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## Current Affairs



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**Ques : \_\_\_\_\_ Proposes 8-Year Mandatory Retention of Communication Records**

**\_\_\_\_\_ ने संचार रिकॉर्ड के 8 साल के अनिवार्य रखरखाव का प्रस्ताव रखा है**

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

**Answer : Option D**

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**Explanation :**

- The Securities and Exchange Board of India (SEBI) has recommended requiring communication records, including acknowledgements, to be kept for a minimum of eight years for all firms under its regulation.
- In order to maintain accountability and transparency, SEBI-regulated businesses are required to provide certain records to SEBI upon request.
- The action is intended to strengthen investor trust in the securities market, protect investors' interests, improve regulatory compliance, and increase transparency.
- It Ensures that the content of communicated information is verifiable, aiding in the identification of legal breaches.
- Presently, SEBI-regulated entities are required to communicate various types of information to stakeholders. However, only a limited class of these communications are mandated to be preserved.

## Recent News Headlines Related to SEBI

- The Securities and Exchange Board of India (SEBI) has given the Bengaluru-based investment management company Capitalmind Financial Services Private Limited preliminary approval to introduce a new mutual fund.
- SEBI has imposed a ban on Anil Ambani and 24 others from securities market for five years
- The Securities and Exchange Board of India (SEBI), a market regulator, has suggested amending the rules pertaining to debenture trustees (DTs).
- 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.

**Ques : Jio Financial Services Receives Approval to Raise Foreign Investment Limit to \_\_\_\_.**

**जियो फाइनेंशियल सर्विसेज को विदेशी निवेश सीमा बढ़ाकर \_\_\_\_ करने की मंजूरी मिली**

- (a) 45%
- (b) 46%
- (c) 47%
- (d) 48%
- (e) 49%

**Answer : Option E**

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**Explanation :**

- The Department of Economic Affairs has given Jio Financial Services Limited permission to increase the maximum amount of foreign investment (including Foreign Portfolio Investors, or FPIs) to 49% of the fully diluted paid-up equity share capital.
- In July 2023, Jio Financial Services separated from its parent firm, Reliance Industries Ltd.
- Currently, 17.55% of the company's shares are held by foreign investors, out of a public float of roughly 53%.
- Jio Financial Services recorded a 6% increase in consolidated net profit for the quarter ending March 2024, coming in at Rs.311 crore as opposed to Rs.294 crore the previous quarter.

**About Jio Financial Services Limited :**

- Founded : 22 July 1999
- Headquarters : Mumbai, Maharashtra
- MD & CEO : Hitesh Kumar Sethia

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**Ques : \_\_\_\_\_ Grants Approval to Fintech Association for Consumer Empowerment as a FinTech Self-Regulatory Organization**

**\_\_\_\_\_ ने उपभोक्ता सशक्तिकरण के लिए फिनटेक एसोसिएशन को फिनटेक स्व-नियामक संगठन के रूप में मंजूरी दी**

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

**Answer : Option B**

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**Explanation :**

- The Fintech Association for Consumer Empowerment (FACE) is the first Self-Regulatory Organization (SRO-FT) in the FinTech sector, having been formally registered by the Reserve Bank of India (RBI).
- Only FACE's application was accepted by the RBI out of the three that were filed for designation as an SRO-FT.
- With about 50 members, including well-known businesses like Paysense, CASHe, Fibe, CRED, Groww, LoanTap, KreditBee, and KreditBee, FACE accounts for almost 80% of the volume of digital lending activity.
- In order to support "healthy and sustainable development" within the FinTech sector under central bank supervision, the RBI finalized the SRO-FT framework in May 2024.

**About SRO-FT**

- A Self-Regulatory Organization in FinTech (SRO-FT) must be a registered not-for-profit company.

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- SROs serve as a liaison between industry participants and regulatory organizations such as the RBI, advancing compliance and pushing for reforms that are deemed essential.
- It is in charge of establishing rules for privacy, data security, and consumer protection. SROs are also able to look into and deal with members who don't follow rules.
- Under the RBI's supervision, SRO-FTs must conduct their business with integrity, impartiality, and responsibility.

### **Eligibility :**

- Should be set-up as a Not-Profit company registered under Section 8 of the Companies Act, 2013.
- The applicant must have at least Rs 2 crore within a period of 1 year after recognition as an SRO-FT by RBI, or before commencement of operations as an SRO-FT, whichever is earlier.
- The shareholding of the SRO should be diversified and is not entitled to hold 10% or more of its paid-up share capital, either singly or acting in concert.
- The SRO-FT is not allowed to set-up entities or offices overseas without the prior approval of the RBI.

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

- Due to high NPAs and lender repayment failures, RBI cancelled the Certificate of Registration (CoR) granted to Margdarshak Financial Services Limited (MFSL), its headquarters in Lucknow, UP.
- The Unified Lending Interface (ULI) was introduced by RBI Governor Shaktikanta Das in Bengaluru, Karnataka, during the Global Conference on Digital Public Infrastructure and Emerging Technologies.
- The schedule for the early redemption of Sovereign Gold Bonds (SGBs) issued between May 2017 and May 2020 has been released by the Reserve Bank of India (RBI).
- The national common mobility cards (NCMCs) and Fastags autoreplenishment have been integrated into the e-mandate framework by the Reserve Bank of India (RBI).



- The Reserve Bank of India (RBI) has given IndusInd Bank permission to form a wholly owned subsidiary that will solely focus on asset management for mutual funds.
- The RBI90Quiz, an undergraduate college test, has been made available to students by the Reserve Bank of India (RBI).
- 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.
- 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.
- 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

### **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 : Moody's Ratings has raised its real GDP growth projections for India, forecasting a robust \_\_\_\_\_ percent growth for the fiscal year 2024**

**मूडीज रेटिंग्स ने भारत के लिए अपने वास्तविक जीडीपी विकास अनुमान को बढ़ा दिया है, वित्तीय वर्ष 2024 के लिए मजबूत \_\_\_\_\_ प्रतिशत वृद्धि का अनुमान लगाया है।**

- (a) 7.1%
- (b) 7.2%
- (c) 7.3%
- (d) 7.4%
- (e) 7.5%

**Answer : Option B**

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**Explanation :**

- Moody's Ratings has raised its real GDP growth projections for India, forecasting a robust 7.2 percent growth for the fiscal year 2024, up from a previous estimate of 6.8 percent.
- The New York-based global rating agency has also raised its growth projections to 6.6 percent for 2025, up from 6.4 percent.
- The report attributes these revised projections to strong, broad-based growth, driven by resilient private consumption and improved business conditions.

**Updated GDP List**

- Goldman Sachs – 6.7% (CY24), 6.4% (CY24)
- Deloitte – 7 – 7.2% (FY25)
- India Ratings – 7.5% (FY25)
- FICCI – 7% (FY25)
- ADB – 7% (FY25), 7.2%(FY26)
- IMF – 7% (FY25), 6.5% (FY26)
- NCAER – 7.5% (FY25)
- S&P – 6.8% (FY25), 6.9% (FY26), 7% (FY27)

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**Ques : Agriculture Infrastructure Fund (AIF) Scheme launched in which year ?  
कृषि अवसंरचना निधि (एआईएफ) योजना किस वर्ष शुरू की गई?**

- (a) 2019
- (b) 2020
- (c) 2021
- (d) 2022
- (e) 2023

**Answer : Option B**

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**Explanation :**

- In an effort to improve the nation's farm-related infrastructure, the government has broadened the scope of the Agricultural Infrastructure Fund (AIF) program to increase its value.

**About Agriculture Infrastructure Fund (AIF) Scheme :**

- Through interest subsidy and financial support, the initiative will offer a medium- to long-term debt financing facility for investments in feasible projects for community farming assets and post-harvest management infrastructure.
- It is a Central Sector Scheme which was launched in 2020.
- All loans up to a limit of ₹ 2 crores under this financing facility will have interest subvention of 3% per annum. This subvention will be available for a maximum period of 7 years.
- Up to 25 projects may be submitted by an applicant in various places, and each project qualifies for a loan of up to ₹ 2 crore under the initiative.
- This limitation of 25 projects will not apply to state agencies, cooperatives, national and state federations of cooperatives, FPOs, federations of FPOs, SHGs, and federations of SHGs.

- Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Farmers, Self Help Group (SHG), Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs and Startups, Central/State agency or Local Body sponsored Public-Private Partnership Projects – all are eligible for this scheme.

### Recent News Headlines Related to Schemes

- Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) Launched in 2023.
- Information, Education and Communication (IEC) Campaign on PMJANMAN mission, to raise awareness and ensure 100% saturation of Government Schemes. Launched by Union Minister for Tribal Affairs.
- 'Vigyan Dhara' scheme under Department of Science and Technology, aim is to foster research, innovation, and technology development in addition to increasing capacity in science and technology
- Mukhyamantri Bal Paushtik Aahar Yojana (MBPAY) Launched by Himachal Pradesh (HP) Chief Minister(CM) Sukhvinder Singh Sukhu To provide nutritious food to children in government-run schools.
- Odisha state government has launched the Subhadra scheme under which Rs.50,000 will be provided over five years to one crore women between the ages of 21 and 60
- Scooters manufactured by Ola Electric, model numbers S1 X 3 kWh and S1 X 4 kWh, have been certified as complying with the Production Linked Incentive (PLI) Scheme for the automotive and auto component industries.
- The Deen Dayal SPARSH Yojana was started by the Department of Post, which is part of the Union Ministry of Communication, to encourage student research and scholarship in stamps throughout the nation.
- The Unified Pension System (UPS) for its employees has been approved by the Union Cabinet. The current National Pension System (NPS) will be replaced with the new plan Unified Pension System (UPS).

**Ques : Which ministry has mandated the registration of exotic pets listed under Schedule IV of the Wildlife Act on PARIVESH 2.0 ?**

**किस मंत्रालय ने पर्यावरण 2.0 पर वन्यजीव अधिनियम की अनुसूची IV के तहत सूचीबद्ध विदेशी पालतू जानवरों के पंजीकरण को अनिवार्य कर दिया है?**

- (a) Union Ministry of Home Affairs / केंद्रीय गृह मंत्रालय
- (b) Union Ministry of Education / केंद्रीय शिक्षा मंत्रालय
- (c) Union Ministry of Environment, Forest and Climate Change / केंद्रीय पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय
- (d) Union Ministry of Micro, Small and Medium Enterprises / केंद्रीय सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
- (e) Union Ministry of Steel / केंद्रीय इस्पात मंत्रालय

**Answer : Option C**

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**Explanation :**

- Within six months, state wildlife departments must register exotic pets included in Schedule IV of the Wildlife Act with the Ministry of Environment, Forests, and Climate Change (MoEFCC) through the PARIVESH 2.0 site.
- Through a Gazette Notification dated February 28, 2024, the Ministry of Environment, Forests, and Climate Change, Government of India, published the Living Animal Species (Reporting and Registration) Rules, 2024 under Section 49 M.
- The six-month period would expire on 28<sup>th</sup> August 2024.
- Animals or plants classified as exotic species are those that have been transported from their native environment to a new area, frequently as a result of human activity.

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- The Ministry of Environment, Forests, and Climate Change (MoEFCC) created PARIVESH 2.0, a web-based workflow program, for the online filing and tracking of applications pertaining to clearances for coastal regulating zones, wildlife, forests, and the environment.

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

- The Union Ministry of Power has introduced three new online platforms, JAL VIDYUT DPR, DRIPS, and PROMPT developed by Central Electricity Authority.
- 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.
- 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

**Ques : Samanatham Tank is to be converted into bird sanctuary. It is located in which state?**

**समनाथम टैंक को पक्षी अभयारण्य में परिवर्तित किया जाएगा। यह किस राज्य में स्थित है?**

- (a) Maharashtra / महाराष्ट्र
- (b) Tamil Nadu / तमिलनाडु
- (c) Gujarat / गुजरात
- (d) Andhra Pradesh / आंध्र प्रदेश
- (e) Telangana / तेलंगाना

**Answer : Option B**

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**Explanation :**

- The Tamil Nadu Forest Department plans to turn the Samanatham Tank in the Madurai district into a bird sanctuary, as per the proposals of the Madurai Nature Cultural Foundation.
- Anhinga Melanogaster, Mycteria Leucocephala, Threskiornis Melanocephalus, Pelecanus Philippensis, Limosa Lapponica, Sterna Aurantia, and Pandion Haliaetus are among the 300 uncommon species of birds that Samanatham Tank documented.
- Tamil Nadu has four tiger reserves, fifteen wildlife sanctuaries, and seventeen bird sanctuaries.

**About Tamil Nadu :**

- Formation – 26 January 1950
- Capital – Chennai
- Chief Minister – M K Stalin
- Governor – R N Ravi

**Ques : Which country will host the 8th Men's Asian Hockey Champions Trophy 2024?**

**कौन सा देश आठवीं पुरुष एशियाई हॉकी चैंपियंस ट्रॉफी 2024 की मेजबानी करेगा?**

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

**Answer : Option D**

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**Explanation :**

- Hockey India has revealed their updated national men's hockey team for the 8th Men's Asian Champions Trophy in 2024, which will be captained by Harmanpreet Singh.
- From September 8–17, 2024, Hulunbuir City, Inner Mongolia, People's Republic of China, will host the 8th Men's Asian Champions Trophy 2024.
- The Indian team will be led by Harmanpreet Singh, the captain of the team and the top goal scorer in the 2024 Summer Olympics in Paris. The team's vice-captain is midfielder Vivek Sagar Prasad.
- Having won the 7th edition of the Men's Asian Champions Trophy in Chennai in 2023, India is the reigning champion.
- The Indian hockey team will be playing without its renowned goalie, PR Sreejesh, for the first time since his retirement following the 2024 Summer Olympics in Paris.
- China, India, Japan, South Korea, Malaysia, and Pakistan are participating in the 8th edition



- Asian Hockey Federation is the governing body of hockey in Asia and is affiliated with the International Hockey Federation (FIH). Headquarters : Kuala Lumpur, Malaysia

### Recent News headlines related to Sports

- Indian wrestler Ronak Dahiya won Bronze medal in Men's Greco-Roman 110 kilograms event at Under-17 World Wrestling Championship in Jordan.
- Tanvi Patri, an Odisha girl of 14 years old, defeated Vietnamese player Nguyen Thi Thu Huyen in the final to win the Asian U-15 Junior Championships 2024 women's singles title.
- Max Verstappen was defeated by Lando Norris at the Zandvoort Dutch Grand Prix.
- India received the silver medal at the Asian Surfing Championship 2024, which was held in Thulusdhoo, Maldives, in the Maruhaba Cup, a prominent team event.
- Mother-of-two Diana Pundole, a Pune-based teacher, broke over the glass ceiling when she won the saloon class national championship at the MRF Indian National Car Racing Championship 2024, which was held in Chennai.
- The Indian men's cricket team captain Rohit Sharma was awarded the 23th CEAT International Cricketer of the Year Award at a ceremony held in Mumbai.
- Para-athletes Sumit Antil, a gold medallist at the Tokyo Paralympic Games, and Bhagyashri Jadhav, a shot putter, have been selected by the Paralympic Committee of India to represent their country in the opening ceremony of the 2024 Paris Paralympic Games.
- The United Arab Emirates (UAE) will host the ICC Women's T20 World Cup in 2024 instead of Bangladesh.
- 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.
- 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.

**Ques : Who has been appointed as the new Chairman and Chief Executive Officer (CEO) of the Railway Board?**

**रेलवे बोर्ड के नए अध्यक्ष और मुख्य कार्यकारी अधिकारी (सीईओ) के रूप में किसे नियुक्त किया गया है?**

- (a) Sujai Raina / सुजाई रैना
- (b) Dinesh Dasa / दिनेश दासा
- (c) Vasudha Gupta / वसुधा गुप्ता
- (d) Manoj Soni / मनोज सोनी
- (e) Satish Kumar / सतीश कुमार

**Answer : Option E**

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**Explanation :**

- The Railway Board has named Indian Railway Management Service (IRMS) officer Satish Kumar as its chairman and chief executive officer (CEO).
- On September 1, Kumar is expected to take over as the board's CEO and chairperson, succeeding Jaya Varma Sinha, who is set to retire on August 31.
- He is the first member of the Dalit or Scheduled Caste community to be chosen for this role, making his appointment historic.
- The Railway Board has recognized Kumar, a renowned officer from the 1986 batch of the Indian Railway Service of Mechanical Engineers (IRSME), for his outstanding services to Indian Railways throughout the course of a long career spanning more than 34 years.

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## Recent Appointment in different departments :

- Arun Agarwal : Chairman of Texas Economic Development Corporation (TEDC) board
- Laurent Freixe : Nestle CEO (Replace Mark Schneider)
- Jay Shah : Chairman of the International Cricket Council (ICC)
- Sanjiv Ranjan : Secretary General (SG) of the Indian Ocean Rim Association (IORA) Secretariat in Mauritius
- M Suresh : additional charge as Chairman of AAI
- Ashok Kumar Singh : Director General of Employees' State Insurance Corporation (ESIC)
- Govind Mohan : Secretary of the Union Ministry of Home Affairs (Home Secretary)
- 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

**Ques : The Spices Board, under which Ministry, has launched a new scheme SPICED ?**

**किस मंत्रालय के तहत मसाला बोर्ड ने एक नई योजना SPICED शुरू की है?**

- (a) Union Ministry of Home Affairs / केंद्र य गृह मंत्रालय
- (b) Union Ministry of Education / केंद्र य सशिक्षा मंत्रालय
- (c) Union Ministry of Finance / केंद्र य वित्त मंत्रालय
- (d) Union Ministry of Micro, Small and Medium Enterprises / केंद्रीय सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
- (e) Union Ministry of Commerce and Industry / केंद्रीय वाणिज्य एवं उद्योग मंत्रालय

**Answer : Option E**

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**Explanation :**

- A new program called "Sustainability in Spice Sector through Progressive, Innovative and Collaborative Interventions for Export Development (SPICED)" has been introduced by the Spices Board, which is part of the Ministry of Commerce and Industry.
- Improving value addition, stimulating innovation, and advancing sustainability in the spice industry are its main goals.
- Approved with a budget of ₹422.30 crore, the project is set to launch in the fiscal year 2025–2026.
- The promotion of Geographical Indication (GI) spices, Mission Value Addition, Mission Clean and Safe Spices, and entrepreneurial support via Spice Incubation Centers are among the major components of the SPICED program.
- The focus will be on improving post-harvest practices, ensuring an exportable surplus of spices that meet global food safety and quality standards.

**Ques : India has placed a repeat order for 73,000 SIG716 assault rifles from which country ?**

**भारत ने किस देश से 73,000 SIG716 असॉल्ट राइफलों का दोबारा ऑर्डर दिया है?**

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

**Answer : Option D**

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**Explanation :**

- India has reordered 73,000 SIG716 assault weapons from SiG Sauer Inc., a US company.
- This procurement supplements the 72,400 SIG716 rifles that were previously purchased in February 2019.
- In the midst of current military tensions, particularly along the eastern Ladakh area, the rifles are meant for army battalions stationed along the borders with China and Pakistan.
- The Army received 66,400 of these rifles, followed by the Air Force with 4,000 and the Navy with 2,000.
- The SIG716 Patrol rifles are 62x51mm caliber with an effective 'kill' range of 500 meters.
- The rifles are expected to be delivered within 18 months, by the end of 2025.
- The rifle has a total length of 34.39 inches and a barrel length of 15.98 inches. Its total weight is 3.58 kg.

## Recent News Headlines related to Defence

- Kim Jong Un, the leader of North Korea, recently revealed a brand-new kind of "suicide drone." These drones are made to behave like guided missiles.
- India launched its first reusable hybrid rocket, named RHUMI-1. Space Zone India, a start-up based in Tamil Nadu, worked with the Martin Group to develop the rocket. The rocket was launched from Chennai, India's Thiruvudandai.
- Launched from SpaceX Falcon 9 rocket carried the satellite Tanager-1, which was created by an alliance of the Jet Propulsion Laboratory of the National Aeronautics and Space Administration (NASA).
- The Shaheen-II surface-to-surface ballistic missile was successfully launched into training by the Pakistani military lately.
- Swadeshi (indigenous) Kamikaze Drones are do-or-die Unmanned Aerial Vehicles (UAV) powered by in-house engines that can propel them up to 1,000 kilometers (km) in the air. These drones were recently introduced by the National Aerospace Laboratories (NAL).
- Elon Musk's Starlink, SpaceX's satellite division, has been given permission by Sri Lanka's telecoms authority to offer satellite internet services there.
- The Coast Guard's new Maritime Rescue Coordination Center (MRCC) was officially opened in Chennai by Defence Minister Rajnath Singh.
- 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).



