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Current Affairs



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Ques : Fintech app CRED Established in which year?
फिनटेक ऐप CRED की स्थापना किस वर्ष हुई?

- (a) 2015
- (b) 2016
- (c) 2017
- (d) 2018
- (e) 2019

Answer : Option D

Explanation :

- **Fintech app CRED** has **launched** a unified money management **dashboard** called **CRED Money**.
- The platform aggregates all customer financial data, including payments, on a single platform.
- It is aimed at becoming the go-to app for well-heeled customers.
- Similar apps providing unified platforms for multiple bank accounts and transactions include ICICI Bank, Axis Bank, and Fi Money.
- CRED Money is built on the Account Aggregator (AA) framework. This framework allows secure and encrypted sharing of bank account information between authorized organizations.

What is meant by Account Aggregators?

- **Account Aggregators (AAs)** act as intermediaries by collecting data from **Financial Information Providers (FIPs)** and sharing it with **Financial Information Users (FIUs)** such as lending banks and agencies.
- **CRED** is classified as a **Financial Information User (FIU)**.

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About CRED :

- Founded : 2018
- Headquarters : Bangalore, Karnataka, India
- CEO : Kunal Shah

Recent Facilities Launched in Banking & Insurance Sector :

- The National Payments Corporation of India (NPCI) announced the One World UPI wallet for international travellers coming to India.
- 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.
- 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 'Finquiry' for fintechs to visit the FinTech department of the RBI in Mumbai, Maharashtra.
- ICICI Bank announced "SmartLock," a novel safety feature that lets users lock and unlock several banking services at once without contacting customer support via phone or email.
- HDFC Bank has launched a new digital investment platform to take wealth services to every Indian and make investments simple and transparent.
- NSE Indices Limited has launched 'Nifty India Tourism Index', a new thematic index to track the performance of stocks from the Nifty 500 Index that represent the travel and tourism sector.
- SBI Mutual Fund announced the launch of the SBI Silver Exchange Traded Fund (ETF) and the fund of fund route to it- SBI Silver ETF Fund of Fund.
- Pension Fund Regulatory and Development Authority (PFRDA) chairman Deepak Mohanty announced that the regulator would introduce new life cycle fund options with up to 50% equity by September for NPS (non-government) subscribers.
- ICICI Prudential Life Insurance offered a 15% lifetime discount for women on all premiums for its term insurance product, iProtect Smart.
- Motilal Oswal Asset Management Company Limited (MOAMC) introduced Motilal Oswal Nifty India Defence Index Fund, India's 1st index fund offering exposure to defence stocks listed in India.
- State Bank of India (SBI) has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs (small and medium enterprises).
- Universal Sompo General Insurance Company Limited has launched a new theme, 'Insure today for a safe tomorrow,' to raise awareness about the importance of insurance in safeguarding against unforeseen risks.
- Private general insurer, SBI General Insurance Company has announced the withdrawal of its Arogya Plus policy with effect from October 5, 2024.
- Indian Overseas Bank (IOB) has inaugurated a new, exclusive branch on Anna Salai (Mount Road) in Chennai, dedicated entirely to support start-ups.
- All India Bank Employees' Association (AIBEA), the oldest and largest trade union of bank employees, launched a 'Bank Clinic', an exclusive website, in Mumbai, Maharashtra.
- Bank of Maharashtra introduces the Maha Krishi Samridhi Yojana (MKSY), offering financial assistance to food and agro-based industries, agri-infrastructure projects involved in processing activities, and the development of agricultural infrastructure facilities.

