**, which will undertake this agency **transformation project by reviewing its existing agency framework** on an **end-to-end basis**.
- It will also entail revamping the agency operations at the branch, division and zonal level directed towards establishing global best practices in the wake of the fast-changing industry and regulatory landscape of the insurance sector.

Ques : Young Liu has been awarded the Padma Bhushan award recently. He is the Chairman of which company?

यंग लियू को हाल ही में पद्म भूषण पुरस्कार से सम्मानित किया गया है। वह किस कंपनी के अध्यक्ष हैं?

- (a) Oppo
- (b) IBM
- (c) Toyoto Motor
- (d) Pegatron
- (e) Foxconn

Answer : Option E

Explanation :

- **Foxconn Chairman Young Liu has received the Padma Bhushan from Manharsinh Yadav of India Taipei Association.**
- Liu was conferred with **Padma Bhushan**, the **third-highest civilian award**, on the eve of the **75th Republic Day this year.**
- Foxconn is not only expanding its iPhone production facility but is also setting up a chip plant in a joint venture with HCL Group.

About Foxconn :

- **Foxconn, headquartered in Taiwan**, is the world's largest contract manufacturer, assembling about 70 per cent of all iPhones.
- In the past year, Foxconn has **invested heavily in expanding its presence in India**, particularly in the southern regions.
- This expansion is part of a broader strategy to reduce reliance on Chinese manufacturing and capitalise on the growing opportunities in the Indian market.

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Recent Awards & Winners :

- Sustainable Governance Champion Award : Garden Reach Shipbuilders & Engineers (GRSE) Ltd.
- 12th Vishwa Hindi Samman (World Hindi Conference) : Dr. Usha Thakur
- 2024 Commonwealth Short Story Prize : Sanjana Thakur for her story “Aishwarya Rai”
- Pen Pinter Prize 2024 : Arundhati Roy
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- ‘Nelson Mandela Lifetime Achievement Award’ : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- “Risk Manager of the Year Award 2024” : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN’s WSIS 2024 “Champion” Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- ‘The Economic Times HR World Future Ready Organization Award 2024-25’ : NHPC, India’s premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film ‘Sunflowers Were the First to Know’
- Amal Clooney Women’s Empowerment Award : Arti 18-year-old, E-rickshaw driver

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

Ques : Recently, Arnab Kumar Chowdhury and Charulatha S. Kar have been appointed as Executive Directors of which of the following organizations?

हाल ही में, अर्नब कुमार चौधरी और चारुलता एस. कर को निम्नलिखित में से किस संगठन के कार्यकारी निदेशक के रूप में नियुक्त किया गया 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)** has **appointed Arnab Kumar Chowdhury and Charulatha S. Kar** as **executive directors**.
- **Prior to being promoted** as executive director, **Chowdhury** was **serving** as Chief General Manager-in-Charge in the Department of Supervision.
- As executive director, he will look after Deposit Insurance and Credit Guarantee Corporation (DICGC), foreign exchange department, and international department.
- **Prior to being promoted** as executive director, **Charulatha** was **serving** as Chief General Manager-in-Charge in the Human Resource Management Department.
- She will look after the Department of Communication, Human Resource Management Department, and Right to Information (First Appellate Authority).

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Recent Appointment in Banking & Insurance Sector :

- Challa Sreenivasulu Setty : chairman of State Bank of India (SBI)
- 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 : Which of the following has launched the 'Health Saathi' plan, an exclusive health and income protection plan for its merchant partners?

निम्नलिखित में से किसने अपने व्यापारी भागीदारों के लिए एक विशेष स्वास्थ्य और आय सुरक्षा योजना 'हेल्थ साथी' शुरू की है?

- (a) Paytm
- (b) PhonePe
- (c) LIC
- (d) ICICI Bank
- (e) Google pay

Answer : Option A

Explanation :

- One 97 Communications Limited (OCL), which owns brand **Paytm**, has rolled out '**Paytm Health Saathi**', an exclusive **health and income protection plan** for its merchant partners.
- This plan is available on the '**Paytm for Business**' app.
- The launch of 'Paytm Health Saathi' **aims to safeguard the wellbeing of its merchants**, ensuring their health and business continuity.
- With this service, Paytm continues to empower its merchant partners, bolstering their resilience, while democratising access to affordable coverage.

Ques : Which country has been admitted as the 10th full member of the Shanghai Cooperation Organization (SCO)?

किस देश को शंघाई सहयोग संगठन (एससीओ) के 10वें पूर्ण सदस्य के रूप में शामिल किया गया है?

- (a) Afghanistan
- (b) Mongolia
- (c) Bangladesh
- (d) Belarus
- (e) Iran

Answer : Option D

Explanation :

- The **24th Meeting** of the **Council of Heads of State** of the **Shanghai Cooperation Organization (SCO)** was held in **Astana, Kazakhstan**.
- Kazakhstan President Kassym-Jomart Tokayev hosted the summit meeting.
- The Eurasian country of **Belarus** was **admitted** as the **10th full member of the SCO**.
- The Indian Prime Minister skipped the meeting, and India was represented by the External Affairs Minister Dr. S Jaishankar.

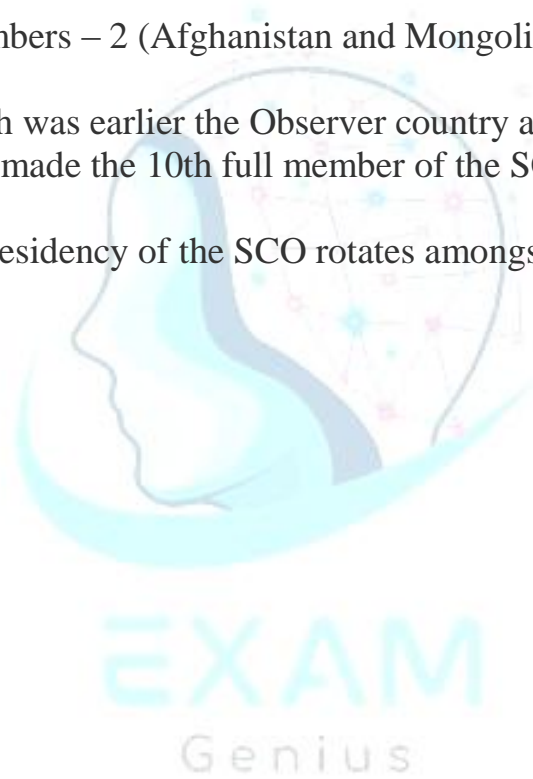
About Belarus :

- Capital- Minsk
- Currency- Belarusian ruble
- Continent – Europe
- Official languages- Belarusian, Russian
- President- Aleksandr Lukashenko

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About Shanghai Cooperation Organization (SCO) :

- Founded – 15 June 2001
- Headquarters – Beijing, China
- Member Countries – 10 (Iran, China, India, Kazakhstan, Kyrgyzstan, Pakistan, Russia, Tajikistan, Uzbekistan, and Belarus)
- The founding members (5) of Shanghai Cooperation Organization (SCO) were China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan. India and Pakistan officially joined this organization in 2017. Iran joined in 2023.
- Observer members – 2 (Afghanistan and Mongolia).
- Belarus, which was earlier the Observer country at the SCO, was upgraded and made the 10th full member of the SCO in 2024.
- The annual Presidency of the SCO rotates amongst the member states.



Ques : Who has been appointed as Director General of Press Information Bureau (PIB)?

प्रेस सूचना ब्यूरो (पीआईबी) के महानिदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Gaurav Banerjee / गौरव बनर्जी
- (b) Jetha Ahir / जेठा अहीर
- (c) Dhirendra Ojha / धीरेंद्र ओझा
- (d) Rushabh Gandhi / ऋषभ गांधी
- (e) Inder Pal Singh Bindra / इंद्रपाल सिंह बिंद्रा

Answer : Option C

Explanation :

- Senior Indian Information Service (IIS) officer **Dhirendra Ojha** has been appointed as **Director General of Press Information Bureau (PIB)**.
- Ojha will replace Sheyphali Sharan, who has been appointed as the Director General of the Publications Division.

Recent Appointment in different departments :

- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : President of the Professional Golf Tour of India
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakararao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)

- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister
- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry(FICCI)
- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development
- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)
- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board

- Pratima Singh : Director of the Department of Promotion of Industry and Internal Trade (DPIIT)
- Krishna M Ella : President of Indian Vaccine Manufacturers Association (IVMA)
- Manoj Kumar : new Chief Vigilance Officer (CVO) of Jawahar Lal Nehru Port Authority (JNPA)
- Justice Dinesh Kumar : Presiding Officer of the Securities Appellate Tribunal (SAT) for a four-year term.
- Narpat Singh (IRTS) : Railway Adviser in the High Commission of India, Dhaka, Bangladesh
- Narsingh Yadav : chairman of the Wrestling Federation of India's Athletes' Commission
- Nidhi S Jain : Chief Vigilance Officer (CVO) of Cotton Corporation of India Limited (CCI).
- Vice Chancellor of Aligarh Muslim University (AMU) : Professor Naima Khatoon
- Secretary of the Department of Posts : Vandita Kaul (replace Vineet Pandey)
- National Judicial Academy (NJC) Bhopal : Justice Aniruddha Bose
- As a Member of University Grants Commission (UGC) : Sachidananda Mohanty
- As member of 16th Finance Commission : Manoj Panda
- National women's hockey coach : Harendra Singh (replace Janneke Schopman)
- Head of committee to protect Delhi's forests : Justice Najmi Waziri

EXAM
Genius

Ques : Who has been honoured with the first K. Saraswathi Amma Award ?

प्रथम के.सरस्वती अम्मा पुरस्कार से किसे सम्मानित किया गया है

- (a) Amitav Ghosh / अमिताव घोष
- (b) Vikram Seth / विक्रम सेठ
- (c) Jhumpa Lahiri / झुम्पा लाहिरी
- (d) P Geetha / पी गीता
- (e) Priya A.S. / प्रिया ए.एस.

Answer : Option D

Explanation :

- Writer, critic and feminist activist **P. Geetha** was presented with the **first K. Saraswathi Amma Award** for her work **"Aan Thachukal"** on MT Vasudevan Nair's scripts.
- It is **instituted by WINGS** (Women's Integration and Growth Through Sports) Kerala.
- **Saraswathi Amma** published her **first short story in 1938**. In her time, **she was dubbed as a 'men hater'**, later the feminist world hailed her as the forerunner of feminist literature.
- Saraswathi Amma was a bold writer who stood alone against the then patriarchal literary world. WINGS is an organisation formed with an objective of making women bold and independent.
- Founder of WINGS – N.A. Vinaya

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Ques : Who has been appointed as the 58th Prime Minister of the United Kingdom?

यूनाइटेड किंगडम के 58वें प्रधान मंत्री के रूप में किसे नियुक्त किया गया है?

- (a) Jeremy Corbyn / जेरेमी कॉर्बिन
- (b) Keir Stammer / कीर स्टैमर
- (c) Nigel Farage / निगेल फराज
- (d) Liz Truss / लिज़ ट्रस
- (e) Rishi Sunak / ऋषि सुनक

Answer : Option B

Explanation :

- **Keir Starmer** has been **appointed** as the **new Prime Minister** of the **United Kingdom** by Monarch King Charles III.
- Keir Starmer is the **58th Prime Minister** of the United Kingdom.
- Keir Starmer's **Labour Party** won a landslide victory in the recently held parliamentary election. He replaced the Conservative Party leader, Rishi Sunak, whose party badly lost the election.

About United Kingdom (UK) :

- **Capital** – London
- **Currency** – Pound sterling
- **Prime Minister** – Keir Stammer (replace Rishi Sunak)

Newly Appointed Prime Minister & President :

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

Ques : What was the amount of India's defense production in FY 2023-24?

वित्त वर्ष 2023-24 में भारत का रक्षा उत्पादन की मात्रा कितनी थी?

- (a) 1.17 lakh
- (b) 1.27 lakh
- (c) 1.07 lakh
- (d) 1.37 lakh
- (e) 1.57 lakh

Answer : Option B

Explanation :

- **Ministry of Defence** has achieved the highest-ever growth in indigenous defence production in value terms during **Financial Year (FY) 2023-24**.
- As per the data received from all Defence Public Sector undertakings (DPSUs), other PSUs manufacturing defence items and private companies, the value of defence production in the country has gone up to a record-high figure i.e., Rs 1,26,887 crore, reflecting a growth of 16.7% over the defence production in F24.
- The value of defence production in FY 2022-23 was Rs 1,08,684 crore.
- Of the total value of production (VoP) in 2023-24, about 79.2% has been contributed by DPSUs/other PSUs and 20.8% by the private sector.
- The feat has been achieved due to the policy reforms/initiatives and ease of doing business brought in by the Government in the last 10 years with focus on attaining self-reliance.
- In the last five years (since 2019-20), the value of defence production has been increasing steadily, and grown by over 60%.

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Ques : Union Home Minister and Minister of Cooperation, Amit Shah addressed “Sahkar Se Samriddhi” conference on the occasion of 102nd International Day of Cooperatives in which city?
केंद्रीय गृह मंत्री और सहकारिता मंत्री अमित शाह ने 102वें अंतर्राष्ट्रीय सहकारिता दिवस के अवसर पर किस शहर में “सहकार से समृद्धि” सम्मेलन को संबोधित किया?

- (a) New Delhi
- (b) Bengaluru
- (c) Chennai
- (d) Indore
- (e) Gandhinagar

Answer : Option E

Explanation :

- **Union Home Minister and Minister of Cooperation, Amit Shah** addressed “Sahkar Se Samriddhi” conference on the occasion of **102nd International Day of Cooperatives in Gandhinagar, Gujarat.**
- The Ministry of Cooperation organised ‘Sahkar se Samriddhi’ conference on this day to mark the celebration of International Day of Cooperatives 2024.
- The **International Day of Cooperatives is an annual celebration** of the cooperative movement around the world. It has been observed on the first Saturday of July (6 July) ever since 1923 by the International Cooperative Alliance (ICA).
- The **theme** for the 102nd International Cooperative Day is-
“Cooperatives Build a Better Future for All.”

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Ques : World Zoonoses Day is observed every year on which day?
विश्व जूनोसिस दिवस हर साल किस दिन मनाया जाता है?

- (a) 6 July
- (b) 7 July
- (c) 8 July
- (d) 9 July
- (e) 10 July

Answer : Option A

Explanation :

- **World Zoonoses Day** is observed every year on **July 6**.
- **Objective** – To raise awareness amongst the public and the stakeholders about the danger of diseases that can be transmitted from animals to humans.
- **Theme 2024** – One World, One Health: Prevent Zoonoses”
- On 6 July 1885, the French biologist Louis Pasteur successfully administered the first rabies vaccine to a 9-year-old boy, Joseph Meiste, who had been bitten by a rabid dog. To mark such a momentous event in medical science, every year, 6 July is observed as World Zoonoses Day.
- The root of the Zoonoses word is the Greek word ‘**Zoon " and "nosos "**. In Greek “Zoon” means animal, and “nosos” means illness. Thus, Zoonoses refers to a disease that spreads from **vertebrate animals to humans** and vice versa.