**Ques : India's Avani Lekhara and Mona Agarwal won the gold and bronze medals, respectively, in the women's \_\_\_\_\_ Air Rifle competition at the Paris Paralympics 2024.**

**भारत की अवनि लेखारा और मोना अग्रवाल ने पेरिस पैरालिंपिक 2024 में महिलाओं की \_\_\_\_\_ एयर राइफल प्रतियोगिता में क्रमशः स्वर्ण और कांस्य पदक जीते।**

- (a) 10m
- (b) 20m
- (c) 30m
- (d) 50m
- (e) 100m

**Answer : Option A**

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**Explanation :**

- In the women's 10m Air Rifle competition, Indian competitors Avani Lekhara and Mona Agarwal took home the gold and bronze medals, respectively.
- On her debut at the Games, Mona took home the nation's first medal from the Paris Paralympics.
- Avani finished first by breaking her own record from the Tokyo Games. She set a new Paralympic record in the category with her final score of 249.7. Her prior best was 249.6 from the Paralympics in Tokyo.
- With a score of 234.9 in the men's 10-meter Air Pistol, Manish Narwal won the silver medal. After leading after the first round of shots in stage 2, the 22-year-old—who won gold in the Mixed 50-meter Pistol event at the Tokyo Paralympics—lost his advantage and finished second in the final.
- In the women's 100-meter sprint, Preeti Pal finished third in the final with a personal best time of 14.21 seconds, earning her bronze.

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**Ques : Who Distributes Certificates to 11 Lakh New 'Lakhpati Didis' ?**

**11 लाख नई 'लखपति दीदियों' को प्रमाण पत्र कौन वितरित करता है?**

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

**Answer : Option A**

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**Explanation :**

- Prime Minister Narendra Modi distributed certificates to 11 lakh new Lakhpati Didis in a function organised at Jalgaon in Maharashtra
- These Lakhpati didis whose number is more than one crore in the country, are earning more than one lakh rupees per year.
- During the program, the Prime Minister released a revolving fund – Community Investment Fund of 2,500 crore rupees, expected to benefit about 48 lakh members of 4.3 lakh Self Help Groups (SHGs).
- The Prime Minister also released a bank loan of 5,000 crore rupees, which will benefit 25.8 lakh members of two lakh 35 thousand 400 SHGs.

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

- The CEO and founder of Telegram, Pavel Durov, was taken into custody in Paris on suspicion of using his messaging app for illegal purposes, such as distributing content that promotes child sex abuse and trafficking in drugs.
- The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹1.25 lakh on The Valsad Mahila Nagarik Sahakari Bank Ltd., Valsad, Gujarat
- The Securities and Exchange Board of India (SEBI) has proposed that Qualified Stock Brokers (QSBs) offer a UPI-based block mechanism for trading in the secondary market, similar to the Application Supported by Blocked Amount (ASBA) facility used in the primary market.
- Ecommerce major Amazon India has launched its artificial intelligence (AI)-powered shopping assistant 'Rufus' in India.
- YES Bank has entered into a co-lending partnership with Newtap Finance Private Limited to provide personalised financing solutions for creditworthy individuals on payments platform CRED.
- Renowned musician Uttam Singh and playback singer K S Chithra received Lata Mangeshkar Award given by Madhya Pradesh government.
- Apple Appoints Kevan Parekh as New CFO Ahead of Key Product Launch. He replaced Luca Maestri.
- Bharti Airtel Announces Partnership with Apple to offer exclusive Apple Music and Apple TV+ deals to customers in India later this year.

## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- टेलीग्राम के सीईओ और संस्थापक, पावेल ड्यूरोव को अपने मैसेजिंग ऐप का उपयोग अवैध उद्देश्यों के लिए करने के संदेह में पेरिस में हिरासत में लिया गया था, जैसे कि बाल यौन शोषण और नशीली दवाओं की तस्करी को बढ़ावा देने वाली सामग्री वितरित करना।
- भारतीय रिजर्व बैंक (RBI) ने द वलसाड महिला नागरिक सहकारी बैंक लिमिटेड, वलसाड, गुजरात पर Rs.1.25 लाख का मौद्रिक जुर्माना लगाया है।
- भारतीय प्रतिभूति और विनिमय बोर्ड (सेबी) ने प्रस्ताव दिया है कि योग्य स्टॉक ब्रोकर (क्यूएसबी) द्वितीयक बाजार में व्यापार के लिए एक यूपीआई-आधारित ब्लॉक तंत्र की पेशकश करते हैं, जो प्राथमिक बाजार में उपयोग की जाने वाली ब्लॉकड अमाउंट द्वारा समर्थित एप्लिकेशन (एसबीए) सुविधा के समान है।
- ईकॉमर्स प्रमुख अमेज़ॅन इंडिया ने भारत में अपना कृत्रिम बुद्धिमत्ता (एआई) संचालित शॉपिंग सहायक 'रूफस' लॉन्च किया है।
- यस बैंक ने भुगतान प्लेटफॉर्म CRED पर क्रेडिट योग्य व्यक्तियों के लिए व्यक्तिगत वित्तपोषण समाधान प्रदान करने के लिए न्यूटैप फाइनेंस प्राइवेट लिमिटेड के साथ सह-उधार साझेदारी में प्रवेश किया है।
- प्रसिद्ध संगीतकार उत्तम सिंह और पार्श्व गायिका के एस चित्रा को मध्य प्रदेश सरकार द्वारा दिया गया लता मंगेशकर पुरस्कार मिला।
- Apple ने प्रमुख उत्पाद लॉन्च से पहले केवन पारेख को नया CFO नियुक्त किया। उन्होंने लुका मेस्त्री का स्थान लिया।
- भारती एयरटेल ने इस साल के अंत में भारत में ग्राहकों को विशेष ऐप्पल म्यूज़िक और ऐप्पल टीवी+ डील की पेशकश करने के लिए ऐप्पल के साथ साझेदारी की घोषणा की।

**Ques : Which bank Launched High-End Credit Card “ETERNA” on RuPay Network ?**

**किस बैंक ने RuPay नेटवर्क पर हाई-एंड क्रेडिट कार्ड "ETERNA" लॉन्च 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**

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**Explanation :**

- High-End Credit Card “ETERNA” on RuPay Network Launched by BOBCARD Limited, a wholly owned subsidiary of Bank of Baroda (BOB).
- Launched at 5th Global Fintech Festival (GFF) 2024 held in Mumbai, Maharashtra.
- The annual fee is Rs.2,499 and Welcome Bonus is Rs.15,000.
- Benefits include spend-based fee waivers, a monthly 1+1 movie ticket, and quicker rewards for luxury purchasing.
- Benefits of Travel: Free golf games or instruction, as well as unrestricted access to domestic airport lounges
- Convenience of UPI: Compatible with UPI applications such as Paytm, PhonePe, and Google Pay

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## Recent Facilities Launched in Banking & Insurance Sector :

- Axis Bank Limited launches 'Neo for Merchants', a transformative mobile app which will act as a one stop solution for the merchant community, in partnership with VISA and Mintoak.
- Ecommerce major Amazon India has launched its artificial intelligence (AI)-powered shopping assistant 'Rufus' in India.
- A new security feature called Face Match has been introduced by Airtel Payments Bank to guard against fraudulent activity on user accounts.
- Sampoorna Raksha Promise, the newest term insurance offering from Tata AIA Life Insurance, has been revealed. Upon notification of a death claim, the plan offers an instant reimbursement of Rs.3 lakh to cover emergency needs.
- The savings account called "Avni," which is only available to women, has been launched by Bandhan Bank.
- 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.
- IDBI Bank has increased its fixed deposit (FD) rate to 7.85% for a 444-day tenure, aiming to attract more deposits.
- BharatPe, a fintech company, recently revealed that it will be expanding its business to include secured loans for its merchant partners.
- The National Payments Corporation of India (NPCI) has launched a new feature called 'UPI Circle-Delegate Payments' on its Unified Payments Interface (UPI) platform.
- 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.



**Ques : Aditya Birla and \_\_\_\_\_ Introduce Lifetime Family Income Protection Plan**

**आदित्य बिड़ला और \_\_\_\_\_ ने आजीवन पारिवारिक आय सुरक्षा योजना पेश की**

- (a) Mobikwik
- (b) Amazon Pay
- (c) PhonePe
- (d) Policybazaar
- (e) Razorpay

**Answer : Option D**

---

**Explanation :**

- Birla Aditya The "Income Suraksha Plan," a new term insurance plan, has been jointly introduced by Sun Life Insurance (ABSLI) and Policybazaar.
- In the "unfortunate event" that the policyholder passes away, the plan guarantees a monthly income for life.
- Offers a 5% annual increment in the monthly income, capped at 1.5 times the initial amount.
- Up to a 9% one-time discount on the first-year premium and Provides a fixed monthly income to the nominee for the chosen policy term.

**Eligibility for plan :**

- Age at Entry: 21 to 55 years.
- Maturity Age: 31 to 70 years.

**About Aditya Birla Sun Life Insurance :**

- Established : August 4, 2000 (Commenced Operations-January 17th, 2001)
- Headquarters : Mumbai, Maharashtra
- MD & CEO : Kamlesh Rao
- ABSLI is a 51:49 joint venture between the Aditya Birla Group and Sun Life Financial Inc., an international financial services organization in Canada.

## Recently signed banking agreements

- Two-wheeler loans are now possible thanks to a partnership between BharatPe and OTO Capital, a digital commerce and lending platform.
- YES Bank has entered into a co-lending partnership with Newtap Finance Private Limited to provide personalised financing solutions for creditworthy individuals on payments platform CRED.
- The National Payments Corporation of India (NPCI) and ESAF Small Finance Bank have partnered to create the exclusive Inori RuPay Platinum Credit Card.
- Zeta, a global supplier of cutting-edge banking technology to financial institutions, has partnered up with HDFC Bank to provide the bank's UPI (CLOU) platform credit line services.
- A strategic agreement to grow their co-lending business has been announced by Piramal Capital and Housing Finance Limited (also known as Piramal Finance), and the Central Bank of India.
- Indian consumers now have fast access to digital credit thanks to a partnership between PayU, a fintech company sponsored by Naspers, and Amazon Pay Later.
- Consumer payments and lending company Slice has received approval from the National Company Law Tribunal (NCLT) for its merger with North East Small Finance Bank (NESFB).
- 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.
- 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.

**Ques : \_\_\_\_\_ Imposes Rs.2.68 Crore Penalty on UCO Bank and Rs.2.1 Lakh Penalty on Cent Bank Home Finance Limited**

**\_\_\_\_\_ ने यूको बैंक पर 2.68 करोड़ रुपये और सेंट बैंक होम फाइनेंस लिमिटेड पर 2.1 लाख रुपये का जुर्माना लगाया**

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

**Answer : Option B**

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**Explanation :**

**Penalty on UCO Bank**

- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.2.68 crore on UCO Bank.
- Contravention of provisions under Section 26A of the Banking Regulation Act, 1949 (BR Act).
- Non-compliance with RBI directions related to Interest Rate on Advances, Opening of Current Accounts by Banks (Need for Discipline), Interest Rate on Deposits, Classification and Reporting of Frauds by Commercial Banks and Select Financial Institutions (FIs).
- This penalty has been imposed in the exercise of powers conferred on RBI under the provisions of section 47 A (1) (c) read with sections 46 (4) (i) and section 51(1) of BR Act.

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### **Penalty on Cent Bank Home Finance Limited**

- RBI has also imposed a penalty of Rs.2.1 lakh on Cent Bank Home Finance Limited.
  - Non-compliance with certain Know Your Customer (KYC) directions provisions.
  - This penalty has been imposed in the exercise of powers vested in RBI conferred under section 52A of the National Housing Bank Act, 1987.
- 

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

- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.1.25 lakh on The Valsad Mahila Nagarik Sahakari Bank Ltd., Valsad, Gujarat
- The RBI also imposed a penalty of Rs.1,99,50,000 on Innofin Solutions Private Limited, also known as 'LenDen Club'.
- The Reserve Bank of India (RBI) has imposed a monetary penalty of Rs.1,92,00,000 on NDX P2P Private Limited, also known as 'LiquiLoans'.
- The Reserve Bank of India (RBI) has fined Bank of Maharashtra Rs.1,27,20,000/- for failing to follow certain guidelines on the "Loan System for Delivery of Bank Credit," "Cyber Security Framework in Banks," and "Know Your Customer."
- Additionally, Hinduja Leyland Finance Limited (the company) has been fined Rs.4.90 lakh by the Reserve Bank of India (RBI) for failing to comply with various KYC (know your customer) regulations. Guidelines, 2016
- The Reserve Bank of India (RBI) has fined Bank of Maharashtra Rs.1,27,20,000/-for failing to follow certain guidelines on the "Loan System for Delivery of Bank Credit," "Cyber Security Framework in Banks," and "Know Your Customer."
- 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.

**Ques : \_\_\_\_\_ Unveils DigiPassBook to Streamline Investments in a Single Platform**

**\_\_\_\_\_ ने एकल प्लेटफॉर्म में निवेश को सुव्यवस्थित करने के लिए डिजीपासबुक का अनावरण किया**

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Yes Bank / यस बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) ICICI Bank / आईसीआईसीआई बैंक

**Answer : Option D**

---

**Explanation :**

- DigiPassBook, a new feature on HDFC Bank's SmartWealth app, enables users to manage all of their investments from a single location.
- With the app, users may monitor and manage all of their demat accounts, ETFs, and equities investments.
- DigiPassBook is supported by the account aggregator framework, which allows users to consolidate financial assets from different institutions.
- In the future, HDFC Bank plans to expand the DigiPassBook to include investments in insurance and bonds, marking a significant enhancement for the SmartWealth app.
- Currently, the facility allows users to aggregate their equity investments, ETF holdings and transactions from various depository participants by providing a one-time consent.

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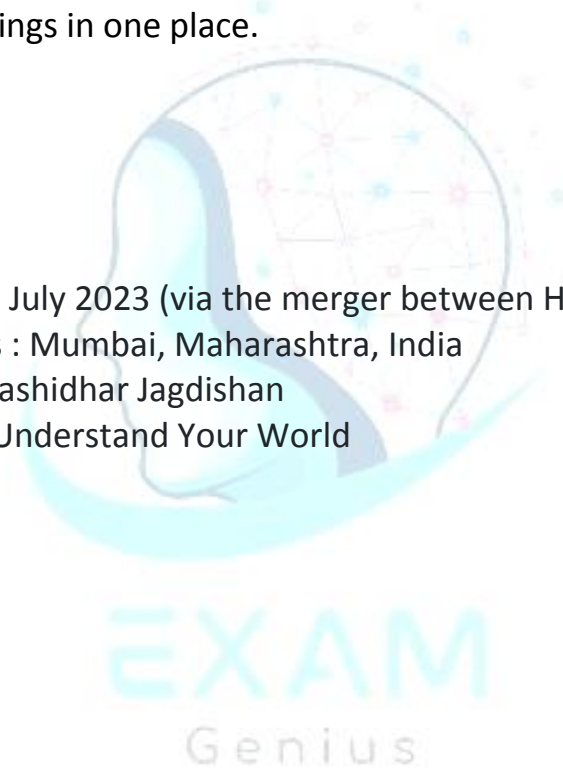
- It also consolidates bank account balances, reducing the need to switch between multiple apps and provides a comprehensive view of income and expenses.

### **About Account Aggregator :**

- An account aggregator is regulated by the RBI, requiring an NBFC-AA license.
- It facilitates secure digital information sharing between financial institutions with the user's consent, allowing them to view all their financial holdings in one place.

### **About HDFC Bank :**

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





**Ques : Consider the following statements About the appointment of Chairman of SBI –**

**एसबीआई के अध्यक्ष की नियुक्ति के बारे में निम्नलिखित कथनों पर विचार करें -**

**(a) Challa Sreenivasulu Setty, or CS Setty takes over as the 28th Chairman of SBI.**

**चल्ला श्रीनिवासुलु सेट्टी, या सीएस सेट्टी ने एसबीआई के 28वें अध्यक्ष के रूप में पदभार संभाला।**

**(b) He succeeded Dinesh Khara.**

**उन्होंने दिनेश खारा का स्थान लिया।**

**(c) John Matthai was the first chairman of SBI to be appointed in 1955.**

**जॉन मथाई 1955 में नियुक्त होने वाले एसबीआई के पहले अध्यक्ष थे।**

**Which of the given statement is/are true ? दिए गए कथनों में से कौन सा/से सत्य है?**

- (a) Option a and b / विकल्प ए और बी
- (b) Option b and c / विकल्प बी और सी
- (c) Option a and c / विकल्प ए और सी
- (d) Option a,b and c / विकल्प ए, बी और सी
- (e) None of the above / उपरोक्त में से कोई नहीं

**Answer : Option B**

**Explanation :**

- On August 28, 2024, Challa Sreenivasulu Setty, also known as CS Setty, was appointed as the 27th Chairman of State Bank of India (SBI), the country's biggest commercial bank. CS Setty has been appointed for a term of three years, starting 28 August 2024

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- He took over for Dinesh Khara, who retired on August 28, 2024. During the COVID-19 epidemic in October 2020, Dinesh Khara was named chairman of the SBI for a three-year term, which the government later extended by one year.
- Dinesh Khara retired at reaching the age of sixty-three, the highest age allowed for an SBI chairman. SBI has developed into one of India's top-performing banks under Dinesh Khara's leadership.
- Under the State Bank of India Act of 1955, John Matthai became the first chairman of State Bank of India.
- Financial Services Institutions Bureau (FSIB) under the Union Ministry of Finance conducts interviews for the post of Chairman and recommends the names to the government of India.
- The name suggested by the FSIB is often approved by the Appointment Committee of the Cabinet, which is the highest decision-making body in this case. The government, however, has the option to reject the FSIB's recommendations if it so chooses.
- According to the State Bank of India Act 1955, the chairman's tenure can be a maximum of five years. The government of India has also fixed 63 years as the chairman's retirement age.

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### **Recent News Headlines Related to SBI :**

- The State Bank of India (SBI) has projected that India's real GDP will grow by 7% year-on-year(YoY) in the Financial year 2024-2025(FY25).
- State Bank of India (SBI) has signed a Memorandum of Understanding (MoU) with Jakson Engineers Limited to promote solar energy adoption across India.
- 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.

