



# Exam Genius

Ace Your Exams With Exam Genius

UPSC | SSC | RAILWAY | BANKING | RAILWAY | GOVT EXAM

## Current Affairs



Follow Us : [Official Site](#) [Youtube](#) [WhatsApp](#) [Telegram](#) [Insta](#) [FB](#)

**Ques : \_\_\_\_\_ Approves Tata Capital's Transition to an NBFC Investment Credit Company**

**\_\_\_\_\_ ने टाटा कैपिटल के एनबीएफसी निवेश क्रेडिट कंपनी में परिवर्तन को मंजूरी दे दी**

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

**Answer : Option B**

---

**Explanation :**

- The conversion of Tata Capital Limited (TCL) from a Non-Banking Finance Company (NBFC)–Core Investment Company (CIC) to an NBFC–Investment Credit Company (ICC) has been approved by the Reserve Bank of India (RBI).
- With this conversion, Tata Capital becomes a functioning company instead of only a holding company under the CIC structure, which could lead to a potential public listing in the future.
- Tata Capital Limited has consolidated its operations under the new NBFC–ICC structure by merging Tata Cleantech Capital and Tata Capital Financial Services (TCFS) with itself.
- Tata Capital and its parent business, Tata Sons Private, were classified as "Upper Layer" NBFCs by the RBI last year.

**About Tata Capital Limited :**

- Founded : 2007
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Rajiv Sabharwal

## **Recent News Headlines Related to RBI**

- Top 100 Largest Central Bank Rankings by Total Assets in the World in 2024 Published by Sovereign Wealth Fund Institute (SWFI) : Reserve Bank of India (RBI) ranked 12th globally
- A committee comprising ten members has been established by the Reserve Bank of India (RBI) to compare its statistics with those of other countries.
- In the second half of Financial Year 2024–25 (FY25), the Reserve Bank of India (RBI) stated that trading of Sovereign Green Bonds (SGrB) would begin at the International Financial Services Centre (IFSC) in Gujarat.
- The Reserve Bank of India (RBI) proposed to create a public repository of digital lending apps (DLAs) in a bid to address the problems arising from mushrooming unauthorised players in the segment.
- The Reserve Bank of India (RBI) released draft guidelines for streamlining the onboarding and monitoring of Aadhaar Enabled Payment System (AePS) operators to counter frauds perpetuated through the ecosystem.
- 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).
- The Reserve Bank of India (RBI) has proposed continuous clearing of cheques under the Cheque Truncation System (CTS) with 'onrealisation-settlement', replacing the current two-working-day clearing cycle.
- 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 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.

**Ques : \_\_\_\_\_ urge for frequent Lok Adalats to settle small-value loans  
\_\_\_\_\_ छोटे मूल्य के ऋणों के निपटान के लिए बार-बार लोक अदालतों का आग्रह।**

- (a) Banks / बैंक
- (b) Company / कंपनी
- (c) Government / सरकार
- (d) Insurance company / बीमा कंपनी
- (e) None of these / इनमें से कोई नहीं

**Answer : Option A**

---

**Explanation :**

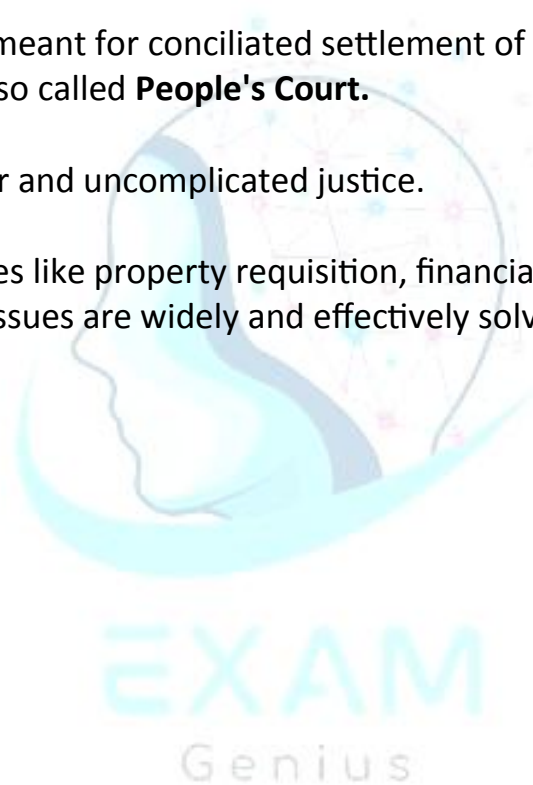
- In order to handle troubled loans outside of court, banks have requested the government to set up more **regular Lok Adalats through Debt Recovery Tribunals (DRTs)**.
- Public sector banks (PSBs) think that speeding up loan recovery can be achieved by making these adalats more frequent.
- Under existing laws, cases where the loan outstanding does **not exceed Rs.20 lakh** can be taken to **Lok Adalat** for amicable resolution.
- In FY23, approximately 14.2 million cases involving **Rs.1.88 lakh crore** were referred to **Lok Adalats**, recovering around **Rs.3,831 crore**.
- Pushing state-level officials to set up additional Lok Adalat camps, according to a bank official, might accelerate the resolution of cases, particularly in situations when borrowers are willing to settle.
- National Lok Adalats are currently held on a **single day across all courts** in the country, **four times a year**.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

- The Supreme Court conducted a **special Lok Adalat** from **July 29 to August 3**.
- State-level adalats are organized by **state legal services** authorities based on local conditions and needs.

**What is Lok Adalat:**

- Lok Adalat is meant for conciliated settlement of disputes outside Courts. It is also called **People's Court**.
- It provides fair and uncomplicated justice.
- Family disputes like property requisition, financial disputes and matrimonial issues are widely and effectively solved by the Lok Adalats.



**Ques : RBI Imposes Fines on \_\_\_\_ Entities for Regulatory Breaches ?**  
**आरबीआई ने नियामक उल्लंघनों के लिए \_\_\_\_ संस्थाओं पर जुर्माना लगाया ?**

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

**Answer : Option D**

---

**Explanation :**

- Five institutions, mainly CSB Bank, Union Bank of India, and Muthoot Housing Finance, were penalized by the Reserve Bank of India for violating certain regulatory standards.

**Muthoot Housing Finance Company Limited**

- The Penalty of Rs.5,00,000 for the Non-compliance with 'Governance' provisions of the 'Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021'.
- Failure to obtain RBI's prior written permission for a change in management, leading to a change of more than 30% of its directors (excluding independent directors).
- Under Section 52A of the National Housing Bank Act, 1987.

**Union Bank of India**

- The Penalty of Rs.1,06,40,000 for the Non-compliance with RBI directions on 'Creation of a Central Repository of Large Common Exposures-Across Banks' and 'Know Your Customer (KYC)'.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

- Failure to ensure data accuracy and integrity in CRILC reporting. And Failure to carry out risk categorization of certain customers.
- Under Section 47A(1)(c) read with sections 46(4)(i) and 51(1) of the Banking Regulation Act, 1949.

### **CSB Bank Limited**

- The Penalty of Rs.1,86,80,000 for the Contravention of section 10(1)(b)(ii) of the Banking Regulation Act, 1949, and non-compliance with RBI's guidelines on outsourcing of financial services and branch authorization.
- Failure to inform the Indian Banks' Association (IBA) about the termination of service providers. And Payment of commission/fees to business correspondents without a variable component.
- Under Section 47A(1)(c) read with section 46(4)(i) of the Banking Regulation Act, 1949.

**Nido Home Finance Limited** : Penalty of Rs.5 Lakh for non-compliance with norms.

**Ashoka Viniyoga Limited** : Penalty of Rs.3.1 Lakh for non-compliance with norms.

### **Recent Penalties imposed on Banks by RBI :**

- The Reserve Bank of India (RBI) has imposed monetary penalties on 5 urban cooperative banks for failing to comply with various regulatory directions.
- The Reserve Bank of India (RBI) has levied a penalty of Rs.1,90,000 (1.9 lakh) on Muthoot Finance Limited for non-compliance with the 'Know Your Customer (KYC) Directions, 2016.
- The Reserve Bank of India (RBI) imposed a penalty of Rs.10,000 on YES Bank for not exchanging mutilated notes.



- The Reserve Bank of India has imposed a monetary penalty of Rs 1.31 crore on Punjab National Bank for non-compliance with certain directions related to KYC and 'loans and advances'.
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs. 29.60 lakh on The Hongkong and Shanghai Banking Corporation Limited (HSBC) for non-compliance with specific RBI directions.
- RBI imposes Rs 1.45 cr penalty on Central Bank of India For noncompliance with certain directions related to 'loans and advances' and 'customer protection'.
- RBI imposes Rs 96.4 lakh on Sonali Bank PLC For non-compliance with certain norms, including KYC Directions, 2016.
- The Reserve Bank of India (RBI) has imposed a penalty of Rs 88.70 lakh on SBM Bank (India) for non-compliance with specific regulatory norms. This includes licensing conditions and directives related to the Liberalised Remittance Scheme (LRS).
- The Reserve Bank of India (RBI) imposed a fine of Rs 36.38 lakh on foreign lender HSBC for Foreign Exchange Management Act (FEMA) violations.
- The Reserve Bank of India has imposed a penalty of Rs. 1 crore on ICICI Bank for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions'.
- The Reserve Bank of India (RBI) has imposed Rs 3.10 lakh penalty on Hero Fincorp Ltd for rule violations.
- The Reserve Bank of India (RBI) imposed a monetary penalty of Rs 10 lakh on NABFINS Limited, a subsidiary of NABARD, for non-compliance with certain rules.
- IDFC First Bank (Rs.1 crore) – for non-compliance with certain directions on 'Loans and Advances – Statutory and Other Restrictions'.
- LIC Housing Finance (Rs. 7 lakh) – for non-compliance with certain provisions of the Fair Practices Code
- Nashik's Janalaxmi Cooperative Bank (59.90 lakh) – for non-compliance with certain regulatory norms.
- Solapur Janata Sahakari Bank (28.30 lakh) – For sanctioning fresh loans carrying risk weights of more than 100 per cent in FY22.
- Chikkamagaluru District Cooperative Central Bank, Karnataka (50,000 rupees) – for delay in reporting of frauds to NABARD Rural Development (NABARD)
- DCB Bank (63.6 lakh) – for non-compliance with certain directions related to 'interest rate on advances'



**Ques : \_\_\_\_\_ Tightens Norms For Housing Finance Companies .  
\_\_\_\_\_ ने हाउसिंग फाइनेंस कंपनियों के लिए नियम सख्त किए।**

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

**Answer : Option B**

---

**Explanation :**

- HFCs that take public deposits will now be subject to the same regulations as NBFCs that receive deposits.
- HFCs now have to retain more liquid assets, and the maximum deposit duration and deposit cap have been cut in half.
- The ceiling on public deposits for HFCs has been reduced from 3 times to 1.5 times of net owned funds.
- Deposits must be repayable within 12 to 60 months, down from the previous 120 months.
- HFCs exceeding the revised deposit limit cannot accept new deposits until they comply with the new ceiling.
- HFCs may need to find other fundraising options due to the reduced deposit ceiling.
- HFCs must maintain liquid assets at 15% of public deposits, up from 13%.
- HFCs must obtain a minimum investment-grade credit rating annually to accept deposits.
- If an HFC's rating falls below the required grade, it cannot accept or renew deposits until the rating improves.

**Ques : How many MOU were signed between India and Maldives ?**

**भारत और मालदीव के बीच कितने एमओयू पर हस्ताक्षर किये गये?**

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

**Answer : Option A**

---

**Explanation :**

- While External Affairs Minister S. Jaishankar was in the Maldives, India chose to improve bilateral ties by signing two memorandums of understanding (MoU). Dr. S. Jaishankar traveled to the Maldives for three days.
- Following President Muizzu's pro-China policies and his affiliation with the India Out campaign in the Maldives, relations between India and the Maldives were difficult.
- Dr. Jaishankar's visit was the first by an Indian minister to the Maldives since the Mohamed Muizzu government took office in November 2023.

**Two Memorandums of Understanding were signed between the two nations during Dr. Jaishankar's visit :**

- Between 2024 and 2029, India will train a thousand civil servants from the Maldives.
- The Maldives will adopt the Unified Payment Interface (UPI), an Indian payment system.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

## Recent News Headlines Related to MoU and agreement :

- An MOU for cooperation in education, research, and technology has been inked between Amity University Noida and the All India Institute of Ayurveda (AIIA) in New Delhi.
- The Maitri Research and Cultural Partnerships Grants, a program designed to promote cooperation and interchange between Australia and India, have been introduced by the Australian government.
- India and New Zealand have signed a customs cooperation arrangement to ease trade between the two countries.
- 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.

**Ques : \_\_\_\_\_ and National Capital Region Transport Corporation (NCRTC) have partnered to promote the 'One India-One Ticket' initiative.**

**\_\_\_\_\_ और राष्ट्रीय राजधानी क्षेत्र परिवहन निगम (एनसीआरटीसी) ने साझेदारी की है 'एक भारत-एक टिकट' पहल को बढ़ावा देना।**

- (a) Indian Railways / भारतीय रेल
- (b) BRO / बीआरओ
- (c) Indian Army / भारतीय सेना
- (d) Indian Navy / भारतीय नौसेना
- (e) Delhi Metro / दिल्ली मेट्रो

**Answer : Option A**

---

**Explanation :**

- To improve the experience of passengers on mainline railroads and Namo Bharat trains, Indian railways and the National Capital Region Transport Corporation (NCRTC) have partnered to promote the "One India – One Ticket" project.
- Through seamless booking and travel using both Indian Railways and RRTS services, this cooperation aims to simplify travel.
- Users can now reserve Namo Bharat train tickets for up to eight passengers in a single transaction after purchasing an IRCTC train e-ticket.
- According to the current railway reservation window, tickets can be reserved up to 120 days in advance. Upon ordering Namo Bharat tickets successfully, users will receive an email and SMS confirming their reservation, along with data about their QR code sent to the contact points they registered.
- Using online payment options on the IRCTC platform, the Namo Bharat ticket fare and convenience fee (Rs 5 + taxes) would be collected.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : INS Arighat is India's \_\_\_\_\_ indigenously built nuclear-powered ballistic missile submarine (SSBN)?**

**आईएनएस अरिघाट भारत की \_\_\_\_\_ स्वदेश निर्मित परमाणु संचालित बैलिस्टिक मिसाइल पनडुब्बी (एसएसबीएन) है?**

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

**Answer : Option B**

---

**Explanation :**

- It is the country's second nuclear-powered ballistic missile submarine (SSBN) to be built domestically; the first was INS Arihant, which was put into service in 2018.
- It was built at the Ship Building Centre (SBC) of the Indian Navy in Visakhapatnam.
- It is an essential part of India's nuclear triad, which allows the country to fire missiles from the air, land, and sea.
- It can achieve a maximum speed of 12–15 knots (22–28 km/h) when on surface and 24 knots (44 km/h) when submerged.
- It measures 111.6 meters in length, has a beam of 11 meters, a draught of 9.5 meters, and a displacement of 6,000 tonnes.
- It will have one seven-blade propeller powered by a pressurised water reactor.

- It can carry twelve conventional warhead K-15 SLBMs with a range of roughly 750 kilometers, or up to four nuclear-capable K-4 SLBMs (Submarine Launched Ballistic Missiles) with a range of approximately 3500 kilometers.
- The K-15 can also carry a strategic nuclear warhead. It also carries torpedoes and mines.

### **About Ballistic Missiles :**

- A ballistic missile is a self-guiding, rocket-powered strategic weapon system that travels in a ballistic path from its launch site to a designated target.
- They are propelled by a rocket or set of rockets in phases at first, but after that they go on an unpowered trajectory that ascends and then descends to arrive at their destination.
- They are capable of carrying nuclear, biological, or chemical weapons in addition to conventional high explosives.

**Ques : To promote Indian Sign Language, the Indian Sign Language Research and Training Center (ISLRTC) formed an agreement with which of the following?**

भारतीय सांकेतिक भाषा को बढ़ावा देने के लिए, भारतीय सांकेतिक भाषा अनुसंधान और प्रशिक्षण केंद्र (आईएसएलआरटीसी) ने निम्नलिखित में से किसके साथ एक समझौता किया?

- (a) DRDO / डीआरडीओ
- (b) ISRO / इसरो
- (c) Indian Army / भारतीय सेना
- (d) Army Welfare Association / सेना कल्याण संघ
- (e) Ministry of Education / शिक्षा मंत्रालय

**Answer : Option D**

---

**Explanation :**

- In New Delhi, an agreement was concluded between the Army Welfare Association Society (AWES) and the Indian Sign Language Research and Training Centre (ISLRTC).
- Director (ISLRTC), Dr. N. Honnareddy, and Managing Director (AWES), Maj. Gen. P.R. Murali, signed and exchanged the MoUs.
- Through this strategic relationship, teachers, parents, and school administrators will get training on how to promote Indian Sign Language (ISL), with a particular emphasis on improving sign language proficiency among Army Public Schools faculty members.
- It is anticipated that this partnership will have a major positive impact on the educational landscape by empowering teachers and creating a welcoming atmosphere for students.
- The collaboration attempts to make the classroom more approachable and encouraging for students who are hard of hearing or deaf.



## Recent News Headlines Related to MoU and agreement :

- An MOU for cooperation in education, research, and technology has been inked between Amity University Noida and the All India Institute of Ayurveda (AIIA) in New Delhi.
- The Maitri Research and Cultural Partnerships Grants, a program designed to promote cooperation and interchange between Australia and India, have been introduced by the Australian government.
- India and New Zealand have signed a customs cooperation arrangement to ease trade between the two countries.
- 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.

**Ques : Who has launched the 'Amrit Gyan Kosh' Portal and 'Faculty Development portal' at the Civil Service Training Institutions Convention?**  
**सिविल सर्विस ट्रेनिंग इंस्टीट्यूशंस कन्वेंशन में 'अमृत ज्ञान कोष' पोर्टल और 'फैकल्टी डेवलपमेंट पोर्टल' किसने लॉन्च किया है**

- (a) Narendra Modi / नरेंद्र मोदी
- (b) Amit Shah / अमित शाह
- (c) Jitendra Singh / जितेंद्र सिंह
- (d) Droupadi Murmu / द्रौपदी मुर्मू
- (e) Jagdeep Dhankhar / जगदीप धनखड़

**Answer : Option C**

---

**Explanation :**

- The "Amrit Gyan Kosh" and "Faculty Development" portals are launched by Union Minister Dr. Jitendra Singh today at the Civil Service Training Institutions Convention in Vigyan Bhavan, New Delhi.
- It also envisions a future-ready civil service with a global perspective and Indian culture at its core. It represents a paradigm shift in the way we approach civil service training.
- In addition, Dr. Jitendra Singh introduced 13 Quality Improvement Plans (QIP), which serve as a guide for our training facilities' ongoing improvement. Additionally, he accredited twenty ministries.
- Dr. Jitendra Singh said the quality of governance that touches the lives of 1.4 billion Indians is directly influenced by the training imparted in these institutions.
- He also advised other sectors to join the wagon as it is the need of the hour to work in collaboration.

## **Recent News Headlines Related to launched Apps/portals**

- Upasthiti (attendance) Portal : Hemant Soren, the Chief Minister of Jharkhand, launched to ensure daily attendance of doctors, para-medical staff and other employees under the health department.
- Version 4.0 of Price Monitoring System (PMS) Mobile app : Union Minister of Consumer Affairs, Food and Public Distribution & New and Renewable Energy launched to improve the quality of price data
- e-Sakshya, Nyaya Setu, Nyaya Shruti and e-Summon apps : Union Home Minister and Minister of Cooperation, Amit Shah has launched for the three new criminal laws
- District App : Zomato has launched a new app to consolidate various 'going-out' services such as dining, movies, sports ticketing, live performances, shopping etc.
- National Apprenticeship and Training Scheme (NATS) 2.0 Portal : Union Minister for Education, Dharmendra Pradhan has launched, Rs 100 crore in stipends has been disbursed to young graduates and diploma holders through Direct Benefit Transfer (DBT).
- Amrit Brikshya Andolan 2.0 App : Launched by Assam Chief Minister Himanta Biswa Sarma. The app enables individuals to register or renew their participation in the tree-planting campaign.
- E-Upahaar Portal : Rashtrapati Bhavan will auction selected gift items, presented to the President and former Presidents on various occasions, through an online portal called E-Upahaar.
- Bhusanket Web Portal and Bhooskhalan Mobile App : Union Minister of Coal and Mines inaugurated the National Landslide Forecasting Centre at Geological Survey of India (GSI) Kolkata
- North East Region Agri Commodity E-Connect (NERACE) app : Union Minister for the Development of the North East Region Jyotiraditya Scindia launched to support agricultural and horticultural products
- eSwasthya Dham portal : Uttarakhand Government's Department of Health and Family Welfare
- Skill India Digital Hub (SIDH) Portal : Jayant Chaudhary, Union Minister of State (Independent Charge)
- Lokpath Mobile App : Chief Minister of Madhya Pradesh, Mohan Yadav has launched to quickly fix road problems that people report within seven days.
- Noble Initiative for Rewarding Mains Aspirants of National Civil Services Examination (NIRMAN) - Union Minister for Coal and Mines, G Kishan Reddy for providing support of Rs 1,00,000/- (Rupees One Lakh) to the Preliminary examination qualified candidates

**Ques : Who Published World Airline Awards 2024 ?**

**विश्व एयरलाइन पुरस्कार 2024 किसने प्रकाशित किया?**

- (a) WHO
- (b) WTO
- (c) Fortune Global
- (d) Skytrax
- (e) None of these

**Answer : Option D**

---

**Explanation :**

- Report World Airline Awards 2024 Published by Skytrax.
- Skytrax's World Airline Awards 2024 has honoured Indian airline Vistara (Tata SIA Airlines Limited) as the Best Airline in India / South Asia 2024.
- In the rankings for the best airlines in the world and Asia, Vistara comes in at number sixteen and eight, respectively.
- For the eighth time, Qatar Airways has been chosen as the best airline in the world.
- Second place goes to Singapore Airlines, which led the 2023 list, while third place goes to Emirates.

