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Current Affairs



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Ques : Reserve Bank of India Increases Unified Payments Interface Transaction Limit for Tax Payments to _____

भारतीय रिज़र्व बैंक ने कर भुगतान के लिए एकीकृत भुगतान इंटरफ़ेस लेनदेन सीमा को बढ़ाकर _____ कर दिया है

- (a) Rs 5 Lakh
- (b) Rs 7 Lakh
- (c) Rs 4 Lakh
- (d) Rs 6 Lakh
- (e) Rs 8 Lakh

Answer : Option A

Explanation :

- The Reserve Bank of India (RBI) has raised the upper limit for tax payments through the Unified Payments Interface (UPI) from Rs 1 lakh to Rs 5 lakh per transaction.
- The decision was made during the 50th meeting of the Monetary Policy Committee (MPC).
- The enhanced limit is expected to provide convenience to taxpayers, especially for high-value transactions, reducing the need for multiple payments.
- This is part of the RBI's ongoing efforts to promote digital payments and reduce reliance on cash transactions.
- The RBI introduced a new UPI feature called 'Delegated Payments.'
- This feature allows a primary user to authorize a secondary user to conduct UPI transactions within a set limit from the primary user's bank account, expanding the functionality and reach of digital payments.
- UPI payments reported a **45% year-on-year growth**, according to the National Payment Corporation of India (NPCI).

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Ques : Which bank has launched a 'Golden Circle' exclusive banking program for senior citizens?

किस बैंक ने वरिष्ठ नागरिकों के लिए 'गोल्डन सर्कल' विशेष बैंकिंग कार्यक्रम शुरू किया है?

- (a) DBS Bank / डीबीएस बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Yes Bank / यस बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) ICICI Bank / आईसीआईसीआई बैंक

Answer : option A

Explanation :

- DBS Bank India has launched "DBS Golden Circle," a priority banking program for senior citizens.
- The program, designed for resident Indian citizens aged 60 and above, offers exclusive benefits and services, including attractive interest rates on savings accounts and fixed deposits, enhanced security features, and personalised financial services to address income insecurity, which is a significant concern for the elderly, as highlighted in the India Ageing Report 2023 by the United Nations Population Fund.
- Senior citizens enrolled in the DBS Golden Circle can earn up to 7% interest per annum on savings account balances above Rs 4 Lakhs and up to Rs 5 Lakhs.
- Moreover, they can benefit from an enhanced interest rate of 0.50% per annum on fixed deposits with tenures ranging from 376 days to 540 days.
- To enhance security, the DBS Golden Circle program offers cyber insurance coverage up to Rs 1,00,000.

About Development Bank of Singapore (DBS) Bank :

- Founded – 1968
 - Headquarters – Singapore
 - Chairman – Peter Seah
 - CEO – Piyush Gupta
 - DBS Bank India' CEO- Surojit Shome
-

Recent Facilities Launched in Banking & Insurance Sector :

- HDFC securities, the leading stock broking company, and a wholly owned subsidiary of HDFC Bank, announced a strategic tie-up with Vested Finance, a US-based investment platform for democratising global investing for Indians and NRIs.
- “Kisan Ka Samman” Launched by Baldev Prakash, Managing Director (MD) and Chief Executive Officer (CEO), Jammu & Kashmir (J&K) Bank run till 30th September, 2024.
- The Life Insurance Corporation of India (LIC) launched four new products for the youth of India, including LIC's Yuva Term/Digi Term, and LIC's Yuva Credit Life/Digi Credit Life.
- ICICI Prudential Mutual Fund has announced the launch of the ICICI Prudential Nifty Metal ETF, designed to track the performance of the Nifty Metal Index.
- Kotak Mahindra Bank Ltd has teamed up with GOQii to launch the Kotak – GOQii Smart Vital Plus smartwatch, revolutionising the way customers make payments.
- RBL Bank has announced integration of Unified Payments Interface (UPI) and National Common Mobility Card (NCMC) services on RuPay Credit Cards it sells.
- NIIT Institute of Finance, Banking and Insurance (NIIT IFBI), a subsidiary of National Institute of Information Technology (NIIT) has announced the launch of the ‘ACE Banker Program’ in collaboration with HDFC Bank Limited.
- For investor protection, the Securities & Exchange Board of India (SEBI) has started its Virtual Assistant (SEVA) – an Artificial Intelligence (AI) based conversation platform for investors.