- State Bank of India (SBI), the country's largest lender, reported a muted growth in its net profit of 0.89% year-on-year (Y-o-Y) for April-June 2024
- Financial Services Institution Bureau (FSIB) has selected Challa Sreenivasulu Setty as the next chairman of State Bank of India (SBI).
- SBI has introduced an online loan facility against mutual fund (MF) units through its internet banking (INB) and YONO App.
- State Bank of India (SBI) has introduced "MSME Sahaj," a revolutionary online business loan solution tailored for MSMEs.
- SBI has launched 'SME Digital Business Loans', offering end-to-end sanction turnaround time of up to 45 minutes for SMEs
- According to the State Bank of India, Chairman Dinesh Kumar Khara, the bank plans to open 400 branches in India in the 2024-25 financial year.
- SBI raised Rs. 10,000 crore today at a coupon rate of 7.36% through its sixth infrastructure bond issuance.
- SBI becomes 7th company to cross Rs 8 lakh crore market capitalisation.
- State Bank of India (SBI) recently announced it has become the first trading-cum-clearing member at the India International Bullion Exchange (IIBX).
- State Bank of India (SBI) has increased interest rates on retail domestic term deposits (Below Rs.2 crore) by 25-75 basis points on deposits of less than one year tenor.
- SBI sanctioned Rs.2,030 cr under co-lending tie-up with NBFCs

#### **About State Bank of India (SBI) :**

- Founded – 1 July 1955
- Headquarters – Mumbai, Maharashtra
- Chairman – Challa Sreenivasulu Setty
- Tagline – Pure Banking Nothing Else

**Ques : Who has been appointed as MD & CEO of Shriram Capital Pvt Ltd, the holding company of the Shriram Group?**

**श्रीराम ग्रुप की होल्डिंग कंपनी श्रीराम कैपिटल प्राइवेट लिमिटेड के एमडी और सीईओ के रूप में किसे नियुक्त किया गया है?**

- (a) Ganesan Kannabiran / गणेशन कन्नाबीरन
- (b) Amit Kumar / अमित कुमार
- (c) Pramod Sharma / प्रमोद शर्मा
- (d) Subhasri / सुभाश्री
- (e) Vivek Srivastava / विवेक श्रीवास्तव

**Answer : Option D**

---

**Explanation :**

- Subhasri has been named Managing Director and CEO of the Shriram Group by its holding company, Shriram Capital Pvt Ltd.
  - Subhasri joined Shriram Group in 1991 as an officer in the NBFC division, and throughout the years, she has been essential to the development and growth of the business.
  - As he assumes the new position, Subhasri, who has been working as a joint managing director, intends to lead the business to even greater success.
  - Subhasri is a fellow member of both the Indian Institute of Cost & Works Accountants and the Indian Institute of Company Secretaries.
-

### Recent Appointment in different departments :

- Arun Agarwal : Chairman of Texas Economic Development Corporation (TEDC) board
- Satish Kumar : Chairman and Chief Executive Officer (CEO) of the Railway Board
- Laurent Freixe : Nestle CEO (Replace Mark Schneider)
- Jay Shah : Chairman of the International Cricket Council (ICC)
- Sanjiv Ranjan : Secretary General (SG) of the Indian Ocean Rim Association (IORA) Secretariat in Mauritius
- M Suresh : additional charge as Chairman of AAI
- Ashok Kumar Singh : Director General of Employees' State Insurance Corporation (ESIC)
- Govind Mohan : Secretary of the Union Ministry of Home Affairs (Home Secretary)
- 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

**Ques : Consider the following statements about CPGRAMS portal :**

**CPGRAMS पोर्टल के बारे में निम्नलिखित कथनों पर विचार करें:**

**(a) Centralised Public Grievance Redress and Monitoring System (CPGRAMS) is a Public Grievance Redressal Portal.**

**केंद्रीकृत लोक शिकायत निवारण और निगरानी प्रणाली (सीपीजीआरएमएस) एक लोक शिकायत निवारण पोर्टल है।**

**(b) The CPGRAMS portal has successfully addressed nearly 80 lakh public grievances between 2022 and 2024.**

**सीपीजीआरएमएस पोर्टल ने 2022 और 2024 के बीच लगभग 80 लाख सार्वजनिक शिकायतों का सफलतापूर्वक समाधान किया है।**

**(c) These guidelines introduce a 5-step reform process that incorporates technological advancements**

**ये दिशानिर्देश 5-चरणीय सुधार प्रक्रिया पेश करते हैं जिसमें तकनीकी प्रगति शामिल है**

(a) Option a and b / विकल्प ए और बी

(b) Only C / केवल सी

(c) Only A / केवल ए

(d) Option b and c / विकल्प बी और सी

(e) Option a and c / विकल्प ए और सी

**Answer : Option C**

**Explanation :**

- The Union Government has released new rules for 2024 that are intended to streamline the redressal process and enhance the management of public grievances, with an emphasis on citizen empowerment.
- These guidelines present a ten-step reform approach that uses new technology to improve the efficiency and clarity of handling complaints.

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- The new guidelines feature an integrated, user-friendly platform on the Centralised Public Grievance Redress and Monitoring System (CPGRAMS).
  - The timeline for grievance redressal has been shortened to 21 days from the previous 30 days.
  - Citizens will receive feedback on issues that have been resolved through email and SMS, and interim replies will be given for cases that require more time.
  - Training for grievance officers will be conducted through 36 Administrative Training Institutes under the SEVOTTAM scheme.
  - Between 2022 and 2024, the CPGRAMS platform effectively resolved around 60 lakh public issues.
  - Reflecting the system's broad reach, 1.01 lakh grievance redressal officers have been mapped across ministries, departments, and states/union territories.
- 

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

- The Union Ministry of Power has introduced three new online platforms, JAL VIDYUT DPR, DRIPS, and PROMPT developed by Central Electricity Authority.
- 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.
- 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

**Ques : Tata Consultancy Services (TCS) established in which year ?**  
**टाटा कंसल्टेंसी सर्विसेज (TCS) की स्थापना किस वर्ष में हुई?**

- (a) 1958
- (b) 1968
- (c) 1964
- (d) 1960
- (e) 1950

**Answer : Option B**

---

**Explanation :**

- In Manila, Philippines, TCS Consultancy Services (TCS) announced the opening of TCS Pace Studio.
- The fifth TCS Pace Studio in the world is located in Manila and is a component of TCS Pace's wide innovation ecosystem, which spans key global cities.
- This facility is intended to enable TCS to collaborate with clients in order to co-create customized solutions for their distinct business requirements, hence advancing digital innovation throughout the Asia-Pacific area.
- The TCS Pace network additionally includes seven Pace Ports in Tokyo, Amsterdam, New York, Pittsburgh, Toronto, London, and Paris, in addition to four additional Pace Studios in Riyadh, Sydney, Letterkenny, and Stockholm.

**About Tata Consultancy Services (TCS) :**

- Established : 1968
- HQ : Mumbai
- Chairman : Natarajan Chandrasekaran
- CEO : K. Krithivasan

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**Ques : 15th August 2024 marks the \_\_\_\_ Anniversary of the Jal Jeevan Mission?**

**15 अगस्त 2024 को जल जीवन मिशन की \_\_\_\_ वर्षगांठ है?**

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

**Answer : Option C**

---

**Explanation :**

- The Government of India's flagship programme, Jal Jeevan Mission (JJM): Har Ghar Jal, will celebrate its fifth anniversary on August 15, 2024.
- The World Health Organization (WHO) projects that by cutting down on the amount of time spent fetching water, the JJM will save over 5.5 crore hours each day, mostly for women.
- As of August 12th, 2024, JJM has effectively connected 11.82 crore more rural households to tap water.
- In his 78th Independence Day (15 August 2024) speech, India's Prime Minister (PM), Narendra Modi, highlighted the JJM's success in providing safe drinking water to 15 crore beneficiaries.
- At 15.07 crore households, or 77.98% of all rural households in India, the total coverage has increased.

**About Jal Jeevan Mission :**

- It is launched In August 15, 2019 by Ministry of Jal Shakti.
- Its goal is to provide drinkable tap water to every rural family in the nation by 2024 in a sufficient amount, at the required quality, on a regular and sustained basis.
- Contribution of fund - Center and the states under the mission are 90:10 for Himalayan and North-Eastern states and 50:50 for other states

**Ques : Dawid Malan, who announced his retirement from international cricket recently, belongs to which country?**

**हाल ही में अंतर्राष्ट्रीय क्रिकेट से संन्यास लेने वाले डेविड मलान किस देश से हैं?**

- (a) England / इंग्लैंड
- (b) New Zealand / न्यूजीलैंड
- (c) Australia / ऑस्ट्रेलिया
- (d) South Africa / दक्षिण अफ्रीका
- (e) Ireland / आयरलैंड

**Answer : option A**

---

**Explanation :**

- The versatile player who formerly held the top ranking in T20 cricket and accomplished the unique achievement of scoring hundreds of runs for England across all formats, Dawid Malan, has announced his retirement from international cricket.
- Malan, who is 36 years old, left a history of notable accomplishments, especially in the game's shorter formats.
- Malan made his mark with a stunning 44-ball 78 against South Africa on his T20I debut in June 2017.
- The former top-ranked Twenty20 Indian batsman represented England in 22 Test matches, 30 One-Day Internationals, and 62 Twenty20 matches.
- In September 2020, Malan reached the pinnacle of the ICC Men's Test Batting Rankings, becoming the fastest men's player to score 1,000 Test runs in just 24 innings.
- Along with Jos Buttler, he was one of only two hitters for the men's team from England to score hundreds of runs in each of the three formats of international cricket.

## Recently Retired Players :

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

**Ques : Consider the following statements about Anubhav Awards :**

**अनुभव पुरस्कारों के बारे में निम्नलिखित कथनों पर विचार करें:**

**(a) Department of Pension and Pensioners' Welfare (DoPPW) organised the 7th Anubhav Awards ceremony.**

**पेंशन और पेंशनभोगी कल्याण विभाग (डीओपीपीडब्ल्यू) ने 7वें अनुभव पुरस्कार समारोह का आयोजन किया।**

**(b) The ANUBHAV Portal, established in March 2012.**

**अनुभव पोर्टल, मार्च 2012 में स्थापित किया गया।**

**(c) Anubhav Portal serves as an online platform for retired and retired government employees to share their experiences**

**अनुभव पोर्टल सेवानिवृत्त और सेवानिवृत्त सरकारी कर्मचारियों के लिए अपने अनुभव साझा करने के लिए एक ऑनलाइन मंच के रूप में कार्य करता है।**

**Which of the given statement is/are true ? दिए गए कथनों में से कौन सा/से सत्य है?**

(a) Only a / केवल ए

(b) Only c / केवल सी

(c) Both a and c / ए और सी दोनों

(d) Both a and b / ए और बी दोनों

(e) Both b and c / बी और सी दोनों

**Answer : Option C**

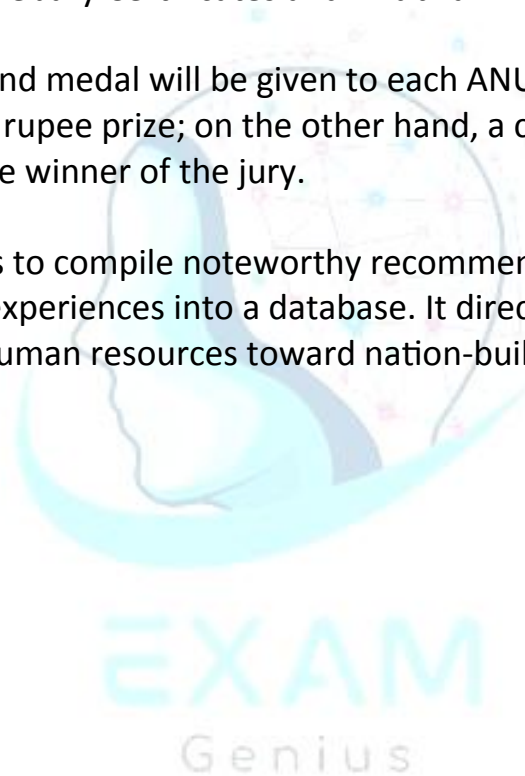
**Explanation :**

- The 7th Anubhav Awards ceremony was organized by the Department of Pension and Pensioners' Welfare (DoPPW) to honor the accomplishments that Central Government employees have made throughout their tenure.

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- The Anubhav Portal was created in March 2015 and provides a digital forum for retired and former government workers to discuss their experiences.
- Retiring Central Government employees and pensioners must submit their Anubhav write-ups up to a year after retirement and eight months previous to retirement in order to be eligible for the program.
- The articles will then be published following review by relevant Ministries/Departments. A shortlist of the published articles will be selected for the Jury Certificates and Anubhav Awards.
- A certificate and medal will be given to each ANUBHAV Awardee along with a 10,000 rupee prize; on the other hand, a certificate and medal will be given to the winner of the jury.
- Its objective is to compile noteworthy recommendations and professional experiences into a database. It directs the retiring workforce's human resources toward nation-building.



**Ques : \_\_\_\_ Year Old Teghbir Singh Conquers Mount Kilimanjaro.**

**\_\_\_\_ वर्षीय तेगबीर सिंह ने किलिमंजारो पर्वत पर विजय प्राप्त की**

- (a) 5
- (b) 6
- (c) 8
- (d) 10
- (e) 12

**Answer : Option A**

---

**Explanation :**

- Five-year-old Teghbir Singh from Ropar, Punjab, has made history in the climbing world.
- At 5,895 meters above sea level, Mount Kilimanjaro is Africa's highest summit, and Teghbir is the youngest Asian to have successfully ascended it.
- Teghbir arrived at Uhuru Peak, the highest peak of the mountain, following a strenuous five-day climb.
- On August 6, 2023, a Serbian youngster named Ognjen Živković set a world record when he climbed Mount Kilimanjaro at the age of five. Teghbir's achievement is now equal to that record.
- Teghbir is now the youngest Asian and Indian to achieve this feat.

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

**राष्ट्रीय खेल दिवस हर वर्ष किस दिन मनाया जाता है?**

- (a) 25 August
- (b) 26 August
- (c) 27 August
- (d) 28 August
- (e) 29 August

**Answer : Option E**

---

**Explanation :**

- National Sports Day is celebrated every year on 29 August.
- The day commemorates the birth anniversary of greatest field hockey player Major Dhyan Chand.
- Theme 2024 – Sports are an enabler to an inclusive and fit society.
- In 2012, the Indian government declared that August 29 will be National Sports Day, a day to honor sports brilliance. The day was chosen as a memorial to Major Dhyan Chand, popularly referred to as the "Wizard of Hockey."
- On August 29, 1905, in Prayagraj, Uttar Pradesh, Major Dhyan Chand was born. He played 185 matches for India during his career, which lasted from 1926 to 1948, and he scored over 400 goals.
- His outstanding play helped India win three gold medals in hockey in 1928, 1932, and 1936, ushering in the golden age of Indian hockey.
- In 2021, the Indian president will present the Major Dhyan Chand Khel Ratna Award, a renaming of the Rajiv Gandhi Khel Ratna Award by the Indian government in his honour.

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### Important days :

- 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 Humanitarian Day (Theme 2024 – Act For Humanity)
- 20 August : Sadbhavana Diwas or Harmony Day 2024
- 20 August : World Mosquito Day (Theme 2024 – Accelerating the fight against malaria for a more equitable world)
- 21 August : 7th International Day of Remembrance and Tribute to the Victims of Terrorism 2024 (Theme 2024 Voices for Peace: Victims of Terrorism as Peace Advocates and Educators)
- 21 August : World Senior Citizens Day
- 23 August : National Space Day ( to celebrate the remarkable success of Chandrayaan-3 Mission)
- 26 August : International Dog Day (Theme 2024 – Every dog deserves a spa day)
- 25 – 29 August : World Water Week (Theme 2024 - Bridging Borders: Water for a Peaceful and Sustainable Future)

**Ques : Small Industry Day is observed every year on which day?**

**लघु उद्योग दिवस हर साल किस दिन मनाया जाता है?**

- (a) 25 August
- (b) 26 August
- (c) 30 August
- (d) 28 August
- (e) 29 August

**Answer : Option C**

---

**Explanation :**

- Small Industry Day is observed on 30 August every year.
- This day recognises the contributions of small businesses and industries to the economy. It also highlights the crucial role that small enterprises play in fostering innovation, creating jobs, and driving economic growth.
- Theme 2024 – Leveraging Power and Resilience of Micro-, Small and Medium-sized Enterprises (MSMEs) to Accelerate Sustainable Development and Eradicate Poverty in Times of Multiple Crises
- When the Indian government unveiled a comprehensive policy package for small-scale industry (SSI) in 2000, Small Industry Day got its start. The Ministry of Small-Scale Industries designated August 30 as Small Industries Day to commemorate this momentous occasion.
- The terms Small Scale Industry (SSI) registration and micro, small, and medium enterprise (MSME) registration are often used interchangeably. The MSME Development Act of 2006 was created to help the growth, expansion, and competitiveness of MSMEs or SSIs.
- On May 9, 2007, the former Ministry of Small-Scale Industries and the Ministry of Agro and Rural Industries were merged to create the Ministry of Micro, Small, and Medium Enterprises (MSME).

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**Ques : Which two states plans to Develop 'Shri Krishna Gaman Path' ?  
कौन से दो राज्य 'श्री कृष्ण गमन पथ' विकसित करने की योजना बना रहे हैं?**

- (a) Uttar Pradesh and Rajasthan / उत्तर प्रदेश और राजस्थान
- (b) Rajasthan and Madhya Pradesh / राजस्थान और मध्य प्रदेश
- (c) Madhya Pradesh and Uttar Pradesh / मध्य प्रदेश और उत्तर प्रदेश
- (d) Uttar Pradesh and Uttarakhand / उत्तर प्रदेश और उत्तराखंड
- (e) Uttarakhand and Rajasthan / उत्तराखंड और राजस्थान

**Answer : Option B**

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**Explanation :**

- The "Shri Krishna Gaman Path," a new holy route that will link Ujjain, Madhya Pradesh, and Mathura, the birthplace of Krishna, was declared by Rajasthan Chief Minister Bhajan Lal Sharma.
- This new circuit will be constructed to link the locations where Krishna left his mark on his journey from his birthplace of Mathura to Ujjain.
- While determining the locations where he (Krishna) left his mark on his journey from Mathura to Ujjain, the two governments will collaborate to build this circle.
- The states of Rajasthan and Madhya Pradesh will work together to build the Shri Krishna Gaman Path, a sign of interstate cooperation in the field of religious and cultural tourism.

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

- Bangladesh team has won the title of SAFF (South Asian Football Federation) Under-20 Championship Football Tournament.
- Toyota Kirloskar Motor has recently signed a Memorandum of Understanding (MoU) with Union Bank of India to provide vehicle financing solutions.
- Under the Citizenship Amendment Act (CAA), Joseph Francis A. Pereira, a Christian from Pakistan, is the first person in Goa to obtain Indian citizenship.
- Cabinet Committee on Economic Affairs chaired by the Prime Minister has approved 12 new project proposals under the National Industrial Corridor Development Programme (NICDP) with an estimated investment of Rs. 28,602 crore.
- Axiom Space & Nokia Partners To Bring 4G Technology in NASA's Lunar Spacesuits. It will be used for NASA's Artemis III lunar mission.
- A 10 meter air pistol shooting range in Gwalior named after Manu Bhaker was inaugurated by Union Minister Jyotiraditya Scindia.
- Iran appoints for the first time, a woman Fatemeh Mohajerani as First Female Government Spokesperson.
- Department of Higher Education, Ministry of Education selected 16 teachers in higher education institutions and Polytechnic for National Awards to Teachers (NAT) 2024.
- Tata AIA Life launches 'Sampoorna Raksha Promise' product with Rs.3 lakh instant payout feature.



## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- बांग्लादेश की टीम ने SAFF (साउथ एशियन फुटबॉल फेडरेशन) अंडर-20 चैंपियनशिप फुटबॉल टूर्नामेंट का खिताब जीत लिया है।
- टोयोटा किलोस्कर मोटर ने हाल ही में वाहन वित्तपोषण समाधान प्रदान करने के लिए यूनियन बैंक ऑफ इंडिया के साथ एक समझौता ज्ञापन (एमओयू) पर हस्ताक्षर किए हैं।
- नागरिकता संशोधन अधिनियम (सीएए) के तहत, पाकिस्तान के एक ईसाई जोसेफ फ्रांसिस ए. परेरा, भारतीय नागरिकता प्राप्त करने वाले गोवा के पहले व्यक्ति हैं।
- प्रधान मंत्री की अध्यक्षता में आर्थिक मामलों की कैबिनेट समिति ने 28,602 करोड़ रुपये के अनुमानित निवेश के साथ राष्ट्रीय औद्योगिक गलियारा विकास कार्यक्रम (एनआईसीडीपी) के तहत 12 नए परियोजना प्रस्तावों को मंजूरी दे दी है।
- एक्सओम स्पेस और नोकिया ने नासा के लूनर स्पेससूट में 4जी तकनीक लाने के लिए साझेदारी की। इसका उपयोग नासा के आर्टेमिस III चंद्र मिशन के लिए किया जाएगा।
- ग्वालियर में मनु भाकर के नाम पर 10 मीटर एयर पिस्टल शूटिंग रेंज का उद्घाटन केंद्रीय मंत्री ज्योतिरादित्य सिंधिया ने किया।
- ईरान ने पहली बार एक महिला फतेमेह मोहजेरानी को पहली महिला सरकारी प्रवक्ता नियुक्त किया है।
- उच्च शिक्षा विभाग, शिक्षा मंत्रालय ने राष्ट्रीय शिक्षक पुरस्कार (NAT) 2024 के लिए उच्च शिक्षा संस्थानों और पॉलिटेक्निक में 16 शिक्षकों का चयन किया।
- टाटा एआईए लाइफ ने 3 लाख रुपये के तत्काल भुगतान सुविधा के साथ 'संपूर्ण रक्षा प्रॉमिस' उत्पाद लॉन्च किया।

**Ques : IndiaFirst Life Insurance Company Ltd established in which year ?**  
**इंडियाफर्स्ट लाइफ इंश्योरेंस कंपनी लिमिटेड की स्थापना किस वर्ष में हुई?**

- (a) 2005
- (b) 2006
- (c) 2007
- (d) 2008
- (e) 2009

**Answer : Option E**

---

**Explanation :**

- IndiaFirst Life Insurance Company Limited (IndiaFirst Life) has become the first Indian life insurer to start operations in Gujarat International Finance Tec City (GIFT City), Gandhinagar, Gujarat.
- At the nation's international financial gateway, the business opened its IFSC Insurance Office (IIO).
- The specialized team at IndiaFirst Life's IIO will be responsible for meeting the demands of GIFT City's international audience.
- Customers from other countries who want to build wealth and leave a legacy over the long term may consider this US dollar based plan.
- The IndiaFirst Life Wealth Wise plan is a particularly created ULIP product by the firm for Indians living abroad.