**Top 5 Best Global Airlines in 2024:**

1. Qatar Airways : Qatar
2. Singapore Airlines : Singapore
3. Emirates : The United Arab Emirates (UAE)
4. ANA All Nippon Airways : Japan
5. Cathay Pacific Airways : Hongkong,
16. Vistara : India

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

## 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)(6<sup>th</sup> 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 (3<sup>rd</sup>), 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)) (1<sup>st</sup> rank)
- 2024 Environment Performance Index (EPI) : India (176th), Estonia (top)
- Global Gender Gap index 2024 : India (129<sup>th</sup>), Iceland (top)
- Container Port Performance Index 2023 (CPPI 2023) : Visakhapatnam Port (19<sup>th</sup> rank), China's Yangshan Port (1<sup>st</sup> 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
- Stockholm International Peace Research Institute (SIPRI) report, largest military spender in the world in 2023 : India (4th ) , United States of America(1st)

**Ques : International Union for Conservation of Nature (IUCN) established in which year ?**

**अंतर्राष्ट्रीय प्रकृति संरक्षण संघ (IUCN) की स्थापना किस वर्ष में हुई?**

- (a) 1956
- (b) 1948
- (c) 1954
- (d) 1998
- (e) 1966

**Answer : Option B**

---

**Explanation :**

- A purplish-flowering shrub that is mostly found in the Western Ghat (Kerala, Karnataka, and Tamil Nadu), Neelakurinji (*Strobilanthes kunthiana*) has been added to the International Union for Conservation of Nature's (IUCN) Red List of vulnerable species.
- The species has been categorized as “Vulnerable” under IUCN Criteria A2c, indicating a significant threat to its survival
- This is the first-ever worldwide evaluation of the southwest Indian montane grasslands known as Neelakurinji.

**About IUCN :**

- Established : 1948
- HQ : Gland, Switzerland
- Director General : Grethel Aguilar
- President : Razan Al Mubarak

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)



**Ques : Who is ICC Men's player of the month for July 2024?**  
**जुलाई 2024 के लिए आईसीसी पुरुष महीने का सर्वश्रेष्ठ खिलाड़ी कौन है?**

- (a) Gus Atkinson / गुस एटकिंसन
- (b) Yashasvi Jaiswal / यशस्वी जैस्वाल
- (c) Gudakesh Motie / गुडाकेश मोती
- (d) Virat kohli / विराट कोहली
- (e) Jasprit Bumrah / जसप्रीत बुमराह

**Answer : Option A**

---

**Explanation :**

- The ICC Players of the Month for July 2024 have been announced by the International Cricket Council (ICC).
- Men's and women's cricket players of the year are Gus Atkinson of England and Chamari Athapaththu of Sri Lanka, respectively.
- The 26-year-old English fast bowler Gus Atkinson made a memorable debut in the Test match between England and the West Indies in the ICC World Test Championship.
- The captain of the Sri Lankan women's cricket team, Chamari Athapaththu, was also a key player in the team's historic victory in the Women's Asia Cup.

**Recent ICC players of the month :**

- February 2024 : Yashasvi Jaiswal (India) (Men) , Annabel Sutherland (Australia) (Women)
- March 2024 : Kamindu Mendis (Sri Lanka) (Men) , Maia Bouchier (England) (Women)
- April 2024 : Muhammad Waseem (UAE) (Men) , Hayley Matthews (West Indies) (Women)
- May 2024 : Gudakesh Motie (West Indies) (Men) , Chamari Athapaththu (Sri Lanka) (Women)
- June 2024 : Jasprit Bumrah (India) (Men) , Smriti Mandhana (India)



**Ques : Former\_\_\_\_\_ CEO Susan Wojcicki passed away recently at the age of 56.**

**पूर्व \_\_\_\_\_ सीईओ सुसान वोज्स्की का हाल ही में 56 वर्ष की आयु में निधन हो गया।**

- (a) Facebook
- (b) Microsoft
- (c) Google
- (d) YouTube
- (e) Swiggy

**Answer : Option D**

---

**Explanation :**

- Susan Wojcicki, one of Google's original workers and the former CEO of YouTube, went unexpectedly at the age of 56.
- One of the most well-known women in technology, Wojcicki, left her post at YouTube in 2023 after nine years of service.
- She joined YouTube as CEO in 2014 after serving as senior vice-president for ad products at Google.
- Wojcicki was employed by Intel and Bain & Company prior to Google.

**Ques : World Organ Donation Day is observed every year on which day?**

**विश्व अंग दान दिवस हर वर्ष किस दिन मनाया जाता है?**

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

**Answer : Option C**

---

**Explanation :**

- Every year on August 13, people mark World Organ Donation Day.
- The purpose of this campaign is to get people to sign up as organ donors and to spread awareness of the value of organ donation.
- Organ transplantation began in the early 20th century, and its development was marked by several important turning points.
- The successful transplantation of hearts, livers, lungs, and other organs was made possible by the development of organ transplantation, which was made possible by this historic occasion.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : India has observed the Partition Horrors Remembrance Day on which day ?**

**भारत ने किस दिन विभाजन विभीषिका स्मृति दिवस मनाया है?**

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

**Answer : Option D**

---

**Explanation :**

- Every year on August 14, India observes "Partition Horrors Remembrance Day" in remembrance of those who perished and were forced to flee their homes during the country's 1947 division.
- In 2021, Prime Minister Narendra Modi declared August 14 to be a yearly "Partition Horrors Remembrance Day."
- The purpose of the commemoration is to preserve the memory of those who suffered during the Partition and to honor the sacrifices they made.
- August 15, 1947, saw the end of British sovereignty in India. Independence Day is a happy and joyful occasion, but millions of Indians still carry the wounds from the anguish of the division that coincided with the birth of the newly independent nation.
- A movement of about 20 million people was caused by the division, making it one of the biggest in human history. Many families were forced to leave their ancestral homes and make new beginnings as refugees.
- The purpose of Partition Horrors Remembrance Day is to give a somber reminder of the pain felt and the tenacity displayed by individuals who survived one of the most volatile times in India's history.

### Important days :

- 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
- 7 August : National Handloom Day
- 9 August : Nagasaki Day 2024 (Theme 2024 Together with the Hibakusha, let us achieve a nuclear weaponfree, peaceful, and just world—for the future of humankind and our planet)
- 9 August : International Day of the World's Indigenous Peoples (Theme 2024 – Protecting the Rights of Indigenous Peoples in Voluntary Isolation and Initial Contact)
- 10 August : World Lion Day (Theme 2024 : Celebrating the King of the Jungle)
- 10 August : World Biofuel Day 2024 (Theme 2024 Sustainable Biofuels: Fueling a Greener Future)
- 12 August : International Youth Day (Theme 2024 – From Clicks to Progress: Youth Digital Pathways for Sustainable Development)
- 12 August : World Elephant Day (Theme 2024 – Personifying prehistoric beauty, theological relevance, and environmental importance)

### **IMPORTANT ONE – LINER Current Affairs**

- In order to launch the Nepalese satellite Munal, the Indian Ministry of External Affairs and New Space India Limited (NSIL) have inked a MoU. NSIL will receive funding from the Ministry of External Affairs to launch the satellite.
- The states of Punjab, Telangana, West Bengal, and Kerala have not implemented the Right to Education Act.
- FSSAI CEO IAS G Kamalavardhan Rao honored with 'Distinguished Fellow' award by Institution of Directors.
- Madhya Pradesh has become the first state government in India to provide cash to adolescent girls to buy sanitary napkins. The cash is being provided under the state government's Sanitation and Hygiene scheme.
- Om Prakash Mathur was sworn in as the 18th Governor of Sikkim at Raj Bhavan, Gangtok.
- The Centre for Narmada River Basin Management (cNARMADA), established by IIT Gandhinagar, aims to investigate the Narmada River and surrounding areas. The center is funded by the Ministry of Jalshakti and will work with IIT Indore.
- Three underwater structures in the Indian Ocean were recently named Ashoka, Chandragupt, and Kalpataru, highlighting India's influence in marine science.
- Indian Institute of Technology(IIT) Madras has retained its top spot in the recently released 9th India Rankings report which ranks the High Educational Institutions in India.
- Raj Kumar Chaudhary has been appointed as the new Chairman & Managing Director of NHPC Limited.
- Defence Research and Development Organisation (DRDO) successfully conducted the first test of Long Range Glide Bomb (LRGB), 'GAURAV' from Indian Air Force's Sukhoi-30 Mk-I.

## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- नेपाली उपग्रह मुनाल को लॉन्च करने के लिए भारतीय विदेश मंत्रालय और न्यू स्पेस इंडिया लिमिटेड (एनएसआईएल) ने एक समझौता ज्ञापन पर हस्ताक्षर किए हैं। सैटेलाइट लॉन्च करने के लिए एनएसआईएल को विदेश मंत्रालय से फंडिंग मिलेगी।
- पंजाब, तेलंगाना, पश्चिम बंगाल और केरल राज्यों ने शिक्षा का अधिकार अधिनियम लागू नहीं किया है।
- एफएसएसएआई के सीईओ आईएस जी कमलावर्धन राव को इंस्टीट्यूशन ऑफ डायरेक्टर्स द्वारा 'प्रतिष्ठित फेलो' पुरस्कार से सम्मानित किया गया।
- मध्य प्रदेश किशोरियों को सैनिटरी नैपकिन खरीदने के लिए नकद राशि प्रदान करने वाली भारत की पहली राज्य सरकार बन गई है। यह नकदी राज्य सरकार की स्वच्छता एवं स्वच्छता योजना के तहत प्रदान की जा रही है।
- ओम प्रकाश माथुर ने गंगटोक के राजभवन में सिक्किम के 18वें राज्यपाल के रूप में शपथ ली।
- आईआईटी गांधीनगर द्वारा स्थापित सेंटर फॉर नर्मदा रिवर बेसिन मैनेजमेंट (cNARMADA) का उद्देश्य नर्मदा नदी और आसपास के क्षेत्रों की जांच करना है। केंद्र जलशक्ति मंत्रालय द्वारा वित्त पोषित है और आईआईटी इंदौर के साथ काम करेगा।
- हिंद महासागर में तीन पानी के नीचे की संरचनाओं को हाल ही में अशोक, चंद्रगुप्त और कल्पतरु नाम दिया गया, जो समुद्री विज्ञान में भारत के प्रभाव को उजागर करता है।
- भारतीय प्रौद्योगिकी संस्थान (आईआईटी) मद्रास ने हाल ही में जारी 9वीं भारत रैंकिंग रिपोर्ट में अपना शीर्ष स्थान बरकरार रखा है, जो भारत में उच्च शैक्षणिक संस्थानों को रैंक करता है।
- राज कुमार चौधरी को एनएचपीसी लिमिटेड का नया अध्यक्ष और प्रबंध निदेशक नियुक्त किया गया है।
- रक्षा अनुसंधान और विकास संगठन (डीआरडीओ) ने भारतीय वायु सेना के सुखोई-30 एमके-आई से लंबी दूरी के ग्लाइड बम (एलआरजीबी), 'गौरव' का पहला परीक्षण सफलतापूर्वक किया।

**Ques : Bank of Baroda Launches 'Phygital' Branch in \_\_\_\_\_**  
**बैंक ऑफ बड़ौदा ने \_\_\_\_\_ में 'फिजिटल' शाखा शुरू की**

- (a) New Delhi / नई दिल्ली
- (b) Mumbai / मुंबई
- (c) Hyderabad / हैदराबाद
- (d) Haryana / हरियाणा
- (e) None of these / इनमें से कोई नहीं

**Answer : Option C**

---

**Explanation :**

- The Bank of Baroda (BoB) Executive Director, Sanjay Vinayak Mudaliar, opened the "phygital" branch at ChandaNagar, Hyderabad.
- To meet the various needs of clients, the branch combines assisted and self-service modes.
- The Bank of Baroda opened its second "phygital" branch in Chanda Nagar.
- The bank celebrated its 117th anniversary of founding on July 20 by opening its first physical branch at Horniman Circle in Mumbai, Maharashtra.
- Our customers can do their banking activities in a non-intrusive way and at any time of day with the convenience of a physical location.
- A further initiative from Bank of Baroda is the Baroda mDigiNext Mobile App for Corporate Banking clients, which is an improved version of the UPI Payments PSP app called bobePay.
- By entering into a Memorandum of Understanding with EaseMyTrip to launch a co-branded travel debit card, Bank of Baroda is updating its fully-owned subsidiary Baroda Sun Technologies.



**Ques : Fintech co Navi collabs with \_\_\_\_ to introduce credit line on UPI**  
**फिनटेक कंपनी नवी ने यूपीआई पर क्रेडिट लाइन शुरू करने के लिए \_\_\_\_ के साथ**  
**साझेदारी की**

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

**Answer : Option D**

---

**Explanation :**

- Karnataka Bank and fintech company Navi established a partnership to launch a credit line on UPI goods for users of the platform.
- The Unified Payments Interface (UPI) has a monthly transaction value of over Rs 10,000 crore, of which the credit line for UPI products accounts for between Rs 100 and Rs 200 crore.

**About Karnataka Bank :**

- Established : 1924
- HQ : Mangaluru, Karnataka
- MD & CEO : Srikrishnan Harihara Sarma
- Tagline Your Family Bank Across India

### Recently signed banking agreements

- Setu, a Pine Labs-owned API infrastructure provider, has launched UPISetu in collaboration with Axis Bank.
- Ageas Federal Life Insurance is joining forces with PhonePe to offer Instant Term insurance to their wide-ranging customers.
- Capital Small Finance Bank Limited (CSFB), and Edelweiss Life Insurance have entered into a bancassurance tie-up
- SBI General Insurance Company Limited (SBI General Insurance ) and Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) or HSBC Bank India have entered into a bancassurance partnership for the distribution of non-life insurance products through HSBC India's network.
- Government of Nagaland has signed a Memorandum of Understanding (MoU) with State Bank of India (SBI) General Insurance Company Limited for Disaster Risk Transfer Parametric Insurance Solution (DRTPS) in Kohima, Nagaland.
- Society for Worldwide Interbank Financial Telecommunications (SWIFT) is launching an artificial intelligence (AI)-driven pilot in partnership with Axis Bank to help combat payments fraud occurring in cross-border payments.
- The Small Industries Development Bank of India (SIDBI) has partnered with C2treds and UGRO Capital to facilitate loans to the Micro, Small and Medium Enterprises (MSME) sector.
- Karnataka Bank has partnered with ICICI Lombard General Insurance Company Limited to offer enhanced insurance solutions and customer benefits to its patrons.
- Tata Power Solar Systems Limited (TPSSL) has partnered with the Bank of India (BOI) to provide easy and affordable financing for rooftop solar installations and electric vehicle (EV) charging stations.
- TATA AIG, a significant general insurance company in India, has established a strategic relationship with Mahindra Finance, one of the country's top non-banking finance companies.
- IndusInd Bank has launched the 'Wrestle for Glory' program as part of its Corporate Social Responsibility (CSR) initiatives. The program continues the bank's longstanding partnership with the Inspire Institute of Sport (IIS), a high-performance Olympic training facility in Vijayanagar, Bellary.
- Arka Fincap Limited, an NBFC and part of the Kirloskar Group, has a colending agreement with the Central Bank of India. With this agreement, Arka will be able to offer loans to MSMEs at affordable rates.

**Ques : ICICI Lombard enters into \_\_\_\_\_ new bancassurance partnerships with various banks.**

**आईसीआईसीआई लोम्बार्ड ने विभिन्न बैंकों के साथ \_\_\_\_\_ नई बैंकएश्योरेंस साझेदारियां कीं।**

- (a) 2
- (b) 3
- (c) 4
- (d) 6
- (e) 7

**Answer : Option E**

---

**Explanation :**

- ICICI Lombard General Insurance has teamed up with seven different financial institutions for bancassurance partnerships.
- The seven financial institutions are:- Aye Finance, Bandhan Bank, Karnataka Bank, Muthoot Mini, Nivara Home Finance Pvt Ltd, NSDL Payment Bank and The Andhra Pradesh State Co-operative Bank.

**About ICICI Lombard General Insurance :**

- Established : 2001
- HQ : Mumbai
- CMD : Sanjeev Mantri

**Recently signed bancassurance agreement :**

**Bank Name - Insurance Company Name**

- IDFC First Bank : Life Insurance Corporation of India
- Federal Bank : Bajaj Allianz Life Insurance
- Jana Small Finance Bank : SBI General Insurance
- Himachal Pradesh State Cooperative Bank : Star Health Insurance
- Axis Bank : Bajaj Allianz General Insurance
- Karnataka Bank : ICICI Lombard General Insurance
- Capital Small Finance Bank : Edelweiss Life Insurance

**Ques : What is the current rate of Wholesale Price Index (WPI) inflation as of July 2024?**

**जुलाई 2024 तक थोक मूल्य सूचकांक (WPI) मुद्रास्फीति की वर्तमान दर क्या है?**

- (a) 2.54%
- (b) 2.94%
- (c) 3.04%
- (d) 2.04%
- (e) 4.04%

**Answer : Option D**

---

**Explanation :**

- With food prices sharply declining, India's wholesale pricing index (WPI) inflation dropped to a three-month low of 2.04% in July from a 16-month peak of 3.36 percent in June.
- After rising by 10.87% the month before, the inflation rate for food prices was 3.45% this month.
- According to data from the Ministry of Commerce and Industry, other main sub-indices of inflation, such as manufactured goods, gasoline, and power, saw a modest increase in July's year-over-year (Y-o-Y) print.
- A decrease in the inflation of primary articles, despite an increase in the inflation of manufactured goods, fuel, and electricity, was the main factor moderating WPI inflation.

**Recent WPI-based Wholesale inflation in India :**

- January 2024 : 0.27%
- February 2024 : 0.2%
- March 2024 : 0.53%
- April 2024 : 1.26%
- May 2024 : 2.6%
- June 2024 : 3.36%

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : India celebrates its Independence Day annually on August 15. This year, the nation marks its \_\_\_\_\_ Independence Day**

**भारत प्रतिवर्ष 15 अगस्त को अपना स्वतंत्रता दिवस मनाता है। इस वर्ष, राष्ट्र अपना \_\_\_\_\_ स्वतंत्रता दिवस मना रहा है**

- (a) 75th
- (b) 76th
- (c) 77th
- (d) 78th
- (e) 79th

**Answer : Option D**

---

**Explanation :**

- On August 15, India commemorates its Independence Day every year. The country celebrates Swatantrata Diwas, or its 78th Independence Day, this year.
- The Indian government has declared that this year's **theme is Viksit Bharat**, meaning Developed India. It represents the government's commitment to transforming India and represents the goal of a developed country by 2047.
- India will celebrate its 100th year of independence from colonial domination in 2047.
- India's independence from British colonial rule for over 200 years was celebrated on August 15, 1947, which is known as Independence Day. With the Revolution of 1857, the nation's fight for independence got underway.
- Mahatma Gandhi led the liberation movement as it gathered steam later, circa 1920. Finally, the Indian Independence Bill was introduced by the British House of Commons on July 4, 1947. India gained its independence on August 15.
- With this year's speech, PM Modi will have given 11 straight Independence Day speeches—the first one of his third term.

**Ques : Model Solar Village initiative under PM-Surya Ghar: Muft Bijli Yojana have been notified by which Ministry ?**

**पीएम-सूर्य घर के तहत मॉडल सौर ग्राम पहल: मुफ्त बिजली योजना किस मंत्रालय द्वारा अधिसूचित की गई है?**

- (a) Ministry of Corporate Affairs/ कॉर्पोरेट मामलों के मंत्रालय
- (b) Ministry of Ayush / आयुष मंत्रालय
- (c) Ministry of Housing and Urban Affairs / आवास और शहरी मामलों के मंत्रालय
- (d) Ministry of New & Renewable Energy / नवीन एवं नवीकरणीय ऊर्जा मंत्रालय
- (e) Ministry of Home Affairs / गृह मंत्रालय

**Answer : Option D**

---

**Explanation :**

- The Ministry of New and Renewable Energy has announced the Scheme Guidelines for the PM-Surya Ghar: Muft Bijli Yojana's "Model Solar Village" implementation.
- Its objective is to encourage the use of solar energy and empower village communities to satisfy their own energy needs independently.
- A total of Rs.800 crore has been set up for this component, with Rs.1 crore going toward each Model Solar Village that is chosen.
- Its goal is to establish one Model Solar Village in each Indian district.

