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Current Affairs



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Ques : _____ Secures Rs 5,000 Crore Through 10-Year Infrastructure Bonds

_____ ने 10-वर्षीय इंफ्रास्ट्रक्चर बांड के माध्यम से 5,000 करोड़ रुपये सुरक्षित किए

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

Answer : Option C

Explanation :

- **Bank of India (BoI)** has raised **Rs 5,000 crore** at a **coupon rate of 7.54%** through 10-year infrastructure bonds.
- The issue had a base size of **Rs 2,000 crore**, and a **green shoe option of Rs 3,000 crore**.
- The proceeds of the issue will be utilised by the bank for funding long-term projects in infrastructure sub sectors and affordable housing in accordance with the Reserve Bank of India (RBI) guidelines.
- The bank received 127 bids amounting to Rs 15,318 crore out of which it kept 57 bids worth Rs 5,000 crore.

About Infrastructure Bonds :

- Infrastructure bonds have a tenor of at least 7 years and the proceeds are utilised by banks to fund long-term infrastructure projects.
- Banks benefit from infrastructure bonds because they do not incur regulatory reserve requirements such as the statutory liquidity ratio (SLR) and cash reserve ratio (CRR), allowing them to optimise their liquidity management strategies effectively.

Ques : Arka Fincap signs co-lending partnership with _____ for MSME loans

अरका फिनकैप ने एमएसएमई ऋण के लिए _____ के साथ सह-उधार साझेदारी पर हस्ताक्षर किए

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

Answer : Option E

Explanation :

- **Arka Fincap Limited**, an NBFC and part of the Kirloskar Group, has a colending agreement with **the Central Bank of India**.
- With this agreement, Arka will be able to offer loans to MSMEs at affordable rates, expand their presence across India, and continue to provide ease and a great experience to their clients.

About Central Bank of India :

- Established : 21 December 1911
- HQ : Mumbai
- MD & CEO : Matam Venkata Rao
- Tagline : Build a Better Life Around Us./ Central to You Since 1911

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Recently signed banking agreements :

- Life Insurance Corporation of India (LIC) has entered into a Corporate Agency Arrangement with IDFC First Bank Ltd. to Boost Bancassurance.
- The Small Industries Development Bank of India (SIDBI) has partnered with India Post Payments Bank (IPPB) to use the extensive network of postmen for providing credit to micro-entrepreneurs in rural areas.
- ixigo and AU Small Finance Bank announced the launch of the RuPay variant for its premium co-branded ixigo-AU Small Finance Bank travel credit card, enabling UPI-based payments and rewards.
- NPCI International Payments (NIPL), the international arm of NPCI, signed an agreement with Qatar National Bank (QNB) to launch QRcode-based UPI payments in Qatar.
- Punjab National Bank (PNB) has signed a pact with Steel Authority of India Ltd (SAIL) to provide home loans, car loans, and education loans to SAIL employees at concessional rates.
- Federal Bank, a private sector bank, has entered into a Bancassurance tie-up with Bajaj Allianz Life Insurance, a private life insurer.
- 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.
- 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 unveils Fraud Insurance.
- Axis Bank, India's third-largest private sector bank, has partnered with Piramal Capital and Housing Finance Limited under the colending business.
- Punjab and Sind Bank (PSB) has signed a Memorandum of Understanding (MoU) with the Indian Army (IA) to offer a defence salary package with a host

of facilities including free insurance cover.

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

- Ashv Finance, a part of the Aavishkaar Group, has entered into a co-lending agreement with HDFC Bank to offer unsecured business loans to micro and small enterprises (MSEs).
- Muthoot Microfin has entered into a strategic co-lending partnership with the State Bank of India (SBI). With this collaboration, Muthoot Microfin Limited aims to extend its financial services to women entrepreneurs in rural and semi-urban regions across India
- NPCI International Payments Ltd (NIPL) and the Reserve Bank of Peru have announced a partnership to enable UPI-like real-time payments system in the Latin American country.
- Punjab National Bank (PNB), a leading public sector bank, has signed an MoU with India Infrastructure Finance Company Ltd (IIFCL) to collaborate in financing of infrastructure projects.
- Capital Small Finance Bank (CSFB) has forged a bancassurance tieup with ICICI Lombard General Insurance Company Ltd.(ICICI Lombard), a private general insurer. to distribute ICICI Lombard's suite of general insurance products, including health, motor, home, travel and rural insurance.
- Tata Consultancy Services (TCS) has signed a deal to modernize the core banking technology of Burgan Bank, a leading commercial bank in Kuwait.
- SBI General Insurance Company Limited has partnered with Bima Central, built by CAMS Insurance Repository, to launch the industry-first policyholder servicing platform, Bima Central.
- PhonePe has partnered with Sri Lanka-based LankaPay to enable Unified Payments Interface (UPI) transactions for PhonePe users in Sri Lanka.
- Aurm, an asset protection firm has partnered with Tata AIG General Insurance to provide comprehensive insurance coverage to its customers for their valuables.
- State Bank of India (SBI), has become the first trading-cum-clearing member (TCM)at the India International Bullion Exchange (IIBX) – the country's first bullion exchange in GIFT City Gandhinagar.
- YES BANK, a leading private sector bank in India, is collaborating with EBANX, a global fintech firm specializing in payment solutions for emerging markets.
- Asian Development Bank and Citi Signed Master Risk Participation Agreement (MRPA) to Support Small and Medium-Sized Enterprises (SMEs) & Boost Trade Through Supply Chain Financing
- NPCI International Payments Limited (NIPL) has signed an agreement with the Bank of Namibia (BoN) to support them in developing an instant payment system like Unified Payment Interface (UPI) for Namibia.

Ques : _____ Data Reveals \$3 Billion Increase in Non-Resident Indian Deposits for April-May FY25

_____ के डेटा से पता चलता है कि अप्रैल-मई FY25 के लिए अनिवासी भारतीय जमा में \$3 बिलियन की वृद्धि हुई है

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

Answer : Option B

Explanation :

- According to the data released by the Reserve Bank of India (RBI), Overseas Indians deposited close to \$3 billion in non-resident Indian (NRI) deposit schemes in April-May FY25, which is over four times higher than the amount deposited in these schemes in the same period last year.
- In April-May FY25, inflows into the NRI schemes stood at \$2.72 billion, compared to \$623 million during the same period a year ago.
- With this, the total outstanding NRI deposits as of May stood at \$154.72 billion.

Types of NRI Deposit Schemes:

- Foreign Currency Non-Resident (FCNR) Deposits
- Non-Resident External (NRE) Deposits
- Non-Resident Ordinary (NRO) Deposits

Ques : FICCI's Economic Outlook Survey projects an annual GDP growth for 2024–25 at what percent?

जुलाई 2024 में, FICCI के आर्थिक आउटलुक सर्वेक्षण में 2024-

25 के लिए वार्षिक जीडीपी वृद्धि कितने प्रतिशत रहने का अनुमान लगाया गया है?

- (a) 7.0%
- (b) 7.1%
- (c) 7.2%
- (d) 7.3%
- (e) 7.4%

Answer : Option A

Explanation :

- The latest round of **FICCI's Economic Outlook Survey** projects an annual median **GDP growth for 2024–25 at 7.0%**, with estimates ranging from 6.6% to 7.5%.
- Despite ongoing challenges, India's economic growth remains strong, positioning it among the fastest-growing economies globally.
- The median growth forecast for agriculture and allied activities is set at 3.7 percent for 2024-25, marking an improvement from the 1.4 percent growth seen in the previous fiscal year.
- With the withdrawal of the El Niño effect and the IMD's prediction of a normal southwest monsoon, economists contributing to the FICCI survey expect stable kharif production.

About FICCI :

- Established : 1927
- Headquarters : New Delhi, Delhi, India
- Secretary General : Shailesh K Pathak
- FICCI is a non-governmental trade association and advocacy group based in India.

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Ques : When is National Payments Corporation of India (NPCI) established ?

नेशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया (NPCI) की स्थापना कब हुई?

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

Answer : Option E

Explanation :

- **Fintech startup TechFini has received final certification from the National Payments Corporation of India (NPCI) to operate as a Unified Payments Interface (UPI)-base**
- This approval enables it to **function as a UPI issuer 2.0, UPI acquirer 2.0**, issuer and acquirer of credit lines on UPI, and enabler of RuPay credit cards, among others.
- In June, UPI-based transactions reached over Rs 20 lakh crore in value, a 49% year-on-year increase, according to NPCI data. The transaction volume for the same month stood at 13,885.1 million.

About National Payments Corporation of India (NPCI) :

- Established : 2008
- HQ : Mumbai, Maharashtra
- CEO & MD : Dilip Asbe
- Non Executive Chairman : Ajay Kumar Choudhary

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Ques : Which Bank Partners with Inspire Institute of Sport to Introduce 'Wrestle for Glory' program ?

'रेसल फॉर ग्लोरी' कार्यक्रम शुरू करने के लिए किस बैंक ने इंस्पायर इंस्टीट्यूट ऑफ स्पोर्ट के साथ साझेदारी की 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 C

Explanation :

- **IndusInd Bank** has launched the **‘Wrestle for Glory’ program** as part of its Corporate Social Responsibility (CSR) initiatives.
- The program continues the bank’s longstanding partnership with the **Inspire Institute of Sport (IIS)**, a high-performance Olympic training facility in Vijayanagar, Bellary.
- **Its aim is** to empower 50 talented female wrestling athletes from across the country and provide them with coaching at the esteemed IIS facility on fully-funded scholarships.

'IndusInd For Sports' Initiative:

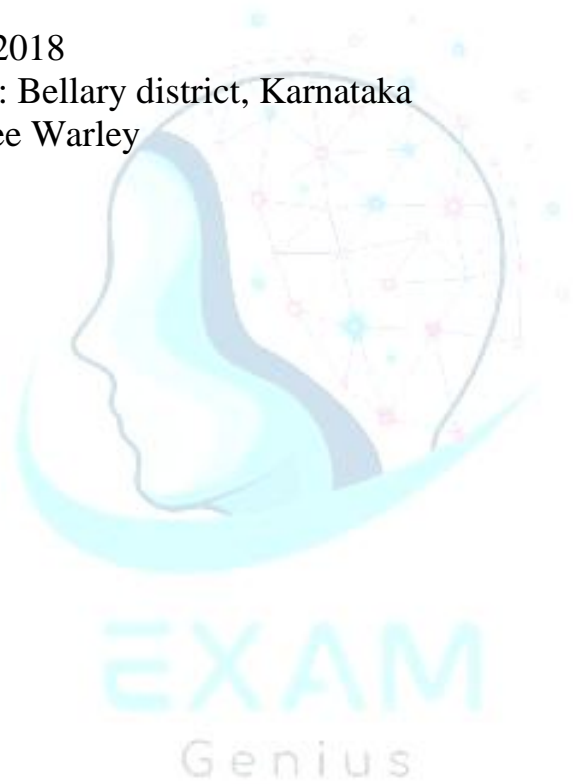
- **Established:** The program is part of the 'IndusInd For Sports' initiative, a non-banking sports vertical established in **2016**.
- The initiative focuses on diversity, differentiation, and domination, aiming to excite, educate, and engage stakeholders through sports.

About IndusInd Bank :

- Founded : April 1994
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Sumant Kathpalia.
- Tagline : We Make You Feel Richer

About Inspire Institute of Sport :

- Established : 2018
- Headquarters : Bellary district, Karnataka
- CEO : Rushdee Warley



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Ques : Who launches NE-RACE portal, mobile app for farmers in northeast ?

पूर्वोत्तर में किसानों के लिए NE-RACE पोर्टल, मोबाइल ऐप किसने लॉन्च किया?

- (a) Narendra Modi / नरेंद्र मोदी
- (b) Jyotiraditya Scindia / ज्योतिरादित्य सिंधिया
- (c) Rajnath Singh / राजनाथ सिंह
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Jagdeep Dhankhar / जगदीप धनखड़

Answer : Option B

Explanation :

- **Union Minister for the Development of the North East Region Jyotiraditya Scindia launched the North East Region Agri Commodity E-Connect (NERACE)** designed to benefit the farmers of the region and help position it as a hub of **high-value horticultural products** in the **international market**.
- The **NERACE app** is intended to **support agricultural and horticultural products** such as spices, fruits, vegetables, pulses, cereals, and minor forest products.
- Furthermore, the NE-RACE App is designed to promote Northeast as a reliable partner in the international agricultural value chain.

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Recently launched Apps/portals:

- eSwasthya Dham portal : Uttarakhand Government's Department of Health and Family Welfare
- Skill India Digital Hub (SIDH) Portal : Jayant Chaudhary, Union Minister of State (Independent Charge)
- Lokpath Mobile App : Chief Minister of Madhya Pradesh, Mohan Yadav has launched to quickly fix road problems that people report within seven days.
- 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

Ques : NITI Aayog established in which year ?
नीति आयोग की स्थापना किस वर्ष हुई?

- (a) 2012
- (b) 2013
- (c) 2014
- (d) 2015
- (e) 2016

Answer : Option D

Explanation :

- **Prime Minister Narendra Modi-led National Democratic Alliance (NDA) government** at the Centre has **reconstituted the NITI Aayog**.
- The government has included four full-time members and 15 Union Ministers, including those from BJP allies, as either ex-officio members or special invitees in the think tank.

Reconstruction of NITI Aayog:

- **Chairperson** : Prime Minister Narendra Modi
- **Vice-Chairperson** : Economist Suman K Bery

Full-Time Members :

1. VK Saraswat (Former ISRO DG and Scientist)
2. Ramesh Chand (Agricultural Economist)
3. Dr. VK Paul (Pediatrician)
4. Arvind Virmani (Noted Economist)

Ex-Officio Members from the Cabinet :

1. Rajnath Singh (Defence)
2. Amit Shah (Home)
3. Shivraj Singh Chouhan (Agriculture)
4. Nirmala Sitharaman (Finance)

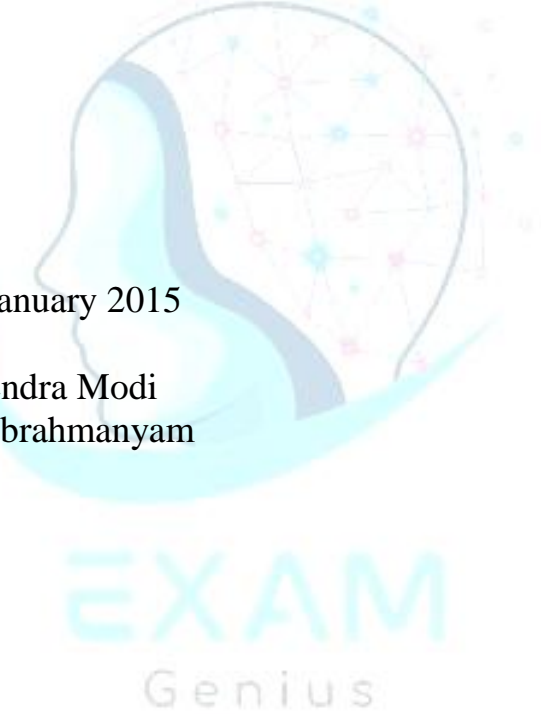
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Special Invites :

1. Nitin Gadkari (Road Transport and Highways)
2. JP Nadda (Health)
3. HD Kumaraswamy (Heavy Industries and Steel, from JD(S))
4. Jitan Ram Manjhi (Micro, Small and Medium Enterprises, from HAM)
5. Rajiv Ranjan Singh alias Lalan Singh (Fisheries, Animal Husbandry and Dairying, from JD(U))
6. Virendra Kumar (Social Justice and Empowerment)
7. Rammohan Naidu (Civil Aviation, from TDP)
8. Jual Oram (Tribal Affairs)
9. Annpurna Devi (Women and Child Development)
10. Chirag Paswan (Food Processing Industries, from LJP(RV))
11. Rao Inderjit Singh (Statistics and Programme Implementation)

About NITI Aayog :

- Established : 1 January 2015
- HQ : New Delhi
- Chairman : Narendra Modi
- CEO : B V R Subrahmanyam



Ques : 'World's First' 3D-Printed Electric Abra Begins Trial Voyage In ____.

'दुनिया की पहली' 3डी-प्रिंटेड इलेक्ट्रिक एबरा ने _____ में परीक्षण यात्रा शुरू की

- (a) Indonesia / इंडोनेशिया
- (b) Sweden / स्वीडन
- (c) Bhutan / भूटान
- (d) Mauritius / मॉरीशस
- (e) Dubai / दुबई

Answer : Option E

Explanation :

- **Dubai's Roads and Transport Authority (RTA) has launched** the trial operation of the **world's first electric abra manufactured using 3D printing technology**, in collaboration with the private sector.
- The **abra**, which can **carry 20 passengers**, was designed, and built to retain the traditional abra identity.
- The **abra** was **manufactured by Al Seer Marine Company in Abu Dhabi**, in collaboration with several global companies, including Mitsubishi of Japan, Siemens of Germany, Torqeedo of Germany
- RTA is currently working on a project to upgrade the traditional abra stations in Dubai Creek.
- The project includes the improvement of four traditional abra stations.

Ques : National Film Development Corporation (NFDC) and _____ Partner to Launch “The Voicebox” – an Upskilling Program for Voice-over Artists in India

राष्ट्रीय फिल्म विकास निगम (एनएफडीसी) और _____ पार्टनर ने "द वॉयसबॉक्स" लॉन्च किया - भारत में वॉयस-ओवर कलाकारों के लिए एक अपस्किलिंग कार्यक्रम।

- (a) Amazon
- (b) Flipkart
- (c) Netflix
- (d) Meesho
- (e) Zee TV

Answer : Option C

Explanation :

- **National Film Development Corporation (NFDC)**, a public sector enterprise **under** the aegis of the **Ministry of Information and Broadcasting (MoIB)**, have **joined hands with Netflix India** to launch an **upskilling program** for **voice-over artists in India** called **“The Voicebox”**.
- The **Voicebox program** will offer Recognition of Prior Learning (RPL) training for voice-over artists **focusing on English, Hindi, Marathi, Bengali, Malayalam, Tamil, Telugu and Gujarati languages**.
- As part of the program, structured workshops, which would include training (featuring guest lectures and mentoring sessions), followed by an assessment, will be conducted in seven major cities of India – New Delhi, Mumbai, Kolkata, Ahmedabad, Hyderabad, Chennai, and Kochi.
- Each batch would accommodate up to 30 candidates, with 210 participants selected through preliminary screening. At least 50% of the participants will be women.

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- **Pearl Academy**, India's leading design institute will **join as a Training Partner for this program**. Seven top participants from every batch will be chosen to contribute to **Netflix's special project, "Azaadi ki Amrit Kahaniya"**, where they will lend their voice to narrate stories reflecting the Indian independence movement.

About National Film Development Corporation (NFDC) :

- Established : 1975
 - HQ : Mumbai
 - MD : Shri Prithul Kumar
-

Recent MoU and agreement :

- PUMA India has partnered with Indian Olympic Association (IOA) as the official footwear partner for the Indian contingent heading to the Paris Olympics 2024.
- 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.
- National Highways Authority of India (NHAI) and Indraprastha Institute of Information Technology (Delhi) Signs MoU to Enhance Road Safety by deploying Artificial Intelligence.
- Punjab Police in association with the Border Security Force (BSF) and Village Defence Committees (VDCs) have launched a 'Mission Nishchay' in Fazilka district.
- Snapdeal and Bhashini signed an MoU to promote digital inclusiveness
- Indira Gandhi National Centre for the Arts (IGNCA) and Sansad TV signed an agreement to make Indian art and culture more accessible to the people.
- The National Company Law Tribunal (NCLT) has granted its approval for the merger of Vistara with Air India allowing a period of nine months for the dissolution of the former.

- The Ministry of Defence (MoD) has taken a significant step towards enhancing pensioner services by forging partnerships with four prominent banks. The MoUs with Bank of India, Canara Bank, Central Bank of India, and Utkarsh Small Finance Bank.
- Garden Reach Shipbuilders & Engineers has signed a deal with DRDO to build Research Vessel for DRDO in Rs. 500 crore deal.
- Finnish telecom gearmaker Nokia has signed an agreement with the Gati Shakti Vishwavidyalaya (GSV) for carrying out joint research related to 5G/6G communications in the transportation and logistics sector.
- The Department of School Education, Ministry of Education, has signed an MoU with the National Book Trust to establish an institutional framework for Rashtriya e-Pustakalaya, a pioneering digital library platform.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Ghana has signed deals with a Reliance Jio subsidiary, Tech Mahindra and other vendors to build 4G and 5G infrastructure as the African country aims to enhance its telecom capabilities.
- Swiggy has partnered with SHIELD, a device-first risk AI platform, to enhance its fraud prevention and detection capabilities.
- Cisco and Tata Communications have launched their Webex Calling solution in India with cloud public switched telephone network (PSTN), aimed at helping enterprises move from on-premises phone systems to a global cloud calling system.
- Airbus Helicopters and Small Industries Development Bank of India (SIDBI) have signed a Memorandum of Understanding (MoU) for financing the purchase of Airbus helicopters in India.
- The Department of Animal Husbandry and Dairying (DAHD) under the Union Ministry of Fisheries, Animal Husbandry & Dairying has signed a Memorandum of Understanding (MoU) with the United Nations Development Programme (UNDP) India on Digitalization of Vaccine Cold Chain Management, Communication Planning and Capacity Building.
- AIIMS New Delhi has signed a Memorandum of Understanding (MoU) with UK based University of Bolton Institute of Medicine to collaborate in the field of medical research, innovation and education.
- PUMA India has signed a deal with the Athletics Federation of India to become its official kit sponsor.

