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Current Affairs



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Ques : Which Bank Launches Avni Savings Account for Women ?

किस बैंक ने महिलाओं के लिए अवनी बचत खाता लॉन्च किया?

- (a) ICICI Bank / आईसीआईसीआई बैंक
- (b) Axis Bank / एक्सिस बैंक
- (c) IndusInd Bank / इंडसइंड बैंक
- (d) HDFC Bank / एचडीएफसी बैंक
- (e) Bandhan Bank / बंधन बैंक

Answer : Option E

Explanation :

- The savings account called "Avni," which is only available to women, has been launched by Bandhan Bank.
- It includes Rs.3.5 lakh in lost card liability, Rs.10 lakh in personal accident insurance, and free access to airport lounges.
- It offers a 50% reduction on processing fees for gold loans and a 25% discount on locker rentals.
- It is required of customers to keep an average quarterly balance of Rs.25,000.
- The bank and Mastercard have partnered to provide a debit card designed specifically for women that includes benefits like discounted locker rentals and accident insurance.

About Bandhan Bank :

- Incorporated : 2014 and Started Operations in 2015
- HQ : Kolkata
- MD & CEO : Chandra Shekhar Ghosh
- Tagline : Aapka Bhala, Sabki Bhalai

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Recent Facilities Launched in Banking & Insurance Sector :

- 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.
- Karnataka Bank has started accepting GST payments through UPI mode.
- DBS Bank India has launched "DBS Golden Circle," a priority banking program for senior citizens.
- HDFC securities, the leading stock broking company, and a wholly owned subsidiary of HDFC Bank, announced a strategic tie-up with Vested Finance, a US-based investment platform for democratising global investing for Indians and NRIs.
- "Kisan Ka Samman" Launched by Baldev Prakash, Managing Director (MD) and Chief Executive Officer (CEO), Jammu & Kashmir (J&K) Bank run till 30th September, 2024.
- The Life Insurance Corporation of India (LIC) launched four new products for the youth of India, including LIC's Yuva Term/Digi Term, and LIC's Yuva Credit Life/Digi Credit Life.

Ques : Piramal Finance and _____ Announce Strategic Co-Lending Alliance
पीरामल फाइनेंस और _____ ने रणनीतिक सह-ऋण गठबंधन की घोषणा की

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

Answer : Option E

Explanation :

- A strategic agreement to grow their co-lending business has been announced by Piramal Capital and Housing Finance Limited (also known as Piramal Finance), a wholly owned subsidiary of Piramal Enterprises Limited ('PEL'), and the Central Bank of India.
- Loans to middle-class and lower-class borrowers will be made possible via the partnership, with an emphasis on rural and semi-urban areas.
- Through this agreement, Piramal Finance's "High Tech + High Touch" strategy—which blends technology and individualized service to improve the customer experience—and the Central Bank of India's vast branch network would be utilised.
- Piramal Finance has a significant presence with over 500 branches across 600 districts in 26 states in India, providing extensive coverage to reach potential borrowers.

About Co-Lending Alliance :

- An agreement to jointly lend money to borrowers between a bank and a non-banking financial corporation (NBFC) is known as a co-lending alliance.

- Through this agreement, credit flow to underserved sectors can be improved at reasonable rates, and both parties can share risk and reward.

About Piramal Finance :

- Founded : 11 April 1984
- Headquarters : Mumbai, Maharashtra
- Managing Director : Jairam Sridharan

About Central Bank of India :

- Established : 21 December 1911
 - Headquarters: Mumbai, Maharashtra
 - MD & CEO : Matam Venkata Rao
 - Tagline : Build a Better Life Around Us./ Central To You Since 1911
-

Recently signed banking agreements

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

**Ques : _____ to Begin Redemption of 30 Sovereign Gold Bonds
_____ 30 सॉवरेन स्वर्ण बांडों का विमोचन शुरू करेगा**

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

Answer : Option B

Explanation :

- 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).
- These bonds will be redeemed by the RBI in 30 tranches between October 11, 2024, and February 7, 2025.
- The first redemption period begins on October 11, 2024, for SGBs issued on May 12, 2017.
- This window will close on November 2, 2024, with the payout scheduled for November 12, 2024.
- Though SGBs have an 8-year maturity period, investors can apply for premature redemption after completing 5, 6, or 7 years.