**Procedure :**

- Under the competition approach, a village must have a population of at least 5,000 (or 2,000 in the case of special category states) and be a revenue village.

**Follow Us :** [Official Site](#) [Youtube](#) [WhatsApp](#) [Telegram](#) [Insta](#) [FB](#)

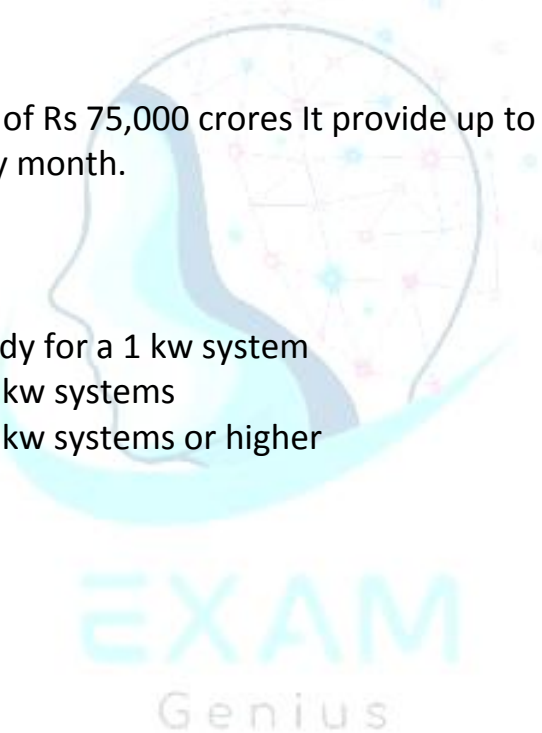
- A competitive mode is used in the selection process, with villages being judged based on the total amount of distributed renewable energy (RE) capacity installed six months after the District Level Committee (DLC) declared a possible candidate.
- A central financial support grant of Rs.1 crore will be given to the village in each district that has the highest RE capacity.

#### **About PM Surya Ghar: Muft Bijli Yojana :**

- It is launched on February, 2024 with the objective to boost sustainable development and ensure the well-being of people by offering free electricity.
- With an Outlay of Rs 75,000 crores It provide up to 300 units of free electricity every month.

#### **Subsidy :**

- Rs 30,000 subsidy for a 1 kw system
- Rs 60,000 for 2 kw systems
- Rs 78,000 for 3 kw systems or higher





## Recent News Headlines Related to Schemes

- The "Nijut Moina Scheme," a program to end child marriages by empowering female students and emphasizing education over early marriage, was introduced by Assam Chief Minister Himanta Biswa Sarma.
- The Hemant Soren government in Jharkhand has launched the Mukhyamantri Maiyaan Samman Yojana to provide financial assistance to eligible women in the state.
- Bhupendra Rajnikant Patel, Chief Minister of Gujarat, launched the 'Shramik Basera' scheme.
- Andhra Pradesh Chief Minister Chandrababu Naidu launched the NTR Bharosa pension scheme
- Uttar Pradesh Launched Upvan Yojna and Heritage Tree Adoption Scheme. Saplings and cuttings of tree are being provided by the state government for plantation in parks, along the road and other spaces right from cities to villages.
- Maharashtra Chief Minister Eknath Shinde announced a new scheme, 'Ladka Bhau' Yojana for the unemployed youth of the state.
- Telangana Chief Minister A Revanth Reddy has introduced the Rajiv Gandhi Civils Abhayastam scheme.
- Mahindra & Mahindra Sign MoU with Ministry of Skill Development and Entrepreneurship (MSDE) for 'Drone Didi' Pilot Project.
- Assam government has announced a new scheme Mukhya Mantri Nijut Moina (MMNM) to promote girl education and to end child marriage in the state.
- Madhya Pradesh Chief Minister Mohan Yadav inaugurated the intra-state air service facility 'PM Shri Tourism Air Service'.
- Rajasthan Chief Minister Bhajan Lal Sharma launched the state government's Mukhya Mantri Kisan Samman Nidhi.
- Uttarakhand government has launched the Pirul Lao-Paise Pao campaign to contain the raging forest fire in the state.
- Chief Minister of Rajasthan Bhajan Lal Sharma announced that the state government will develop the Maharana Pratap Tourist Circuit with an investment of Rs 100 crore.

**Ques : Which ministry launched the Version 2.0 of the 'FloodWatch India' mobile application ?**

**किस मंत्रालय ने 'फ्लडवॉच इंडिया' मोबाइल एप्लिकेशन का संस्करण 2.0 लॉन्च किया?**

- (a) Ministry of Corporate Affairs/ कॉर्पोरेट मामलों के मंत्रालय
- (b) Ministry of Ayush / आयुष मंत्रालय
- (c) Ministry of Housing and Urban Affairs / आवास और शहरी मामलों के मंत्रालय
- (d) Ministry of New & Renewable Energy / नवीन एवं नवीकरणीय ऊर्जा मंत्रालय
- (e) Ministry of Jal Shakti / जल शक्ति मंत्रालय

**Answer : Option E**

---

**Explanation :**

- The government of India has released an updated version of the Flood Watch India 2.0 App in an effort to enhance the nation's flood forecasting and flood control capabilities.
- At a ceremony in New Delhi, Union Minister for Jal Shakti C.R. Paatil unveiled the Flood Watch India 2.0 app. The Central Water Commission developed the Flood Watch India 2.0 app.
- An improved version of the Flood Watch India app, which was released in August 2023, is called Flood Watch India app 2.0. Covers additional national water reservoirs and flood monitoring stations than the 2023 edition.
- In real time, it may give the public information about flood forecasts for up to seven days. Provide a 24-hour flood forecast broken down by state and basin.
- At 592 flood monitoring stations, Version 2.0 offers data on flood forecasts. It has previously supplied data at 200 flood monitoring stations.
- Information is available on the app in both Hindi and English. In addition to providing textual information, the app allows users to hear the audio broadcast.

**Ques : MoU Signed Between Ministry of MSME And Small Business Administration (SBA) of which country ?**

**किस देश के एमएसएमई मंत्रालय और लघु व्यवसाय प्रशासन (एसबीए) के बीच समझौता जापान पर हस्ताक्षर किए गए?**

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

**Answer : Option D**

---

**Explanation :**

- Ministry of Micro, Small and Medium Enterprises, MSME has signed a Memorandum of Understanding, MoU with the Small Business Administration (SBA) of the Government of the United States of America.
- The objective is to promote Cooperation on Small and Medium-size Enterprises (SMEs).
- A framework for discussion and exploration of potential areas of collaboration pertaining to micro, small, and medium-sized companies (MSMEs) is provided by the Memorandum of Understanding (MoU).
- It calls for the two parties to share experience on matters pertaining to enhancing MSME involvement in the international economy.
- In order to empower women entrepreneurs and promote trade partnerships between women-owned small enterprises in the two nations, it calls for the joint administration of programs.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

### Recent News Headlines Related to MoU and agreement :

- An MOU for cooperation in education, research, and technology has been inked between Amity University Noida and the All India Institute of Ayurveda (AIIA) in New Delhi.
- The Maitri Research and Cultural Partnerships Grants, a program designed to promote cooperation and interchange between Australia and India, have been introduced by the Australian government.
- India and New Zealand have signed a customs cooperation arrangement to ease trade between the two countries.
- 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.

**Ques : PM Modi releases \_\_\_\_ climate-friendly and high-yielding crop varieties**

**पीएम मोदी ने \_\_\_\_ जलवायु-अनुकूल और अधिक उपज देने वाली फसल की किस्में जारी कीं।**

- (a) 100
- (b) 104
- (c) 106
- (d) 109
- (e) 112

**Answer : Option D**

---

**Explanation :**

- 109 new varieties of 61 crops created by the Indian Council of Agricultural Research (ICAR) were unveiled by Prime Minister (PM) Narendra Modi at the IARI—Indian Agricultural Research Institute—in Pusa, New Delhi.
- The high yielding, climate resilient and biofortified varieties of the 61 crops includes 34 field crops and 27 horticultural crops.
- Prime Minister discussed the importance of millets and underlined how people are moving towards nutritious food.
- The seeds of these crops are climate friendly and can yield good crop even in adverse weather and these varieties are rich in nutrition.

**Important Crop Varieties :**

- Girnar 6 : A groundnut variety, has high oil content
- Pusa 2002 : A millet variety, matures in just 70 days, compared to the 110 days required by most other varieties
- Nandyal 1267 : Chickpea Variety, is suitable for mechanical harvesting
- Pooja 1801 : A millet variety, has exceptional iron and zinc content

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : When the Amrit Bharat Station Scheme launched ?**

**अमृत भारत स्टेशन योजना कब शुरू की गई?**

- (a) January 2023
- (b) February 2023
- (c) March 2023
- (d) April 2023
- (e) May 2023

**Answer : Option B**

---

**Explanation :**

- Western Railway has added Kandivali and Dahisar stations to the Amrit Bharat Station Scheme.
- The Ministry of Railways started this continuing project in February 2023 with the goal of revitalizing train stations all over India.
- It is intended for the long-term, continuous development of railroad stations.
- It entails the development of comprehensive plans and the gradual execution of those plans to enhance different station facilities.
- The development plan promotes a comprehensive approach to railway station enhancement by accounting for the particular requirements of each station.
- With increased passenger amenities, better traffic circulation, intermodal integration, and improved signage, the concept intends to turn train stations into contemporary, well-equipped centers.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : Who partners with Gentari to increase EV delivery fleet to 10,000 by 2025?**

**2025 तक ईवी डिलीवरी बेड़े को 10,000 तक बढ़ाने के लिए जेंटारी के साथ किसने साझेदारी की?**

- (a) Amazon India
- (b) Swiggy
- (c) Microsoft
- (d) Google
- (e) Apple

**Answer : Option A**

---

**Explanation :**

- With the goal of reaching 10,000 units in its fleet by 2025, Gentari Green Mobility India (Gentari) has teamed up with Amazon India to expand the e-commerce giant's electric vehicle (EV) fleet for last-mile delivery.
- The collaboration takes place as the e-commerce company looks to increase the number of EVs it sells in more than 400 Indian locations.
- By 2025, Amazon India hopes to have 10,000 EVs in its fleet of delivery vehicles in India, having already deployed over 7,200 EVs in the previous year.
- Gentari Green Mobility India provides lease options for vehicles and charging stations (CPs) for electric vehicles.
- Nikhil Thomas, CEO of Gentari Green Mobility India



**Ques : Elon Musk's Starlink wins satellite broadband services licence in**

**एलोन मस्क के स्टारलिंग ने \_\_\_\_\_ में सैटेलाइट ब्रॉडबैंड सेवा लाइसेंस जीता**

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) India / भारत
- (e) Bangladesh / बांग्लादेश

**Answer : Option A**

---

**Explanation :**

- Elon Musk's Starlink, SpaceX's satellite division, has been given permission by Sri Lanka's telecoms authority to offer satellite internet services there.
- Sri Lanka's parliament recently passed a new telecommunications bill, the first amendment in 28 years, enabling Starlink Lanka to enter the market.
- SpaceX's Starlink dominates the satellite internet industry, owning around 60% of the approximately 7,500 satellites orbiting Earth.

**About Sri Lanka :**

- Capital : Sri Jayawardenepura Kotte
- Currency : Sri Lankan Rupee
- President : Ranil Wickremesinghe
- PM : Dinesh Gunawardena

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : Gem & Jewellery Export Promotion Council established in which year ?  
रत्न एवं आभूषण निर्यात संवर्धन परिषद की स्थापना किस वर्ष हुई?**

- (a) 1964
- (b) 1965
- (c) 1966
- (d) 1967
- (e) 1968

**Answer : Option C**

---

**Explanation :**

- At the Gem & Jewellery Export Promotion Council's (GJEPC) 40th edition of the India International Jewellery Show (IIJS) 2024, the Union Minister of Commerce & Industry announced the establishment of the Diamond Imprest Licence.
- The license permits qualified exporters to import polished and cut diamonds, including half-cut, broken, and semi-processed diamonds.
- Exporters may import up to 5% of their average turnover over the previous three years, subject to a 10% value addition requirement.
- Imported diamonds must be used by the importer and cannot be transferred, even after exports are finished.
- Gem & Jewellery Export Promotion Council was set up by the Ministry of Commerce, Government of India (GoI) in 1966.
- It is one of several Export Promotion Councils (EPCs) launched by the Indian Government, to boost the country's export thrust, when India's post-Independence economy began making forays in the international markets.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : Prasar Bharati and BCL Sign a historic agreement to Promote \_\_\_\_\_**  
**प्रसार भारती और बीसीएल ने \_\_\_\_\_ को बढ़ावा देने के लिए एक ऐतिहासिक समझौते**  
**पर हस्ताक्षर किए**

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

**Answer : Option A**

---

**Explanation :**

- In a historic long-term agreement, national broadcaster Prasar Bharati and the Big Cricket League (BCL), a franchise-based Twenty20 competition that would provide aspiring local players with an opportunity to play alongside their cricketing stars, have partnered.
- This September in Lucknow, there will be the first-ever BCL event.
- The BCL will be televised live throughout the nation on DD Sports, and Prasar Bharati will advertise the league throughout its network.
- Six teams - namely Awadh Lions, Northern Challengers, Rajasthan Kings, Mumbai Marines, Southern Spartans, and Bengal Rhinos.
- Former Indian pacer Rudra Pratap Singh is President and legendary West Indian fast bowler Courtney Walsh is Vice-President of BCL.
- A council of eminent former cricketers, led by the League Commissioner and former India captain Dilip Vengsarkar, will oversee the league.

**Ques : The Indian Navy (IN) has authorized Mazagon Dock Shipbuilders Limited (MDL) to construct six submarines in partnership with Germany's ThyssenKrupp Marine Systems (TKMS) ?**

**भारतीय नौसेना (आईएन) ने जर्मनी के थिसेनक्रुप मरीन सिस्टम्स (टीकेएमएस) के साथ साझेदारी में छह पनडुब्बियों के निर्माण के लिए मझगांव डॉक शिपबिल्डर्स लिमिटेड (एमडीएल) को अधिकृत किया है?**

- (a) 6
- (b) 2
- (c) 4
- (d) 8
- (e) 10

**Answer : Option A**

---

**Explanation :**

- The Indian Navy (IN) has authorized Mazagon Dock Shipbuilders Limited (MDL) to construct six advanced submarines in partnership with Germany's ThyssenKrupp Marine Systems (TKMS) under the 'Project 75 India (P75I)' initiative
- The project, valued at approximately Rs 60,000 crore, is pivotal in strengthening India's naval capabilities in the Indian Ocean.
- In addition, the government has launched Project 76, a partnership with IN and the Defence Research and Development Organization (DRDO) that aims to construct six conventional submarines with a fully indigenous design.

**About Mazagon Dock Shipbuilders :**

- Established : 1934
- HQ : Mumbai, Maharashtra
- Chairman & MD : Sanjeev Singhal

## Recent News Headlines Related to Defence Exercise :

- Exercise Udara Shakti 2024, a combined air exercise carried out in cooperation with the Royal Malaysian Air Force (RMAF), the Indian Air Force (IAF) contingent at Kuantan, Malaysia.
- The Indian Army has conducted a strategic military exercise, 'Parvat Prahaar'(Mountain Strike), in Eastern Ladakh, focusing on high-altitude warfare and operations.
- The 10<sup>th</sup> edition of India- Sri Lanka Joint Military Exercise MITRA SHAKTI commenced today, at Army Training School, Maduru Oya, Sri Lanka.
- India is set to host its first multinational air exercise, 'Tarang Shakti 2024', in two phases starting on August 6th in Sular, Tamil Nadu.
- The Indian Army contingent has embarked on its journey to participate in the multinational military exercise KHAAN QUEST 2024 in Ulaanbaatar, Mongolia.
- An Indian Air Force (IAF) contingent landed at the Royal Australian Air Force (RAAF) Base Darwin, Australia for participating in Exercise Pitch Black 2024.
- The Indian Army contingent departed for the 13th edition of India Thailand joint military Exercise MAITREE being conducted from the 1st to 15th of July at Fort Vachiraprakan in Tak Province of Thailand.
- Indian Air Force and Egyptian Air Force conducted 4th edition of Exercise-HOPEX this year.
- The Indian Air Force's first multinational air exercise, Tarang Shakti2024, will be held in August.
- The 8th edition of the Japan-India Maritime Exercise (JIMEX-24) has started at Yokosuka, Japan. The JIMEX-24 exercise is being hosted by the Japan Maritime Self Defence Force (JMSDF). The Japanese Navy is called the Japan Maritime Self-Defence Force.
- The second edition of India, Australia, Indonesia Trilateral Maritime Security Workshop (TMSW) was conducted at INS Dronacharya, Kochi, India.
- 7th edition of the India-France Joint Military Exercise "Shakti" is scheduled to commence from May 13, to 26, 2024 at the Joint Training Node, Umroi in Meghalaya.
- Indian Navy conducted Exercise Poorvi Lehar on East Coast
- Exercise DUSTLIK 5th edition : between India-Uzbekistan (Army) at Termez District, Uzbekistan
- Gagan Shakti : Indian Air Force Pokhran Field Firing Range, Jaisalmer district, Rajasthan

**Ques : The Government of India has declared \_\_\_\_ August as “National Space Day” to celebrate the remarkable success of Chandrayaan-3 Mission?**  
**भारत सरकार ने चंद्रयान-3 मिशन की उल्लेखनीय सफलता का जश्न मनाने के लिए \_\_\_\_ अगस्त को "राष्ट्रीय अंतरिक्ष दिवस" घोषित किया है?**

- (a) 21 August
- (b) 22 August
- (c) 23 August
- (d) 24 August
- (e) 25 August

**Answer : Option C**

---

**Explanation :**

- August 23rd has been proclaimed "National Space Day" by the Indian government in observance of the Chandrayaan-3 Mission, which successfully landed the Vikram Lander and placed the Pragyaan rover on the lunar surface close to the South Pole.
- India is now the fourth country to land on the Moon and the first to do so close to the Moon's south pole, putting it among an exclusive group of spacefaring nations.
- In July and August of 2024, this accomplishment will be commemorated nationwide in an effort to inspire and engage the next generation of space scientists and technologists.
- Under Dr. Abhilash Khosla's direction, the Department of Space is holding a series of seminars and demonstrations on "Application of Space Technologies in Fisheries Sector" throughout coastal States and UTs to recognize the astounding achievement of the Chandrayaan-3 Mission.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

### Important days :

- 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
- 7 August : National Handloom Day
- 9 August : Nagasaki Day 2024 (Theme 2024 Together with the Hibakusha, let us achieve a nuclear weaponfree, peaceful, and just world—for the future of humankind and our planet)
- 9 August : International Day of the World's Indigenous Peoples (Theme 2024 – Protecting the Rights of Indigenous Peoples in Voluntary Isolation and Initial Contact)
- 10 August : World Lion Day (Theme 2024 : Celebrating the King of the Jungle)
- 10 August : World Biofuel Day 2024 (Theme 2024 Sustainable Biofuels: Fueling a Greener Future)
- 12 August : International Youth Day (Theme 2024 – From Clicks to Progress: Youth Digital Pathways for Sustainable Development)
- 12 August : World Elephant Day (Theme 2024 – Personifying prehistoric beauty, theological relevance, and environmental importance)



### **IMPORTANT ONE – LINER Current Affairs**

- Pakistan's Arshad Nadeem is Javelin Throw gold medallist in the Paris Olympics 2024, honoured with Hilal-e-Imtiaz by the Pakistan's government. Hilal-e-Imtiaz is the second-highest civilian award given by the Government of Pakistan
- The Ratnagiri geoglyphs and petroglyphs have been designated as "protected monuments" by the Maharashtra government in accordance with the Maharashtra Ancient Monuments and Archaeological Sites and Remains Act, 1960.
- Para shuttler Pramod Bhagat has been suspended for a period of 18 months by the Badminton World Federation for violating anti-doping rules.
- In September 2024, Haryana will host the inaugural Global Women's Kabaddi League, which aims to promote the game of Kabaddi on a worldwide scale. The organization is now known as the Global Overseas Women's Kabaddi League (GPKL).
- Hockey India (HI) has officially announced that retiring goalkeeper PR Sreejesh will be the new head coach for the Indian junior men's hockey team.
- Issa Hayatou, who served as the President (Interim) of Fédération Internationale de Football Association (FIFA) from October 2015 to February 2016, passed away at the age of 77 in Paris, France.
- The Ministry of Minority Affairs runs the Jiyo Parsi scheme, which aims to stabilize the Parsi population and reverse the trend of population decline through the use of scientific protocols and organized interventions.
- Padma Bhushan Awardee Kunwar Natwar Singh, a Diplomat and Former External Affairs Minister, passed away at the age of 93 in Gurugram, Haryana.

## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- पाकिस्तान के अरशद नदीम पेरिस ओलंपिक 2024 में जेवलिन थ्रो के स्वर्ण पदक विजेता हैं, उन्हें पाकिस्तान सरकार द्वारा हिलाल-ए-इम्तियाज से सम्मानित किया गया है। हिलाल-ए-इम्तियाज पाकिस्तान सरकार द्वारा दिया जाने वाला दूसरा सबसे बड़ा नागरिक पुरस्कार है
- महाराष्ट्र प्राचीन स्मारक और पुरातात्विक स्थल और अवशेष अधिनियम, 1960 के अनुसार महाराष्ट्र सरकार द्वारा रत्नागिरी जियोग्लिफ और पेट्रोग्लिफ को "संरक्षित स्मारक" के रूप में नामित किया गया है।
- पैरा शटलर प्रमोद भगत को डोपिंग रोधी नियमों का उल्लंघन करने के लिए बैडमिंटन वर्ल्ड फेडरेशन द्वारा 18 महीने की अवधि के लिए निलंबित कर दिया गया है।
- सितंबर 2024 में, हरियाणा उद्घाटन वैश्विक महिला कबड्डी लीग की मेजबानी करेगा, जिसका उद्देश्य विश्व स्तर पर कबड्डी के खेल को बढ़ावा देना है। संगठन को अब ग्लोबल ओवरसीज महिला कबड्डी लीग (जीपीकेएल) के रूप में जाना जाता है।
- हॉकी इंडिया (HI) ने आधिकारिक तौर पर घोषणा की है कि सेवानिवृत्त गोलकीपर पीआर श्रीजेश भारतीय जूनियर पुरुष हॉकी टीम के नए मुख्य कोच होंगे।
- इस्सा हयातौ, जिन्होंने अक्टूबर 2015 से फरवरी 2016 तक फेडरेशन इंटरनेशनल डी फुटबॉल एसोसिएशन (फीफा) के अध्यक्ष (अंतरिम) के रूप में कार्य किया, का पेरिस, फ्रांस में 77 वर्ष की आयु में निधन हो गया।
- अल्पसंख्यक मामलों का मंत्रालय जियो पारसी योजना चलाता है, जिसका उद्देश्य वैज्ञानिक प्रोटोकॉल और संगठित हस्तक्षेपों के उपयोग के माध्यम से पारसी आबादी को स्थिर करना और जनसंख्या में गिरावट की प्रवृत्ति को उलटना है।
- पद्म भूषण पुरस्कार से सम्मानित राजनयिक और पूर्व विदेश मंत्री कुंवर नटवर सिंह का 93 वर्ष की आयु में हरियाणा के गुरुग्राम में निधन हो गया।

Follow Us : [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : Top 3 Providers Handled \_\_\_\_% of Unified Payments Interface Transactions in July 2024**

**शीर्ष 3 प्रदाताओं ने जुलाई 2024 में \_\_\_\_% एकीकृत भुगतान इंटरफ़ेस लेनदेन को संभाला**

- (a) 90%
- (b) 91%
- (c) 92%
- (d) 93%
- (e) 94%

**Answer : Option D**

---

**Explanation :**

- 93% of all such transactions were performed in July 2024 by the top three companies on India's premier payments network, Unified Payments Interface (UPI), according to data from the National Payments Corporation of India (NPCI).
- PhonePe is a Leading company with 48.38% of the market, handling 6.98 billion transactions with a total value of Rs.10.28 trillion.
- With a 37% market share, Google Pay is the second-largest, doing 5.34 billion transactions valued at Rs.7.35 trillion.
- Market Share When combined, PhonePe and Google Pay account for about 85% of all UPI transactions.
- Additional Participants: Paytm (One97 Communications): With 1.12 billion transactions worth Rs.1.23 trillion, the company has a 7.82% market share.
- This is the third consecutive month with transaction values exceeding Rs.20 trillion. Previous values were Rs.20.07 trillion in June 2024 and Rs.20.44 trillion in May 2024.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : \_\_\_\_\_ Sets Long-Term Goal to Achieve Carbon Neutrality in Scope 1 and 2 Emissions by FY 2032**

**\_\_\_\_\_ ने वित्त वर्ष 2032 तक स्कोप 1 और 2 उत्सर्जन में कार्बन तटस्थता हासिल करने का दीर्घकालिक लक्ष्य निर्धारित किया 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 E**

---

**Explanation :**

- By the financial year 2032, ICICI Bank hopes to have improved sustainability and achieved carbon neutrality in scope 1 and scope 2 emissions.

**Emission Categories:**

Scope 1 Emissions: Direct emissions owned or controlled by the company.

Scope 2 Emissions: Indirect emissions from the generation of purchased electricity.

Scope 3 Emissions: Indirect emissions that result from the company's activities but are not directly owned or controlled by it.

As per the ICICI Bank ESG Report 2023-24, "Being Responsible, Being Sustainable," In the fiscal year 2024, ICICI Bank planted over 1.1 million trees through the ICICI Foundation for Inclusive Growth, its charitable arm.

ICICI Bank allocated Rs 5.19 billion for corporate social responsibility (CSR) activities in the financial year 2024, up from Rs 4.63 billion the previous year.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : \_\_\_\_\_ Proposes to Broaden Sustainable Finance Framework in Securities Market**

**\_\_\_\_\_ ने प्रतिभूति बाजार में सतत वित्त ढांचे को व्यापक बनाने का प्रस्ताव रखा है**

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

**Answer : Option D**

---

**Explanation :**

- The Securities and Exchange Board of India (SEBI), which oversees the securities market, has suggested adding a new class of financial instruments to the securities market in order to expand the sustainable financing framework.
- Known as ESG Debt Securities, the new categories include Green Debt Securities, Social Bonds, Sustainable Bonds, and Sustainability-Linked Bonds.
- The purpose of the expansion is to give issuers more freedom to generate money for initiatives that support Environmental, Social, and Governance (ESG) goals.
- The expansion will enable issuers to raise funds for more sustainable projects, helping to close the funding gap for Sustainable Development Goals (SDGs).
- SEBI also suggested that issuers of ESG debt securities and sustainable securitised debt instruments appoint an independent external reviewer or certifier, to facilitate transparency and credibility.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

## Recent News Headlines Related to SEBI

- Property Share became the 1st Fractional Ownership Platform (FOP) to receive India's 1st Small and Medium Real Estate Investment Trust (SM REIT) license from SEBI under the newly notified SM REIT regulations.
- The Securities and Exchange Board of India (SEBI) launched India's first website for passive funds at the National Stock Exchange (NSE), along with unveiling a comprehensive report on the Indian Capital Markets.
- Securities and Exchange Board of India (SEBI) has directed Mutual Funds (MFs) to value their investment in the Additional Tier-1 (AT-1) bonds issued by banks on Yield-to-Call (YTC) basis.
- Securities and Exchange Board of India (SEBI) has notified November 1, 2024 as the effective date for the implementation of insider trading rules aimed at enhancing the integrity and transparency within asset management companies (AMCs).
- The Securities and Exchange Board of India (Sebi) addressed recent media reports inaccurately claiming that it was considering making the T+0 settlement cycle mandatory for all transactions.
- The Securities and Exchange Board of India (SEBI) has proposed a series of near-term measures to prevent speculative trading, such as gambling in index derivatives, which include curbing multiple option contract expiries and increasing the size of options contracts.
- SEBI has introduced SEBI's Virtual Assistant (SEVA) chatbot to help investors of the securities market.
- SEBI has reduced the deliverable period for commodity derivatives from the previous 5 days to 3 days. This regulatory change is set to take effect from July 1, 2024.
- SEBI has increased the limit for the Basic Service Demat Account (BSDA) to Rs 10 lakhs from the current Rs 2 lakhs to encourage small investors to participate in the securities market.
- SEBI has launched SCORES 2.0, an upgraded version of its Complaint Redress System (SCORES), to strengthen mechanisms for addressing investor complaints.

- LIC to meet regulatory requirements, the SEBI has extended LIC's deadline to achieve a minimum 10% public shareholding.
- SEBI has decided to decrease the minimum issue size for public issuance of Zero Coupon Zero Principal Instruments (ZCZP) from Rs 1 crore to Rs 50 lakh.
- National Stock Exchange (NSE) gets the final SEBI approval to launch Social Stock Exchange.
- SEBI has granted approval to CRISIL ESG Ratings & Analytics as a Category 1 provider of ESG ratings, marking a significant development in the realm of environmental, social, and governance (ESG) assessments in India.

### **About SEBI :**

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



**Ques : \_\_\_\_\_ Implements Stricter Regulations for Peer-to-Peer Lending Platforms to Enhance Transparency**

**\_\_\_\_\_ ने पारदर्शिता बढ़ाने के लिए पीयर-टू-पीयर ऋण प्लेटफार्मों के लिए सख्त नियम लागू किए हैं**

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

**Answer : Option B**

---

**Explanation :**

- Peer-to-peer (NBFC-P2P) lending platforms run the risk of being branded as investment products by the Reserve Bank of India (RBI) due to their inability to offer features like liquidity choices and tenure-linked guaranteed minimum returns.
- Funds from one lender cannot be used by an NBFC-P2P to replace another lender.
- In India, there are currently 26 NBFC-P2P lending platforms.
- The RBI's directives are based on its 2017 Master Directions, which some platforms have violated by engaging in practices like promoting P2P lending as an investment, offering liquidity options, and acting as deposit takers or lenders.
- The total exposure of a lender to all borrowers across P2P platforms is capped at Rs.50 lakhs, and if a lender's exposure exceeds Rs.10 lakhs, a certificate of minimum Rs.50 lakhs net worth from a practising Chartered Accountant is required.

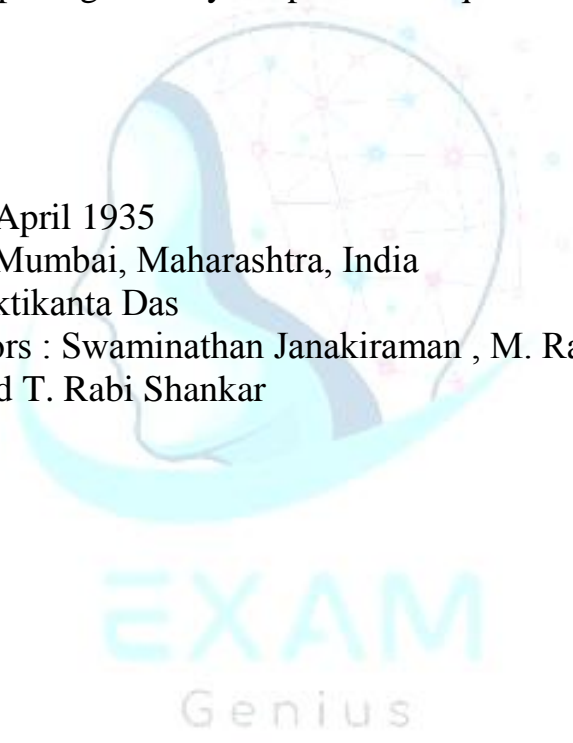
## **Recent News Headlines Related to RBI**

- Top 100 Largest Central Bank Rankings by Total Assets in the World in 2024 Published by Sovereign Wealth Fund Institute (SWFI) : Reserve Bank of India (RBI) ranked 12th globally
- A committee comprising ten members has been established by the Reserve Bank of India (RBI) to compare its statistics with those of other countries.
- In the second half of Financial Year 2024–25 (FY25), the Reserve Bank of India (RBI) stated that trading of Sovereign Green Bonds (SGrB) would begin at the International Financial Services Centre (IFSC) in Gujarat.
- The Reserve Bank of India (RBI) proposed to create a public repository of digital lending apps (DLAs) in a bid to address the problems arising from mushrooming unauthorised players in the segment.
- The Reserve Bank of India (RBI) released draft guidelines for streamlining the onboarding and monitoring of Aadhaar Enabled Payment System (AePS) operators to counter frauds perpetuated through the ecosystem.
- 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).
- The Reserve Bank of India (RBI) has proposed continuous clearing of cheques under the Cheque Truncation System (CTS) with 'onrealisation-settlement', replacing the current two-working-day clearing cycle.
- 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 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.

### **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 : Who has been appointed as the Managing Director and Chief Executive Officer of Tamilnad Mercantile Bank (TMB)?**

**तमिलनाडु मर्केंटाइल बैंक (TMB) के प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी के रूप में किसे नियुक्त किया गया है?**

- (a) Rajnish Kumar / रजनीश कुमार
- (b) Sachidananda Mohanty / सच्चिदानंद मोहंती
- (c) Salee Sukumaran Nair / साले सुकुमारन नायर
- (d) Anshika Singh / अंशिका सिंह
- (e) Siddhartha Mohanty / सिद्धार्थ मोहंती

**Answer : Option C**

---

**Explanation :**

- Salee Sukumaran Nair has been appointed as the managing director and chief executive officer of Tamilnad Mercantile Bank (TMB) for a term of three years, with approval from the Reserve Bank of India (RBI).
- Prior to May 2024, he held the position of deputy managing director and chief credit officer at State Bank of India, where he was in charge of overseeing the credit portfolio.
- In 1987, Nair, an applied electronics postgraduate, began working in banking. As a probationary officer, he started working for State Bank of India, the biggest public sector bank in India.
- Over the course of his more than 35-year career, he has managed major corporations while handling a variety of responsibilities, primarily in the Corporate Accounts Group.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

## **Recent Appointment in Banking & Insurance Sector :**

- Rana Ashutosh Kumar Singh : Managing Director in charge of State Bank of India's (SBI) risk compliance and stressed assets resolution group (SARG) departments.
- Tan Su Shan : CEO of DBS Group (Piyush Gupta (Indian) will retire in March 2025)
- Lalitha Nataraj : CEO of NPCI Bhim Services Ltd (NBSL)
- Praveena Rai : Managing Director and CEO of Multi Commodity Exchange (MCX)
- Sanjay Shukla : Managing Director (MD) of National Housing Bank (NHB)
- Manoj Mittal : Chairman and Managing Director of Small Industries Development Bank of India (SIDBI)
- KVS Manian : Managing Director & Chief Executive Officer of Federal Bank
- K Paul Thomas : Managing Director & CEO of ESAF Small Finance Bank
- Arun Bansal : Managing Director (MD) and Chief Executive Officer (CEO) of Paytm Payments Bank
- Ratan Kumar Kesh : interim MD and CEO of Bandhan Bank
- Siddhartha Mohanty : Life Insurance Corporation of India (LIC) has re-designated as managing director (MD) and chief executive officer (CEO).
- Charulatha S. Kar : Executive Directors of Reserve Bank of India (RBI)
- Challa Sreenivasulu Setty : chairman of State Bank of India (SBI)
- Rushabh Gandhi : Managing Director (MD) and Chief Executive Officer (CEO) of IndiaFirst Life Insurance
- Naveen Chandra Jha : Managing Director and Chief Executive Officer (MD & CEO) of SBI General Insurance Company Limited
- A Balasubramanian : reappointed as MD and CEO of Aditya Birla Sun Life Asset Management Company
- Paul Thomas : Chairperson of the board of Sa-Dhan
- Anuj Tyagi : Managing Director and Chief Executive Officer of HDFC ERGO General Insurance
- Girija Subramanian : chairman and managing director (CMD) of New India Assurance
- Rajeev Krishnamuralilal Agarwal : Independent Director of Paytm
- Ajith Kumar KK : MD & CEO of Dhanalakshmi Bank
- Prem Prabhakar : MD and CEO of SBICAP Ventures Limited
- Satish Nair : President and Chief Executive Officer (CEO) of Asirvad Micro Finance Limited

**Ques : Deutsche Bank has appointed \_\_\_\_\_ as its head of global corporate coverage for India and Sri Lanka.**

**इयूश बैंक ने \_\_\_\_\_ को भारत और श्रीलंका के लिए वैश्विक कॉर्पोरेट कवरेज के प्रमुख के रूप में नियुक्त किया है।**

- (a) Rajnish Kumar / रजनीश कुमार
- (b) Sachidananda Mohanty / सच्चिदानंद मोहंती
- (c) Salee Sukumaran Nair / साले सुकुमारन नायर
- (d) Manik Chhabra / मणिक छाबरा
- (e) Siddhartha Mohanty / सिद्धार्थ मोहंती

**Answer : Option D**

---

**Explanation :**

- Manik Chhabra has been named by Deutsche Bank as the head of its global corporate coverage for Sri Lanka and India.
- Chhabra is leaving US-based lender Citibank, where he spent the previous 22 years in a number of senior corporate banking positions, to join the German bank.
- In this capacity, Chhabra will answer to Kaushik Shaparia, CEO of emerging Asia and chief country officer of India, as well as Chintan Shah, head of corporate coverage and head of cash management sales APAC.
- Additionally, Chhabra will join the Deutsche Bank India Branch Management Board.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)



**Ques : Which Airport become 1st In Country To Get 'Net Zero Carbon Emission' Status ?**

**कौन सा हवाई अड्डा 'शुद्ध शून्य कार्बन उत्सर्जन' दर्जा प्राप्त करने वाला देश का पहला हवाई अड्डा बन गया है?**

- (a) Sardar Vallabhbhai Patel International Airport, Ahmedabad / सरदार वल्लभभाई पटेल अंतर्राष्ट्रीय हवाई अड्डा, अहमदाबाद
- (b) Indira Gandhi International Airport, Delhi / इंदिरा गांधी अंतर्राष्ट्रीय हवाई अड्डा, दिल्ली
- (c) Cochin International Airport, Kochi / कोचीन अंतर्राष्ट्रीय हवाई अड्डा, कोच्चि
- (d) Kempegowda International Airport, Bengaluru / केम्पेगौड़ा अंतर्राष्ट्रीय हवाई अड्डा, बेंगलुरु
- (e) Mangaluru International Airport, Mangaluru / मंगलुरु अंतर्राष्ट्रीय हवाई अड्डा, मंगलुरु

**Answer : Option B**

---

**Explanation :**

- Under the Airport Carbon Accreditation (ACA) program of Airport Council International (ACI), Delhi's IGI Airport has become the first airport in India to acquire the designation of "Net Zero Carbon Emission Airport" (Level 5 accreditation).
- The airport's initial goal was to achieve net zero carbon emissions by 2030. However, DIAL met its goal ahead of time by utilizing a number of strategies, such as the building of infrastructure for a green airport, the marketing of electric vehicles, and the use of renewable energy.
- Achieving accreditation for level 4+ transition in 2020 and becoming carbon-neutral in 2016 were just the beginning. By achieving the level five net-zero emission accreditation in 2024, we have proven our dedication to eco-friendly projects and ongoing improvement once more.



**Ques : Patongtarn Shinawatra has recently become the youngest Prime Minister of which country?**

**पैतोंगटार्न शिनावात्रा हाल ही किस देश की सबसे युवा प्रधानमंत्री बनीं हैं?**

- (a) Norway / नॉर्वे
- (b) Denmark / डेनमार्क
- (c) Thailand / थाईलैंड
- (d) Iceland / आइसलैंड
- (e) None of these / इनमें से कोई नहीं

**Answer : Option C**

---

**Explanation :**

- The next prime minister of Thailand, Paetongtarn Shinawatra, will become the youngest in history after a vote in the Thai Parliament.
- Paetongtarn takes over for Srettha Thavisin, who lost her position due to a decision made by a constitutional court.
- The 37-year-old Paetongtarn's candidacy by her Pheu Thai party's ruling alliance was approved by the parliament.
- With 314 seats in parliament that Thai and its allies control, Paetongtarn required the support of more over half of the 493 members in order to assume the prime ministership.

**About Thailand**

- Capital : Bangkok
- Currency : Baht
- Prime Minister : Paetongtarn Shinawatra

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

## Newly Appointed Prime Minister & President :

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

**Ques : India and \_\_\_\_ join hands for new water technology centre at IIT Madras.**

**भारत और \_\_\_\_\_ ने आईआईटी मद्रास में नए जल प्रौद्योगिकी केंद्र के लिए हाथ मिलाया**

- (a) Iran / ईरान
- (b) Israel / इजराइल
- (c) Japan / जापान
- (d) USA / यूएसए
- (e) China / चीन

**Answer : Option B**

---

**Explanation :**

- Together, Israel and India are building a new water technology center at IIT Madras, which is anticipated to be a "key contributor" to India's efforts to provide everyone with a sustainable supply of water.
  - This tripartite agreement, which was signed by the Ministry of Housing and Urban Affairs' AMRUT mission, IIT Madras, and the Israeli Embassy, demonstrates a common commitment to tackling India's pressing water management issues.
  - The Center of Water Technology seeks to establish itself as a center for water technology innovation, research, and capacity building, with an emphasis on environmentally friendly urban water delivery methods.
- 

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

## Recent News Headlines Related to MoU and agreement :

- Prasara Bharati and the Big Cricket League (BCL), a franchise-based Twenty20 competition that would provide aspiring local players with an opportunity to play alongside their cricketing stars, have partnered.
- With the goal of reaching 10,000 units in its fleet by 2025, Gentari Green Mobility India (Gentari) has teamed up with Amazon India to expand the e-commerce giant's electric vehicle (EV) fleet for last-mile delivery.
- Ministry of Micro, Small and Medium Enterprises, MSME has signed a Memorandum of Understanding, MoU with the Small Business Administration (SBA) of the Government of the United States of America. The objective is to promote Cooperation on Small and Medium-size Enterprises (SMEs).
- An MOU for cooperation in education, research, and technology has been inked between Amity University Noida and the All India Institute of Ayurveda (AIIA) in New Delhi.
- The Maitri Research and Cultural Partnerships Grants, a program designed to promote cooperation and interchange between Australia and India, have been introduced by the Australian government.
- India and New Zealand have signed a customs cooperation arrangement to ease trade between the two countries.
- 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.