Ques : _____ to Issue Guidance Notes on Scenario Analysis and Stress Testing for Climate-Related Financial Risk

_____ जलवायु-संबंधी वित्तीय जोखिम के लिए परिदृश्य विश्लेषण और तनाव परीक्षण पर मार्गदर्शन नोट जारी करेगा

- (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)** is **planning** to release guidance notes on **scenario analysis, stress testing, and effective management of climate-related financial risks**.
- These **notes** will **be based on** the **Basel Committee on Banking Supervision (BCBS) principles**.
- Proposals for tackling climate change may give rise to contradictory views due to perceived compromises on economic growth and employment.
- Early work on mitigating climate risk supports long-term growth.
- Investments in climate action are expected to pay off in the medium and long term.
- Significant funding gaps exist, with financing requirements estimated at **2.5% of GDP annually for India** and **\$2 trillion per year by 2030 for Emerging Market and Developing Economies (EMDEs)**.

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- Adaptation involves responding to climate events that deteriorate environmental conditions essential for daily living (water, energy, air quality, and working temperatures).
 - Adaptation financing is critical for establishing early warning systems and disaster preparedness plans to build economic resilience and sustainable development.
-

RBI in News :

- The Reserve Bank of India (RBI) has cancelled the Certificate of Registration (CoR) (license) of Uravakonda Cooperative Town Bank Limited based in Andhra Pradesh (AP), due to inadequate capital and earning prospects
- The Reserve Bank of India (RBI) tightened norms related to cash payout service at banks, making it mandatory for lenders to keep a record of recipients.
- 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 : Canara Bank to Open _____ New Branches to Increase Current Account and Savings Account Deposits

चालू खाता और बचत खाता जमा बढ़ाने के लिए केनरा बैंक ____ नई शाखाएँ खोलेगा

- (a) 100
- (b) 150
- (c) 180
- (d) 200
- (e) 250

Answer : Option E

Explanation :

- **Canara Bank** plans to open **250 new branches** in the current financial year to mobilize low-cost deposits (Current Account and Savings Account - CASA). The bank **opened 200 branches last year**.
- Share of CASA deposits decreased from 33% in June 2022 to 30.98% in June 2023.
- The bank is using artificial intelligence to analyze data for better resource mobilization.
- Total deposits increased by 11.97% year-on-year (Y-o-Y) to Rs 13.35 trillion as of June 2024.
- The Reserve Bank of India (RBI) proposed tightening norms for the liquidity coverage ratio (LCR).
- Canara Bank's internal policy is to maintain an LCR of 110%, while the RBI mandates 100%.

About Canara Bank :

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

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Ques : _____ Data Reveals 12.6% Growth in Digital Payments by March 2024

_____ के आंकड़ों से पता चलता है कि मार्च 2024 तक डिजिटल भुगतान में 12.6% की वृद्धि होगी

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

Answer : Option B

Explanation :

- According to the **Reserve Bank of India (RBI's) index** that measures the adoption of online transactions, Digital payments across the country registered a **6% on-year rise as of March 31, 2024.**
- RBI's Digital Payments Index (RBI-DPI) stood at 445.5 at the end of March 2024 compared to 418.77 in September 2023 and 395.57 in March 2023.

The index series :

- March 2021 : 270.59
- September 2021 : 304.06
- March 2022 : 349.30
- September 2022 : 377.46
- March 2023 : 395.57
- September 2023 : 418.77
- March 2024 : 445.50

About RBI :

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

Ques : How many Entities Enter Test Phase in Reserve Bank of India's 5th Regulatory Sandbox Cohort ?

भारतीय रिज़र्व बैंक के 5वें नियामक सैंडबॉक्स समूह में कितनी संस्थाएँ परीक्षण चरण में प्रवेश करती हैं ?

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

Answer : Option D

Explanation :

- The **Reserve Bank of India (RBI)** announced that **5 entities** were selected for the **test phase of the regulatory sandbox's** theme-neutral fifth cohort that it had announced in October, 2023.
- The RBI received 22 applications for this cohort of the regulatory sandbox.