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About Sovereign Gold Bonds (SGBs) :

- SGBs are government securities denominated in grams of gold, and they are a substitute for holding physical gold.
 - These bonds are issued by the Government of India under the Government of India Stock, in accordance with Section 3 of the Government Securities Act, 2006 (GS Act 2006).
 - The bonds are issued in denominations of one gram of gold and in multiples thereof.
 - The minimum investment in SGBs is one gram of gold, with a maximum limit of 4 kg for individuals and 20 kg for trusts and similar entities per financial year.
 - Sovereign gold bonds currently offer an interest rate of 2.5%, payable semi-annually.
-

Recent News Headlines Related to 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
- A committee comprising ten members has been established by the Reserve Bank of India (RBI) to compare its statistics with those of other countries.
- In the second half of Financial Year 2024–25 (FY25), the Reserve Bank of India (RBI) stated that trading of Sovereign Green Bonds (SGrB) would begin at the International Financial Services Centre (IFSC) in Gujarat.
- The Reserve Bank of India (RBI) proposed to create a public repository of digital lending apps (DLAs) in a bid to address the problems arising from mushrooming unauthorised players in the segment.
- The Reserve Bank of India (RBI) released draft guidelines for streamlining the onboarding and monitoring of Aadhaar Enabled Payment System (AePS) operators to counter frauds perpetuated through the ecosystem.
- L&T Finance Limited received its Certificate of Registration (CoR) from the Reserve Bank of India (RBI), as a NBFC Investment and Credit Company(NBFC-ICC).
- The Reserve Bank of India (RBI) has proposed continuous clearing of cheques under the Cheque Truncation System (CTS) with 'onrealisation-settlement', replacing the current two-working-day clearing cycle.
- The Reserve Bank of India (RBI) has raised the upper limit for tax payments through the Unified Payments Interface (UPI) from Rs 1 lakh to Rs 5 lakh per transaction.

Ques : PayU and _____ Collaborate to Offer Indian Customers Instant Digital Credit

पेयू और _____ ने भारतीय ग्राहकों को तत्काल डिजिटल क्रेडिट की पेशकश करने के लिए सहयोग किया

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

Answer : Option B

Explanation :

- 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.
- As part of this collaboration, PayU's checkout infrastructure will incorporate Amazon Pay Later, enabling online retailers to provide their clients with a quick credit line and increase sales.
- This partnership comes after the Reserve Bank of India (RBI) recently gave PayU the go-ahead to function as a payment aggregator (PA) in principle, allowing the business to begin onboarding new merchants onto its platform.
- This plug-and-play platform by PayU allows merchants to create customised offers during checkout across various payment modes.

About PayU :

- Founded : 2002
- CEO : Anirban Mukherjee
- PayU is a Netherlands-based payment service provider to online merchants

Ques : _____ has become the leading player in credit card terminals surpassing ICICI Bank.

आईसीआईसीआई बैंक को पछाड़कर _____ क्रेडिट कार्ड टर्मिनल में अग्रणी खिलाड़ी बन गया है।

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

Answer : Option B

Explanation :

- Axis Bank has become the leading player in credit card terminals in India, surpassing ICICI Bank. The bank achieved this position in just four years.
- According to RBI data, as of June 2024, Axis Bank operated 18.7 lakh credit card machines, or 20.8% of the market. With 17.4 lakh terminals, ICICI Bank trails behind Axis Bank in this regard.
- To help with its expansion, the bank has introduced new, reasonably priced card acceptance machines that can be rented for between Rs 150 and Rs 200 a month.
- The Neo app, a merchant app from Axis Bank, was released with the goal of streamlining payment procedures, enabling transaction reporting, and enabling service requests from mobile devices.