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
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day

IMPORTANT ONE – LINER Current Affairs

- **Indiabulls Housing Finance Ltd's** name has been **changed** to **Sammaan Capital Ltd**, following its **transformation** into a board-run and diversely-held financial institution, from being a promoter-led and promoter-driven lender.
- Jharkhand Mukti Morcha (JMM) leader **Hemant Soren** was **sworn** in as **Jharkhand Chief Minister** for the **third term**.
- **NITI Aayog** has **launched Sampoonata Abhiyan Campaign** to achieve saturation of six key indicators in Aspirational Districts and Aspirational Blocks across the country. This is a three-month campaign running from June 4 to September 30.
- The **National Informatics Centre (NIC)** and the **Spices Board of India** have **signed** an **MoU** to develop **Artificial intelligence (AI)** tools for **detecting** and classifying large **cardamom diseases** in **Sikkim**.
- **Meta** has **introduced** a new **AI tool** that can **generate or retexture 3D objects** in under a minute. Meta 3D Gen AI System is a combined AI system that can generate high-quality 3D assets, with both high-resolution textures and material maps, all within one minute
- **Japan** launched the **Advanced Land Observation Satellite-4 "DAICHI-4" (ALOS-4)** on July 1, 2024. The **launch** took place **from the Tanegashima Space Center** using the third flight of the H3 Launch Vehicle (H3 F3).

Ques : Which Public sector banks (PSBs) Show Robust Credit Growth in Q1

कौन से सार्वजनिक क्षेत्र के बैंक (पीएसबी) ने Q1 में मजबूत क्रेडिट वृद्धि दिखाई है

- (a) UCO Bank / यूको बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Bank of Maharashtra / बैंक ऑफ महाराष्ट्र
- (d) State Bank of India / भारतीय स्टेट बैंक
- (e) Both A and C / ए और सी दोनों

Answer : Option E

Explanation :

- **Public sector banks (PSBs)** seem to have started FY25 on a strong note, clocking **robust credit growth**, going by provisional business updates of **Bank of Maharashtra (BoM)** and **UCO Bank** for the first quarter of FY25.

Bank of Maharashtra Growth :

- Reported a strong **19.01%** year-on-year growth in gross advances in Q1 FY25.
- Gross loans stood at Rs. **2,09,065 crore** as of June-end 2024, up from Rs. 1,75,676 crore in June-end 2023.
- Total deposits grew by **9.44%** year-on-year, reaching Rs. 2,67,423 crore by June-end 2024, compared to Rs. 2,44,365 crore in June-end 2023.
- The credit-deposit ratio (C-D) rose to **78.18%** as of June-end 2024 against 71.89% as on June-end 2023.

UCO Bank Growth :

- Reported a robust **17.78%** year-on-year growth in gross advances for Q1 FY25.
- Domestic advances specifically grew by 19.33% year-on-year, reaching Rs. 1.67 lakh crore by June-end 2024, compared to Rs. 1.40 lakh crore in June-end 2023.
- Total deposits grew by **7.39% year-on-year**, reaching Rs. 2.68 lakh crore by June-end 2024, compared to Rs. 2.50 lakh crore in June-end 2023.
- The credit-deposit ratio rose to **72.15%** as on June-end 2024 against 65.79% as on June-end 2023.

About Bank of Maharashtra :

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

About UCO Bank (formerly United Commercial Bank) :

- Founded : 6 January 1943
- Headquarters : Kolkata, West Bengal
- MD & CEO : Ashwani Kumar

Ques : The Reserve Bank of India has imposed a monetary penalty of Rs 10000 on which bank for Failure in Mutilated Note Exchange
भारतीय रिज़र्व बैंक ने कटे-फटे नोट विनिमय में विफलता के लिए किस बैंक पर
10000 रुपये का मौद्रिक जुर्माना लगाया 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 C

Explanation :

- The **Reserve Bank of India (RBI)** imposed a **penalty** of **Rs.10,000** on **YES Bank** for not exchanging mutilated notes.
- The **penalty** was imposed under the "Scheme of Penalties for bank branches including Currency Chests" based on the bank's performance in customer service, specifically regarding the exchange of mutilated notes.
- According to the RBI's Master Circular, any violation of the agreement with RBI or deficiency in service, such as refusal to exchange soiled or mutilated notes, can attract penalties.
- If there are multiple instances (more than five) of violations or deficiencies, the penalty can escalate significantly to Rs.5 lakh.
- The penalties underscore the importance of banks adhering to RBI guidelines and maintaining high standards in customer service, especially in handling currency-related transactions.

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Recent Penalties imposed on Banks by RBI :

- The Reserve Bank of India has imposed a monetary penalty of Rs 1.31 crore on Punjab National Bank for non-compliance with certain directions related to KYC and 'loans and advances'.
- 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.
- RBI imposes Rs 1.45 cr penalty on Central Bank of India For noncompliance with certain directions related to 'loans and advances' and 'customer protection'.
- RBI imposes Rs 96.4 lakh on Sonali Bank PLC For non-compliance with certain norms, including KYC Directions, 2016.
- The Reserve Bank of India (RBI) has imposed a penalty of Rs 88.70 lakh on SBM Bank (India) for non-compliance with specific regulatory norms. This includes licensing conditions and directives related to the Liberalised Remittance Scheme (LRS).
- The Reserve Bank of India (RBI) imposed a fine of Rs 36.38 lakh on foreign lender HSBC for Foreign Exchange Management Act (FEMA) violations.
- The Reserve Bank of India has imposed a penalty of Rs. 1 crore on ICICI Bank for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions'.
- The Reserve Bank of India (RBI) has imposed Rs 3.10 lakh penalty on Hero Fincorp Ltd for rule violations.
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs 10 lakh on NABFINS Limited, a subsidiary of NABARD, for non-compliance with certain rules.
- IDFC First Bank (Rs.1 crore) – for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions'.
- LIC Housing Finance (Rs. 7 lakh) – for non-compliance with certain provisions of the Fair Practices Code
- Nashik's Janalaxmi Cooperative Bank (59.90 lakh) – for non-compliance with certain regulatory norms.
- Solapur Janata Sahakari Bank (28.30 lakh) – For sanctioning fresh loans carrying risk weights of more than 100 per cent in FY22.
- Chikkamagaluru District Cooperative Central Bank, Karnataka (50,000 rupees) – for delay in reporting of frauds to NABARD Rural Development (NABARD)
- DCB Bank (63.6 lakh) – for non-compliance with certain directions related to 'interest rate on advances'

Ques : Ministry of Finance Notifies _____ Interest Rate for Special Deposit Scheme in July-September

वित्त मंत्रालय ने जुलाई-सितंबर में विशेष जमा योजना के लिए _____ ब्याज दर अधिसूचित की

- (a) 7.1%
- (b) 7.2 %
- (c) 7.3 %
- (d) 7.4 %
- (e) 7.5 %

Answer : Option A

Explanation :

- The **Ministry of Finance (MoF)** has announced that deposits made under the **Special Deposit Scheme (SDS)** for **non-government provident**, superannuation and gratuity funds would earn **7.1% interest** from **July 1 to September 30, 2024**.
- The **rates** remain **unchanged** from the **April-June quarter**.
- The interest rate on SDS significantly influences the Employee Provident Fund (EPF) interest rate declaration since nearly 80% of the EPF corpus is invested in SDS

What is SDS?

- SDS is a scheme where non-government provident funds, like those managed by the Employees' Provident Fund Organisation (EPFO), invest their funds.
- Launched in **1975** by the Government of India.
- Designed to provide a secure and stable investment avenue for provident funds, especially those managed by both public and private sector employers.
- Ensures that accumulations in provident funds earn a guaranteed return, securing the financial future of employees.
- The guaranteed rate of return makes SDS 1975 an appealing option for provident fund trustees seeking safe investments with predictable returns.

Ques : In which year LIC was established?

LIC की स्थापना किस वर्ष हुई थी?

- (a) 1954
- (b) 1958
- (c) 1952
- (d) 1956
- (e) 1960

Answer : Option D

Explanation :

About LIC :

- Established: 1956
- Headquarters- Mumbai, Maharashtra
- Chairman- Siddhartha Mohanty
- It is owned by the Government of India and under the Ministry of Finance.

Recently in News :

- Life Insurance Corporation of India (LIC) has re-designated its chairman Siddhartha Mohanty as managing director (MD) and chief executive officer (CEO).
- Mohanty was appointed as the chairperson of LIC in April 2023 until June 29, 2024. Thereafter, he was scheduled to take over the role of MD & CEO of the corporation until June 7, 2025.
- Currently, LIC has four other Managing Directors : M. Jagannath, Tablesh Pandey, Sat Pal Bhanoo, and R. Doraiswamy.
- Siddhartha Mohanty began his career with LIC as an apprentice officer in 1985. Over nearly 40 years, he has held various roles within LIC, including Executive Director (Legal) and Chief Operating Officer (COO) at LIC Housing Finance Limited (HFL).

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Ques : Ratan Kumar Kesh has been appointed as the interim MD & CEO of which bank?

रतन कुमार केश को किस बैंक का अंतरिम एमडी और सीईओ नियुक्त किया गया है?

- (a) ICICI Bank / आईसीआईसीआई बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Bandhan Bank / बंधन बैंक

Answer : Option E

Explanation :

- The board of private sector lender **Bandhan Bank** approved the **appointment** of **Ratan Kumar Kesh** as **interim MD and CEO** of the bank with effect **from July 10** for a period of **three months**.
- The present **MD and CEO, Chandra Shekhar Ghosh**, is **set to retire** on **July 9**.
- Mr. Kesh has been the executive director and chief operating officer of Bandhan Bank since March 2023. He was formerly with the ICICI Bank, HDFC Bank, Yes Bank and Axis Bank.

About Bandhan Bank :

- **Founded** – 2001
- **Founder** – Chandra Shekhar Ghosh
- **Headquarters** – Kolkata
- **MD & CEO** – Ratan Kumar Kesh (Interim)

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Recent Appointment in Banking & Insurance Sector :

- Charulatha S. Kar : Executive Directors of Reserve Bank of India (RBI)
- Challa Sreenivasulu Setty : chairman of State Bank of India (SBI)
- 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



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Ques : Who has been elected as the new President of Iran in July 2024?

जुलाई 2024 में ईरान के नए राष्ट्रपति के रूप में किसे चुना गया है?

- (a) Mohammad Bagher Ghalibaf / मोहम्मद बघेर ग़ालिबफ़
- (b) Masoud Pezeshkian / मसूद पेज़ेशकियान
- (c) Mohammad Javad Zarif / मोहम्मद जवाद ज़रीफ़
- (d) Mohammad Fazeli / मोहम्मद फ़ज़ेली
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- Reformist and moderate leader, **Masoud Pezeshkian** has been elected as Iran's new president.
- The Interior Ministry of Iran declared him the winner of the presidential **run-off against rival Saeed Jalili**.
- In the run-off presidential election, Masoud Pezeshkian secured **53.7 per cent of the votes**, and Jalili got 44.3 per cent.
- **The presidential election** was necessitated in Iran **after the death of President Ebrahim Raisi**, foreign minister Hossein Amir-Abdollahian, in a helicopter crash on 19 May 2024.
- The term of the Iranian President is four years, and he is eligible for re-election.

About Iran :

- Capital – Tehran
- Currency – Rial
- President – Masoud Pezeshkian

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Newly Appointed Prime Minister & President :

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

Ques : Which company launched the world's first CNG powered motorcycle in July 2024?

जुलाई 2024 में किस कंपनी ने दुनिया की पहली CNG संचालित मोटरसाइकिल लॉन्च की?

- (a) Hero
- (b) Honda
- (c) Bajaj Auto
- (d) Mahindra
- (e) Tata Auto

Answer : Option C

Explanation :

- Pune headquartered **Bajaj Auto** has **launched** the **world's first CNG powered motorcycle**.
- **Priced** between **Rs 95,000 and Rs 1,10,000**, the bike will be available across the country in a phased manner.
- Union minister of Road Transport **Nitin Gadkari** who **unveiled** the **bike** talked about the **Centre's commitment to green and clean technology**.
- India's automobile industry is the third largest in the world. "Our automobile industry contributes around Rs 3 lakh crore in terms of GST and employs around 4 crore people."
- **Called Freedom**, the CNG powered bike has a **2-kg CNG cylinder** and a **2-litre petrol tank**. The bike, which has a **125 cc engine**, has the **longest seat length** and state of the art technology.
- The bike, which can switch to petrol when gasoline runs low, has been through 11 safety tests. It will be available in Indian markets in a phased manner.

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Ques : Who has been appointed as the Chairman and Managing Director of India Trade Promotion Organization (ITPO)?

भारत व्यापार संवर्धन संगठन (ITPO) के अध्यक्ष और प्रबंध निदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Inder Pal Singh Bindra / इंद्रपाल सिंह बिंद्रा
- (b) Pradeep Singh Kharola / प्रदीप सिंह खरोला
- (c) Jetha Ahir / जेठा अहीर
- (d) Rushabh Gandhi / ऋषभ गांधी
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- The **appointments Committee** of the Cabinet has **extended** the **tenure** of **Retired IAS officer, Pradeep Singh Kharola** as **Chairman and Managing Director of India Trade Promotion Organization**.
- The Committee has given an **extension till 19th October 2025**.
- Kharola will continue to be chairman of the National Recruitment Agency and Director General of the National Testing Agency (NTA).

Recent Appointment in different departments :

- Dhirendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution

- Kapil Dev : President of the Professional Golf Tour of India
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakararao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)
- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister
- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry(FICCI)
- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development
- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)
- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi

- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board
- Pratima Singh : Director of the Department of Promotion of Industry and Internal Trade (DPIIT)
- Krishna M Ella : President of Indian Vaccine Manufacturers Association (IVMA)
- Manoj Kumar : new Chief Vigilance Officer (CVO) of Jawahar Lal Nehru Port Authority (JNPA)
- Justice Dinesh Kumar : Presiding Officer of the Securities Appellate Tribunal (SAT) for a four-year term.
- Narpat Singh (IRTS) : Railway Adviser in the High Commission of India, Dhaka, Bangladesh
- Narsingh Yadav : chairman of the Wrestling Federation of India's Athletes' Commission
- Nidhi S Jain : Chief Vigilance Officer (CVO) of Cotton Corporation of India Limited (CCI).
- Vice Chancellor of Aligarh Muslim University (AMU) : Professor Naima Khatoon
- Secretary of the Department of Posts : Vandita Kaul (replace Vineet Pandey)
- National Judicial Academy (NJC) Bhopal : Justice Aniruddha Bose
- As a Member of University Grants Commission (UGC) : Sachidananda Mohanty
- As member of 16th Finance Commission : Manoj Panda
- National women's hockey coach : Harendra Singh (replace Janneke Schopman)
- Head of committee to protect Delhi's forests : Justice Najmi Waziri

Ques : Which state government has launched the 'Lokpath Mobile App' to Expedite Road Issue Resolution?

किस राज्य सरकार ने सड़क संबंधी मुद्दों के त्वरित समाधान के लिए 'लोकपथ मोबाइल ऐप' लॉन्च किया है?

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

Answer : Option E

Explanation :

- Chief Minister of **Madhya Pradesh**, Mohan Yadav has **launched** the **Lokpath Mobile App**.
- The **goal** of this digital project is **to quickly fix road problems** that people report **within seven days**. It is a **big step toward better road** upkeep and accountability in the state.
- It is developed by Madhya Pradesh State Electronic Development Corporation Limited (MPSEDC); the **app** was **created by the Public Works Department (PWD)**.
- The Lokpath Mobile App lets people directly share problems with the roads, like potholes or other damage.