Selected 5 Entities:

- Connecting dot Consultancy
- Epifi Technologies
- Finagg Technologies
- Indian Banks' Digital Infrastructure Company (IBDIC)
- Signzy Technologies

Services Offered by Selected Entities :

- Categorisation of risks in loan portfolios.
- Digital opening of accounts for Non-Resident Indians (NRIs) through video Know Your Customer (KYC).
- MSME financing.
- Unassisted video KYC.

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Ques : _____ Introduces Prompt Corrective Action (PCA) Framework for Primary (Urban) Co-operative Banks

_____ ने प्राथमिक (शहरी) सहकारी बैंकों के लिए त्वरित सुधारात्मक कार्रवाई (पीसीए) रूपरेखा पेश 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 issued a **Prompt Corrective Action (PCA) framework** to **improve weak Urban Cooperative Banks (UCBs)**, effective from April 1, 2025.
- The **PCA framework** will **replace** the **existing Supervisory Action Framework (SAF)**, which was last revised on January 6, 2020.
- The revised framework is expected to give more focus on the larger UCBs that require intensive monitoring by optimal utilisation of supervisory resources
- Tier 1 UCBs are excluded from the PCA framework but will continue to be subjected to enhanced monitoring under the existing supervisory framework.
- A bank will generally be placed under the PCA Framework based on the reported and audited annual financial results and ongoing supervisory assessment.

- The hard-coded limit of **Rs 25,000** for restrictions on capital expenditure by UCBs under Supervisory Action Framework (SAF) has been removed.
- For Tier 2 to 4 UCBs, the glide path is provided for achieving the regulatory minimum CRAR of 12% by March 31, 2026.

Criteria for Invoking PCA:

- Capital Adequacy Ratio (CAR) up to 250 basis points below the required CAR.
- Net Non-Performing Assets (NPAs) above 6.0% but below 9.0%.
- Incurring losses during two consecutive years.
- The breach of any risk threshold may result in invocation of PCA.
- Applicability: The PCA framework will apply to UCBs with deposits above Rs 100 crore.
- Urban Co-operative Banks have been categorised into four tiers.

Categorization of UCBs:

- Tier 1: UCBs with deposits up to Rs 100 crore.
- Tier 2: UCBs with deposits above Rs 100 crore and less than Rs 1,000 crore.
- Tier 3: UCBs with deposits above Rs 1,000 crore and less than Rs 10,000 crore.
- Tier 4: UCBs with deposits above Rs 10,000 crore.

Ques : _____ Board Approves Proposal to Apply to Reserve Bank of India for Universal Bank Transition

_____ ने यूनिवर्सल बैंक ट्रांजिशन के लिए भारतीय रिजर्व बैंक में आवेदन करने के प्रस्ताव को मंजूरी दे दी है

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

Answer : Option A

Explanation :

- The Board of Directors of **AU Small Finance Bank (SFB)** approved a proposal to apply to the **Reserve Bank of India (RBI)** for transitioning from a **Small Finance Bank (SFB)** to a universal bank.
- The decision follows RBI guidelines for 'on tap' licensing of universal banks in the private sector dated August 01, 2016.

An SFB aiming to become a universal bank must meet the following criteria :

- Minimum net worth of Rs 1,000 crore at the end of the previous quarter (audited)
- Shares should be listed on a recognized stock exchange.
- Net profit in the last two financial years.
- Gross NPA (Non-Performing Assets) $\leq 3\%$ and Net NPA $\leq 1\%$ in the last two financial years

About AU Small Finance Bank :

- Established : 2017
- HQ : Jaipur, Rajasthan
- CEO & MD : Sanjay Agarwal
- Tagline : Badlaav Humse Hai

Ques : Which brand continues to be the most chosen in-home brand according to the latest edition of the annual Brand Footprint Report released by Kantar?

कांटार द्वारा जारी वार्षिक ब्रांड फुटप्रिंट रिपोर्ट के नवीनतम संस्करण के अनुसार कौन सा ब्रांड सबसे अधिक चुना जाने वाला घरेलू ब्रांड बना हुआ है?