About Axis Bank :

- Established : 3 December 1993
- Headquarters : Mumbai, Maharashtra, India
- MD & CEO : Amitabh Chaudhry

Ques : Who has been appointed as the brand ambassador for GRM Basmati Rice?

जीआरएम बासमती चावल का ब्रांड एंबेसडर किसे नियुक्त किया गया है?

- (a) Amitabh Bachchan / अमिताभ बच्चन
- (b) Sharukh Khan / शेखर फेडरर
- (c) Priyanka Chopra / प्रियंका चोपड़ा
- (d) Katrina Kaif / कैटरीना कैफ
- (e) Salman Khan / सलमान खान

Answer : Option E

Explanation :

- GRM Overseas Limited, an exporter of basmati rice and an FMCG player, has signed Bollywood actor Salman Khan as the brand ambassador for its basmati rice and wheat flour products.
- The partnership aims to leverage Khan's iconic status to strengthen GRM's brand presence and connect with consumers globally, the company said.
- Founded in 1974, GRM Overseas exports premium basmati rice to over 42 countries and has expanded from a rice manufacturing and trading house to a consumer staples organization.

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Recent Headlines Related to Brand Ambassador :

- Shikhar Dhawan : MotoGP
- Aditya Roy Kapur : Bisleri Limonata
- PV Sindhu : Greenday's 'Better Nutrition' brand
- Shah Rukh Khan : Muthoot Pappachan Group (MPG)
- Pakistan's Shahid Afridi : brand ambassador of 9th ICC Men's T20 World Cup
- Kareena Kapoor : UNICEF India as its new National Ambassador
- Sana Mir : ambassador for the upcoming ICC Women's T20 World Cup
- Mahendra Singh Dhoni : French carmaker Citroen made him as its brand ambassador in India
- Usain Bolt : brand ambassador for the 9th ICC Men's T-20 World Cup
- Valerie Adams : International Event Ambassador for the "16th edition of Tata Consultancy Services' (TCS) World 10K Bengaluru (Karnataka)"
- Ravindra Jadeja : VARNI
- Ranveer Singh : boAt
- Narendra Kumar Yadav : Fit India Movement
- Katrina Kaif : Chennai Super Kings (CSK) for IPL 2024
- Neeraj Chopra : Bharat Petroleum Corporation (BPCL)'s premium petrol variant, 'Speed'
- Actress Nayanthara : Slice
- Neeraj Chopra : Eveready Industries India Limited
- Virat Kohli : for Neo Bharat Latex Paint, Asian Paints

Ques : Prime Minister Employment Generation Programme (PMEGP) administered by the which Ministry?

प्रधान मंत्री रोजगार सृजन कार्यक्रम (पीएमईजीपी) किस मंत्रालय द्वारा प्रशासित किया जाता 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 Steel / केंद्र य इस्पात मंत्रालय

Answer : Option D

Explanation :

- An significant Memorandum of Understanding (MoU) was signed at Khadi and Village Industries Commission (KVIC), Rajghat, New Delhi, by the Ministry of Micro, Small, and Medium Enterprises (MSME) and the Department of Posts, which is part of the Ministry of Communications.
- This includes the physical inspection of new units being established nationwide under the Prime Minister Employment Generation Program (PMEGP) by Postal Department employees.

About Prime Minister Employment Generation Programme (PMEGP) :

- Established in August 2008, the Ministry of Micro, Small, and Medium Enterprises (MSME) is responsible for overseeing the credit-linked subsidy program known as the Prime Minister's Employment Generation Programme (PMEGP).
- The purpose of PMEGP is to create jobs in both rural and urban areas by establishing micro-enterprises in the non-farm sector.

- The program has been given approval to continue for the full 15-year Finance Commission cycle, which runs from 2021–2022 to 2025–2026.
- Its goal is to create jobs by establishing new microbusinesses, projects, and self-employment endeavors in both rural and urban sections of the nation.

Eligibility:

- Any individual, above 18 years of age.
- At least VIII standard pass for projects costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business / service sector.
- Only new projects are considered for sanction under PMEGP.
- Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme), Institutions registered under Societies Registration Act,1860; Production Co-operative Societies, and Charitable Trusts are also eligible.