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

Ques : Drone Destination and _____ have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.

ड्रोन डेस्टिनेशन और _____ ने नई दिल्ली में एनएसआईसी में अत्याधुनिक ड्रोन प्रशिक्षण केंद्र स्थापित करने के लिए एक समझौता ज्ञापन (एमओयू) पर हस्ताक्षर किए हैं।

- (a) Small Industries Development Bank of India / भारतीय लघु उद्योग विकास बैंक
- (b) National Bank for Agriculture and Rural Development / राष्ट्रीय कृषि और ग्रामीण विकास बैंक
- (c) Power Finance Corporation / पावर फाइनेंस कॉर्पोरेशन
- (d) National Skill Development Corporation / राष्ट्रीय कौशल विकास निगम
- (e) National Small Industries Corporation / राष्ट्रीय लघु उद्योग निगम

Answer : Option E

Explanation :

- **Drone Destination** and the **National Small Industries Corporation (NSIC)** have **signed** a **Memorandum of Understanding (MoU)** to establish a cutting-edge drone training centre at NSIC in New Delhi.
- This collaborative effort **aims** to provide comprehensive **training in drone technology, encompassing repairs and maintenance**, data processing and analysis, remote pilot training, and the emerging sport of drone soccer.
- The centre will prioritise skill development, employment generation, and the empowerment of the drone ecosystem in India. By focusing on areas such as digital agriculture, survey and mapping, mining, asset inspection, surveillance and monitoring, and disaster management, the partnership is set to address the growing and diversified demands for skilled manpower in the drone sector.

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Defence Related News :

- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- 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. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- 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).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).



Ques : External Affairs Minister S. Jaishankar has inaugurated India's first overseas Jan Aushadi Kendra in which country in July 2024?

विदेश मंत्री एस. जयशंकर ने जुलाई 2024 में किस देश में भारत के पहले विदेशी जन औषधि केंद्र का उद्घाटन किया है?

- (a) Mauritius / मॉरीशस
- (b) Russia / रूस
- (c) Maldives / मालदीव
- (d) Oman / ओमान
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **External Affairs Minister S. Jaishankar** has **inaugurated** India's **first overseas Jan Aushadi Kendra** in **Mauritius**. He was joined by Mauritius Prime Minister Pravind Kumar Jugnauth during the inauguration.
- The India-Mauritius health partnership project will supply cost-effective, made-in-India medicines to augment public healthcare and enhance well-being.
- Earlier, Dr. Jaishankar inaugurated the Mediclinic project at Grand Bois in Mauritius with Indian grant assistance.
- The initiative will provide secondary health care for 16,000 people in the Grand Bois area.

About Mauritius :

- Capital – Port Louis
- Currency – Rupee
- Prime Minister – Pravind Jugnauth

Ques : Which space scientist has been honoured with the COSPAR Harrie Massey Award by the Committee on Space Research?

अंतरिक्ष अनुसंधान समिति द्वारा COSPAR हैरी मैसी पुरस्कार से किस अंतरिक्ष वैज्ञानिक को सम्मानित किया गया है?

- (a) S. Somanath / एस.सोमनाथ
- (b) Ritu Karidhal / रितु करिधल
- (c) K Sivan / के सिवन
- (d) Anil Agarwal / अनिल अग्रवाल
- (e) Prahlad Chandra Agrawal / प्रहलाद चंद्र अग्रवाल

Answer : Option E

Explanation :

- **Indian astrophysicist Prahlad Chandra Agrawal** has received the prestigious **COSPAR Harrie Massey Award 2024** at the 45th COSPAR Scientific Assembly opening ceremony **in Busan, South Korea**.
- He is the **first Indian recipient of the award** for space research.
- The award recognises outstanding contributions to the development of space research, in which a leadership role is of particular importance. Along with a medal and citation, the awardee is honoured by the naming of a Minor Planet (20064 Prahladagrawal).
- Agrawal, 83, was the guiding force and Principal Investigator for the ambitious AstroSat project, India's first dedicated multi-wavelength space telescope, launched on September 28, 2015.
- Planned as a five-year mission, AstroSat is still producing useful data, most recently resulting in a significant discovery regarding the black hole binary source Swift J1727.8-1623.

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- AstroSat observations have been cited in over 500 research papers, resulting in more than 30 PhD theses. AstroSat's open source data is available to researchers worldwide.

Recent Awards & Winners :

- Golden sand master award : Sudarsan Pattnaik
- Gulbenkian Prize for Humanity 2024. : Andhra Pradesh Community Managed Natural Farming (APCNF)
- best state in Horticulture in the prestigious Agriculture Leadership Awards 2024 : Nagaland
- Order of St Andrew Russia's Highest Civilian Honour : Prime Minister Narendra Modi
- "Chevalier de la Légion d'Honneur" Highest civilian award of France : Roshni Nadar Malhotra
- Dr. C. Narayana Reddy National Literary Award : Sivashankari
- Spice Award 2024 : Sopna Kallingal
- K. Saraswathi Amma Award : P Geetha
- Padma Bhushan : Foxconn Chairman Young Liu
- Sustainable Governance Champion Award : Garden Reach Shipbuilders & Engineers (GRSE) Ltd.
- 12th Vishwa Hindi Samman (World Hindi Conference) : Dr. Usha Thakur
- 2024 Commonwealth Short Story Prize : Sanjana Thakur for her story "Aishwarya Rai"
- Pen Pinter Prize 2024 : Arundhati Roy
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics

(C-DOT)

- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- ‘The Economic Times HR World Future Ready Organization Award 2024-25’ : NHPC, India’s premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film ‘Sunflowers Were the First to Know’
- Amal Clooney Women’s Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for “Kairos”
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the ‘Best Product Iteration’ category at the INMA Awards 2024 : OTTplay
- ‘Best Employer’ 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla
- Winner for the Middle East and North Africa (MENA) at the 2024 Cambridge Dedicated Teacher Awards : Sharjah Girls Branch teacher Gina Justus
- Alejandra Rodriguez (aged 60) : Miss Universe Buenos Aires 2024
- Open Challenger Squash title : Velavan Senthilkumar
- International News Media Association (INMA)’s 2024 Global Media Award : India Today Group’s AI news anchor, Sana

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Ques : National Football Day is celebrated every year on which day?

राष्ट्रीय फुटबॉल दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 17 July
- (b) 18 July
- (c) 19 July
- (d) 20 July
- (e) 21 July

Answer : Option C

Explanation :

- **National Football Day** is celebrated every year on **July 19**.
- Football is a popular sport in North America. The sport is recognized as 'football' in the United States and Canada, but it is also known as 'gridiron' or 'American football' in other parts of the world.
- In the late 1800s, rugby and soccer both paved the way for American football.
- Walter Camp, a Yale graduate, was credited for establishing the line of scrimmage, down-and-distance regulations (such as "first and 10"), and the authorization of blocking. Coaches like Knute Rockne and Amos Alonzo Stagg later used the new "ahead pass" play.

Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : **Pet Remembrance Day**
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)

IMPORTANT ONE – LINER Current Affairs

- **President Droupadi Murmu** has **appointed Justice N. Kotiswar Singh and R. Mahadevan** as **Judges** of the **Supreme Court**. The Centre notified the two appointments which would return the top court to its full sanctioned strength of **34 judges**.
- After **Punjab, West Bengal, and Delhi** refused participation in the **PM-SHRI** scheme, the Education Ministry has stopped funds to the three states under the Centre's flagship Samagra Shiksha Abhiyan (SSA).
- The **Department of Defence Production (DDP), Ministry of Defence** has **notified the fifth Positive Indigenisation List (PIL)** consisting of **346 items**. The items will only be procured from the Indian Industry after the timelines of indigenisation as indicated in the list available on the **Srijan portal**.
- **'Barbie' filmmaker Greta Gerwig** to receive **2024 Pioneer of the Year Award**. This is 75th Pioneer of the Year Award and Given by Will Rogers Motion Picture Pioneers Foundation (WRMPPF).
- **Banco Bilbao Vizcaya Argentaria(BBVA)** Colombia and the **International Finance Corporation (IFC)** Launch **World's First Biodiversity Bond** to Combat Biodiversity Loss.
- A new high-quality **malaria vaccine developed by the Serum Institute of India** and the University of Oxford is officially being **rolled out in Africa**.
- **Chennai Super Kings (CSK)** have always shared a special bond with Australia and had players like Michael Hussey, Matthew Hayden, Shane Watson and many more. The association is set to take a new dimension with the launch of Super Kings **Academy in Sydney**.

Ques : When is Tata AIG General Insurance Company established ?
टाटा एआईजी जनरल इंश्योरेंस कंपनी की स्थापना कब हुई?

- (a) 2000
- (b) 2001
- (c) 2002
- (d) 2003
- (e) 2004

Answer : Option B

Explanation :

- TATA AIG, a significant general insurance company in India, has established a strategic relationship with Mahindra Finance, one of the country's top non-banking finance companies.
- The alliance aims to provide customer-centric insurance products that serve the unique needs of people and families across many areas.

About Tata AIG General Insurance Company :

- Established : 2001
- HQ : Mumbai
- MD & CEO : Neelesh Garg

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Ques : _____ Establishes Committee to Review Fee Structure for White-Label ATMs .

_____ ने व्हाइट-लेबल एटीएम के लिए शुल्क संरचना की समीक्षा के लिए समिति की स्थापना की

- (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 set up a **committee** to review the fee structure **for white-label ATMs (WLAs)**.
- The **committee is headed by** Indian Banks' Association chief executive **Sunil Mehta**.
- It includes representatives from the National Payments Corporation of India (NPCI), leading banks, ATM manufacturers, and other stakeholders.
- As per industry estimates, India's ATM market is expected to grow at a CAGR of **9.2% from 2024 to 2032**.
- **White Label ATMs** are the kinds of ATMs that are **managed and operated by some non-banking entities** as per the mandates generated by the Reserve Bank of India (RBI).

About RBI :

- Established : 1 April 1935
- Headquarters : Mumbai, Maharashtra
- Governor : Shaktikanta Das

**Ques : Reserve Bank of India Fines Muthoot Finance Limited.
_____ for Know Your Customer Non-Compliance**

**भारतीय रिज़र्व बैंक ने नो योर कस्टमर गैर-अनुपालन के लिए मुथूट फाइनेंस लिमिटेड
पर _____ का जुर्माना लगाया**

- (a) Rs. 1.9 lakh
- (b) Rs. 2.9 lakh
- (c) Rs. 1.5 lakh
- (d) Rs. 1.8 lakh
- (e) Rs. 2.4 lakh

Answer : Option A

Explanation :

- The Reserve Bank of India (RBI) has levied a penalty of ₹1,90,000 (1.9 lakh) on Muthoot Finance Limited for non-compliance with the 'Know Your Customer (KYC) Directions, 2016'.
- The penalty is imposed under:
- Clause (b) of sub-section (1) of Section 58G.
- Clause (aa) of sub-section (5) of Section 58B of the Reserve Bank of India Act, 1934.

About Muthoot Finance Limited :

- Founded : 1939
- Headquarters : Kochi, Kerala, India
- Chairman : George Jacob Muthoot
- Muthoot Finance Ltd is a non-banking financial company that provides various financial services to customers.

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Recent Penalties imposed on Banks by RBI :

- The Reserve Bank of India (RBI) imposed a penalty of Rs.10,000 on YES Bank for not exchanging mutilated notes.
- 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.

Ques : _____ Proposes New Asset Class to Bridge Gap Between Mutual Funds and Portfolio Management Services

_____ ने म्यूचुअल फंड और पोर्टफोलियो प्रबंधन सेवाओं के बीच अंतर को पाटने के लिए नए परिसंपत्ति वर्ग का प्रस्ताव रखा है

- (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 (SEBI)** has **proposed** a **new asset class** aimed at **bridging the gap** between **mutual funds and portfolio management services (PMS)**, targeting investors with **investible funds ranging from Rs 10 lakh to Rs 50 lakh**.
- This move is designed to provide a regulated product with greater flexibility, higher risk-taking capability, and higher ticket size to cater to an emerging category of investors.
- The **minimum investment** for this new asset class is **Rs 10 lakh per investor**.
- The **total invested amount** should **not drop below Rs 10 lakh** due to withdrawals or systematic transactions.
- Investors can use **Systematic Investment Plans (SIP)**, **Systematic Withdrawal Plans (SWP)**, and **Systematic Transfer Plans (STP)** for investing in this new asset class.

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Ques : India Beat _____ to Win World Championship of Legends 2024

भारत ने _____ को हराकर वर्ल्ड चैंपियनशिप ऑफ लीजेंड्स 2024 जीता

- (a) Bangladesh / बांग्लादेश
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) Pakistan / पाकिस्तान
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- **Indian Champions team led by Yuvraj Singh won the inaugural edition of the World Championship Of Legends (2024) by defeating the Younis Khan-led Pakistan Champions team by five wickets during the finals held in Birmingham, England.**
- The World Championship of Legends 2024, hosted by England at the Edgbaston Cricket Ground in Birmingham and Northampton Stadium.

Awards winners of World Championship Of Legends 2024:

- Player of the Match (Finals) : Ambati Rayudu (India)
- Player of the Tournament : Yusuf Pathan (India)
- Most runs : Shoaib Malik(Pakistan) – 245
- Most wickets : Nathan Coulter-Nile (Australia) – 9
- Most sixes : Daniel Christian(Australia) – 2

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SPORTS NEWS :

- India's final contingent for the upcoming Paris Olympics has been approved by the sports ministry. The contingent will have 117 athletes accompanied by 140 support staff and officials. The games will begin from 26th July to 11th August.
- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .
- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Manneppalli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.
- India emerged as the top-performing nation at the Under 23 Asian Wrestling Championship 2024 in Amman, Jordan. Indian wrestlers secured a total of eight medals in freestyle wrestling: four gold, two silver, and two bronze.

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

- Dutch-Belgian racing driver Max Verstappen of Red Bull has won the Canadian Grand Prix 2024. Verstappen's triumph at the Canadian Grand Prix 2024 marked his 60th Formula 1 win and his sixth victory in nine races this season.
- The Indian men's tennis player Sumit Nagpal won the men's singles title at the Heilbronn Neckarcup 2024 ATP Challenger Tennis tournament in Germany.
- Indian shooter Sarabjot Singh won the gold medal in the men's 10m air pistol event at the ISSF World Cup 2024 in Munich, Germany.
- DP Manu from India won the gold medal in Javelin throw at the Taiwan Athletics Open 2024, achieving a distance of 81.58 meters.
- In the Taiwan Athletics Open 2024, the Indian contingent concluded the campaign with a remarkable medal haul, bagging seven medals including three golds, three silvers and one bronze medal.
- Muhammad Waseem, the UAE captain and opener, has been named the ICC Men's Player of the Month for his notable run-scoring feats.
- West Indies's Captain Hayley Matthews has been named the ICC Women's Player of the Month for her exceptional all-round performances.
- In Arm Wrestling, the Indian contingent has clinched a total of seven medals including one gold and six bronze at the Asian Championship, 2024 in Tashkent, Uzbekistan.
- Cricket Australia on Wednesday named former Pakistan and Indian stars Wasim Akram and Ravi Shastri among the 54 representatives of its 'Multicultural Ambassadors Program'.
- Classic Football Academy retained the All-India Football Federation Under 17 Elite Youth League 2023-24 Title beating Sudeva Delhi FC 2-1 at the Nagoa Panchayat Ground, Goa.

Ques : Kavin Quintal is associated with which of the following sports?

केविन क्विंटल निम्नलिखित में से किस खेल से सम्बंधित हैं?

- (a) Tennis / टेनिस
- (b) Shotput / शॉटपुट
- (c) Racing / रेसिंग
- (d) Wushu / वुशु
- (e) Archery / तीरंदाजी

Answer : Option C

Explanation :

- **Rider Kavin Quintal** is all set to make a historic debut at the WorldSBK SSP300 competitions and become the **first Indian rider to participate in a World Superbike Championship.**
- The **19-year-old Chennai star, Kavin Quintal**, will be filling in for the Irish team's main rider, Spaniard Daniel Mogeda, who suffered an injury after leading the Supersport 300 class, in an unfortunate crash that paved the way for the Irish team to rope in Kavin Quintal.
- SBK, founded in 1988, is an event for heavily modified production sports motorcycles and consists of a series of rounds held on permanent racing facilities.

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Ques : Who is the author of the book “Tantra on the Edge”, which recently won the Oxford Bookstore Art Book Prize?

“तंत्र ऑन द एज” नामक पुस्तक के लेखक कौन हैं, जिसने हाल ही में ऑक्सफोर्ड बुक स्टोर आर्ट बुक पुरस्कार जीता है?

- (a) Amitav Ghosh / अमिताव घोष
- (b) Vikram Seth / विक्रम सेठ
- (c) Salman Rushdie / सलमान रुश्दी
- (d) Jumpa Lahiri / जम्पा लाहिरी
- (e) Madhu Khanna / मधु खन्ना

Answer : Option E

Explanation :

- Art historian **Madhu Khanna** has won the second edition of the Oxford Bookstore Art Book Prize for her book, “Tantra on the Edge”.
- The award ceremony, hosted by Ambassador of Norway to India and Sri Lanka May-Elin Stener, saw Khanna and book’s publisher DAG being felicitated with the trophy, certificate and one lakh rupees cash prize.

Recent Books :

- Power Within: The Leadership Legacy of Narendra Modi : Dr R Balasubramaniam
- I have the Streets – R Ashwin & Sidharth Monga
- ‘Gateways to the Sea: Historic Ports and Docks of Mumbai Region’ : Released by Governor of Maharashtra Ramesh Bais
- “The Adventures of Ed-a-Mamma: Ed Finds A Home.” : Alia Bhatt
- India’s Trade Policy; The 1990’s and beyond – Arvind Panagariya
- An Anchored Vision – Karumuttu T Kanan

- India and The Indian Ocean World Trade and Politics – Ashin Das Gupta
- A Fly on the RBI Wall – Alpana Killawala
- The Scam That Shook a Nation: The Nagarwala Scandal – Prakash Patra and Rasheed Kidwai
- “The Winner’s Mindset” : Shane Watson
- Before I forget – M K Raina
- Heavenly Islands of Goa’ : P.S. Sreedharan Pillai
- A Game of Fire – Navdeep Suri & Nanak Singh
- Just a Mercenary?, Notes from My Life and Career – Former RBI head Duvvuri Subbarao
- India — the Road to Renaissance: A Vision and an Agenda : Bhimeswara Challa.
- Code Dependent: Living in the Shadow of AI : Indian-British journalist Madhumita Murgia
- The Idea of Democracy : Sam Pitroda
- Booker Prize-winning author Salman Rushdie’s memoir "Knife" : Salman Rushdie
- Maker of Goa: The Untold Story of Pratap Singh Rane : Vijayadevi Rane (Pratap’s wife)
- The Law and Spirituality: Reconnecting the Bond : Raman Mittal and Dr. Seema Singh
- I Can Coach – Siddharth Rajsekar
- The Idea of Democracy – Sam Pitroda
- From A Car Shed To The Corner Room & Beyond – S Raman
- The Man Who Lost India – Meghna Pant • Conspiracy to oust me from the Presidency – Gotabaya Rajapaksa
- The Gems of Indian Art – Harish Khullar

Ques : Which organisation has launched Operation Nanhe Farishtey ?

ऑपरेशन नन्हे फरिशते किस संगठन ने शुरू किया है?

- (a) RPF
- (b) BSF
- (c) CISF
- (d) Indian Army
- (e) CBI

Answer : Option A

Explanation :

- The **Railway Protection Force (RPF)** has **rescued 84,119 Children** at risk in stations and trains, preventing them from falling into harm's way from the various zones of the Indian railways in the past seven years.
- According to the RPF, during the last seven years (2018- May 2024), the highest number of rescued children was in 2022, when 17,756 children were rescued.
- **Operation Nanhe Farishtey** was launched by the RPF in 2018 to take care of the children who were perceived as at risk within the railway station premises.
- It focusses on saving children who were **runaway, abandoned by their families, impoverished, disabled or victims of kidnapping.**
- A maximum of the children rescued, including both boys and girls, were runaways (who have run away from their homes due to various reasons).

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About Railway Protection Force :

- Established : 1872
 - HQ : New Delhi
 - Director General : Manoj Yadava
-

Operations in News :

- Operation Maryada : for the smooth conduct of Kedarnath Dham Yatra 2024 in Rudraprayag, Uttarakhand
- Operation Sadbhavana : launched by Indian Army Trishakti Corps to provided essential aid and healthcare to North Sikkim's Naga and Rangrang villages post-GLOF.
- Operation Ajay – To evacuate Indians from Israel
- Operation Kaveri – To evacuate Indians from Sudan
- Operation Karuna – To help Myanmar affected by cyclone Mocha
- Operation Dost – Help to earthquake affected Turkey
- Operation Ganga – To bring back Indians from Ukraine

Ques : What is the rank of India in FIFA Rankings Released ?
जारी फीफा रैंकिंग में भारत का स्थान क्या है?