**Ques : Total how many wetland sites in India that are included in the Ramsar sites ?**

**भारत में कुल कितने आर्द्रभूमि स्थल रामसर स्थलों में शामिल हैं?**

- (a) 80
- (b) 82
- (c) 83
- (d) 85
- (e) 87

**Answer : Option D**

---

**Explanation :**

- The Ministry of Environment, Forests, and Climate Change (MoEF&CC), led by Union Minister Bhupender Yadav, has declared three Indian wetlands as Ramsar Sites, or Wetlands of International Importance.
- This expansion brings the total number of Ramsar sites in India to 85, including 1,358,068 hectares (ha).
- The state of Tamil Nadu has the most Ramsar sites (18), with Uttar Pradesh (UP) coming in second (10).
- Largest wetland site in India is Sundarbans site, West Bengal and First Ramsar site of India is Chilika Lake, Odisha (1981).
- Wetland Day celebrated on 2 February this year the Theme was Wetlands and Human Wellbeing.

**About these Newly Added 3 Ramsar Sites of India :**

- Tawa Reservoir - Itarsi town, MP
- Nanjarayan Bird Sanctuary Tiruppur District, TN
- Kazhuveli Bird Sanctuary Villupuram District, TN

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : Which IIT has signed an MoU with IG Drones to establish an Advanced Drone Excellence Centre at the IIT's Research and Entrepreneurship Park?**

**किस आईआईटी ने आईआईटी के अनुसंधान और उद्यमिता पार्क में एक उन्नत ड्रोन उत्कृष्टता केंद्र स्थापित करने के लिए आईजी ड्रॉन्स के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं?**

- (a) IIT Guwahati/ आईआईटी गुवाहाटी
- (b) IIT Delhi / आईआईटी दिल्ली
- (c) IIT Madras / आईआईटी मद्रास
- (d) IIT Bhubaneswar / आईआईटी भुवनेश्वर
- (e) IIT Roorkee / आईआईटी रुड़की

**Answer : Option D**

---

**Explanation :**

- The establishment of an Advanced Drone Excellence Center at the IIT Bhubaneswar Research and Entrepreneurship Park is the result of an agreement between IIT Bhubaneswar and IG Drones, a drone-tech and AI business. Research and development in catastrophe management will be the center's primary focus.
- Given that India is prone to natural disasters, this partnership represents a critical turning point in the advancement of drone technology research and development in the field of disaster management.
- Since 2019, IG Drones has been involved in disaster management, using on its experience from working in landslide-prone parts of Sikkim, cyclone-prone areas of Odisha, and avalanche-prone regions of Uttarakhand.
- The goal of the collaboration with the IIT Bhubaneswar Research and Entrepreneurship Park is to enhance the advancement of drone technologies that may be used in emergency situations to support disaster response and recovery operations.



## Recent News Headlines Related to IITs

- Indian Institute of Technology Madras (IIT Madras) has partnered with IDBI Bank to launch a cybersecurity Lab to develop and deploy security solutions in crucial sectors such as healthcare, fintech and aerospace, among others.
- 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.
- 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"



**Ques : World Photography Day is observed annually on which day?**

**विश्व फोटोग्राफी दिवस प्रतिवर्ष किस दिन मनाया जाता है?**

- (a) 14 August
- (b) 15 August
- (c) 16 August
- (d) 18 August
- (e) 19 August

**Answer : Option E**

---

**Explanation :**

- Every year on August 19, people around the world mark World Photography Day to promote awareness of the value of photography.
- Through the artistic medium of photography, we may capture and preserve moments in time. A fleeting glance might bring back a multitude of emotions and sensations evoked by a single image.
- The first photographic method, known as the daguerreotype, was created in France in 1837 by two individuals by the names of Joseph Nicephore Niepce and Louis Daguerre.
- After that, on January 19, 1837, the French Academy of Sciences formally declared the invention. It is thought that ten days following the announcement, the French government bought the invention's patent. The government granted the patent without granting copyright.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

### Important days :

- 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
- 7 August : National Handloom Day
- 9 August : Nagasaki Day 2024 (Theme 2024 Together with the Hibakusha, let us achieve a nuclear weaponfree, peaceful, and just world—for the future of humankind and our planet)
- 9 August : International Day of the World's Indigenous Peoples (Theme 2024 – Protecting the Rights of Indigenous Peoples in Voluntary Isolation and Initial Contact)
- 10 August : World Lion Day (Theme 2024 : Celebrating the King of the Jungle)
- 10 August : World Biofuel Day 2024 (Theme 2024 Sustainable Biofuels: Fueling a Greener Future)
- 12 August : International Youth Day (Theme 2024 – From Clicks to Progress: Youth Digital Pathways for Sustainable Development)
- 12 August : World Elephant Day (Theme 2024 – Personifying prehistoric beauty, theological relevance, and environmental importance)
- 23 August : National Space Day ( to celebrate the remarkable success of Chandrayaan-3 Mission)

### **IMPORTANT ONE – LINER Current Affairs**

- The Ministry of External Affairs has appointed seasoned diplomat Parvathaneni Harish as India's next Permanent Representative to the United Nations in New York.
- A British man recently set a new Guinness World Record for the highest altitude ski BASE jump, leaping 18,753 feet from a cliff on Mera Peak.
- The National Stock Exchange (NSE) has increased the maximum amount payable from its Investor Protection Fund (IPF) Trust from Rs 25 lakh to Rs 35 lakh.
- Renowned Indian scientist Dr Ram Narain Agarwal, a pivotal figure in the development of India's missile system, died at the age of 84. He is known as the 'Father of Agni Missiles'.
- An Indian space engineering solutions provider, Dhruva Space has collaborated with Singaporean space semiconductor maker Zero-Error Systems (ZES) to improve its onboard computer (OBC) subsystem.
- National Health Authority (NHA) and Maharashtra University of Health Sciences (MUHS) have signed an MoU to offer its Digital Health Foundation Course to NHA and co-develop additional Digital Health programs to support the roll-out of the Ayushman Bharat Digital Mission.
- State-owned BHEL has secured a 1,600 MW project from Damodar Valley Corporation (DVC).
- Sandeep Poundrik has assumed charge as Secretary of the Ministry of Steel.

## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- विदेश मंत्रालय ने अनुभवी राजनयिक पार्वथनेनी हरीश को न्यूयॉर्क में संयुक्त राष्ट्र में भारत का अगला स्थायी प्रतिनिधि नियुक्त किया है।
- एक ब्रिटिश व्यक्ति ने हाल ही में मेरा पीक पर एक चट्टान से 18,753 फीट की छलांग लगाकर सबसे अधिक ऊंचाई वाली स्की बेस जंप का नया गिनीज वर्ल्ड रिकॉर्ड बनाया।
- नेशनल स्टॉक एक्सचेंज (एनएसई) ने अपने निवेशक सुरक्षा कोष (आईपीएफ) ट्रस्ट से देय अधिकतम राशि 25 लाख रुपये से बढ़ाकर 35 लाख रुपये कर दी है।
- भारत की मिसाइल प्रणाली के विकास में महत्वपूर्ण भूमिका निभाने वाले प्रसिद्ध भारतीय वैज्ञानिक डॉ. राम नारायण अग्रवाल का 84 वर्ष की आयु में निधन हो गया। उन्हें 'अग्नि मिसाइलों के जनक' के रूप में जाना जाता है।
- भारतीय अंतरिक्ष इंजीनियरिंग समाधान प्रदाता, ध्रुव स्पेस ने अपने ऑनबोर्ड कंप्यूटर (ओबीसी) सबसिस्टम को बेहतर बनाने के लिए सिंगापुर के अंतरिक्ष सेमीकंडक्टर निर्माता जीरो-एरर सिस्टम्स (जेडईएस) के साथ सहयोग किया है।
- राष्ट्रीय स्वास्थ्य प्राधिकरण (एनएचए) और महाराष्ट्र स्वास्थ्य विज्ञान विश्वविद्यालय (एमयूएचएस) ने एनएचए को अपने डिजिटल हेल्थ फाउंडेशन कोर्स की पेशकश करने और आयुष्मान भारत डिजिटल मिशन के रोल-आउट का समर्थन करने के लिए अतिरिक्त डिजिटल स्वास्थ्य कार्यक्रमों को सह-विकसित करने के लिए एक समझौता ज्ञापन पर हस्ताक्षर किए हैं।
- राज्य के स्वामित्व वाली BHEL ने दामोदर घाटी निगम (DVC) से 1,600 मेगावाट की परियोजना हासिल की है।
- संदीप पौड्रिक ने इस्पात मंत्रालय के सचिव का पदभार ग्रहण कर लिया है।

**Ques : Consider the following statements regarding the National Payment Corporation of India.**

**भारतीय राष्ट्रीय भुगतान निगम के संबंध में निम्नलिखित कथनों पर विचार करें।**

**1. It launched new feature UPI circle - Delegate Payments.**

**इसने नई सुविधा UPI सर्कल - डेलीगेट पेमेंट्स लॉन्च की।**

**2. It's maximum per transaction limit of approximately Rs.10, 000.**

**इसकी प्रति लेनदेन अधिकतम सीमा लगभग 10,000 रुपये है**

**3. Primary user can delegate up to 5 secondary user.**

**प्राथमिक उपयोगकर्ता अधिकतम 5 द्वितीयक उपयोगकर्ता को सौंप सकता है।**

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Both 1 and 3
- (e) Only 3

**Answer : Option D**

---

**Explanation :**

- The National Payments Corporation of India (NPCI) has launched a new feature called 'UPI Circle-Delegate Payments' on its Unified Payments Interface (UPI) platform.
- This feature allows primary UPI account holders to share their accounts with secondary users, enabling delegated transactions.
- Through the UPI app, principal users can fully or partially delegate transaction permissions to secondary users using UPI Circle-Delegate Payments.
- The primary user can designate a UPI transaction limit for the secondary user with Delegated Payments. A primary user can delegate access to up to 5 secondary users.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

- Maximum monthly limit of approximately Rs.15,000 per delegation. Maximum per transaction limit of approximately Rs.5,000.
- During the first 24 hours (cooling period) after linking primary and secondary users, a daily transaction limit of approximately Rs.5,000 is prescribed for both full and partial delegation.

### **Recent Facilities Launched in Banking & Insurance Sector :**

- The Bank of Baroda (BoB) Executive Director, Sanjay Vinayak Mudaliar, opened the "phygital" branch at ChandaNagar, Hyderabad.
- The PNB ANTAH DRISHTI Braille Debit Card is a new initiative from Punjab National Bank (PNB) that aims to improve financial accessibility for those with visual impairments.
- "Sparsh Week 2024" was introduced by Axis Bank, reaffirming its commitment to "customer delight."
- The Special Edition "Vijay Fixed Deposits" have been introduced by RBL Bank as a way to celebrate the 78th anniversary of independence and show gratitude for service members.
- The Ultra-High Net-Worth Individual (UHNW) Primus Credit Card is a super premium offering from Axis Bank.
- Karnataka Bank has started accepting GST payments through UPI mode.
- DBS Bank India has launched "DBS Golden Circle," a priority banking program for senior citizens.
- 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.

**Ques : According to the IMF, India has the potential to grow into a \$55 trillion economy by \_\_\_\_\_ .**

**आईएमएफ के अनुसार, भारत में \_\_\_\_\_ तक 55 ट्रिलियन डॉलर की अर्थव्यवस्था बनने की क्षमता है।**

- (a) 2047
- (b) 2049
- (c) 2050
- (d) 2052
- (e) 2054

**Answer : Option A**

---

**Explanation :**

- The International Monetary Fund (IMF) estimates that India's economy might reach \$55 trillion by 2047 if policies are implemented by the federal and state governments to increase the country's growth rate from its historical average of 7% to 8% (in rupee terms).
- India's private loan to GDP ratio in 2020 was 58%, a substantial decrease from the 20% observed in developed nations.
- The IMF's deputy managing director, Dr. Gita Gopinath, expressed optimism that India's economy would rise to the third rank by 2027.

**About International Monetary Fund :**

- Established : 27 December 1945
- HQ : Washington, D.C., U.S.
- Member : 190 countries (189 UN countries and Kosovo)
- Managing Director : Kristalina Georgieva
- Chief Economist : Pierre-Olivier Gourinchas

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)



**Ques : Union Finance Minister Nirmala Sitharaman Chairs Regional Rural Banks (RRBs) Review Meeting in \_\_\_\_\_**

**केंद्रीय वित्त मंत्री निर्मला सीतारमण ने \_\_\_\_\_ में क्षेत्रीय ग्रामीण बैंकों (आरआरबी) की समीक्षा बैठक की अध्यक्षता की**

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

**Answer : Option B**

---

**Explanation :**

- Smt. Nirmala Sitharaman, Union Minister of Finance and Corporate Affairs, presided over a review meeting of Regional Rural Banks (RRBs) in New Delhi.
- The Department of Financial Services (DFS) Secretary-Designate, Additional Secretary, several top DFS officials, representatives from RBI, SIDBI, and NABARD, as well as Chairpersons of RRBs and CEOs of sponsor banks, were also present at the meeting.
- 43 regional rural banks (RRBs) posted a consolidated net profit of Rs.7,796 crore in FY24, up 26% from Rs.6,178 crore in FY23, brightening prospects for some to tap the capital market, including through an initial public offering (IPO).
- Further, the number of RRBs posting a net loss has declined to three (aggregating Rs.225 crore) from six (aggregating Rs.1,205 crore).
- The consolidated net profit of 40 RRBs in FY2024 was Rs.7,571 crore, an all-time high, according to the National Bank for Agriculture and Rural Development's (NABARD) annual report.

**Ques : Which among the following are the primary Creditors holding significant claims in the Jaiprakash Associates (JAL) insolvency case .**  
**निम्नलिखित में से कौन जयप्रकाश एसोसिएट्स (जेएएल) दिवालिया मामले में महत्वपूर्ण दावे रखने वाले प्राथमिक लेनदार हैं?**

- 1. State Bank of India / भारतीय स्टेट बैंक**
- 2. ICICI Bank / आईसीआईसीआई बैंक**
- 3. HDFC life / एचडीएफसी लाइफ**
- 4. IDBI Bank / आईडीबीआई बैंक**

- (a) Only 2 and 3  
(b) Only 3 and 4  
(c) Only 1, 2 and 4  
(d) Only 1, 2 and 3  
(e) Only 4 and 2

**Answer : Option C**

---

**Explanation :**

- State Bank of India (SBI), ICICI Bank, and IDBI Bank are the primary creditors, holding significant claims in the Jaiprakash Associates (JAL) insolvency case.
- Total admitted claims amount to over Rs.51,000 crore, making it one of the largest insolvency cases since the Insolvency and Bankruptcy Code (IBC) was enacted in 2016.
- SBI is the largest creditor with claims of approximately Rs.15,500 crore, accounting for 30% of the total debt. ICICI Bank holds 18% of the debt, and IDBI Bank holds 11%.
- ICICI Bank filed an insolvency petition against JAL before the Allahabad Bench of the National Company Law Tribunal (NCLT) in 2018, which was admitted in June, giving lenders hope for recovery.

**Ques : Outward remittances under Reserve Bank of India's Liberalised Remittance Scheme (LRS) declined by \_\_\_\_**

**भारतीय रिज़र्व बैंक की उदारीकृत प्रेषण योजना (एलआरएस) के तहत जावक प्रेषण में \_\_\_\_ की गिरावट आई**

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

**Answer : Option C**

---

**Explanation :**

- The Reserve Bank of India's (RBI) Liberalized Remittance Scheme (LRS) saw a 24.39% year-over-year decline in outward remittances to \$6.9 billion in Q1 FY25 from \$9.1 billion in the same time the previous year.
- Remittances as a whole decreased by almost 44% year over year to \$2.18 billion in June 2024, with drops seen in the majority of categories.
- Introduced in 2004, the LRS system permits resident people to remit up to \$250,000 for approved capital or current account transactions every fiscal year.
- The scheme's initial limit was \$25,000, which has been gradually revised.

**Category-wise Remittance changes :**

- International Travel: Dropped by 6% to \$3.8 billion in Q1 FY25 from \$4.07 billion in Q1 FY24.
- Gifts: Decreased by nearly 41% to \$811.9 million.
- Investments in Equity and Debt: Declined to \$318.02 million from \$503.73 million.
- Overseas Education: Decreased by nearly 14% to \$596.08 million.
- Medical Treatment: Rose by 43.5% year-on-year to \$24.46 million.
- Donations: Increased by 3.6% to \$4.29 million.

**Ques : \_\_\_\_\_ unveils framework for financial market self-regulatory organisations**

**\_\_\_\_\_ ने वित्तीय बाज़ार स्व-नियामक संगठनों के लिए रूपरेखा का अनावरण किया**

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

**Answer : Option B**

---

**Explanation :**

- In order to improve compliance culture and offer a platform for consultation while formulating policy, the Reserve Bank of India (RBI) released a framework for the recognition of self-regulatory organizations (SROs) in the financial markets.
- It complies to the March 2024-issued 'Omnibus Framework for recognition of SROs'.
- The framework lays out the general guidelines, including the goals, roles, qualifications, membership requirements, governance standards, and application procedure, for the recognition of SROs in the financial markets.
- A self-regulatory authority is an institution that can operate independently and with impartiality, and importantly free from the influence of any single member or group of members.

**Eligibility Criteria for SROs :**

- The entity applying for recognition as an SRO must be a not-for-profit company registered under **Section 8 of the Companies Act, 2013**.
- A minimum net worth of **Rs.10 crore** is required.
- The applicant should represent the sector or market adequately, with a diverse mix of members from various types and sizes of entities.

- Directors and the organisation must demonstrate professional competence and maintain a reputation for fairness and integrity.
  - The applicant must meet all "fit and proper" criteria as determined by the RBI to be recognized as an SRO.
- 

### **Recent News Headlines Related to RBI**

- Top 100 Largest Central Bank Rankings by Total Assets in the World in 2024 Published by Sovereign Wealth Fund Institute (SWFI) : Reserve Bank of India (RBI) ranked 12th globally
- A committee comprising ten members has been established by the Reserve Bank of India (RBI) to compare its statistics with those of other countries.
- In the second half of Financial Year 2024–25 (FY25), the Reserve Bank of India (RBI) stated that trading of Sovereign Green Bonds (SGrB) would begin at the International Financial Services Centre (IFSC) in Gujarat.
- The Reserve Bank of India (RBI) proposed to create a public repository of digital lending apps (DLAs) in a bid to address the problems arising from mushrooming unauthorised players in the segment.
- The Reserve Bank of India (RBI) released draft guidelines for streamlining the onboarding and monitoring of Aadhaar Enabled Payment System (AePS) operators to counter frauds perpetuated through the ecosystem.
- 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).
- The Reserve Bank of India (RBI) has proposed continuous clearing of cheques under the Cheque Truncation System (CTS) with 'onrealisation-settlement', replacing the current two-working-day clearing cycle.
- 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 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%

**Ques : who has been appointed as new Home Secretary?**  
**नए गृह सचिव के रूप में किसे नियुक्त किया गया है?**

- (a) Manoj Govil / मनोज गोविल
- (b) Govind Mohan / गोविंद मोहन
- (c) Rajiv Gauba / राजीव गौबा
- (d) Parvathaneni Harish / पर्वतानेनी हरीश
- (e) Harish Dudani / हरीश दुदानी

**Answer : Option B**

---

**Explanation :**

- On August 22, 2024, senior IAS officer Govind Mohan took over as secretary of the Union Ministry of Home Affairs.
- On August 22, 2024, he succeeded Ajay Kumar Bhalla, who had served as home secretary for five years before retiring.
- Govind Mohan served as the Union Ministry of Culture's secretary before to taking up the position of Home Secretary.
- Govind Mohan, who belongs to Uttar Pradesh, is a 1989 batch IAS officer of Sikkim cadre. He has held several important posts in the central government.
- In 2017, he was appointed joint secretary in the Union Ministry of Home Affairs for the Union Territory division and was later promoted to additional secretary in 2018.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)



## Recent Appointment in different departments :

- Harish Dudani : Member in Central Electricity Regulatory Commission (CERC)
- 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



**Ques : Which state will bring five Royal Bengal Tigers from Maharashtra and Madhya Pradesh by September?**

**कौन सा राज्य सितंबर तक महाराष्ट्र और मध्य प्रदेश से पांच रॉयल बंगाल टाइगर लाएगा?**

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

**Answer : Option C**

---

**Explanation :**

- Forest officials in Odisha have started the process of moving five Royal Bengal Tigers from Maharashtra and Madhya Pradesh. The transfer is expected to be finished in September in order to increase the number of big cats in the state.
- Three of these tigers will be released into the Debrigarh Wildlife Sanctuary in Sambalpur, while the other two will be brought into the Similipal Tiger Reserve in Mayurbhanj, according to Principal Chief Conservator of Forests (PCCF)-Wildlife Susanta Nanda.
- Thirty tigers and eight cubs were discovered in the most recent tiger estimation, which was carried out for the first time in 47 forest divisions of Odisha between 2023 and 2024.
- Thirty Royal Bengal Tigers were discovered; twenty-seven of them were located in the Similipal Tiger Reserve (STR); the remaining ten were distributed across Keonjhar territory and wildlife, Paralakhemundi territorial, and Hirakud wildlife.
- Additionally, according to the PCCF, two giraffes will be arriving to the Nandankanan Zoological Park by the end of this month.