Recent News Headlines Related to MoU and agreement :

- India agreed to buy an extra 251 MW of power from Nepal, increasing its overall imports to 941 MW.
- Nepal Academy and BHU Ink MoU for Nepali Language and Culture Research.
- Together, Israel and India are building a new water technology center at IIT Madras, which is anticipated to be a "key contributor" to India's efforts to provide everyone with a sustainable supply of water.
- Prasar Bharati and the Big Cricket League (BCL), a franchise-based Twenty20 competition that would provide aspiring local players with an opportunity to play alongside their cricketing stars, have partnered.
- With the goal of reaching 10,000 units in its fleet by 2025, Gentari Green Mobility India (Gentari) has teamed up with Amazon India to expand the e-commerce giant's electric vehicle (EV) fleet for last-mile delivery.

- Ministry of Micro, Small and Medium Enterprises, MSME has signed a Memorandum of Understanding, MoU with the Small Business Administration (SBA) of the Government of the United States of America. The objective is to promote Cooperation on Small and Medium-size Enterprises (SMEs).
- An MOU for cooperation in education, research, and technology has been inked between Amity University Noida and the All India Institute of Ayurveda (AIIA) in New Delhi.
- The Maitri Research and Cultural Partnerships Grants, a program designed to promote cooperation and interchange between Australia and India, have been introduced by the Australian government.
- India and New Zealand have signed a customs cooperation arrangement to ease trade between the two countries.
- India and Vietnam signed nine agreements to deepen comprehensive strategic partnership and enhance cooperation in the fields of customs, agriculture, legal, radio and television broadcast, culture and tourism.
- Government of India and World Bank Signed USD 500 Million Agreement for Construction of the Green National Highway Corridors Project (GNHCP).
- RITES Signs MoU With National Highways Authority of India (NHAI) For Delivery Of Consultancy Services. Its objective is to provide consultancy services to NHAI in highways, bridges, tunnels, road safety audits and other projects.
- India and the United States of America have signed a Cultural Property Agreement to stop the illegal trade in Indian antiquities in the United States of America (USA).
- India and Bhutan have approved 61 projects worth Rs.4,958 crore to be implemented during the Himalayan country's 13th five-year plan, for which New Delhi is providing Rs.10,000 crore as development support.
- India and the United Kingdom have launched a new technology security initiative to deepen defence collaboration and boost economic ties between the two countries.
- NTPC Vidyut Vyapar Nigam Limited (NVVNL) will set up two green charcoal plants in Gurugram and Faridabad, Haryana. These plants will convert municipal waste into charcoal or green coal.
- Tripartite Agreement on Cross-Border Electricity Trade Among Nepal, India and Bangladesh. Its objective is to Import of electricity from Nepal to Bangladesh via India transmission lines.
- Airports Authority of India has signed an agreement with Urban Development Department, government of Rajasthan, and the Civil Aviation Department, for the development of Kota Greenfield Airport in Rajasthan.

Ques : The President of India, Droupadi Murmu conferred the prestigious National Geoscience Awards (NGA) for the year 2023 in _____ .

भारत की राष्ट्रपति द्रौपदी मुर्मू ने _____ में वर्ष 2023 के लिए प्रतिष्ठित राष्ट्रीय भूविज्ञान पुरस्कार (एनजीए) प्रदान किए।

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

Answer : Option B

Explanation :

- The coveted National Geoscience Awards (NGA) for 2023 were presented by Indian President Droupadi Murmu in a lavish ceremony held at the Rashtrapati Bhavan Cultural Centre in New Delhi.
- Under three categories—the National Geoscience Award for Lifetime Achievement (01 award), the National Geoscience Award (10 awards), and the National Young Geoscientist Award (01 award)—a total of 12 awards were given this year to 21 geoscientists, including academicians and professionals from across the nation.
- The National Young Geoscientist Award was given to Dr. Ashutosh Pandey in recognition of his pioneering study on the geodynamic evolution of the Eastern Dharwar Craton.
- For his groundbreaking work in the fields of organic geochemistry, isotope geology, and phosphorites, Prof. Dhiraj Mohan Banerjee was given the Lifetime Achievement Award.
- The National Geoscience Awards remain a symbol of respect and acknowledgement for exceptional contributions to the fields of geosciences, mineral exploration, and natural hazard research that advance the goals of sustainable development and excellence.