- (a) 120th
- (b) 121st
- (c) 122nd
- (d) 123rd
- (e) 124th

Answer : Option E

Explanation :

- **India** has maintained its **124th position** in the latest **FIFA men's rankings released**.
- The Indian men's national football team faced setbacks in June when it dropped three places in the FIFA rankings.
- India had achieved a significant milestone last year by breaking into the top 100, reaching its best-ever ranking of 99.

Ranking of top 5 FIFA Rankings :

- 1 Argentina
- 2 France
- 3 Spain
- 4 England
- 5 Brazil

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**Ques : Indian Navy's frontline frigate, INS Tabar arrived at _____
भारतीय नौसेना का अग्रणी युद्धपोत, आईएनएस ताबर _____ पहुंचा**

- (a) South Korea / दक्षिण कोरिया
- (b) Germany / जर्मनी
- (c) Japan / जापान
- (d) Mexico / मेक्सिको
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- **Indian Navy's frontline frigate, INS Tabar** arrived at **Hamburg, Germany** for a three day visit.
- INS Tabar (F44), **called the "battle axe"** is the third of the Talwar-class frigates of the Indian Navy.
- The frigate was commissioned on 19 April 2004 in Kaliningrad, Russia with Captain (later Vice Admiral) Biswajit Dasgupta.
- The current Commanding Officer (CO) of INS Tabar is Captain Mahesh Mangipudi.
- Along with her sister ships INS Talwar ("sword" in Sanskrit) and INS Trishul ("trident" in Sanskrit), INS Tabar is assigned to the Indian Navy's Western Naval Command, head-quartered in Mumbai.

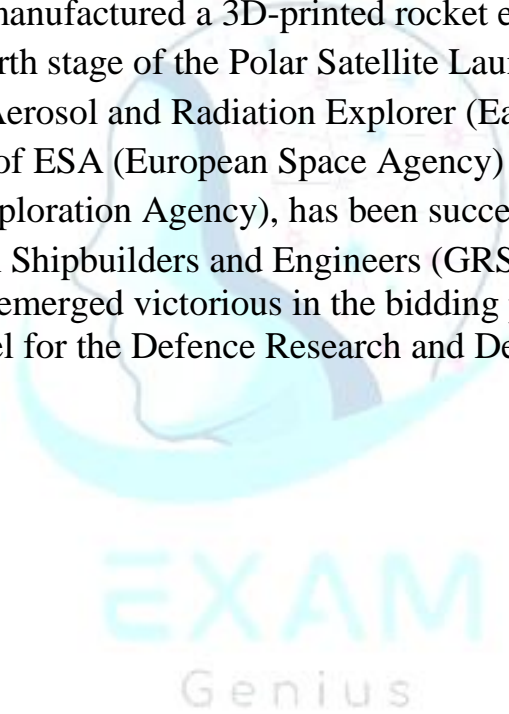
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Defence Related News :

- Drone Destination and the National Small Industries Corporation (NSIC) have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.
- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- 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. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- 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).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).



Ques : Which person has reclaimed the top spot to become India's most valued celebrity, boasting a brand value of \$227.9 million in 2023?

2023 में 227.9 मिलियन डॉलर की ब्रांड वैल्यू के साथ, किस व्यक्ति ने भारत की सब से मूल्यवान सेलिब्रिटी बनने के लिए शीर्ष स्थान हासिल किया है?

- (a) Virat Kohli / विराट कोहली
- (b) MS Dhoni / एमएस धोनी
- (c) Ranveer Singh / रणवीर सिंह
- (d) Akshay Kumar / अक्षय कुमार
- (e) Sharukh Khan / शारुख खान

Answer : Option A

Explanation :

- **Virat Kohli** is India's most valued celebrity with a brand value of USD 227.9 million marking a significant increase of nearly 29% from USD 176.9 million in 2022.
- Consultancy firm Kroll shared a list ranking India's most influential celebrity brands in which Virat Kohli featured on the top followed by **Ranveer Singh** who slipped to the **second spot** with a brand value of USD 203.1 million.
- The report, titled Kroll's Celebrity Brand Valuation Report 2023, features **Shah Rukh Khan at the third spot** after the success of films like "Jawaan" and "Pathaan"- with a brand value of USD 120.7 million in 2023.
- **Akshay Kumar is at the fourth place** with a brand value of USD 111.7 million, down from third in 2022 while Alia Bhatt dropped to fifth from fourth with a valuation of USD 101.1 million. Deepika Padukone is at the sixth place with a brand value of USD 96 million.

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Ques : Gevra & Kusunda coal mine included in World's 10 largest coal mines. They belongs to which state ?

**गेवरा एवं कुसमुंडा कोयला खदान विश्व की 10 सबसे बड़ी कोयला खदानों में शामिल।
वे किस राज्य से हैं?**

- (a) Tripura / त्रिपुरा
- (b) Jammu and Kashmir / जम्मू और कश्मीर
- (c) Nagaland / नागालैंड
- (d) Bihar / बिहार
- (e) Chhattisgarh / छत्तीसगढ़

Answer : Option E

Explanation :

- Two coal mines in **Chhattisgarh, Gevra and Kusunda**, have been included in **WorldAtlas.com's top ten coal mines of the world**.
- **Gevra** mine has an **annual production capacity** of **70 MT**. The mine produced 59 MT of coal in FY24. While **Kusunda** produced over **50 MT** of coal. Both are **open-cast mine projects**.
- **Gevra and Kusunda** coal mines have secured the **2nd and 4th spot** in the list of the **world's 10 largest coal mines released by WorldAtlas.com**.
- Indonesia dominates the top ten coal mines list, with four mines, and the United States Black Thunder Mine has been ranked the world's largest coal mine.
- China is the world's largest producer and consumer of coal, and India is the second largest producer.
- The United States of America has the largest known coal reserves in the world.

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Ques : Which of the following trusts has been honoured with the “Best Child and Women Development Initiatives of the Year 2024”?
निम्नलिखित में से किस ट्रस्ट को “वर्ष 2024 की सर्वश्रेष्ठ बाल एवं महिला विकास पहल” से सम्मानित किया गया है?

- (a) Reliance Foundation / रिलायंस फाउंडेशन
- (b) Smile Foundation Trust / स्माइल फाउंडेशन ट्रस्ट
- (c) Akshay Patra Foundation / अक्षय पात्र फाउंडेशन
- (d) Disha Foundation Trust / दिशा फाउंडेशन ट्रस्ट
- (e) Sri Kurumba Trust / श्री कुरुम्बा ट्रस्ट

Answer : Option E

Explanation :

- Sobha Group’s CSR wing, **Sri Kurumba Educational and Charitable Trust** has been **honoured** with the “**Best Child and Women Development Initiatives of the Year 2024**”.
- This esteemed accolade was presented at the Global CSR, Sustainability, and ESG Awards 2024, at the Hyatt Regency, Gurgaon.
- The event was organised by Marketing and Brand Honchos and brought together industry leaders and champions of social responsibility.

About Global CSR & ESG Awards 2024

- The Global CSR & ESG Awards 2024 are designed to recognise and honour social and visionary leaders, organisations, and individuals involved in acts of humanity or social welfare that bring positive change or impact to society.
- The award ceremony celebrates various dignitaries, guests of honour, social activists, volunteers, corporates, institutes, organisations, and distinguished individuals from various walks of life from the global arena.

Recent Awards & Winners :

- COSPAR Harrie Massey Award : Prahlad Chandra Agrawal
- Golden sand master award : Sudarsan Pattnaik
- Gulbenkian Prize for Humanity 2024. : Andhra Pradesh Community Managed Natural Farming (APCNF)
- best state in Horticulture in the prestigious Agriculture Leadership Awards 2024 : Nagaland
- Order of St Andrew Russia's Highest Civilian Honour : Prime Minister Narendra Modi
- "Chevalier de la Légion d'Honneur" Highest civilian award of France : Roshni Nadar Malhotra
- Dr. C. Narayana Reddy National Literary Award : Sivashankari
- Spice Award 2024 : Sopna Kallingal
- K. Saraswathi Amma Award : P Geetha
- Padma Bhushan : Foxconn Chairman Young Liu
- Sustainable Governance Champion Award : Garden Reach Shipbuilders & Engineers (GRSE) Ltd.
- 12th Vishwa Hindi Samman (World Hindi Conference) : Dr. Usha Thakur
- 2024 Commonwealth Short Story Prize : Sanjana Thakur for her story "Aishwarya Rai"
- Pen Pinter Prize 2024 : Arundhati Roy
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh

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- 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

Ques : Which city set a new Guinness World Record in the category of “the most trees planted by a team in 24 hours” ?

किस शहर ने "24 घंटों में एक टीम द्वारा लगाए गए सबसे अधिक पेड़" की श्रेणी में नया गिनीज वर्ल्ड रिकॉर्ड बनाया?

- (a) Guwahati / गुवाहाटी
- (b) Indore / इंदौर
- (c) Agra / आगरा
- (d) Mumbai / मुंबई
- (e) New Delhi / नई दिल्ली

Answer : Option B

Explanation :

- **Indore** set a new **Guinness World Record** in the category of “the most trees planted by a team in 24 hours” by planting more than 11 lakh saplings.
- **Earlier** in the day, **Union Home Minister Amit Shah** participated in the ‘**Ek Ped Maa Ke Naam**’ campaign and planted a sapling.
- The “Ek Ped Maa Ke Naam” campaign was launched by Prime Minister Narendra Modi on June 5 to mark World Environment Day.
- Under this drive, approximately 140 crore trees will be planted across the country, including 5.5 crore in Madhya Pradesh, which Shah described as the ‘lungs of Bharat.’

About Madhya Pradesh :

- Capital : Bhopal
- CM : Mohan Yadav
- Governor : Mangubhai C. Patel
- National Parks : Satpura National Park, Bandhavgarh National Park, Kanha National Park, Pench National Park, Madhav National Park, Panna National Park, Sanjay-Dubri National Park, Fossil National Park, Van Vihar National Park

Ques : International Moon Day is observed annually on which day?
अंतर्राष्ट्रीय चन्द्र दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 18 July
- (b) 19 July
- (c) 20 July
- (d) 21 July
- (e) 22 July

Answer : Option C

Explanation :

- **International Moon Day** is observed annually on **20 July**.
- This day is **celebrated to commemorate** the anniversary of the **first human landing on the surface of the Moon**.
- **Neil Armstrong** was the first man to step on the Moon as part of the Apollo 11 mission.
- **Theme 2024** – Illuminating the Shadows
- On December 9, 2021, the United Nations General Assembly recognized a resolution submitted by the Moon Village Association and other groups.
- The moon day of 2022 was the first lunar day celebrated by the global community.
- The application was submitted to the United Nations Office for Outer Space Affairs (UNOOSA) to celebrate International Moon Day.

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Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)
- 18 July : World Listening Day (Theme 2024 – Listening to the Weave of Sound)
- 19 July : National Football Day

Static Banking Awareness Terms Recently in News :

TYPES OF ATM (Automated Teller Machine) :

- **White Label ATMs (WLAs)** - ATMs set up, owned and operated by non-banks (i.e NBFCs) are WLAs. Non-bank ATM operators are authorised under the Payment & Settlement Systems Act, 2007 by RBI.
- **Green Label ATMs** – ATMs for agricultural transactions.
- **Orange label ATMs** – ATMs used for share transactions.
- **Pink Label ATMs** – ATMs that are meant only for women (ease their banking).
- **Yellow Label ATMs** – ATMs meant for E-commerce facility.
- **Brown Label ATMs** – ATMs that are outsourced by a bank to a third party (based on the concept of sharing the cost).
- **Biometric ATMs** – These are ATMs that use security features like fingerprint scanner and eye scanner of the customer to access the bank details.
- **Onsite ATMs** – ATMs that are located inside the bank's premises.
- **Offsite ATMs**- ATMs that are located in various places except inside the bank's premises.

IMPORTANT ONE – LINER Current Affairs

- **The International Cricket Council (ICC)** has **honoured** six nations in associate cricket with the **ICC Development Award for 2023**. **Mexico**, the South American country known for its excellence in the world of football, has now been honoured for its excellence in Cricket.
- **Jammu & Kashmir** Elevates Agricultural **Partnership** with **New Zealand**. Its objective is to transform and revitalize both the **sheep and goat sectors** in the Union Territory through comprehensive training initiatives besides innovative and sustainable practices.
- **Prime Minister Narendra Modi** inaugurated **India's longest and largest urban tunnel project**, the **Thane Borivali Twin Tunnel**. This initiative is part of broader infrastructure projects worth Rs. 29,000 crore aimed at enhancing connectivity in Mumbai.
- **Visakhapatnam** hosted the prestigious **Fleet Awards Function** to honor the Eastern Fleet's exceptional operational achievements over the past year. **INS Delhi** was recognized as the **Best Ship of the Eastern Fleet**.
- The **world's first commercial passenger ferry** powered by **100% hydrogen fuel**, the **MV Sea Change**, was launched recently at the San Francisco Ferry Building.
- **Haryana** state government has recently **announced** to give **10% reservation to Agniveers** in **Mining Guard and Police recruitment**.

Ques : _____ Approves Credit Rating Agencies and ERPs to Operate in IFSCA.

_____ ने आईएफएससीए में संचालन के लिए क्रेडिट रेटिंग एजेंसियों और ईआरपी को मंजूरी दे दी है

- (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 (SEBI) has authorised Credit Rating Agencies (CRAs) and Environmental, Social, and Governance (ESG) Rating Providers (ERPs) to operate under the International Financial Services Centres Authority (IFSCA).
- IFSCA has been added to the list of financial sector regulators to enable CRAs and ERPs to undertake rating and ESG rating activities, respectively, at IFSC-GIFT City, Gujarat.
- ESG ratings undertaken by an ERP under the guidelines of IFSCA shall be under the purview of IFSCA.

About SEBI :

- Established : April 12, 1988 (Uday Kotak committee)
- ACT : Securities and Exchange Board of India Act, 1992
- HQ : Mumbai
- Chairman : Madhabi Puri Buch

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Ques : _____ Sells \$406 Million in Indian Bonds Amid Index Inclusion-Driven Inflows

सूचकांक समावेशन-संचालित प्रवाह के बीच _____ ने \$406 मिलियन के भारतीय बांड बेचे

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

Answer : Option B

Explanation :

- According to a **Bloomberg report**, India's central bank **Reserve Bank of India (RBI)** sold **Rs.34 billion (\$406 million)** of bonds in the secondary market, likely to absorb excess cash in the banking system resulting from inflows into the nation's debt after being included in a global index.
- The RBI's bond sales occurred over four days, as reported in the RBI's weekly statistical supplement.
- India's inclusion in JPMorgan Chase & Co.'s flagship emerging market bond index led to increased foreign investments.
- Foreign investments in local bonds surpassed **\$1 billion** in July following the inclusion.
- The RBI absorbed the inflows to boost its reserves, **adding \$9.7 billion** in a week.
- Excess liquidity deposited by banks with the RBI stood at **1.4 trillion rupees**.

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RBI in News :

- The Reserve Bank of India (RBI) has set up a committee to review the fee structure for white-label ATMs (WLAs). The committee is headed by Indian Banks' Association chief executive Sunil Mehta.
- The Reserve Bank of India (RBI) has developed new standards for lenders to follow before categorising loan accounts as fraudulent.
- The Reserve Bank of India (RBI) in a notification allowed resident individuals to open Foreign Currency Account (FCA) in International Financial Services Centres (IFSCs) at GIFT City in Gujarat under the Liberalised Remittance Scheme (LRS).
- 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.
- 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.
- 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.
- 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 Reserve Bank of India (RBI) has appointed Arnab Kumar Chowdhury and Charulatha S. Kar as executive directors.
- RBI has joined Project Nexus, a multilateral initiative aimed at enabling instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- RBI Announces SAARC Currency Swap Framework For 2024-27. The total corpus of the Rupee support is Rs.250 billion.
- Reserve Bank of India (RBI) Governor Shaktikanta Das has unveiled three major initiatives: the Pravaah portal, the Retail Direct Mobile App, and a FinTech Repository
- Reserve Bank of India (RBI) conducted two variable rate reverse repo (VRRR) auctions totaling Rs.44,430 crore, aiming to absorb surplus liquidity from the banking system.

Ques : Where is the headquarter of Navi Mutual Fund ?
नवी म्यूचुअल फंड का मुख्यालय कहाँ है?

- (a) Delhi / दिल्ली
- (b) Mumbai / मुंबई
- (c) Bangalore / बैंगलोर
- (d) Gujarat / गुजरात
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- **Navi Mutual Fund** has launched **Navi Nifty 500 Multicap 50:25:25 Index Fund**, the first-ever index fund to track the Nifty 500 Multicap 50:25:25 index.
- The new fund offer will close on July 30, 2024.

Allocation:

- **50% in large-cap companies.**
- **25% in mid-cap companies.**
- **25% in small-cap companies.**
- Reduces concentration risk by having fixed weights across different market caps.
- The Nifty 500 Multicap has a more balanced allocation compared to the Nifty 500 Index, which has about **72% allocation in large-cap stocks.**

About Navi Mutual Fund :

- Established : 2018
- Headquarters : Bangalore, Karnataka
- Founder : Sachin Bansal

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Ques : Which country has recently announced a new visa-free regime allowing citizens from 35 European countries to stay in the country for up to 90 days per year?

किस देश ने हाल ही में एक नई वीज़ामुक्त व्यवस्था की घोषणा की है, जिसके तहत 35 यूरोपीय देशों के नागरिकों को प्रति वर्ष 90 दिनों तक देश में रहने की अनुमति होगी?

- (a) Poland / पोलैंड
- (b) Belarus / बेलारूस
- (c) Spain / स्पेन
- (d) Czech Republic / चेक गणराज्य
- (e) Australia / ऑस्ट्रेलिया

Answer : Option B

Explanation :

- **Belarus** has **announced** a new **visa-free regime** allowing citizens from **35 European countries** to **stay** in the country for **up to 90 days per year**.
- Under the new policy, citizens of the 35 listed nations – which include Germany, Britain and France – will be able to enter Belarus without a visa and stay for up to 90 days per year.
- Currently, travellers from those countries can only remain in Belarus for 30 days and must fly in via Minsk airport.
- The visa-free entry can be utilized multiple times within a year but does not apply to holders of special passports such as diplomatic or official passports.
- This visa-free regime extends the existing policy that already applies to neighboring countries Latvia, Lithuania, and Poland. Additionally, it will now include 35 other European nations, allowing for greater ease of travel and personnel exchanges.

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Ques : Indian Railway Catering & Tourism Corporation (IRCTC), a Mini-Ratna PSU under the Ministry of Railways, announced that the status of the company has been upgraded from Schedule B to _____.

रेल मंत्रालय के अंतर्गत एक मिनी रत्न सार्वजनिक उपक्रम, भारतीय रेलवे खानपान एवं पर्यटन निगम (IRCTC) ने घोषणा की है कि कंपनी का दर्जा अनुसूची B से बढ़ाकर _____ कर दिया गया है।

- (a) Schedule B+
- (b) Schedule B++
- (c) Schedule A
- (d) Schedule A+
- (e) Schedule C

Answer : Option C

Explanation :

- **Indian Railway Catering & Tourism Corporation (IRCTC), a Mini-Ratna PSU** under the Ministry of Railways, announced that the status of the company has been **upgraded from Schedule B to Schedule A.**
- The **Ministry of Railways announced** the **upgrade** of **IRCTC** from 'Schedule B' to 'Schedule A' Category, Central Public Sector Enterprises.
- This recognition reflects positively on IRCTC's management, operations, and contribution to the hospitality, travel, and tourism sectors under the Ministry of Railways. It's a testament to the hard work and dedication of everyone involved with IRCTC over its 25-year journey.

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Ques : The Airports Authority of India has signed an agreement with the Rajasthan government and the Civil Aviation Department for the development of a greenfield airport in which city?

भारतीय विमानपत्तन प्राधिकरण ने किस शहर में ग्रीनफील्ड हवाई अड्डे के विकास के लिए राजस्थान सरकार और नागरिक उड्डयन विभाग के साथ एक समझौते पर हस्ताक्षर किए हैं?

- (a) Bikaner / बीकानेर
- (b) Jaipur / जयपुर
- (c) Alwar / अलवर
- (d) Kota / कोटा
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- **Airports Authority of India** has **signed an agreement** with Urban Development Department, government of Rajasthan, and the Civil Aviation Department, for the **development of Kota Greenfield Airport in Rajasthan.**
- As per the MoU, the government of Rajasthan will provide land for the development of the greenfield airport and AAI will be responsible for the construction, development, and operation of the airport.
- The Greenfield airport at Kota will be constructed on 440.086 hectares of land for which a Detailed Project Report (DPR) is being prepared by the Airports Authority of India.