About Madhya Pradesh :

- Capital – Bhopal
- Chief Minister – Dr Mohan Yadav (replace Shivraj Singh Chauhan)
- Deputy CM – Jagdish Devda & Rajendra Shukla
- Speaker of Madhya Pradesh Assembly – Narendra Singh Tomar
- Governor – Mangubhai C. Patel

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Recently launched Apps/portals:

- Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN) - Union Minister for Coal and Mines, G Kishan Reddy for providing support of Rs 1,00,000/- (Rupees One Lakh) to the Preliminary examination qualified candidates
- Sangyaan App - Director General of Railway Protection Force (RPF) Manoj Yadava
- Karnataka Bank Limited (KBL), a leading private sector bank launched KBL WISE (Wellness Investments and Savings for Elderly) Senior Citizen Savings Account.
- The government is likely to launch the National Health Claim Exchange (NHCX) — a single portal to submit and process health insurance claims across hospitals in the country — in the next two three months.
- 'Swiggy Pawlice' initiative for finding missing pets : Swiggy
- 'Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan' (PM-SURAJ) : Prime Minister Narendra Modi
- 'Know Your Candidate' (KYC) Chief Election Commissioner Rajiv Kumar
- Bhasha-Net Portal : National Internet Exchange of India (NIXI) and Ministry of Electronics and Information Technology (MeitY)
- Sankalan : Union Minister Amit Shah, Ministry of Home Affairs (MHA)
- Saksham App : Election Commission
- citizens' vigil App : Election Commission

EXAM
Genius

Ques : In which year NATO was formed?

नाटो का गठन किस वर्ष हुआ था?

- (a) 1946
- (b) 1947
- (c) 1948
- (d) 1948
- (e) 1949

Answer : Option E

Explanation :

About North Atlantic Treaty Organization (NATO)

- Founded – 1949
- Headquarters – Brussels, Belgium
- Secretary General- Mark Rutte
- Member countries -32 (32nd Sweden, 31st Finland)
- Founding Members – United States, Canada, and ten European countries, including Belgium, Denmark, France, Iceland, Italy, Luxembourg, Netherlands, Norway, Portugal, and the United Kingdom.
- NATO is a military alliance between North American and European countries.

Recently in News :

- USA will host the 3-day NATO summit in Washington DC.
- The three-day NATO summit to be held here from July 9 to 11 will be the first to include Sweden as a member of the alliance. Sweden officially joined the alliance in March.
- The summit is likely to show a strong demonstration of America and its allies' support for Ukraine and make significant new announcements to increase military, political and financial support for the war-torn European country.
- The historic summit would also mark the 75th anniversary of the founding of the North Atlantic Treaty Organization (NATO), which is now a strong military alliance of 32 countries.

Ques : When Financial Action Task Force (FATF) established ?
फाइनेंशियल एक्शन टास्क फोर्स (एफएटीएफ) की स्थापना कब हुई?

- (a) 1989
- (b) 1954
- (c) 1946
- (d) 1980
- (e) 1985

Answer : Option A

Explanation :

About Financial Action Task Force (FATF) :

- Founded – 1989
- Headquarters – Paris, France
- Membership – 40
- President – Elisa de Anda Madrazo; Mexico (replace T Raja Kumar; Singapore)

Recently in News :

- Mexico's **Elisa de Anda Madrazo** has been **appointed** as the **president** of **Financial Action Task Force (FATF)**.
- She **succeeded** Mr. **T. Raja Kumar** of Singapore.
- Elisa is the president from **1 July 2024 to 30 June 2026**.
- Ms. De Anda has over a decade of experience in leadership positions in the anti-money laundering (AML) and countering the financing of terrorism (CFT) sector.
- Ms. De Anda currently serves as Director General in Mexico's Ministry of Finance and Public Credit. Elisa joined the Ministry in 2015.

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Ques : Who has won the Formula One British Grand Prix 2024?
फॉर्मूला वन ब्रिटिश गैंड प्रिक्स 2024 किसने जीता है?

- (a) Sebastian Vettel / सेबेस्टियन वेट्टल
- (b) Lewis Hamilton / लुईस हैमिल्टन
- (c) Max Verstappen / मैक्स वेरस्टैपेन
- (d) Charles Leclerc / चार्ल्स लेक्लर
- (e) Sergio Pérez / सर्जियो पेरेज़

Answer : Option B

Explanation :

- **Lewis Hamilton** held off Max Verstappen in the **British Grand Prix** at **Silverstone** for a **first victory since Saudi Arabia in 2021**.
- **Lando Norris** of McLaren was **third**. **Oscar Piastri** of McLaren was **fourth** with Carlos Sainz of Ferrari sixth and Nico Hulkenberg of Haas seventh.
- It was a record-extending **104th of Hamilton's career** and set a new string of records – not least the first F1 driver to win a race in 16 different seasons and **first to win nine at the same circuit**.

Recent 2024 Grand Prix Winner :

- Spanish Grand Prix 2024 – Red Bull's Max Verstappen (Netherlands)
- Canadian Grand Prix 2024 – Red Bull's Max Verstappen (Netherlands)
- Monaco Grand Prix – Ferrari's Charles Leclerc (Monaco)
- Emilia Romagna Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Miami Grand Prix – McLaren's Lando Norris (British)
- Chinese Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Japanese Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Australian Grand Prix – Ferrari's Carlos Sainz (Spain)
- Saudi Arabian Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Bahrain Grand Prix 2- Red Bull's Max Verstappen (Netherlands)

Ques : Which edition of the Durand Cup will be held in Kolkata, Kokrajhar, Jamshedpur, and Shillong ?

डूरंड कप का कौन सा संस्करण कोलकाता, कोकराझार, जमशेदपुर और शिलांग में आयोजित किया जाएगा

- (a) 132
- (b) 133
- (c) 134
- (d) 135
- (e) 136

Answer : Option B

Explanation :

- The **133rd Durand Cup matches** will be held in **Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya)**. For the **first time, Jamshedpur** will **host** the Durand Cup matches.
- The 133rd edition of the Durand Cup will begin on **27 July 2024** and **end on 31 August 2024**.
- The **final** is being **played** at the **Vivekananda Yuba Bharati Krirangan (Salt Lake Stadium) in Kolkata, West Bengal**.
- Mohun Bagan Super Giant is the reigning champion who defeated East Bengal last year to lift the trophy.

About Durand Cup

- Started in : 1888
- Organising body : Durand Football Tournament Society and AIFF
- Total Teams : 24
- Most successful team : Mohun Bagan SG (17 titles)
- 2023 winner : Mohun Bagan SG

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SPORTS NEWS :

- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.

- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.

Ques : Smriti Biswas passed away recently at the age of 100. Who was she?

स्मृति बिस्वास का हाल ही में 100 वर्ष की आयु में निधन हो गया। वह कौन थीं?

- (a) Politician
- (b) Social Worker
- (c) Writer
- (d) Historian
- (e) Actor

Answer : Option E

Explanation :

- **Veteran actor Smriti Biswas** passed away at the **age of 100**.
- Biswas was born into a **Christian family** as Smritirekha Biswas, and **worked** in many **Hindi, Marathi, and Bengali movies**.
- Biswas made her **acting debut** with the **1930 Bengali film Sandhya** and **appeared last** in the **1960 movie Model Girl**.
- She **worked** in the **films of Guru Dutt, V Shantaram, Mrinal Sen, Bimal Roy, BR Chopra, and Raj Kapoor**.
- She last appeared in the Hindi film **Modern Girl (1961)**, directed by R. Bhattacharya.

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Static Banking Awareness Terms Recently in News :

On the occasion of its 69th foundation day (1st July 2024), the State Bank of India (SBI) announced 11 new initiatives to enhance the banking experience for its customers and widen the bank's accessibility.

About these initiatives:

- **UPI Tap-and-Pay** : Transactions under Rs 500 can be completed without a PIN using Unified Payments Interface (UPI) Lite.
- **YONO Business and Corporate Internet Banking for Small Businesses** : This feature facilitates per transaction up to Rs 50 lakhs with quicker transfers up to Rs 25,000 per transaction with daily limit of Rs 5 lakhs.
- **Automated Intimation for Loan Applications** : Provides automated email and Short Message Service (SMS) notifications for home loan applicants
- **SBI Surya Ghar Loan** : Aimed at installing solar rooftops under the Government of India's PM Surya Ghar Scheme, offering loans for up to 10 KW capacity
- **Agricultural Centralized Processing Cells** : Established 35 new Agri CPCs to streamline agricultural loan processing and mitigate risks.
- **Electronic Dealer Financing Scheme** : Under Project Pratham, it introduced a revamped e-DFS scheme providing standalone loans up to Rs 5 crore.
- **SBI General Arogya Advanced Plan** : SBI General Insurance has launched the Arogya Advanced plan with stable premiums across specific age groups
- **Opening of 2nd Global NRI Centre in Patiala** : SBI's Chairman Dinesh Kumar Khara inaugurated its second Global NRI Centre (GNC) in Patiala, Punjab. Its 1st GNC is in Ernakulam, Kerala.

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- **Revamped High Court Branches** : It has redesigned its High Court branches to better cater to the legal community.
- **Expanded Customer Contact Centres** : It opened two new contact centers in Gurugram and Bengaluru with plans to establish additional centers in Navi Mumbai and Kolkata.
- **SMECC Model for Medium Loans** : Small Medium Enterprises City Credit (SMECC) initiative aims to streamline processes and improve customer satisfaction for loans ranging from Rs 50 lakhs to Rs 2 crore



IMPORTANT ONE – LINER Current Affairs

- **Air India** is establishing **South Asia's largest flight training school** in **Maharashtra's Amravati district** with an investment of over Rs.200 crore.
- **Hardik Pandya** has become the **first Indian** to **occupy the No. 1 spot** for **T20I allrounders**, as per the latest ICC rankings.
- **Bank of Baroda** Appoints Tennis Star **Sumit Nagal** as **Brand Endorser**
- **IGNOU Launches MA Programme in Bhagavad Gita Studies.**
Course Duration is 2 to 4 years. It is Designed by Professor Devesh Kumar Mishra.
- A **28-member Indian athletics team**, led by men's javelin throw defending champion **Neeraj Chopra**, will compete **at the Paris 2024 Olympics**, the Athletics Federation of India (AFI) announced.
- The **Life Insurance Corporation of India (LIC)** shareholding in **IDFC First Bank** increased after the insurer **acquired 18,60,34,900** shares at **Rs.80.63 apiece** in a private placement offer by the lender.
- **India's first solar mission**, the **Aditya-L1 spacecraft**, completed its **first halo orbit around the Sun-Earth L1 point**.

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Ques : _____ Issues New Guidelines to Enhance Credit Rating Agency Operations.

_____ ने क्रेडिट रेटिंग एजेंसी संचालन को बढ़ाने के लिए नए दिशानिर्देश जारी किए

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

Answer : Option D

Explanation :

- **Securities and Exchange Board of India (SEBI)** has **issued** new **guidelines** to streamline operations and enhance the ease of doing business **for credit rating agencies (CRAs)**.
- These modifications will be **applicable**, with effect **from August 01, 2024**
- CRAs in India are regulated by SEBI (Credit Rating Agencies) Regulations, 1999, under the Securities and Exchange Board of India Act, 1992.

About the guidelines:

- CRAs must communicate ratings to companies within 1 working day of the rating committee meeting.
- Companies have 3 working days to request a review or appeal of the rating decision.
- Press releases on ratings must be disseminated on the CRA's website and notified to stock exchanges or debenture trustees within 7 working days of the rating committee meeting.
- CRAs must maintain records of disclosures for 10 years, which can be shared with debenture trustees upon request.

Ques : Greenko secures National Bank for Financing Infrastructure and Development approval for _____

ग्रीनको ने नेशनल बैंक फॉर फाइनेंसिंग इंफ्रास्ट्रक्चर एंड डेवलपमेंट से _____ की मंजूरी हासिल की

- (a) Rs 6,200 crore
- (b) Rs 6,300 crore
- (c) Rs 6,600 crore
- (d) Rs 6,800 crore
- (e) Rs 6,400 crore

Answer : Option A

Explanation :

- **Greenko**, a leading renewable energy company in India, is restructuring its overseas liabilities by prepaying over **\$1 billion of dollar bonds** maturing next year through funds from **National Bank for Financing Infrastructure and Development (NABFID)**.
- This move aims to **reduce overseas debt amid higher interest rates abroad**.
- NABFID has sanctioned **Rs 6200 crore** from which Greenko will use to pay back foreign bond investors for bonds maturing in **January and July, 2025**.
- The funds will be used to **repay foreign bond investors and finance up-and-running projects** across India, aligning with Greenko's mandate.
- Greenko operates **7.5 gigawatts of installed solar and wind power capacity** across 15 states in India.
- The company manages over 100 projects primarily through special purpose vehicles (SPVs).

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- Greenko plans to use the NABFID funds to prepay a **\$500 million bond maturing in January** and a **\$535 million bond maturing in July**.
- These bonds were issued by overseas arms of the company.
- Loans from NABFID will have flexible drawdown options, with tenure ranging from **10 to 23 years**.

About NaBFID :

- NaBFID, a **government-backed infrastructure lender**, plays a crucial role in financing long-term infrastructure needs.
- It aligns with **Prime Minister Narendra Modi's economic growth agenda** by supporting critical infrastructure projects.

About Greenko :

- Greenko, a major player in India's renewable energy sector, is backed by significant institutional investors including **Singapore's GIC Holdings Pte Ltd (52%)**, **Abu Dhabi Investment Authority (14%)**, and **Japan's ORIX Corp (22%)**.
- Founded by Mahesh Kolli and Anil Kumar Chalamalasetty, Greenko aims to expand its renewable energy projects in India aggressively.

Ques : Who Cancels License of Banaras Merchantile Co-operative Bank ?

बनारस मर्चेंटाइल को-ऑपरेटिव बैंक का लाइसेंस कौन रद्द करता है?

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

Answer : Option B

Explanation :

- **The Reserve Bank of India (RBI) cancelled the licence of Banaras Merchantile Co-operative Bank Limited, Varanasi, Uttar Pradesh (UP) over inadequate capital and earnings prospects.**
- The Commissioner for Cooperation and Registrar of Cooperative Societies (RCS), UP has also been requested to issue an order for winding up the bank and appoint a liquidator

What is co-operative banking?

- Cooperative banking involves small financial institutions established by a group to meet the capital needs of their specific community.
- They are owned and controlled by their members and operate on the principle of cooperation.
- Members pool resources to provide banking services such as loans and savings accounts.

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Ques : The Export-Import Bank of India (EXIM Bank) has entered into an agreement with which country's government to provide a line of credit worth \$2.5 million for the installation of a solar photo voltaic power plant?

भारतीय निर्यातआयात बैंक (EXIM बैंक) ने किस देश की सरकार के साथ सौर फोटो वोल्टेइक पावरप्लांट की स्थापना के लिए 2.5 मिलियन डॉलर की ऋण सहायता प्रदान करने हेतु समझौता किया है?

- (a) Maldives / मालदीव
- (b) Oman / ओमान
- (c) Mauritius / मॉरीशस
- (d) Bhutan / भूटान
- (e) Guyana / गुयाना

Answer : Option E

Explanation :

- The **Export-Import Bank of India (EXIM Bank)** has entered into an agreement with the **government of Guyana** to provide a line of credit worth **\$2.5 million** for the **installation of a solar photo voltaic power plant**.
- While the deal was dated February 29, 2024, Under the Line of Credit, the last date for disbursements will be 48 months after the completion of the project.
- The solar photo voltaic power plant will be set up at the **Cheddi Jagan International Airport in Guyana**.
- Of the total credit provided by EXIM Bank, goods, works and services worth at least 75% of the contract price will be supplied by the seller from India and the remaining 25% may be procured by the seller from outside India for the eligible contract.