- (a) Parle / पार्ले
- (b) Britannia / ब्रिटानिया
- (c) Clinic Plus / क्लिनिक प्लस
- (d) Dabur / डाबर
- (e) Amul / अमूल

Answer : Option A

Explanation :

- Biscuit brand **Parle** continues to be the **most chosen in-home brand** according to the **latest edition of the annual Brand Footprint Report** released by Kantar.
- The **report** ranks brands **based on Consumer Reach Points (CRP's)**.
- CRP considers the actual purchase made by consumers and the frequency at which these purchases are made in a calendar year. The report measures CRPS of 445 brands.
- With a CRP score of 7980 million, Parle holds the top spot as the most chosen in-home brand for a record 12th year in a row.
- Other brands in the **top five rankings** include Britannia, Amul, Clinic Plus and Tata Consumer Products.
- Seven brands in the top 25 in-home rankings witnessed more than 20 per cent penetration increase in the last decade. This includes Britannia followed by Surf Excel, Sunfeast, Haldiram's, Patanjali, Brooke Bond and Vim.

Ques : Which company has acquired digital chronic care management company OneCare in an all-cash deal?

किस कंपनी ने डिजिटल क्रॉनिक केयर मैनेजमेंट कंपनी वनकेयर का पूर्ण नकद सौदे में अधिग्रहण किया है?

- (a) Tata AIG / टाटा एआईजी
- (b) Acko / एको
- (c) ICICI Lombard / आईसीआईसीआई लोम्बार्ड
- (d) HDFC ERGO / एचडीएफसी एर्गो
- (e) None of above / उपरोक्त में से कोई नहीं

Answer : Option B

Explanation :

- **Insurtech company Acko has acquired digital chronic care management company OneCare in an all cash deal.**
- This is a strategic move to re-emphasise Acko's broader vision of being a comprehensive healthcare provider to its customers, going beyond the insurance services.
- Following the move, **Rakesh Shivran and Sagar Bhat, co-founders of OneCare**, will also be **joining the leadership team of Acko**, bringing in their substantial learning and experience in building large scale health-tech services.
- OneCare has developed a unique omnichannel care model that combines advanced wearables, data-driven insights, and the accessibility of both physical clinics and virtual care teams.

Ques : As per the financial report for 2023-24, which football club has become the first football club to report revenue generation of over €1 billion (\$1.08bn)?

2023-24 की वित्तीय रिपोर्ट के अनुसार, कौन सा फुटबॉल क्लब €1 बिलियन (\$1.08bn) से अधिक का राजस्व उत्पन्न करने वाला पहला फुटबॉल क्लब बन गया है?

- (a) Chelsea / चेल्सी
- (b) Milan / मिलान
- (c) Barcelona / बार्सिलोना
- (d) Dallas Cowboys / डलास काउबॉय
- (e) Real Madrid / रियल मैड्रिड

Answer : Option E

Explanation :

- **Real Madrid** have become the **first football club** to report revenue generation of over €1 billion (\$1.08bn).
- As per the financial report for 2023-24, the **La Liga giants Real Madrid made €1.073bn in revenue**, registering a rise of 27% and a total gain of €230 million.
- The revenue statement did not include player transfers.
- They also registered after-tax profits of €16m, 32% higher than last season.
- Real Madrid are valued at \$6.07bn by Forbes – the most valuable football club in the world and the 11th most valuable sports team overall.
- The Dallas Cowboys are the highest-valued sports team in the world as per Forbes with a valuation of \$9bn.

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SPORTS NEWS :

- The International Olympic Committee (IOC) announced that the French Alps will host the Winter Olympic and Paralympic Games in 2030.
- 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 : Who has been appointed as festival director for the International Film Festival of India (IFFI)?