**Ques : \_\_\_\_\_ researchers develop breakthrough cyanide sensor to enhance safety of water, food products**

**\_\_\_\_\_ के शोधकर्ताओं ने पानी, खाद्य उत्पादों की सुरक्षा बढ़ाने के लिए साइनाइड सेंसर विकसित किया है**

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

**Answer : Option A**

---

**Explanation :**

- Under the direction of Dr. Ravi Kumar Kanaparthi, a research team at the Central University of Kerala has created a sophisticated cyanide sensor.
- This new technology is crucial for improving the safety of drinking water and food, especially in areas where cyanide-rich foods are common.
- Some plants, fruits, and microbes contain the hazardous toxin cyanide.
- The World Health Organization (WHO) recommends that, in order to protect aquatic life and humans alike, drinking water cyanide concentrations should be kept below 0.19 mg/L.

**About Kerala :**

- Capital : Thiruvananthapuram
- Cm : Pinarayi Vijayan
- Governor : Arif Mohammad Khan

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : Which state government has launched the Mukhyamantri Yuva Udyam Vikas Abhiyan Yojana on the occasion of the 78th Independence Day?**  
**किस राज्य सरकार ने 78वें स्वतंत्रता दिवस के अवसर पर मुख्यमंत्री युवा उद्यम विकास अभियान योजना शुरू की है?**

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

**Answer : Option A**

---

**Explanation :**

- Yogi Adityanath, the chief minister of Uttar Pradesh, introduced the "Mukhyamantri Yuva Udyam Vikas Abhiyan Yojana" with the goal of increasing job prospects for young people in the state.
- The yojana was unveiled in Lucknow, the state capital, during the 78th Independence Day celebration.

**Mukhyamantri Yojana Yuva Udyam Vikas Abhiyan :**

- The state government will give the state's young entrepreneurs financial help under the Mukhyamantri Yuva Udyam Vikas Abhiyan Yojana.
- The goal of the Yojana is for the state government to create 10 lakh new MSMEs (Micro, Small, and Medium Enterprises).
- The Mukhyamantri Yuva Udyam Vikas Abhiyan Yojana is intended to generate 50 lakh employment opportunities both directly and indirectly for the government.

## **About Uttar Pradesh :**

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

## **Recent News Headlines Related to Schemes**

- Western Railway has added Kandivali and Dahisar stations to the Amrit Bharat Station Scheme. The Ministry of Railways started this continuing project in February 2023 with the goal of revitalizing train stations all over India.
- The Ministry of New and Renewable Energy has announced the Scheme Guidelines for the PM-Surya Ghar: Muft Bijli Yojana's "Model Solar Village" implementation.
- The "Nijut Moina Scheme," a program to end child marriages by empowering female students and emphasizing education over early marriage, was introduced by Assam Chief Minister Himanta Biswa Sarma.
- The Hemant Soren government in Jharkhand has launched the Mukhyamantri Maiyaan Samman Yojana to provide financial assistance to eligible women in the state.
- Bhupendra Rajnikant Patel, Chief Minister of Gujarat, launched the 'Shramik Basera' scheme.
- Andhra Pradesh Chief Minister Chandrababu Naidu launched the NTR Bharosa pension scheme
- Uttar Pradesh Launched Upvan Yojna and Heritage Tree Adoption Scheme. Saplings and cuttings of tree are being provided by the state government for plantation in parks, along the road and other spaces right from cities to villages.
- Maharashtra Chief Minister Eknath Shinde announced a new scheme, 'Ladka Bhau' Yojana for the unemployed youth of the state.
- Telangana Chief Minister A Revanth Reddy has introduced the Rajiv Gandhi Civils Abhayastam scheme.
- Mahindra & Mahindra Sign MoU with Ministry of Skill Development and Entrepreneurship (MSDE) for 'Drone Didi' Pilot Project.

**Ques : India Set to Launch Electric Microcar “Robin” in which year ?**  
**भारत किस वर्ष इलेक्ट्रिक माइक्रोकार "रॉबिन" लॉन्च करने के लिए तैयार है?**

- (a) 2024
- (b) 2025
- (c) 2026
- (d) 2027
- (e) 2028

**Answer : Option B**

---

**Explanation :**

- The Indian automobile industry will soon see a new addition—a tiny electric car called the Robin.
- Pranav Dandekar and his father Prakash formed Wings EV, the startup that produced the vehicle. It is scheduled to debut in April 2025 in Bengaluru.
- It satisfies rigorous safety standards because it passed stringent safety testing performed by the Automotive Research Association of India (ARAI) in Pune.
- In its first year, Wings EV intends to sell 3,000 Robin units. They intend to expand their Indore factory's output to 10,000 units.

**Ques : World Humanitarian Day is observed every year on which day?**

**विश्व मानवतावादी दिवस हर साल किस दिन मनाया जाता है?**

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

**Answer : Option B**

---

**Explanation :**

- World Humanitarian Day is observed every year on August 19 to honour humanitarian workers who risk their lives to provide aid and assistance to people in need.
- The day also aims to encourage global action to support those affected by crises, such as natural disasters, conflicts and other emergencies.
- Theme 2024 – Act For Humanity
- World Humanitarian Day traces its origins to a tragic event. On August 19, 2003, a bomb attack on the Canal Hotel in Baghdad, Iraq, resulted in the deaths of 22 humanitarian aid workers.
- Among the victims was Sergio Vieira de Mello, the UN Special Representative of the Secretary-General for Iraq.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

### Important days :

- 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
- 7 August : National Handloom Day
- 9 August : Nagasaki Day 2024 (Theme 2024 Together with the Hibakusha, let us achieve a nuclear weaponfree, peaceful, and just world—for the future of humankind and our planet)
- 9 August : International Day of the World's Indigenous Peoples (Theme 2024 – Protecting the Rights of Indigenous Peoples in Voluntary Isolation and Initial Contact)
- 10 August : World Lion Day (Theme 2024 : Celebrating the King of the Jungle)
- 10 August : World Biofuel Day 2024 (Theme 2024 Sustainable Biofuels: Fueling a Greener Future)
- 12 August : International Youth Day (Theme 2024 – From Clicks to Progress: Youth Digital Pathways for Sustainable Development)
- 12 August : World Elephant Day (Theme 2024 – Personifying prehistoric beauty, theological relevance, and environmental importance)
- 16 August : Death Anniversary of Atal Bihari Vajpayee
- 19 August : World Photography Day
- 19 August : World Sanskrit Day
- 23 August : National Space Day ( to celebrate the remarkable success of Chandrayaan-3 Mission)



### **IMPORTANT ONE – LINER Current Affairs**

- According to the latest data from the Reserve Bank of India (RBI), net foreign direct investment (FDI) in India surged to \$6.9 billion during the April-June quarter of FY25, compared to \$4.7 billion in the same period last year.
- Fintech Association of India (FACE) has asked its members to explore joining the Citizen Financial Cyber Fraud Reporting and Management System (CFCFRMS) – part of the National Cybercrime Reporting Portal.
- Union Minister of Port Shipping and Waterways officially launched the Standard Operating Procedure (SOP) for Green Tug Transition Program (GTTP). GTTP was launched on May 22, 2023, is a key initiative under the 'Panch Karma Sankalp'.
- The Ministry of External Affairs has appointed seasoned diplomat Parvathaneni Harish as India's next Permanent Representative to the United Nations in New York.
- Sweden reported its first mpox case, a day after the World Health Organization (WHO) declared the infection a global public health emergency.
- Comptroller and Auditor General of India (CAG) and Chamber of Accounts of Uzbekistan. The objective is to foster collaboration and exchange of expertise in auditing between the two nations.
- The government has finalized a tender to procure 1,000 Graphics Processing Units (GPUs) as part of the IndiaAI Mission
- The Union Government has launched the AI-based National Pest Surveillance System (NPSS) that will help farmers to connect with agriculture scientists and experts on controlling pests using their phones.

## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- भारतीय रिजर्व बैंक (आरबीआई) के नवीनतम आंकड़ों के अनुसार, वित्त वर्ष 2025 की अप्रैल-जून तिमाही के दौरान भारत में शुद्ध विदेशी प्रत्यक्ष निवेश (एफडीआई) बढ़कर 6.9 बिलियन डॉलर हो गया, जबकि पिछले साल की समान अवधि में यह 4.7 बिलियन डॉलर था।
- फिनटेक एसोसिएशन ऑफ इंडिया (FACE) ने अपने सदस्यों से सिटीजन फाइनेंशियल साइबर फ्रॉड रिपोर्टिंग एंड मैनेजमेंट सिस्टम (CFCFRMS) - नेशनल साइबर क्राइम रिपोर्टिंग पोर्टल का हिस्सा, में शामिल होने का पता लगाने के लिए कहा है।
- केंद्रीय बंदरगाह नौवहन और जलमार्ग मंत्री ने आधिकारिक तौर पर ग्रीन टग ट्रांजिशन प्रोग्राम (जीटीटीपी) के लिए मानक संचालन प्रक्रिया (एसओपी) लॉन्च की। जीटीटीपी को 22 मई, 2023 को लॉन्च किया गया था, यह 'पंच कर्म संकल्प' के तहत एक महत्वपूर्ण पहल है।
- विदेश मंत्रालय ने अनुभवी राजनयिक पार्वथनेनी हरीश को न्यूयॉर्क में संयुक्त राष्ट्र में भारत का अगला स्थायी प्रतिनिधि नियुक्त किया है।
- विश्व स्वास्थ्य संगठन (डब्ल्यूएचओ) द्वारा संक्रमण को वैश्विक सार्वजनिक स्वास्थ्य आपातकाल घोषित करने के एक दिन बाद स्वीडन ने अपना पहला एमपाॅक्स मामला दर्ज किया।
- भारत के नियंत्रक एवं महालेखा परीक्षक (CAG) और उज़्बेकिस्तान के लेखा चैंबर। इसका उद्देश्य दोनों देशों के बीच ऑडिटिंग में सहयोग और विशेषज्ञता के आदान-प्रदान को बढ़ावा देना है।
- सरकार ने इंडियाएआई मिशन के हिस्से के रूप में 1,000 ग्राफिक्स प्रोसेसिंग यूनिट (जीपीयू) की खरीद के लिए एक निविदा को अंतिम रूप दे दिया है।
- केंद्र सरकार ने एआई-आधारित राष्ट्रीय कीट निगरानी प्रणाली (एनपीएसएस) लॉन्च की है जो किसानों को अपने फोन का उपयोग करके कीटों को नियंत्रित करने के लिए कृषि वैज्ञानिकों और विशेषज्ञों से जुड़ने में मदद करेगी।

**Ques : Consider the following statements regarding the periodic Labour Force Survey ( PLFS) data. Which of the following is/are correct :**

**आवधिक श्रम बल सर्वेक्षण (पीएलएफएस) डेटा के संबंध में निम्नलिखित कथनों पर विचार करें। निम्नलिखित में से कौन सा/से सही है:**

**1. Employment in urban areas in the first quarter of 2024-25 improve over the previous one.**

**2024-25 की पहली तिमाही में शहरी क्षेत्रों में रोजगार पिछली तिमाही से बेहतर हुआ।**

**2. Unemployment rate in April- June (Q1) decline to 6.6 % from four quatter high of 6.7% in January - March .**

**अप्रैल-जून (Q1) में बेरोजगारी दर जनवरी-मार्च में चार तिमाही के उच्चतम 6.7% से घटकर 6.6% हो गई।**

**3.This data released by the National Statistical Office ( NSO)**

**यह डेटा राष्ट्रीय सांख्यिकी कार्यालय (एनएसओ) द्वारा जारी किया गया है।**

- (a) Only 2 and 3
- (b) Only 2
- (c) Only 3
- (d) Only 1
- (e) All of the above

**Answer : Option E**

---

#### **Explanation :**

- Report Periodic Labour Force Survey (PLFS) Quarterly Bulletin (April – June 2024) Published by National Statistical Office (NSO) under the Ministry of Statistics and Program Implementation (MoSPI).

#### **Data regarding Youth Unemployment Rate (UR):**

- Among the urban youth aged 15-29 Declined to 16.8% in the 1st quarter of FY25
- Among males aged 15 to 29 Improved to 14.8% in the 1st quarter of FY25

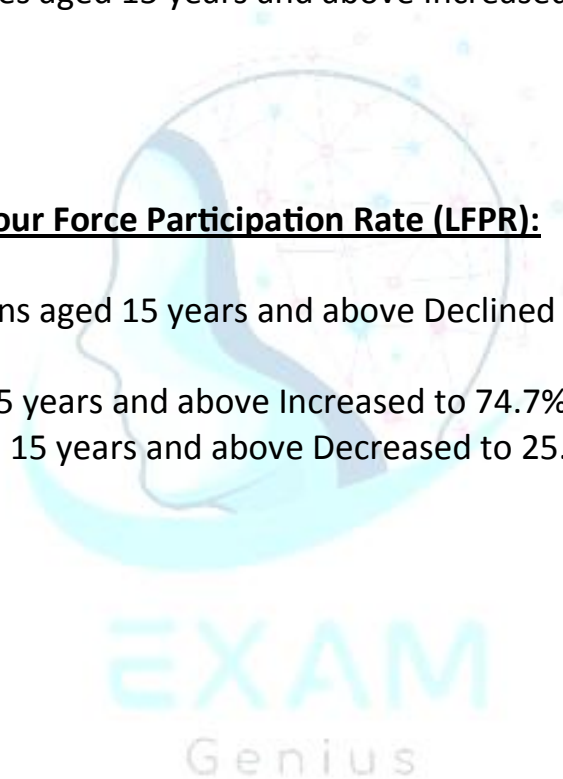
- Among females of the same age groups Increased to 23% in the 1st quarter of FY25

**Data regarding Unemployment Rate (UR) :**

- Overall among persons aged 15 years and above Decreased to 6.6% in April-June quarter of FY25
- Among males aged 15 years and above Decreased to 5.8% in April – June, 2024
- Among females aged 15 years and above Increased to 9% in April – June, 2024

**Data regarding Labour Force Participation Rate (LFPR):**

- Among persons aged 15 years and above Declined to 50.1% in April – June 2024
- Males aged 15 years and above Increased to 74.7% in April – June 2024
- Females aged 15 years and above Decreased to 25.2% in April – June 2024



**Ques : \_\_\_\_\_ Study Forecasts Private Capex to Rise to Rs.2.45 Trillion in FY25**  
**\_\_\_\_\_ के अध्ययन का अनुमान है कि निजी पूंजीगत व्यय बढ़कर Rs.2.45 ट्रिलियन हो जाएगा FY25 में**

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

**Answer : Option B**

---

**Explanation :**

- According to a Reserve Bank of India (RBI) study, capital expenditure (capex) in the private sector is expected to increase from Rs.1.59 trillion in FY24 to Rs.2.45 trillion in FY25.
- Banks and other financial organizations approved projects worth a record Rs.3.90 trillion in FY24.
- By the conclusion of FY23, investments were expected to be made with 54% of this total.
- FY25 is allocated 30%. The remaining 16% is anticipated for next years.
- The alternative financing options include taking out loans via initial public offerings (IPOs) and external commercial borrowing (ECBs).
- According to the RBI, the infrastructure sector continued to attract the major share of envisaged capital investment, led by the 'roads & bridges' and 'power' sectors, reflecting the government's push towards infrastructure development.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

## **Recent News Headlines Related to RBI**

- Top 100 Largest Central Bank Rankings by Total Assets in the World in 2024 Published by Sovereign Wealth Fund Institute (SWFI) : Reserve Bank of India (RBI) ranked 12th globally
- A committee comprising ten members has been established by the Reserve Bank of India (RBI) to compare its statistics with those of other countries.
- In the second half of Financial Year 2024–25 (FY25), the Reserve Bank of India (RBI) stated that trading of Sovereign Green Bonds (SGrB) would begin at the International Financial Services Centre (IFSC) in Gujarat.
- The Reserve Bank of India (RBI) proposed to create a public repository of digital lending apps (DLAs) in a bid to address the problems arising from mushrooming unauthorised players in the segment.
- The Reserve Bank of India (RBI) released draft guidelines for streamlining the onboarding and monitoring of Aadhaar Enabled Payment System (AePS) operators to counter frauds perpetuated through the ecosystem.
- 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).
- The Reserve Bank of India (RBI) has proposed continuous clearing of cheques under the Cheque Truncation System (CTS) with 'onrealisation-settlement', replacing the current two-working-day clearing cycle.
- 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 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).

### **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 : \_\_\_\_\_ Raises Fixed Deposit Interest Rate to 7.85% for 444-Day Term to Attract More Deposits**

**\_\_\_\_\_ ने अधिक जमा राशि आकर्षित करने के लिए 444 दिन की अवधि के लिए सावधि जमा पर ब्याज दर बढ़ाकर 7.85% कर दी है**

- (a) HDFC bank / एचडीएफसी बैंक
- (b) ICICI bank / आईसीआईसीआई बैंक
- (c) RBL bank / आरबीएल बैंक
- (d) Bandhan bank / बंधन बैंक
- (e) IDBI bank / आईडीबीआई बैंक

**Answer : Option E**

---

**Explanation :**

- IDBI Bank has increased its fixed deposit (FD) rate to 7.85% for a 444-day tenure, aiming to attract more deposits.
- Peak Rate: 7.85% per annum for 444 days.
- Other Rate: 7.75% per annum for a 375-day tenure.
- The Utsav Fixed Deposit is now a more attractive choice for depositors due to the higher rates.
- The promotional offer is valid until September 30, 2024. Customers can open an Utsav Fixed Deposit through the bank's website, mobile banking app, or at any branch.

**About IDBI Bank :**

- Founded : 1 July 1964
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Rakesh Sharma

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : \_\_\_\_\_ Introduces Secured Loans for Merchants, Expands Credit Services**

**\_\_\_\_\_ ने व्यापारियों के लिए सुरक्षित ऋण की शुरुआत की, क्रेडिट सेवाओं का विस्तार किया**

- (a) PhonePe
- (b) GooglePay
- (c) Paytm
- (d) BHIM
- (e) BharatPe

**Answer : Option E**

---

**Explanation :**

- BharatPe, a fintech company, recently revealed that it will be expanding its business to include secured loans for its merchant partners.
- In the first phase, the company has made loans for two-wheelers and Loans Against Mutual Funds (LAMF) available to its current merchant partners.
- Two-wheeler loans are now possible thanks to a partnership between BharatPe and OTO Capital, a digital commerce and lending platform.
- Furthermore, the business has collaborated with Volt Money to enable its merchant partners to obtain loans against mutual funds.
- For their next two-wheeler purchase, BharatPe merchants can now take advantage of competitive interest rates on two-wheeler loans from OTO Capital, up to Rs 2.5 lakh.
- The application process for loans is entirely digital, and retailers can select a repayment duration of one to four years.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

- The introduction of LAMF in collaboration with Volt Money allows BharatPe's merchants to obtain loans against mutual funds up to Rs 1 crore.

### **About BharatPe :**

- Founded : 2018
- Headquarters : New Delhi, India
- CEO : Nalin Negi

---

### **Recent Facilities Launched in Banking & Insurance Sector :**

- The Bank of Baroda (BoB) Executive Director, Sanjay Vinayak Mudaliar, opened the "phygital" branch at ChandaNagar, Hyderabad.
- The PNB ANTAH DRISHTI Braille Debit Card is a new initiative from Punjab National Bank (PNB) that aims to improve financial accessibility for those with visual impairments.
- "Sparsh Week 2024" was introduced by Axis Bank, reaffirming its commitment to "customer delight."
- The Special Edition "Vijay Fixed Deposits" have been introduced by RBL Bank as a way to celebrate the 78th anniversary of independence and show gratitude for service members.
- The Ultra-High Net-Worth Individual (UHNW) Primus Credit Card is a super premium offering from Axis Bank.
- Karnataka Bank has started accepting GST payments through UPI mode.
- DBS Bank India has launched "DBS Golden Circle," a priority banking program for senior citizens.
- 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.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

- 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.

**Ques : \_\_\_\_\_ Secures Rs.5,000 Crore Loan Agreement with Steel Authority of India Limited**

**\_\_\_\_\_ ने स्टील अथॉरिटी ऑफ इंडिया लिमिटेड के साथ 5,000 करोड़ रुपये का ऋण समझौता किया**

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

**Answer : Option C**

---

**Explanation :**

- Steel Authority of India Limited (SAIL), a significant state-owned steel manufacturer, and Bank of Baroda (BoB) have agreed to a Rs.5,000 crore credit arrangement.
- With a competitive bid of 7.49% for a five-year loan secured by the 364-day Treasury bill, BoB secured the deal.
- Companies like as SAIL usually request bids from several lenders in major credit arrangements, with the lowest bidder being given preference.
- All of the participating lenders are notified of the bids once they are opened, even if they are sealed.
- SAIL intends to use the loan to cover its working capital needs and construction expenditures. Over the course of the following few months, the loan will be disbursed in several tranches.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

### **About BoB :**

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

### **About SAIL :**

- Founded : 19 January 1954
- Headquarters : New Delhi, India
- Chairman : Amarendu Prakash
- SAIL is a central public sector undertaking (PSU) based in New Delhi, India.
- It is under the ownership of the Ministry of Steel, Government of India.