Ques : How many Kirti Chakras and Shaurya Chakras given by President Droupadi Murmu ?

राष्ट्रपति द्रौपदी मुर्मू ने कितने कीर्ति चक्र और शौर्य चक्र दिये?

- (a) 10, 24
- (b) 10, 20
- (c) 10, 28
- (d) 10, 26
- (e) 10, 22

Answer : Option D

Explanation :

- President of India, **Droupadi Murmu** conferred **36 Peacetime Gallantry Awards** including, **10 Kirti Chakras**, of which 7 were given posthumously and **26 Shaurya Chakras**, of which 7 were given posthumously to the **personnel of the Armed Forces, Central Armed Police Forces(CAPF) and State or Union Territory (UT) Police**.
- **Kirti Chakra** is India's **second-highest peacetime gallantry award**. The **Shaurya Chakra** is India's **third-highest peacetime gallantry**.
- Sepoy Pawan Kumar of The Grenadiers, 55th Battalion, the Rashtriya Rifles; Captain Anshuman Singh of the Army Medical Corps, 26th Battalion, the Punjab Regiment; and Havildar Abdul Majid, 9th Battalion, the Parachute Regiment (Special Forces) from the Indian Army have been conferred the Kirti Chakra posthumously.
- Inspector Dilip Kumar Das, Head Constable Raj Kumar Yadava, Constable Bablu Rabha and Constable Sambhu Roy of 210 CoBRA Battalion, CRPF have been also conferred the Kirti Chakra posthumously. Three personnel, including two of major-rank and one naib Subedar, have been conferred the Kirti Chakra.
- A constable of J&K Police was also bestowed a Shaurya Chakra posthumously, besides six other personnel from the Army.
- A group of personnel from the Army, the Air Force, Navy and those rendering services under the Ministry of Home Affairs have also been conferred the Shaurya Chakra.

Ques : Food regulator Food Safety and Standards Authority of India (FSSAI) established on which year ?

खाद्य नियामक भारतीय खाद्य सुरक्षा और मानक प्राधिकरण (FSSAI) की स्थापना किस वर्ष हुई?

- (a) 2005
- (b) 2006
- (c) 2007
- (d) 2008
- (e) 2009

Answer : Option D

Explanation :

About FSSAI :

- Established : 2008
- HQ : New Delhi
- CEO : Ganji Kamala V Rao

Recently in News :

- **Food regulator Food Safety and Standards Authority of India (FSSAI) approved** changes in nutritional **information labelling** on packaged food items, **proposing that total salt, sugar and saturated fat** should be displayed **in bold letters** as well as **bigger font size**.
- The decision to approve the amendment in the Food Safety and Standards (Labelling and Display) Regulations, 2020 regarding nutritional information labelling was taken in the 44th meeting of the Food Authority.
- The regulation 2 (v) and 5(3) of FSS (Labeling and Display) Regulation, 2020 specifies requirements to mention serving size and nutritional information on the food product label, respectively.

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Ques : Who has received the Spice Award 2024 in July 2023?
जुलाई 2023 में स्पाइस अवार्ड 2024 किसे मिला है?

- (a) Deepak Shenoy / दीपक शेनॉय
- (b) Sopna Kallingal / सोपना कलिंगल
- (c) Raghu Ram Pillariseti / रघु राम पिल्लारीसेटी
- (d) Shanti Lakra / शांति लाकड़ा
- (e) Deepika Misra / दीपिका मिश्रा

Answer : Option B

Explanation :

- **Sopna Kallingal** of Kallingal Plantation, Thrissur, has **received Spice Award 2024**, instituted by **ICAR-Indian Institute of Spices Research**.
- The award has been given to her **for her initiatives in enterprise diversification and integrated crop management strategies**, promoting a sustainable **spice-based cropping system**.
- Kallingal plantation has a diverse range of crops, embodying a dedication to enterprise diversification and agriculture innovation, according to the award citation.
- The priority crop in the Kallingal Plantation is nutmeg. However, through an intercropping method, the plantation has optimised space and productivity, integrating nutmeg trees, coconut palms, areca nut and black pepper vines.

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Recent Awards & Winners :

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

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

Ques : Who wins title at Grand Prix of Spain 2024 wrestling?
ग्रैंड प्रिक्स ऑफ स्पेन 2024 कुश्ती का खिताब किसने जीता?

- (a) Vinesh Phogat / विनेश फोगाट
- (b) DP Manu / डीपी मनु
- (c) Rohit Yadav / रोहित यादव
- (d) Kishore Kumar / किशोर कुमार
- (e) Arshad Nadeem / अरशद नदीम

Answer : Option A

Explanation :

- In the lead-up to the **Paris Olympics**, India's two-time Olympian **Vinesh Phogat won the gold medal** in the **women's 50 kg category** in the **Grand Prix of Spain international continental wrestling championship**.
- Vinesh defeated Mariia Tiumerekova – former Russian grappler now competing as an Individual Neutral Athlete – 10-5 in the final encounter.
- After the Grand Prix of Spain, Vinesh will attend a camp in Spain and reach France well before the Paris Olympic Games.
- In the quarterfinals, the 29-year-old from Charkhi Dadri, Haryana, pinned Madison Parks of Canada, a silver medallist at the 2022 Commonwealth Games in Birmingham.

SPORTS NEWS :

- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at

the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.

- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.

- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- Another Indian, Dharambir bagged the Bronze Medal in the Men's Club Throw. His final throw distance of 33.31 metres not only secured him the Bronze Medal but also set a new Asian Record in the F51 Category.

Ques : _____ unveils indigenous light tank Zorawar ?
_____ ने स्वदेशी लाइट टैंक ज़ोरावर का अनावरण किया ?

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

Answer : Option B

Explanation :

- **India** has **unveiled** its **first indigenously designed** and **developed** light battle tank that will be capable of delivering devastating firepower at high altitude battlefields and operating in all-weather conditions.
- Developed in a record time of under two years in response to Chinese armoured deployments in Eastern Ladakh, the **25-ton tank named 'Zorawar'** is the **result of a public-private partnership between DRDO and L&T.**
- The project at the L&T production facility in Hazira with the Zorwar carrying out **high speed ground tests** and showcasing its ability to **transverse high incline slopes.**
- Next, the tank will head to a specialised track near Chennai where it will be thoroughly tested in all conditions, following which it will be offered to the Army for trials.
- The weight of the tank has been kept at 25 tons for higher mobility at extreme altitudes and will feature a 105 mm gun made by John Cockerill, which will also be produced in India.

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Defence Related News :

- Russia has approved the schedule for the creation of a Russian orbital station by 2033.
- 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).

Ques : Divya Kala Mela & Divya Kala Shakti is celebrated in which state ?

दिव्य कला मेला और दिव्य कला शक्ति किस राज्य में मनाया जाता है?

- (a) Rajasthan / राजस्थान
- (b) Uttarakhand / उत्तराखंड
- (c) Andhra Pradesh / आंध्र प्रदेश
- (d) Odisha / ओडिशा
- (e) None of Above / उपरोक्त में से कोई नहीं

Answer : Option D

Explanation :

- **Divya Kala Mela & Divya Kala Shakti Held at Kalinga Institute of Industrial Technology (KIIT) Campus in Bhubaneswar, Odisha.**
- **It is organised by Department of Empowerment of Persons with Disabilities (Divyangjan) and National Divyangjan Finance and Development Corporation (NDFDC).**
- **It is Inaugurated by Minister of State, Ministry of Social Justice and Empowerment, Shri B L Verma.**
- **Prominent NGOs working for Divyangjan from six States including Uttar Pradesh, West Bengal, Bihar, Jharkhand, Uttarakhand, and Odisha, along with other dignitaries, will grace the inauguration**
- **The fair “Divya Kala Mela” will showcase vibrant products crafted by over 190 Divyang artisans, artists, and entrepreneurs.**
- **This event encourages the “Vocal for Local” initiative, allowing visitors to purchase unique items made with immense determination by Divyang artisans.**

Recent Festivals & Fairs :

- Hemis Festival : Ladakh
- India Art Festival (IAF) : Hyderabad
- Saga Dawa festival : Sikkim
- Koothandavar festival : Tamil Nadu
- Ethnic Mamani Festival : Ladakh
- Janakpurdham Cultural Festival : Nepal
- Chapchar Kut Festival : Mizoram
- Divya Kala Mela – Agartala, Tripura
- 11th International Puppet Festival : Chandigarh
- Tawi Festival : Jammu and Kashmir
- 36th National Book Fair : Hyderabad
- Startup Mahakumbh 2024 : New Delhi
- Vividdhta ka Amrit Mahotsav : Rashtrapati Bhavan
- Sammakka Saralamma Jathara : Mulugu district of Telangana
- National Dairy Mela and Agricultural Exhibition : Chaibasa, Jharkhand



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Ques : Which state mica mines have been recently declared child labour-free by the National Commission for Protection of Child Rights?

राष्ट्रीय बाल अधिकार संरक्षण आयोग द्वारा हाल ही में किस राज्य की अभ्रक खदानों को बाल श्रम मुक्त घोषित किया गया है?

- (a) Tripura / त्रिपुरा
- (b) Jharkhand / झारखंड
- (c) Assam / असम
- (d) Bihar / बिहार
- (e) Meghalaya / मेघालय

Answer : Option B

Explanation :

- The **National Commission for Protection of Child Rights (NCPCR)** declared the mica mines of Jharkhand' child labour-free' at an event in **Koderma, Jharkhand**.
- Mica is abundant in the Koderma and Giridih districts of Jharkhand. Koderma was once called the Mica capital of India, the Abkrah Nagari.
- NCPCR chairperson Priyank Kanoongo announced that this is the first-ever successful endeavour to cleanse a supply chain of child labour in mica mining.
- The widespread use of child labour in mica mining led to an initiative from the government in collaboration with civil society to stop the use of child labour in mica mining and rehabilitation of the child labour freed from mining.

- A Child labour-free mica initiative was launched 20 years ago with the participation of the state government, district administration, village panchayats, civil society and the central government. The National Commission for Protection of Child Rights was later involved in the initiative after its creation.

About National Commission for Protection of Child Rights (NCPCR)

- NCPCR is a statutory body which was set up under the provisions of the Commission for Protection of Child Rights (CPCR) Act, 2005.
- The NCPCR came into existence in 2007
- The NCPCR comes under the administrative control of the Union Ministry of Women and Child Development.
- **Chairperson of NCPCR** – Priyank Kanoongo
- Headquarter : New Delhi

About Jharkhand :

- Founded: 15 November 2000
- Capital : Ranchi
- CM : Hemant Soren
- Governor : C. P. Radhakrishnan

Ques : Gol Makes ISI Mark Mandatory for Stainless steel & _____ Kitchen Utensils

भारत सरकार ने स्टेनलेस स्टील और _____ रसोई के बर्तनों के लिए आईएसआई मार्क अनिवार्य कर दिया है

- (a) Aluminium
- (b) Plastic
- (c) Carbon
- (d) Glass
- (e) Zinc

Answer : Option A

Explanation :

- **The government** has mandated **conformity** to the **Bureau of Indian Standards (BIS)** for **stainless steel** and **aluminium utensils** to **enhance kitchen safety, quality and efficiency**.
- According to an order issued by the **Department for Promotion of Industry and Internal Trade (DPIIT)**, the ISI mark will be compulsory for such utensils.
- Recently, the BIS has developed a **range of standards covering** essential kitchen items.
- This move will enhance consumer confidence and drive manufacturers towards adopting best practices.
- This development follows the BIS' recent formulation of comprehensive standards for kitchen items, including **IS 14756:2022** for **stainless steel** and **IS 1660:2024** for **aluminium** utensils.

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Ques : Justice Bidyut Ranjan Sarangi Appointed Chief Justice of which High Court?

न्यायमूर्ति विद्युत रंजन सारंगी को किस उच्च न्यायालय का मुख्य न्यायाधीश नियुक्त किया गया?

- (a) Allahabad / इलाहाबाद
- (b) Punjab and Haryana / पंजाब और हरियाणा
- (c) Bombay / बॉम्बे
- (d) Delhi / दिल्ली
- (e) Jharkhand / झारखंड

Answer : Option E

Explanation :

- Justice **Bidyut Ranjan Sarangi** Appointed as **15th Chief Justice** of the **Jharkhand High Court**.
- He **Replaced** Justice Sanjaya Kumar Mishra.

Recent appointment of advocate/Justice :

- Justice Sheel Nagu : Acting Chief Justice (ACJ) of Madhya Pradesh (MP) High Court
- Justice R Mahadevan : Acting Chief Justice (ACJ) of Madras High Court, Chennai, Tamil Nadu
- Justice Hima Kohli : Chairperson of Supreme Court Gender Sensitization and Internal Complaints Committee
- Justice Sanjeev Sachdeva : Acting Chief Justice of the Madhya Pradesh HC

Ques : Dhruv Sitwala, who was seen in the news in July 2024 for achieving a remarkable achievement, is associated with which of the following sports?

ध्रुव सितवाला, जिन्हें जुलाई 2024 में एक उल्लेखनीय उपलब्धि हासिल करने के लिए खबरों में देखा गया था, निम्नलिखित में से किस खेल से जुड़े हैं?

- (a) Tennis
- (b) Billiards
- (c) Badminton
- (d) Wushu
- (e) Archery

Answer : Option B

Explanation :

- **India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia.**
- **Dhruv** set the tone for the match with an impressive start, **scoring 103 points**, while **Advani** struggled to get on the board, finishing with **no points**.
- Advani managed to improve his game, scoring 36 points, but Dhruv maintained his dominance with another 100.
- Advani found his rhythm in the third frame and outplayed Dhruv, achieving a remarkable 101. Dhruv, however, had an off-frame, scoring only two points.
- While, India's Anupama Ramachandran has won the maiden Asian Snooker Championship Title with a gritty 3-1 win over Panchaya Channoi of Thailand.

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Ques : Jon Landau passed away recently at the age of 63. Who was he?

जॉन लैंडौ का हाल ही में 63 वर्ष की आयु में निधन हो गया। वह कौन थे?

- (a) Writer
- (b) Politician
- (c) Actor
- (d) Social Worker
- (e) Producer

Answer : Option E

Explanation :

- **Jon Landau, an Oscar-winning producer** who worked closely with director James Cameron on “Titanic” and the “Avatar” series, **passed away at the age of 63.**
- Landau’s **partnership with Cameron** led to **three Oscar nominations and a best picture win** for 1997’s “Titanic. Together the pair account for some of the biggest blockbusters in movie history, including “Avatar” and its sequel, “Avatar: The Way of Water.
- Landau’s career began in the 1980s as a production manager, and he gradually rose through the ranks until taking on a producer role on “Titanic,” Cameron’s expensive epic about the infamous disaster.