- One 97 Communications Limited (OCL), Paytm's parent company, launched India's first NFC Card Soundbox which is a two-in-one mobile QR payment device that combines NFC card payment technology with mobile QR payments.
- SBI Mutual Fund Unveiled the “SBI Innovative New Opportunities Fund” to invest in equity and related instruments of companies that are expected to adopt innovation.
- HSBC Mutual Fund Unveils Apne #SIPKoDoPromotion Campaign. Its objective is to raise awareness and educate investors about the Systematic Investment Plans (SIPs) Top-Up feature and its benefits for long-term wealth building.
- Fintech app CRED has launched a unified money management dashboard called CRED Money.
- 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 technologyled 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.

Ques : _____ Introduces Continuous Cheque Clearing Under Cheque Truncation System

_____ ने चेक ट्रंकेशन सिस्टम के तहत निरंतर चेक क्लियरिंग की शुरुआत 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 proposed **continuous clearing of cheques under the Cheque Truncation System (CTS)** with 'on-realisation-settlement', replacing the current two-working-day clearing cycle.
- Presently, cheque clearing through CTS operates in a batch processing mode, taking up to T+1 days for settlement.
- Under the new system, cheques will be cleared within a few hours on the day of presentation, significantly speeding up the payment process.
- The transition to continuous clearing will allow cheques to be scanned, **presented**, and processed continuously during business hours.
- The clearing cycle will be reduced from the current T+1 days to just a few hours.
- Detailed guidelines for the implementation of this new system will be issued by the RBI shortly.

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RBI in News :

- The Reserve Bank of India (RBI) has extended the Modified Interest Subvention Scheme (MISS) for short-term loans for agriculture and allied activities available through Kisan Credit Card (KCC) for the financial year 2024-25. Farmers can avail of loans up to Rs 3 lakh at a concessional interest rate of 7%
- The Reserve Bank of India (RBI) concluded its Monetary Policy Committee (MPC) meeting maintaining the benchmark interest rates at 6.5% by a 4:2 majority.
- Five prominent payment companies, including Google Pay, Walmart backed PhonePe, and Amazon Pay, Cred and Mobikwik have applied to join the Reserve Bank of India's (RBI) pilot program for the eRupee, India's central bank digital currency (CBDC).
- Reserve Bank of India (RBI) issued revised instructions on Bad and Doubtful Debt Reserve (BDDR) for co-operative banks to ensure uniformity in the treatment of this reserve for prudential purposes.
- The Reserve Bank of India (RBI) has canceled the licenses of 78 Urban Cooperative Banks (UCBs) since 2014.
- The Reserve Bank of India (RBI) has issued 'Fit & Proper' certificates to 3 potential suitors for Industrial Development Bank of India (IDBI) Limited, thus paving the way for possible acquisition of the bank.
- The Reserve Bank of India (RBI) has issued a cross-border payment aggregator (PA-CB) licence to three companies: BillDesk, Amazon Pay And Adyen
- The Reserve Bank of India (RBI) issued a directive altering the ceiling on loans against shares and debentures for Urban Co-operative Banks (UCBs).
- The Reserve Bank of India (RBI) issued a notification specifically addressing Small Value Loans for Primary (Urban) Co-operative Banks (UCBs).
- The Reserve Bank of India (RBI) released the "Master Direction on the Treatment of Wilful Defaulters and Large Defaulters" to establish a framework for handling loan defaults.

Ques : L&T Finance Receives _____ Certificate for NBFC-ICC Status

एलएंडटी फाइनेंस को एनबीएफसी-आईसीसी स्थिति के लिए _____ प्रमाणपत्र प्राप्त हुआ

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

Answer : Option B

Explanation :

- L&T Finance Limited received its Certificate of Registration (CoR) from the Reserve Bank of India (RBI), as a NBFC Investment and Credit Company(NBFC-ICC).
- It was earlier registered as an NBFC-Core Investment Company (CIC).
- This conversion follows the amalgamation of the wholly owned subsidiaries of the company, L&T Finance Limited, L&T Infra Credit Limited, and L&T Mutual Fund Trustee Limited.