Recent News Headlines Related to Awards & Winners :

- 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
- 2024 Commonwealth Short Story Prize : Sanjana Thakur for her story "Aishwarya Rai"
- Pen Pinter Prize 2024 : Arundhati Roy

Ques : _____ is the Only Indian Company Featured in 'Forbes Cloud 100 List' 2024.

_____ 'फोर्ब्स क्लाउड 100 लिस्ट' 2024 में प्रदर्शित एकमात्र भारतीय कंपनी है

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

Answer : Option E

Explanation :

- Forbes Cloud 100 2024 List 9th edition published by Forbes .
- Razorpay Software Private Limited (RSPL), a Bengaluru (Karnataka)-based Payments software company ranked 70th (last year Razorpay ranked 49th).
- This marks Razorpay's 3rd consecutive appearance on the list, acknowledging its innovation and leadership in cloud technology.
- Razorpay is the only Indian company featured on the list, with nearly 3,300 employees, and has raised close to USD 742 million in funding.
- Only 6 companies on the list are led by a woman CEO and 17 AI-focused companies made the 2024 list, doubling the total from 2023.

Top 5 Companies in the Forbes Cloud 100 List 2024:

- OpenAI : San Francisco, California, the United States of America (USA)
- Databricks, Inc. : San Francisco, California, the USA
- Stripe, Inc. : Dublin, Ireland; San Francisco, California, the USA
- Canva Pty Ltd : Sydney, Australia
- Anthropic : San Francisco, California, the USA

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India's Rankings in Different Indices

- Trade Statistics 2023 report : India (s eighth largest exporter of agricultural products), European Union (1 st Rank)
- Global Million Dollar Round Table (MDRT) rankings for 2024 : Tata AIA Life Insurance Company Limited (Tata AIA)(India)(6th Rank), AIA – China (Top)
- Henley Passport Index : India (82nd), Singapore (top)
- NITI Aayog's SDG India Index 2023-24 : Uttarakhand and Kerala (top), Bihar (worst)
- Artificial Intelligence Preparedness Index (AIPI) : India (72nd), Singapore (topped)
- Global Liveability Index 2024 : Vienna (Austria) (topped)
- Most valuable and strongest Indian brands June 2024 : Tata Group (\$28.6 billion)
- Largest Domestic Airline Markets : India (3rd), United States (topped)
- Global Energy Transition Index 2024 : India (63rd), Sweden (topped)
- Report of Cost of Living City Ranking 2024 : Mumbai (Expensive city in India), Hong Kong (Hong Kong (sar)) (1st rank)
- 2024 Environment Performance Index (EPI) : India (176th), Estonia (top)
- Global Gender Gap index 2024 : India (129th), Iceland (top)
- Container Port Performance Index 2023 (CPPI 2023) : Visakhapatnam Port (19th rank), China's Yangshan Port (1st rank)
- Oxford Economics' Global Cities Index : Delhi (350th rank), New York ranks first
- Travel & Tourism Development Index 2024 : India (39th), US topped
- Young University Rankings 2024 : Mahatma Gandhi University (MGU) in Kottayam, Kerala, ranked 81(globally), Nanyang Technological University (NTU), Singapore (topped)
- World Migration Report 2024 : United Arab Emirates (UAE) is the top destination for Indian migrants
- The Wealthiest Cities Report 2024 : New York City (top), Mumbai (24th)and Delhi (37th)
- Global Electricity Review report : India (3rd), China (1st)
- World Press Freedom Index 2024 : India (159th), Norway topped
- 'Newsweek – World's Best Hospitals 2024' rankings : Medanta Gurugram
- Stockholm International Peace Research Institute (SIPRI) report, largest military spender in the world in 2023 : India (4th) , United States of America(1st)

Ques : World Senior Citizens Day is observed every year on which day?