IMPORTANT ONE – LINER Current Affairs

- The **Philippine Army** has **confirmed** that the “**deadly**” **Typhon Weapons System**, **deployed** by the United States for joint military exercises, will soon be withdrawn from the country.
- **Telecom startup Velmenni** recently **received** a **grant** from the **Ministry of Defence (MoD)** under the **Innovations for Defence Excellence (iDEX) initiative** for its innovative Li-Fi (Light Fidelity) technology
- **ADB and ENGIE Group Signed Loan Agreement** to Build **400 MW Solar Power Plant in Gujarat**.
- **Women Entrepreneurship Platform (WEP) and TransUnion CIBIL Limited Partner to Launch SEHER Program**. Its **Objective** is to launch SEHER, a **credit education program** aimed at **empowering women entrepreneurs** in India with financial literacy, credit education, and business skills.
- **Commemorative Coin of Rs 100 Released in Memory of Jawaharlal Amolakchand Darda** freedom fighter and Founder-Editor of Lokmat Media Group. **Launched by** Eknath Shinde, Chief Minister (CM) of Maharashtra.
- **World Kiswahili Language Day** is observed every year on **7 July**. This year observed the **3rd World Kiswahili Language Day**. **Theme 2024** – Kiswahili: Education and Culture of Peace

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Ques : _____ KLEMS Data Shows Employment Growth Rate Rising to 6% in FY24

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

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

Answer : Option B

Explanation :

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

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

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

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

Answer : Option D

Explanation :

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

About Border Security Force (BSF):

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

About State Bank of India (SBI):

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

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

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

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

Answer : Option C

Explanation :

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

About Bank of Baroda :

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

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

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

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

Answer : Option B

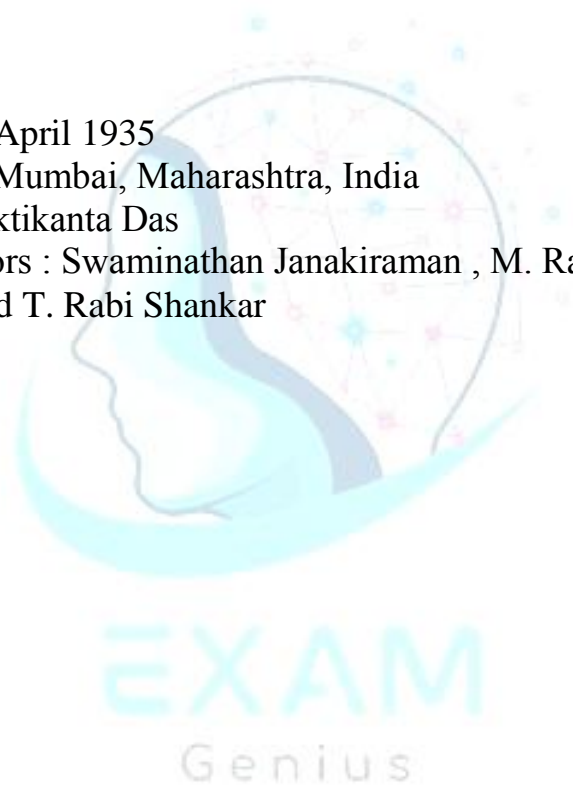
Explanation :

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

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

About RBI :

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



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

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

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

Answer : Option B

Explanation :

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

Recent Facilities Launched in Banking & Insurance Sector :

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

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

- Bengaluru-based fintech firm PhonePe has launched secured loans in partnership with various non-banking finance companies (NBFCs)
- HDFC Bank will stop sending SMS alerts for UPI transitions up to Rs 100 from June 25.
- Poonawalla Fincorp Limited, in collaboration with IndusInd Bank, has launched the co-branded 'IndusInd Bank Poonawalla Fincorp eLITE RuPay Platinum Credit Card', a card designed to redefine and elevate the banking experience of customers.
- The Reserve Bank of India (RBI) has launched three major initiatives : PRAVAAH portal, Retail Direct mobile app and a Fintech Repository.
- PRAVAAH is stands for Platform for Regulatory Application, VALidation and 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.
- Axis Bank has introduced the 'ARISE ComeAsYouAre' talent acquisition programme to recruit individuals from the LGBTQIA+ community across India for careers in banking.
- Paytm, has launched the UPI Lite wallet to simplify payments, particularly for low-value transactions.

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

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

Answer : Option D

Explanation :

About Ageas Federal Life Insurance :

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

Recently in News :

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

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Ques : _____ Raises Investment Cap to 25% for Exchange-Traded Funds and Index Funds

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

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

Answer : Option D

Explanation :

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

About SEBI :

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

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

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

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

Answer : Option A

Explanation :

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

Main Objective

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

About Uttar Pradesh

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

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

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

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

Answer : Option A

Explanation :

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

Recent Appointment in different departments :

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

(FATF)

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

NTA

- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : **President of the Professional Golf Tour of India**
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- 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

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

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

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

Answer : Option C

Explanation :

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

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Recent Awards & Winners :

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

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

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

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

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

Answer : Option C

Explanation :

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

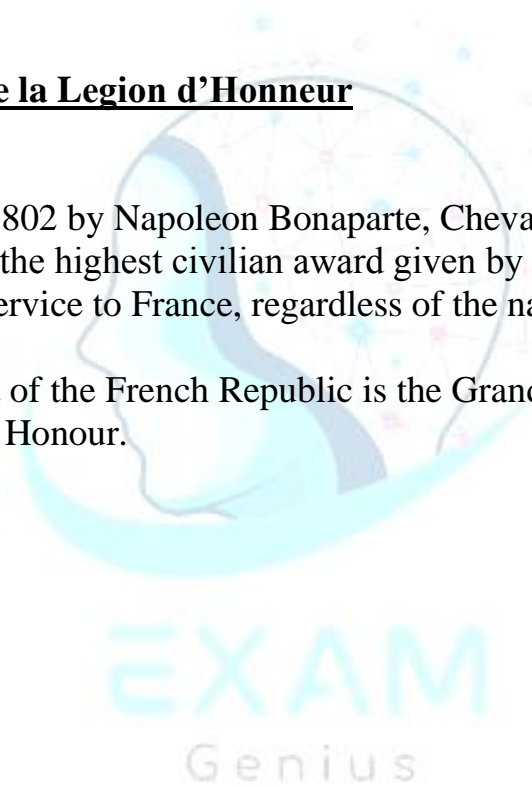
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Roshni Nadar Malhotra's Achievements:

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

About Chevalier de la Legion d'Honneur

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



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

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

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

Answer : Option D

Explanation :

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

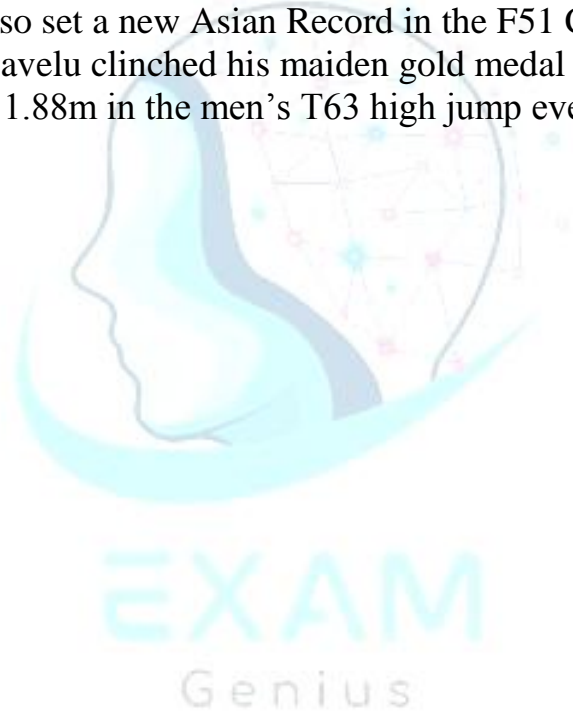
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SPORTS NEWS :

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

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

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



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

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

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

Answer : Option B

Explanation :

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

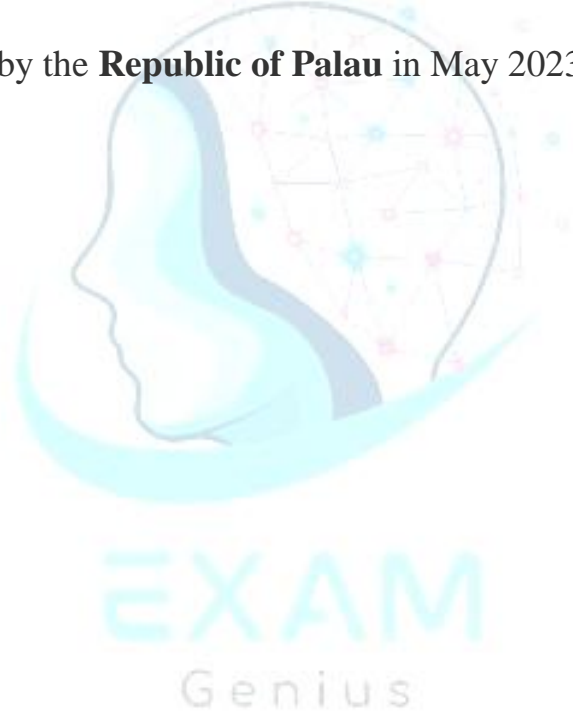
About Order of St Andrew the Apostle the First-Called

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

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

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



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

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

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

Answer : Option C

Explanation :

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

What is a Chronic Disease?

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

Important days :

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

Static Banking Awareness Terms Recently in News :

Different Types of Account :

❖ Nostro Account :

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

❖ Vostro Account :

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

❖ DEMAT Account :

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

❖ Dormant Account :

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

❖ Escrow Account :

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

❖ GILT Account :

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

IMPORTANT ONE – LINER Current Affairs

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

Ques : Life Insurance Corporation of India invest _____ in Sri Lankan subsidiary

भारतीय जीवन बीमा निगम ने श्रीलंकाई सहायक कंपनी में _____ का निवेश किया है

- (a) Rs 11 crore
- (b) Rs 12 crore
- (c) Rs 13 crore
- (d) Rs 14 crore
- (e) Rs 15 crore

Answer : Option D

Explanation :

- **Life Insurance Corporation of India (LIC)** has **infused** additional **capital** amounting to **Sri Lankan Rupee (LKR) 500 million** (approximately **Rs 14 crore**) into its subsidiary, **Life Insurance Corporation (Lanka)**.
- **Before** the **allotment** of shares, LIC's **shareholding** in the subsidiary was **90.91%**.
- **Post allotment**, LIC's **shareholding** will increase to **93.75%** in the company.
- The capital infusion was made to comply with the statutory requirement of maintaining minimum total available capital as per regulations of the Insurance Regulatory Commission of Sri Lanka.

About LIC :

- Founded : 1 September 1956
- Headquarters : Mumbai, Maharashtra
- Chairman : Siddhartha Mohanty

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Ques : _____ collaborates with Himachal Pradesh State Cooperative Bank to boost health insurance coverage

स्वास्थ्य बीमा कवरेज को बढ़ावा देने के लिए _____ ने हिमाचल प्रदेश राज्य सहकारी बैंक के साथ सहयोग किया है

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (e) Star Health Insurance / स्टार हेल्थ इंश्योरेंस

Answer : Option E

Explanation :

- **Star Health and Allied Insurance Company Limited**, India's largest retail health insurance company announced a strategic corporate agency **agreement** with **Himachal Pradesh State Cooperative Bank (HPSCB)**, the leading bank of Himachal Pradesh.
- Through this **partnership**, Star Health Insurance **aims to enhance access to health insurance** across the region, **particularly in rural areas** where the bank holds a significant presence.
- The partnership will enable Star Health Insurance to offer its comprehensive range of health insurance products to the bank's vast customer base by leveraging HPSCB's robust and extensive branch network of 262 branches.
- The partnership seeks to increase insurance penetration in rural and Tier 3 regions, **aligning** with **IRDAI's goal of 'Insurance for all by 2047'**.

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About HPSCB :

- Managing Director : Sharwan Manta
- The HPSCB is performing a dual function in the state, one of an Apex Co-operative Bank in Himachal Pradesh to play a leading role in the development of Co-operatives in the State and second of a Co-operative Bank in 6 districts viz. Bilaspur, Chamba, Kinnaur, Mandi, Shimla and Sirmour.

About Star Health and Allied Insurance Company Limited :

- Founded : 2006
- Headquarters : Chennai, Tamil Nadu, India
- MD & CEO : Anand Roy

Recently signed banking agreements :

- Border Security Force (BSF) and State Bank of India (SBI) have partnered for a 'Grow with the Trees' plantation drive at the BSF Headquarters in Srinagar, Jammu and Kashmir (J&K).
- National Bank for Agriculture and Rural Development (NABARD) and Online PSB Loans Limited have signed an agreement to promote financial inclusion through regional rural banks.
- 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-codebased Unified Payments Interface (UPI) payments across point-of-sale (POS) terminals in the UAE.
- 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.

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- 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.

Ques : Tata Asset Management Introduces India's First _____ Index Mutual Fund

टाटा एसेट मैनेजमेंट ने भारत का पहला _____ इंडेक्स म्यूचुअल फंड पेश किया

- (a) Health
- (b) Oil and Gas
- (c) Tourism
- (d) Petroleum
- (e) None of these

Answer : Option C

Explanation :

- **Tata Asset Management** has **launched** India's **first-ever tourism index fund** – the Tata Nifty India Tourism Index Fund.
- The Tata Nifty India Tourism Index Fund will track the Nifty India Tourism Index (TRI, i.e., total returns index).
- Nifty India Tourism Index (TRI) is a stock market index that specifically focuses on companies in the Indian tourism sector.
- The index is designed to ensure a balanced representation of different tourism sectors, with strict selection criteria.
- To prevent over-concentration, no single stock can have a weightage exceeding 20% in the index.
- **Kapil Menon** is responsible for managing the fund's investments, ensuring alignment with the index's performance and objectives.
- There are no entry loads for investing in this NFO, making it accessible to investors without additional fees.

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Ques : _____ Plans to Raise Rs 10,000 Crore via Infrastructure Bonds in FY25.

_____ ने वित्त वर्ष 2025 में इंफ्रास्ट्रक्चर बॉन्ड के जरिए 10,000 करोड़ रुपये जुटाने की योजना बनाई 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 A

Explanation :

- Public sector lender **Canara Bank plans** to raise up to **Rs 10,000 crore through infrastructure bonds** for lending to projects in areas like roads, power and ports, among others, this financial year (FY25).

It is the 3rd state-owned lender after:

- **State Bank of India (SBI)** with Rs 20,000 crore planned and Rs **10,000 crore raised in June 2024.**
- **Bank of India (BoI)** with **Rs 10,000 crore planned.**
- CRISIL (formerly Credit Rating Information Services of India Limited) and CareEdge Ratings have assigned an "**AAA**" rating to **Canara Bank's infrastructure bonds.**
- In FY24, Canara Bank raised Rs 10,000 crore via infrastructure bonds.

Raised in two tranches:

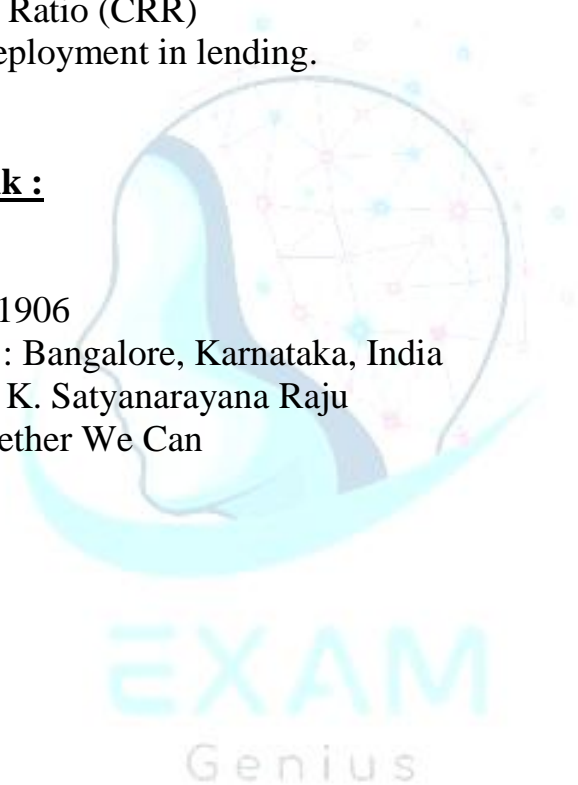
- Rs 5,000 crore at a 7.54% coupon rate
- Rs 5,000 crore at a 7.68% coupon rate
- Canara Bank's credit to the infrastructure sector increased by 12% Year-on-Year (YoY) to Rs 1.29 trillion as of March 2024.