Criteria of NBFC Investment and Credit Company(NBFC-ICC):

- It is Formed in 2019, the RBI consolidated 3 separate categories of NBFCs, a Asset Finance Companies (AFC), Loan Companies (LCs) and Investment Companies (ICs) into NBFC-ICCs Regulated by Reserve Bank of India Act, 1934
- The Minimum Net Owned Fund is Rs 2 crore
- NBFC-ICCs cannot accept demand deposits and are not part of the payment and settlement system

About L&T Finance Limited:

- Established : 1994, HQ : Mumbai
- MD & CEO : Sudipta Roy

Ques : India's Forex Reserves Reach Record High of _____
भारत का विदेशी मुद्रा भंडार _____ की रिकॉर्ड ऊंचाई पर पहुंच गया

- (a) \$675 Billion
- (b) \$670 Billion
- (c) \$685 Billion
- (d) \$680 Billion
- (e) \$695 Billion

Answer : Option A

Explanation :

- **India's foreign exchange reserves** reached an **all-time high of \$675 billion** as of August 2, 2024, indicating strong external sector performance.
- The previous all-time high was **\$670.86 billion as of July 19**.
- Recent data showed that the reserves dipped by \$3.47 billion to \$667.39 billion for the week ending on July 26, 2024.
- The Indian Rupee remained largely range-bound in August, with the exchange rate at **83.93** against the US dollar as of August 8, 2024.
- Foreign portfolio investors turned net buyers in the domestic market, with net inflows of **\$9.7 billion** from June to August 6, reversing earlier outflows of \$4.2 billion in April and May.
- FDI flows also showed strong growth in 2024-25, with gross FDI rising by over 20% during April-May 2024.

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Ques : Pine Labs and _____ Launches 'UPISetu' India's First UPI-Focused Payments Platform

**पाइन लैब्स और _____ ने भारत का पहला यूपीआई-केंद्रित 'UPISetu' लॉन्च किया
भुगतान प्लेटफार्म**

- (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 B

Explanation :

- Setu, a Pine Labs-owned API infrastructure provider, has launched UPISetu in collaboration with Axis Bank.
- This new platform focuses on Unified Payments Interface (UPI) solutions, catering to businesses and developers with a variety of UPI products and advanced functionalities.
- The launch aligns with the growing UPI adoption in India, where the interface has recently surpassed 500 million transactions daily.

UPISetu supports an extensive range of UPI services, including:

- **Basic QR Code Payments:** Simple, direct payment option.
- **UPI Autopay:** Automated recurring payments.
- **EMI Payments:** Installment-based transactions.
- **Third-Party Validation (TPV):** Enhanced verification services.
- Additional features include brand and bank offers, advanced dispute resolution, instant cashbacks, and refunds, all accessible via APIs.

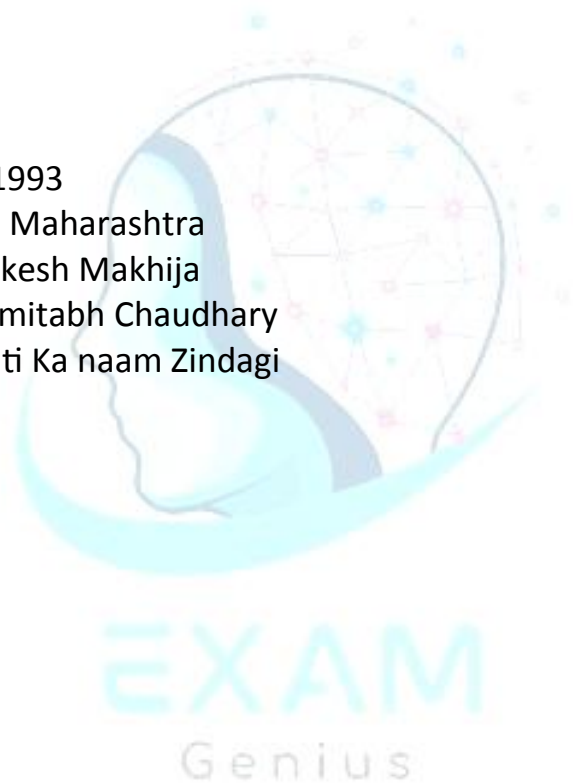
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About Setu and Pine Labs :

- **Setu:** Founded in 2018, Setu provides API solutions for various financial services. Acquired by Pine Labs in 2022, Setu is licensed by the RBI as an account aggregator.
- **Pine Labs:** Operates across India, the Middle East, and Southeast Asia, focusing on merchant commerce and digital payments through platforms like Plural and Qwikcilver.