भारतीय अंतर्राष्ट्रीय फिल्म महोत्सव (IFFI) के लिए किसे महोत्सव निदेशक नियुक्त किया गया है?

- (a) Naseeruddin Shah / नसीरुद्दीन शाह
- (b) Deepak Chopra / दीपक चोपड़ा
- (c) Medha Gujral / मेधा गुजराल
- (d) Shekhar Kapur / शेखर कपूर
- (e) Dharmendra / धर्मेन्द्र

Answer : Option D

Explanation :

- **Veteran filmmaker Shekhar Kapur** has been **appointed festival director for the International Film Festival of India (IFFI)**.
- Mr. Kapur will head the festival, held annually in Goa, for the **55th and 56th editions**.
- Mr. Kapur served as the **head of the chairperson** of the international competition Jury **at the 54th IFFI**.
- He has directed films such as “Masoom”, “Mr India” and “Bandit Queen” in India.
- He also served as chairperson of the Pune-based Film and Television Institute of India from 2020-2023.

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Recent Appointment in different departments :

- Ajinkya Naik : youngest president of the Mumbai Cricket Association (MCA)
- Bibhuti Bhusan Nayak : President of the Institute of Cost Accountants of India (ICMAI)
- 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 Minister
- Justice Bidyut Ranjan Sarangi : 15th Chief Justice of the Jharkhand High Court
- Justice Sheel Nagu : Chief Justice (ACJ) of Punjab and Haryana High Court
- Elisa de Anda Madrazo (Mexico): president of Financial Action Task Force (FATF)
- Pradeep Singh Kharola : Chairman and Managing Director of India Trade Promotion Organization.
- Dharendra Ojha : Director General of Press Information Bureau (PIB)
- B.N. Gangadhar : Chairperson of the National Medical Commission (NMC)
- Ravi Agrawal : chairman of the Central Board of Direct Taxes (CBDT)
- Om Birla : speaker of the 18th Lok Sabha
- Sujata Saunik : first woman Chief Secretary (CS) of Maharashtra
- Tapan Kumar Deka : extension as Intelligence Bureau chief for one year
- Dr K Radhakrishnan : head of the government committee on restructuring NTA

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

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

Ques : Tata AIA Ranked _____ Globally in Global Million Dollar Round Table (MDRT) Rankings 2024?

टाटा एआईए को ग्लोबल मिलियन डॉलर राउंड टेबल (एमडीआरटी) रैंकिंग 2024 में विश्व स्तर पर _____ स्थान दिया गया?

- (a) 3rd
- (b) 4th
- (c) 5th
- (d) 6th
- (e) 7th

Answer : Option D

Explanation :

- **Global Million Dollar Round Table (MDRT) rankings for 2024 Published by MDRT, the premier association of Financial Professionals.**
- **Tata AIA Life Insurance Company Limited (Tata AIA), one of India's leading life insurance companies, has secured the 6th position (out of the top 100 global companies)**
- Tata AIA registered the largest number of MDRT-qualified Life Insurance Advisors in India with 2584 MDRT-qualified advisors and employees as of 31st December 2023, a 30.64% increase over the previous year.
- Tata AIA has achieved the largest number of MDRT members in India for the 2nd consecutive year.
- Tata AIA has the highest number of female MDRT qualifiers in India, with 1238 women MDRT advisors, ranking No.1 in India and No. 7 globally.

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Ranking of Top 5 global companies in the MDRT Rankings list 2024:

- AIA – China : China
- AIA International Limited : Hong Kong, China
- AIA Co Limited : Thailand
- Mingya Insurance Brokers Limited : China
- Prudential Hong Kong Limited : Hong Kong, China

Ranking of Top 5 Indian companies in the MDRT Rankings list 2024:

- 6th : Tata AIA Life
- 24th : HDFC Bank
- 34th : LIC India
- 48th : Max Life Insurance
- 60th : India First life Insurance

India's Rankings in Different Indices:

- Henley Passport Index : India (82nd), Singapore (top)
- NITI Aayog's SDG India Index 2023-24 : Uttarakhand and Kerala (top), Bihar (worst)
- Artificial Intelligence Preparedness Index (AIPI) : India (72nd), Singapore (topped)
- Global Liveability Index 2024 : Vienna (Austria) (topped)
- Most valuable and strongest Indian brands June 2024 : Tata Group (\$28.6 billion)
- Largest Domestic Airline Markets : India (3rd), United States (topped)
- Global Energy Transition Index 2024 : India (63rd), Sweden (topped)
- Report of Cost of Living City Ranking 2024 : Mumbai (Expensive city in India), Hong Kong (Hong Kong (sar)) (1st rank)
- 2024 Environment Performance Index (EPI) : India (176th), Estonia (top)
- Global Gender Gap index 2024 : India (129th), Iceland (top)
- Container Port Performance Index 2023 (CPPI 2023) : Visakhapatnam Port (19th rank), China's Yangshan Port (1st rank)
- Oxford Economics' Global Cities Index : Delhi (350th rank), New York ranks first

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- Travel & Tourism Development Index 2024 : India (39th), US topped
- Young University Rankings 2024 : Mahatma Gandhi University (MGU) in Kottayam, Kerala, ranked 81(globally), Nanyang Technological University (NTU), Singapore (topped)
- World Migration Report 2024 : United Arab Emirates (UAE) is the top destination for Indian migrants
- The Wealthiest Cities Report 2024 : New York City (top), Mumbai (24th)and Delhi (37th)
- Global Electricity Review report : India (3rd), China (1st)
- World Press Freedom Index 2024 : India (159th), Norway topped
- ‘Newsweek – World’s Best Hospitals 2024’ rankings : Medanta Gurugram
- Stockholm International Peace Research Institute (SIPRI) report, largest military spender in the world in 2023 : India (4th) , United States of America(1st)
- ‘Best Airport Staff in India & South Asia 2024’ : GMR Hyderabad International Airport Ltd (GHIAL)
- Three Indian Banks namely, the State Bank of India (SBI), HDFC Bank and ICICI Bank are featured in the list of top 50 largest banks in AsiaPacific Region by Assets – 2024.
- World Cybercrime Index 2024 : India(10th rank), Russia (1st)
- QS World University Rankings by Subject 2024 : Jawaharlal Nehru University (JNU), New Delhi(20th globally), Harvard University of the United States (US) topped
- Global Unicorn Index 2024 : India's rank (3rd), USA (1st) • 2024 Global Hepatitis Report : India's rank (2nd),
- Forbes World’s Billionaires List: The Richest in 2024 : India's rank (9th), Bernard Arnault (1st)
- Real 500 list : Indian Oil Corporation (1st rank), China (1st)
- 2024 Hurun Global Rich List : Mukesh Ambani (10th), Elon Musk(1st)
- DHL Global Connectedness Report 2024 : India's rank (62), Singapore (1st)
- World Happiness Report 2024 : India (126), Finland (1st)
- 6th World Air Quality Report 2023 : India (3rd), Bangladesh (1st)
- Brand Finance Insurance 100 2024 : Life Insurance Corporation of India (1st)
- Business Environment Rankings (BER) 2024 : India (51), Singapore (1st)

Ques : India's Installed Nuclear Power Capacity to Triple by _____
भारत की स्थापित परमाणु ऊर्जा क्षमता _____ तक तीन गुना हो जाएगी

- (a) 2031-32
- (b) 2030-31
- (c) 2033-34
- (d) 2032-33
- (e) 2034-35

Answer : Option A

Explanation :

- **India's installed nuclear power capacity** is set to **increase** from **8,180 MW to 22,480 MW by 2031-32**, according to Union Minister Dr. Jitendra Singh.
- Dr. Singh also **highlighted** India's commitment to **achieving net-zero emissions by 2070** and projected a need for a national **nuclear capacity of approximately 100,000 MW by 2047**.
- Dr. Jitendra Singh noted that the current installed nuclear power capacity is 8,180 MW, distributed across 24 reactors.
- Currently, 21 reactors with a combined capacity of 15,300 MW are at various stages of implementation by Nuclear Power Corporation India Limited (NPCIL).