Money raised through infrastructure bonds is exempt from:

- Statutory Liquidity Ratio (SLR)
- Cash Reserve Ratio (CRR)
- Allows full deployment in lending.

About Canara Bank :

- Established : 1906
- Headquarters : Bangalore, Karnataka, India
- MD & CEO : K. Satyanarayana Raju
- Tagline : Together We Can



Ques : Federal Bank Partners with _____ for Bancassurance Services

फेडरल बैंक ने बैंकएश्योरेंस सेवाओं के लिए _____ के साथ साझेदारी की

- (a) Bajaj Allianz Life Insurance / बजाज आलियांज जीवन इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (e) Universal Sompo General Insurance / यूनिवर्सल सोम्पो जनरल इंश्योरेंस

Answer : Option A

Explanation :

- **Federal Bank**, a private sector bank, has entered into a **Bancassurance** tie-up with **Bajaj Allianz Life Insurance**, a private life insurer.
- This partnership will enable Federal Bank's customers to seamlessly access Bajaj Allianz Life Insurance's products, across the Bank's extensive network in India.
- **Bancassurance** is a **distribution model** where banks partner with insurance companies **to sell insurance policies**.
- Both the bank and the insurance company get to benefit from this arrangement.
- Banks earn commissions from insurance sales, while insurers gain access to the bank's customer base and distribution network.
- The regulator had paved the way for corporate agents (banks) to have distribution tie up with a maximum of 9 life insurers, 9 general insurers and 9 health insurers.

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- Insurance Marketing Firms (IMF): Also, IMF can now enter into tie up with as many as 6 life, general and health insurers.

About Federal Bank:

- Established: 23 April 1931 (as Travancore Federal Bank), 2 December 1949 (as Federal Bank)
- Headquarters: Aluva, Kochi, Kerala, India
- MD & CEO: Shyam Srinivasan

About Bajaj Allianz Life Insurance:

- Founded: 2001
- Headquarters: Pune, Maharashtra
- MD & CEO: Tarun Chugh
- Ownership: Joint venture between Bajaj Finserv Limited and Allianz SE

Ques : _____ Introduces 'Safety Ring' for Enhanced Internet and Mobile Banking Security

_____ ने उन्नत इंटरनेट और मोबाइल बैंकिंग सुरक्षा के लिए 'सेफ्टी रिंग' पेश की

- (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) Karur Vyasya Bank / करूर व्यास बैंक

Answer : Option D

Explanation :

- State-owned **Punjab National Bank (PNB)** introduced a **new security feature 'Safety Ring'** within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- This mechanism provides an additional safety layer to minimise potential losses in case of unauthorised access by fraudsters.
- The feature adds an additional layer of security to mitigate potential losses from unauthorized access by fraudsters.
- 'Safety Ring' is optional and allows customers to set a daily transaction limit.
- Specifically, it applies to online closure of term deposits (TDs) or availing overdraft facilities on TDs up to the set limit amount.
- Customers can set their transaction limits within the consolidated digital channels limit for managing TD closures or overdraft facilities.

About PNB :

- Founded : 19 May 1894
- Headquarters : Delhi, India
- MD & CEO : Atul Kumar Goel

Recent Facilities Launched in Banking & Insurance Sector :

- Ageas Federal Life Insurance has launched a new pension plan named 'Golden Years Pension Plan' that aims to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.
- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector.
- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out 'Paytm Health Saathi', an exclusive health and income protection plan for its merchant partners.
- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.
- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.

- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called 'Fintech' 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 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 : Where is the headquarter of BNP Paribas ?
बीएनपी परिबास का मुख्यालय कहाँ है?

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

Answer : Option D

Explanation :

About BNP Paribas :

- Headquarters : Paris, France
- BNP Paribas (sometimes referred to as BNPP or BNP) is a multinational universal bank and financial services holding company.
- It was founded in 2000 from the merger of two of France's foremost financial institutions, Banque Nationale de Paris (BNP) and Paribas.

Recently in News :

- **BNP Paribas, the European Union's leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.**
- The **BNP Paribas GIFT City** branch will facilitate a comprehensive product offering to **attract new business opportunities with its onshore and offshore clients.**
- Gift City branch will enable to serve global clientele with an expanded range of products and strategic solutions as cross-border momentum continues to increase.

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Ques : _____ Calls for Expressions of Interest on stressed loan exposure of Rs 14.97 crore in Amul Industries

_____ ने अमूल इंडस्ट्रीज में 14.97 करोड़ रुपये के तनावग्रस्त ऋण एक्सपोजर पर रुचि की अभिव्यक्तियां मांगीं

- (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 invited expressions of interest (EoIs) from various entities to acquire its stressed loan exposure of Rs 14.97 crore in Amul Industries through an e-auction scheduled for August 7, 2024.
- SBI holds **primary security** of Rs 43.49 crore and **collateral security** of Rs 55.78 crore against its exposure.
- Additionally, there is a **third-party guarantee** of Rs 52.77 crore.
- **Interested entities such as** asset reconstruction companies (ARCs), eligible non-banking finance companies (NBFCs), banks, and Indian financial institutions can submit EoIs by July 16, 2024.
- Entities submitting EoIs can conduct due diligence on the asset until August 5.
- Binding bids will be invited during the e-auction, and the sale will be on a 100% cash basis.
- SBI has set a reserve price of Rs 14.55 crore for the sale of the asset.

Ques : Who has been appointed as the Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)?

राष्ट्रीय क्षय रोग उन्मूलन कार्यक्रम (एनटीईपी) के लिए केंद्रीय स्वास्थ्य और परिवार कल्याण मंत्रालय (एमओएचएफडब्ल्यू) में प्रधान सलाहकार के रूप में किसे नियुक्त किया गया है?

- (a) Soumya Swaminathan / सौम्या स्वामीनाथन
- (b) Suresh Kumar Nayak / सुरेश कुमार नायक
- (c) Nitya Rao / नित्या राव
- (d) Madhura Swaminathan / मधुरा स्वामीनाथन
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **Former Director General of Indian Council of Medical Research and World Health Organization's Chief Scientist Dr. Soumya Swaminathan** has been **appointed** as the **Principal Adviser** at the Union Ministry of Health and Family Welfare (MoHFW) for the **National Tuberculosis Elimination Programme (NTEP)**.
- She will be serving in MoHFW on a pro bono basis.
- Dr. Swaminathan will be based out of Chennai, where she heads the MS Swaminathan Research Foundation that works on issues of agriculture and climate change.
- As the Principal Adviser for the NTEP, Dr. Swaminathan will provide technical advice on the overall strategy to achieve goals, suggest policy directions and necessary course corrections for optimal outcomes, and advise on research strategy.

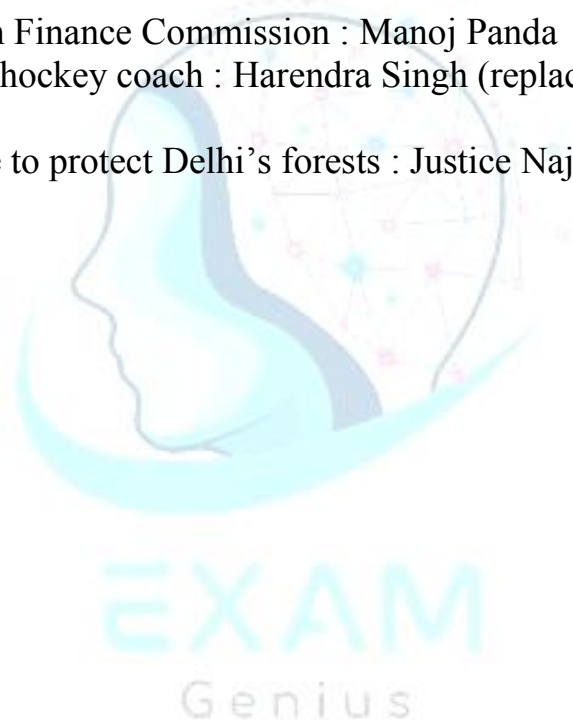
- India accounts for 25% of world's TB burden and over 25 lakh new cases of TB were notified in 2024 in India, according to the India TB report released by the Centre.

Recent Appointment in different departments :

- Rachel Reeves : UK's first female finance Minsiter
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force (FATF)
- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dhirendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA
- Mrinal Kumar Das : Director in the Department of Consumer Affairs under the Ministry of Consumer Affairs, Food and Public Distribution
- Kapil Dev : **President of the Professional Golf Tour of India**
- Aksha Mohit Kamboj : VP of India Bullion Jewellers Association
- Atul Kumar Chaudhary : Secretary of Telecom Regulatory Authority of India (TRAI)
- Sudhakararao Papa : Director (Enterprise) of Bharat Sanchar Nigam Limited (BSNL)
- Mark Rutte : secretary-general of NATO (North Atlantic Treaty Organization)
- Dr Kapil Dua : President of the Asian Association of Hair Restoration Surgeons (AAHRS)
- Dr PK Mishra : Principal Secretary to the Prime Minister
- Jyoti Vij : director general of the Federation of Indian Chambers of Commerce and Industry(FICCI)

- Inder Pal Singh Bindra : Secretary of Competition Commission of India (CCI)
- Raj Priy Singh : Director of Department of Rural Development under the Ministry of Rural Development
- Rakesh Mohan Joshi : vice-chancellor of the Indian Institute of Foreign Trade (IIFT)
- Sushil Kumar Singh : Chairperson of Deendayal Port Authority
- Gender Sensitisation and Internal Complaints Committee by Supreme Court : Justice Hima Kohli
- Rakesh Ranjan : Chairman of Staff Selection Commission (SSC)
- Gaurav Banerjee : CEO of Sony India
- Justice Najmi Waziri : Chairperson of Equestrian Federation Of India's Ad-Hoc Administrative Committee
- Jetha Ahir : chairman of the National Agricultural Cooperative Marketing Federation of India (NAFED)
- Klaus Schwab : chairman of the board of trustees of WEF
- John Slaven : Vice Chairman of the International Aluminium Institute (IAI)
- Mahesh Rajaraman : Chief Risk Officer (CRO) of Mahindra & Mahindra Financial Services
- Dr. Bikramjit Chaudhuri : Chief of Measurement Science and Analytics in Broadcast Audience Research Council (BARC)
- Sanjeev Puri : President of the Confederation of Indian Industry (CII)
- David Salvagnini : Chief Artificial Intelligence (AI) Officer of NASA
- Senior Advocate Kapil Sibal : President of the Supreme Court Bar Association (SCBA)
- Vivek Bipindada Kolhe : director of IFFCO (Indian Farmers Fertilizers Co-op Ltd.) New Delhi
- Subodh Kumar : Director in the Ministry of Ayush
- Dr. Mallika Nadda : Chairperson of Special Olympics Asia-Pacific Advisory Council
- Prof. Mohammad Rihan : Director General of the National Institute of Solar Energy (NISE)
- Sanjaya Kumar Mishra : President GST Appellate Tribunal (GSTAT)
- Shashi Bhushan Singh : Secretary of National Jute Board
- Pratima Singh : Director of the Department of Promotion of Industry and Internal Trade (DPIIT)
- Krishna M Ella : President of Indian Vaccine Manufacturers Association (IVMA)
- Manoj Kumar : new Chief Vigilance Officer (CVO) of Jawahar Lal Nehru Port Authority (JNPA)

- Justice Dinesh Kumar : Presiding Officer of the Securities Appellate Tribunal (SAT) for a four-year term.
- Narpat Singh (IRTS) : Railway Adviser in the High Commission of India, Dhaka, Bangladesh
- Narsingh Yadav : chairman of the Wrestling Federation of India's Athletes' Commission
- Nidhi S Jain : Chief Vigilance Officer (CVO) of Cotton Corporation of India Limited (CCI).
- Vice Chancellor of Aligarh Muslim University (AMU) : Professor Naima Khatoon
- Secretary of the Department of Posts : Vandita Kaul (replace Vineet Pandey)
- National Judicial Academy (NJC) Bhopal : Justice Aniruddha Bose
- As a Member of University Grants Commission (UGC) : Sachidananda Mohanty
- As member of 16th Finance Commission : Manoj Panda
- National women's hockey coach : Harendra Singh (replace Janneke Schopman)
- Head of committee to protect Delhi's forests : Justice Najmi Waziri



Ques : Who has been appointed as the head coach of the Indian men's cricket team ?

भारतीय पुरुष क्रिकेट टीम का मुख्य कोच किसे नियुक्त किया गया है?

- (a) Rohit Sharma / रोहित शर्मा
- (b) Virat Kohli / विराट कोहली
- (c) MS Dhoni / एमएस धोनी
- (d) Gautam Gambhir / गौतम गंभीर
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

Gautam Gambhir, the former India opening batter, has been appointed as the India men's cricket team's head coach.

The former India cricketer will replace Rahul Dravid whose tenure came to an end after the T20 World Cup 2024.

Gambhir, in his first international coaching assignment, has been handed a long rope, having been handed charge of the team till the end of 2027.

India became the first team ever to win the T20 World Cup title without losing a single game. The Rohit Sharma-led side played some brilliant cricket and claimed the title by beating South Africa in the final.

About Board of Control for Cricket in India (BCCI)

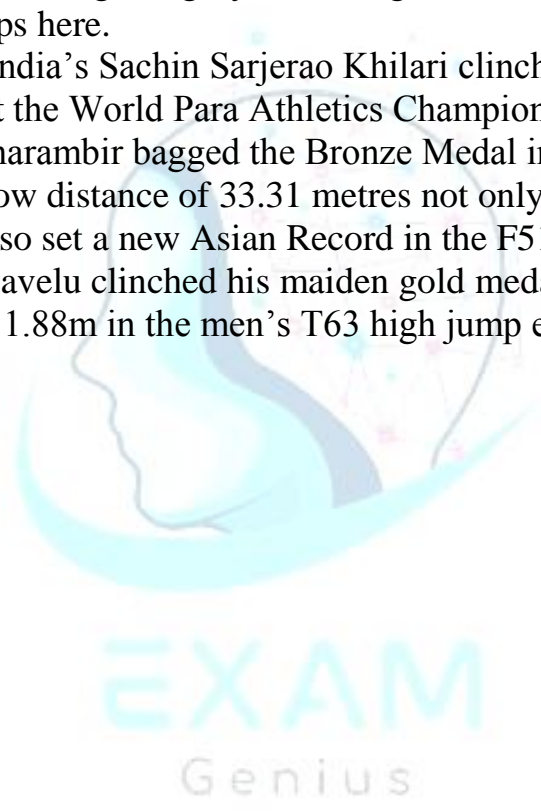
- Founded – 1928
- Headquarters – Wankhede Stadium, Mumbai
- 1st President – R E Grant Govan
- 39th President – Roger Binny
- Vice president – Rajeev Shukla
- Secretary – Jay Shah
- Men's coach – Gautam Gambhir
- Women's coach – Amol Muzumdar

SPORTS NEWS :

- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey
- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.

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

- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- 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 : who won the ICC Men's Player of the Month for June 2024?
जून 2024 के लिए ICC मेन्स प्लेयर ऑफ़ द मंथ का पुरस्कार किसने जीता?