**About IndiaFirst Life Insurance Company Ltd :**

- Established: 2009
- MD & CEO: Rushabh Gandhi
- Headquarters: Mumbai, Maharashtra

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**Ques : What is the debt rating given by Fitch Ratings to India's sovereign debt ?**

**फिच रेटिंग्स द्वारा भारत के संप्रभु ऋण को दी गई ऋण रेटिंग क्या है?**

- (a) AAA
- (b) AA
- (c) A
- (d) BBB
- (e) BB

**Answer : Option D**

---

**Explanation :**

- Fitch Ratings reaffirmed India's sovereign debt rating at 'BBB-', with a stable outlook, citing the country's robust medium-term growth prospects and solid external finance position.
- The 'BBB' rating reflects low default risk expectations, where the capacity to meet financial commitments remains adequate despite potential vulnerabilities from adverse business or economic conditions.
- In fiscal year 2024, the Indian government successfully contained the fiscal deficit at 5.6% of GDP, below the revised estimate of 5.8%.
- The government aims to reduce the fiscal deficit to 4.5% or lower by FY26.
- Fitch projected India's GDP growth at 7.2% in FY25 and 6.5% in FY26.
- The fiscal deficit target has been further trimmed to 4.9% for FY25, down from the 5.1% target set during the interim budget in February.

**Ques : Indian Oil Corporation Limited (IOCL) has launched a co-branded credit card XTRA in partnership with which bank ?**

**इंडियन ऑयल कॉर्पोरेशन लिमिटेड (IOCL) ने किस बैंक के साथ साझेदारी में एक सह-ब्रांडेड क्रेडिट कार्ड XTRA लॉन्च किया है?**

- (a) HDFC Bank / एचडीएफसी बैंक
- (b) IDFC First Bank / आईडीएफसी फर्स्ट बैंक
- (c) South Indian Bank / साउथ इंडियन बैंक
- (d) RBL Bank / आरबीएल बैंक
- (e) Yes Bank / यस बैंक

**Answer : Option D**

---

**Explanation :**

- Indian Oil Corporation Limited (IOCL), a key player in the energy sector in India, and RBL Bank have partnered to introduce the co-branded credit card XTRA at the Global Fintech Fest (GFF) in Mumbai.
- Through this strategic partnership, cardholders will be able to get enticing rewards and perks, with the potential to earn up to 250 liters of free gasoline every year.
- One of the top private sector banks in India, RBL Bank is becoming more and more widespread throughout the nation. Corporate Banking, Commercial Banking, Branch Banking & Retail Liabilities, Retail Assets, and Treasury & Financial Markets Operations are the five business verticals within which the Bank provides specialized services.

**About RBL Bank Limited :**

- Established : 1943
- HQ : Mumbai, Maharashtra
- MD & CEO : R Subramaniakumar
- Tagline : Apno ka bank

## Recently signed banking agreements

- Two-wheeler loans are now possible thanks to a partnership between BharatPe and OTO Capital, a digital commerce and lending platform.
- YES Bank has entered into a co-lending partnership with Newtap Finance Private Limited to provide personalised financing solutions for creditworthy individuals on payments platform CRED.
- The National Payments Corporation of India (NPCI) and ESAF Small Finance Bank have partnered to create the exclusive Inori RuPay Platinum Credit Card.
- Zeta, a global supplier of cutting-edge banking technology to financial institutions, has partnered up with HDFC Bank to provide the bank's UPI (CLOU) platform credit line services.
- A strategic agreement to grow their co-lending business has been announced by Piramal Capital and Housing Finance Limited (also known as Piramal Finance), and the Central Bank of India.
- Indian consumers now have fast access to digital credit thanks to a partnership between PayU, a fintech company sponsored by Naspers, and Amazon Pay Later.
- Consumer payments and lending company Slice has received approval from the National Company Law Tribunal (NCLT) for its merger with North East Small Finance Bank (NESFB).
- 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.
- 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.

**Ques : Women and Child Development Minister, \_\_\_\_\_ has launched the She-Box portal to make workplaces safer for women.**

**महिला एवं बाल विकास मंत्री, \_\_\_\_\_ ने महिलाओं के लिए कार्यस्थलों को सुरक्षित बनाने के लिए शी-बॉक्स पोर्टल लॉन्च किया है।**

- (a) Smriti Irani / स्मृति ईरानी
- (b) Annpurna Devi / अन्नपूर्णा देवी
- (c) Anupriya Patel / अनुप्रिया पटेल
- (d) Savitri Thakur / सावित्री ठाकुर
- (e) None of these / इनमें से कोई नहीं

**Answer : Option B**

---

**Explanation :**

- The government has launched the She-Box portal to make workplaces safer for women.
- Women and Child Development Minister Annpurna Devi launched the portal in New Delhi.
- The She-Box portal is a unified hub for filing and tracking reports of workplace sexual harassment against women.
- This tool offers the ability to register complaints, monitor their progress, and guarantee that internal committees process them within a certain amount of time.
- The administration, she declared, is dedicated to making the nation's workplaces safer and more welcoming to women. She conveyed confidence that complaints could be safely filed using the platform without exposing personal information to the public.
- This project is a vital step in offering a more effective and safe forum for handling accusations of sexual harassment at work.

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## Recent News Headlines Related to launched Apps/portals

- The new guidelines feature an integrated, user-friendly platform on the Centralised Public Grievance Redress and Monitoring System (CPGRAMS) portal.
- The Union Ministry of Power has introduced three new online platforms, JAL VIDYUT DPR, DRIPS, and PROMPT developed by Central Electricity Authority.
- 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.
- 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



**Ques : Which ministry approved 4 Start-Ups in the field of Technical Textiles, under the 'Grant for Research & Entrepreneurship across Aspiring Innovators in Technical Textiles (GREAT)' scheme?**

**किस मंत्रालय ने तकनीकी वस्त्रों के क्षेत्र में 4 स्टार्ट-अप को 'तकनीकी वस्त्रों में महत्वाकांक्षी नवप्रवर्तकों के लिए अनुसंधान और उद्यमिता के लिए अनुदान (GREAT)' योजना के तहत मंजूरी दी है?**

- (a) Union Ministry of Home Affairs / केंद्र य गृह मंत्रालय
- (b) Union Ministry of Education / केंद्र य सशिक्षा मंत्रालय
- (c) Union Ministry of Finance / केंद्र य ववत्त मंत्रालय
- (d) Union Ministry of Textiles / केंद्रीय कपड़ा मंत्रालय
- (e) Union Ministry of Steel / केंद्र य इस्पात मंत्रालय

**Answer : Option D**

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**Explanation :**

- The National Technical Textiles Mission's 8th Empowered Programme Committee (EPC) meeting was presided over by the Secretary of the Ministry of Textiles at Udyog Bhawan in New Delhi.
- Four start-ups have been granted grants under the "Grant for Research & Entrepreneurship across Aspiring Innovators in Technical Textiles (GREAT)" scheme, totaling around INR 50 lakhs each, by the committee.
- The primary strategic areas of composites, sustainable textiles, and smart textiles are the focus of the approved start-up projects.
- In accordance with the "General Guidelines for Enabling of Academic Institutes in Technical Textiles," the committee has also granted a grant of about INR 20 Cr. to five education institutes for the introduction of technical textile courses.
- The authorized education institutions have suggested adding new B.Tech programs in a variety of technical textile applications and sectors, such as geotextiles.

### News Headlines Related to Ministry :

- Within six months, state wildlife departments must register exotic pets included in Schedule IV of the Wildlife Act with the Ministry of Environment, Forests, and Climate Change (MoEFCC) through the PARIVESH 2.0 site.
- A new program called "Sustainability in Spice Sector through Progressive, Innovative and Collaborative Interventions for Export Development (SPICED)" has been introduced by the Spices Board, which is part of the Ministry of Commerce and Industry.
- To mark 165 years of Income Tax (IT) in India, Union Minister Nirmala Sitharaman of the Ministry of Finance (MoF) announced "My Stamp - 165th Income Tax Day" in New Delhi.
- Amit Shah, the Union Home Minister and Minister of Cooperation, presided over an interstate coordination meeting and a review meeting on Left-Wing Extremism (LWE) in Raipur, Chhattisgarh.
- Union Minister for Health & Family Welfare, Shri Jagat Prakash Nadda inaugurated the National Medical Register (NMR) Portal of the National Medical Commission (NMC) for registration of all the MBBS doctors.
- The Narcotics Control Bureau's Raipur zonal office was officially opened by the Union Home Minister of Chhattisgarh. It is the primary narcotics law enforcement and intelligence organization under the Indian government's Ministry of Home Affairs.
- On August 23, 2024, the Union Ministry of Education published the first issue of the online journal Sapno ki Udaan. A digital magazine was introduced in honor of the inaugural National Space Day.
- Under the Malaviya Mission Teacher Training Programme (MMTTP), the Ministry of Education has begun its second cycle of the Capacity Building Program on Specific Learning Disability (SLD).
- The Deen Dayal SPARSH Yojana was started by the Department of Post, which is part of the Union Ministry of Communication, to encourage student research and scholarship in stamps throughout the nation.

**Ques : Union Minister Giriraj Singh Presented EPCH's \_\_\_\_\_ Handicrafts Export Awards ?**

**केंद्रीय मंत्री गिरिराज सिंह ने ईपीसीएच के 24वें हस्तशिल्प निर्यात पुरस्कार प्रदान किए ?**

- (a) 20th
- (b) 21th
- (c) 22th
- (d) 23rd
- (e) 24th

**Answer : Option E**

---

**Explanation :**

- The 24th Handicrafts Export Awards were given to Indian handicraft exporters by Union Minister Giriraj Singh of the Ministry of Textiles (MoT) during a ceremony.
- Ceremony held by the Export Promotion Council for Handicrafts (EPCH) at the Convention Hall of The Ashok Hotel in New Delhi.
- 63 winners from 2019–20 and 61 from 2020–21 received a total of 123 awards, in addition to a Lifetime Achievement Award.
- The recipient of the Lifetime Achievement Award was Jammu & Kashmir's seasoned exporter, Muzafar Hussain.
- The Top All Handicrafts Award was given to Ajay Gupta's CL Gupta Exports Limited (Uttar Pradesh) in both 2019–20 and 2020–21.

## Recent News Headlines Related to Awards & Winners :

- Prof. Dhiraj Mohan Banerjee : National Geoscience Award for Lifetime Achievement
- Dr. Ashutosh Pandey : National Young Geoscientist Award
- Arshad Nadeem (Pakistan) : second-highest civilian award of Pakistan Hilal-e-Imtiaz
- Abhinav Bindra : prestigious Olympic Order by the International Olympic Committee (IOC)
- President Droupadi Murmu : Grand Collar of the Order of Timor Leste (highest civilian honor)
- Global Water Tech Award 2024 : Delhi Metro Rail Corporation
- Prestigious V Venkayya Epigraphy Award : Tamil Epigrapher V. Vedachalam
- Customised gold coins by the Grevin Museum : Shah Rukh Khan
- International Excellence Award : CA Arpit Jagdish Kabra
- 'Best Performing State' under the Prime Minister SVANidhi scheme : Madhya Pradesh
- Awarded with Olympic Order by the International Olympic Committee (IOC) : Shooter Abhinav Bindra
- "Best Child and Women Development Initiatives of the Year 2024" : Sri Kurumba Educational and Charitable Trust
- COSPAR Harrie Massey Award : Prahlad Chandra Agrawal
- Golden sand master award : Sudarsan Pattnaik
- Gulbenkian Prize for Humanity 2024. : Andhra Pradesh Community Managed Natural Farming (APCNF)
- best state in Horticulture in the prestigious Agriculture Leadership Awards 2024 : Nagaland
- Order of St Andrew Russia's Highest Civilian Honour : Prime Minister Narendra Modi
- "Chevalier de la Légion d'Honneur" Highest civilian award of France : Roshni Nadar Malhotra
- Dr. C. Narayana Reddy National Literary Award : Sivashankari
- Spice Award 2024 : Sopna Kallingal
- K. Saraswathi Amma Award : P Geetha
- Padma Bhushan : Foxconn Chairman Young Liu
- Sustainable Governance Champion Award : Garden Reach Shipbuilders & Engineers (GRSE) Ltd.
- 12th Vishwa Hindi Samman (World Hindi Conference) : Dr. Usha Thakur

**Ques : Where was the second Indo-Russian commission meeting on emergency management held?**

**आपातकालीन प्रबंधन पर भारत-रूसी आयोग की दूसरी बैठक कहाँ आयोजित की गई?**

- (a) Bengaluru / बेंगलुरु
- (b) New Delhi / नई दिल्ली
- (c) Chennai / चेन्नई
- (d) Kochi / कोच्चि
- (e) Moscow / मास्को

**Answer : Option E**

---

**Explanation :**

- On August 28, 2024, Moscow played home to the Joint Russian-Indian Commission on Emergency Management's Second Meeting.
- Kurenkov Aleksandr Vyacheslavovic, Minister for Civil Defence, Emergencies, and Disaster Management, led the Russian delegation.
- Nityanand Rai, Union Minister of State for Home Affairs, led the Indian delegation.
- This Indo-Russian Joint Commission met for the first time in 2016 in New Delhi.
- They will also collaborate in emergency management in 2025–2026 and decided to keep exchanging lessons learned and best practices in disaster management.

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**Ques : Which edition of Global Fintech Fest held in Mumbai ?**  
**ग्लोबल फिनटेक फेस्ट का कौन सा संस्करण मुंबई में आयोजित हुआ?**

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

**Answer : Option B**

---

**Explanation :**

- Mumbai, Maharashtra, was the venue for the 5th Global Fintech Fest. PM Modi gave a speech at the fifth annual Global Fintech Festival.
- Kris Gopalakrishnan, the chairman of Global Fintech Fest (GFF), and Reserve Bank Governor Shaktikanta Das were also in attendance.
- Commencing in 2021, the festival seeks to position itself as the leading worldwide conference for the fintech ecosystem, foster cooperation, and impact the direction of the Fintech sector.
- The National Payment Corporation of India (NPCI), the Payment Council of India, and the Fintech Convergence Council are the organizations behind the Global Fintech Fest.
- The different regulated financial service providers and fintech startups are represented by the Fintech Convergence Council, which was founded in 2018.

**Ques : Who has been Appointed as Director General of Project Seabird ?**  
**प्रोजेक्ट सीबर्ड के महानिदेशक के रूप में किसे नियुक्त किया गया है?**

- (a) Rohit Dhankhar / रोहित धनखड़
- (b) Rajkumar singh / राजकुमार सिंह
- (c) Rajan Kumar / राजन कुमार
- (d) Rajesh Dhankhar / राजेश धनखड़
- (e) Tarun Singh / तरुण सिंह

**Answer : Option D**

---

**Explanation :**

- Vice Admiral Rajesh Dhankhar NM succeeded Vice Admiral Tarun Sobti as Director General Project Seabird, with the responsibility of supervising the most extensive defense infrastructure project that is under underway at the Karwar Naval Base.
- On July 1, 1990, VAdm Rajesh Dhankhar was commissioned into the Indian Navy. He specializes in navigation and direction.
- The Flag Officer completed the Higher Command Course in Japan, the Defence Services Staff College, and the esteemed Naval Academy.
- Over the course of his 34-year career, the Flag Officer has held specialist assignments aboard the warships Godavari, Kora, Mysore, and Pondicherry.
- The officer has also completed teaching assignments at the Singaporean MIDS Wing Officer's Cadet School, the Navigation & Direction School, and the former Project 15 Training Team.
- In recognition of his non-combatant evacuation operations (NEO) involving Indian nationals from Aden and Al-Hodeida, Yemen, the Flag Officer was awarded the 2015 Nao Sena Medal (Gallantry).



## Recent Defence related appointments :

- B Srinivasan : Director General (DG) of National Security Guard
- Sanjeev Raina : ITBP Additional Director General
- Daljit Singh Chawdhary : additional charge of Director General of Border Security Force
- Hargobinder Singh Dhaliwal : Director General of Police (DGP) of Andaman and Nicobar Islands
- Captain Supreetha C.T. : first woman officer from the Corps of Army Air Defence, to be operationally deployed at Siachen Glacier
- Rajindra Khanna : Deputy National Security Adviser (NSA)
- Lt Gen NS Raja Subramani : Vice Chief of Army Staff
- Rear Adm Nelson D'Souza : Commandant, Military Institute of Technology, Pune
- Upendra Dwivedi : Chief of the Army Staff
- Sub Lieutenant Anamika B. Rajeev : Indian Navy's first woman helicopter pilot
- Vice Admiral Gurcharan Singh : Commandant in National Defence Academy
- Vice Admiral Sanjay Bhalla : Chief of Personnel of the Indian Navy
- IPS Officer Idashisha Nongrang : first woman Director General of Police (DGP) of Meghalaya state
- Nalin prabhat : Director general of the National Security Guard (NSG)
- Vice Admiral Dinesh Kumar Tripathi : Chief of the Naval Staff
- Sapna Tewari : Special Director in the Intelligence Bureau (IB)
- Jagjit Pavadia : Re-elected to International Narcotics Control Board
- IPS officer Love Kumar : Inspector General in SPG (Special Protection Group)
- S Rajeev : Vigilance Commissioner in the Central Vigilance Commission (CVC)
- Daljit Singh Chaudhary : Director General (DG) of the National Security Guard (NSG)
- Lieutenant General JS Sidana : 33rd Director General of the Department of Electronics and Mechanical Engineers (DGEME) and Senior Colonel Commandant of the EME Corps
- Anurag Agarwal : Head of Parliament security
- Suman Kumari : First woman sniper of the Border Security Force (BSF)
- Sadanand Vasant Date : Director General of the National Investigation Agency (NIA)
- Piyush Anand : Chief of National Disaster Response Force (NDRF)

**Ques : Which edition of the Women's Asian Champions Trophy 2024 will begin at Rajgir in Bihar?**

**महिला एशियाई चैंपियंस ट्रॉफी 2024 का कौन सा संस्करण बिहार के राजगीर में शुरू होगा?**

- (a) 5th
- (b) 6th
- (c) 7th
- (d) 8th
- (e) 9th

**Answer : Option D**

---

**Explanation :**

- The 8th Women's Asian Champions Trophy Hockey Tournament will take place in Rajgir, Bihar, in 2024. India is hosting the competition for the second time in a row.
- The competition will take place at Rajgir's recently constructed Rajgir Hockey Stadium.
- President of the Asian Hockey Federation, Dato Fumio Ogura, declared that India would serve as the host nation for the 8th Women's Asian Champions Trophy Hockey Tournament.
- Hockey India and the Bihar government will host the 8th Women's Asian Champions Trophy Hockey Tournament from November 11–20, 2024.
- From October 27 to November 5, 2023, Ranchi, Jharkhand, India played host to the 7th Women's Asian Champions Trophy hockey event, which the Indian team won.
- South Korea is the most successful team, having won it three times, followed by India and Japan, which have each won twice.