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Ques : _____ Joins UN Water Conventions to Strengthen Transboundary Water Cooperation

_____ सीमा पार जलसहयोग को मजबूत करने के लिए संयुक्त राष्ट्र जल सम्मेलन में शामिल हुआ

- (a) Sri Lanka / श्रीलंका
- (b) Ghana / घाना
- (c) Sudan / सूडान
- (d) Zimbabwe / जिम्बाब्वे
- (e) Oman / ओमान

Answer : Option D

Explanation :

- **Zimbabwe**, a Southern African country, has **joined** the **Convention on the Protection and Use of Transboundary Watercourses and International Lakes (United Nations (UN) Water Convention)**, showcasing its political will for cross-border water cooperation.
- Zimbabwe became the **54th Party** to the UN Water Convention and the 11th African nation to join the treaty.
- 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.

About UN Water Convention :

- Adopted in : 1992 in Helsinki
- Came into force : 1996
- Objective : Promoting the sustainable management of shared water resources, the implementation of the Sustainable Development Goals, the prevention of conflicts
- 1st African Parties : Chad and Senegal (2018)

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Ques : India and ____ approved a total of 61 development projects.
भारत और ____ ने कुल 61 विकास परियोजनाओं को मंजूरी दी

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Malaysia / मलेशिया
- (d) Bhutan / भूटान
- (e) None of these / इनमें से कोई नहीं

Answer : Option D

Explanation :

- **India and Bhutan** have approved 61 projects worth Rs.4,958 crore to be implemented during the Himalayan country's **13th five-year plan**, for which **New Delhi is providing Rs.10,000 crore** as development support
- The projects were approved during the India-Bhutan Development Cooperation Talks co-chaired by foreign secretary Vikram Misri and his Bhutanese counterpart Pema Choden in Thimphu.
- The two foreign secretaries virtually inaugurated 19 schools that were built during the 12th five-year plan.
- The Indian government also said it will positively consider providing Rs 1,500 crore to Bhutan for an economic stimulus programme (ESP) in the next 18 months.

About Bhutan :

- Capital : Thimphu
- Currency : Bhutanese Ngultrum
- King : Jigme Khesar Namgyel Wangchuck

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Static Banking Awareness Terms Recently in News :

What is meant by Regulatory Sandbox ?

- A regulatory sandbox refers to live testing of new products or services in a controlled regulatory environment for which regulators may or may not permit certain relaxations for the limited purpose of testing.

Processes and Stages Involved:

- Preliminary screening.
- Assessment of applications and shortlisting.
- Formulation of test design and integration phase.
- Testing and evaluation phase.
- Purpose: The sandbox allows regulators, financial service providers, and customers to:
- Conduct field tests
- Gather evidence on the benefits and challenges of new financial innovations
- Monitor and manage the associated risks
- Target Applicants: Includes fintechs, banks, and companies partnering with or supporting financial services businesses.
- Cohorts: The sandbox operates through multiple cohorts, each with a limited number of entities testing their products over a set period, as outlined in the Enabling Framework for Regulatory Sandbox.

About RBI-DPI index :

- The RBI-DPI index has increased across all parameters driven by significant growth in payment performance and payment infrastructure across the country over the period.
- The RBI announced the construction of a composite RBI-DPI in March 2018 as a base to capture the extent of digitisation of payments across the country.
- The index comprises 5 broad parameters that enable the measurement of the deepening and penetration of digital payments in the country over different periods.