विश्व वरिष्ठ नागरिक दिवस हर वर्ष किस दिन मनाया जाता है?

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

Answer : Option B

Explanation :

- World Senior Citizens Day is observed every year on 21 August.
- This day aims to raise awareness of the issues being faced by older adults like health deterioration and elder abuse.
- It is also celebrated to acknowledge their contributions towards society.
- According to the Report of the Technical Group on Population Projections (July 2020), India's elderly population is expected to reach 193.4 million by 2031
- 8.6% of the total population at that time, highlights the urgency of addressing issues related to healthcare, economic security, and social integration for older adults.

Important days :

- 1 August : World Wide Web (WWW) Day
- 1 August : World Lung Cancer Day (Theme 2024 – Close the care gap: Everyone deserves access to cancer care)
- 1 August : National Mountain Climbing Day
- 1 August : Muslim Women's Rights Day 2024

- 1 August : World FinTech Day 2024 (Theme 2024 Blueprint for the Next Decade of Finance: Responsible AI/Inclusive/Resilient)
- 1-7 August : World Breastfeeding Week (Theme 2024 – Closing the gap: Breastfeeding support for all)
- 3 August : Indian Organ Donation Day
- 4 August (first Sunday of August) : National Friendship Day 2024
- 6 August : Hiroshima Day
- 7 August : National Javelin Day
- 7 August : National Handloom Day
- 9 August : Nagasaki Day 2024 (Theme 2024 Together with the Hibakusha, let us achieve a nuclear weaponfree, peaceful, and just world—for the future of humankind and our planet)
- 9 August : International Day of the World's Indigenous Peoples (Theme 2024 – Protecting the Rights of Indigenous Peoples in Voluntary Isolation and Initial Contact)
- 10 August : World Lion Day (Theme 2024 : Celebrating the King of the Jungle)
- 10 August : World Biofuel Day 2024 (Theme 2024 Sustainable Biofuels: Fueling a Greener Future)
- 12 August : International Youth Day (Theme 2024 – From Clicks to Progress: Youth Digital Pathways for Sustainable Development)
- 12 August : World Elephant Day (Theme 2024 – Personifying prehistoric beauty, theological relevance, and environmental importance)
- 16 August : Death Anniversary of Atal Bihari Vajpayee
- 19 August : World Photography Day
- 19 August : World 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)
- 23 August : National Space Day (to celebrate the remarkable success of Chandrayaan-3 Mission)

Ques : Who has assumed the charge of Secretary of Department for Promotion of Industry and Internal Trade (DPIIT)?

उद्योग और आंतरिक व्यापार संवर्धन विभाग (DPIIT) के सचिव का पदभार किसने ग्रहण किया है?

- (a) Sujai Raina / सुजाई रैना
- (b) Dinesh Dasa / दिनेश दासा
- (c) Vasudha Gupta / वसुधा गुप्ता
- (d) Manoj Soni / मनोज सोनी
- (e) Amardeep Singh Bhatia / अमरदीप सिंह भाटिया

Answer : Option E

Explanation :

- IAS Amardeep Singh Bhatia has assumed the charge of Secretary of Department for Promotion of Industry and Internal Trade.
- Bhatia is an Indian Administrative Service Officer of the 1993 Batch from the Nagaland cadre.
- In Central Government, he has held many important positions in the Ministries of Corporate Affairs and Health & Family Welfare.
- Ministry of Commerce and Industry vice Rajesh Kumar Singh, IAS consequent upon his appointment as Officer on Special Duty, Department of Defence.