- (a) Hardik Pandey / हार्दिक पांडे
- (b) Ravindra Jadeja / रवींद्र जड़ेजा
- (c) Jasprit Bumrah / जसप्रीत बुमरा
- (d) Virat Kohli / विराट कोहली
- (e) Rohit sharma / रोहित शर्मा

Answer : Option C

Explanation :

- The **International Cricket Council (ICC)** has **revealed** the winners of the **ICC Player of the Month** awards **for June 2024** with India's **Jasprit Bumrah and Smriti Mandhana** both emerging victorious.
- **Bumrah** was crowned Player of the Tournament following India's triumphant campaign at the ICC Men's T20 World Cup 2024 in the USA and West Indies, and follows this feat with another personal honour, claiming his first ICC Men's Player of the Month award.
- **Mandhana** also won her maiden ICC Women's Player of the Month award after her scintillating batting performances lit up India's ODI series victory over South Africa.
- The double-win marks the first time the ICC Men's and Women's Player of the Month represent the same country since the awards began in 2021.

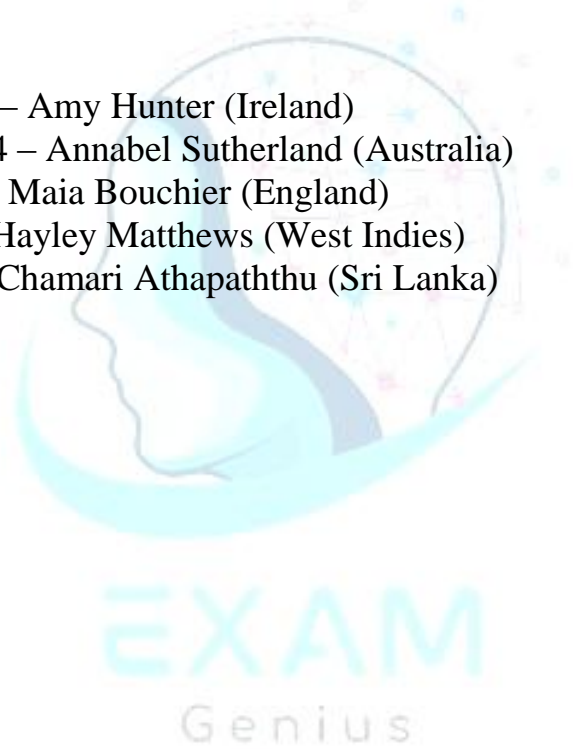
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ICC Men's Player of the Month

- January 2024 – Shamar Joseph (West Indies)
- February 2024 – Yashasvi Jaiswal (India)
- March 2024 – Kamindu Mendis (Sri Lanka)
- April 2024 – Muhammad Waseem (UAE)
- May 2024 – Gudakesh Motie (West Indies)

ICC Women's Player of the Month

- January 2024 – Amy Hunter (Ireland)
- February 2024 – Annabel Sutherland (Australia)
- March 2024 – Maia Bouchier (England)
- April 2024 – Hayley Matthews (West Indies)
- May 2024 – Chamari Athapaththu (Sri Lanka)



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Ques : Global Energy Independence Day is observed every year on which day?

वैश्विक ऊर्जा स्वतंत्रता दिवस हर साल किस दिन मनाया जाता है?

- (a) 9 July
- (b) 10 July
- (c) 11 July
- (d) 12 July
- (e) 13 July

Answer : Option B

Explanation :

- **Global Energy Independence Day** is observed every year on **July 10**.
- **Objective** – To promote awareness for alternative forms of energy.
- The day also offers opportunities to learn more about renewable forms of energy, such as solar, wind, and geothermal.
- In 2006, Michael D. Antonovich proclaimed July 10th as Global Energy Independence Day. At the time, Antonovich served as a member of the Los Angeles County Board of Supervisors.
- The date of July 10th coincides with the birthday of Nikola Tesla, who was born in 1856. Tesla is a Serbian-American inventor born in Croatia.

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
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : **Pet Remembrance Day**
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day

IMPORTANT ONE – LINER Current Affairs

- India and Russia have announced an initiative to develop strategic areas of economic cooperation to achieve a bilateral trade target of \$100 billion by 2030. The initiative was announced after the 22nd edition of the annual summit between Prime Minister Narendra Modi and President Vladimir Putin in Moscow.
- Maharashtra has won the Best Agriculture State Award for 2024. The announcement was made by the 15th Agriculture Leadership Awards Committee, headed by Justice P Sathasivam, former Chief Justice of India and Governor of Kerala.
- Indian Energy Exchange (IEX) board approved the proposal to reappoint Satyanarayan Goel as its Chairman and Managing Director and to appoint Rohit Bajaj as its Joint Managing Director.
- Tata Power Solar Systems Limited has launched the 'Ghar Ghar Solar' initiative in Uttar Pradesh aimed at providing every home with clean energy through rooftop solar solutions.
- Another Indian, Anupama Ramachandran, won her first international title by defeating Panchaya Channoi of Thailand 3-1 in the final of the Asian Women Snooker category.
- President Draupadi Murmu, who is on a four-day visit to Odisha, is visiting the historic Udayagiri Caves in Bhubaneswar. The Udayagiri Caves are famous for the Hathigumpha inscription which is engraved in Brahmi script.

Ques : _____ Claims Top Spot as Leading Digital Wallet by Transaction Value

_____ ने लेनदेन मूल्य के आधार पर अग्रणी डिजिटल वॉलेट के रूप में शीर्ष स्थान का दावा किया है

- (a) Mobikwik
- (b) Amazon Pay
- (c) PhonePe
- (d) Instamojo
- (e) Razorpay

Answer : Option A

Explanation :

- **MobiKwik** has emerged as the **largest digital financial services platform** in terms of **Prepaid Payment Instrument (PPI) Wallet transactions** by value for **April and May, 2024**.
- The company saw its **market share** by value **grow from 11% in March 2024 to 20% in April** and further to **23% in May**.
- Pocket UPI, a new product by MobiKwik, facilitates instant payments through Wallets across the UPI network.
- Users can make payments without linking their bank accounts, enhancing convenience and financial management.
- MobiKwik commanded a 48% market share for PPI Wallet transactions by value in May 2024, after excluding FASTag-related transaction value.
- Upcoming IPO: One MobiKwik Systems Limited filed preliminary papers in January with Securities and Exchange Board of India (SEBI) to raise up to Rs 700 crore through an initial public offering (IPO).

About MobiKwik :

- Founded : April 2009
- Headquarters : Gurgaon, Haryana, India
- MD & CEO : Bipin Preet Singh

Ques : _____ Successfully Completes Its Inaugural Claim Processing on National Health Claims Exchange Platform

_____ ने नेशनल हेल्थ क्लेम एक्सचेंज प्लेटफॉर्म पर अपना उद्घाटन दावा प्रसंस्करण सफलतापूर्वक पूरा किया

- (a) Bajaj Allianz General Insurance / बजाज आलियांज जनरल इंश्योरेंस
- (b) ICICI Prudential Life Insurance / आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस
- (c) Kotak Mahindra Life Insurance / कोटक महिंद्रा लाइफ इंश्योरेंस
- (d) Go Digit General Insurance / गो डिजिट जनरल इंश्योरेंस
- (e) HDFC Ergo General Insurance / एचडीएफसी एर्गो जनरल इंश्योरेंस

Answer : Option E

Explanation :

- **HDFC ERGO General Insurance Company**, one of India's leading private sector general insurers, has successfully processed its first health claim through the **National Health Claims Exchange (NHCX) platform**.
- This groundbreaking achievement marks a significant leap forward in streamlining health claims processing, improving administrative efficiencies, and enhancing customer experience by building a cohesive technology-driven system.
- The process begins with the hospital generating a bill through their Hospital Information System (HIS), which is then uploaded to a Third-Party Administrator (TPA) app.
- HDFC ERGO's Health Claim System (HCS) processes the claims in their claim processing queue.

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What is the National Health Claims Exchange?

- NHCX is a single-window interface developed by the National Health Authority (NHA).
- It provides a secure platform and efficient exchange of health insurance claims data.
- The platform will strengthen efficiency and transparency in claims processing.

About HDFC ERGO General Insurance Company Limited :

- Headquarters : Mumbai, Maharashtra, India
- Managing Director : Anuj Tyagi
- Ownership: A joint venture (51:49) between HDFC and ERGO International AG, a subsidiary of Munich Re Group, Germany.
- Operates in the insurance sector under BFSI (Banking, Financial Services, and Insurance).

Ques : The _____ Finance Commission has established an advisory council comprising 5 members

_____ वें वित्त आयोग ने 5 सदस्यों वाली एक सलाहकार परिषद की स्थापना की है

- (a) 14th
- (b) 15th
- (c) 16th
- (d) 17th
- (e) 18th

Answer : Option C

Explanation :

The **16th Finance Commission** has established an **advisory council comprising 5 members** to provide guidance on its Terms of Reference (ToR) and related subjects.

Members of the Advisory Council:

- **D.K. Srivastava**
- **Neelkanth Mishra**
- **Poonam Gupta**
- **Pranjul Bhandari**
- **Rahul Bajoria**

Poonam Gupta shall be the Convenor of the Advisory Council.

Role and Functions of the Advisory Council :

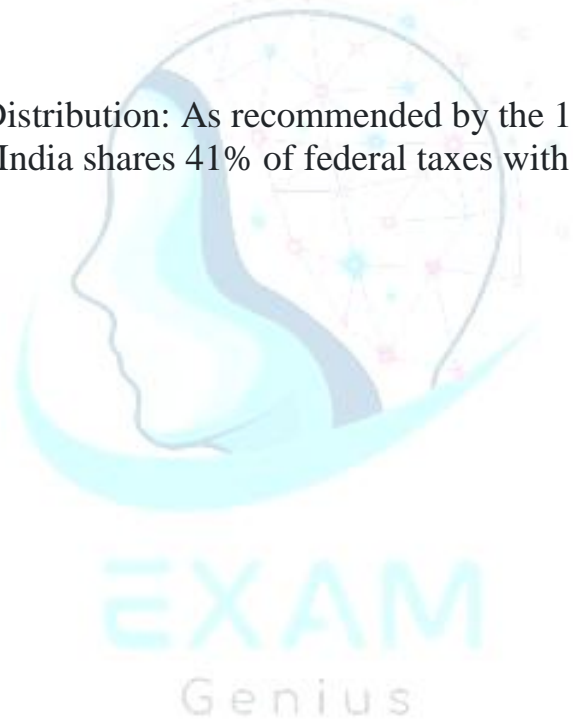
- To advise the Commission on any of the Terms of Reference (ToR) or related subjects that may be of relevance.
- To assist in the preparation of papers or research studies and to monitor or assess studies commissioned by the Finance Commission, thereby enhancing the Commission's understanding of the issues in its ToR.

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- To help broaden the Commission's ambit and understanding by seeking the best national and international practices on matters pertaining to fiscal devolution and improving the quality, reach, and enforcement of its recommendations.

About Finance Commission :

- The Finance Commission is a constitutionally mandated body established once every 5 years to devise a formula for distributing net tax proceeds between the Centre and the states as well as among states and local bodies.
- Current Tax Distribution: As recommended by the 15th Finance Commission, India shares 41% of federal taxes with the states.



Ques : _____ Allows Banks to Utilize Brickwork Ratings for Loans Up to Rs.250 Crore

_____ ने बैंकों को Rs.250 करोड़ तक के ऋण के लिए ब्रिकवर्क रेटिंग का उपयोग करने की अनुमति दी

- (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 allowed banks to use ratings by Brickwork Ratings India Private Limited for loans up to Rs.250 crore.

What is a brickwork rating?

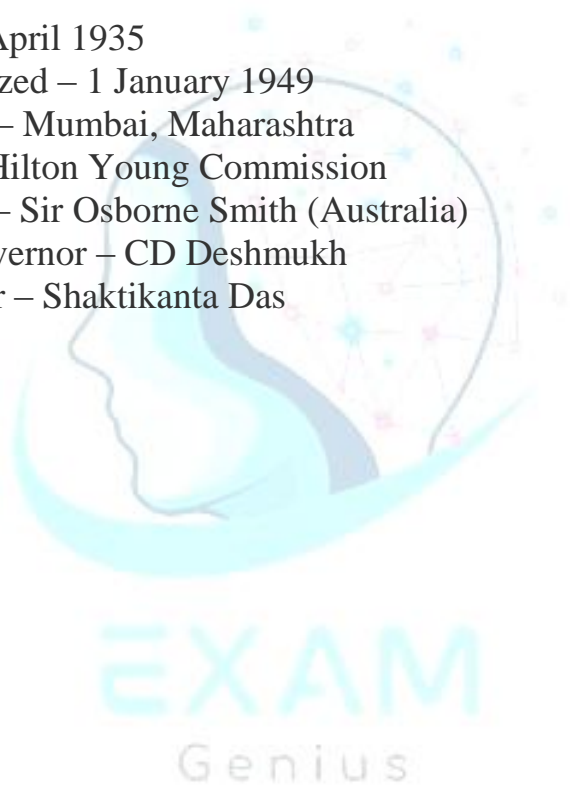
- Brickwork Ratings assigns ratings for all limits sanctioned by all banks while undertaking a bank loan rating exercise.
- The information collected from the borrower includes details of all banking facilities availed and as such one rating assignment should suffice to meet the requirements.
- The Certificate of Registration granted to Brickwork Ratings India as a Credit Rating Agency (CRA) was cancelled by the Securities and Exchange Board of India (SEBI) in October 2022.
- Despite the cancellation, the RBI has reviewed and permitted the use of Brickwork Ratings for risk weighting claims for capital adequacy purposes under certain conditions.

Conditions for Using Brickwork Ratings:

- Fresh rating mandates may be obtained from Brickwork Ratings for bank loans not exceeding Rs.250 crore.
- For existing ratings, Brickwork Ratings can continue to undertake rating surveillance irrespective of the rated amount until the residual tenure of such loans.

About Reserve Bank of India (RBI) :

- Founded – 1 April 1935
- RBI Nationalized – 1 January 1949
- Headquarters – Mumbai, Maharashtra
- RBI set up – Hilton Young Commission
- 1st Governor – Sir Osborne Smith (Australia)
- 1st Indian Governor – CD Deshmukh
- 25th Governor – Shaktikanta Das



Ques : Which bank has raised Rs 10,000 crore today at a coupon rate of 7.36% through its sixth infrastructure bond issuance?

किस बैंक ने अपने छठे इंफ्रास्ट्रक्चर बॉन्ड जारी करके 7.36% की कूपन दर पर 10,000 करोड़ रुपये जुटाए हैं?

- (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)** raised **Rs. 10,000 crore** today at a **coupon rate of 7.36%** through its **sixth infrastructure bond issuance**.
- The issue attracted overwhelming response from investors with bids in excess of Rs18,145 crore and was oversubscribed by around 3.6 times against the base issue size of Rs. 5,000 crore.
- The total number of bids received was 120 indicating wider participation with heterogeneity of bids. The investors were across provident funds, pension funds, insurance companies, mutual funds, corporates etc.
- The proceeds of bonds will be utilized in enhancing long term resources for funding infrastructure and affordable housing segment.