About Axis Bank :

- Established : 1993
- HQ : Mumbai, Maharashtra
- Chairman : Rakesh Makhija
- MD & CEO : Amitabh Chaudhary
- Tagline : Badhti Ka naam Zindagi



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Ques : Who has been appointed as the head of Bangladesh's interim government after the resignation of Sheikh Hasina?

शेख हसीना के इस्तीफे के बाद बांग्लादेश की अंतरिम सरकार का प्रमुख किसे नियुक्त किया गया है?

- (a) Iqbal Quadir / इक़बाल कादिर
- (b) Waqar-uz-Zaman / वकार-उज़-ज़मान
- (c) Muhammad Yunus / मुहम्मद यूनुस
- (d) Sajeeb Wazed / सजीब वाज़ेद
- (e) Sophia Rehana Wazed / सोफिया रेहाना वाज़ेद

Answer : Option C

Explanation :

- Nobel laureate Muhammad Yunus has been appointed as the head of Bangladesh's interim government. Bangladesh President's Press Secretary Joynal Abedin made the announcement.
- The appointment followed the resignation of Prime Minister Sheikh Hasina on August 05, 2024, amid deadly protests over a controversial job quota system.
- Sheikh Hasina Wazed was the longest-serving prime minister in the history of Bangladesh until her resignation.
- Sheikh Hasina Wazed, five five-time Bangladesh Prime Minister, resigned on 4 August 2024 and fled to India in a military helicopter after a month-long deadly student protest.
- The student protests against the job quota soon turned into an anti-government agitation, which has led to over 300 people, mainly civilians, dead in the country.

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- Bangladesh's longest-serving prime minister helicopter landed at the Indian Air Forces Hindon air base in Ghaziabad, Uttar Pradesh. National Security Advisor Ajit Doval met her at the Hindon air base.

Immediate cause of Protest in Bangladesh :

- In June 2024, the High Court in Bangladesh, in a ruling, reinstated 30 per cent of government jobs for the descendants of those who participated in the country's 1971 liberation movement.
- This meant that around 56 per cent of the government jobs in Bangladesh were reserved for various sections of society in Bangladesh.
- This immediately triggered protests in Bangladesh, and a movement started in Dhaka led by students. The protest soon turned into a movement against the Hasina government, and they started demanding the resignation of the government.
- The main opposition parties -Bangladesh Nationalist Party and the Jamaat-i-Islami supported the student movement demanding the resignation of Sheikh Hasina.
- The protest continued against the government despite the Bangladesh Supreme Court in its 21 July judgement, struck down the High Court verdict on job quota.

Bangladesh in News :

- Bangladesh approves 4 transit routes for north-eastern India goods transport
- 3rd Eminent Persons' Group (EPG) meeting of BIMSTEC held In Dhaka, Bangladesh.
- India and Bangladesh have agreed to strengthen their bilateral relationship by extending their partnership in connectivity, infrastructure, and energy
- India to train Bangladeshi's civil servants for the next 5 years.
- Bangladesh Prime Minister Sheikh Hasina won the general elections for the fourth consecutive time
- India and Bangladesh opened trade via the Maia (West Bengal)-Sultanganj (Bangladesh) river ports on the Ganga river.

Ques : Govt Declares Adichunchanagiri in Karnataka & Choolannuar in which state as Peacock Sanctuary ?

सरकार ने कर्नाटक में आदिचुंचनगिरी और किस राज्य में चूलननुअर को मोर अभयारण्य घोषित किया है?

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

Answer : Option A

Explanation :

- Union Minister Bhupender Yadav, Ministry of Environment, Forest, and Climate Change (MoEF&CC), announced that the central government has declared the Choolannuar in Kerala and Adichunchanagiri in Karnataka as Peacock Sanctuaries.
- Breeding and conservation centers have been established by the MoEF&CC to protect Peacocks, the National Bird of India, since 1963.
- In 1963, the peafowl was declared the national bird of India because of its rich religious and legendary involvement in Indian traditions.