These parameters are

- Payment Enablers: 25% weightage
- Payment Infrastructure Demand-side Factors: 10% weightage
- Payment Infrastructure Supply-side Factors: 15% weightage
- Payment Performance: 45% weightage
- Consumer Centricity: 5% weightage

IMPORTANT ONE – LINER Current Affairs

- **Meta** has **unveiled** its new **open-source AI model Llama 3.1**. It is Meta's largest-ever open-source AI model, and it has outperformed the likes of **OpenAI's GPT-4o** and **Anthropic's Claude 3.5 Sonnet** on numerous benchmarks.
- The **Sangameswara temple submerged** in the **backwaters** of the Srisailem project in **Nandyal district** recently following copious inflow from the **Krishna River**.
- President Droupadi Murmu has approved the renaming of two halls of the Rashtrapati Bhavan '**Durbar Hall**' and '**Ashok Hall**' – as '**Ganatantra Mandap**' and '**Ashok Mandap**' respectively.
- **PM Min Aung Hlaing** becomes **Myanmar's Acting President**. He Replaced Acting President Myint Swe.
- **Rahaab Allana** Honored with **French Arts and Letters Insignia**.
- **Bolivia** became a **full-time member** of **MERCOSUR** groupings to increase trade with member countries. Mercosur (MERCOSUR for its Spanish initials) or the Southern Common Market is an economic and political bloc of Latin America.
- **Finance Minister Nirmala Sitharaman** has **announced** a **Rs 1,000 crore** venture capital fund to give a push to the **space economy** in the Union Budget **2024-25**.
- The **government of Sikkim** has **mandated** that **all tourist vehicles** entering the state must **carry a large garbage bag**.

महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- **मेटा** ने अपने नए **ओपन-सोर्स एआई मॉडल लामा 3.1** का अनावरण किया है। यह मेटा का अब तक का सबसे बड़ा ओपन-सोर्स एआई मॉडल है, और इसने कई बेंचमार्क पर ओपनएआई के जीपीटी-4ओ और एंथ्रोपिक के क्लाउड 3.5 सॉनेट को बेहतर प्रदर्शन किया है।
- **संगमेश्वर मंदिर** हाल ही में **कृष्णा नदी** के प्रचुर प्रवाह के कारण नंद्याल जिले में श्रीशैलम परियोजना के बैकवाटर में डूब गया।
- राष्ट्रपति द्रौपदी मुर्मू ने राष्ट्रपति भवन के दो हॉलों '**दरबार हॉल**' और '**अशोक हॉल**' का नाम बदलने को क्रमशः '**गणतंत्र मंडप**' और '**अशोक मंडप**' करने की मंजूरी दे दी है।
- प्रधानमंत्री **मिन आंग हलाइंग म्यांमार** के कार्यवाहक राष्ट्रपति बने। उन्होंने कार्यवाहक राष्ट्रपति माइंट स्वे का स्थान लिया।
- **राहाब अल्लाना** को फ्रांसीसी कला और पत्र प्रतीक चिन्ह से सम्मानित किया गया।
- सदस्य देशों के साथ व्यापार बढ़ाने के लिए **बोलीविया मर्कोसुर समूह** का पूर्णकालिक सदस्य बन गया। मर्कोसुर (स्पेनिश नाम के पहले अक्षर के लिए मर्कोसुर) या दक्षिणी आम बाज़ार लैटिन अमेरिका का एक आर्थिक और राजनीतिक गुट है।
- वित्त मंत्री **निर्मला सीतारमण** ने केंद्रीय बजट 2024-25 में अंतरिक्ष अर्थव्यवस्था को बढ़ावा देने के लिए 1,000 करोड़ रुपये के उद्यम पूंजी कोष की घोषणा की है।
- **सिक्किम सरकार** ने आदेश दिया है कि राज्य में प्रवेश करने वाले सभी पर्यटक वाहनों को एक बड़ा कचरा बैग रखना होगा।