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### **Asian Hockey Federation :**

- HQ : Kuala Lumpur, Malaysia
  - President : Dato Fumio Ogura.
- 

### **Recent News headlines related to Sports**

- Bangladesh team has won the title of SAFF (South Asian Football Federation) Under-20 Championship Football Tournament.
- Hockey India has revealed their updated national men's hockey team for the 8th Men's Asian Champions Trophy in 2024, which will be captained by Harmanpreet Singh.
- In the women's 10m Air Rifle competition, Indian competitors Avani Lekhara and Mona Agarwal took home the gold and bronze medals, respectively.
- Indian wrestler Ronak Dahiya won Bronze medal in Men's Greco-Roman 110 kilograms event at Under-17 World Wrestling Championship in Jordan.
- Tanvi Patri, an Odisha girl of 14 years old, defeated Vietnamese player Nguyen Thi Thu Huyen in the final to win the Asian U-15 Junior Championships 2024 women's singles title.
- Max Verstappen was defeated by Lando Norris at the Zandvoort Dutch Grand Prix.
- India received the silver medal at the Asian Surfing Championship 2024, which was held in Thulusdhoo, Maldives, in the Maruhaba Cup, a prominent team event.
- Mother-of-two Diana Pundole, a Pune-based teacher, broke over the glass ceiling when she won the saloon class national championship at the MRF Indian National Car Racing Championship 2024, which was held in Chennai.
- The Indian men's cricket team captain Rohit Sharma was awarded the 23th CEAT International Cricketer of the Year Award at a ceremony held in Mumbai.
- Para-athletes Sumit Antil, a gold medallist at the Tokyo Paralympic Games, and Bhagyashri Jadhav, a shot putter, have been selected by the Paralympic Committee of India to represent their country in the opening ceremony of the 2024 Paris Paralympic Games.
- The United Arab Emirates (UAE) will host the ICC Women's T20 World Cup in 2024 instead of Bangladesh.

**Ques : Consider the following statements About Project NAMAN :**

**प्रोजेक्ट नमन के बारे में निम्नलिखित कथनों पर विचार करें:**

**(a) The Indian Navy launched the first phase of Project NAMAN**

**भारतीय नौसेना ने प्रोजेक्ट नमन का पहला चरण लॉन्च किया**

**(b) It is designed to provide dedicated support and services to Defence pensioners, veterans, and their families.**

**इसे रक्षा पेंशनभोगियों, दिग्गजों और उनके परिवारों को समर्पित सहायता और सेवाएं प्रदान करने के लिए डिज़ाइन किया गया है।**

**(c) In the first phase of Project NAMAN, 15 Common Services Centres have been established.**

**प्रोजेक्ट नमन के पहले चरण में, 15 सामान्य सेवा केंद्र स्थापित किए गए हैं।**

**Which of the given statement is/are true ? दिए गए कथनों में से कौन सा/से सत्य है?**

- (a) Only a
- (b) Both b and c
- (c) Only b
- (d) Both a and c
- (e) Both a and b

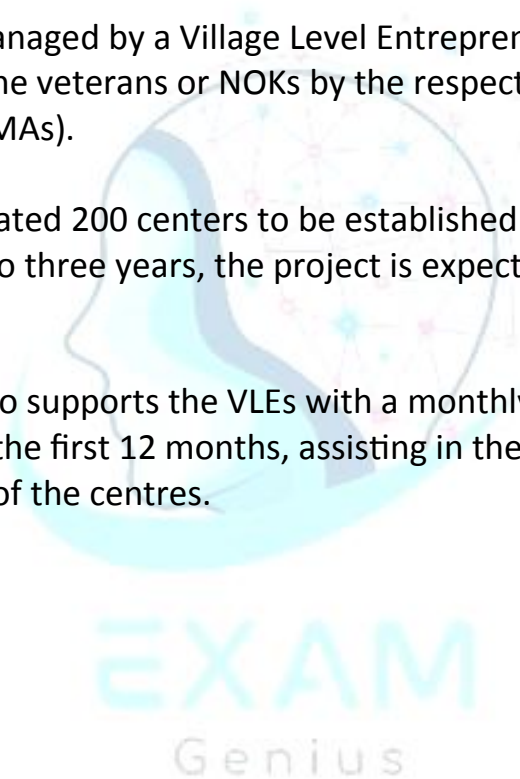
**Answer : Option C**

**Explanation :**

- Project NAMAN, which aims to offer committed assistance and services to veterans, defense pensioners, and their families, was initiated by the Indian Army.
- The project's significance relies in its ability to guarantee that veterans and their families obtain the necessary treatment and assistance.

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- It includes the creation of centers for reception and facilitation, made possible by a tripartite Memorandum of Understanding (MoU) signed in September 2023 by HDFC Bank Limited, the Indian Army's Directorate of Indian Army Veterans Common Service Centre (CSC), and e-Governance India Limited.
- In the first phase of Project NAMAN, New Delhi, Jalandhar, Leh, Dehradun, Lucknow, Jodhpur, Bengdubi, Gorakhpur, Jhansi, Secunderabad, Saugor, Guntur, Ahmedabad, and Bangalore are among the important sites in India where 14 Common Services Centers (CSC) have been created.
- Each CSC is managed by a Village Level Entrepreneur (VLE), selected from among the veterans or NOKs by the respective Local Military Authorities (LMAs).
- With an estimated 200 centers to be established across the country in the next two to three years, the project is expected to grow considerably.
- HDFC Bank also supports the VLEs with a monthly monetary grant of Rs.20,000 for the first 12 months, assisting in the stabilisation and sustainability of the centres.



**Ques : Which edition of PRAGATI Interaction held this year ?**

**इस वर्ष प्रगति इंटरैक्शन का कौन सा संस्करण आयोजित हुआ?**

- (a) 42nd
- (b) 43rd
- (c) 44th
- (d) 45th
- (e) 46th

**Answer : Option C**

---

**Explanation :**

- The 44th PRAGATI summit, which brought together the Central and State governments, was presided over by Prime Minister Narendra Modi. PRAGATI is an ICT-based multimodal platform for pro-active governance and timely implementation.
- It was PRAGATI's inaugural meeting during the third term of the Narendra Modi administration.
- Seven major projects were evaluated during the meeting, two of which had to do with road connectivity, two of which involved rail, and one each from the sectors of coal, power, and water resources.
- These developments came at a total cost of almost 76 thousand 500 crore rupees. Uttar Pradesh, Uttarakhand, Jharkhand, Maharashtra, Rajasthan, Gujarat, Odisha, Goa, Karnataka, Chhattisgarh, and Delhi are among the states covered by the projects.
- A total of 355 projects worth over 18 lakh crore rupees have been reviewed up until the 44th PRAGATI meeting.
- The Prime Minister also spoke over AMRUT 2.0 and the public complaints regarding the Jal Jeevan Mission during their conversation. Together, these initiatives address a variety of water-related concerns in both rural and urban locations.

**Ques : Hrim-2 is a ballistic missile system developed by which country ?**  
**हीम-2 किस देश द्वारा विकसित एक बैलिस्टिक मिसाइल प्रणाली है?**

- (a) Malaysia / मलेशिया
- (b) Ukraine / यूक्रेन
- (c) Sweden / स्वीडन
- (d) Vietnam / वियतनाम
- (e) Sri Lanka / श्रीलंका

**Answer : Option B**

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**Explanation :**

- The President of Ukraine recently declared that the nation's defense industry-produced Hrim-2 ballistic missile, which is its first, has been successfully tested.
- The Hrim system is a short-range ballistic missile system developed in Ukraine.
- It combines the capabilities of a tactical missile system and multiple rocket launchers. The Hrim-2 version, intended for export, has a limited range of 280 kilometers to comply with the 300-kilometer limit set by the Missile Technology Control Regime.
- However, the system's range has been increased to 700 kilometers for Ukrainian military purposes.
- It can avoid contemporary air defenses such as the S-300 and S-400 thanks to its aero-ballistic skills, which are similar to those of the Russian 9K720 Iskander missile complex.
- A 10-wheeled Transporter-Erector-Launcher (TEL) with the capacity to transport two containerized missiles at once makes up the Sapsan system.



**Ques : Goa Shipyard established in which year ?**  
**गोवा शिपयार्ड की स्थापना किस वर्ष हुई?**

- (a) 1957
- (b) 1954
- (c) 1950
- (d) 1850
- (e) 1857

**Answer : Option A**

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**Explanation :**

- Goa Shipyard (GSL) has launched the first of two indigenous Pollution Control Vessels (PCVs) for the Indian Coast Guard, marking a major step towards self-reliance in defense manufacture.
- The "Samudra Pratap," this ship embodies the best of Indian engineering and creativity when it comes to protecting the marine environment.
- With a 72% indigenous content, this vessel highlights India's increasing capacity for shipbuilding and technical innovation.
- With an internal design by GSL, "Samudra Pratap" measures 114.5 meters in length, 16.5 meters in width, and 4,170 tons in displacement.

**About Goa Shipyard :**

- Established : 1957
- HQ : Vasco da Gama, Goa
- CMD : Brajesh Kumar Upadhyay

**Ques : Bharat Biotech International Ltd established in which year?**

**भारत बायोटेक इंटरनेशनल लिमिटेड की स्थापना किस वर्ष हुई?**

- (a) 1995
- (b) 1956
- (c) 1996
- (d) 1950
- (e) 1850

**Answer : Option C**

---

**Explanation :**

- The innovative oral cholera vaccine (OCV) Hillchol (BBV131), created under license from Hilleman Laboratories, has been introduced by Bharat Biotech International Ltd.
- This introduction is crucial since there has been a shortage of about 40 million doses because of limited supply, and the yearly global demand for OCVs surpasses 100 million doses.
- Hillchol is suited for people above one year of age and is given orally on Days 0 and 14.
- The vaccine, which comes in a single-dose respule, is to be stored between +2°C and +8°C.
- Hilleman Laboratories, Bharat Biotech, the University of Gothenburg, and Gotovax AB worked together to develop the vaccine.

**About Bharat Biotech International Ltd. :**

- Established in 1996
- HQ : Hyderabad, India
- Specialization: Creating, manufacturing, and distribution of vaccines
- Notable Products: Hillchol (oral cholera vaccine), Typbar TCV (typhoid vaccine), Rotavac (rotavirus vaccine), and Covaxin (COVID-19 vaccine).

**Ques : Who has been appointed as Director General of the Central Industrial Security Force (CISF)?**

**केंद्रीय औद्योगिक सुरक्षा बल (CISF) के महानिदेशक के रूप में किसे नियुक्त किया गया है?**

- (a) Rajendra Prasad Goyal / राजेंद्र प्रसाद गोयल
- (b) Rajwinder Singh Bhatti / राजविंदर सिंह भट्टी
- (c) Pramod Sharma / प्रमोद शर्मा
- (d) Meenesh Shah / मीनेश शाह
- (e) Manoj Kumar / मनोज कुमार

**Answer : Option B**

---

**Explanation :**

- Rajwinder Singh Bhatti Appointed as Director General of the Central Industrial Security Force (CISF). He replaced S K Singhal.
- Bihar cadre is the origin of Rajwinder Singh Bhatti, an IPS officer from the 1990 batch.
- He has held important roles in the BSF, including Additional Director General (Eastern Command) and Director General of the Bihar Military Police, in addition to serving as the state's Director General of Police (DGP).
- As a Joint Director, he has also made contributions to the Central Bureau of Investigation (CBI).

**About CISF :**

- Formed : 10 March 1969
- Headquarters : New Delhi, Delhi, India
- The CISF is a Central Armed Police Force in India under the Ministry of Home Affairs.
- CISF's primary mission is to provide security to large institutions, be it Governmental or private.

**Ques : International Day for People of African Descent is observed every year on which day?**

**अफ्रीकी मूल के लोगों के लिए अंतर्राष्ट्रीय दिवस हर साल किस दिन मनाया जाता है?**

- (a) 29 August
- (b) 30 August
- (c) 31 August
- (d) 1 September
- (e) 2 September

**Answer : Option C**

---

**Explanation :**

- International Day for People of African Descent is observed every year on 31 August.
- The International Day for People of African Descent marks a significant milestone in the global recognition of the contributions and challenges faced by individuals of African descent worldwide.
- On June 19, 2020, the Council adopted a resolution on the “Promotion and protection of the human rights and fundamental freedoms of Africans and people of African descent against excessive use of force and other human rights violations by law enforcement officers.”

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**Important days :**

- 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 Humanitarian Day (Theme 2024 – Act For Humanity)
- 20 August : Sadbhavana Diwas or Harmony Day 2024
- 20 August : World Mosquito Day (Theme 2024 – Accelerating the fight against malaria for a more equitable world)
- 21 August : 7th International Day of Remembrance and Tribute to the Victims of Terrorism 2024 (Theme 2024 Voices for Peace: Victims of Terrorism as Peace Advocates and Educators)
- 21 August : World Senior Citizens Day
- 23 August : National Space Day ( to celebrate the remarkable success of Chandrayaan-3 Mission)
- 26 August : International Dog Day (Theme 2024 – Every dog deserves a spa day)
- 25 – 29 August : World Water Week (Theme 2024 - Bridging Borders: Water for a Peaceful and Sustainable Future)
- 29 August : National Sports Day (Theme 2024 – Sports are an enabler to an inclusive and fit society.)
- 29 August : International Day against Nuclear Tests (Theme 2024 - The Path to Zero: The Role of the United Nations in Nuclear Disarmament)
- 30 August : Small Industry Day (Theme 2024 – Leveraging Power and Resilience of Micro-, Small and Medium-sized Enterprises (MSMEs) to Accelerate Sustainable Development and Eradicate Poverty in Times of Multiple Crises)
- 30 August : International Day of the Victims of Enforced Disappearances (Theme 2024 Honoring an Invisible Struggle)

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

- German healthcare firm Siemens Healthineers AG received the Indian drug regulator's approval to manufacture mpox detection kits in the country, a significant step to help screen and prevent the spread of the viral infection.
- Karthik Venkataraman won the 61st edition of the Indian National Championship by scoring 9/11 points in the event organised by the Haryana Chess Association.
- The Amazon Pay ICICI Bank credit card, powered by VISA, has achieved a significant milestone becoming the first co-branded credit card in India to onboard over 5 million customers nationwide.
- Union Minister of Youth Affairs & Sports and Labour & Employment launched the "Retired Sportsperson Empowerment Training" (RESET) Programme on the occasion of National Sports Day in New Delhi. To support retired athletes on their career development journey.
- Hitachi Payment Services, India's leading provider of payments and commerce solutions, announced India's first Android-based cash recycling machine, which also serves as a Digital Banking Unit.
- ICAR-CIFE and VAMNICOM Sign MoU to Enhance Cooperative Management in Fisheries. Significant step toward the goal of creating 2 lakh PACS, Fishery Cooperatives, and Dairy Cooperatives in each Panchayat.
- SEBI proposed a mandatory UPI block mechanism facility for secondary market trading using the UPI-based block mechanism to their clients.
- 10th Edition of India-Australia CECA Negotiations held on five tracks in Sydney, Australia.
- Typhoon Shanshan made landfall on Japan's southwestern main island of Kyushu, bringing heavy rain and strong winds that left at least 40 people injured in three prefectures.

## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- जर्मन हेल्थकेयर फर्म सीमेंस हेल्थिनियर्स एजी को देश में एमपॉक्स डिटेक्शन किट बनाने के लिए भारतीय दवा नियामक की मंजूरी मिल गई, जो वायरल संक्रमण के प्रसार को रोकने और जांच में मदद करने के लिए एक महत्वपूर्ण कदम है।
- कार्तिक वेंकटरमन ने हरियाणा शतरंज एसोसिएशन द्वारा आयोजित प्रतियोगिता में 9/11 अंक हासिल करके भारतीय राष्ट्रीय चैम्पियनशिप का 61वां संस्करण जीता।
- वीज़ा द्वारा संचालित अमेज़ॅन पे आईसीआईसीआई बैंक क्रेडिट कार्ड ने देश भर में 5 मिलियन से अधिक ग्राहकों को जोड़ने वाला भारत का पहला सह-ब्रांडेड क्रेडिट कार्ड बनकर एक महत्वपूर्ण उपलब्धि हासिल की है।
- केंद्रीय युवा मामले एवं खेल और श्रम एवं रोजगार मंत्री ने नई दिल्ली में राष्ट्रीय खेल दिवस के अवसर पर "सेवानिवृत्त खिलाड़ी सशक्तिकरण प्रशिक्षण" (RESET) कार्यक्रम लॉन्च किया। सेवानिवृत्त एथलीटों को उनकी करियर विकास यात्रा में समर्थन देना।
- भारत के अग्रणी भुगतान और वाणिज्य समाधान प्रदाता हिताची पेमेंट सर्विसेज ने भारत की पहली एंड्रॉइड-आधारित कैश रीसाइक्लिंग मशीन की घोषणा की, जो डिजिटल बैंकिंग इकाई के रूप में भी काम करती है।
- मत्स्य पालन में सहकारी प्रबंधन को बढ़ाने के लिए ICAR-CIFE और VAMNICOM ने समझौता ज्ञापन पर हस्ताक्षर किए। प्रत्येक पंचायत में 2 लाख पैक्स, मत्स्य पालन सहकारी समितियां और डेयरी सहकारी समितियां बनाने के लक्ष्य की दिशा में महत्वपूर्ण कदम।
- सेबी ने अपने ग्राहकों के लिए यूपीआई-आधारित ब्लॉक तंत्र का उपयोग करके द्वितीयक बाजार व्यापार के लिए एक अनिवार्य यूपीआई ब्लॉक तंत्र सुविधा का प्रस्ताव रखा।
- भारत-ऑस्ट्रेलिया CECA वार्ता का 10वां संस्करण सिडनी, ऑस्ट्रेलिया में पांच ट्रैक पर आयोजित हुआ।
- टाइफून शानशान ने जापान के दक्षिण-पश्चिमी मुख्य द्वीप क्यूशू पर दस्तक दी, जिससे भारी बारिश और तेज़ हवाएँ आईं, जिससे तीन प्रान्तों में कम से कम 40 लोग घायल हो गए।



**Ques : How much lakh crore rupees was GST collected in August 2024?**  
**अगस्त 2024 में कितने लाख करोड़ रुपये का जीएसटी संग्रह हुआ?**

- (a) 1.75 lakh crore
- (b) 1.82 lakh crore
- (c) 2.10 lakh crore
- (d) 1.32 lakh crore
- (e) 2.72 lakh crore

**Answer : Option A**

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**Explanation :**

- In August 2024, India's GST collections reached Rs.1.75 lakh crore, marking a 10% year-on-year growth compared to Rs.1.59 lakh crore in August 2023.
- Domestic GST revenue grew by 9.2% to Rs.1.25 lakh crore, while revenue from the import of goods increased by 12.1% to Rs.49,976 crore.

**GST Collection of Previous Months :**

- March 2024 : 1,78,4847 crore
- April 2024 : 2,10,267 crore
- May 2024 : 1,72,739 crore
- June 2024 : 1.74 lakh crore
- July 2024 : 182,075 crore

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**Ques : Which Bank announces GIGA, Financial Product for India's Gig Workers ?**

**किस बैंक ने भारत के गिग श्रमिकों के लिए वित्तीय उत्पाद GIGA की घोषणा की?**

- (a) South Indian Bank / साउथ इंडियन बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) Yes Bank / यस बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) ICICI Bank / आईसीआईसीआई बैंक

**Answer : Option D**

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**Explanation :**

- GIGA is a full financial suite designed specifically for Indian gig workers and freelancers, and it was unveiled by HDFC Bank Limited.
- Gig workers have access to several financial alternatives such as Systematic Investment Plans (SIPs), Fixed Deposits (FDs), and Recurring Deposits (RDs), and are required to maintain a quarterly balance of Rs 10,000 in metro/urban areas and Rs 5,000 in semi-urban/rural areas.
- Personal accidental death cover up to Rs 10 lakh and expedited cashback are features of the GIGA Business Debit Card.
- For gig workers and their families, HDFC Ergo offers health insurance, with daily premiums as low as Rs 20.
- Freelancers can use a flexible investment scheduler offered by HDFC Asset Management Company (AMC) to invest based on available finances and modify their plans as necessary.