About Choolannuar Peacock Sanctuary:

- Established : 14 March 1996
- Located : at 30 km from Palakkad town, Kerala
- About : The first Peacock Sanctuary of India

About Adichunchanagiri Peacock Sanctuary:

- Established : 1981
- Located : at Mandya district's Nagamangala Taluk, Karnataka
- About : This sanctuary is close to the Chunchanagiri Temple, a renowned pilgrimage site.

Ques : India will host the _____ Voice of the Global South Summit on August 17, 2024.

भारत 17 अगस्त, 2024 को _____ वॉयस ऑफ द ग्लोबल साउथ शिखर सम्मेलन की मेजबानी करेगा।

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

Answer : Option C

Explanation :

- India will host the third Voice of the Global South Summit on August 17, 2024.
- This virtual event will address major global issues like conflicts, development challenges, and climate change.
- Prime Minister Narendra Modi will lead the summit, which will involve discussions with representatives from various countries.
- The summit provides a platform for countries in the Global South—those in Latin America, Africa, and parts of Asia to share their views, difficulties, and priorities.
- Its goal is to improve communication and cooperation among developing nations.
- The first summit took place in January 2023, and the second in November 2023, just after the G20 Summit.

Themes for the Summits:

- First Summit (January 2023): “Unity of Voice, Unity of Purpose”
- Second Summit (November 2023): “Together, for Everyone’s Growth, with Everyone’s Trust”

Main Focus Areas of the Summits:

- Climate change
- Sustainable development
- Global governance

About Global South Summit :

- The Global South Summit, which started in 2004 in Havana, Cuba, seeks to enhance cooperation among developing nations.
- It includes diverse cultures and economies and focuses on sustainable development, climate change, and social equality.
- The outcomes of these summits can influence UN policies and improve partnerships among member states, with rotating leadership to ensure inclusivity.

Ques : Which state Launches 'Upasthiti Portal' To Ensure Healthcare Attendance ?

किस राज्य ने स्वास्थ्य देखभाल उपस्थिति सुनिश्चित करने के लिए 'उपस्थिति पोर्टल' लॉन्च किया?

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

Answer : Option B

Explanation :

- Hemant Soren, the Chief Minister of Jharkhand, launched 'Upasthiti (attendance) Portal', to ensure daily attendance of doctors, para-medical staff and other employees under the health department.
- The government ensures that hospitals and health centers have enough resources, including proper maintenance, necessary repairs, diagnostic services, and medicine supplies.
- The Chief Minister announced plans for district hospitals to be open 24/7 and provide all types of surgeries with specialist doctors.

Purpose of the Upasthiti Portal

- The Upasthiti Portal uses biometric attendance to verify that health department employees are present and working.
- This system is meant to ensure accountability and enhance the efficiency of healthcare services in the state.

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Ques : Who has been appointed as the Member in Central Electricity Regulatory Commission (CERC)?

केंद्रीय विद्युत विनियामक आयोग (सीईआरसी) में सदस्य के रूप में किसे नियुक्त किया गया है?

- (a) Gaurav Banerjee / गौरव बनर्जी
- (b) Jetha Ahir / जेठा अहीर
- (c) Pradeep Singh Kharola / प्रदीप सिंह खरोला
- (d) Harish Dudani / हरीश दुदानी
- (e) Inder Pal Singh Bindra / इंद्रपाल सिंह बिंद्रा

Answer : Option D

Explanation :

- Harish Dudani has been administered Oath of Office and Secrecy by the Hon'ble Minister for Power as Member, Central Electricity Regulatory Commission (CERC).
- Harish Dudani held the post of Principal Judge, Family Court, in the High Court of Delhi. Before this, he held the charge of District Judge (Commercial Court), Additional Session Judge, and Special Judge (PC Act) CBI in the High Court of Delhi.

About Central Electricity Regulatory Commission (CERC) :

- The CERC had been established by the Government of India under the provisions of the Electricity Regulatory Commissions Act, 1998.
- CERC is the Central Commission for the purposes of the Electricity Act, 2003 which has repealed the ERC Act, 1998. The Commission consists of a Chairperson and three other Members.
- Additionally, Chairperson, Central Electricity Authority, is the ex-officio Member of the Commission.
- CERC determines tariff for inter-state transmission of electricity also. CERC is mandated to issue of licenses for inter-state transmission and trading.