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About Rajasthan

- Capital – Jaipur
 - Chief Minister – Bhajan Lal Sharma (replace Ashok Gehlot)
 - Deputy Chief Minister – Diya Kumari and Premchand Bairwa
 - Speaker of Rajasthan Assembly – Vasudev Devnani
 - Governor – Kalraj Mishra
-

Recent MoU and agreement :

- National Film Development Corporation (NFDC), a public sector enterprise under the aegis of the Ministry of Information and Broadcasting (MoIB), have joined hands with Netflix India to launch an upskilling program for voice-over artists in India called “The Voicebox”.
- PUMA India has partnered with Indian Olympic Association (IOA) as the official footwear partner for the Indian contingent heading to the Paris Olympics 2024.
- 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.
- National Highways Authority of India (NHAI) and Indraprastha Institute of Information Technology (Delhi) Signs MoU to Enhance Road Safety by deploying Artificial Intelligence.
- Punjab Police in association with the Border Security Force (BSF) and Village Defence Committees (VDCs) have launched a ‘Mission Nishchay’ in Fazilka district.
- Snapdeal and Bhashini signed an MoU to promote digital inclusiveness
- Indira Gandhi National Centre for the Arts (IGNCA) and Sansad TV signed an agreement to make Indian art and culture more accessible to the people.
- The National Company Law Tribunal (NCLT) has granted its approval for the merger of Vistara with Air India allowing a period of nine months for the dissolution of the former.
- The Ministry of Defence (MoD) has taken a significant step towards enhancing pensioner services by forging partnerships with four prominent banks. The MoUs with Bank of India, Canara Bank, Central Bank of India, and Utkarsh Small Finance Bank.

- Garden Reach Shipbuilders & Engineers has signed a deal with DRDO to build Research Vessel for DRDO in Rs. 500 crore deal.
- Finnish telecom gearmaker Nokia has signed an agreement with the Gati Shakti Vishwavidyalaya (GSV) for carrying out joint research related to 5G/6G communications in the transportation and logistics sector.
- The Department of School Education, Ministry of Education, has signed an MoU with the National Book Trust to establish an institutional framework for Rashtriya e-Pustakalaya, a pioneering digital library platform.
- The Indian Space Research Organisation (ISRO) and Wipro 3D have successfully manufactured a 3D-printed rocket engine, the PS4, set to power the fourth stage of the Polar Satellite Launch Vehicle (PSLV).
- Ghana has signed deals with a Reliance Jio subsidiary, Tech Mahindra and other vendors to build 4G and 5G infrastructure as the African country aims to enhance its telecom capabilities.
- Swiggy has partnered with SHIELD, a device-first risk AI platform, to enhance its fraud prevention and detection capabilities.
- Cisco and Tata Communications have launched their Webex Calling solution in India with cloud public switched telephone network (PSTN), aimed at helping enterprises move from on-premises phone systems to a global cloud calling system.
- Airbus Helicopters and Small Industries Development Bank of India (SIDBI) have signed a Memorandum of Understanding (MoU) for financing the purchase of Airbus helicopters in India.
- The Department of Animal Husbandry and Dairying (DAHD) under the Union Ministry of Fisheries, Animal Husbandry & Dairying has signed a Memorandum of Understanding (MoU) with the United Nations Development Programme (UNDP) India on Digitalization of Vaccine Cold Chain Management, Communication Planning and Capacity Building.
- AIIMS New Delhi has signed a Memorandum of Understanding (MoU) with UK based University of Bolton Institute of Medicine to collaborate in the field of medical research, innovation and education.
- PUMA India has signed a deal with the Athletics Federation of India to become its official kit sponsor.
- India and Iran Inks 10-year Deal to Operate Iran's Chabahar Port. Under the agreement, India Ports Global Limited (IPGL) committed to investing \$370 million to enhance the port's infrastructure
- India and Moldova signed an agreement allowing holders of diplomatic and official passports from either country to travel to the other without requiring a visa.

- A joint initiative between India and Oman to boost research and conservation of sharks and rays in the Arabian Sea will be launched
- Girish Chandra Murmu, the Comptroller and Auditor General of India (CAG), has signed a MoU with Toyam Raya, Auditor General of Nepal to strengthen collaboration and facilitate the exchange of expertise in auditing practices between the Supreme Audit Institutions (SAIs) of both countries.
- The Indian Coast Guard and Jindal Steel & Power Ltd signed an MoU for the supply of indigenous marine-grade steel.
- The Uttarakhand Tourism Development Board has teamed up with Starscapes, an astro-tourism company, to introduce Nakshatra Sabha, a pioneering initiative aimed at offering a comprehensive astro-tourism experience.
- India and Nigeria have agreed to an early conclusion of the Local Currency Settlement System Agreement to strengthen bilateral economic ties.
- The Indian Army and the Punit Balan Group joined hands to inaugurate the nation's first Constitution Park in Pune.
- The government of India has signed an agreement with the government of Bangladesh to renew the Memorandum of Understanding (MoU) to train 1500 Bangladeshi officers from 2025 to 2030.
- The Ministry of Mines has signed a Memorandum of Understanding (MoU) with Shakti Sustainable Energy Foundation, to enhance the knowledge base of the critical minerals processing industry in India.
- Gandhinagar-based National Defence University (RRU) and France's Starburst Aerospace signed a Memorandum of Understanding (MoU) to promote innovation in the aerospace defence sector.

EXAM
Genius

Ques : Who has become the first woman officer from the Corps of Army Air Defence, to be operationally deployed at Siachen Glacier?
सेना वायु रक्षा कोर की पहली महिला अधिकारी कौन बनीं, जिन्हें सियाचिन ग्लेशियर पर ऑपरेशनल तौर पर तैनात किया गया?

- (a) Avani Chaturvedi / अवनी चतुर्वेदी
- (b) Bhawana Kanth / भावना कंठ
- (c) Shivangi Sing / शिवांगी सिंह
- (d) Punita Arora / पुनिता अरोड़ा
- (e) Supreetha C.T / सुप्रीता सी.टी.

Answer : Option E

Explanation :

- **Captain Supreetha C.T.**, who hails from **Mysuru**, has become the **first woman officer from the Corps of Army Air Defence**, to be operationally **deployed at Siachen Glacier**.
- The **Siachen Glacier**, which is **also known** as the **world's highest battlefield located** in the **Eastern Karakoram range in the Himalayas**.
- India launched Operation Meghdoot in 1984 to capture the Siachen Glacier in Kashmir from Pakistan, successfully gaining control of the strategically important glacier.
- It is the second-longest glacier in the world's non-polar areas and lies south of the drainage divide separating the Eurasian Plate from the Indian subcontinent. The Nubra River originates from the Siachen Glacier.

Recent Defence related appointments :

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

Ques : Who has won the Formula 1 2024 Hungarian Grand Prix?
2024 का फॉर्मूला 1 हंगरी गैंड प्रिक्स किसने जीता है?

- (a) Oscar Piastri / ऑस्कर पियास्त्री
- (b) Sergio Pérez / सर्जियो पेरेज़
- (c) Max Verstappen / मैक्स वेरस्टैपेन
- (d) Sebastian Vettel / सेबेस्टियन वेटेल
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **Oscar Piastri** won his **first Formula One** race after **completing a McLaren one-two with Lando Norris** at the **Hungarian Grand Prix**.
- Lewis Hamilton finished third behind the papaya-colored pair for his record-extending 200th career podium.
- Points leader Max Verstappen finished fifth behind Charles Leclerc in a Ferrari and has now gone three races without a victory. Verstappen leads the standings with 265 points to Norris' 189.

Recent 2024 F1 Grand Prix Winner

- Hungarian Grand Prix – McLaren's Oscar Piastri (Australia)
- British Grand Prix – Mercedes's Lewis Hamilton (UK)
- Austrian Grand Prix – Mercedes's George Russell (UK)
- Spanish Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Canadian Grand Prix – 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 – Red Bull's Max Verstappen (Netherlands)

Ques : Which country has recently launched a new Earth observation satellite “Gaofen-11 05”?

हाल ही में किस देश ने एक नया पृथ्वी अवलोकन उपग्रह “गाओफेन-1105” लॉन्च किया है?

- (a) Australia / ऑस्ट्रेलिया
- (b) Russia / रूस
- (c) Japan / जापान
- (d) USA / यूएसए
- (e) China / चीन

Answer : Option E

Explanation :

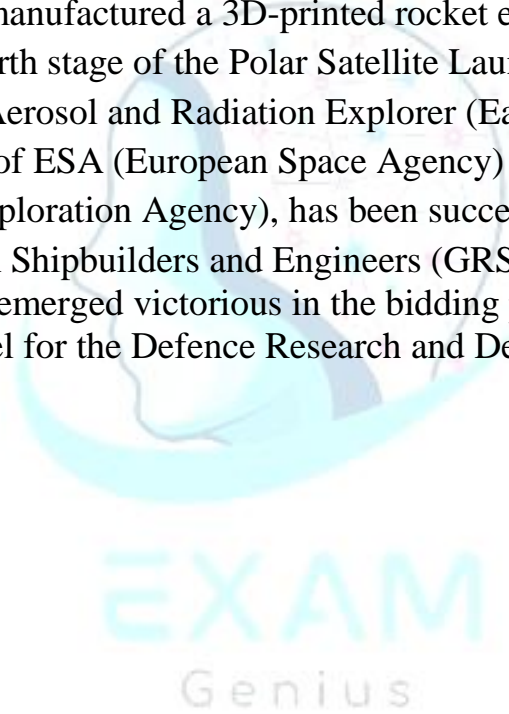
- **China** sent a new **Earth observation satellite** into space from the **Taiyuan Satellite Launch Center** in north China’s Shanxi Province.
 - The **Gaofen-11 05 satellite** was **launched** by a **Long March-4B carrier rocket** and entered the planned orbit successfully.
 - The satellite will be used in a variety of fields including land surveys, urban planning, road network design, and crop yield estimation. It will also help in land ownership verification and even aid in disaster prevention and mitigation.
 - The launch marked the 528th flight mission of the Long March carrier rocket series.
-

Defence Related News :

- Drone Destination and the National Small Industries Corporation (NSIC) have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.
- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- 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. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- 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).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).



Ques : The UPSC is a constitutional body, which comes under _____ of the Constitution of India.

यूपीएससी एक संवैधानिक निकाय है, जो भारत के संविधान के _____ के अंतर्गत आता है।

- (a) Part XII
- (b) Part XIII
- (c) Part XIV
- (d) Part XV
- (e) Part XVI

Answer : option C

Explanation :

About UPSC :

- The UPSC is a constitutional body as mandated under Article 315-323 Part XIV Chapter II of the Constitution of India.
- The Commission conducts several examinations on behalf of the Union government. It also conducts civil services examinations every year and recommends candidates for appointment to the IAS, Indian Foreign Service (IFS), Indian Police Service (IPS) and Central Services – Group A and Group B.
- The Commission is headed by a Chairperson and can have a maximum of 10 members.

Recently in News :

- **Union Public Service Commission (UPSC) chairperson Manoj Soni has resigned due to “personal reasons,” almost five years before his tenure ends in 2029.**
- Mr. Soni, who joined the Commission as a Member in 2017, was sworn-in as the Chairperson on May 16, 2023.

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- Prior to his appointment to the UPSC in June 2017, Mr. Soni had served three terms as Vice-Chancellor in two universities, in his home State Gujarat.
-

Recent Resignation :

- Surinder Chawla : Managing director and chief executive officer of Paytm Payments Bank
- Senior diplomat Ruchira Kamboj : Indian Ambassador to the United Nations
- Y.S. Jagan Mohan Reddy : Chief minister of Andhra Pradesh
- Dr. Tamilisai Soundararajan : Telangana Governor and Puducherry Lt. Governor
- Leo Varadkar : Prime Minister of Ireland
- Vo Van Thuong : President of Vietnam
- Surinder Chawla : Managing director and chief executive officer of Paytm Payments Bank
- Humza Yousaf : Scotland's first Muslim First Minister
- Senior diplomat : Ruchira Kamboj Indian Ambassador to the United Nations

Ques : Who will be awarded the Olympic Order by the International Olympic Committee (IOC)?

अंतर्राष्ट्रीय ओलंपिक समिति (आईओसी) द्वारा ओलंपिक ऑर्डर किसे प्रदान किया जाएगा?

- (a) Neeraj Chopra / नीरज चोपड़ा
- (b) Saina Nehwal / साइना नेहवाल
- (c) Mary Kom / मैरी कॉम
- (d) Saikhom Mirabai Chanu / सैखोम मीराबाई चानू
- (e) Abhinav Bindra / अभिनव बिंद्रा

Answer : Option E

Explanation :

- Olympic gold medal winning shooter **Abhinav Bindra** was awarded with **Olympic Order by the International Olympic Committee (IOC)**.
- The award which was presented to Bindra for his outstanding services to the Olympic Movement, will be officially handed over to him during the 142nd IOC Session in Paris on August 10.
- Bindra became India's first individual Olympic gold medallist when he won the men's 10m air rifle event at 2008 Beijing Games.

About Olympic Order :

- The Olympic Order is the highest award of the IOC, given for distinguished contributions to the Olympic Movement.
- It is awarded to recognize an individual who has illustrated the Olympic ideal through his/her action, has achieved remarkable merit in the sporting world, or has rendered outstanding services to the Olympic cause, either through his own personal achievement or his contribution to the development of sport.
- Nominations are proposed by the Olympic Orders Council and decided upon by the Executive Board.

Recent Awards & Winners :

- COSPAR Harrie Massey Award : Prahlad Chandra Agrawal
- Golden sand master award : Sudarsan Pattnaik
- Gulbenkian Prize for Humanity 2024. : Andhra Pradesh Community Managed Natural Farming (APCNF)
- best state in Horticulture in the prestigious Agriculture Leadership Awards 2024 : Nagaland
- Order of St Andrew Russia's Highest Civilian Honour : Prime Minister Narendra Modi
- "Chevalier de la Légion d'Honneur" Highest civilian award of France : Roshni Nadar Malhotra
- Dr. C. Narayana Reddy National Literary Award : Sivashankari
- Spice Award 2024 : Sopna Kallingal
- K. Saraswathi Amma Award : P Geetha
- Padma Bhushan : Foxconn Chairman Young Liu
- Sustainable Governance Champion Award : Garden Reach Shipbuilders & Engineers (GRSE) Ltd.
- 12th Vishwa Hindi Samman (World Hindi Conference) : Dr. Usha Thakur
- 2024 Commonwealth Short Story Prize : Sanjana Thakur for her story "Aishwarya Rai"
- Pen Pinter Prize 2024 : Arundhati Roy
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- 'Nelson Mandela Lifetime Achievement Award' : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- "Risk Manager of the Year Award 2024" : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence
- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti

- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- ‘The Economic Times HR World Future Ready Organization Award 2024-25’ : NHPC, India’s premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cined 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

Ques : International Chess Day is celebrated every year on which day?

राष्ट्रीय वेनिला आइसक्रीम दिवस हर साल किस दिन मनाया जाता है?

- (a) 21 July
- (b) 20 July
- (c) 23 July
- (d) 22 July
- (e) 25 July

Answer : Option B

Explanation :

- **International Chess Day** is celebrated every year on **20 july**.
- International Chess Day is celebrated annually on 20 July, the day the International Chess Federation was founded, in 1924.
- The idea to celebrate this day as the international chess day was proposed by UNESCO, and it has been celebrated as such since 1966, after it was established by FIDE.

Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day

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- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)
- 18 July : World Listening Day (Theme 2024 – Listening to the Weave of Sound)
- 19 July : National Football Day
- 20 July : International Moon Day (Theme 2024 – Illuminating the Shadows)



IMPORTANT ONE – LINER Current Affairs

- The **National Institution for Transforming India (NITI) Aayog** has set an ambitious **target of \$500 billion in electronic manufacturing in value terms** for India to be **achieved by 2030**. This will help India achieve its ambition of becoming the world's third-largest economy.
- The **European Parliament re-elected** German politician Ursula von der Leyen as the European Commission President for another 5-year term.
- **Anil Bhardwaj** was honoured with the **Vikram Sarabhai Medal** at the **45th COSPAR Scientific Assembly**.
- **Six-time Grand Slam winner** and former World No. 1 in women's doubles **Sania Mirza**, six-time World Champion and Olympic bronze medallist **MC Mary Kom** and actor **Rannvijay Singha** have **joined 'Play Sports'** as brand ambassadors.
- The **Central Board of Direct Taxes (CBDT)** has **awarded** a network project to **Bharti-Airtel Ltd.**, which will go a long way in enhancing the digital infrastructure of the income tax department. Under the project, called **Taxnet 2.0**, the company will provide network connectivity, facility management services and video conferencing services.
- **Fusion MicroFinance Ltd**, one of India's major NBFC-MFIs, has **announced a name change to Fusion Finance Limited**.
- **Indian Institute of Science (IISc)**, and **Bengaluru and Bureau of Indian Standards (BIS)** signed an agreement For the establishment of the 'BIS Standardization Chair Professor' at the latter.
- The **theme** of the **India Mobile Congress 2024**, 'The Future is Now', was **unveiled by Shri Jyotiraditya M. Scindia**, Minister for Communications and Development of North Eastern Region.

Ques : _____ has received approval of funding of \$ 215.6 m from the Green Climate Fund.

_____ को ग्रीन क्लाइमेट फंड से 215.6 मिलियन डॉलर की फंडिंग की मंजूरी मिल गई है।

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

Answer : Option E

Explanation :

- **Small Industries Development Bank of India (SIDBI), has received approval of funding of \$ 215.6 m from the Green Climate Fund.**
- The loan to SIDBI is part of funding approvals worth \$1 billion for 17 projects in 35 developing countries
- The board of the Green Climate Fund, which is an entity set up by the United Nations Framework Convention on Climate Change (UNFCCC), approved a \$200 million loan and \$15.6 million grant for capacity building to SIDBI.

About Green Climate Fund :

- Established : 2010
- Established under : United Nations Framework Convention on Climate Change (UNFCCC)
- HQ : Incheon, South Korea
- Portfolio : 270 projects worth USD 14.9 billion (\$58.7 billion including cofinancing)

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About SIDBI :

- Established : 2 April 1990
- Headquarters : Lucknow, Uttar Pradesh, India
- Chairman & MD : Sivasubramanian Ramann
- The SIDBI is the apex regulatory body for overall licensing and regulation of micro, small and medium enterprise finance companies in India.

Recent related news :

- In July 2024, the Asian Development Bank (ADB) approved a \$240 million loan for rooftop solar projects in India, to be routed through the State Bank of India (SBI) and National Bank For Agriculture And Rural Development (NABARD).
- The Small Industries Development Bank of India (SIDBI) has partnered with India Post Payments Bank (IPPB) to use the extensive network of postmen for providing credit to micro-entrepreneurs in rural areas.

Ques : Cashfree Payments Receives _____ Licence for Payment Aggregator and Cross-Border Transactions

कैशफ्री पेमेंट्स को पेमेंट एग्रीगेटर और क्रॉस-बॉर्डर लेनदेन के लिए _____ लाइसेंस प्राप्त होता है

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

Answer : Option B

Explanation :

- **Cashfree Payments**, a company specialising in banking solutions and payments, received the **Reserve Bank of India's (RBI)** nod to **operate as a payment aggregator-cross border (PA-CB)**.
- The Bengaluru-based company is one of the first non-banks to receive the PA-CB licence.
- The RBI categorises PA-CBs as Export only PA-CB (PA-CB-E), Import only PA-CB (PA-CB-I), and Export and Import PA-CB (PA-CB-E&I).
- Cashfree Payments has received approval to operate as a PA-CB-E&I.

Criteria for payment aggregator-cross border (PA-CB) licence:

- In a circular issued in October 2023, the RBI had mandated minimum net worth requirements for non-banks to operate as PA-CBs.
- This included a minimum net worth of Rs 15 crore at the time of the application to the regulator, and Rs 25 crore net worth by March 31, 2026.

- New non-banks are required to attain a minimum net worth of Rs 25 crore by the end of the third financial year of the grant of authorisation.

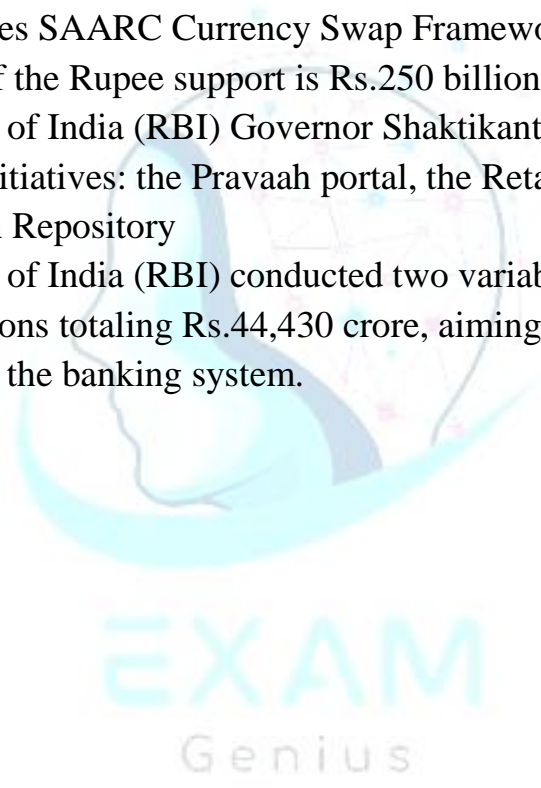
About Cashfree Payments :

- Established : 2015
 - Headquarters : Bangalore, Karnataka
 - CEO : Akash Sinha
-

RBI in News :

- According to a Bloomberg report, India's central bank Reserve Bank of India (RBI) sold Rs.34 billion (\$406 million) of bonds in the secondary market, likely to absorb excess cash in the banking system resulting from inflows into the nation's debt after being included in a global index.
- The Reserve Bank of India (RBI) has set up a committee to review the fee structure for white-label ATMs (WLAs). The committee is headed by Indian Banks' Association chief executive Sunil Mehta.
- The Reserve Bank of India (RBI) has developed new standards for lenders to follow before categorising loan accounts as fraudulent.
- The Reserve Bank of India (RBI) in a notification allowed resident individuals to open Foreign Currency Account (FCA) in International Financial Services Centres (IFSCs) at GIFT City in Gujarat under the Liberalised Remittance Scheme (LRS).
- 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.
- 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.

