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Current Affairs



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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).

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- 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 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.

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

EXAM
Genius

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.