Recent Appointment in different departments :

- Amit Singh Negi : Additional secretary in the Prime Minister's Office
- Grinson George : Director of ICAR-Central Marine Fisheries Research Institute (CMFRI)
- Robert "Kelly" Ortberg : CEO of Boeing
- Preeti Sudan : Chairman of Union Public Service Commission (UPSC)
- Mohsin Naqvi : President of the Asian Cricket Council
- Cmde D.K. Murali : Chairman and Managing Director (CMD) of Broadcast Engineering Consultants India Limited (BECIL)
- Veteran filmmaker Shekhar Kapur : festival director for the International Film Festival of India (IFFI)
- 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

Ques : Which company has emerged as India's most 'attractive employer brand,' according to the findings of Randstad Employer Brand Research (REBR) 2024?

रैंडस्टैड एम्प्लॉयर ब्रांड रिसर्च (आरईबीआर) 2024 के निष्कर्षों के अनुसार, कौन सी कंपनी भारत की सबसे 'आकर्षक नियोक्ता ब्रांड' के रूप में उभरी है?

- (a) TCS
- (b) Reliance
- (c) Wipro
- (d) HCL
- (e) Microsoft

Answer : Option E

Explanation :

- Microsoft has emerged as India's most 'attractive employer brand,' according to the findings of Randstad Employer Brand Research (REBR) 2024.
- Drawing insights from 3,507 respondents in the country, the report reveals that work-life balance, equity, and attractive salary & benefits, are the three most important drivers for the Indian workforce when choosing an employer.

Top 10 Most Attractive Employer Brands in India:

1. Microsoft
2. Tata Consultancy Services (TCS)
3. Amazon
4. Tata Power Company
5. Tata Motors
6. Samsung India
7. Infosys
8. Larsen & Toubro
9. Reliance Industries
10. Mercedes-Benz

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India's Rankings in Different Indices:

- Trade Statistics 2023 report : India (s eighth largest exporter of agricultural products), European Union (1 st Rank)
- Global Million Dollar Round Table (MDRT) rankings for 2024 : Tata AIA Life Insurance Company Limited (Tata AIA)(India)(6th Rank), AIA – China (Top)
- 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
- 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

Ques : India's Renewable Energy Capacity Soars by _____ in a Decade
भारत की नवीकरणीय ऊर्जा क्षमता एक दशक में _____ बढ़ी

- (a) 125%
- (b) 135%
- (c) 145%
- (d) 155%
- (e) 165%

Answer : Option E

Explanation :

- India's renewable energy capacity has surged by 165% over the past decade, increasing from 76.38 GW in 2014 to 203.1 GW in 2024, according to Union Minister Pralhad Joshi.
- This growth positions India as the fourth largest globally in renewable energy capacity.
- Solar energy capacity has seen a dramatic increase, rising from 2.82 GW in March 2014 to 85.47 GW by June 2024, marking an approximate 30-fold growth.
- India now ranks fourth globally in total renewable energy installed capacity, fourth in wind power capacity, and fifth in solar PV capacity.

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Ques : Where is the headquarter of National Commission for Women ?
राष्ट्रीय महिला आयोग का मुख्यालय कहाँ है?

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Greater Noida / ग्रेटर नोएडा
- (e) Gurugram / गुरुग्राम

Answer : Option B

Explanation :

- The National Commission for Women (NCW) has inaugurated the Digital Shakti Center in New Delhi to address the rising cybercrimes against women.
- This initiative aims to empower women with cyber safety knowledge, provide support for complaint registration, and create a safe digital environment.
- The alarming increase in cybercrimes against women in India prompted the establishment of the Digital Shakti Center.
- The new center will offer comprehensive cyber safety education, practical technology training, and support for cybercrime victims.
- The center serves as the hub for the Digital Shakti 5.0 campaign, aiming to empower 10 lakh women across India.

About National Commission for Women :

- Established : 31 January 1992
- HQ : New Delhi
- Chairperson : Rekha Sharma

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Ques : India and which country have signed a customs cooperation arrangement to ease trade between the two countries?

भारत और किस देश ने दोनों देशों के बीच व्यापार को आसान बनाने के लिए सीमा शुल्क सहयोग व्यवस्था पर हस्ताक्षर किए हैं?