About State Bank of India (SBI)

- Founded – 1 July 1955
- Headquarters – Mumbai, Maharashtra
- Chairman – Challa Sreenivasulu Setty; 27th (replace Dinesh Kumar Khara)

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Ques : _____ introduces online loan facility against MF units via internet banking and YONO App

_____ ने इंटरनेट बैंकिंग और योनो ऐप के माध्यम से एमएफ इकाइयों के खिलाफ ऑनलाइन ऋण सुविधा शुरू की 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** has **introduced** an **online loan facility** against **mutual fund (MF) units** through its **internet banking (INB) and YONO App**.
- This digital solution allows consumers to **apply for loans** from the **comfort of their own homes**, with a completely paperless and digital process that is **available 24 hours a day, seven days a week**.
- The new loan facility is extended at attractive interest rates to mutual fund schemes of all Asset Management Companies (AMCs) registered with CAMS.
- The development marks a significant upgrade from the previous service, which was limited to loans against SBI Mutual Fund schemes only and was available only through branches requiring physical visits by customers.

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Recent Facilities Launched in Banking & Insurance Sector :

- BNP Paribas, the European Union's leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.
- State-owned Punjab National Bank (PNB) introduced a new security feature 'Safety Ring' within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- Tata Asset Management has launched India's first-ever tourism index fund – the Tata Nifty India Tourism Index Fund.
- Ageas Federal Life Insurance has launched a new pension plan named 'Golden Years Pension Plan' that aims to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.
- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector.
- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out 'Paytm Health Saathi', an exclusive health and income protection plan for its merchant partners.
- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student Sapphire Forex Card', a premium prepaid forex card designed for Indian students pursuing higher education abroad.
- State Bank of India (SBI) has launched "MSME -Sahaj", a web-based digital business loans solution for MSMEs' (micro, small and medium enterprises) invoice financing.
- Bajaj Housing Finance has launched 'Sambhav Home Loans' targeting first time home buyers with affordable income criteria.
- ICICI Lombard, a leading private general insurer in India, has launched its revolutionary health insurance product, 'Elevate'.
- Bandhan Bank has launched a facility for online collection of direct taxes, enabling its customers and others to pay taxes seamlessly across India.
- Union Bank of India has launched "Union Premier" branches for high-value customers in rural and semi-urban (RUSU) markets.

- Flipkart has launched a Unified Payments Interface (UPI) app 'Super.Money' to offer payments, credit, deposits and other digital financial services.
- HDFC Life Launched 'Bridge the Gap' Campaign to Enhance Life Insurance Awareness
- The Reserve Bank of India (RBI) has launched an exclusive 2-hour window called '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 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.

Ques : How many Public Sector Banks Present Dividend Cheques Totalling Rs 6,481 Crore to Government ?

कितने सार्वजनिक क्षेत्र के बैंक सरकार को कुल 6,481 करोड़ रुपये का लाभांश चेक प्रस्तुत करते हैं?

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

Answer : Option D

Explanation :

- **4 public sector banks (PSBs)** presented **dividend cheques worth Rs 6,481 crore** to Finance Minister Nirmala Sitharaman for the financial year 2023-24.
- Finance Minister Nirmala Sitharaman received dividend cheques from each bank's managing directors (MDs) and Chief Executive Officers (CEOs).

Bank of Baroda (BoB):

- Dividend cheque amount: **Rs 2,514.22 crore**
- Presented by: Shri Debadatta Chand, Managing Director & CEO.

Bank of India:

- Dividend cheque amount: **Rs 935.44 crore**
- Presented by: Rajneesh Karnatak, Managing Director & CEO.

Indian Bank:

- Dividend cheque amount: **Rs 1,193.45 crore**
- Presented by: (Managing Director & CEO not specified).

Canara Bank:

- Dividend cheque amount: **Rs 1,838.15 crore**
- Presented by: K Satyanarayana Raju, Managing Director & CEO.

Ques : _____ Committee Increases Requirements for Retail Investors in Futures and Options Segment

_____ समिति ने वायदा और विकल्प खंड में खुदरा निवेशकों के लिए आवश्यकताएँ बढ़ा दी हैं

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

Answer : Option D

Explanation :

- **The Securities and Exchange Board of India's (SEBI) expert working committee on derivatives trading has set the bar higher for retail investors.**
- **The proposals include increasing the lot sizes of futures and options (F&O) contracts, raising margins around expiry dates, and reducing the number of weekly options contracts.**
- **The recommendations will be discussed by Sebi's Secondary Market Advisory Committee (SMAC) on July 15, 2024.**

Changes Made :

Futures and options (F&O) contracts Lot Size Increase:

- Current Lot Size: Rs.5 lakh.
- Proposed Lot Size: Rs.20-25 lakh.
- Margin : Increased margins around expiry dates.

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- Reduction in the number of weekly options contracts per exchange to one.
- The proposed changes aim to raise margins, directly or indirectly, by increasing the minimum lot sizes.
- This move is expected to discourage smaller investors from trading in F&O.
- The share of young individual traders (ages 20-30) in equity F&O has significantly increased, especially in index options and stock options.
- Participation has grown from nearly 11% in FY19 to over 35%.
- The number of individual traders in index options and stock options has risen by 8 times and 5 times, respectively, in the past 3 years.
- The need for stricter norms for F&O has emerged due to the perceived risks it poses to household savings.

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 : Tharun Mannepalili has won the men's singles badminton title of the 3rd Saint-Denis Reunion Open 2024. He is from which state?

थारुण मन्नेपल्ली ने तीसरे सेंटडेनिस रीयूनियन ओपन 2024 का पुरुष एकल बैडमिंटन खिताब जीता है। वह किस राज्य से हैं?

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

Answer : Option E

Explanation :

- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. However, India had to settle for a silver in the men's doubles.
- **Tharun Mannepalili of Telangana** won the **men's singles title** by **defeating Yudai Okimoto of Japan** in straight sets 21-15, 21-15 in the final.
- It was the **second international title** for Tharun Mannepalili. **Earlier**, he had won the **singles title of the Kazakhstan International Challenge** held **in April 2024**.
- **Women's** badminton single player **Tasnim Mir of Gujarat** defeated **Rakshitha Sree** of India in straight sets 21-15, 21-19 in the final to lift the single titles.
- The 2024 Saint-Denis Reunion Open Badminton title was the third challenger title for Tasnim Mir and her first since 2022.

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- The Saint-Denis Reunion Open 2024 was held in Saint-Denis, the capital of the French overseas département of Réunion in the Western Indian Ocean.
-

SPORTS NEWS :

- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.
- India's Jyothi Yarraji has won gold medal in the Women's 100m Hurdles at the National Inter State Senior Athletics Championships in Panchkula. While in Men's 110m Hurdles, Tejas Shirse won the gold medal.
- Former world chess champion Viswanathan Anand of India has won the Leon Master chess championship for the 10th time.
- India concluded their campaign at the Under-17 Asian Wrestling Championships in Amman, Jordan, on a resounding note. The young Indian contingent clinched a total of 11 medals, including four gold, two silver, and five bronze medals.
- Sreeja Akula of Hyderabad became the first Indian table tennis player to win a WTT (World Table Tennis) Contender Women's single title.
- In the Archery World Cup Stage 3, Dhiraj Bommadevara won the bronze in the men's individual recurve event as well as in the mixed team event with Bhajan Kaur, in Antalya, Turkey

- Carlos Alcaraz clinched his first French Open title, making him the youngest male tennis player to win Grand Slam titles on all three surfaces: hard, grass, and clay
- The 48th edition of the Copa America football tournament kick off in the United States.
- India's highest-rated chess player GM Arjun Erigaisi continued his top run as he dominated the 10-player field to win the Stepan Avagyan Memorial 2024 in Jermuk, Armenia , with a round to spare.
- Olympic medalist Indian boxer Lovlina Borgohain secured a silver medal in the Grand Prix 2024 competition held in the Czech Republic.
- India opener Smriti Mandhana etched her name into the history book by becoming the second-highest run-scorer for the nation.
- In the women's category, Chamari Athapaththu of Sri Lanka has been named the ICC Women's Player of the Month for May 2024.
- Gudakesh Motie of the West Indies as the ICC Men's Player of the Month for May 2024.
- India will host next year's men's Junior Hockey World Cup, the Executive Board of the International Hockey Federation announced.
- In athletics, India's Gulveer Singh has clinched the silver medal in the Men's 5000-metre race at the Portland Track Festival HighPerformance Meet in Portland, US.
- Saurabh Sharma, an athlete from Himachal Pradesh's Hamirpur district, has won two gold medals in the ongoing World Para Athlete Grand Prix in the Nottwil city of Switzerland.
- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.

- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.
- Charles Leclerc becoming the first Monegasque driver to win the Monaco Grand Prix since Louis Chiron in 1931.
- Kolkata Knight Riders (KKR) cricket team won their third Indian Premier League (IPL) title by beating Sunriser Hyderabad (SRH) in the final of the 17th IPL.
- Dipa Karmakar of Agartala, Tripura scripted her name in the history books after she clinched India's first-ever gold medal at the Asian Championships.
- Indian weightlifter Preetismita Bhoi smashed the youth clean and jerk world record in the women's 40kg category to win a gold medal at the IWF World Youth Championships here.
- In Para Athletics, India's Sachin Sarjerao Khilari clinched the gold medal in the men's shot put at the World Para Athletics Championship in Kobe, Japan.
- 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 of the following will be the title sponsor of the Indian team at the 2024 Paris Olympics?

निम्नलिखित में से कौन 2024 पेरिस ओलंपिक में भारतीय टीम का मुख्य प्रायोजक होगा?

- (a) Adani Group / अदानी समूह
- (b) Reliance Group / रिलायंस समूह
- (c) Dream11 / ड्रीम11
- (d) Paytm / पेटीएम
- (e) Axis Bank / एक्सिस बैंक

Answer : Option A

Explanation :

- **Gautam Adani**, the **chairman** of the **Adani Group**, has **announced** that the conglomerate will be **sponsoring** the **Indian team** travelling to **Paris** for the **2024 Olympics Games**.
- With the Indian contingent in the last leg of its preparations for the 2024 Olympics, the Adani Group has pledged its whole-hearted support to the champions of the nation through a **campaign with the theme #DeshkaGeetAtOlympics**.
- The campaign centres around the athletes, who have spent hours and years in training to win and hear the national anthem after the victory.
- The social media campaign has been launched even as the Indian sportspersons continue to put in the hard yards before flying out to Paris for the Olympic Games set to be held from July 26 to August 11.
- Since 2016, the Adani Group has supported more than 28 athletes in sports like boxing, wrestling, tennis, javelin throw, shooting, running, shotput, brisk walking, archery, and more.

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Ques : India has signed Mutual Recognition Agreement for Organic Products with which country at the 9th Working Group meeting on Trade in New Delhi?

भारत ने नई दिल्ली में व्यापार पर 9वें कार्य समूह की बैठक में जैविक उत्पाद के लिए किस देश के साथ पारस्परिक मान्यता समझौते पर हस्ताक्षर किए हैं?

- (a) Singapore / सिंगापुर
- (b) Russia / रूस
- (c) Indonesia / इंडोनेशिया
- (d) Nepal / नेपाल
- (e) Taiwan / ताइवान

Answer : Option E

Explanation :

- The **Mutual Recognition Agreement (MRA)** for **organic products** between **India and Taiwan** has been **implemented** during the **9th Working Group on Trade Meeting with Taiwan at New Delhi**.
- The implementation of the MRA between India and Taiwan is a landmark achievement as it is the **first bilateral agreement for organic products**.
- The implementing Agencies for the MRA are Agricultural and Processed Food Products Export Development Authority (APEDA), Ministry of Commerce and Industry, India and Agriculture and Food Agency, Ministry of Agriculture (AFA) Taiwan.
- The MRA will pave the way for the export of major Indian organic products such as Rice, Processed Food, Green/Black and Herbal Tea, Medicinal plant products etc to Taiwan.
- The mutual recognition will ease the export of organic products by avoiding dual certifications; thus, reducing compliance costs, and enhancing trade opportunities in the organic sector.

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.

Ques : When is World Health Organization (WHO) formed ?
विश्व स्वास्थ्य संगठन (WHO) का गठन कब हुआ?

- (a) 7 April 1948
- (b) 15 April 1948
- (c) 7 April 1949
- (d) 7 April 1945
- (e) 10 April 1948

Answer : Option A

Explanation :

About World Health Organization (WHO)

- Formation – 7 April 1948
- Headquarters – Geneva, Switzerland
- First President – Andrija Štampar
- Director General – Tedros Adhanom (Ethiopia)
- Deputy Director General – Soumya Swaminathan (Indian)
- Member Countries – 194

Recently in News :

- The World Health Organization (WHO) has launched MeDevIS, an online platform that provides users with access to information on medical devices.
- The platform is designed to support decision-making on the selection, procurement, and use of medical devices for the prevention, diagnosis, and treatment of diseases and health conditions.
- MeDevIS includes 2301 types of medical devices used in various health areas, including reproductive, maternal, newborn and child health, noncommunicable diseases such as cancer, cardiovascular diseases, diabetes, and infectious diseases such as COVID-19.
- Additionally, MeDevIS will make it possible for global governments and regulatory bodies to better understand the requirements for medical devices and streamline the procurement process.

Ques : National Fish Farmer's Day is celebrated every year on which day?

राष्ट्रीय मछली किसान दिवस हर साल किस दिन मनाया जाता है?

- (a) 9 July
- (b) 10 July
- (c) 11 July
- (d) 12 July
- (e) 13 July

Answer : Option B

Explanation :

- **National Fish Farmer's Day** is celebrated on **10th July** every year to recognize and **appreciate** the invaluable contributions of **fish farmers, aquaculture industry professionals** and other stakeholders towards ensuring a sustainable and thriving fisheries sector.
- It is celebrated to honour and commemorate the contribution of Professor Dr. Hiralal Chaudhury and his colleague Dr. K. H. Alikunhi, in the Indian fisheries sector who had guided induced breeding and reproduction in Indian Major Carps by Hypophysation technique, on this day in 1957, which eventually lead to a revolution in Inland Aquaculture.

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Ques : World Population Day is observed every year on which day?
विश्व जनसंख्या दिवस हर साल किस दिन मनाया जाता है?

- (a) 9 July
- (b) 10 July
- (c) 11 July
- (d) 12 July
- (e) 13 July

Answer : Option C

Explanation :

- **World Population Day or International Population Day** is observed every year on **July 11**.
- **Objective** – To raise awareness about global population issues and educate people about family planning, gender equality, and reproductive health.
- **Theme 2024** – Leave no one behind, count everyone
- This day was established by the United Nations in 1989 and commemorates the “Day of Five Billion” when the world’s population crossed the 5 billion marks.
- The history of the World Population Day goes back to 1980s. It was on July 11, 1987, when the world population reached approximately five billion. This day brought global focus to issues related to sustainable development, resource management, and the dynamics of population expansion.
- In 1989, the UNDP Governing Council established the Day to be observed annually on July 11. The United Nations General Assembly (UNGA) adopted Resolution 45/216 in December 1990, formally establishing the annual observance of the Day.
- The first World Population Day was celebrated on July 11, 1990, with participation from over 90 countries.

Important days :

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

Static Banking Awareness Terms Recently in News :

Banks in News :

About BoB :

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

About Bank of India :

- Established : 7 September 1906
- Headquarters : Mumbai, Maharashtra, India
- Tagline : Relationship Beyond Banking
- CEO: Rajneesh Karnatak

About Indian Bank :

- Founded : 15 August 1907
- Headquarters : Chennai, Tamil Nadu
- MD & CEO : Shanti Lal Jain
- Tagline : Your Own Bank/ Apka Apna Bank

About Canara Bank :

- Established : 1906
- Headquarters : Bangalore, Karnataka, India
- MD & CEO: Satyanarayana Raju
- Tagline : Together We Can