**About HDFC Bank :**

- Established : August 1994
- HQ : Mumbai
- MD & CEO : Sashidhar Jagdishan
- Tagline : We Understand Your World

**Ques : \_\_\_\_\_ Collaborates with Unity Bank to Introduce Third-Party App for Simplified Payments**

**\_\_\_\_\_ ने सरलीकृत भुगतान के लिए थर्ड-पार्टी ऐप पेश करने के लिए यूनिटी बैंक के साथ सहयोग किया**

- (a) Phonepe
- (b) Paytm
- (c) Airtel payments bank
- (d) BharatPe
- (e) None of these

**Answer : Option D**

---

**Explanation :**

- To introduce its UPI Third Party Application Provider (TPAP) service, BharatPe has teamed up with Unity Bank.
- The "postpe" app has been renamed "BharatPe," and UPI payments are now accepted on it.
- On the BharatPe app, users can generate UPI IDs in order to pay bills, send money to other users, and transact with merchants.
- Currently, BharatPe provides two apps: "BharatPe for Business" for retailers and "BharatPe" for regular consumers.

**About BharatPe :**

- Founded : 2018
- Headquarters : New Delhi, India
- CEO : Nalin Negi
- BharatPe is an Indian fintech company that sells digital payment and financial services to small merchants and Grocery stores.

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### **About Unity Bank :**

- Founded : 2006
- Headquarters : Lagos, Nigeria
- Managing Director : Tomi Somefun

### **Recently signed banking agreements**

- Birla Aditya The "Income Suraksha Plan," a new term insurance plan, has been jointly introduced by Sun Life Insurance (ABSLI) and Policybazaar.
- Two-wheeler loans are now possible thanks to a partnership between BharatPe and OTO Capital, a digital commerce and lending platform.
- YES Bank has entered into a co-lending partnership with Newtap Finance Private Limited to provide personalised financing solutions for creditworthy individuals on payments platform CRED.
- The National Payments Corporation of India (NPCI) and ESAF Small Finance Bank have partnered to create the exclusive Inori RuPay Platinum Credit Card.
- Zeta, a global supplier of cutting-edge banking technology to financial institutions, has partnered up with HDFC Bank to provide the bank's UPI (CLOU) platform credit line services.
- A strategic agreement to grow their co-lending business has been announced by Piramal Capital and Housing Finance Limited (also known as Piramal Finance), and the Central Bank of India.
- Indian consumers now have fast access to digital credit thanks to a partnership between PayU, a fintech company sponsored by Naspers, and Amazon Pay Later.
- Consumer payments and lending company Slice has received approval from the National Company Law Tribunal (NCLT) for its merger with North East Small Finance Bank (NESFB).
- 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.
- 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.

**Ques : Which Bank to Provide Personal Loans through Open Network for Digital Commerce (ONDC) ?**

**कौन सा बैंक ओपन नेटवर्क फॉर डिजिटल कॉमर्स (ओएनडीसी) के माध्यम से व्यक्तिगत ऋण प्रदान करेगा?**

- (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 :**

- Being the first bank to do so, Karnataka Bank will provide personal loans via the Open Network for Digital Commerce (ONDC).
- The ONDC network's buyer apps will provide access to the personal loans.
- This service will first be accessible to current bank clients.

**About Karnataka Bank :**

- Founded : 18 February 1924
- Headquarters : Mangalore, Karnataka, India
- MD & CEO : Srikrishnan Hari Hara Sarma
- Executive Director : Sekhar Rao

## Recent Facilities Launched in Banking & Insurance Sector :

- Indian Oil Corporation Limited (IOCL), a key player in the energy sector in India, and RBL Bank have partnered to introduce the co-branded credit card XTRA at the Global Fintech Fest (GFF) in Mumbai.
- High-End Credit Card “ETERNA” on RuPay Network Launched by BOBCARD Limited, a wholly owned subsidiary of Bank of Baroda (BOB).
- Tata AIA Life launches ‘Sampoorna Raksha Promise’ product with Rs.3 lakh instant payout feature.
- DigiPassBook, a new feature on HDFC Bank's SmartWealth app, enables users to manage all of their investments from a single location.
- Axis Bank Limited launches ‘Neo for Merchants’, a transformative mobile app which will act as a one stop solution for the merchant community, in partnership with VISA and Mintoak.
- Ecommerce major Amazon India has launched its artificial intelligence (AI)-powered shopping assistant ‘Rufus’ in India.
- A new security feature called Face Match has been introduced by Airtel Payments Bank to guard against fraudulent activity on user accounts.
- Sampoorna Raksha Promise, the newest term insurance offering from Tata AIA Life Insurance, has been revealed. Upon notification of a death claim, the plan offers an instant reimbursement of Rs.3 lakh to cover emergency needs.
- The savings account called "Avni," which is only available to women, has been launched by Bandhan Bank.
- 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.
- IDBI Bank has increased its fixed deposit (FD) rate to 7.85% for a 444-day tenure, aiming to attract more deposits.
- BharatPe, a fintech company, recently revealed that it will be expanding its business to include secured loans for its merchant partners.
- The National Payments Corporation of India (NPCI) has launched a new feature called 'UPI Circle-Delegate Payments' on its Unified Payments Interface (UPI) platform.
- 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.

**Ques : Which Bank Honoured with 4 Awards at ICC Emerging Asia Banking Conclave & Awards 2024 ?**

**ICC इमर्जिंग एशिया बैंकिंग कॉन्क्लेव एंड अवार्ड्स 2024 में किस बैंक को 4 पुरस्कारों से सम्मानित किया गया?**

- (a) AU Small Finance Bank Limited / एयू स्मॉल फाइनेंस बैंक लिमिटेड
- (b) Capital Small Finance Bank Limited / कैपिटल स्मॉल फाइनेंस बैंक लिमिटेड
- (c) Jana Small Finance Bank / जना स्मॉल फाइनेंस बैंक
- (d) Shivalik Small Finance Bank / शिवालिक स्मॉल फाइनेंस बैंक
- (e) Equitas Small Finance Bank Limited / इक्विटास स्मॉल फाइनेंस बैंक लिमिटेड

**Answer : Option C**

---

**Explanation :**

- Jana Small Finance Bank Honoured with 4 Awards at ICC Emerging Asia Banking Conclave & Awards 2024

**These Four Awards are as follows :**

- Best Small Finance Bank (India)
  - Best Performance on Profitability (Runners-up)
  - Best Performance on Asset Quality
  - Best Performance on Risk Management
- 
- ICC Emerging Asia Banking Conclave & Awards 2024 received by Gopal Tripathi, Head of Treasury and Capital Markets at Jana SFB.
  - Edition 2nd Held at New Delhi Organised by Indian Chamber of Commerce (ICC) Theme Leading in the Digital Paradigm
  - Theme: Leading in the Digital Paradigm

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### **About Jana Small Finance Bank :**

- Established : 2018
  - HQ : Bangalore, Karnataka
  - CEO : Ajay Kanwal
  - Tagline : Paise Ke Kadar
- 

### **Recent News Headlines Related to Awards & Winners :**

- Prof. Dhiraj Mohan Banerjee : National Geoscience Award for Lifetime Achievement
- Dr. Ashutosh Pandey : National Young Geoscientist Award
- Arshad Nadeem (Pakistan) : second-highest civilian award of Pakistan Hilal-e-Imtiaz
- Abhinav Bindra : prestigious Olympic Order by the International Olympic Committee (IOC)
- President Droupadi Murmu : Grand Collar of the Order of Timor Leste (highest civilian honor)
- Global Water Tech Award 2024 : Delhi Metro Rail Corporation
- Prestigious V Venkayya Epigraphy Award : Tamil Epigrapher V. Vedachalam
- Customised gold coins by the Grevin Museum : Shah Rukh Khan
- International Excellence Award : CA Arpit Jagdish Kabra
- 'Best Performing State' under the Prime Minister SVANidhi scheme : Madhya Pradesh
- Awarded with Olympic Order by the International Olympic Committee (IOC) : Shooter Abhinav Bindra
- "Best Child and Women Development Initiatives of the Year 2024" : Sri Kurumba Educational and Charitable Trust
- COSPAR Harrie Massey Award : Prahlad Chandra Agrawal
- Golden sand master award : Sudarsan Pattnaik
- Gulbenkian Prize for Humanity 2024. : Andhra Pradesh Community Managed Natural Farming (APCNF)
- best state in Horticulture in the prestigious Agriculture Leadership Awards 2024 : Nagaland

**Ques : India's 2nd nuclear missile submarine \_\_\_\_\_ commissioned by Rajnath Singh.**

**भारत की दूसरी परमाणु मिसाइल पनडुब्बी \_\_\_\_\_ को राजनाथ सिंह ने कमीशन किया**

- (a) INS Agni
- (b) INS Gadar
- (c) INS Arighat
- (d) INS Angad
- (e) INS Shatru

**Answer : Option C**

---

**Explanation :**

- In the presence of Defense Minister Rajnath Singh, the INS Arighaat, India's second nuclear-powered ballistic missile submarine, was put into service at Visakhapatnam.
- It joins the INS Arihant, the first of its kind, which went into service in 2016.
- In August 2016, the INS Arihant was discretely put into service. It is driven by an 83 MW pressurized light-water reactor using enriched uranium, and it has a displacement of 6,000 tonnes.
- The dimensions and reactor of INS Arighaat remain the same, however it has undergone many technical advancements.
- When Prime Minister Narendra Modi declared on social media in November 2018 that INS Arihant had returned from its first deterrence patrol, the nuclear trio was complete.
- The project aimed at developing advanced technology started in the 1980s, and its first product, the Arihant vessel, was introduced by Prime Minister Dr. Manmohan Singh in 2009. The vessel was eventually put into service in 2016.

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- A 3,500 km range Submarine Launched Ballistic Missile (SLBM) K-4 is being developed and tested for the first time in 2020, whereas INS Arihant is currently equipped with a 750 km range K-15 SLBM.
- 

### Recent News Headlines related to Defence

- India has reordered 73,000 SIG716 assault weapons from SiG Sauer Inc., a US company.
- Axiom Space & Nokia Partners To Bring 4G Technology in NASA's Lunar Spacesuits. It will be used for NASA's Artemis III lunar mission.
- Kim Jong Un, the leader of North Korea, recently revealed a brand-new kind of "suicide drone." These drones are made to behave like guided missiles.
- India launched its first reusable hybrid rocket, named RHUMI-1. Space Zone India, a start-up based in Tamil Nadu, worked with the Martin Group to develop the rocket. The rocket was launched from Chennai, India's Thiruvudandai.
- Launched from SpaceX Falcon 9 rocket carried the satellite Tanager-1, which was created by an alliance of the Jet Propulsion Laboratory of the National Aeronautics and Space Administration (NASA).
- The Shaheen-II surface-to-surface ballistic missile was successfully launched into training by the Pakistani military lately.
- Swadeshi (indigenous) Kamikaze Drones are do-or-die Unmanned Aerial Vehicles (UAV) powered by in-house engines that can propel them up to 1,000 kilometers (km) in the air. These drones were recently introduced by the National Aerospace Laboratories (NAL).
- Elon Musk's Starlink, SpaceX's satellite division, has been given permission by Sri Lanka's telecoms authority to offer satellite internet services there.
- The Coast Guard's new Maritime Rescue Coordination Center (MRCC) was officially opened in Chennai by Defence Minister Rajnath Singh.
- 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

**Ques : Payment Passkey Service launched by \_\_\_\_\_.  
भुगतान पासकी सेवा \_\_\_\_\_ द्वारा शुरू की गई।**

- (a) Rupay
- (b) Google pay
- (c) SBI card
- (d) Paypal
- (e) Mastercard

**Answer : Option E**

---

**Explanation :**

- Global payments technology company Mastercard announced the global launch of its new Payment Passkey Service.
- Payment passkeys offer a more secure and easier way for cardholders to authenticate themselves during e-commerce transactions on web or merchant apps.
- Passkeys encrypt data using algorithms to provide quick and safe identity verification for users.
- It will provide clients a transaction management solution that is not OTP-based.
- It makes use of biometric authentication techniques that are device-based, such fingerprint or face scans.
- When users log into their accounts for the first time, their device generates two keys: one that is private on your device to unlock the passkey and access your account, and another that is public and shared with the website for passkey validation.
- The Mastercard Payment Passkey Service makes transactions faster and more secure against fraud and scams by substituting standard passwords and OTPs.

**Ques : Reliance Jio is set to launch suite of AI tools called \_\_\_\_\_.  
रिलायंस जियो \_\_\_\_\_ नामक AI टूल का सूट लॉन्च करने के लिए तैयार है।**

- (a) Jio health
- (b) Jio entertain
- (c) Jio Brain
- (d) Jio games
- (e) Jio help

**Answer : Option C**

---

**Explanation :**

- A significant advancement in artificial intelligence was revealed by Chairman Mukesh Ambani during Reliance Industries' 47th Annual General Meeting (AGM).
- Reliance Jio, the company's telecom division, is about to introduce "Jio Brain," a comprehensive suite of AI tools and apps.
- This cutting-edge platform attempts to combine cutting-edge machine learning technology with Jio's 5G network capabilities.
- Ambani declared his intention to build AI-capable data centers in Jamnagar, Gujarat.

**Ques : \_\_\_\_ Approves Merger of RIL's Media Assets with Walt Disney  
\_\_\_\_ ने RIL की मीडिया संपत्तियों को वॉल्ट डिज़्नी के साथ विलय को मंजूरी दे दी**

- (a) RBI
- (b) SEBI
- (c) IRDAI
- (d) CCI
- (e) NABARD

**Answer : Option D**

---

**Explanation :**

- The planned merger including Reliance Industries Limited (RIL), Viacom18 Media Private Limited (Viacom18), Digital18 Media Limited, Star India Private Limited (SIPL), and Star Television Productions Limited (STPL) has been allowed by the Competition Commission of India (CCI).
- The purpose of the agreement is to combine the entertainment divisions of SIPL, a fully owned subsidiary of The Walt Disney Company (TWDC), and Viacom18, a division of the RIL group.

**About Competition Commission of India :**

- Established : 14 October 2003
- HQ : New Delhi
- Chairman : Mrs. Ravneet Kaur

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**Ques : In the World U20 Athletics Championships, Aarti won a Bronze medal in the Women's \_\_\_\_\_ race walk event with the National U20 record time at Lima in Peru.**

**विश्व अंडर-20 एथलेटिक्स चैंपियनशिप में, आरती ने पेरू के लीमा में राष्ट्रीय अंडर-20 रिकॉर्ड समय के साथ महिलाओं की \_\_\_\_\_ रेस वॉक स्पर्धा में कांस्य पदक जीता।**

- (a) 100m
- (b) 1000m
- (c) 10000m
- (d) 200m
- (e) 2000m

**Answer : Option C**

---

**Explanation :**

- Aarti opened India's medal tally at the World U20 Athletics Championships in Lima, Peru, by winning a bronze medal in the women's 10000m race walk event in the national U20 record time.
- On the final day of contests, she finished third in the demanding event with a time of 44 minutes 39.39 seconds.
- Aarti, 17, shattered her previous national record of 47 minutes, 21.04 seconds, set at the National Federation Cup U20 Championships in Lucknow in March of this year.
- Chinese race walkers Meiling Chen took home the silver medal and Zhuoma Baima the gold.

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## Recent News headlines related to Sports

- Karthik Venkataraman won the 61st edition of the Indian National Championship by scoring 9/11 points in the event organised by the Haryana Chess Association.
- The 8th Women's Asian Champions Trophy Hockey Tournament will take place in Rajgir, Bihar, in 2024. India is hosting the competition for the second time in a row.
- Bangladesh team has won the title of SAFF (South Asian Football Federation) Under-20 Championship Football Tournament.
- Hockey India has revealed their updated national men's hockey team for the 8th Men's Asian Champions Trophy in 2024, which will be captained by Harmanpreet Singh.
- In the women's 10m Air Rifle competition, Indian competitors Avani Lekhara and Mona Agarwal took home the gold and bronze medals, respectively.
- Indian wrestler Ronak Dahiya won Bronze medal in Men's Greco-Roman 110 kilograms event at Under-17 World Wrestling Championship in Jordan.
- Tanvi Patri, an Odisha girl of 14 years old, defeated Vietnamese player Nguyen Thi Thu Huyen in the final to win the Asian U-15 Junior Championships 2024 women's singles title.
- Max Verstappen was defeated by Lando Norris at the Zandvoort Dutch Grand Prix.
- India received the silver medal at the Asian Surfing Championship 2024, which was held in Thulusdhoo, Maldives, in the Maruhaba Cup, a prominent team event.
- Mother-of-two Diana Pundole, a Pune-based teacher, broke over the glass ceiling when she won the saloon class national championship at the MRF Indian National Car Racing Championship 2024, which was held in Chennai.
- The Indian men's cricket team captain Rohit Sharma was awarded the 23th CEAT International Cricketer of the Year Award at a ceremony held in Mumbai.
- Para-athletes Sumit Antil, a gold medallist at the Tokyo Paralympic Games, and Bhagyashri Jadhav, a shot putter, have been selected by the Paralympic Committee of India to represent their country in the opening ceremony of the 2024 Paris Paralympic Games.
- The United Arab Emirates (UAE) will host the ICC Women's T20 World Cup in 2024 instead of Bangladesh.

**Ques : Which Edition of Hurun India Rich List 2024 Published by Hurun India ?**  
**हुरुन इंडिया द्वारा प्रकाशित हुरुन इंडिया रिच लिस्ट 2024 का कौन सा संस्करण?**

- (a) 10th
- (b) 11th
- (c) 12th
- (d) 13th
- (e) 14th

**Answer : Option D**

---

**Explanation :**

- Hurun India Rich List 2024 Edition 13th Published by Hurun India.
- With a 95% increase in fortune, Gautam Adani, Chairman of the Adani Group, tops the Rich List, which was recently announced. His net worth is Rs 1,161,800 Crore (Cr).
- The youngest people on the list are Zepto co-founders Kaivalya Vohra (age 21) and Aadit Palicha (age 22), with respective net worths of INR 3,600 crore and INR 4,300 crore.
- At Rs 47,500 crore, Radha Vembu of Zoho is the wealthiest self-made woman. Falguni Nayar of Nykaa is second with Rs 32,200 crore, while Jayshree Ullal of Arista Networks is third with Rs 32,100 crore.
- Mumbai is home to 386 people who are listed on the 2024 wealthy list, followed by New Delhi (Delhi), Hyderabad (Telangana), Bengaluru (Karnataka), and Hyderabad (217).
- The first angel investor on the list is 45-year-old Anand Chandrasekaran, who has a net worth of Rs 1,200 crore.
- Actor Shah Rukh Khan, the founder of Red Chillies Entertainment, a production company, debuted with a net worth of Rs 7,300 crore and led the list of silver screen titans in 2024.

### **Top 5 in the Hurun India Rich List 2024:**

1. Gautam Adani : Adani Group
2. Mukesh Ambani : RIL
3. Shiv Nadar & Family : HCL Technologies
4. Cyrus S Poonawalla & Family : Serum Institute of India
5. Dilip Shanghvi : Sun Pharmaceutical Industries

### **India's Rankings in Different Indices**

- Global Property Price Index 2024 Published by Knight Frank : Mumbai (2nd), Manila (1st)
- Forbes Cloud 100 2024 List 9th edition published by Forbes : Razorpay Software Private Limited (RSPL) (70<sup>th</sup> Rank), OpenAI, USA (1<sup>st</sup> Rank)
- 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

**Ques : Recently Finance Minister Nirmala Sitharaman Grants 'Navratna' Status to \_\_\_\_ Central Public Sector Enterprises**

**हाल ही में वित्त मंत्री निर्मला सीतारमण ने \_\_\_\_ केंद्रीय सार्वजनिक क्षेत्र के उद्यमों को 'नवरत्न' का दर्जा दिया**

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

**Answer : Option C**

---

**Explanation :**

- Navratna status has been granted to four Central Public Sector Enterprises (CPSEs) by Union Finance Minister Nirmala Sitharaman.

**These CPSEs are:**

- Railtel Corporation of India (RCIL)
- Solar Energy Corporation of India (SECI) Limited
- Satluj Jal Vidyut Nigam (SJVN) Limited
- National Hydroelectric Power Corporation (NHPC)

**With this approval, the total number of Navratna CPSEs in India has increased to 25.**

- Railtel Corporation of India (RCIL) Became the 22nd Navratna CPSE. RCIL, under the Ministry of Railways, achieved a turnover of Rs.2,622 crore and a net profit of Rs.246 crore for FY24.
- Solar Energy Corporation of India (SECI) Became the 23rd Navratna CPSE. SECI is a leader in renewable energy capacity development in India, with a cumulative awarded capacity of 69.25 gigawatts (GW) and an annual power trading volume exceeding 42 billion units.