---

### **Recently signed banking agreements**

- Karnataka Bank and fintech company Navi established a partnership to launch a credit line on UPI goods for users of the platform.
- Setu, a Pine Labs-owned API infrastructure provider, has launched UPISetu in collaboration with Axis Bank.
- Ageas Federal Life Insurance is joining forces with PhonePe to offer Instant Term insurance to their wide-ranging customers.
- Capital Small Finance Bank Limited (CSFB), and Edelweiss Life Insurance have entered into a bancassurance tie-up
- SBI General Insurance Company Limited (SBI General Insurance ) and Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) or HSBC Bank India have entered into a bancassurance partnership for the distribution of non-life insurance products through HSBC India's network.
- Government of Nagaland has signed a Memorandum of Understanding (MoU) with State Bank of India (SBI) General Insurance Company Limited for Disaster Risk Transfer Parametric Insurance Solution (DRTPS) in Kohima, Nagaland.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)



- Society for Worldwide Interbank Financial Telecommunications (SWIFT) is launching an artificial intelligence (AI)-driven pilot in partnership with Axis Bank to help combat payments fraud occurring in cross-border payments.
- The Small Industries Development Bank of India (SIDBI) has partnered with C2treds and UGRO Capital to facilitate loans to the Micro, Small and Medium Enterprises (MSME) sector.
- Karnataka Bank has partnered with ICICI Lombard General Insurance Company Limited to offer enhanced insurance solutions and customer benefits to its patrons.
- Tata Power Solar Systems Limited (TPSSL) has partnered with the Bank of India (BOI) to provide easy and affordable financing for rooftop solar installations and electric vehicle (EV) charging stations.
- TATA AIG, a significant general insurance company in India, has established a strategic relationship with Mahindra Finance, one of the country's top non-banking finance companies.
- IndusInd Bank has launched the 'Wrestle for Glory' program as part of its Corporate Social Responsibility (CSR) initiatives. The program continues the bank's longstanding partnership with the Inspire Institute of Sport (IIS), a high-performance Olympic training facility in Vijayanagar, Bellary.
- Arka Fincap Limited, an NBFC and part of the Kirloskar Group, has a co-lending agreement with the Central Bank of India. With this agreement, Arka will be able to offer loans to MSMEs at affordable rates.
- Life Insurance Corporation of India (LIC) has entered into a Corporate Agency Arrangement with IDFC First Bank Ltd. to Boost Bancassurance.
- The Small Industries Development Bank of India (SIDBI) has partnered with India Post Payments Bank (IPPB) to use the extensive network of postmen for providing credit to micro-entrepreneurs in rural areas.
- ixigo and AU Small Finance Bank announced the launch of the RuPay variant for its premium co-branded ixigo-AU Small Finance Bank travel credit card, enabling UPI-based payments and rewards.
- NPCI International Payments (NIPL), the international arm of NPCI, signed an agreement with Qatar National Bank (QNB) to launch QRcode-based UPI payments in Qatar.



**Ques : Which edition of the International Earth Sciences Olympiad (IESO) held in Beijing, China ?**

**अंतर्राष्ट्रीय पृथ्वी विज्ञान ओलंपियाड (IESO) का कौन सा संस्करण बीजिंग, चीन में आयोजित हुआ?**

- (a) 15th
- (b) 16th
- (c) 17th
- (d) 18th
- (e) 19th

**Answer : Option C**

---

**Explanation :**

- The 17th International Earth Sciences Olympiad (IESO), which was held in Beijing, China, saw the Indian student team win several major medals.
- In three competition categories (International Team Field Investigation, Earth System Project, and Theory and Practical), the Indian team has won two silver, three gold, and one bronze medal apiece.
- The four students from Gujarat, Kerala, Chhattisgarh, and Rajasthan make up the Indian team.

**About International Earth Sciences Olympiad (IESO) :**

- Launched : 2003
- Announced : at International Geoscience Education Organization Council Meeting, Calgary, Canada
- India : 1st participated in 2007
- India hosted : 10th edition in Mysore
- 2024 participants : 35 countries, with 32 advancing to the finals
- The MoES supports the INESO and IESO as part of the Research, Education and Training Outreach (REACHOUT) scheme under the PRITHVI (PRITHvi Vigyan) scheme approved by the Union Cabinet in January 2024.

## Recent News headlines related to Sports

- Hockey India (HI) has officially announced that retiring goalkeeper PR Sreejesh will be the new head coach for the Indian junior men's hockey team.
- Para shuttler Pramod Bhagat has been suspended for a period of 18 months by the Badminton World Federation for violating anti-doping rules.
- Aman Sehrawat of India won a bronze medal in the men's 57 kg wrestling category at the Paris 2024 Olympic Games after an exciting battle at the Champ de Mars stadium.
- The current Olympic champion, Neeraj Chopra, had a stunning show in the men's javelin throw competition, taking home the silver medal.
- After defeating Spain 2-1 in the third-place game at the Yves du Manoir Stadium in Paris, the Indian men's hockey team won the bronze medal at the 2024 Summer Olympics in Paris.
- Avinash Sable became the first Indian man to qualify for the 3000m steeplechase final after finishing fifth in his heat.
- Vinesh Phogat was disqualified from the women's 50kg wrestling final at the Paris Olympics. she was found 100 gram overweight during the weigh-in on the day of the final.
- The commemorative stamps were released by the Union Minister of Communication, Jyotiraditya Scindia, and Minister of Youth Affairs and Sports, Dr Mansukh Mandaviya. These stamps represent sports such as Javelin Throw, Field Hockey, Sailing and Table Tennis.
- American sprinter Noah Lyles clinched gold in the men's 100-meter sprint at the 2024 Paris Olympics.
- Serbian Tennis legend Novak Djokovic became the fifth tennis player in history to claim the Golden Slam.
- India's two-time Olympic bronze medallist Manu Bhaker is set to be India's flagbearer in the closing ceremony of the Paris Olympics.
- Lewis Hamilton has won the Belgian Grand Prix after teammate George Russell, who had originally come home in first, was disqualified following the race for an underweight car.
- Swapnil Kusale clinched his first Olympic bronze and third medal for India in the 50m rifle 3 positions event in the Summer Olympics games being held in Paris.
- Shooter Manu Bhaker teamed up with Sarabjot Singh to win the bronze medal in the 10m air pistol mixed team shooting event.
- The 2027 Asia Cup will be held in ODI format in Bangladesh as the 50-over World Cup is scheduled in South Africa in the same year.

**Ques : Which state government has launched the 'Mukhyamantri Majhi Ladki Bahin Yojana' on the occasion of Raksha Bandhan?**

**किस राज्य सरकार ने रक्षा बंधन के अवसर पर 'मुख्यमंत्री माझी लडकी बहिन योजना' शुरू की है?**

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

**Answer : Option D**

---

**Explanation :**

- On the occasion of Raksha Bandhan, the Maharashtra government, led by Eknath Shinde, is scheduled to formally introduce the "Mukhyamantri Majhi Ladki Bahin Yojana."
- The objective of this campaign is to give over one crore women in the state Rs.1500 every month.
- The Chief Minister of Maharashtra is set to introduce the "Ladki Bahin" initiative, which is modeled after Madhya Pradesh's "Ladli Behna Yojana."

**About Maharashtra :**

- Capital – Mumbai
- Chief Minister – Eknath Sindhe
- Deputy Chief Minister – Devendra Fadnavis & Ajit Pawar
- Governor – Ramesh Bais

**Follow Us :** [Official Site](#) [Youtube](#) [WhatsApp](#) [Telegram](#) [Insta](#) [f](#) [FB](#)

## Recent News Headlines Related to Schemes

- Western Railway has added Kandivali and Dahisar stations to the Amrit Bharat Station Scheme. The Ministry of Railways started this continuing project in February 2023 with the goal of revitalizing train stations all over India.
- The Ministry of New and Renewable Energy has announced the Scheme Guidelines for the PM-Surya Ghar: Muft Bijli Yojana's "Model Solar Village" implementation.
- The "Nijut Moina Scheme," a program to end child marriages by empowering female students and emphasizing education over early marriage, was introduced by Assam Chief Minister Himanta Biswa Sarma.
- The Hemant Soren government in Jharkhand has launched the Mukhyamantri Maiyaan Samman Yojana to provide financial assistance to eligible women in the state.
- Bhupendra Rajnikant Patel, Chief Minister of Gujarat, launched the 'Shramik Basera' scheme.
- Andhra Pradesh Chief Minister Chandrababu Naidu launched the NTR Bharosa pension scheme
- Uttar Pradesh Launched Upvan Yojna and Heritage Tree Adoption Scheme. Saplings and cuttings of tree are being provided by the state government for plantation in parks, along the road and other spaces right from cities to villages.
- Maharashtra Chief Minister Eknath Shinde announced a new scheme, 'Ladka Bhau' Yojana for the unemployed youth of the state.
- Telangana Chief Minister A Revanth Reddy has introduced the Rajiv Gandhi Civils Abhayastam scheme.
- Mahindra & Mahindra Sign MoU with Ministry of Skill Development and Entrepreneurship (MSDE) for 'Drone Didi' Pilot Project.
- Assam government has announced a new scheme Mukhya Mantri Nijut Moina (MMNM) to promote girl education and to end child marriage in the state.
- Madhya Pradesh Chief Minister Mohan Yadav inaugurated the intra-state air service facility 'PM Shri Tourism Air Service'.

### **IMPORTANT ONE – LINER Current Affairs**

- Union government launched a unique digital geospatial platform called Krishi-Decision Support System (Krishi-DSS). It captures minute details from the vast expanse of fields to the smallest soil particle.
- After a three-year tenure damaged by political scandals, Japanese Prime Minister Fumio Kishida will resign in September.
- Acting Enforcement Directorate (ED) chief Rahul Navin has been appointed full-time director of the anti-money laundering agency.
- President Droupadi Murmu has approved 103 Gallantry awards to Armed Forces and Central Armed Police Forces personnel on the eve of Independence Day.
- Boeing has partnered with AI Engineering Services Limited (AIESL) to provide in-country maintenance, repair, and overhaul (MRO) services for Indian Navy (IN)'s fleet of twelve Boeing P-8I (Poseidon Eight India), maritime surveillance aircrafts.
- Kotak Mahindra Bank Limited (KMBL) has announced the Amalgamation of Sonata Finance Private Limited (SFPL), Lucknow (Uttar Pradesh) and BSS Microfinance Limited (BML), Bengaluru (Karnataka), both its wholly owned subsidiaries.
- Prime Minister Narendra Modi has inaugurated the 3rd Voice of Global South Summit. Theme 2024 – An Empowered Global South for a Sustainable Future
- Pankaj Advani defeated S Shrikrishna 822-520 to win the Western India Billiards and Snooker Championship in Mumbai.

## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- केंद्र सरकार ने कृषि-निर्णय समर्थन प्रणाली (कृषि-डीएसएस) नामक एक अद्वितीय डिजिटल भू-स्थानिक मंच लॉन्च किया। यह खेतों के विशाल विस्तार से लेकर मिट्टी के सबसे छोटे कण तक का सूक्ष्म विवरण प्राप्त करता है।
- राजनीतिक घोटालों से क्षतिग्रस्त तीन साल के कार्यकाल के बाद, जापानी प्रधान मंत्री फुमियो किशिदा सितंबर में इस्तीफा देंगे।
- कार्यवाहक प्रवर्तन निदेशालय (ईडी) प्रमुख राहुल नवीन को मनी लॉन्ड्रिंग रोधी एजेंसी का पूर्णकालिक निदेशक नियुक्त किया गया है।
- राष्ट्रपति द्रौपदी मुर्मू ने स्वतंत्रता दिवस की पूर्व संध्या पर सशस्त्र बलों और केंद्रीय सशस्त्र पुलिस बलों के कर्मियों के लिए 103 वीरता पुरस्कारों को मंजूरी दी है।
- बोइंग ने भारतीय नौसेना (आईएन) के बारह बोइंग पी-8आई (पोसीडॉन आठ इंडिया), समुद्री निगरानी विमानों के बेड़े के लिए देश में रखरखाव, मरम्मत और ओवरहाल (एमआरओ) सेवाएं प्रदान करने के लिए एआई इंजीनियरिंग सर्विसेज लिमिटेड (एआईईएसएल) के साथ साझेदारी की है।
- कोटक महिंद्रा बैंक लिमिटेड (KMBL) ने अपनी पूर्ण स्वामित्व वाली सहायक कंपनियों, सोनाटा फाइनेंस प्राइवेट लिमिटेड (SFPL), लखनऊ (उत्तर प्रदेश) और BSS माइक्रोफाइनेंस लिमिटेड (BML), बेंगलुरु (कर्नाटक) के एकीकरण की घोषणा की है।
- प्रधानमंत्री नरेंद्र मोदी ने तीसरे वॉयस ऑफ ग्लोबल साउथ शिखर सम्मेलन का उद्घाटन किया। थीम 2024 - सतत भविष्य के लिए एक सशक्त वैश्विक दक्षिण
- पंकज आडवाणी ने एस श्रीकृष्णा को 822-520 से हराकर मुंबई में वेस्टर्न इंडिया बिलियर्ड्स और स्नूकर चैंपियनशिप जीती।

**Ques : Which organisation Issues World's 1st Carbon Removal Bond of USD 225 Million to Fund Amazon Reforestation ?**

**कौन सा संगठन अमेज़ॅन पुनर्वनीकरण को निधि देने के लिए 225 मिलियन अमरीकी डालर का विश्व का पहला कार्बन रिमूवल बांड जारी करता है?**

- (a) WHO
- (b) WTO
- (c) ADB
- (d) World bank
- (e) IMF

**Answer : Option D**

---

**Explanation :**

- The USD 225 million Amazon Reforestation-Linked Outcome Bond was issued by the World Bank's lending arm, the International Bank for Reconstruction and Development (IBRD). The bond is principal protected.
- The 9-year bond's maturity date is July 31, 2033, and it was priced on August 13, 2024.
- The guaranteed annual return on this issue is a minimum of roughly 1.745%, with the potential to reach 4.362% if the projects meet expectations.

**About World Bank :**

- Established : 1944
- HQ : Washington DC
- Members : 189
- World Bank Group 5 (IBRD, IDA, IFC, MIGA and ICSID)
- President : Ajay banga
- MD & CFO : Anshula Kant
- Chief Economist : Indermit Gill

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)



**Ques : Centre Secures USD 500 Million Loan Package from \_\_\_\_\_ for Health Infrastructure in Maharashtra**

**केंद्र ने महाराष्ट्र में स्वास्थ्य अवसंरचना के लिए \_\_\_\_\_ से 500 मिलियन अमेरिकी डॉलर का ऋण पैकेज सुरक्षित किया**

- (a) WHO
- (b) WTO
- (c) ADB
- (d) World bank
- (e) IMF

**Answer : Option C**

---

**Explanation :**

- India has signed a USD 500 million loan package with the Asian Development Bank (ADB) for the Maharashtra Tertiary Care and Medical Education Sector Development Program.
- Enhance access to quality and affordable tertiary health care and medical education in Maharashtra.
- Establish four new medical colleges attached to tertiary care teaching hospitals in under-served districts.
- Incorporate climate-resilient, disaster-resilient, gender-responsive, and socially inclusive features in these facilities.
- Increase bed capacity in government tertiary care hospitals. Recruit at least 500 new doctors for the four new governmental medical colleges.

**About ADB :**

- Established : 1966
- Headquarters : Manila, Philippines
- President : Masatsugu Asakawa
- Membership : 68 members, including 49 regional members (countries in Asia and the Pacific) and 19 non-regional members (countries outside the region)

**Ques : \_\_\_\_\_ Proposes Amendments to Regulations for Debenture Trustees**

**\_\_\_\_\_ ने डिबेंचर ट्रस्टियों के लिए विनियमों में संशोधन का प्रस्ताव रखा है**

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

**Answer : Option D**

---

**Explanation :**

- The Securities and Exchange Board of India (SEBI), a market regulator, has suggested amending the rules pertaining to debenture trustees (DTs).
- To provide clarification on what constitutes a "pecuniary relationship" under current regulations between a Debenture Trustee and the issuer, SEBI released a consultation paper.
- Comments on the paper can be submitted by stakeholders until September 11, 2024.
- Currently, an entity cannot be appointed as a DT if its pecuniary relationship with the issuer equals or exceeds 2% of its gross turnover or total income, or Rs.50 lakh, whichever is lower.
- There is ambiguity regarding whether the remuneration paid to DTs by the issuer is included in the 'pecuniary relationship' when determining eligibility.
- SEBI proposes excluding DT remuneration from the computation of 'pecuniary relationship'.

- SEBI also suggests that DTs disclose the proportion of their total remuneration/revenue from debenture trusteeship services relative to the total remuneration/revenue received from the issuer for all services.

### **Recent News Headlines Related to SEBI**

- SEBI, which oversees the securities market, has suggested adding a new class of financial instruments to the securities market in order to expand the sustainable financing framework.
- Property Share became the 1st Fractional Ownership Platform (FOP) to receive India's 1st Small and Medium Real Estate Investment Trust (SM REIT) license from SEBI under the newly notified SM REIT regulations.
- The Securities and Exchange Board of India (SEBI) launched India's first website for passive funds at the National Stock Exchange (NSE), along with unveiling a comprehensive report on the Indian Capital Markets.
- Securities and Exchange Board of India (SEBI) has directed Mutual Funds (MFs) to value their investment in the Additional Tier-1 (AT-1) bonds issued by banks on Yield-to-Call (YTC) basis.
- Securities and Exchange Board of India (SEBI) has notified November 1, 2024 as the effective date for the implementation of insider trading rules aimed at enhancing the integrity and transparency within asset management companies (AMCs).
- The Securities and Exchange Board of India (Sebi) addressed recent media reports inaccurately claiming that it was considering making the T+0 settlement cycle mandatory for all transactions.
- The Securities and Exchange Board of India (SEBI) has proposed a series of near-term measures to prevent speculative trading, such as gambling in index derivatives, which include curbing multiple option contract expiries and increasing the size of options contracts.
- SEBI has introduced SEBI's Virtual Assistant (SEVA) chatbot to help investors of the securities market.
- SEBI has reduced the deliverable period for commodity derivatives from the previous 5 days to 3 days. This regulatory change is set to take effect from July 1, 2024.

- SEBI has increased the limit for the Basic Service Demat Account (BSDA) to Rs 10 lakhs from the current Rs 2 lakhs to encourage small investors to participate in the securities market.
- SEBI has launched SCORES 2.0, an upgraded version of its Complaint Redress System (SCORES), to strengthen mechanisms for addressing investor complaints.
- LIC to meet regulatory requirements, the SEBI has extended LIC's deadline to achieve a minimum 10% public shareholding.
- SEBI has decided to decrease the minimum issue size for public issuance of Zero Coupon Zero Principal Instruments (ZCZP) from Rs 1 crore to Rs 50 lakh.
- National Stock Exchange (NSE) gets the final SEBI approval to launch Social Stock Exchange.
- SEBI has granted approval to CRISIL ESG Ratings & Analytics as a Category 1 provider of ESG ratings, marking a significant development in the realm of environmental, social, and governance (ESG) assessments in India.

### **About SEBI :**

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

**Ques : \_\_\_\_\_ launches RBI90Quiz for undergraduate college students  
\_\_\_\_\_ ने स्नातक कॉलेज के छात्रों के लिए RBI90Quiz लॉन्च किया**

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

**Answer : Option B**

---

**Explanation :**

- The RBI90Quiz, an undergraduate college test, has been made available to students by the Reserve Bank of India (RBI).
- The RBI90Quiz is open to undergraduate students who are not more than 25 years of age on September 1, 2024 (i.e., those born on or after September 01, 1999) and pursuing bachelor's degree across any stream of study through colleges located in India
- The quiz is a nationwide competition being held as part of the events to commemorate 90 years of RBI's functioning.
- This is a timed quiz with 36 multiple choice questions of varying difficulty levels and 25-second time limit to answer each question. (Total Quiz duration: 15 minutes).