- 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.
- 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 Reserve Bank of India (RBI) has appointed Arnab Kumar Chowdhury and Charulatha S. Kar as executive directors.
- RBI has joined Project Nexus, a multilateral initiative aimed at enabling instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- RBI Announces SAARC Currency Swap Framework For 2024-27. The total corpus of the Rupee support is Rs.250 billion.
- Reserve Bank of India (RBI) Governor Shaktikanta Das has unveiled three major initiatives: the Pravaah portal, the Retail Direct Mobile App, and a FinTech Repository
- Reserve Bank of India (RBI) conducted two variable rate reverse repo (VRRR) auctions totaling Rs.44,430 crore, aiming to absorb surplus liquidity from the banking system.



Ques : Where is the headquarters of Federal Bank?

फेडरल बैंक का मुख्यालय कहाँ है?

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

Answer : Option A

Explanation :

- **KVS Manian** has been **appointed** as the **Managing Director & Chief Executive Officer of Federal Bank** with effect from September 23, 2024.
- The current MD Shyam Srinivasan will step down from the position after a 14-year stint at the top. The Reserve Bank of India has approved Manian's appointment.
- Manian was earlier the Joint Managing Director of Kotak Mahindra Bank Limited till April 30, 2024, and was responsible for building a high quality integrated and profitable franchise across businesses.

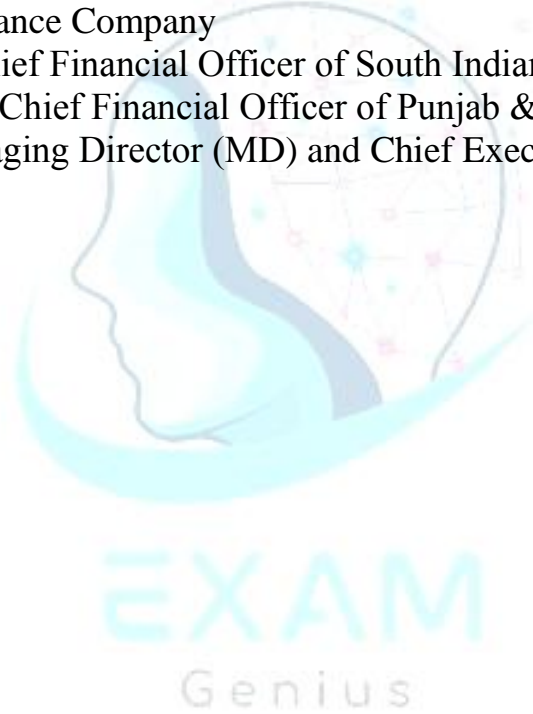
About Federal Bank :

- Federal Bank Limited is an Indian private sector bank headquartered in Kochi, Kerala.
- The bank has 1,336 branches spread across different states in India.
- It also has representative offices abroad in Abu Dhabi, Qatar, Kuwait, Oman, and Dubai.
- Founded- 23 April 1931
- Founder- K.P Hormis
- Headquarters – Kochi, Kerala.
- MD & CEO- Shyam Srinivasan

Recent Appointment in Banking & Insurance Sector :

- K Paul Thomas : Managing Director & CEO of ESAF Small Finance Bank
- Arun Bansal : Managing Director (MD) and Chief Executive Officer (CEO) of Paytm Payments Bank
- Ratan Kumar Kesh : interim MD and CEO of Bandhan Bank
- Siddhartha Mohanty : Life Insurance Corporation of India (LIC) has re-designated as managing director (MD) and chief executive officer (CEO).
- 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



Ques : _____ launches Generative AI-powered virtual relationship manager and credit line on UPI

_____ ने UPI पर जेनरेटिव AI-संचालित वर्चुअल रिलेशनशिप मैनेजर और क्रेडिट लाइन लॉन्च की

- (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)** has **launched** a range of **digital and technology-led initiatives**, including a **Generative AI-powered virtual relationship manager (VRM)**, and credit line on UPI for enhancing payments and banking experience for customers.
- The GenAI-powered VRM, a first-of-its-kind initiative in the Indian banking sector, provides real-time information about the bank's products and services while also capturing customer requirements for specific banking services.
- This VRM, which communicates in multiple languages and is accessible through video, audio, and chat interfaces, will fulfil everyday basic banking services, including account statements, cheque book requests, debit card requests, interest certificates, and more.

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Recent Facilities Launched in Banking & Insurance Sector :

- Navi Mutual Fund has launched Navi Nifty 500 Multicap 50:25:25 Index Fund, the first-ever index fund to track the Nifty 500 Multicap 50:25:25 index
- Kotak Mahindra Bank (KMB) has unveiled a new distribution structure, integrating the physical branch network, digital branch channel (encompassing mobile banking and net banking platforms), and voice channel.
- Bandhan Bank has introduced a payment solution using Bharat QR Code for Current and Savings account customers.
- State Bank of India (SBI) has launched a 444-day term deposit scheme, “Amrit Vrishti”, with an interest rate of 7.25 per cent.
- Bajaj Finserv Asset Management has launched a new financial product for retail investors looking to get returns on their idle savings.
- BranchX India Private Limited, a leading neobank innovator, has launched India’s first personal loan solution through the Open Network for Digital Commerce (ONDC).
- Bank of Baroda (BoB) and Bank of Maharashtra (BoM) have introduced special deposit schemes to address the increasing credit demand.
- National Bank for Agriculture and Rural Development (NABARD) informed its arm that it has launched a Rs 750-crore agri fund for startups and rural enterprises. The fund called 'Agri-SURE' is announced by NABVENTURES, a subsidiary of NABARD.
- State Bank of India has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.
- BNP Paribas, the European Union’s leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.
- State-owned Punjab National Bank (PNB) introduced a new security feature 'Safety Ring' within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- Tata Asset Management has launched India's first-ever tourism index fund – the Tata Nifty India Tourism Index Fund.
- Ageas Federal Life Insurance has launched a new pension plan named ‘Golden Years Pension Plan’ that aims to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.
- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India’s first exchange-traded fund (ETF) in the oil and gas sector.
- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out ‘Paytm Health Saathi’, an exclusive health and income protection plan for its merchant partners.

- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student 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)

Ques : Lallianzuala Chhangte and Indumathi Kathiresan recently seen in News. They belongs to which sports ?

लल्लियानज़ुआला चांगटे और इंदुमथी कथिरेसन को हाल ही में समाचारों में देखा गया। वे किस खेल से संबंधित हैं?

- (a) Cricket / क्रिकेट
- (b) Football / फुटबॉल
- (c) Shooting / शूटिंग
- (d) Badminton / बैडमिंटन
- (e) Table tennis / टेबल टेनिस

Answer : Option B

Explanation :

- **Lallianzuala Chhangte** and **Indumathi Kathiresan** were named the **AIFF Best Men's and Women's Players** of the Year 2023-24 at the **AIFF Award Night in New Delhi**.
- **Lallianzuala Chhangte**, the 27-year-old winger from Mumbai City FC, secured the **AIFF Men's Player of the Year** award for the second consecutive time.
- **Indumathi Kathiresan**, the 30-year-old midfielder, became the first player from Tamil Nadu to win the **AIFF Women's Player of the Year** award.
- This achievement makes him only the fifth player to win the award multiple times.

AIFF Award Winners for 2023-24:

- Men's Player of the Year Lallianzuala Chhangte
 - Women's Player of the Year Indumathi Kathiresan
 - Promising Men's Player of the Year David Lalhlansanga
 - Promising Women's Player of the Year Neha
 - Men's Coach of the Year Khalid Jamil
 - Women's Coach of the Year Sukla Dutta
 - Referee of the Year Ramachandran Venkatesh
 - Assistant Referee of the Year Ujjal Halder
-

SPORTS NEWS :

- Oscar Piastri won his first Formula One race after completing a McLaren one-two with Lando Norris at the Hungarian Grand Prix.
- India has maintained its 124th position in the latest FIFA men's rankings released. Argentina at the top of the FIFA rankings.
- Rider Kavin Quintal is all set to make a historic debut at the WorldSBK SSP300 competitions and become the first Indian rider to participate in a World Superbike Championship.
- Indian Champions team led by Yuvraj Singh won the inaugural edition of the World Championship Of Legends (2024) by defeating the Younis Khan-led Pakistan Champions team by five wickets during the finals held in Birmingham, England.
- India's final contingent for the upcoming Paris Olympics has been approved by the sports ministry. The contingent will have 117 athletes accompanied by 140 support staff and officials. The games will begin from 26th July to 11th August.
- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .

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

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

Ques : Who has been appointed as the brand ambassador for MotoGP in India?

भारत में मोटोजीपी के लिए किसे ब्रांड एंबेसडर नियुक्त किया गया है?

- (a) Virat Kohli / विराट कोहली
- (b) MS Dhoni / एमएस धोनी
- (c) Rohit Sharma / रोहित शर्मा
- (d) Shikhar Dhawan / शिखर धवन
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- Star India opener **Shikhar Dhawan** has been **appointed** the brand **ambassador for MotoGP** in India.
 - **Dhawan**, known for his dynamic presence on the cricket field, will ignite his passion for racing through the **latest campaign, 'Face Kar Race Kar'**.
 - The 'Face Kar Race Kar' campaign encapsulates the indomitable spirit of **MotoGP,celebrating resilience and inspiring fan.**
 - This strategic partnership marks a significant milestone in the promotion of motorcycle racing in a country traditionally dominated by cricket fandom.
-

Recently appointed Brand Ambassador :

- Aditya Roy Kapur : Bisleri Limonata
- PV Sindhu : Greenday's 'Better Nutrition' brand
- Shah Rukh Khan : Muthoot Pappachan Group (MPG)
- Pakistan's Shahid Afridi : brand ambassador of 9th ICC Men's T20 World Cup
- Kareena Kapoor : UNICEF India as its new National Ambassador
- Sana Mir : ambassador for the upcoming ICC Women's T20 World Cup
- Mahendra Singh Dhoni : French carmaker Citroen made him as its brand ambassador in India
- Usain Bolt : brand ambassador for the 9th ICC Men's T-20 World Cup
- Valerie Adams : International Event Ambassador for the "16th edition of Tata Consultancy Services' (TCS) World 10K Bengaluru (Karnataka)"
- Ravindra Jadeja : VARNI
- Ranveer Singh : boAt
- Narendra Kumar Yadav : Fit India Movement
- Katrina Kaif : Chennai Super Kings (CSK) for IPL 2024
- Neeraj Chopra : Bharat Petroleum Corporation (BPCL)'s premium petrol variant, 'Speed'
- Actress Nayanthara : Slice
- Neeraj Chopra : Eveready Industries India Limited
- Virat Kohli : for Neo Bharat Latex Paint, Asian Paints

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Ques : Charaideo Maidam has been named the first cultural UNESCO World Heritage Site of Northeast India. It is located in which state?

चराइदेव मैदाम को पूर्वोत्तर भारत का पहला सांस्कृतिक यूनेस्को विश्व धरोहर स्थल नामित किया गया है। यह किस राज्य में स्थित है?

- (a) Tripura / त्रिपुरा
- (b) Sikkim / सिक्किम
- (c) Assam / असम
- (d) Arunachal Pradesh / अरुणाचल प्रदेश
- (e) Meghalaya / मेघालय

Answer : Option C

Explanation :

- **Charaideo Maidam**, an ancient burial ground in **Assam**, is poised to become **Northeast India's first cultural UNESCO World Heritage Site**.
- This prestigious nomination was announced during the **46th session of the World Heritage Committee held in New Delhi**.
- Previously, Northeast India boasted two natural UNESCO World Heritage Sites — Kaziranga National Park, famous for its one-horned rhinoceroses, and Manas National Park, a renowned tiger reserve.
- Charaideo Maidam's nomination fills a significant gap, recognising Assam's rich cultural heritage.

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About Charaideo Maidam :

- Located in Assam's Charaideo district, Charaideo Maidam is the ancient burial ground of the Ahom dynasty. These impressive structures, similar to Egypt's pyramids, house the remains of Ahom's kings, nobles, and precious artefacts.
 - The tradition of royal burials at Charaideo began with the first Ahom king, Chau-lung Siu-ka-pha, and continued for over 600 years in Assam.
 - Dedicated to kings, queens, princes, and princesses, these Maidams hold deep significance for the Ahom community, symbolising their rich history and culture.
-

UNESCO in News :

- Ramcharitmanas, Panchatantra and Sahṛdayāloka-Locana of India is among 20 items of the Asia Pacific region which has been included in the 2024 cycle of the 'UNESCO's Memory of the World Asia-Pacific Regional Register.
- UNESCO's 'State of Ocean Report, 2024' provides crucial insights into the current state of global oceans, emphasising the challenges posed by climate change and human activities.
- A multibillion-dollar dam project underway across the Mekong River in Laos has prompted concerns that it could result in Luang Prabang City losing its UNESCO World Heritage Site status.
- Kozhikode becomes India's first UNESCO 'City of Literature'
- Palestinian journalists covering Gaza awarded 2024 UNESCO/Guillermo Cano World Press Freedom Prize.
- Kempegowda International Airport (KIA) has secured recognition as one of the 'World's Most Beautiful Airports' and has been awarded the 'World Special Prize for an Interior 2023' by the UNESCO's Prix Versailles.
- Gujarat's Garba Dance Enters UNESCO's 'Intangible Cultural Heritage' List
- 46th session of the UNESCO World Heritage Committee will take place from July 21 to 31, 2024 in New Delhi, India.
- India has nominated the "Maratha Military Landscapes", a network of forts that showcase the strategic military powers of Maratha rule, for inclusion in the UNESCO World Heritage list for 2024-25.

Ques : Which company has partnered with Tata to manufacture India's first FAL (Final Assembly Line) H125 helicopter, which is set to roll out by 2026?

किस कंपनी ने टाटा के साथ मिलकर भारत का पहला FAL (फाइनल असेंबली लाइन) H125 हेलीकॉप्टर बनाने के लिए साझेदारी की है, जिसे 2026 तक लॉन्च किया जाना है?

- (a) Lockheed Martin / लॉकहीड मार्टिन
- (b) Blue Origin / ब्लू ओरिजिन
- (c) BAE Systems / बीएई सिस्टम्स
- (d) Boeing / बोइंग
- (e) Airbus / एयरबस

Answer : Option E

Explanation :

- **Airbus and Tata** are joining forces to manufacture **India's first FAL (Final Assembly Line) H125 helicopter**, which is set to **roll out by 2026**.
- This partnership aligns with **India's Atmanirbhar Bharat initiative** and **reflects Airbus's commitment** to investing in the Indian aerospace market despite regulatory challenges.
- The **initial production capacity will be 10 helicopters per year**, with the potential to scale up to **50 helicopters annually** in subsequent years.

Defence Related News :

- China sent a new Earth observation satellite into space from the Taiyuan Satellite Launch Center in north China's Shanxi Province.
- Drone Destination and the National Small Industries Corporation (NSIC) have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.

- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- 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. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- 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.

Ques : Kush Maini, who was seen in news in July 2024 for achieving a remarkable achievement, is associated with which of the following sport?

कुश मैनी, जो जुलाई 2024 में एक उल्लेखनीय उपलब्धि हासिल करने के लिए समाचारों में दिखे थे, निम्नलिखित में से किस खेल से जुड़े हैं?

- (a) Discus Throw / चर्चा फेंको
- (b) Archery / तीरंदाजी
- (c) Golf / गोल्फ
- (d) Wushu / वुशु
- (e) Sprint Race / स्प्रिंट रेस

Answer : Option E

Explanation :

- **India's Kush Maini won his maiden Formula 2 Sprint Race at the Hungarian Grand Prix** after initial winner Richard Verschoor's was disqualified due to a technical infringement.
- Following the top of podium finish, the **23-year-old Invicta racing driver** added 10 points to his season tally.
- This **victory marks Maini's fifth podium of the season**, placing him eighth in the championship standings, just three points behind Dennis Hauger.
- With the win at the at Hungaroring on Saturday, **Maini surpassed Mercedes junior driver Kimi Antonelli** in the Formula 2 Drivers Standings to P8 with 66 points under his belt.

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Ques : PR Sreejesh has announced his retirement recently. He is related to which sport?

पीआर श्रीजेश ने हाल ही में संन्यास की घोषणा की है। वह किस खेल से संबंधित हैं?

- (a) Hockey / हॉकी
- (b) Tennis / टेनिस
- (c) Badminton / बैडमिंटन
- (d) Football / फुटबॉल
- (e) Cricket / क्रिकेट

Answer : Option A

Explanation :

- India veteran **goalkeeper PR Sreejesh** is set to **retire** from **international hockey** after the **Paris Olympics**, starting later this month.
- Sreejesh will take part in his fourth Olympic Games in Paris and will be hoping to sign off by adding to his **bronze medal from the 2020 edition in Tokyo**.
- The 36-year-old, who made his **debut for India in 2006**.
- Sreejesh was conferred with the Khel Ratna award, the highest sporting honour in the country.

Recently Retired Players :

- Thomas Muller (German) : International Football
- James Anderson (England): international test cricket
- Ravindra Jadeja : T20 international cricket
- Rohit Sharma and Virat Kohli : T20 international cricket
- Sunil Chhetri (India) – International Football
- Trent Boult (New Zealand) – International cricket
- David Wiese (Namibia) – International cricket
- Kedar Jadhav (India) – International cricket
- Bernadine Bezuidenhout (New Zealand) : international cricket
- Dinesh Karthik (India) : Indian wicketkeeper and Royal Challengers Bengaluru star player
- Midfielder Toni Kroos (Germany) : international football
- Colin Munro (New Zealand) : International Cricket
- Bismah Maroof (Pakistan) : international cricket
- Saurav Ghosal (India) : squash
- Neil Wagner (New Zealand) – International cricket
- Heinrich Klaasen (South Africa) – Test cricket
- David Warner (Australia) – International ODI & Test
- Manoj Tiwary (West Bengal) – All forms of cricket
- Collins Obuya (Kenya) – International cricket
- Matthew Wade (Australia) – First-class cricket

Ques : Which state has been recognized as 'Best Performing State' under PM SVANidhi scheme?

पीएम स्वनिधि योजना के तहत किस राज्य को 'सर्वश्रेष्ठ प्रदर्शन करने वाले राज्य' के रूप में मान्यता दी गई है?

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

Answer : Option E

Explanation :

- **Madhya Pradesh** has been recognized as the 'Best Performing State' under the Prime Minister SVANidhi scheme, which supports urban street vendors with collateral-free loans up to Rs.50,000.

PM SVANidhi scheme: 'Best Performing State' category :

1st: Madhya Pradesh
2nd: Assam

Best Performing Urban Local Bodies (ULBs) - Loan Performance with mega and million plus cities :

1st: Municipal Corporation of Delhi (MCD)
2nd: Bruhat Bengaluru Mahanagara Palike (BBMP)
3rd: Ahmedabad Municipal Corporation

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National Urban Livelihood Mission (DAY-NULM) category of Systematic Progressive Analytical Real Time Ranking (SPARK) :

1st: Kerala

2nd: Uttar Pradesh

3rd: Rajasthan

About PM SVANidhi Scheme:

- Implemented in : 1st June 2020
- Funded by : Ministry of Housing and Urban Affairs
- **Objective** : For providing affordable working capital loans to street vendors to resume their livelihoods that have been adversely affected due to Covid-19
- **Target** : 42 lakh street vendors are to be provided benefits under PM SVANidhi Scheme by December, 2024.

Ques : National Broadcasting Day is celebrated in India every year on which day?

भारत में हर साल किस दिन राष्ट्रीय प्रसारण दिवस मनाया जाता है?

- (a) 22 July
- (b) 23 July
- (c) 24 July
- (d) 25 July
- (e) 26 July

Answer : Option B

Explanation :

- **National Broadcasting Day** is celebrated in India every year on **July 23**.
- It is a day to remember and appreciate the impact of radio as a medium of communication, entertainment, and education.
- Radio has played a significant role in connecting people across India, sharing news, music, and stories that have shaped the nation's cultural and social landscape.
- The history of National Broadcasting Day dates back to July 23, 1927. On this day, the Indian Broadcasting Company (IBC) made its first radio broadcast from Bombay (now Mumbai).
- This event marked the start of organised radio broadcasting in India. The IBC was later taken over by the government and renamed All India Radio (AIR) in 1936. Since then, AIR has become one of the largest radio networks in the world, reaching millions of listeners across the country.