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- National Hydroelectric Power Corporation (NHPC) Became the 24th Navratna CPSE. NHPC, under the Ministry of Power, reported an annual turnover of Rs.8,405 crore and a net profit of Rs.3,744 crore for FY 2023-24.
- Satluj Jal Vidyut Nigam Ltd (SJVN) Became the 25th Navratna CPSE, with an annual turnover of Rs.2,833 crore and a net profit of Rs.908 crore for FY24.
- **Navratna Scheme:** Introduced by the government in **1997**, the Navratna scheme aims to identify CPSEs with competitive advantages and support their growth into global giants.

#### **Criteria for Navratna Status:**

**To be eligible for Navratna status, a CPSE must:**

- Be a Miniratna Category I company.
- Be a Schedule 'A' company.
- Have achieved 'excellent' or 'very good' MOU ratings in at least three of the last five years.

#### **Achieve a composite score of 60 or above across six selected performance indicators, which include:**

- Net profit to net worth (25%)
- Manpower cost to total cost of production/services (15%)
- Profit before depreciation, interest, and taxes to capital employed (15%)
- Profit before interest and taxes to turnover (15%)
- Earnings per share (10%)
- Inter-sectoral performance (20%)

**Ques : India will host inaugural World Audio Visual and Entertainment Summit (WAVES) in which state ?**

**भारत किस राज्य में उद्घाटन विश्व ऑडियो विजुअल और मनोरंजन शिखर सम्मेलन (वेव्स) की मेजबानी करेगा?**

- (a) Himachal Pradesh / हिमाचल प्रदेश
- (b) Maharashtra / महाराष्ट्र
- (c) Goa / गोवा
- (d) Punjab / पंजाब
- (e) Gujarat / गुजरात

**Answer : Option C**

---

**Explanation :**

- In an effort to strengthen India's media and entertainment sector and increase its impact internationally, the government of India will organize the first World Audio Visual and Entertainment Summit (WAVES).
- This year's Summit will take place in Goa from November 20 to November 25.
- On August 22, the "Create in India Challenge - Season 1" marked the debut of 25 challenges, as announced by Union Minister of Information and Broadcasting Ashwini Vaishnaw.
- With an emphasis on entertainment economics and technology, WAVES is positioned to grow into a major platform for global media and entertainment luminaries.
- These tasks span a variety of artistic mediums, such as comic books, video games, animation, and music.
- These challenges, which range from animation and gaming to music and emerging technologies, are intended to encourage and enable participants to discover new avenues, display their skills, and add to India's developing story in the international media and entertainment sector.



**Ques : PM Narendra Modi laid the foundation stone of Vadhvan Port in the Palghar district of \_\_\_\_\_.**

**प्रधानमंत्री नरेंद्र मोदी ने \_\_\_\_\_ के पालघर जिले में वधवन बंदरगाह की आधारशिला रखी।**

- (a) Himachal Pradesh / हिमाचल प्रदेश
- (b) Maharashtra / महाराष्ट्र
- (c) Goa / गोवा
- (d) Punjab / पंजाब
- (e) Gujarat / गुजरात

**Answer : Option B**

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**Explanation :**

- In the Maharashtra district of Palghar, Prime Minister Narendra Modi laid the cornerstone for Vadhvan Port.
- Additionally, he gave fishermen Kisan Credit Cards and transponders and launched a number of fisheries ventures.
- This project will probably cost 76,000 crore rupees. Its goal is to create a top-notch marine gateway that will support big cargo ships, deeper drafts, and container ships, all of which will increase commerce and economic growth in the nation.
- One of India's biggest deep-water ports, Vadhvan Port is situated in the Palghar district close to Dahanu town. It would offer direct access to international shipping lanes, cutting down on both transit times and prices.
- In addition, the prime minister dedicated and set the groundwork for 218 fisheries projects totaling around 1,560 crore rupees, with the goal of enhancing the infrastructure and production of the industry nationwide.



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

- India And Malaysia Sign MoU For Strengthening Co-Operation In The Field Of Tourism.
- Bihar Chief Minister Nitish Kumar inaugurated a state-of-the-art sports academy, sports complex, and sports university in Rajgir on National Sports Day.
- The Bureau of Police Research and Development (BPR&D) recently celebrated its 54th Foundation Day at its headquarters in New Delhi. It was established on 28th August 1970 under the Ministry of Home Affairs.
- As part of the planned merger of Vistara with Air India, Singapore Airlines announced that it has gained approval from the Indian government for the foreign direct investment.
- ReNew Power Private Limited(ReNew/ RPPL) and Microsoft Corporation Signed agreement for clean power sale agreement of 437.6 MegaWatt (MW) to produce more than 1 million units of green electricity.
- An agreement was signed by the corporate body of the Visakhapatnam Steel Plant, RINL, and M/s. IOCL for the supply of hydraulic and lubricating oils and greases for a five-year term spanning from 2024 to 2029.
- Life Insurance Corporation of India (LIC) presented a dividend cheque of ₹3,662.17 crore to Union Finance and Corporate Affairs Minister Nirmala Sitharaman.
- Shannon Gabriel of the West Indies has announced his retirement from international cricket.

## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- भारत और मलेशिया ने पर्यटन के क्षेत्र में सहयोग को मजबूत करने के लिए समझौता ज्ञापन पर हस्ताक्षर किए।
- बिहार के मुख्यमंत्री नीतीश कुमार ने राष्ट्रीय खेल दिवस पर राजगीर में अत्याधुनिक खेल अकादमी, खेल परिसर और खेल विश्वविद्यालय का उद्घाटन किया।
- पुलिस अनुसंधान और विकास ब्यूरो (बीपीआरएंडडी) ने हाल ही में नई दिल्ली में अपने मुख्यालय में अपना 54वां स्थापना दिवस मनाया। इसकी स्थापना 28 अगस्त 1970 को गृह मंत्रालय के तहत की गई थी।
- एयर इंडिया के साथ विस्तारा के नियोजित विलय के हिस्से के रूप में, सिंगापुर एयरलाइंस ने घोषणा की कि उसे प्रत्यक्ष विदेशी निवेश के लिए भारत सरकार से मंजूरी मिल गई है।
- रीन्यू पावर प्राइवेट लिमिटेड (रेन्यू/आरपीपीएल) और माइक्रोसॉफ्ट कॉरपोरेशन ने 1 मिलियन यूनिट से अधिक हरित बिजली का उत्पादन करने के लिए 437.6 मेगावाट (मेगावाट) की स्वच्छ बिजली बिक्री समझौते पर हस्ताक्षर किए।
- विशाखापत्तनम स्टील प्लांट के कॉर्पोरेट निकाय, आरआईएनएल और मेसर्स द्वारा एक समझौते पर हस्ताक्षर किए गए। 2024 से 2029 तक पांच साल की अवधि के लिए हाइड्रोलिक और चिकनाई वाले तेल और ग्रीस की आपूर्ति के लिए आईओसीएल।
- भारतीय जीवन बीमा निगम (LIC) ने केंद्रीय वित्त और कॉर्पोरेट मामलों की मंत्री निर्मला सीतारमण को ₹3,662.17 करोड़ का लाभांश चेक प्रस्तुत किया।
- वेस्टइंडीज के शैनन गेब्रियल ने अंतरराष्ट्रीय क्रिकेट से संन्यास की घोषणा कर दी है।

**Ques : Public Sector Banks Reduce Government Securities Holdings Under Held-to-Maturity by \_\_\_\_\_**

**सार्वजनिक क्षेत्र के बैंकों ने परिपक्वता तक धारित सरकारी प्रतिभूतियों में \_\_\_\_ की कटौती की**

- (a) 40%
- (b) 50%
- (c) 60%
- (d) 70%
- (e) 80%

**Answer : Option B**

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**Explanation :**

- Holdings of government securities (G-Secs) under the Held-to-Maturity (HTM) category have been reduced by over 50% by public sector banks.
- This cut is in accordance with updated Reserve Bank of India (RBI) investment guidelines. The revised regulations became operative on April 1, 2024.
- Banks are only allowed to realize 5% of their HTM holdings' profits because they are not allowed to sell any more than this amount.
- Banks have less freedom now that they can only sell up to 5% of their HTM holdings.
- With the removal of the 90-day cap on holding periods for HFT, banks now have more scope in this subcategory.

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**Ques : \_\_\_\_\_ Unveils New ATM Products and Renames BBPS to Bharat Connect**

**\_\_\_\_\_ ने नए एटीएम उत्पादों का अनावरण किया और बीबीपीएस का नाम बदलकर भारत कनेक्ट कर दिया**

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

**Answer : Option E**

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**Explanation :**

- The National Payments Corporation of India (NPCI) unveiled products aimed at transforming ATM infrastructure in the country.
- These new offerings include Bharat BillPay (BBPS) for Business, designed to streamline business-to-business (B2B) transactions across different ERPs and accounting platforms, and UPI Circle, which enables delegate payments to users.
- With the launch of UPI interoperable cash deposit service, users will be able to deposit money into any bank account or their own via automated teller machines (ATMs) operated by banks and white-label ATM operators using UPI, eliminating the requirement for a physical card.
- These ATMs, which are utilized for both cash deposits and withdrawals, are known as cash recyclers.
- Additionally, RBI announced the rebranding of the Bharat Bill Payment System (BBPS) to Bharat Connect.

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### **About NPCI :**

- Founded : 2008
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Dilip Asbe
- The NPCI is an umbrella organization for operating retail payments and settlement systems in India.

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

- Global payments technology company Mastercard announced the global launch of its new Payment Passkey Service.
- GIGA is a full financial suite designed specifically for Indian gig workers and freelancers, and it was unveiled by HDFC Bank Limited.
- Being the first bank to do so, Karnataka Bank will provide personal loans via the Open Network for Digital Commerce (ONDC).
- Indian Oil Corporation Limited (IOCL), a key player in the energy sector in India, and RBL Bank have partnered to introduce the co-branded credit card XTRA at the Global Fintech Fest (GFF) in Mumbai.
- High-End Credit Card “ETERNA” on RuPay Network Launched by BOBCARD Limited, a wholly owned subsidiary of Bank of Baroda (BOB).
- Tata AIA Life launches ‘Sampoorna Raksha Promise’ product with Rs.3 lakh instant payout feature.
- DigiPassBook, a new feature on HDFC Bank's SmartWealth app, enables users to manage all of their investments from a single location.
- Axis Bank Limited launches ‘Neo for Merchants’, a transformative mobile app which will act as a one stop solution for the merchant community, in partnership with VISA and Mintoak.
- Ecommerce major Amazon India has launched its artificial intelligence (AI)-powered shopping assistant ‘Rufus’ in India.
- A new security feature called Face Match has been introduced by Airtel Payments Bank to guard against fraudulent activity on user accounts.
- Sampoorna Raksha Promise, the newest term insurance offering from Tata AIA Life Insurance, has been revealed. Upon notification of a death claim, the plan offers an instant reimbursement of Rs.3 lakh to cover emergency needs.
- The savings account called "Avni," which is only available to women, has been launched by Bandhan Bank.
- 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.

**Ques : \_\_\_\_\_ Seeks Reserve Bank of India approval for Transition to Universal Bank**

**\_\_\_\_\_ ने यूनिवर्सल बैंक में परिवर्तन के लिए भारतीय रिजर्व बैंक से मंजूरी मांगी है**

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

**Answer : Option A**

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**Explanation :**

- The Reserve Bank of India (RBI) has received a formal application from AU Small Finance Bank requesting permission to change its status from small finance bank to universal bank.
- On April 26, 2024, the RBI released a call for applications from small financing banks (SFBs) to become universal banks.

**Eligibility for change :**

- Minimum net worth of Rs.1,000 crore at the end of the previous quarter.
- Shares of the bank should be listed on a recognized stock exchange.
- Gross non-performing assets (GNPA) and net non-performing assets (NNPA) should be  $\leq 3\%$  and  $\leq 1\%$ , respectively, in the last two financial years.
- Net profit in the last two financial years.
- Minimum five-year satisfactory track record.
- Adherence to the prescribed Capital-to-Risk Weighted Assets Ratio (CRAR).

**About AU Small Finance Bank :**

- Founded : 1996
- Headquarters : Jaipur, Rajasthan, India
- MD & CEO : Sanjay Agarwal
- Tagline : Badlaav Humse Hai

**Ques : Finance Ministry to Sell \_\_\_\_\_ Stake in GIC Re for Rs 4,700 Crore**  
**वित्त मंत्रालय जीआईसी आरई में \_\_\_\_\_ हिस्सेदारी 4,700 करोड़ रुपये में बेचेगा**

- (a) 6.70%
- (b) 6.28%
- (c) 5.78%
- (d) 6.78%
- (e) 7.78%

**Answer : Option D**

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**Explanation :**

- In order to collect about Rs 4,700 crore, the Union Ministry of Finance plans to sell a 6.78% share in General Insurance Corporation of India (GIC Re) through an offer-for-sale (OFS).
- This is going to be the first stake sale following the 2017 listing of GIC Re.
- 85.78% of GIC Re is owned by the government. This action is in line with earlier plans to facilitate inclusion in index funds, such the LIC IPO.
- 3.39% of the government's stock in GIC Re will be made available, with an extra 3.39% available as a green shoe option. Approximately Rs 395 per share is the floor price.

**About General Insurance Corporation of India :**

- Established : 1972
- HQ : Mumbai
- CMD : Ramaswamy Narayanan

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**Ques : Consider the following statements About Gross State Domestic Product (GSDP) :**

**सकल राज्य घरेलू उत्पाद (जीएसडीपी) के बारे में निम्नलिखित कथनों पर विचार करें:**

**(a) Telangana, Tamil Nadu, and Rajasthan have reported the highest growth in real Gross State Domestic Product (GSDP) for FY24 among the ten largest states based on their GSDP.**

**तेलंगाना, तमिलनाडु और राजस्थान ने अपने जीएसडीपी के आधार पर दस सबसे बड़े राज्यों में वित्त वर्ष 2014 के लिए वास्तविक सकल राज्य घरेलू उत्पाद (जीएसडीपी) में सबसे अधिक वृद्धि दर्ज की है।**

**(b) In FY24, Telangana, the seventh biggest State, grew its economy at 9.2 per cent to reach real GSDP of Rs.7.9 lakh crore.**

**वित्त वर्ष 2014 में, सातवें सबसे बड़े राज्य, तेलंगाना ने अपनी अर्थव्यवस्था को 9.2 प्रतिशत की दर से बढ़ाकर 7.9 लाख करोड़ रुपये की वास्तविक जीएसडीपी तक पहुंचा दिया।**

**(c) Tamil Nadu, which is the third largest State, grew its economy 8.2 per cent to reach Rs.15.7 lakh crore in size.**

**तमिलनाडु, जो तीसरा सबसे बड़ा राज्य है, ने अपनी अर्थव्यवस्था 8.2 प्रतिशत बढ़ाकर 15.7 लाख करोड़ रुपये तक पहुंचा दी।**

**Which of the given statement is/are true ? दिए गए कथनों में से कौन सा/से सत्य है?**

- (a) Only a
- (b) Only c
- (c) Both a and c
- (d) Both b and c
- (e) Only b

**Answer : Option C**

### **Explanation :**

- Telangana, Tamil Nadu, and Rajasthan have reported the highest growth in real Gross State Domestic Product (GSDP) for FY24 among the ten largest states based on their GSDP.
- The services sector has been essential in this economic progress and accounts for a major portion of the Gross Value Added (GVA) of large states.
- The ninth-largest State, Telangana, saw 9.2% economic growth in FY24, bringing its real GSDP to Rs.7.9 lakh crore. This is faster than national GDP growth of 8.2 per cent.
- The economy of Tamil Nadu, the third-largest State, expanded by 8.2 percent to Rs.15.7 lakh crore. Rajasthan increased by 8% to take sixth place.
- UP and Karnataka are neck-to-neck in fourth and fifth spot with UP's GSDP just Rs.130 crore more than that of the latter.
- Even though these States had the greatest growth, Maharashtra still has the largest economy in India, with a real GDP of Rs.24.1 lakh crore.
- Although Gujarat's numbers are not yet available, it is expected to come in second place based on its budget forecasts. Gujarat was the second-largest state in FY23.

**Ques : Who has been appointed as the Deputy Chief of the Indian Air Force?**  
**भारतीय वायु सेना के उप प्रमुख के रूप में किसे नियुक्त किया गया है?**

- (a) Anish Dayal Singh / अनीश दयाल सिंह
- (b) Sujoy Lal Thaosen / सुजॉय लाल थाओसेन
- (c) Vineet McCarty / विनीत मैक्कार्ती
- (d) Tejinder Singh / तेजिंदर सिंह
- (e) Subodh Kumar Jaiswal / सुबोध कुमार जयसवाल

**Answer : Option D**

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**Explanation :**

- In New Delhi, Air Marshal Tejinder Singh assumed the position of Deputy Chief of Staff for the Indian Air Force.
- Air Marshal Tejinder was commissioned on June 13, 1987, in the Indian Air Force's fighter branch. He attended the National Defence Academy.
- With more than 4500 flight hours under his belt, he is a Category "A" Qualified Flying Instructor and a graduate of both National Defence College and Defence Service Staff College.
- He has held the position of Air Officer Commanding in Jammu and Kashmir, as well as Commanding a Fighter Squadron, a Radar Station, and an elite Fighter Base.
- In addition, he received the Ati Vishisht Seva Medal in 2022 and the Vayu Sena Medal in 2007.

## Recent Defence related appointments :

- Vice Admiral Rajesh Dhankhar : Director General of Project Seabird
- Rajwinder Singh Bhatti : Director General of the Central Industrial Security Force (CISF)
- B Srinivasan : Director General (DG) of National Security Guard
- Sanjeev Raina : ITBP Additional Director General
- Daljit Singh Chawdhary : additional charge of Director General of Border Security Force
- Hargobinder Singh Dhaliwal : Director General of Police (DGP) of Andaman and Nicobar Islands
- Captain Supreetha C.T. : first woman officer from the Corps of Army Air Defence, to be operationally deployed at Siachen Glacier
- Rajindra Khanna : Deputy National Security Adviser (NSA)
- Lt Gen NS Raja Subramani : Vice Chief of Army Staff
- Rear Adm Nelson D'Souza : Commandant, Military Institute of Technology, Pune
- Upendra Dwivedi : Chief of the Army Staff
- Sub Lieutenant Anamika B. Rajeev : Indian Navy's first woman helicopter pilot
- Vice Admiral Gurcharan Singh : Commandant in National Defence Academy
- Vice Admiral Sanjay Bhalla : Chief of Personnel of the Indian Navy
- IPS Officer Idashisha Nongrang : first woman Director General of Police (DGP) of Meghalaya state
- Nalin prabhat : Director general of the National Security Guard (NSG)
- Vice Admiral Dinesh Kumar Tripathi : Chief of the Naval Staff
- Sapna Tewari : Special Director in the Intelligence Bureau (IB)
- Jagjit Pavadia : Re-elected to International Narcotics Control Board
- IPS officer Love Kumar : Inspector General in SPG (Special Protection Group)
- S Rajeev : Vigilance Commissioner in the Central Vigilance Commission (CVC)
- Daljit Singh Chaudhary : Director General (DG) of the National Security Guard (NSG)
- Lieutenant General JS Sidana : 33rd Director General of the Department of Electronics and Mechanical Engineers (DGEME) and Senior Colonel Commandant of the EME Corps
- Anurag Agarwal : Head of Parliament security

**Ques : Poba Reserve Forest is in which state ?**

**पोबा रिजर्व फॉरेस्ट किस राज्य में है?**

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

**Answer : Option C**

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**Explanation :**

- The Poba Reserve Forest in Assam's Dhemaji district will shortly be designated a wildlife sanctuary. It is a rainforest located in northern Assam.
- The Reserved Forest (RF) was established in 1924 and encompasses a total of 10,221 hectares.
- A few ethnic groups live in the RF's borders, including Mising, Bodo, Sonowal Kachari, and Hajong (Rabha).
- In terms of vegetation and wildlife, it is one of the richest rain forests in North-East India.
- Boundaries: The foothills of the Himalayan range in Arunachal Pradesh are to the north; to the east and south are the Siang, Dibang, and Lohit River systems that combination into the powerful Brahmaputra and the Dibru-Saikhowa National Park; and to the west are the revenue villages of the Jonai Sub-division of the Dhemaji district of Assam.