Other Important Secretaries :

- Foreign Secretary – Vikram Misri (replace Vinay Mohan Kwatra)
- Cabinet Secretary – T V Somanathan (replace Rajiv Gauba)
- Home Secretary – Govind Mohan (replace Ajay Kumar Bhalla)
- Revenue Secretary – Sanjay Malhotra
- Defence Secretary – Giridhar Aramane

IMPORTANT ONE – LINER Current Affairs

- 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.
- Vice President Jagdeep Dhankhar inaugurated the 19th CII India Africa Business Conclave in New Delhi on 21 August 2024. The three-day conclave will be held from 20 to 22 August 2024.
- Bihar Governor unveils book 'Gandhian Statesman of Bihar: Nitish Kumar' Authored by Ashok Choudary, Minister of Rural Works Department, Government of Bihar and his daughter Shambhavi Choudhary, Member of Parliament (MP – Lok Sabha), Samastipur, Bihar.
- The Competition Commission of India (CCI) has approved the acquisition of shareholding in each of Invesco Asset Management (India) Private Limited and Invesco Trustee Private Limited by IndusInd International Holdings Limited.
- Reliance Foundation (RF) and India Meteorological Department (IMD) signed MOU To improve access to weather information for climatevulnerable communities across India.
- In the Cincinnati Open finals, top-seeded Jannik Sinner and second-ranked women's player Ayrna Sabalenka each won their respective matches in straight sets.
- Rajesh Nambiar, the chairman and managing director of Cognizant Technology Solutions Corp.'s India division, has resigned to assume the role of president of the National Association of Software and Service Companies (NASSCOM), a trade association for the information technology (IT) sector.

महत्वपूर्ण एक-पंक्ति करंट अफेयर्स

- हिंदुजा लीलैंड फाइनेंस लिमिटेड (कंपनी) पर विभिन्न केवाईसी (अपने ग्राहक को जानें) नियमों का पालन करने में विफल रहने के लिए भारतीय रिजर्व बैंक (आरबीआई) द्वारा 4.90 लाख रुपये का जुर्माना लगाया गया है।
- उपराष्ट्रपति जगदीप धनखड़ ने 21 अगस्त 2024 को नई दिल्ली में 19वें CII इंडिया अफ्रीका बिजनेस कॉन्क्लेव का उद्घाटन किया। तीन दिवसीय कॉन्क्लेव 20 से 22 अगस्त 2024 तक आयोजित किया जाएगा।
- बिहार के राज्यपाल ने 'गांधीवादी स्टेट्समैन ऑफ बिहार: नीतीश कुमार' पुस्तक का अनावरण किया, जो बिहार सरकार के ग्रामीण कार्य विभाग के मंत्री अशोक चौधरी और उनकी बेटी शांभवी चौधरी, संसद सदस्य (सांसद - लोकसभा), समस्तीपुर, बिहार द्वारा लिखित है।
- भारतीय प्रतिस्पर्धा आयोग (सीसीआई) ने इंडसइंड इंटरनेशनल होल्डिंग्स लिमिटेड द्वारा इनवेस्को एसेट मैनेजमेंट (इंडिया) प्राइवेट लिमिटेड और इनवेस्को ट्रस्टी प्राइवेट लिमिटेड में से प्रत्येक में शेयरधारिता के अधिग्रहण को मंजूरी दे दी है।
- रिलायंस फाउंडेशन (आरएफ) और भारत मौसम विज्ञान विभाग (आईएमडी) ने पूरे भारत में जलवायु के प्रति संवेदनशील समुदायों के लिए मौसम की जानकारी तक पहुंच में सुधार के लिए समझौता ज्ञापन पर हस्ताक्षर किए।
- सिनसिनाटी ओपन के फाइनल में, शीर्ष वरीयता प्राप्त जानिक सिनर और दूसरी रैंकिंग वाली महिला खिलाड़ी आयर्ना सबालेंका ने अपने-अपने मैच सीधे सेटों में जीते।
- कॉग्निजेंट टेक्नोलॉजी सॉल्यूशंस कॉर्प के भारत डिवीजन के अध्यक्ष और प्रबंध निदेशक राजेश नांबियार ने इस्तीफा दे दिया है और अब सूचना प्रौद्योगिकी (आईटी) के लिए एक व्यापार संघ, नेशनल एसोसिएशन ऑफ सॉफ्टवेयर एंड सर्विस कंपनीज (NASSCOM) के अध्यक्ष की भूमिका निभा रहे हैं।