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Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)
- 18 July : World Listening Day (Theme 2024 – Listening to the Weave of Sound)
- 19 July : National Football Day
- 20 July : International Moon Day (Theme 2024 – Illuminating the Shadows)
- 20 July : International Chess Day

IMPORTANT ONE – LINER Current Affairs

- **Prime Minister Modi announced** that India will **contribute one million dollar** to the **UNESCO World Heritage Centre**. This grant will be used for capacity building, technical assistance and conservation of the world heritage sites.
- The **Comptroller and Auditor General** of India **Girish Chandra Murmu** **inaugurated** the **International Centre for Audit of Local Governance (iCAL)** at Rajkot in Gujarat.
- Former Foreign Secretary **Vinay Kwatra** **appointed** as **India's next Ambassador to the United States**. He replaced Taranjit Sandhu.
- **Ivory Coast** (Côte d'Ivoire) has recently become the **53rd Party to the 1992 UN Water Convention**, officially known as the Convention on the Protection and Use of Transboundary Watercourses and International Lakes. This accession marks Ivory Coast as the 10th African nation to join the treaty.
- **BTS member Kim Seokjin** (stage name: Jin) **participated** in the **torch relay** of the **2024 Paris Olympic Games** as South Korea's torchbearer in Paris, France.
- Recently, **NASA collaborated** with **Grammy-winning rapper, singer, and songwriter Missy Elliott** to send her song "The Rain (Supa Dupa Fly)" to Venus, Elliott's favorite planet.
- The **Uttar Pradesh government** notified the **formation of the State Capital Region' (SCR) on the lines of the National Capital Region (NCR)**. Governor Anandiben Patel also approved the establishment of Uttar Pradesh State Capital Region Development Authority (UP-SCRDA).

Ques : Who has appointed Grant Thornton Bharat as an external auditor?

ग्रंट थॉर्नटन भारत को बाहरी लेखा परीक्षक के रूप में किसने नियुक्त किया है?

- (a) Federal Bank / फेडरल बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Kotak Mahindra Bank / कोटक महिंद्रा बैंक

Answer : Option E

Explanation :

- **Kotak Mahindra Bank (KMB)** has appointed **Grant Thornton Bharat** as an **external auditor** for its IT systems.
- This **appointment comes months after** the Reserve Bank of India (**RBI**) **barred the bank from adding new clients digitally**.
- In April 2024, the RBI identified deficiencies and non-compliances in several areas of Kotak Mahindra Bank's IT operations for 2022 and 2023.
- The issues included IT inventory management, patch and change management, user access management, vendor risk management, and data security.

About Kotak Mahindra Bank (KMB) :

- Founded : 1985
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Ashok Vaswani

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Ques : Atal Innovation Mission and _____ sign a Letter of Intent towards building joint innovation programs in global south.

अटल इनोवेशन मिशन और _____ ने वैश्विक दक्षिण में संयुक्त नवाचार कार्यक्रम बनाने की दिशा में एक आशय पत्र पर हस्ताक्षर किए।

- (a) World Trade Organization
- (b) Asia-Pacific Economic Cooperation
- (c) International Monetary Fund
- (d) World Intellectual Property Organization
- (e) None of these

Answer : Option D

Explanation :

- A high-level delegation from **World Intellectual Property Organization (WIPO)** comprising of **Mr. Sherif Saadallah, Executive Director, WIPO Academy** and Ms. Altaye Tedla, Head WIPO Academy visited NITI Aayog for **signing of a Joint Letter of Intent (JLoI) between Atal Innovation Mission (AIM) and WIPO.**
- The JLoI is aimed at building programs for Innovation, Entrepreneurship & Intellectual Property (IP) for countries in the Global South.
- This pathbreaking partnership between AIM and WIPO will take the best of India's innovation models to countries that are on similar development trajectories, and will enhance understanding and awareness about IPR right from the school-level and unlock the innovation potential of the world as well as foster inclusive and sustainable economic growth.
- **Atal Innovation Mission** is a **flagship initiative** by the **NITI Aayog** to create a culture of innovation and entrepreneurship across India.

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Ques : Tripartite Agreement on Cross-Border Electricity Trade Among _____ , India and Bangladesh.

_____ , भारत और बांग्लादेश के बीच सीमा पार बिजली व्यापार पर त्रिपक्षीय समझौता।

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Malaysia / मलेशिया
- (d) Pakistan / पाकिस्तान
- (e) Bhutan / भूटान

Answer : Option B

Explanation :

- **Tripartite Agreement on Cross-Border Electricity Trade Among Nepal, India and Bangladesh.**
- Its **objective** is to **Import of electricity from Nepal to Bangladesh** via India transmission lines.
- **Nepal will export 40 megawatts (MW) of electricity annually** to Bangladesh during the monsoon season, spanning five months each year. Nepal expects to earn 6.40 cents per unit of electricity.
- Estimated at USD 9.216 million from electricity sales to **Bangladesh** during the five-month peak season.

Recent agreements between India with Different countries :

- India and the U.S. : To rapidly conclude a bilateral agreement aimed at enhancing cooperation on critical minerals
- India and Marshall Islands : To provide an annual grant for four community development projects as part of New Delhi's outreach to Pacific Island states
- India and Bhutan : To work together in the areas of air quality, forest, wildlife management and capacity building in the field of environment and climate change

Ques : Coal India Limited Established in Which Year ?

कोल इंडिया लिमिटेड की स्थापना किस वर्ष हुई?

- (a) 1975
- (b) 1985
- (c) 1995
- (d) 1972
- (e) 1987

Answer : Option A

Explanation :

- Public-sector Company **Coal India Ltd (CIL)** has **stepped** into **mining critical minerals**.
- CIL said it had got its first critical-mineral asset, a graphite block in Madhya Pradesh.
- **Graphite is crucial for lithium-ion batteries**, used in electric vehicles and renewable energy storage
- By acquiring the composite licence for the 599.76-hectare graphite block, CIL has become the first major player in the critical-mineral auction.

About Coal India Limited :

- Established : 1975
- HQ : Kolkata, West Bengal
- CMD : PM Prasad

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Ques : How many remote pilot certificates issued for operating drones in India ?

भारत में ड्रोन संचालन के लिए कितने रिमोट पायलट प्रमाणपत्र जारी किए गए हैं?

- (a) 15,000
- (b) 16,000
- (c) 17,000
- (d) 18,000
- (e) 12,000

Answer : Option B

Explanation :

- As many as **16,000 Remote Pilot Certificates (RPCs)** have been **issued for operating drones** in the country, Minister of State for Civil Aviation Murlidhar Mohol told the Rajya Sabha.
- The certificates have been issued by the **DGCA-approved Remote Pilot Training Organisations (RPTOs)**.
- 48 drone companies are producing DGCA type-certified Unmanned Aircraft System (UAS) models in the country and 70 models have been type certified by the regulator.
- There are **116-DGCA-approved RPTOs**.

About Minister of State for Civil Aviation :

- Union Minister : Kinjarapu Ram Mohan Naidu
- Minister of State : Murlidhar Kisan Mohol

Defence Related News :

- Airbus and Tata are joining forces to manufacture India's first FAL (Final Assembly Line) H125 helicopter, which is set to roll out by 2026.
- China sent a new Earth observation satellite into space from the Taiyuan Satellite Launch Center in north China's Shanxi Province.
- Drone Destination and the National Small Industries Corporation (NSIC) have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.
- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.
- 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. the 25-ton tank named 'Zorawar' is the result of a public-private partnership between DRDO and L&T.
- 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).
- Earth Cloud Aerosol and Radiation Explorer (EarthCARE) satellite, a joint mission of ESA (European Space Agency) and JAXA (Japan Aerospace Exploration Agency), has been successfully launched.
- Garden Reach Shipbuilders and Engineers (GRSE), a leading Indian shipyard, has emerged victorious in the bidding process for a new research vessel for the Defence Research and Development Organisation (DRDO).

Ques : Which country reported interest in acquiring India's Pralay missile ?

किस देश ने भारत की प्रलय मिसाइल प्राप्त करने में रुचि दिखाई?

- (a) Spain / स्पेन
- (b) Argentina / अर्जेंटीना
- (c) France / फ्रांस
- (d) Armenia / आर्मेनिया
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- **Armenia's** reported interest in acquiring India's Pralay missile is a great opportunity for India.

About Pralay Missile:

- 'Pralay' is a 350-500 km short-range, quasi-ballistic surface-to-surface missile with a payload capacity of 500-1,000 kg.
- Range: It can hit targets 150-500 km away.
- The missile has been developed by the Defence Research and Development Organisation (DRDO) in view of the country's defence requirements along the Line of Actual Control (LAC) and Line of Control (LoC).
- The solid-fuel, battlefield missile is based on the Prithvi Defence Vehicle.

Ques : _____ inaugurated the National Landslide Forecasting Centre

_____ ने भूवैज्ञानिक में राष्ट्रीय भूस्खलन पूर्वानुमान केंद्र का उद्घाटन किया

- (a) Minister of Defence / रक्षा मंत्री
- (b) Minister of Road Transport and Highways / सड़क परिवहन और राजमार्ग मंत्री
- (c) Minister of Commerce and Industry / वाणिज्य और उद्योग मंत्री
- (d) Minister of Panchayati Raj / पंचायती राज मंत्री
- (e) Minister of Coal and Mines / कोयला और खान मंत्री

Answer : Option E

Explanation :

- **Union Minister of Coal and Mines inaugurated the National Landslide Forecasting Centre at Geological Survey of India (GSI) Kolkata and also launched the Bhusanket Web Portal and Bhooskhalan Mobile App.**
- The advanced National Landslide Forecasting Center, equipped with the latest technology, will **provide early warning information to the local administration, update landslide inventories**, and integrate real-time rainfall and slope instability data for **enhanced forecasting accuracy**.
- The Web Portal, **Bhooskhalan Mobile App**, will enable quick dissemination of **daily landslide forecasts** and **allow stakeholders to share and update spatial and temporal information** on landslide occurrences.
- A landslide is the **mass movement** of earth, rocks, or debris down a mountain slope due to the pull of gravity. It can happen suddenly or slowly over a long period.

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- The most landslide-prone areas in India are the **Himalayan regions**, followed by the Northeastern hill ranges, the Western Ghats, the Nilgiris, the Eastern Ghats and the Vindhyans mountain range.
- The landslide in the Northeastern region, especially the **Darjeeling district of West Bengal, in Sikkim, Mizoram, Tripura, Meghalaya, Assam, Nagaland and Arunachal Pradesh**, pose chronic problems, causing recurring economic losses worth billions of rupees.
- That is why the **first National Landslide Forecasting Center**, which will **cater** to the **Northeastern region**, has been set up **in Kolkata**.

About the Geological Survey of India :

- The Geological Survey of India (GSI) was set up in 1851 to find coal-bearing areas for the Railways.
- Currently, the main function of the Geological Survey of India is to create and update the national mineral resource assessment and geoscientific information.
- It comes under the Union Ministry of Mines.
- Headquarters: Kolkata
- Regional Offices of GSI: Lucknow, Jaipur, Nagpur, Hyderabad, Shillong and Kolkata
- Director General of GSI: Janardan Prasad

Recently launched Apps/portals:

- North East Region Agri Commodity E-Connect (NERACE) app : Union Minister for the Development of the North East Region Jyotiraditya Scindia launched to support agricultural and horticultural products
- eSwasthya Dham portal : Uttarakhand Government's Department of Health and Family Welfare
- Skill India Digital Hub (SIDH) Portal : Jayant Chaudhary, Union Minister of State (Independent Charge)
- Lokpath Mobile App : Chief Minister of Madhya Pradesh, Mohan Yadav has launched to quickly fix road problems that people report within seven days.
- 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

Ques : Which company will set up two waste-to-green charcoal plants Gurugram and Faridabad, Haryana?

कौन सी कंपनी हरियाणा के गुरुग्राम और फरीदाबाद में दो अपशिष्ट-से-हरित चारकोल संयंत्र स्थापित करेगी?

- (a) Reliance Industries Ltd. / रिलायंस इंडस्ट्रीज लिमिटेड
- (b) Mahindra & Mahindra Ltd / महिंद्रा एंड महिंद्रा लिमिटेड
- (c) NTPC Vidyut Vyapar Nigam Limited / एनटीपीसी विद्युत व्यापार निगम लिमिटेड
- (d) Larsen & Toubro (L&T) / लार्सन एंड टुब्रो (एल एंड टी)
- (e) None of these / इनमें से कोई नहीं

Answer : Option C

Explanation :

- **NTPC Vidyut Vyapar Nigam Limited (NVVNL)** will set up **two green charcoal plants** in **Gurugram and Faridabad, Haryana**. These plants will **convert municipal waste into charcoal or green coal**.
- The **MoU** was **signed** in the presence of **Union Power Minister Manohar Lal, Chief Minister Nayab Singh Saini and Minister of State for Urban Local Bodies Subhash Sudha**.
- NTPC Vidyut Vyapar Nigam Limited, a subsidiary of National Thermal Power Corporation Limited, will set up this plant under the Atmanirbhar Bharat Abhiyan.
- These green charcoal plants will be set up in Bandhwari in Gurugram and Mothuka in Faridabad. Each plant will cost around 500 crore rupees.
- These plants will convert 1,500 tonnes of waste collected daily from Gurugram and Faridabad into charcoal.

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Recent MoU and agreement :

- Airports Authority of India has signed an agreement with Urban Development Department, government of Rajasthan, and the Civil Aviation Department, for the development of Kota Greenfield Airport in Rajasthan.
- National Film Development Corporation (NFDC), a public sector enterprise under the aegis of the Ministry of Information and Broadcasting (MoIB), have joined hands with Netflix India to launch an upskilling program for voice-over artists in India called “The Voicebox”.
- PUMA India has partnered with Indian Olympic Association (IOA) as the official footwear partner for the Indian contingent heading to the Paris Olympics 2024.
- 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.
- 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.

Ques : Who has been elected as the President of the Institute of Cost Accountants of India for the 2024-25 period?

2024-25 की अवधि के लिए भारतीय लागत लेखाकार संस्थान के अध्यक्ष के रूप में किसे चुना गया है?

- (a) Gaurav Banerjee / गौरव बनर्जी
- (b) Jetha Ahir / जेठा अहीर
- (c) Pradeep Singh Kharola / प्रदीप सिंह खरोला
- (d) Srinivasa Prasad / श्रीनिवास प्रसाद
- (e) Bibhuti Bhusan Nayak / विभूति भूषण नायक

Answer : Option E

Explanation :

- **Bibhuti Bhusan Nayak** has been **elected** unanimously as the **new President of the Institute of Cost Accountants of India (ICMAI)** for the **2024-25 period**.
- He will **succeed Ashwin Dalwadi**, who was the **president** for the **2023-24 period**.
- TCA Srinivasa Prasad has been elected as the vice president of the Institute of Cost Accountants of India for 2024-25 .

About Institute of Cost Accountants of India (ICMAI) :

- The Institute of Cost Accountants of India was set up as a statutory body on 28 May 1959 under the provisions of the Cost and Works Accountants Act, 1959.
- A statutory body is an institution set up under the provision of a law made by the Parliament or by a competent state legislature.

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The Institute of Cost Accountants of India comes under the Union Ministry of Corporate Affairs.

- The Institute of Cost Accountants of India is the regulator of Cost and Accounting Management in India.
- The Institute of Cost Accountants of India has four Regional Councils in Kolkata, Delhi, Mumbai and Chennai, 113 Chapters in India and 10 overseas Centers.

Recent Appointment in different departments :

- Rajendra Prasad Goyal : Additional charge as the Chairman and Managing Director (CMD) of the NHPC Limited
- Cmde D.K. Murali : Chairman and Managing Director (CMD) of Broadcast Engineering Consultants India Limited (BECIL)
- Sumant Sinha : Co-Chair of Global CEO Climate Leaders Alliance
- Deepa Malik : sub-regional representative for South Asia by the Asian Paralympic Committee (APC)
- Roberta Metsola : President of the European Parliament
- Vikram Misri : 35th Foreign Secretary
- Justice Aalia Neelum : Chief Justice of the Lahore High Court (LHC) of Pakistan
- Robert Jerard Ravi : BSNL Chairman and Managing Director (CMD)
- Rajat Sharma : President of News Broadcasters & Digital Association (NBDA)
- Gautam Gambhir : appointed as the India men's cricket team's head coach
- Soumya Swaminathan : Principal Adviser at the Union Ministry of Health and Family Welfare (MoHFW) for the National Tuberculosis Elimination Programme (NTEP)
- Rachel Reeves : UK's first female finance 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.
- 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

Ques : Kristen Michal has been appointed as the new Prime Minister of which country?

क्रिस्टन माइकल को किस देश का नया प्रधानमंत्री नियुक्त किया गया है?

- (a) Lithuania / लिथुआनिया
- (b) Estonia / एस्टोनिया
- (c) Netherlands / नीदरलैंड
- (d) Poland / पोलैंड
- (e) None of these / इनमें से कोई नहीं

Answer : Option B

Explanation :

- **Kristen Michal** was sworn in as the new **Prime Minister of Estonia** for the **Estonian Reform Party** (Eesti Reformierakond).
- The Estonian Parliament voted in favour of Michal, previously the Minister of Climate, to become the country's new leader after he was nominated for the position by his party to replace outgoing Prime Minister Kaja Kallas.
- Estonian liberals retain the Prime Minister position as well as six ministerial roles. Yoko Alender, Member of the Estonian Parliament, is the new Minister of Climate and Erkki Keldo has become the Minister of Economic Affairs and Industry.

About Estonia :

- Capital – Tallinn
- Currency – Euro
- Official language – Estonian
- President – Alar Karis
- Prime Minister – Kristen Michal

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Newly Appointed Prime Minister & President :

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

Ques : Nuno Borges is from which country?

नूनो बोर्गस किस देश से हैं?

- (a) Portugal / पुर्तगाल
- (b) Spain / स्पेन
- (c) Sweden / स्वीडन
- (d) France / फ्रांस
- (e) Belarus / बेलारूस

Answer : Option A

Explanation :

- In **Swedish Open Tennis**, **Nuno Borges of Portugal** defeated Spaniard Rafael Nadal in the final, 6-3, 6-2, to **win the men's singles tennis title** at Bastad in Sweden.
- It was **Borges's first ATP Tour title**.
- He became the **second Portuguese player in the Open Era to win** a main tour singles title, after João Sousa. It was also Nadal's first final since the 2022 French Open.

SPORTS NEWS :

- India's Kush Maini won his maiden Formula 2 Sprint Race at the Hungarian Grand Prix after initial winner Richard Verschoor's was disqualified due to a technical infringement.
- Lallianzuala Chhangte and Indumathi Kathiresan were named the AIFF Best Men's and Women's Players of the Year 2023-24 at the AIFF Award Night in New Delhi.
- Oscar Piastri won his first Formula One race after completing a McLaren one-two with Lando Norris at the Hungarian Grand Prix.
- India has maintained its 124th position in the latest FIFA men's rankings released. Argentina at the top of the FIFA rankings.
- Rider Kavin Quintal is all set to make a historic debut at the WorldSBK

SSP300 competitions and become the first Indian rider to participate in a World Superbike Championship.

- Indian Champions team led by Yuvraj Singh won the inaugural edition of the World Championship Of Legends (2024) by defeating the Younis Khan-led Pakistan Champions team by five wickets during the finals held in Birmingham, England.
- India's final contingent for the upcoming Paris Olympics has been approved by the sports ministry. The contingent will have 117 athletes accompanied by 140 support staff and officials. The games will begin from 26th July to 11th August.
- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .
- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.
- The Indian badminton players dominated the 3rd BWF Saint-Denis Reunion Open 2024 by winning both the men's and women's singles titles. Tharun Mannepilli of Telangana won the men's singles title by defeating Yudai Okimoto of Japan. Women's badminton single player Tasnim Mir of Gujarat defeated Rakshitha Sree of India
- The International Cricket Council (ICC) has revealed the winners of the ICC Player of the Month awards for June 2024 with India's Jasprit Bumrah and Smriti Mandhana both emerging victorious.
- The Indian Olympic Association (IOA) has named Gagan Narang as the Chef-de-Mission of the Indian contingent to compete in the Paris 2024 Olympic Games, starting on 26th July.
- India's Dhruv Sitwala has won the men's Asian Billiards Championships after defeating Pankaj Advani in Riyadh, Saudi Arabia
- In the lead-up to the Paris Olympics, India's two-time Olympian Vinesh Phogat won the gold medal in the women's 50 kg category in the Grand Prix of Spain international continental wrestling championship.
- The 133rd Durand Cup matches will be held in Kolkata, Kokrajhar (Assam), Jamshedpur (Jharkhand), and Shillong (Meghalaya). For the first time, Jamshedpur will host the Durand Cup matches.

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

Ques : Which country has recently unveiled the world's first high-speed carbon fiber train?

हाल ही में किस देश ने दुनिया की पहली हाईस्पीड कार्बन फाइबर ट्रेन का अनावरण किया है?

- (a) Australia / ऑस्ट्रेलिया
- (b) Russia / रूस
- (c) Japan / जापान
- (d) USA / यूएसए
- (e) China / चीन

Answer : Option E

Explanation :

- **China has shown off a revolutionary passenger train made of only carbon fiber.** This is a **big step forward in high-speed rail technology.**
- According to Interesting Engineering, the country has **unveiled the first carbon fiber-only passenger train in history.** The world looks to China's vast high-speed rail network, which currently covers around 28,000 miles.
- This advanced train can reach a top speed of 87 mph. It is expected to consume 7% less energy than a typical steel train, according to Qingdao Sifang.
- This is a notable advancement in sustainable transportation since the decrease in energy usage is in line with larger environmental objectives.