**Ques : Consider the following statements About India Semiconductor Mission (ISM) :**

**भारत सेमीकंडक्टर मिशन (आईएसएम) के संबंध में निम्नलिखित कथनों पर विचार करें:**

**(a) Semiconductor unit in Sanand, Gujarat, is the fifth semiconductor unit to be approved under the India Semiconductor Mission (ISM)**

**गुजरात के साणंद में सेमीकंडक्टर इकाई, भारत सेमीकंडक्टर मिशन (आईएसएम) के तहत अनुमोदित होने वाली पांचवीं सेमीकंडक्टर इकाई है।**

**(b) India Semiconductor Mission (ISM) is a specialized and independent Business Division within the Digital India Corporation**

**इंडिया सेमीकंडक्टर मिशन (आईएसएम) डिजिटल इंडिया कॉर्पोरेशन के भीतर एक विशेष और स्वतंत्र बिजनेस डिवीजन है**

**(c) Union Cabinet recently gave the Approval to Kaynes Semicon Pvt Ltd  
केंद्रीय मंत्रिमंडल ने हाल ही में कायन्स सेमीकॉन प्राइवेट लिमिटेड को मंजूरी दे दी है**

**Which of the given statement is/are true ? दिए गए कथनों में से कौन सा/से सत्य है?**

- (a) Only a and b
- (b) Only b and c
- (c) Only a
- (d) Only c
- (e) All a, b and c

**Answer : Option E**

**Explanation :**

- Kaynes Semicon Pvt Ltd received approval from the Union Cabinet to develop a new semiconductor unit in Sanand, Gujarat. This is the fifth unit sanctioned under the India Semiconductor Mission (ISM).

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- The India Semiconductor Mission (ISM) is an independent business division of the Digital India Corporation.
- ISM is responsible for catalyzing the India Semiconductor ecosystem in production, packaging, and design, with full administrative and financial powers.
- ISM serves as the nodal agency for Semicon India Programme-approved programs.
- Its goal is to create a flourishing semiconductor and display ecosystem, enabling India to become a global powerhouse for electronics manufacture and design.
- The ISM was launched in 2021 with a financial outlay of Rs. 76,000 crores by the Ministry of Electronics and IT (MeitY), Government of India.
- It also promotes and facilitates indigenous Intellectual Property (IP) generation and encourages, enables, and incentivizes the Transfer of Technologies (ToT).
- Tata Electronics, part of the Tata Group, is establishing two semiconductor manufacturing facilities in India. The company plans to establish a semiconductor fab in Dholera, Gujarat, and one in Morigaon, Assam.
- The India Semiconductor Mission has approved a request from American company Micron to establish a semiconductor facility in Sanand by June 2023.



**Ques : Cabinet Approves Setting Up of 12 Industrial Smart Cities In how many States ?**

**कैबिनेट ने कितने राज्यों में 12 औद्योगिक स्मार्ट शहरों की स्थापना को मंजूरी दी?**

- (a) 8
- (b) 10
- (c) 12
- (d) 16
- (e) 14

**Answer : Option B**

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**Explanation :**

- The Cabinet Committee on Economic Affairs, led by Prime Minister Narendra Modi, approved the establishment of 12 industrial smart cities under the National Industrial Corridor Development Programme (NICDP), with a projected investment of Rs. 28,602 crore.
- The project covers ten states and is strategically organized along six major lines.
- Union Minister Ashwini Vaishnaw stated that the project has an investment potential of approximately Rs 1.52 lakh crore.

**These industrial areas will be located in :**

- Rajpura-Patiala, Punjab
- Agra and Prayagraj, Uttar Pradesh
- Dighi, Maharashtra
- Orvakal and Kopparthy, Andhra Pradesh
- Jodhpur-Pali, Rajasthan
- Palakkad, Kerala
- Gaya, Bihar
- Zaheerabad, Telangana
- Khurpia, Uttarakhand

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**Ques : Consider the following statements About Vehicle Scrapping Policy :**  
**वाहन स्क्रेपिंग नीति के बारे में निम्नलिखित कथनों पर विचार करें:**

**(a) The Ministry of Road Transport and Highways (MoRTH) has launched the Vehicle Scrapping Policy.**

**सड़क परिवहन और राजमार्ग मंत्रालय (एमओआरटीएच) ने वाहन स्क्रेपिंग नीति शुरू की है।**

**(b) This policy will be implemented through a network of Registered Vehicle Scrapping Facilities (RVSFs) and Automated Testing Stations (ATSs).**

**यह नीति पंजीकृत वाहन स्क्रेपिंग सुविधाओं (आरवीएसएफ) और स्वचालित परीक्षण स्टेशनों (एटीएस) के नेटवर्क के माध्यम से लागू की जाएगी।**

**(c) Its goal is to create an ecosystem for phasing out unfit polluting vehicles across India.**

**इसका लक्ष्य पूरे भारत में अनफिट प्रदूषण फैलाने वाले वाहनों को चरणबद्ध तरीके से हटाने के लिए एक पारिस्थितिकी तंत्र बनाना है।**

**Which of the given statement is/are true ? दिए गए कथनों में से कौन सा/से सत्य है?**

- (a) Only a and b
- (b) Only b and c
- (c) Only a
- (d) Only c
- (e) All a, b and c

**Answer : Option E**

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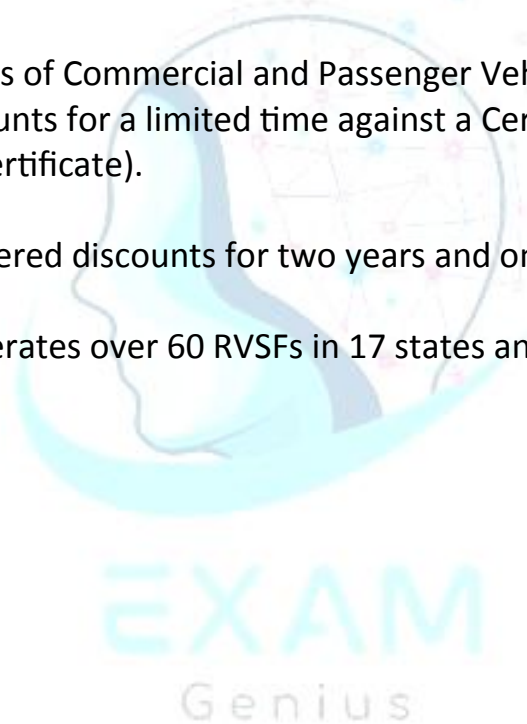
**Explanation :**

- The Ministry of Road Transport and Highways (MoRTH) has launched the Vehicle Scrapping Policy or Voluntary Vehicle Modernization Program(VVMP) to create an ecosystem for phasing out unfit polluting vehicles across India.

- The policy will be implemented through a network Registered Vehicle Scrapping Facilities (RVSFs) and Automated Testing Stations (ATs).
- The policy allows state governments to reduce motor vehicle taxes by up to 25% for non-transport vehicles and 15% for transportation vehicles.

### **About Vehicle Scrapping Policy :**

- The Vehicle Scrappage Policy in India is a government program that aims to replace old and unfit vehicles with newer, safer, and cleaner ones.
- Manufacturers of Commercial and Passenger Vehicles have agreed to provide discounts for a limited time against a Certificate of Deposit (Scrappage Certificate).
- They have offered discounts for two years and one year, respectively.
- India now operates over 60 RVSFs in 17 states and over 75 ATs in 12 states.



**Ques : Thanjavur Veena is the \_\_\_\_\_ musical instrument in the country to get the GI tag.**

**तंजावुर वीणा जीआई टैग पाने वाला देश का \_\_\_\_\_ संगीत वाद्ययंत्र है।**

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

**Answer : Option A**

---

**Explanation :**

- Thanjavur Veena is the country's first Geographical Indication (GI)-certified musical instrument. The Thanjavur veena is an Indian instrument with a unique structure.
- There are two types: "Ekantha Veena" and "Sada Veena".
- Ekantha Veena is carved from a single block of wood, whereas Sada Veena contains joints and is divided into three sections: resonator, neck, and head.
- Made using fresh bark from a Jack Fruit tree. Tree bark undergoes rigorous testing before being used.
- There are four varieties of veenas. Hindustani classical music commonly uses Rudra and Vichitra veenas, whereas Carnatic classical music uses Saraswati and Chitra veenas.
- GI tags are given under the Geographical Indications of Goods (Registration and Protection) Act, 1999. The Geographical Indication Registry, part of the Ministry of Commerce and Industry, issues this tag for industry promotion and internal trade.

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**Ques : Union Cabinet Committee chaired by the Prime Minister of India approved the Digital Agriculture Mission with an outlay of \_\_\_\_\_**  
**भारत के प्रधान मंत्री की अध्यक्षता में केंद्रीय मंत्रिमंडल समिति ने \_\_\_\_\_ के परित्यय के साथ डिजिटल कृषि मिशन को मंजूरी दी**

- (a) Rs. 2817 Crore
- (b) Rs. 3817 Crore
- (c) Rs. 4817 Crore
- (d) Rs. 2800 Crore
- (e) Rs. 2714 Crore

**Answer : Option A**

---

**Explanation :**

- The Union Cabinet Committee, led by the Prime Minister of India, authorized the Digital Agriculture Mission with a budget of Rs. 2817 crore, including the central contribution of Rs. 1940 crore.
- The scheme aims to support digital agriculture initiatives, including Digital Public Infrastructure, the Digital General Crop Estimation Survey (DGCEs), and other IT initiatives by the Central Government, State Governments, and Academic and Research Institutions.
- The Digital Agriculture Mission has three primary DPI components : AgriStack, Krishi Decision Support System (DSS), and Soil Profile Maps.
- Farmers' Registry will receive a digital identity ('Farmer ID') comparable to Aadhaar. This ID will be dynamically connected to records of land, animal ownership, crops sown, demographics, family details, schemes and benefits, etc.
- Pilots projects for the creation of Farmer IDs have been carried out in six districts — Farrukhabad (Uttar Pradesh), Gandhinagar (Gujarat), Beed (Maharashtra), Yamuna Nagar (Haryana), Fatehgarh Sahib (Punjab), and Virudhunagar (Tamil Nadu).

**Ques : Himanshi Tokas, who was seen in news for achieving a remarkable achievement, is associated with which of the following sport?**

**उल्लेखनीय उपलब्धि हासिल करने के लिए खबरों में रहीं हिमांशी टोकस निम्नलिखित में से किस खेल से संबंधित हैं?**

- (a) Tennis / टेनिस
- (b) Squash / स्क्वैश
- (c) Shooting / शूटिंग
- (d) Judo / जूडो
- (e) Archery / तीरंदाजी

**Answer : Option D**

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**Explanation :**

- Himanshi Tokas won a silver medal at the Asian Cadet and Junior Judo Championships.
- The event took place in Mungyeong, South Korea.
- Himanshi competed in the women's 63-kilogram weight category.
- She is 19 years old and part of the Khelo Bharat program. 12 members from India participated in the competition.

**Recent News headlines related to Sports**

- Aarti opened India's medal tally at the World U20 Athletics Championships in Lima, Peru, by winning a bronze medal in the women's 10000m race walk event in the national U20 record time.
- Karthik Venkataraman won the 61st edition of the Indian National Championship by scoring 9/11 points in the event organised by the Haryana Chess Association.
- The 8th Women's Asian Champions Trophy Hockey Tournament will take

place in Rajgir, Bihar, in 2024. India is hosting the competition for the second time in a row.

- Bangladesh team has won the title of SAFF (South Asian Football Federation) Under-20 Championship Football Tournament.
- Hockey India has revealed their updated national men's hockey team for the 8th Men's Asian Champions Trophy in 2024, which will be captained by Harmanpreet Singh.
- In the women's 10m Air Rifle competition, Indian competitors Avani Lekhara and Mona Agarwal took home the gold and bronze medals, respectively.
- Indian wrestler Ronak Dahiya won Bronze medal in Men's Greco-Roman 110 kilograms event at Under-17 World Wrestling Championship in Jordan.
- Tanvi Patri, an Odisha girl of 14 years old, defeated Vietnamese player Nguyen Thi Thu Huyen in the final to win the Asian U-15 Junior Championships 2024 women's singles title.
- Max Verstappen was defeated by Lando Norris at the Zandvoort Dutch Grand Prix.
- India received the silver medal at the Asian Surfing Championship 2024, which was held in Thulusdhoo, Maldives, in the Maruhaba Cup, a prominent team event.
- Mother-of-two Diana Pundole, a Pune-based teacher, broke over the glass ceiling when she won the saloon class national championship at the MRF Indian National Car Racing Championship 2024, which was held in Chennai.
- The Indian men's cricket team captain Rohit Sharma was awarded the 23th CEAT International Cricketer of the Year Award at a ceremony held in Mumbai.
- Para-athletes Sumit Antil, a gold medallist at the Tokyo Paralympic Games, and Bhagyashri Jadhav, a shot putter, have been selected by the Paralympic Committee of India to represent their country in the opening ceremony of the 2024 Paris Paralympic Games.
- The United Arab Emirates (UAE) will host the ICC Women's T20 World Cup in 2024 instead of Bangladesh.
- 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.
- 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.



**Ques : Yogesh Kathuniya has won the silver medal in the Paris Paralympic Games 2024. He is related to which sport?**

**योगेश कथुनिया ने पेरिस पैरालंपिक खेल 2024 में रजत पदक जीता है। वह किस खेल से संबंधित हैं?**

- (a) Discus Throw / डिस्कस थ्रो
- (b) Squash / स्क्वैश
- (c) Shooting / शूटिंग
- (d) Judo / जूडो
- (e) Archery / तीरंदाजी

**Answer : Option A**

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**Explanation :**

- Yogesh Kathuniya of India won his second consecutive Paralympic silver medal in the men's discus throw F-56 event with a season-best effort of 42.22m at the current Games in Paris.
- The 27-year-old hurled the discus to the podium-clinching distance in his first try to add to his silver medal from the Tokyo Paralympics three years ago.
- Brazil's Claudiney Batista dos Santos won a hat-trick of Paralympic gold medals, setting a new Games record of 46.86m on his sixth attempt.
- Konstantinos Tzounis of Greece won bronze with 41.32 meters.

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**Ques : National Nutrition Week is observed from \_\_\_\_\_ every year.**

**राष्ट्रीय पोषण सप्ताह हर साल 1 सितंबर से 7 सितंबर तक मनाया जाता है।**

- (a) 1 September to 7 September
- (b) 2 September to 8 September
- (c) 3 September to 9 September
- (d) 4 September to 10 September
- (e) 5 September to 11 September

**Answer : Option A**

---

**Explanation :**

- National Nutrition Week is observed from 1st September to 7th September every year.
- Objective – To raise awareness about the importance of nutrition and promote healthy eating habits.
- Theme 2024 – Nutritious Diets for Everyone
- This initiative focuses on educating the public, particularly women and children, about the benefits of a balanced diet, good nutrition, and an active lifestyle to improve overall health.
- National Nutrition Week in India was first observed in 1982 by the Ministry of Women and Child Development.

**Important days :**

- 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 Humanitarian Day (Theme 2024 – Act For Humanity)
- 20 August : Sadbhavana Diwas or Harmony Day 2024
- 20 August : World Mosquito Day (Theme 2024 – Accelerating the fight against malaria for a more equitable world)
- 21 August : 7th International Day of Remembrance and Tribute to the Victims of Terrorism 2024 (Theme 2024 Voices for Peace: Victims of Terrorism as Peace Advocates and Educators)
- 21 August : World Senior Citizens Day
- 23 August : National Space Day ( to celebrate the remarkable success of Chandrayaan-3 Mission)
- 26 August : International Dog Day (Theme 2024 – Every dog deserves a spa day)
- 25 – 29 August : World Water Week (Theme 2024 - Bridging Borders: Water for a Peaceful and Sustainable Future)
- 29 August : National Sports Day (Theme 2024 – Sports are an enabler to an inclusive and fit society.)
- 29 August : International Day against Nuclear Tests (Theme 2024 - The Path to Zero: The Role of the United Nations in Nuclear Disarmament)
- 30 August : Small Industry Day (Theme 2024 – Leveraging Power and Resilience of Micro-, Small and Medium-sized Enterprises (MSMEs) to Accelerate Sustainable Development and Eradicate Poverty in Times of Multiple Crises)
- 30 August : International Day of the Victims of Enforced Disappearances (Theme 2024 Honoring an Invisible Struggle)
- 31 August : International Day for People of African Descent

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

- The World Gold Council (WGC) has raised its projection for India's gold consumption in 2024 to 850 tonnes from 750 tonnes.
- In the Paris Paralympic Games, Indian shooter Rubina Francis won bronze in the women's 10-meter air pistol SH1 final qualification round.
- The Prime Minister, Narendra Modi has inaugurated the National Conference of District Judiciary at Bharat Mandapam in New Delhi.
- Kerala Tourism was presented the globally acclaimed Pacific Asia Travel Association (PATA) Gold Award 2024 for its online contest 'Holiday Heist' in the Digital Marketing Campaign category, at a function in Bangkok.
- Rajneesh Narang Appointed as Additional Charge of Chairman and Managing Director (CMD) of the Hindustan Petroleum Corporation Limited (HPCL). He Replaced Pushp Kumar Joshi.
- Visa and the Tourism & Hospitality Skill Council inked a 3-year partnership of up to \$1 million USD This initiative, designed to up skill at least 20,000 Indian youth in tourism-relevant skills.
- Maritime partnership exercise (MPX) held at Mediterranean Sea, Malaga, Spain between India (INS Tabar)& Spain (Spanish Navy Ship Atalaya).
- The Central Board of Direct Taxes (CBDT) has introduced the Dispute Resolution Scheme (e-DRS), 2022, as an efficient platform for taxpayers to resolve their income tax disputes.

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## महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- वर्ल्ड गोल्ड काउंसिल (डब्ल्यूजीसी) ने 2024 में भारत में सोने की खपत का अनुमान 750 टन से बढ़ाकर 850 टन कर दिया है।
- पेरिस पैरालंपिक खेलों में भारतीय निशानेबाज रुबीना फ्रांसिस ने महिलाओं की 10 मीटर एयर पिस्टल SH1 फाइनल क्वालिफिकेशन राउंड में कांस्य पदक जीता।
- प्रधानमंत्री नरेंद्र मोदी ने नई दिल्ली के भारत मंडपम में जिला न्यायपालिका के राष्ट्रीय सम्मेलन का उद्घाटन किया।
- केरल पर्यटन को बैंकॉक में एक समारोह में डिजिटल मार्केटिंग अभियान श्रेणी में अपनी ऑनलाइन प्रतियोगिता 'हॉलिडे हीस्ट' के लिए विश्व स्तर पर प्रशंसित पैसिफिक एशिया ट्रेवल एसोसिएशन (PATA) गोल्ड अवार्ड 2024 प्रदान किया गया।
- रजनीश नारंग को हिंदुस्तान पेट्रोलियम कॉर्पोरेशन लिमिटेड (एचपीसीएल) के अध्यक्ष और प्रबंध निदेशक (सीएमडी) के अतिरिक्त प्रभार के रूप में नियुक्त किया गया। उन्होंने पुष्प कुमार जोशी का स्थान लिया।
- वीज़ा और पर्यटन एवं आतिथ्य कौशल परिषद ने \$1 मिलियन अमरीकी डालर तक की 3-वर्षीय साझेदारी पर हस्ताक्षर किए। यह पहल, कम से कम 20,000 भारतीय युवाओं को पर्यटन-संबंधित कौशल में कुशल बनाने के लिए डिज़ाइन की गई है।
- भारत (आईएनएस ताबर) और स्पेन (स्पेनिश नौसेना जहाज अटलाया) के बीच भूमध्य सागर, मलागा, स्पेन में समुद्री साझेदारी अभ्यास (एमपीएक्स) आयोजित किया गया।
- केंद्रीय प्रत्यक्ष कर बोर्ड (सीबीडीटी) ने करदाताओं के लिए अपने आयकर विवादों को सुलझाने के लिए एक कुशल मंच के रूप में विवाद समाधान योजना (ई-डीआरएस), 2022 पेश की है।