- (a) New Zealand / न्यूजीलैंड
- (b) Ireland / आयरलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) None of these / इनमें से कोई नहीं

Answer : Option A

Explanation :

- President Droupadi Murmu held bilateral talks with Prime Minister Christopher Luxon and Deputy Prime Minister and Foreign Affairs Minister Winston Peters at Government House in Wellington.
- Discussions were held on wide range issues including customs co-operation, traditional medicine and renewable energy.
- India and New Zealand inked the bilateral customs cooperation arrangement which is expected to ease trade between the two countries. New Zealand also ratified the International Solar Alliance paving way for enhanced opportunities for joint research and development in this field.
- Both the countries also agreed to exchange the best practices in the field of traditional medicine through the Global Centre for traditional medicine in Jamnagar.
- India and New Zealand acknowledged the progress in bilateral relations and deliberated upon ways of exchanging cooperation in several areas

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Recent MoU and agreement :

- India and Vietnam signed nine agreements to deepen comprehensive strategic partnership and enhance cooperation in the fields of customs, agriculture, legal, radio and television broadcast, culture and tourism.
- Government of India and World Bank Signed USD 500 Million Agreement for Construction of the Green National Highway Corridors Project (GNHCP).
- RITES Signs MoU With National Highways Authority of India (NHAI) For Delivery Of Consultancy Services. Its objective is to provide consultancy services to NHAI in highways, bridges, tunnels, road safety audits and other projects.
- India and the United States of America have signed a Cultural Property Agreement to stop the illegal trade in Indian antiquities in the United States of America (USA).
- 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.
- India and the United Kingdom have launched a new technology security initiative to deepen defence collaboration and boost economic ties between the two countries.
- NTPC Vidyut Vyapar Nigam Limited (NVVNL) will set up two green charcoal plants in Gurugram and Faridabad, Haryana. These plants will convert municipal waste into charcoal or green coal.
- Tripartite Agreement on Cross-Border Electricity Trade Among Nepal, India and Bangladesh. Its objective is to Import of electricity from Nepal to Bangladesh via India transmission lines.
- Airports Authority of India has signed an agreement with Urban Development Department, government of Rajasthan, and the Civil Aviation Department, for the development of Kota Greenfield Airport in Rajasthan.
- National Film Development Corporation (NFDC), a public sector enterprise under the aegis of the Ministry of Information and Broadcasting (MoIB), have joined hands with Netflix India to launch an upskilling program for voice-over artists in India called "The Voicebox".
- PUMA India has partnered with Indian Olympic Association (IOA) as the official footwear partner for the Indian contingent heading to the Paris Olympics 2024.

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

राष्ट्रीय हथकरघा दिवस प्रत्येक वर्ष किस दिन मनाया जाता है?

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

Answer : Option A

Explanation :

- National Handloom Day is celebrated every year on 7 August to honour the nation's handloom weavers and to shed spotlight on India's handloom industry.
- Notably, this is the 10th Handloom Day in India. The first Handloom Day was celebrated in 2015 by Prime Minister Narendra Modi in Chennai. Now, it is celebrated across the country with a variety of events and activities.
- The origin of National Handloom Day has its roots back in the Swadeshi Movement of 1905.
- The objective of the movement was to boycott British goods in favour of Indian-made products. Notably, handloom textiles were one of the essential products that were widely promoted during this time. all States/UTs.

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Important days :

- 23 July : National Broadcasting Day
- 24 July : National Income Tax Day or Aaykar Divas
- 25 July : World Drowning Prevention Day (Theme 2024 – Anyone can drown, no one should)
- 26 July : Kargil Vijay Diwas
- 27 July : Central Reserve Police Force (CRPF) Raising Day
- 28 July : World Hepatitis Day (Theme 2024 – It's Time for Action)
- 28 July : World Nature Conservation Day 2024 (Theme 2024 : Connecting People and Plants, Exploring Digital Innovation in Wildlife Conservation)
- 29 July : International Tiger Day 2024
- 30 July : World Day Against Trafficking In Persons (Theme 2024 – Leave No Child Behind in the Fight Against Human Trafficking)
- 31 July : World Ranger Day 2024 (Theme 2024 30 by 30)
- 1 August : World Wide Web (WWW) Day
- 1 August : World Lung Cancer Day (Theme 2024 – Close the care gap: Everyone deserves access to cancer care)
- 1 August : National Mountain Climbing Day
- 1 August : Muslim Women's Rights Day 2024
- 1 August : World FinTech Day 2024 (Theme 2024 Blueprint for the Next Decade of Finance: Responsible AI/Inclusive/Resilient)
- 1-7 August : World Breastfeeding Week (Theme 2024 – Closing the gap: Breastfeeding support for all)
- 3 August : Indian Organ Donation Day
- 4 August (first Sunday of August) : National Friendship Day 2024
- 6 August : Hiroshima Day
- 7 August : National Javelin Day