**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

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

## **Recent News Headlines Related to RBI**

- According to a Reserve Bank of India (RBI) study, capital expenditure (capex) in the private sector is expected to increase from Rs.1.59 trillion in FY24 to Rs.2.45 trillion in FY25.
- In order to improve compliance culture and offer a platform for consultation while formulating policy, the Reserve Bank of India (RBI) released a framework for the recognition of self-regulatory organizations (SROs) in the financial markets.
- The Reserve Bank of India's (RBI) Liberalized Remittance Scheme (LRS) saw a 24.39% year-over-year decline in outward remittances to \$6.9 billion in Q1 FY25 from \$9.1 billion in the same time the previous year.
- Top 100 Largest Central Bank Rankings by Total Assets in the World in 2024 Published by Sovereign Wealth Fund Institute (SWFI) : Reserve Bank of India (RBI) ranked 12th globally
- A committee comprising ten members has been established by the Reserve Bank of India (RBI) to compare its statistics with those of other countries.
- In the second half of Financial Year 2024–25 (FY25), the Reserve Bank of India (RBI) stated that trading of Sovereign Green Bonds (SGrB) would begin at the International Financial Services Centre (IFSC) in Gujarat.
- The Reserve Bank of India (RBI) proposed to create a public repository of digital lending apps (DLAs) in a bid to address the problems arising from mushrooming unauthorised players in the segment.
- The Reserve Bank of India (RBI) released draft guidelines for streamlining the onboarding and monitoring of Aadhaar Enabled Payment System (AePS) operators to counter frauds perpetuated through the ecosystem.
- 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).
- The Reserve Bank of India (RBI) has proposed continuous clearing of cheques under the Cheque Truncation System (CTS) with 'onrealisation-settlement', replacing the current two-working-day clearing cycle.

**Ques : Credit rating agency ICRA established in which year ?**

**क्रेडिट रेटिंग एजेंसी ICRA की स्थापना किस वर्ष में हुई?**

- (a) 1990
- (b) 1991
- (c) 1992
- (d) 1993
- (e) 1994

**Answer : Option B**

---

**Explanation :**

- Non-banking finance firms (NBFCs) should expect a 30–50 basis point (bps) increase in their gross stage-3 asset ratio, or gross bad loans, in the current financial year compared to 2.8% in FY24, per a research by domestic rating agency ICRA.
- Asset quality in FY25 will be impacted by slower growth and portfolio seasoning as a result of the retail assets' quick credit expansion over the previous two fiscal years.
- The share of unsecured loans (personal and business) in NBFCs' assets under management (AUM) increased to 11% in March 2024 from 7% in March 2021, raising concerns about loan quality risk.
- Shadow lenders in the infrastructure and housing loan segments are anticipated to see an improvement in their gross bad loans ratio by 10-20 bps in the current fiscal year.

**About ICRA Limited :**

- Founded : 1991
- Headquarters : Gurgaon, Haryana
- Managing Director & Group CEO : Ramnath Krishnan

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)



**Ques : Which state has become the first state to launch a Gross Environment Product Index?**

**कौन सा राज्य सकल पर्यावरण उत्पाद सूचकांक लॉन्च करने वाला पहला राज्य बन गया है?**

- (a) Arunachal Pradesh / अरुणाचल प्रदेश
- (b) Sikkim / सिक्किम
- (c) Himachal Pradesh / हिमाचल प्रदेश
- (d) Maharashtra / महाराष्ट्र
- (e) Uttarakhand / उत्तराखंड

**Answer : Option E**

---

**Explanation :**

- The first state in India to introduce a Gross Environment Product Index (GEPI) is Uttarakhand.
- Ecological development impacted by human activity is assessed by GEPI. The four main pillars of it are water, trees, soil, and air.
- The formula is:  $GEP\ index = (Air-GEP\ index + Water-GEP\ index + Soil-GEP\ index + Forest-GEP\ index)$ .
- GEPI assesses the economic and welfare advantages of natural ecosystems and assists in evaluating how human activity affects ecosystems. It also analyzes environmental contributions.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : 3rd India Japan 2+2 Ministerial Dialogue held in \_\_\_\_\_**  
**तीसरी भारत जापान 2+2 मंत्रिस्तरीय वार्ता \_\_\_\_\_ में आयोजित हुई**

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

**Answer : Option B**

---

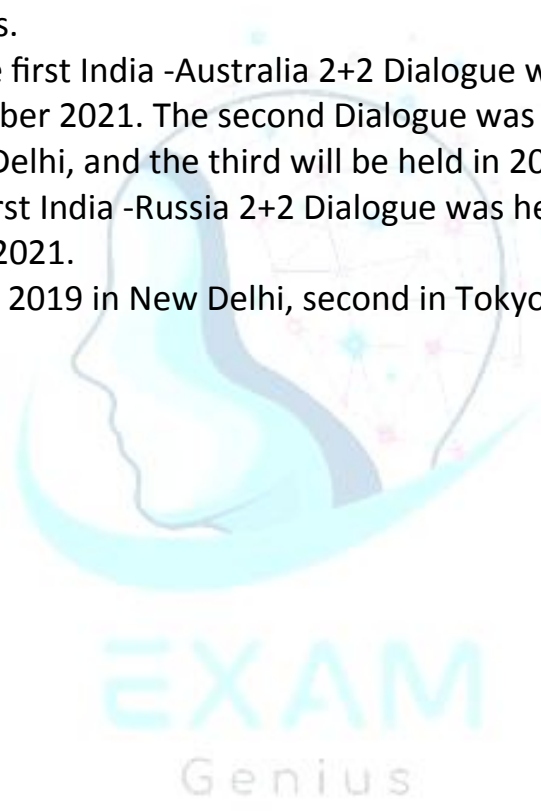
**Explanation :**

- On August 20, 2024, the Defense and Foreign Affairs Ministers of India and Japan convened for the third India-Japan 2+2 Ministerial Dialogue in New Delhi.
- The 2+2 Dialogue provides a forum for both nations to talk about important bilateral, regional, and international concerns.
- In order to strengthen and expand India and Japan's defense and security cooperation, it was initiated in 2019.
- India and Japan have strong diplomatic ties, and in 2024 they will commemorate the tenth anniversary of their Special Strategic and Global Partnership.
- The first India-Japan 2+2 dialogue was held in New Delhi in November 2019. The second India-Japan 2+2 dialogue was held in Tokyo, Japan, in September 2022.
- India participates in 2+2 dialogues with the US, Brazil, Japan, Australia, and Russia. India negotiates at the secretary level with Brazil and at the ministerial level with the other nations.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

### Dialogue with different countries :

- **United States:** The United States was the first country with which India started the 2+2 Dialogue. The first India -US 2+2 Dialogue was held in September 2018 in New Delhi.
- The 5th India- United States 2+2 Dialogue was held in New Delhi in November 2023.
- **Brazil:** The first 2+2 Dialogue was held in New Delhi in March 2024. However, it was led by secretaries of the respective departments rather than Ministers.
- **Australia:** The first India -Australia 2+2 Dialogue was held in New Delhi on 11 September 2021. The second Dialogue was held on 20 November 2023 in New Delhi, and the third will be held in 2025.
- **Russia:** The first India -Russia 2+2 Dialogue was held in New Delhi on 6 December 2021.
- **Japan:** First in 2019 in New Delhi, second in Tokyo in 2022 and third in 2024.



**Ques : RBI's Shaktikanta Das receives \_\_\_\_\_ rating for second year in global finance central banker report cards 2024**

**आरबीआई के शक्तिकान्त दास को वैश्विक वित्त केंद्रीय बैंकर रिपोर्ट कार्ड 2024 में दूसरे वर्ष के लिए \_\_\_\_ रेटिंग प्राप्त हुई**

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

**Answer : Option A**

---

**Explanation :**

- Global Finance Central Banker Report Cards 2024 Published by Global Finance Magazine.
- The Reserve Bank of India (RBI) Governor Shaktikanta Das received an 'A+' rating for the 2nd consecutive year in the Global Finance Central Banker Report Cards 2024.
- The Global Finance Magazine released the names of the central bank governors around the world who have earned "A+", "A", or "A-" in its Central Banker Report Cards for the year 2024.

**Ranking of Top 5 in the Report :**

1. Denmark Christian Kettel Thomsen : A+ grade
2. India Shaktikanta Das : A+ grade
3. Switzerland Thomas Jordan : A+ grade
4. Brazil Roberto Campos Neto : A grade
5. Chile Rosanna Costa : A grade

**Ques : UN Human Rights Team to Visit \_\_\_\_\_ to Investigate Human Rights Violations.**

**मानवाधिकार उल्लंघनों की जांच के लिए संयुक्त राष्ट्र मानवाधिकार टीम \_\_\_\_\_ का दौरा करेगी**

- (a) Sri Lanka / श्रीलंका
- (b) Nepal / नेपाल
- (c) Bhutan / भूटान
- (d) India / भारत
- (e) Bangladesh / बांग्लादेश

**Answer : Option E**

---

**Explanation :**

- A human rights team from the United Nations will visit Dhaka next week to discuss with the Bangladesh interim government, investigations into the human rights violations during the recent unrest in Bangladesh.
- A report from the Office of the High Commissioner for Human Rights (OHCHR) in Geneva said that Hindus and their temples have been attacked in Bangladesh.

**About Bangladesh :**

- Capital : Dhaka
- Currency : Taka
- President : Mohammad Shahabuddin

**About United Nations Human Rights Council :**

- Established : 15 March 2006
- HQ : Geneva, Switzerland
- President : Omar Zniber

**Ques : Maritime Rescue Coordination Centre (MRCC) of the Coast Guard has been inaugurated in which city ?**

**तटरक्षक बल के समुद्री बचाव समन्वय केंद्र (MRCC) का उद्घाटन किस शहर में किया गया है?**

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

**Answer : Option C**

---

**Explanation :**

- The Coast Guard's new Maritime Rescue Coordination Center (MRCC) was officially opened in Chennai by Defence Minister Rajnath Singh.
- During the occasion, he also used video conferencing to officially open two new Coast Guard facilities: the Coast Guard Air Enclave in Puducherry and the Regional Marine Pollution Response Centre (RMPRC) in Chennai.
- The establishment of the new MRCC would enable better coordination for the maritime rescue of fishermen and mariners who are in distress. It has been outfitted with the most recent technology for satellite and terrestrial crisis monitoring systems.
- Chetak and Advanced Light Helicopter Squadrons would be stationed at the Coast Guard Air Enclave in Puducherry. These two helicopters are built in the country and are capable of performing various operations such as maritime patrol, search and rescue, and more from both land and from Coast Guard ships that are on sea patrol.

## Recent News Headlines related to Defence

- The Indian Navy (IN) has authorized Mazagon Dock Shipbuilders Limited (MDL) to construct six advanced submarines in partnership with Germany's ThyssenKrupp Marine Systems (TKMS) under the 'Project 75 India (P75I)' initiative
- China intends to compete with SpaceX's Starlink network by launching its first set of internet satellites.
- Indian Air Force has given its green signal for the production of 200 Astra mark-1 (Mk-1) missiles for its Su-30 MKI and the indigenously developed Light Combat Aircraft Tejas.
- India has announced the selection of two astronauts, Group Captain Shubhanshu Shukla and Group Captain Prasanth Balakrishnan Nair, for the upcoming Axiom-4 mission to the International Space Station (ISS).
- NASA's Perseverance rover recently made an intriguing discovery that could shed light on the ancient history of Mars and the possibility of past microbial life.
- Israel Aerospace Industries (IAI) recently unveiled the country's new air-to-surface missile dubbed "Wind Demon".
- As many as 16,000 Remote Pilot Certificates (RPCs) have been issued for operating drones in the country, Minister of State for Civil Aviation Murlidhar Mohol told the Rajya Sabha.
- Airbus and Tata are joining forces to manufacture India's first FAL (Final Assembly Line) H125 helicopter, which is set to roll out by 2026.
- China sent a new Earth observation satellite into space from the Taiyuan Satellite Launch Center in north China's Shanxi Province.
- Drone Destination and the National Small Industries Corporation (NSIC) have signed a Memorandum of Understanding (MoU) to establish a cutting-edge drone training centre at NSIC in New Delhi.
- Europe's latest rocket, the Ariane 6, successfully completed its maiden flight, delivering satellites into orbit and restoring the continent's autonomous access to space.



**Ques : Who has been appointed as the chef de mission of the Indian contingent at the upcoming Paris Paralympics?**

**आगामी पेरिस पैरालिम्पिक्स में भारतीय दल का प्रमुख किसे नियुक्त किया गया है?**

- (a) Gagan Narang / गगन नारंग
- (b) Ramesh Goyal / रमेश गोयल
- (c) Samir Ashwin / समीर अश्विन
- (d) Annu Raj Singh / अन्नू राज सिंह
- (e) Satya Prakash Sangwan / सत्य प्रकाश सांगवान

**Answer : Option E**

---

**Explanation :**

- Satya Prakash Sangwan, vice president of the Paralympic Committee of India (PCI), has been named chef de mission for the Indian delegation to the 2018 Paralympic Games in Paris.
- He will serve as the CDM for the largest-ever delegation of 84 para-athletes from India, who will compete in 12 different sports.
- For more than ten years, Satya Prakash Sangwan has been a crucial member of the Indian Paralympic Committee. Our athletes have always been inspired by his commitment and leadership.

**Follow Us :** [Official Site](#)  [Youtube](#)  [WhatsApp](#)  [Telegram](#)  [Insta](#)  [FB](#)

**Ques : The ICC Women's T20 World Cup 2024 venue has been shifted to which country from Bangladesh ?**

**ICC महिला T20 विश्व कप 2024 का आयोजन स्थल बांग्लादेश से किस देश में स्थानांतरित कर दिया गया है?**

- (a) Netherland / नीदरलैंड
- (b) Mauritius / मॉरीशस
- (c) Moldova / मोल्दोवा
- (d) Singapore / सिंगापुर
- (e) UAE / यूएई

**Answer : Option E**

---

**Explanation :**

- The United Arab Emirates (UAE) will host the ICC Women's T20 World Cup in 2024 instead of Bangladesh.
- There will be no modifications to the dates of the scheduled matches; the tournament will take place between October 3 and October 20 at the two UAE locations, Dubai and Sharjah.
- Bangladesh was scheduled to host the cricket tournament's ninth edition, but the country's political upheaval forced them to change their plans.
- But the BCB will continue to co-host the Women's T20 World Cup 2024 with the Emirates Cricket Board, retaining the hosting rights. Zimbabwe and Sri Lanka had also offered to step in as hosts.
- The defending champions for the last three times, the Australian women's cricket team, will start the competition. In the past seven editions, Australia has won the championship six times.
- The only previous teams to win the Women's T20 World Cup are West Indies, who won in 2016, and England, who won the competition's first edition in 2009.

## Recent News headlines related to Sports

- The 17th International Earth Sciences Olympiad (IESO), which was held in Beijing, China. Indian team has won two silver, three gold, and one bronze medal.
- Hockey India (HI) has officially announced that retiring goalkeeper PR Sreejesh will be the new head coach for the Indian junior men's hockey team.
- Para shuttler Pramod Bhagat has been suspended for a period of 18 months by the Badminton World Federation for violating anti-doping rules.
- Aman Sehrawat of India won a bronze medal in the men's 57 kg wrestling category at the Paris 2024 Olympic Games after an exciting battle at the Champ de Mars stadium.
- The current Olympic champion, Neeraj Chopra, had a stunning show in the men's javelin throw competition, taking home the silver medal.
- After defeating Spain 2-1 in the third-place game at the Yves du Manoir Stadium in Paris, the Indian men's hockey team won the bronze medal at the 2024 Summer Olympics in Paris.
- Avinash Sable became the first Indian man to qualify for the 3000m steeplechase final after finishing fifth in his heat.
- Vinesh Phogat was disqualified from the women's 50kg wrestling final at the Paris Olympics. she was found 100 gram overweight during the weigh-in on the day of the final.
- The commemorative stamps were released by the Union Minister of Communication, Jyotiraditya Scindia, and Minister of Youth Affairs and Sports, Dr Mansukh Mandaviya. These stamps represent sports such as Javelin Throw, Field Hockey, Sailing and Table Tennis.
- American sprinter Noah Lyles clinched gold in the men's 100-meter sprint at the 2024 Paris Olympics.
- Serbian Tennis legend Novak Djokovic became the fifth tennis player in history to claim the Golden Slam.
- India's two-time Olympic bronze medallist Manu Bhaker is set to be India's flagbearer in the closing ceremony of the Paris Olympics.
- Lewis Hamilton has won the Belgian Grand Prix after teammate George Russell, who had originally come home in first, was disqualified following the race for an underweight car.
- Swapnil Kusale clinched his first Olympic bronze and third medal for India in the 50m rifle 3 positions event in the Summer Olympics games being held in Paris.
- Shooter Manu Bhaker teamed up with Sarabjot Singh to win the bronze medal in the 10m air pistol mixed team shooting event.

**Ques : As per the latest Food & Drink 2024 report, which Indian brand has been ranked as the “strongest food brand in the world”?**

**नवीनतम खाद्य और पेय 2024 रिपोर्ट के अनुसार, किस भारतीय ब्रांड को “दुनिया में सबसे मजबूत खाद्य ब्रांड” का दर्जा दिया गया है?**

- (a) Britannia
- (b) Amul
- (c) Dabur
- (d) Patanjali
- (e) None of these

**Answer : Option B**

---

**Explanation :**

- According to the most recent Food & Drink 2024 survey, the Indian brand "Amul" is the "strongest food brand in the world."
- Amul is currently the most popular dairy brand worldwide. Still, it is a significant honor to be named the strongest food brand in the world. Amul was ranked second in this category the year before.
- The world's top brand consultant, Brand Finance, has released its annual assessment on the strongest and most valuable food, dairy, and nonalcoholic drink brands.
- According to the report, Amul's brand value increased by 11% to \$3.3 billion, and it has a AAA+ grade and a Brand Strength Index (BSI) score of 91.0 out of 100. Amul's robust brand strength is ascribed to its impressive results in the metrics of familiarity, consideration, and recommendation.
- According to the research, Amul continues to be the best-ranked dairy brand, with an improved 91 out of 100 on the Brand Strength Index (BSI).

## 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)(6<sup>th</sup> 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 (3<sup>rd</sup>), 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)) (1<sup>st</sup> rank)
- 2024 Environment Performance Index (EPI) : India (176th), Estonia (top)
- Global Gender Gap index 2024 : India (129<sup>th</sup>), Iceland (top)
- Container Port Performance Index 2023 (CPPI 2023) : Visakhapatnam Port (19<sup>th</sup> rank), China's Yangshan Port (1<sup>st</sup> 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
- 'Best Airport Staff in India & South Asia 2024' : GMR Hyderabad International Airport Ltd (GHIAL)

### **IMPORTANT ONE – LINER Current Affairs**

- Shiveluch volcano in Russia erupted after a 7.0 magnitude earthquake that struck off the eastern coast of the country.
- Indian Coast Guard (ICG) Director General Rakesh Pal died after suffering a heart attack in Chennai. He had taken charge as the 25th Director General of the Indian Coast Guard on July 19 last year.
- Nippon Life India Asset Management launched the Nifty 500 Equal Weight Index Fund, a unique open-ended scheme tracking the Nifty 500 Equal Weight Index.
- Nepal Academy and BHU Ink MoU for Nepali Language and Culture Research.
- Defence Research and Development Organisation (DRDO) recently handed over the Authority Holding Sealed Particulars (AHSP) of 'Nipun' munition to Directorate General of Quality Assurance (DGQA).
- Ashok Kumar Singh Appointed as Director General of Employees' State Insurance Corporation (ESIC). He replaced Kamal Kishor Soan.
- M Suresh, Member, Air Navigation Services, Airports Authority of India (AAI) has been entrusted with additional charge as Chairman of AAI.
- Germany captain Ilkay Gundogan announced his retirement from international football after leading his country at Euro 2024.

## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- रूस में शिवलुच ज्वालामुखी देश के पूर्वी तट पर आए 7.0 तीव्रता के भूकंप के बाद फट गया।
- भारतीय तटरक्षक (ICG) के महानिदेशक राकेश पाल का चेन्नई में दिल का दौरा पड़ने से निधन हो गया। उन्होंने पिछले साल 19 जुलाई को भारतीय तटरक्षक बल के 25वें महानिदेशक के रूप में कार्यभार संभाला था।
- निप्पॉन लाइफ इंडिया एसेट मैनेजमेंट ने निफ्टी 500 इक्वल वेट इंडेक्स फंड लॉन्च किया, जो निफ्टी 500 इक्वल वेट इंडेक्स पर नज़र रखने वाली एक अनूठी ओपन-एंडेड योजना है।
- नेपाली भाषा और संस्कृति अनुसंधान के लिए नेपाल अकादमी और बीएचयू ने समझौता ज्ञापन पर हस्ताक्षर किया।
- रक्षा अनुसंधान और विकास संगठन (डीआरडीओ) ने हाल ही में गुणवत्ता आश्वासन महानिदेशालय (डीजीक्यूए) को 'निपुण' युद्ध सामग्री के अथॉरिटी होल्डिंग सीलबंद विवरण (एएचएसपी) सौंपे हैं।
- अशोक कुमार सिंह को कर्मचारी राज्य बीमा निगम (ईएसआईसी) के महानिदेशक के रूप में नियुक्त किया गया। उन्होंने कमल किशोर सोन का स्थान लिया।
- एम सुरेश, सदस्य, एयर नेविगेशन सर्विसेज, भारतीय विमानपत्तन प्राधिकरण (एएआई) को एएआई के अध्यक्ष के रूप में अतिरिक्त प्रभार सौंपा गया है।
- जर्मनी के कप्तान इल्के गुंडोगन ने यूरो 2024 में अपने देश का नेतृत्व करने के बाद अंतरराष्ट्रीय फुटबॉल से संन्यास की घोषणा की।