About China

- Capital – Beijing
- Currency – Yuan
- President – Xi Jinping

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Ques : 'Shiksha Saptah' will observe by the Department of School Education and Literacy from _____ to _____ July 2024.

स्कूली शिक्षा एवं साक्षरता विभाग द्वारा _____ से _____ जुलाई 2024 तक 'शिक्षा सप्ताह' मनाया जाएगा।

- (a) July 22 to July 28
- (b) July 23 to July 28
- (c) July 24 to July 29
- (d) July 24 to July 30
- (e) July 25 to July 31

Answer : Option A

Explanation :

- The **Department of School Education and Literacy under the Ministry of Education (MoE)** has **begun** its week-long observance of **'Shiksha Saptah' (Education Week)**, to **mark the fourth anniversary of the National Education Policy 2020**.
- The event is scheduled **from July 22 to July 28** with the **first day** being **observed as the Teaching-Learning Material (TLM) Day**.
- This event, organised under the ambit of the Ministry of Education, Govt. of India, aims to present a common platform to resonate and live the spirit of achievements gained over the last four years of NEP 2020 implementation.
- **During the week theme-based days will be observed**. It includes Teaching-Learning Material Day, Foundational Literacy and Numeracy Day, Sports Day and Cultural Day.

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Ques : National Broadcasting Day is celebrated in India every year on which day?

भारत में हर साल किस दिन राष्ट्रीय प्रसारण दिवस मनाया जाता है?

- (a) 22 July
- (b) 23 July
- (c) 24 July
- (d) 25 July
- (e) 26 July

Answer : Option B

Explanation :

- **National Broadcasting Day** is celebrated in India every year **on July 23**.
- It is a day to remember and appreciate the impact of radio as a medium of communication, entertainment, and education.
- **Radio** has **played a significant role** in connecting people across India, sharing news, music, and stories that have shaped the nation's cultural and social landscape.
- The **history** of **National Broadcasting Day** dates back to **July 23, 1927**. On this day, the Indian Broadcasting Company (IBC) made its first radio broadcast from Bombay (now Mumbai).
- This event marked the start of organised radio broadcasting in India. The IBC was later taken over by the government and renamed All India Radio (AIR) in 1936. Since then, AIR has become one of the largest radio networks in the world, reaching millions of listeners across the country.

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Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day
- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)
- 18 July : World Listening Day (Theme 2024 – Listening to the Weave of Sound)
- 19 July : National Football Day
- 20 July : International Moon Day (Theme 2024 – Illuminating the Shadows)
- 20 July : International Chess Day
- 23 July : National Broadcasting Day
- 22 July : Pi Approximation Day 2024
- 22 July : World Brain Day 2024 (Theme 2024 Brain Health and Prevention: Protecting Our Future)

Static Banking Awareness Terms Recently in News :

Types of Money

1. Dear Money :

- The money which is available at high interest rates and hence restricts expenditure by companies.
- Due to restricted money supply, interest rates will be pushed up. Hence, it is very difficult to raise money during this period of dear money.

2. Barren Money :

- Money which is not earning any interest
- Money which is not invested anywhere
- Money which is kept in a safe deposit locker

3. Hot Money :

- Hot money refers to funds that are controlled by investors who actively seek short-term returns. These investors scan the market for short-term, high interest rate investment opportunities. A typical shortterm investment opportunity that attracts "hot money" is the certificate of deposits.
- Hot currency is the currency which is easily available in the market and can be converted into another currency. And it flows easily in and out of the market in terms of investment.

4. Hard Currency :

- Hard currency, safe-haven currency or strong currency is any globally traded currency that serves as a reliable and stable store of value.

5. Fiat Money :

- Fiat money is one that is declared legal tender. This includes any form of currency in circulation such as paper money or coins. Fiat money is backed by a country's government instead of a physical commodity.

IMPORTANT ONE – LINER Current Affairs

- The **European Space Agency** recently **announced** that its new **Ramses spacecraft** may accompany the **asteroid Apophis before and after its safe**, albeit rather close, **pass of Earth**. It will intercept the asteroid 99942 Apophis and accompany it through its safe but exceptionally close flyby of Earth in 2029.
- **Sanjeev Krishan** re-elected for second term as **PwC India Chairperson**.
- **Union Minister of Coal and Mines** launched the **Mineral Exploration Hackathon** and the **National District Mineral Foundation (DMF) Portal**. It is a centralized platform to gather information on the District Mineral Foundations across the country.
- Former Indian tennis stars **Leander Paes and Vijay Amritraj** have become the **first Asian men** to be **inducted into the prestigious International Tennis Hall of Fame**.
- The Navratna company **ONGC Videsh Limited (OVL)** has **bought** the Norwegian firm **Equinor's stake in Azerbaijan's offshore Azeri Chirag Gunashli oil field** and an associated oil pipeline for \$60 million.
- The Centre plans to increase the upper limit of the short-term crop loans under the **Modified Interest Subvention Scheme (MISS)** from **Rs 3 lakh to Rs 5 lakh**.
- Scientists from the **Indian Space Research Organisation (ISRO)** have **successfully** mapped the submerged **structure of Adam's Bridge**, also known as **Ram Setu**.
- The **Madhya Pradesh** State Wildlife Board has accorded **approval** to declare **Ratapani Wildlife Sanctuary**, on the outskirts of Bhopal, as the eighth tiger reserve of MP.
- The newly elected **BJP government** has **renamed** the **Biju Patnaik Sports Award** as **Odisha Rajya Krida Samman'**.

Ques : _____ Implements Stricter Regulations for Cash Pay-Outs at Banks

_____ ने बैंकों में नकद भुगतान के लिए सख्त नियम लागू किए

- (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)** tightened norms related to **cash pay-out service at banks**, making it mandatory for lenders to keep a record of recipients.
- Remitting banks and business correspondents (BCs) must register the remitter using a verified cell phone number and a self-certified 'officially valid document (OVD)'.
- Transactions must be validated with an **additional factor of authentication (AFA)**.
- Remitter details should be included as part of the **IMPS (Immediate Payment Service) / NEFT (National Electronic Funds Transfer) transaction message**.
- The guidelines do not apply to card-to-card transfer transactions.

What is meant by Cash Pay-Out?

- Cash pay-out refers to **arrangements for amounts being transferred out of bank accounts** to beneficiaries not having a bank account.

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- The new guidelines are an update to the **RBI's October 2011 framework on 'Domestic Money Transfer'**.
- These revised norms will come into effect from **November 1, 2024**.

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

RBI in News :

- Cashfree Payments, a company specialising in banking solutions and payments, received the Reserve Bank of India's (RBI) nod to operate as a payment aggregator-cross border (PA-CB).
- According to a Bloomberg report, India's central bank Reserve Bank of India (RBI) sold Rs.34 billion (\$406 million) of bonds in the secondary market, likely to absorb excess cash in the banking system resulting from inflows into the nation's debt after being included in a global index.
- The Reserve Bank of India (RBI) has set up a committee to review the fee structure for white-label ATMs (WLAs). The committee is headed by Indian Banks' Association chief executive Sunil Mehta.
- The Reserve Bank of India (RBI) has developed new standards for lenders to follow before categorising loan accounts as fraudulent.
- The Reserve Bank of India (RBI) in a notification allowed resident individuals to open Foreign Currency Account (FCA) in International Financial Services Centres (IFSCs) at GIFT City in Gujarat under the Liberalised Remittance Scheme (LRS).

- 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.
- 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.
- 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.
- 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 Reserve Bank of India (RBI) has appointed Arnab Kumar Chowdhury and Charulatha S. Kar as executive directors.
- RBI has joined Project Nexus, a multilateral initiative aimed at enabling instant cross-border retail payments by interlinking domestic Fast Payments Systems (FPSs).
- RBI Announces SAARC Currency Swap Framework For 2024-27. The total corpus of the Rupee support is Rs.250 billion.
- Reserve Bank of India (RBI) Governor Shaktikanta Das has unveiled three major initiatives: the Pravaah portal, the Retail Direct Mobile App, and a FinTech Repository
- Reserve Bank of India (RBI) conducted two variable rate reverse repo (VRRR) auctions totaling Rs.44,430 crore, aiming to absorb surplus liquidity from the banking system.

Ques : National Asset Reconstruction Co Ltd (NARCL) established in which year ?

नेशनल एसेट रिकंस्ट्रक्शन कंपनी लिमिटेड (NARCL) की स्थापना किस वर्ष में हुई?

- (a) 2012
- (b) 2014
- (c) 2016
- (d) 2020
- (e) 2021

Answer : Option E

Explanation :

- The government backed **National Asset Reconstruction Co Ltd (NARCL)** has **offered to acquire** another **Rs 1.25 lakh crore** of **non-performing assets (NPAs)** from banks with offers at various stages of **due diligence and evaluations**.
- This is in addition to the 18 accounts with total banking loan exposure of **around Rs 92,000 crore** **acquired by NARCL** so far.
- While offers on assets worth Rs 1.25 lakh crore are at different stages of acquisition, due diligence, and evaluations for assets of around Rs 40,000 crore are underway.

About NARCL :

- Established : July 2021
- HQ : Mumbai
- Chairman : Diwakar Gupta

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Ques : Which Bank Raises Fixed Deposit Rates by 20 Basis Points?
कौन सा बैंक सावधि जमा दरों में 20 आधार अंकों की वृद्धि करता 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 D

Explanation :

- **HDFC Bank** has **increased** fixed deposit **interest rates** by up to **20 basis points (bps)** for amounts **below Rs 3 crore**.
- The new rates are **effective from July 24, 2024**.
- The **highest interest rate** offered by the bank is **7.40%** for general citizens and **7.90% for senior citizens** on a tenure of 4 years and 7 months to 55 months.

About HDFC Bank :

- Founded : 1st July 2023 (via the merger between HDFC-HDFC bank)
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Sashidhar Jagdishan
- Tagline : We Understand Your World

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Time period and rates

Time period	General citizen rates	Senior citizen rates
7 - 14 days	3.00%	3.50%
15 - 29 days	3.00%	3.50%
30 - 45 days	3.50%	4.00%
46 - 60 days	4.50%	5.00%
61 - 89 days	4.50%	5.00%
90 days \leq 6 months	4.50%	5.00%
6 months 1 day \leq 9 months	5.75%	6.25%
9 months 1 day $<$ 1 year	6.00%	6.50%
1 year $<$ 15 months	6.60%	7.10%
15 months $<$ 18 months	7.10%	7.60%
18 months $<$ 21 months	7.25%	7.75%
21 months - 2 years	7.00%	7.50%
2 Years 1 day $<$ 2 Years 11 Months	7.00%	7.50%
2 Years 11 Months - 35 Months	7.35%	7.85%
2 Years 11 Months 1 day \leq 3 Year	7.00%	7.50%
3 Years 1 day $<$ 4 Years 7 Months	7.00%	7.50%
4 Years 7 Months - 55 months	7.40%	7.90%
4 Years 7 Months 1 day \leq 5 Years	7.00%	7.50%
5 Years 1 day - 10 Years	7.00%	7.50%

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Ques : Insurance Regulatory and Development Authority of India (IRDAI) established in which year ?

भारतीय बीमा विनियामक और विकास प्राधिकरण (IRDAI) की स्थापना किस वर्ष में हुई?

- (a) 1995
- (b) 1996
- (c) 1997
- (d) 1998
- (e) 1999

Answer : Option E

Explanation :

- The **Insurance Regulatory and Development Authority of India (IRDAI)** has **revised** its **guidelines** regarding the commission for **long-term motor insurance policies**.
- These revised guidelines align these policies with the **standard motor insurance policies** having **validity of 1 year**.
- **Earlier**, insurers were allowed to pay up to 17.5% of the premium as the 1st-year commission for 5-year comprehensive motor insurance policies for 2-wheelers, as per the CafeMutual Fund report.
- **Later**, this commission was reduced to 10% for the 2nd and 3rd years and further reduced to 5% for the 4th and 5th years.
- Initially, the commission cap for 3-year comprehensive motor insurance policies for 4-wheelers was set at 15% for the 1st year, 10% for the 2nd year, and 5% for the 3rd year.

About IRDAI :

- Established : 1999
- HQ : Hyderabad
- Chairman : Debasish Panda

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Ques : TerraPay established in which year ?

टेरापे की स्थापना किस वर्ष हुई?

- (a) 2012
- (b) 2013
- (c) 2014
- (d) 2015
- (e) 2016

Answer : Option C

Explanation :

- **TerraPay**, a global money movement company, has announced that financial institutions can now send money directly to **over 2.1 billion mobile wallets** worldwide using **existing Swift connectivity**.
- The integration allows payments initiated over Swift to reach TerraPay's system with enhanced speed and efficiency.
- It ensures **end-to-end transparency** from account to wallet, leveraging Swift's transaction tracking capabilities.
- Swift connects over 11,500 financial institutions in more than 200 countries, facilitating global transactions.
- TerraPay's network supports payments to more than 2.1 billion mobile wallets and **7.5 billion bank accounts globally**.
- Recipients can receive funds in their preferred currency.
- This development aligns with the G20's objectives for faster, more transparent, accessible, and cost-effective cross-border transactions.

About TerraPay :

- Founded : 2014
- Headquarters : London
- Co-Founder and CEO: Ambar Sur

Ques : National Payments Corporation of India (NPCI) established in which year ?

नेशनल पेमेंट्स कॉर्पोरेशन ऑफ इंडिया (NPCI) की स्थापना किस वर्ष में हुई?

- (a) 2008
- (b) 2009
- (c) 2010
- (d) 2011
- (e) 2012

Answer : Option A

Explanation :

- The **National Payments Corporation of India (NPCI)** announced the **One World UPI wallet for international travellers** coming to India.
- The wallet offers the convenience of making UPI payments without requiring an Indian SIM card or an Indian bank account and is based on the technology called Prepaid Payment Instrument (PPI).
- One World UPI wallet was first introduced in 2023 during the G20 India summit and is now being rolled out.
- The One World UPI is currently available from NPCI partners such as IDFC First Bank and Transcorp

About National Payments Corporation of India (NPCI) :

- Established : 2008
- HQ : Mumbai, Maharashtra
- CEO & MD : Dilip Asbe
- Non Executive Chairman : Ajay Kumar Choudhary

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Recent Facilities Launched in Banking & Insurance Sector :

- Bank of Baroda (BoB) has launched a range of digital and technologized initiatives, including a Generative AI-powered virtual relationship manager (VRM), and credit line on UPI for enhancing payments and banking experience for customers.
- Navi Mutual Fund has launched Navi Nifty 500 Multicap 50:25:25 Index Fund, the first-ever index fund to track the Nifty 500 Multicap 50:25:25 index
- Kotak Mahindra Bank (KMB) has unveiled a new distribution structure, integrating the physical branch network, digital branch channel (encompassing mobile banking and net banking platforms), and voice channel.
- Bandhan Bank has introduced a payment solution using Bharat QR Code for Current and Savings account customers.
- State Bank of India (SBI) has launched a 444-day term deposit scheme, “Amrit Vrishti”, with an interest rate of 7.25 per cent.
- Bajaj Finserv Asset Management has launched a new financial product for retail investors looking to get returns on their idle savings.
- BranchX India Private Limited, a leading neobank innovator, has launched India’s first personal loan solution through the Open Network for Digital Commerce (ONDC).
- Bank of Baroda (BoB) and Bank of Maharashtra (BoM) have introduced special deposit schemes to address the increasing credit demand.
- National Bank for Agriculture and Rural Development (NABARD) informed its arm that it has launched a Rs 750-crore agri fund for startups and rural enterprises. The fund called 'Agri-SURE' is announced by NABVENTURES, a subsidiary of NABARD.
- State Bank of India has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.
- BNP Paribas, the European Union’s leading bank and a key player in international banking, has launched operations at the Gujarat International Finance Tec-City - International Financial Services Centre (GIFT-IFSC) through a new branch.
- State-owned Punjab National Bank (PNB) introduced a new security feature 'Safety Ring' within its internet banking system and mobile banking system in response to the increasing number of cyber frauds.
- Tata Asset Management has launched India's first-ever tourism index fund – the Tata Nifty India Tourism Index Fund.
- Ageas Federal Life Insurance has launched a new pension plan named ‘Golden Years Pension Plan’ that aims to provide a comprehensive solution for securing the financial futures of policyholders during their retirement years.

- ICICI Prudential Mutual Fund has launched the ICICI Prudential Nifty Oil & Gas ETF, India's first exchange-traded fund (ETF) in the oil and gas sector.
- One 97 Communications Limited (OCL), which owns brand Paytm, has rolled out 'Paytm Health Saathi', an exclusive health and income protection plan for its merchant partners.
- Life Insurance Corporation (LIC) has launched the 'Jeevan Samarth', an initiative aimed at transforming the agency ecosystem.
- Private sector life insurer Shriram Life Insurance Company has launched a Deferred Annuity Plan aimed at providing a steady retirement income for customers.
- ICICI Bank has launched the 'Student 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)

Ques : According to the India State of Forest Report 2021, what area of India is under forest cover?

भारत राज्य वन रिपोर्ट 2021 के अनुसार, भारत का कौन सा क्षेत्र वन आवरण के अंतर्गत है?

- (a) 21.71%
- (b) 21.85%
- (c) 22.75%
- (d) 24.35%
- (e) 25.35%

Answer : Option A

Explanation :

- According to **Kirti Vardhan Singh, the Union Minister of State for Environment, Forest and Climate Change**, the country's total forest cover is **7,13,789 square kilometres or 21.71%** of its geographical area.
- The Minister gave this information by quoting the **India State of Forest Report (ISFR) 2021**.
- The India State of Forest Report is prepared biennially by the **Forest Survey of India, which is based in Dehradun, Uttarakhand**.
- The Forest Survey of India comes under the Union Ministry of Environment, Forest and Climate Change.
- The maximum forest area in the country was reported in Madhya Pradesh, with 77,493 square kilometres of the state under forest cover. After Madhya Pradesh, the maximum area under forest was in Arunachal Pradesh, followed by Chhattisgarh, Odisha and Maharashtra.
- Among the states, Haryana had the least forest cover (1603 sq km), followed by Punjab (1847 sq km).
- Among the states and Union Territories, Chandigarh had the least area under forest cover, a mere 23 square kilometres. After Chandigarh, Lakshadweep had 27 kilometres under forest cover, followed by Puducherry, 57 kilometres under forest cover.

Ques : _____ successfully carried out the second experimental flight for the demonstration of Air Breathing Propulsion Technology.

_____ ने दूसरी प्रायोगिक उड़ान सफलतापूर्वक भरी वायु श्वास प्रणोदन प्रौद्योगिकी का प्रदर्शन।

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

Answer : Option B

Explanation :

- **Indian Space Research Organisation (ISRO)** successfully carried out the second experimental flight for the demonstration of Air Breathing Propulsion Technology.
- In this system the rocket will carry its fuel, but will not carry an on-board oxidiser.
- Instead, this system will utilise atmospheric oxygen as an oxidiser to burn the fuel. This makes rockets significantly lighter and more efficient.
- However, such air-breathing technologies can be used only within the denser layers of the Earth's atmosphere, where there is an adequate supply of oxygen.
- Such technologies might be feasible in the denser layers of Earth's atmosphere (up to 70kilometres altitude), and thereafter the rocket must switch to another stage that has both fuel and an on-board oxidizer.

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Indian Space Research Organisation (ISRO) :

- Founded : 15 August 1969
- HQ : Bengalore, Karnataka
- Founder / 1st Chairman : Vikram Sarabhai
- 10th Chairman : S Somanath

News related to ISRO :

- GSAT 20 is a hi-tech heavy-weight satellite weighing 4,700 kg. New Delhi: In a first, Indian space agency ISRO will launch its latest large satellite on SpaceX's Falcon 9 rocket.
- ISRO successfully carried out the third Reusable Launch Vehicle (RLV) Landing Experiment (LEX) on June 23 at the Aeronautical Test Range (ATR) in Chitradurga, Karnataka.
- DRDO has commissioned a Bengaluru-based firm to indigenously develop a receiver chip to acquire and disseminate Indian time for Navigation with Indian Constellation (NavIC) developed by ISRO.
- ISRO recently developed Computational Fluid Dynamics (CFD) software named PraVaHa.
- Indian Space Research Organization (ISRO) Chairman S Somanath announced on 16 April 2024 that India aims to achieve debris-free space by 2030.
- ISRO Chairman S Somanath unveiled SFO Technologies' carbon reduction initiative, aiming for a 50% reduction by 2035 and zero emissions by 2040.
- ISRO achieved yet another milestone in design and manufacturing by successfully conducting a long duration test of the PS4 engine of the PSLV stage.
- Proba-3 Mission of ESA to Study Sun will be Launched by ISRO
- Indian Space Research Organisation (ISRO) Chandrayaan -3 mission team was awarded the 2024 John L "Jack" Swigert, Jr, Award for Space Exploration by the US-based Space Foundation.

Ques : The government has estimated to collect _____ from disinvestment and asset monetisation in the FY25.