IMPORTANT ONE – LINER Current Affairs

- Union Minister Mansukh Mandaviya, Ministry of Youth Affairs and Sports and Denzil Llewellyn Douglas, Minister of Foreign Affairs of Saint Kitts and Nevis Signed MoU on Cooperation in the Field of Sports.
- Purandar Highlands Farmers Producer Company Ltd has achieved a significant milestone by exporting India's first GI-tagged fig juice to Poland.
- Gati Shakti Vishwavidyalaya in collaboration with Airbus has started its first executive training program for the aviation sector in New Delhi. This three-day program, will be focused on Safety Management Systems for working professionals.
- Senior IAS officer Amit Singh Negi has been appointed additional secretary in the PMO as part of a major top-level reshuffle effected by the Centre.
- India will host the World Telecommunication Standardization Assembly (WTSA) 2024 from October 15 to 24 at Bharat Mandapam in New Delhi. The theme for GSS-24 is "Charting the Next Digital Wave: Emerging Technologies, Innovation, and International Standards."
- In yet another historical decision in the interest of the farming community, the Haryana Government has decided to procure all crops at Minimum Support Price (MSP).
- K. Kailashnathan took the oath as the 25th Lieutenant Governor of Puducherry.
- Nehru Group of Institutions & Global Education Outreach Mauritius signed MoU for Education Collaboration during the India-Mauritius Trade Conference 2024 held in Port Louis, Mauritius.

महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- केंद्रीय मंत्री मनसुख मंडाविया, युवा मामले और खेल मंत्रालय और डेन्जिल लेवेलिन डगलस, सेंट किट्स और नेविस के विदेश मामलों के मंत्री ने खेल के क्षेत्र में सहयोग पर समझौता ज्ञापन पर हस्ताक्षर किए।
- पुरंदर हाइलैंड्स फार्मर्स प्रोड्यूसर्स कंपनी लिमिटेड ने पोलैंड को भारत का पहला जीआई-टैग अंजीर का रस निर्यात करके एक महत्वपूर्ण उपलब्धि हासिल की है।
- गति शक्ति विश्वविद्यालय ने एयरबस के सहयोग से नई दिल्ली में विमानन क्षेत्र के लिए अपना पहला कार्यकारी प्रशिक्षण कार्यक्रम शुरू किया है। यह तीन दिवसीय कार्यक्रम कामकाजी पेशवरों के लिए सुरक्षा प्रबंधन प्रणालियों पर केंद्रित होगा।
- केंद्र द्वारा किए गए एक बड़े शीर्ष-स्तरीय फेरबदल के तहत वरिष्ठ आईएस अधिकारी अमित सिंह नेगी को पीएमओ में अतिरिक्त सचिव नियुक्त किया गया है।
- भारत 15 से 24 अक्टूबर तक नई दिल्ली के भारत मंडपम में विश्व दूरसंचार मानकीकरण असेंबली (डब्ल्यूटीएसए) 2024 की मेजबानी करेगा। जीएसएस-24 का विषय है "अगली डिजिटल लहर का चार्टिंग: उभरती प्रौद्योगिकियां, नवाचार और अंतर्राष्ट्रीय मानक।"
- कृषक समुदाय के हित में एक और ऐतिहासिक निर्णय में, हरियाणा सरकार ने सभी फसलों को न्यूनतम समर्थन मूल्य (एमएसपी) पर खरीदने का निर्णय लिया है।
- के कैलाशनाथन ने पुडुचेरी के 25वें उपराज्यपाल के रूप में शपथ ली।
- नेहरू ग्रुप ऑफ इंस्टीट्यूशंस और ग्लोबल एजुकेशन आउटरीच मॉरीशस ने पोर्ट लुइस, मॉरीशस में आयोजित भारत-मॉरीशस व्यापार सम्मेलन 2024 के दौरान शिक्षा सहयोग के लिए समझौता ज्ञापन पर हस्ताक्षर किए।