सरकार ने वित्त वर्ष 2025 में विनिवेश और परिसंपत्ति मुद्रीकरण से _____ एकत्र करने का अनुमान लगाया है।

- (a) 20,000 crore
- (b) 30,000 crore
- (c) 40,000 crore
- (d) 50,000 crore
- (e) 100,000 crore

Answer : Option D

Explanation :

- The government has estimated to collect Rs 50,000 crore from disinvestment and asset monetisation in the current fiscal.
- Besides, the government estimates a total of Rs 56,260 crore dividend from CPSEs (central public sector enterprises), more than Rs 48,000 crore estimated in the interim budget.
- The budget also estimates that dividend from RBI, banks and financial institutions would be Rs 2,32,874 crore in FY25, more than double of interim budget estimate of Rs 1.02 lakh crore.
- The massive increase in the number is on account of the windfall dividend of Rs 2.11 lakh crore from the RBI.
- As per the budget document, the government has estimated Rs 50,000 crore towards capital receipts. This is same as the amount provisioned for in the interim budget.
- The revised estimates for last fiscal has been pegged at Rs 30,000 crore.

Ques : Which of the following country will host the 2030 Winter Olympics and Paralympic Games?

निम्नलिखित में से कौन सा देश 2030 शीतकालीन ओलंपिक और पैरालंपिक खेलों की मेजबानी करेगा?

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

Answer : Option D

Explanation :

- The **International Olympic Committee (IOC)** announced that the **French Alps** will host the **Winter Olympic and Paralympic Games** in **2030**.
- The announced plans are conditional based on the guarantees given by French President Emmanuel Macron that the new office being formed in the country after 2024 will underwrite all the organisational guarantees that must still be signed.
- The 2030 Winter Games will be the first time the event returns to France since the 1992 edition. The 2026 edition of the prestigious tournament will be held in Italy.

About French Alps

- Situated on the French-Italian border, the Alps are widely known for offering some of the world's best snow skiing. This reputation is well-earned.
- The renowned Mount Blanc, the highest summit in the Alps at 15,700 feet (or over 5,000 meters), is part of the enormous Alps Mountain range.

SPORTS NEWS :

- In Swedish Open Tennis, Nuno Borges of Portugal defeated Spaniard Rafael Nadal in the final, 6-3, 6-2, to win the men's singles tennis title at Bastad in Sweden.
- India's Kush Maini won his maiden Formula 2 Sprint Race at the Hungarian Grand Prix after initial winner Richard Verschoor's was disqualified due to a technical infringement.
- Lallianzuala Chhangte and Indumathi Kathiresan were named the AIFF Best Men's and Women's Players of the Year 2023-24 at the AIFF Award Night in New Delhi.
- Oscar Piastri won his first Formula One race after completing a McLaren one-two with Lando Norris at the Hungarian Grand Prix.
- India has maintained its 124th position in the latest FIFA men's rankings released. Argentina at the top of the FIFA rankings.
- Rider Kavin Quintal is all set to make a historic debut at the WorldSBK SSP300 competitions and become the first Indian rider to participate in a World Superbike Championship.
- Indian Champions team led by Yuvraj Singh won the inaugural edition of the World Championship Of Legends (2024) by defeating the Younis Khan-led Pakistan Champions team by five wickets during the finals held in Birmingham, England.
- India's final contingent for the upcoming Paris Olympics has been approved by the sports ministry. The contingent will have 117 athletes accompanied by 140 support staff and officials. The games will begin from 26th July to 11th August.
- India's Shaurya Bawa signed off with a bronze medal after going down 0-3 to Egyptian top seed Mohamed Zakaria in the boys' singles semifinal of the World Junior Squash Championships in Houston.
- The Spanish men's football team, also known as La Roja, won their fourth UEFA European Football Championships or the Euro Cup by defeating England 2-1 in the final played at Berlin's Olympiastadion stadium on 14 July 2024.
- Carlos Alcaraz of Spain and Barbora Krejčíková of Czech Republic won the men's and women's single title respectively at the 2024 Wimbledon Tennis Championships .
- In Shooting, India's Sabeera Haris has bagged the bronze medal in women's trap event at the International Shooting Sport Federation, ISSF Junior World Cup in Porpetto, Italy.

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

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

Ques : C-DOT partners with which of the following two IITs to boost 6G standardization and connectivity?

सीडॉट ने 6जी मानकीकरण और कनेक्टिविटी को बढ़ावा देने के लिए निम्नलिखित में से किन दो आईआईटी के साथ साझेदारी की है?

- (a) IIT Delhi and IIT Bombay
- (b) IIT Delhi and IIT Madras
- (c) IIT Roorkee and IIT Mandi
- (d) IIT Roorkee and IIT Kanpur
- (e) IIT Madras and IIT Mandi

Answer : Option C

Explanation :

- The **Centre for Development of Telematics (C-DOT)**, signed an **agreement** with the **Indian Institute of Technology Roorkee (IIT Roorkee)** and **Indian Institute of Technology, Mandi (IIT Mandi)**.
- Goal for the development of 'Cell-Free' 6G Access Points. Both the IITs are collaborating to develop this technology.
- This scheme aims to enable affordable broadband and mobile services, playing a significant role in bridging the digital divide across India.
- The **agreement is signed under the Telecom Technology Development Fund (TTDF) scheme** of Department of Telecommunications, Government of India, which has been **designed for providing funding support to domestic companies, Indian startups, academia and R&D institutions** involved in technology design, development, commercialization of telecommunication products and solutions.

About Development of Telematics (C-DOT) :

- The Ctelecommunications technology development centre.
- It was established in 1984 with initial mandate of designing and developing digital exchanges.
- C-DOT has expanded to develop entre for Development of Telematics (C-DOT) is an Indian Government owned telecom equipment both wireless and wired since 1980's.

IITs in News :

- IIT Delhi and Prasar Bharati host the two-day Robot Competition 'DD-Robocon' India 2024 at Thyagaraj Stadium in Delhi.
- The Startup Incubation and Innovation Centre (SIIC) at IIT Kanpur has joined forces with the Centre of Excellence for Capacity Building, Training, and Design of Unmanned Aerial Vehicles at IIT Kanpur (Drone CoE Kanpur), an initiative by the Government of Uttar Pradesh, and the Drone Federation of India (DFI) to launch the UAV/UAS/Drone Acceleration and Networking (UDAAN) Programme.
- A team of teachers and students of the Indian Institute of Technology (IIT) Dharwad, led by Sudheer Siddapureddy and Ameer Mulla, has developed a fire rescue assistant drone.
- Tata Consultancy Services (TCS) has joined forces with the Indian Institute of Technology Bombay (IIT Bombay) to create India's inaugural Quantum Diamond Microchip Imager.
- The Armed Forces Medical Services (AFMS) has signed an MoU with the Indian Institute of Technology (IIT) Hyderabad to collaborate on research and training.
- Nine projects sanctioned from the electronics and communication systems (ECS) cluster of Defence Research and Development Organisation (DRDO) were handed over to IIT-Bhubaneswar.
- The Systematic Voters' Education and Electoral Participation Cell (SVEEP) of Kamrup Election District has partnered with IIT Guwahati to develop an innovative 3D printed dummy ballot unit
- The Alliance of Digital India Foundation (ADIF) and IIT Guwahati signed MOU to boost the startup ecosystem in India
- C-DOT, the premier Telecom R&D Centre of the Department of Telecommunications (DoT) and IIT Jodhpur signed an agreement for "Automated Service Management in 5G and Beyond Networks Using AI"
- Armed Forces Medical Services (AFMS) has signed MoU with the Indian Institute of Technology (IIT) Kanpur
- Lightstorm signed with IIT Madras to launch employment skilling initiative
- SJVN partners with IIT-Patna to improve tunneling project performance
- Canara Bank and SINE of IIT Bombay Partners to Empower Start-ups Across India
- IIM Mumbai and Starburst collaborate to boost aerospace, defence startups
- IIT Madras hosts the 6th Shaastra Rapid FIDE Rated Chess Tournament

Ques : Who has been honoured with customised gold coins by the Grevin Museum in Paris?

पेरिस के ग्रेविन म्यूजियम द्वारा कस्टमाइज्ड गोल्ड कॉइन से किसे सम्मानित किया गया है?

- (a) Shah Rukh Khan / शाहरुख खान
- (b) Akshay Kumar / अक्षय कुमार
- (c) Aishwarya Rai / ऐश्वर्या राय
- (d) Amitabh Bachchan / अमिताभ बच्चन
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- Bollywood superstar **Shah Rukh Khan** has been **honoured** with customised **gold coins** by the **Grevin Museum in Paris**.
- **Shah Rukh** is the **first Indian actor** to have gold coins in his name at the museum.
- According to the report, the Grevin Museum is a wax museum located on the Grands Boulevards in Paris.
- The Dunki actor has his wax statues in several wax museums across the globe including the US, the UK, Germany, France, Czech Republic, Thailand, India, Singapore and Australia.
- Shah Rukh will soon be receiving the prestigious Pardo alla Carriera at the 77th edition of the Locarno Film Festival as well.
- Meanwhile, on the work front, Shah Rukh delivered three major blockbusters last year including Atlee's Jawan, Siddharth Anand's Pathaan and Rajkumar Hirani's Dunki.

Recent Awards & Winners :

- International Excellence Award : CA Arpit Jagdish Kabra
- ‘Best Performing State’ under the Prime Minister SVANidhi scheme : Madhya Pradesh
- Awarded with Olympic Order by the International Olympic Committee (IOC) : Shooter Abhinav Bindra
- “Best Child and Women Development Initiatives of the Year 2024” : Sri Kurumba Educational and Charitable Trust
- COSPAR Harrie Massey Award : Prahlad Chandra Agrawal
- Golden sand master award : Sudarsan Pattnaik
- Gulbenkian Prize for Humanity 2024. : Andhra Pradesh Community Managed Natural Farming (APCNF)
- best state in Horticulture in the prestigious Agriculture Leadership Awards 2024 : Nagaland
- Order of St Andrew Russia’s Highest Civilian Honour : Prime Minister Narendra Modi
- “Chevalier de la Légion d’Honneur” Highest civilian award of France : Roshni Nadar Malhotra
- Dr. C. Narayana Reddy National Literary Award : Sivashankari
- Spice Award 2024 : Sopna Kallingal
- K. Saraswathi Amma Award : P Geetha
- Padma Bhushan : Foxconn Chairman Young Liu
- Sustainable Governance Champion Award : Garden Reach Shipbuilders & Engineers (GRSE) Ltd.
- 12th Vishwa Hindi Samman (World Hindi Conference) : Dr. Usha Thakur
- 2024 Commonwealth Short Story Prize : Sanjana Thakur for her story “Aishwarya Rai”
- Pen Pinter Prize 2024 : Arundhati Roy
- Karnataka Vikas Grameena Bank (KVGB), sponsored by Canara Bank, has received the national award for significant enrolment under the Atal Pension Yojana (APY) by the Pension Fund Regulatory and Development Authority (PFRDA).
- ‘Nelson Mandela Lifetime Achievement Award’ : Vinod Ganatra
- Limca Book of Records : Indian Railways for organizing the largest public service event
- V. Shantaram, Lifetime Achievement Award 2024 : Subbiah Nallamuthu
- “Risk Manager of the Year Award 2024” : Reserve Bank of India (RBI)
- 2024 Databricks Retail and CPG Partner of the Year : Tredence

- Annual Hindi Sahitya Bharati Award : Krishna Prakash
- The Securities and Exchange Board of India (SEBI) has been awarded the 'Best Conduct of Business Regulator' in the Asia Pacific region by The Asian Banker.
- UN's WSIS 2024 "Champion" Award : Centre for Development of Telematics (C-DOT)
- Dilip Bose award for lifetime achievement : coach Nar Singh
- Gudleppa Hallikeri Award for 2024 : Siddhalinga Pattanashetti
- Corporate Social Responsibility award in the Non-Fossil Fuel (NF) business category : Power Finance Corporation Limited (PFC)
- United Nations Military Gender Advocate of the Year for 2023 : Major Radhika Sen
- 'The Economic Times HR World Future Ready Organization Award 2024-25' : NHPC, India's premier hydropower company
- Grand Prix Award at the 77th Cannes Film Festival : Indian filmmaker Payal Kapadia
- Best Actress award at the 77th Cannes Film Festival : Anasuya Sengupta (Indian)
- La Cinef Award for Best Short Film at the 77th Cannes Film Festival : Chidanand Naik's film 'Sunflowers Were the First to Know'
- Amal Clooney Women's Empowerment Award : Arti 18-year-old, E-rickshaw driver
- Shaw Prize in Astronomy for 2024 : Srinivas R. Kulkarni (Indian-origin U.S. scientist)
- International Booker Prize for fiction : German author Jenny Erpenbeck and translator Michael Hofmann for "Kairos"
- ATD BEST Award 2024 : NTPC third rank globally
- Global Pride of Sindhi Award 2024 : Pawan Sindhi
- Gold in the 'Best Product Iteration' category at the INMA Awards 2024 : OTTplay
- 'Best Employer' 2023 by Kincentric for the fourth consecutive year : DBS bank
- Title of Best Trading Platform in India : QuantPower
- 2024 Guillermo Cano World Press Prize : Palestinian journalists
- Oxford Bookstore Book Cover Prize : Bhavi Mehta
- Purnima Devi Barman : Whitley Gold Award, also known as the Green Oscar
- Vaishali Ramesh Babu : title of Grandmaster by FIDE, the International Chess Federation
- Lacchu Maharaj Award : Hema Malini and Saira Banu with 8 others
- 2024 Goldman Prize : Alok Shukla

Ques : _____ to seek licences to scout the Pacific Ocean for critical minerals.

_____ प्रशांत महासागर में महत्वपूर्ण खनिजों की खोज के लिए लाइसेंस प्राप्त करना।

- (a) India / भारत
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) Pakistan / पाकिस्तान
- (e) Bangladesh / बांग्लादेश

Answer : Option A

Explanation :

- **India** is preparing to **apply for licenses to explore deep-sea minerals** in the **Pacific Ocean**, aiming to secure critical resources for energy transition technologies.
- The **International Seabed Authority (ISA)**, a UN-backed body, has issued **31 deep-sea exploration licenses**, including **two for India in the Indian Ocean**.
- India will focus on the Clarion-Clipperton Zone, a mineral-rich area in the Pacific Ocean between Hawaii and Mexico.
- India plans to apply for exploration licenses next year but will need at least three to four years to develop the necessary expertise and technology for deep-sea mining.

Ques : Who Surpasses Smriti Mandhana To Become India's Highest T20I Run-Getter?

स्मृति मंधाना को पछाड़कर कौन बनी भारत की सबसे ज्यादा T20I रन बनाने वाली खिलाड़ी?

- (a) Harmanpreet Kaur / हरमनप्रीत कौर
- (b) Shefali Verma / शेफाली वर्मा
- (c) Richa Ghosh / ऋचा घोष
- (d) Mithali Raj / मिताली राज
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- **Harmanpreet Kaur** has now become the **top run-scorer** in women's **T20I cricket** for India, **overtaking Smriti Mandhana**.
- This **milestone was achieved during India's Women's Asia Cup T20 match** against the **UAE in Dambulla**.
- Harmanpreet's T20I total now stands at 3,415 runs from 171 matches, with an average of 28.22 and a strike rate of 107.35.
- She is now the second-highest run-getter in women's T20Is, going ahead of Meg Lanning (Aus) (3405), with only Suzie Bates (New Zealand) (4348) ahead of her.

Recent records in Cricket:

- Rohit Sharma : First cricketer in the world to hit 600 sixes in international cricket
- Smriti Mandhana : First Indian Woman Cricketer To Score Consecutive Centuries in ODIs
- Rohit Sharma 2nd player after MS Dhoni to play 250 matches in IPL
- Shafali Verma : Fastest double century in women's Test cricket
- Jos Buttler : Becomes first Englishman to make 3,000 T20I runs
- Sophie Ecclestone : Fastest woman to reach 100 wickets in One Day International (ODI) cricket
- Yuzvendra Chahal : first bowler to pick up 200 wickets in the history of the Indian Premier League (IPL)
- Dipendra Singh Airee, Nepal : Third man to hit six sixes in an over in an international T20 game
- Virat Kohli : First-ever batter in IPL history to reach 7500 runs
- Rohit Sharma : First cricketer in the world to hit 600 sixes in international cricket
- Rohit Sharma : First Indian to smash 500 sixes in T20 cricket
- Sunil Narine : First player to hit a century and take 100 wickets in IPL
- Ravindra Jadeja : First player to achieve the remarkable feat of at least 100 catches, 1,000 runs, and 100 wickets in the tournament
- Sunrisers Hyderabad : Record-breaking total of 287 runs for the loss of just 3 wickets

Ques : National Income Tax Day is celebrated every year on which day?

राष्ट्रीय आयकर दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 23 July
- (b) 24 July
- (c) 25 July
- (d) 22 July
- (e) 26 July

Answer : Option B

Explanation :

- **India** celebrates the **Income Tax Day, or Aaykar Divas**, every year on **July 24**.
- This day commemorates the historical evolution of tax administration in India and the ongoing reforms that aim to enhance tax compliance and simplify the process for taxpayers.
- On this day, Income tax was first levied as a duty in India in 1860. The department celebrated this day for the first time in 2010 marking 150 years of the introduction of Income tax in India. This year marks the 165th occasion of National Income Tax Day.
- The history of National Income Tax Day dates back to 1860; it was first imposed by Sir James Wilson in 1860. The initial implementation laid the groundwork, it was the comprehensive Income Tax Act of 1992 that truly established a structured tax administration in the country.

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

विश्व डूबने से बचाव दिवस हर साल किस दिन मनाया जाता है?

- (a) 22 July
- (b) 25 July
- (c) 24 July
- (d) 23 July
- (e) 26 July

Answer : Option B

Explanation :

- **World Drowning Prevention Day** is observed every year on **25 July**.
 - **Objective** – To raise awareness and accelerating action on global drowning prevention.
 - **Theme 2024** – Anyone can drown, no one should
 - This observance gains additional significance in light of the World Health Assembly Resolution WHA76.18, passed in 2023, which underscores the urgent need for coordinated multi-sectoral action to combat drowning—a leading cause of injury-related death and disability worldwide.
-

Important days :

- 1 July : National Doctor's Day (Theme 2024 – Healing Hands, Caring Hearts.)
- 1 July : Chartered Accountants Day (CA Day)
- 1 July : National Postal Worker Day
- 2 July : World Sports Journalist Day
- 2 July : World UFO Day
- 3 July : International Plastic Bag Free Day
- 3 July : Disobedience Day

- 5 July : Pet Remembrance Day
- 6 July : World Zoonoses Day (Theme 2024 – One World, One Health: Prevent Zoonoses)
- 10 July : Chronic Disease Awareness Day
- 10 July : Global Energy Independence Day
- 10 July : National Fish Farmer's Day
- 11 July : World Population Day (Theme 2024 – Leave no one behind, count everyone)
- 12 July : International Day of Combating Sand and Dust Storms
- 12 July : World Malala Day
- 15 July : World Youth Skill Day (Theme 2024 – Youth Skills for Peace and Development)
- 17 July : World Day for International Justice
- 17 July : World Emoji Day
- 18 July : Nelson Mandela International Day (Theme 2024 – Combatting poverty and inequality is in our hands)
- 18 July : World Listening Day (Theme 2024 – Listening to the Weave of Sound)
- 19 July : National Football Day
- 20 July : International Moon Day (Theme 2024 – Illuminating the Shadows)
- 20 July : International Chess Day
- 22 July : Pi Approximation Day 2024
- 22 July : World Brain Day 2024 (Theme 2024 Brain Health and Prevention: Protecting Our Future)
- 23 July : National Broadcasting Day

IMPORTANT ONE – LINER Current Affairs

- All rounder **Hardik Pandya** has **inked** an exclusive **licensing pact with FanCode Shop**, the online merchandise store of Dream Sports-owned FanCode, to launch his performance wear range.
- The Board of Control for Cricket in India Secretary Jay Shah said that the **BCCI will provide Rs 8.5 crore to the Indian Olympic Association (IOA)** as a **support** for the **Indian** contingent. This will be representing the country at the **upcoming 2024 Paris Olympics**.
- **Rigoberta Menchú Tum**, the renowned **Nobel Peace Prize laureate** and **Guatemalan human rights activist** Receives **Prestigious Gandhi Mandela Award 2020**. Gandhi Mandela Award Started in 2019.
- **Rajiv Gandhi Civils Abhayastam scheme Launched** by Telangana chief minister A Revanth Reddy. Its aim is Helping the youth prepare for the UPSC Mains.
- **Indian Renewable Energy Development Agency Limited (IREDA)** is set to invest approximately **Rs.290 crore** in the **Upper Karnali Hydro-Electric Power Project**. It is a 900 MW run-of-the-river hydropower project being developed on the Karnali River in Nepal.
- In the **ICC Men's Cricket ODI World Cup League 2**, **Scotland fast bowler Charlie Cassell scripted history** on his debut breaking an all-time ODI record by taking 7 wickets for 21 against Oman, in Dundee.
- **Indian tennis player Yuki Bhambri**, in partnership with Albano Olivetti of France, has won the 2024 Swiss Open Gstaad Men's Doubles title.
- State-owned **Energy Efficiency Services Ltd (EESL)** will introduce retail franchisee shops called '**Urja Dakshta Dukan**' which will offer affordable energy-efficient products like LED lights, ACs, and fans to consumers.
- The **Union Minister for Youth Affairs and Sports** stated in the Lok Sabha that the Ministry has recognised the Indian Kalarippayattu Federation as the Regional Sports Federation to promote '**Kalarippayattu**' in the country.